

## Federal News

HHS released enrollment data for October and November on December 11, 2013. According to the press release ([located here](#)) the enrollment in the federal Marketplace in November was four times greater than October.

••

At the December National Association of Insurance Commissioners' (NAIC) meeting members of the NAIC's Health Care Reform Regulatory Alternatives Working Group ask that HHS allow them to publish the names of brokers and others acting as certified navigators. HHS maintains that the information is private and not be made public. The *Bloomberg BNA* article is located [here](#).

••

*USA Today* reported that during a conference call sponsored by Families USA, states operating their own exchanges reported as much as a 40% increase in enrollment during the first weeks of December. According to the article, located [here](#), some states reported not having enough staff to keep up and were anticipating the need to double staff.

••

The Obama administration announced that if your insurance plan had been cancelled you would be exempt for the individual mandate. In a letter that agreed with a group of senators, a plan cancelled counted as a hardship. You can read Secretary Sebelius' letter [here](#) and the formal HHS guidance is located [here](#).

••

Kathleen Sebelius, Secretary of Health and Human Services reported that Kurt DelBene will manage HealthCare.gov. Delbene recently served as president of Microsoft Office Division and replaces Jeff Ziets. The announcement is posted [here](#).

••

The DOL, IRS and HHS released a proposed rule amending "limited expected benefits." The proposed rule details circumstances under which limited wraparound benefits would not disqualify an employee from APTC/CSR eligibility in 2015. The rule is located [here](#).

••

CMS released a [proposed payment notice](#) that outlines the funding procedures and data sources for 2015 start up of the Basic Health Program (BHP). CMS also requested that SBM's submit premium information on their second lowest cost silver plan in order to determine BHP funding. CMS plans to publish the final notice in March 2014.



### Inside this issue:

Activity in Other States	2-3
Calendar	4
West Virginia Spotlight	4
Other News	4

## Activity In Other States

**Arkansas:** A legislative committee approved a fourth federal establishment grant for \$10.6 million . The grant will be used to continue operating, advertising, and educating consumers about the state’s health insurance exchange. The state has received a total of \$54.3 million to plan, design and implement a state based exchange in Arkansas. The *Times Record* article is located [here](#).

••

### California:

- Covered California released data on physicians and networks available to consumers. According to the press release more than 80% of California’s physicians (58,000) and more than 360 hospitals will participate in QHP’s through the Marketplace. The press release is located [here](#).
- Covered California established Coverage Options Hotline to assist the more than 900,000 Californians whose plans will be discontinued on December 31. The press release is located [here](#).
- Covered California launched a self service website for SHOP. The new site enhancements allow for online enrollment. The press release is located [here](#).

••

**Hawaii:** [Insurance News Net](#) reported that lawmakers are considering converting the Hawaii Health Connector from a non-profit quasi-governmental agency to a state agency. The conversion would provide the agency with greater access to resources, reduce IT costs and improve security.

••

**Maine:** the *Bangor Daily News* reported that the Maine Health Exchange Advisory Committee will apply for federal funds to assist with the enrollment in health care coverage and to study the possible implementation of a state-based Marketplace in 2016. The press release may be accessed [here](#).

••

### Maryland:

- [The Washington Post](#) reported that Rebecca Pearce Executive Director for Maryland’s Exchange had resigned. According to the article lagging enrollment and technical glitches had become a political liability.
- Governor O’Malley issued a [press release](#) stating that all the carriers on Maryland Health Connection agreed to extend the enrollment deadline to December 27, 2013. In an earlier [press release](#), Governor O’Malley announced that the Maryland Marketplace had contracted with Optum/QSSI for project management and operational support to improve the Marketplace website.

••

### Massachusetts:

- The *Boston Herald* reported that the Health Connector has received almost 35,000 applications. Due to some serious issues with the state’s website and vendor only 1,993 have successfully selected insurance plans. The CGI-built website has under performed and the state may seek to cancel the remainder of the money due the contractor. CGI also built the problem plagued national website. Additional information is located [here](#).
- The Connector removed eligibility software from the Marketplace website. Until a new software solution can be found the state will manually process applications. The *boston.com* article is located [here](#).

••

### Minnesota:

- The *St. Paul Pioneer Press* reported that MNSure was double checking over 30,000 applications. In November MNSure reported that glitches related to tax credits and eligibility determinations for Medicaid and Minnesota Care programs had prompted over 25,000 applications to be re-run. The article is located [here](#).
- MNSure Executive Director April Todd-Malmlov resigned and was replaced by Scott Leitz a senior Human Services official. According to the [Minnesota Post](#) technical glitches were unacceptable.

## Activity In Other States

### New Mexico:

- In an effort to assist consumers who are unable to access the plans through healthcare.gov, The New Mexico Health Insurance Exchange launched a plan and premium tool for individual plans on the Marketplace. Although the federal government is handling enrollment and consumers must apply through the FFM, the tool allows consumers to review the options that will be available. The tool is located [here](#).
- Health Insurance Exchange (NMHIX) released a RFP for audit management of the Exchange Establishment Grants for FY 2013. The RFP is located [here](#).
- NMHIX announced the official launch of SHOP. The press release is located [here](#).

••

**North Dakota:** Accounting firm Eide Bailly launched a private insurance exchange. According to [The Bismarck Tribune](#) the Eide Bailly Private Exchange allows employers to select a defined contribution plan. Insurance Commissioner Adam Hamm was unable to comment because he did not know how they would be run.

••

### Oregon:

- Oregon's Medical Insurance Pool (high-risk) will continue coverage through March 2014 for individuals who are not enrolled in Marketplace coverage by January 1, 2014. The press release is located [here](#).
- The *Statesman Journal* [reported](#) that the Cover Oregon board had approved up to 12 weeks of medical leave for Director Rocky King. The board hinted that it might have to find a permanent replacement.
- Cover Oregon officials [announced](#) that they will continue to withhold payments to Oracle, the Marketplace IT vendor. The state has withheld \$20 million in payments due to the web site not functioning. The state has also retained legal counsel to hold Oracle responsible for \$4 million ongoing monthly cost of hiring more than 400 temporary workers to process paper applications.
- The *StatesmanJournal.com* [reported](#) that Cover Oregon is considering switching IT vendors as a solution to fix their failed online enrollment system.

••

**Rhode Island:** HealthSource RI extended the enrollment deadline to December 31st. If consumers pay their premiums before January 6th 2014 their coverage will be effective January 1, 2014. The press release is located [here](#).

••

**Texas:** Department of Insurance released a proposed rule implementing additional training and privacy requirements for Navigators. The rule is located [here](#).

••

**Vermont:** The *Rutland Herald* reported that Online functions to process premiums were in place. The ability to pay online is still not available. Paper invoices were mailed to over 8,000 individuals. The article is located [here](#).

••

### Washington:

- In a [press release](#) the Washington Health Benefit Exchange announced that consumers who submitted applications for coverage by December 23 and paid by January 15, their coverage would begin on January 1, 2014.
- Health Benefit Exchange reported a spike in sign-ups to just over 213,000. *The Bellingham Herald* article is located [here](#).

••





## West Virginia Spotlight

West Virginia Offices of the Insurance Commissioner

1124 Smith Street  
Room 305  
Charleston, WV 25301

Phone: 304 - 558 - 6279

Fax: 304 - 558 - 0138

Email:

deborah.mccoy@wvinsurance.gov

**Additional information is available on our web site: [www.bewv.com](http://www.bewv.com)**

West Virginia Insurance Commissioner Mike Riley announced that in order to avoid confusion, West Virginia would not adopt the “single year” re-enrollment proposal from CCIIO. The *Charleston Gazette* article is located [here](#).

••

People are successfully enrolling through the federally-run website healthcare.gov West Virginia Insurance Commissioner Mike Riley told *WV MetroNews*. The article and the video are located [here](#).

••

D.H.H.R. Secretary Karen Bowling announced that a second round of letters was sent to West Virginia families who may be eligible for Medicaid. The press release is located [here](#).

••

The *Point Pleasant Register* ran an informative article on the ACA. The article located [here](#), showcased the good and the bad experiences consumer are having trying to navigate the new law.

••

The *Mountaineer New Service*, WVU reported that beginning in the 2014-15 academic year, all WVU students will be required to carry some type of health insurance. The article is located [here](#).

## Additional News

State officials are pushing back against insurers who are issuing health plans with “narrow” provider networks. States are discussing “any-willing-provider” laws that would force insurers to accept more participants in the networks. Insurers argue that excluding certain providers allow premiums to be lower. The *Medcity News* article is located [here](#).

••

The *Columbus Dispatch* reported that health industry leaders do not want to go back to a system that was failing, but many are frustrated with the chaotic implementations of the ACA. The article is located [here](#).

••

A *USA Today* analysis found that more than 50% of the counties in 34 states using the federal insurance exchange lack even a bronze plan that is affordable. The sticker shock could be contributing factors to the lower than estimated enrollments. The article is located [here](#).

••

A *Washington Post* blog reported that fewer than one in four uninsured Americans felt confident they understood nine basic insurance terms. The article is located [here](#).

January

2014

8th

WV Legislative Session Begins

14th

All Stakeholders Conference Call

20th

Martin Luther King Holiday

### January 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

**Disclaimer:** The information presented in this document does not necessarily reflect the views and opinions of the state of West Virginia or the West Virginia Offices of the Insurance Commissioner. The information provided by our stakeholders are not independently verified by the OIC. We encourage all stakeholders to provide articles, reports, and studies so that they can be shared. Many hyperlinks are also tied to state specific Exchange/Marketplace websites that frequently change over time, thus links may not always work. Please contact us if you need assistance in locating a document.