

The Honorable Robert S. Lasnik

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UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

ANDREA SCHMITT; ELIZABETH  
MOHUNDRO; and O.L. by and through her  
parents, J.L. and K.L., each on their own behalf,  
and on behalf of similarly situated individuals,

Plaintiffs,

v.

KAISER FOUNDATION HEALTH PLAN OF  
WASHINGTON; KAISER FOUNDATION  
HEALTH PLAN OF WASHINGTON  
OPTIONS, INC.; KAISER FOUNDATION  
HEALTH PLAN OF THE NORTHWEST; and  
KAISER FOUNDATION HEALTH PLAN,  
INC.,

Defendants.

CASE NO. 2:17-cv-01611-RSL

DECLARATION OF AMANDA KIRANGI

I, Amanda Kirangi, declare the following:

1. I am the Director for Small Group Line of Business for Kaiser Foundation Health Plan of Washington (“Kaiser”). I have been an employee of Kaiser (formerly known as Group Health Cooperative), since November 2007. I make this declaration based on my personal knowledge and a review of the available regularly kept business records.
2. In the fall of 2015, I was part of the Individual & Family and Small Business Group Product/Plan Design team that was tasked with developing plan designs for 2017, including for plans to be approved for sale on the Washington Health Benefit Exchange.
3. This team was focused on plan design only for individual and small group plans. The average size of employer groups offering Kaiser’s small group plans is small, generally from 6 to 8 individuals.

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- 4. One of the benefit design items considered by the team was whether to offer an adult vision hardware benefit (eyeglasses) and a hearing aid benefit as enhanced benefits for our individual and small group plans. The Office of the Insurance Commissioner had recently issued updated Essential Health Benefit regulations confirming that these benefits were not required, but could be optional add ons.
- 5. In looking at whether to add these optional benefits, we considered whether brokers in the individual and small group market as well as other stakeholders had provided any feedback about non-coverage of hearing aids or adult optical. There was no indication that there been any concerns raised. We were aware that coverage for these benefits by our competitors in the local market was generally not available. Other considerations raised were that offering these benefits would result in adverse selection in the market, along with increased cost to our members.
- 6. To attempt to address the adverse selection and cost impact, we considered a combined optical/hearing aid benefit, with dollar limits, which is allowed for non-essential benefits. However, we learned that a combined dollar limit could not be configured into our benefits system and would instead require a separate manual process. The merger plan between Group Health Cooperative and Kaiser had recently been announced and we were careful about introducing additional complications for benefit administration.
- 7. Individual and small group plans cannot be individualized so we could not offer a rider for use by just some of those plans.
- 8. Balancing all of these factors, we determined not to include new optional benefits for adult vision hardware or hearing aids.

I declare under penalty and perjury under the laws of the United States that the foregoing is true and correct.

EXECUTED this \_\_\_ day of 6/19/2023, 2023, at Seattle, Washington.

DocuSigned by:  
  
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 \_\_\_\_\_  
 Amanda Kirangi

**CERTIFICATE OF SERVICE**

I, Luci Brock, affirm and state that I am employed by Karr Tuttle Campbell in King County, in the State of Washington. I am over the age of 18 and not a party to this action. My business address is: 701 Fifth Avenue, Suite 3300, Seattle, Washington 98104. On this day, I caused a true and correct copy of the foregoing document to be filed with the Court and served on the parties listed below in the manner indicated.

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Via U.S. Mail  
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Via U.S. Mail  
Via Hand Delivery  
Via Electronic Mail  
Via Overnight Mail  
CM/ECF via court's website

I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct, to the best of my knowledge.

Executed on this 20<sup>th</sup> day of June, 2023, at Seattle, Washington.

s/ Luci Brock  
Luci Brock  
Legal Assistant