

WV Health Benefit Exchange Stakeholder Meeting Summary

Group: Carriers and Producers		
Location: Offices of the Insurance Commissioner, Players Club, Charleston, WV	Date: 5/16/2013	Time: 10:00 a.m. – 12:00 p.m.
Objectives: See agenda		
Facilitator/Lead: Matt West		Handouts: All Stakeholder Meeting Summary
Attendees: Fred Early, Sherry Davis, Geoff Christian, Dave Matthew, Ed Hamilton, Robert Roset, Phil Wright, Pam King, Deborah McCoy, Jeremiah Samples, Phil Shimer, Dena Wildman, Paula Fitzgerald, Louise Moore, Barbara Hudson, Joylynn Fix, Emily Vasile, Steve Gue, Scott Kephart, Thomas Bias, Diana Hypes, John Law		
Next Meeting Date: June 11, 2013		

Discussion Points

1. **What's New OIC newsletter** – The newsletter is a great resource for all types of information and activities regarding exchanges. Please send any materials and/or submissions you may have to the *What's New* newsletter to Debi McCoy at Deborah.McCoy@wvinsurance.gov.

2. Federal Updates

- a. HHS is becoming more engaged with states. They hosted a state specific phone call for stakeholders
- b. Joann Grassic attended the WVAH Enroll Conference.
- c. Many documents are being released through the RegTap site.
 - Q:** Is this a CMS site?
 - A:** It is an HHS site that is password protected. WVOC will ask HHS for further information.
- d. Streamlined eligibility process forms have been released.
- e. A final letter to issuers was released in April.
- f. The Navigator Rule was merged with the In Person Assistance (IPA) rule. The training for IPA's will be the same as Navigators. IPA's will refer individuals to agents or the Federal call center.
- g. CMS has stated that there will be \$600,000 for Navigator Program in WV. As of the meeting date the OIC does not have any knowledge as to who would be selected as Navigators. The OIC will find out the same time the groups that applied do.
- h. Agent Rule was released and Jeremiah recapped the contents of the rule. The OIC does not provide access to the agents, HHS will.

The Agent/Navigator Portal HHS has released a fact sheet on the web portal that agents and brokers will use. There are a number of areas that the OIC has requested clarification on.

Q: Who does the agent work with on Multi-State Plans?

A: The role of the agent in the partnership model rests with the Federal Government.

Q: Will the (insurance) product line be the same in each state?

A: No, insurers must file in each state.

Q: Will the exchange training be the same for all states?

A: Federal government will conduct training for certification. Carriers may require additional training. West Virginia will not require additional training.

Q: Is the agent commission the same in and out of the market place?

A: Not sure; this is delivered in the Payment Parameter Rule. Commission may be the same in SHOP.

HHS had commented that once you enter the web portal it will direct you to the market for each state. Referrals to Medicaid and CHIP will be done by the federal government. The training will be web based. You must be certified by the federal government not the state.

HHS announced there are funds available for states to do marketing. West Virginia will not pull down those funds. The state will not perform mass marketing or branding of the Marketplace. The Federal government will perform these duties. The state may perform some localized marketing through the IPA vendor.

3. Marketplace Status Update

- a. WV will expand Medicaid. It is estimated that there will be \$5.2 billion in federal dollars coming into the state through 2023.

There are still a number of design considerations:

- What are the financial implications?
- Which related programs will be affected and how?
- DISH dollars will likely decrease.
- Uncompensated care funds will likely decrease.
- Providers tax revenues will likely increase.
- CHIP will see an increase in match 100% match starting in 2015.
- Managed care may be expanding.
- There may be co-pays and cost sharing.
- The State will continue to look at other strategies .
 - Arkansas will use private insurance and provide premium subsidiaries.
 - Tennessee and Ohio are looking at the 100-138 premium model.

- b. The CCRC Actuarial report should be finalized and released by the end of May.
- c. There were three bids submitted for the IPA procurement. They are being reviewed now and hopeful to be on-board in June.
- d. Plan Management: QHP guidelines and letters were released by HHS.

Q: What is the volume of submissions?

A: We have had no submissions as of today. We expect carriers will wait until May 31st to submit. Once we have all of the information we will release the data.

4. Recap of Maximizing Health Insurance Coverage Meeting.

Debi McCoy supplied the summary report on the April 30, 2013 Maximizing Health Insurance Coverage Meeting. The presentation is also attached.

Next Meeting

The next Carriers meeting will be held Tues., June 11, 2013 10:00 a.m. – 12:00 p.m.

The next Producers meeting will be held Tues., June 11, 2013 1:00 p.m. – 3:00 p.m.

Action Register	What/Task	Who	When
1.	Prepare notes from meeting.	OIC	
2.	Send RegTap Info.	OIC	
3.	Send actuarial report for private market.	OIC	