

WV Health Benefit Exchange Stakeholder Meeting Notes

Group: Consumers		
Location: OIC 4 th Floor Main Conference Room, Charleston, WV	Date: 4/24/12	Time: 10:30 a.m. – 11:30 a.m.
Objectives: See agenda		
Facilitator/Lead: Carl Hadsell	Handouts: Exchange Decision Making list	
Attendees: Aila Accad, Ashley Adams, Perry Bryant, Lisa Calderwood, Hersha Arnold Brown, Dan Foster, Diana Hypes, Pam King, Debi McCoy, Renate Pore, Jeremiah Samples, Phil Shimer, Linda West, Christine Zinn		
Next Meeting Date: Tues., May 22, 2012 10:30 a.m. – 11:30 a.m.		

Discussion Points

A. *What's New* newsletter

1. The *What's New* newsletter was sent to all stakeholders groups and received positive reviews. Please send any materials and/or submissions you may have to the newsletter to Debi McCoy at Deborah.McCoy@wvinsurance.gov. It was suggested that a future topic be on medical homes for children and in general (e.g., what are other states doing?)

B. Exchange Updates by Lisa

1. IT Procurement RFP is at state Office of Technology for review; once approved, will go to state Purchasing. Because the core IT build will have touch points with Medicaid, the RFP must also be reviewed by CMS.
2. Enhancement to SERFF for each state. The OIC is working with SERFF on state-specific system enhancements for plan management functions.
3. Plan Management Group – An internal workgroup at the OIC is working to outline the business processes. Work is anticipated to be finalized by end of June.
4. RFQ for Agen/Navigator plan development at state purchasing. No timeline set.
5. Received three bids for Actuarial/Economic Modeling research procurement. Under review. Will have awarded contract by end of June.
6. Project-based support procured through the OOT's ITECH10 process, agency liaison to start work beginning week of April 30th. Liaison will work with other agencies to track issues and risks, gather information and create evaluation and decision logs. (Debi to share roles and responsibilities).
7. Essential Health Benefits – the OIC cannot make determination but is researching the market and financial impact of various benchmark options; Governor's office makes final decision.
8. Children's Issues Research – MOU with CHIP
Ideas for what should be included in the CHIP research were requested of those present. The following were offered:
 - How to enroll children into the HBE (Health Benefit Exchange) if the parents are already insured elsewhere. That is, will a child independently be eligible to enroll in CHIP if CHIP benefits are better than the parents may have elsewhere?
 - What is the plan for insurance regarding "developmental screening for children" – How will this work?
 - Medical home for children – in the planning

C. Research Projects

1. An RFQ for Navigator Program has been drafted and submitted to state Purchasing. There is no estimated timeline as to when the contract will be awarded or the work to be completed.
2. An MOU with CHIP (Children's Health Insurance Program) has been developed to perform a Children's Research Initiative. The study will address special considerations to be made for case-mixed families as well outline administrative and IT issues.
3. Oral Health Insurance Study

4. Exchange Performance Evaluation – An MOU with WVU has been signed. Research and development of evaluation criteria will be carried out by WVU. .

D. Marshall University Health Insurance Literacy Study

1. Health Insurance Literacy is another project. Dr. Crespo and Dr. Slemph from Marshall University are proposing to conduct a study to determine how well people in West Virginia understand healthcare insurance terminology and how their level of knowledge will affect their lives with the health care choices they make. The University of Maryland is doing a similar study, but with much less focus on rural areas. An MOU has been prepared, which has a project start date of May 1st and final report due by November 30, 2012. The Affordable Health Care Act will be used for outreach and addresses this, especially standard basic forms.

E. Prioritize Topics for Future Meetings

1. Carl Hadsell presented and discussed the Exchange Decision Making Topics handout. Each person present was to pick the top 2-3 topics from the list that he or she would like to discuss at the next meeting. The topics chosen are:

Column A

- #1 – Advisory Committee Election Process (may already be defined)
- #2 – Collection and remittance of premiums
- #6 – Staffing needs
- #7 – Issuance of navigator grants
- #13 – Market research (ex. determining what consumers want to know as they purchase coverage)
- #16 – Development of FAQs, tutorials, help tools
- #21 – Engagement of stakeholders

Column B

- #1 – Exchange market model – degree to which HBE becomes active purchaser or market organizer
- #4 – Eligibility and enrollment policies
- #5 – Policies for management of federal subsidies
- #7 – Network adequacy policy (want more clarification)
- #17 – Policies related to quality of care
- #19 – Process for determining mandate exemption
- #31 – Role of OPM plans
- #32 – Role of COOP plans
- #33 – Role of alternative insurance coverage models (ACO, physician plans, etc.)
- #34 – Stand-alone dental policies
- #37 – Employee/Employer choice model

Column C

- #2 – Adverse selection – regulation of health insurance market outside of exchange
- #3 – Basic Health Plan – decision as to whether or not State should have basic health plan option
- #5 – Role of agent
- #7 – Licensure of alternative coverage models

A request was brought up to learn what Vermont is doing – a single payer plan. Also noted was Oregon; relates to public plans.

F. Next Meeting

The next meeting will be held Tues., May 22, 2012 10:30 a.m. – 11:30 a.m.

Action Register

What/Task	Who	When
1. Prepare notes from meeting	CESD	5/8/12
2. Roles & Responsibilities - Project Support Agency Liaison (Attachment 1)	OIC	5/2/12

Follow-up Questions

Question
<p>1. Q: If a child is eligible for CHIP and their parents are eligible for a subsidized QHP, does the family have the option as to which coverage option the child will be enrolled in? A: This circumstance of case-mixed families will be addressed in the Children’s Issues Research initiative that is being developed by an MOU between the OIC and CHIP.</p>
<p>2. Q: How likely is it that we will end up with a default EHB benchmark (Essential Health Benefit)? A: A decision will be made by the governor. If a decision is not made by the end of third quarter 2012, the state will default to the EHB default, which is the largest plan in the small group market.</p>

Session Plus/Delta

A Plus/Delta was not done for this meeting.

Attachment 1

Roles & Responsibilities

Project Support Agency Liaison

1. Track issues and risks that come up in dealing with other agencies.
2. Tracking and elevation of decision log dealing with other state agencies (decisions that need to be made by Board or decisions and rationale for decision that need to be made prior to Board; also decisions that may need to be made by multitude of agencies).
3. Track federal rules/ laws related to WV constituent state agencies with touch points on exchange.
4. Track questions and answer (questions that come up as rules, policies, IT, etc. are studied).
5. Develop outline and help strategize on eligibility issues with CHIP, DHHR and Medicaid.
6. Attend MEGAA meeting on eligibility.
7. Become familiar with AccessWV and develop strategy on possible transition of program.
8. Become familiar with BCF infrastructure assist in developing strategies for BCF worker role in Exchange.
9. Assist on kiosk project with current team members to secure project scope with DHHR.
10. Develop outline of issues that exist with WVHIN and develop strategy to engage.
11. Familiarize with BHHF research and work with Jeff Wiseman to see that BHHF follows through.
12. Work with team to develop strategies for Medicaid Issue list (beyond eligibility).
13. Work with team to develop strategies for CHIP Issue list (beyond eligibility).
14. Work with team to develop list of issues for PEIA.
15. Work with team to develop list of issues with HCA (beyond HIN).
16. Familiarize with APCD issues and develop strategy to move that project forward.