

What's New

West Virginia Offices of the Insurance Commissioner



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Federal News

CMS released a proposed rule that would give state the opportunity to establish a Basic Health Plan. A copy of the rule is located [here](#).

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The U.S. Department of Treasury and the Department of Labor released guidance for Health Reimbursement Arrangements (HRAs) employer reimbursement arrangements and health flexible spending arrangements (health FSAs). The guidance located [here](#), provides Q & A's, examples on how the ACA provisions are applied.

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The National Association of Insurance Commissioners (NAIC) issues a consumer alert concerning the ACA. The alert is located [here](#).

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The IRS rereleased final regulations on the shared responsibility for maintaining Minimum Essential Coverage, AKA the Individual Mandate. The regulations are located [here](#).

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HHS released released final regulations on Program Integrity: Exchange, SHOP, and Eligibility Appeals. The regulations outline standards for eligibility appeals, agents and brokers, privacy and security, issuer direct enrollment and the handling of consumer cases. The final regulations are located [here](#).

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HHS along with the Small Business Administration launched the SHOP campaign to educate small business. The press release is located [here](#).

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Marketplaces opened on October 1, despite glitches and the federal government shutdown. Visitors to healthcare.gov were greeted with delays and several states reported hiccups. The *Kaiser Health News* article is located [here](#).

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The Centers for Medicare and Medicaid Services released comprehensive state-by-state information comparing states' Medicaid and Children's Health Insurance Programs (CHIP) eligibility and enrollment process enhancements

due to the ACA. The resources provide state analyses on:

the [Modified Adjusted Gross Income \(MAGI\)-based eligibility levels that will be implemented for Medicaid and CHIP programs](#);

the [interactions between state Health Insurance Marketplaces, Medicaid and CHIP](#), including whether a Federally Facilitated Marketplace state has elected the federal government to make eligibility assessments and determinations;

[Medicaid and CHIP eligibility verification processes](#); and selected [targeted enrollment strategies for Medicaid and CHIP](#).

Activity In Other States

Arkansas: Insurance Department released the Health Connector License Applications, individuals must use to apply to become licensed IPA's, navigators, agents and counselors. The application and additional details are located [here](#).

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California:

- Department of Insurance Officials are warning consumers of rip-off artist's using scare tactics and phony web sites as open enrollment approves. The *Merced Sun-Star* article located [here](#), shares red flags that consumers need to be aware of if approached by imposters.
- Announced four health insurance General Agents selected to participate in the SHOP. The four general agents will offer product and sales training to other brokers. The press release is located [here](#).
- Awarded \$3.1 million in grants to four medical associations to help educate providers and the Marketplace. The press release is located [here](#).

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Delaware: Health Insurance Marketplace launched its marketplace enrollment campaign. The coordinated effort between the Department of Insurance, Health and Human Services and community organizations are expecting to enroll up to 35,000 people in the marketplace. For more information the press release is located [here](#).

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Illinois: Health Insurance Marketplace announce its official name. "Get Covered Illinois." The press release is located [here](#).

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Iowa: Insurance Commissioner Nich Gerhart told *ABC 6 Minnesota* that fraud activity related to the ACA had been reported. According to Commissioner Gerhart the reports were mostly phone calls offering to assist people with signing up for health insurance in an effort to gain personal information that could be used for fraud. The story is located [here](#).

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Kansas: Insurance Department launched a new website, <http://insureks.org/>, to help inform Kansans about how to access health coverage through the new online Marketplace or the regular insurance market.

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Kentucky: Department of Insurance fined Humana \$65,430 for sending "misleading" letters instructing policyholders to renew their plans within 30 days or face cost increases that complied with the ACA. According to the *Louisville Courier-Journal* Insurance Commissioner Clark stated that "This was a clear-cut violation of Kentucky's insurance code." The article is located [here](#).

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Maryland:

- Health Connector announced the certification process for TPA's to perform business functions in the SHOP. The announcement located [here](#) outlines the steps that were required.
- Announced the launch of a \$2.5 million advertising and outreach campaign. The campaign will include partnerships with the Baltimore Ravens, Gait Food and CVS pharmacy. The press release is located [here](#).

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Minnesota: Department of Commerce released a timeline for developing a transition plan for the state's high risk pool program. The plan is located [here](#).





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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

Calendar grid for October 2013 with days of the week (Sun-Sat) and dates (1-31). Notable events include Columbus Day on Monday, October 14th.

Additional information is available on our web site: www.bewv.com

Upcoming Calendar Meetings
Meeting are at 1124 Smith Street
Main Conference Room OIC Headquarters
Tuesday October 8
All Stakeholder Meeting 10:00 AM
Consumers Assistance 1:00 PM
Tuesday, October 22
Consumers Assistance 10:00 AM

Activity In Other States

Montana: Commissioner of Securities and Insurances wrote in the Billings Gazette, "You don't have to like (ObamaCare) - although some people do—but it's coming." The op-ed piece announced the town hall meetings that her department would hold urging consumers to Learn the Facts. The article can be viewed here.



New Mexico: Health Insurance Exchange introduced "Be Well New Mexico" their advertising outreach campaign. The Albuquerque Business First report is located here and the exchange website Be Well offers additional information on enrollment.



New York: Opened their Customer Service Center on September 18th. The press release located here, provides links to additional audience sites and information.



Oregon: Health Authority and Cover Oregon announced the first round of Navigator grants. Outreach and enrollment grants were given to 30 community-based organizations across the state. Additional information is located here.



Washington: Healthplanfinder launched a statewide advertising campaign which integrates the use of grassroots activities, social media and business outreach partners. The campaigns message features a character named "Chance" who personifies the gamble of going without health insurance. The press release is located here.



Wisconsin: Office of the Insurance Commissioner hosted twelve forums across the state to provide "unbiased information about PPACA." The press released located here, stated that "While this is a federal law, it is OIC's role to protect and educate consumers about their responsibilities and how they will be impacted."

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.