WV Health Benefit Exchange Stakeholder Meeting Summary

Group: Producers		
Location: OIC 4th Floor Main Conference Room, Charleston, WV	**Date:** 5/9/12	**Time**: 1:00 p.m. – 2:30 p.m.
Objectives: See agenda		
Facilitator/Lead: Carl Hadsell	**Handouts:**	
Attendees: Joseph Deacon, Greg Elam, Scott Kephart, Gray Marion, Elizabeth Webb, Amy Norwood, Paula Fitzgerald, Bethany Frost, Luke(INSERT LAST NAME), Lisa Calderwood, Diana Hypes, Debi McCoy, Jeremiah Samples, Phil Shimer		
Next Meeting Date: Tuesday, June 12, 2012 1:00 p.m. – 3:00 p.m.		

Discussion Points

A. *What's New* newsletter

1. Please send any materials and/or submissions you may have to the *What's New* newsletter to Debi McCoy Deborah.McCoy@wvinsurance.gov.

B. Exchange Updates by Jeremiah

1. **IT –** HHS has released several rules regarding IT. A large IT infrastructure RFP is in the latter stages of development and is being reviewed by State Purchasing and Office of Technology because of tight timelines (30 day review process).

   Critical time: IT firms need a certain amount of time to get systems in place. We are in the range but additional slippage will present problems to implement on time.

   Continue to leverage SERFF for IT needs Work with other states to measure capacity.

   Diana Hypes attended a meeting regarding SERFF in Kansas. They are further along on the timelines than originally thought they would be.. By December of this year, the system should be ready for carriers to use. NAIC and SERFF will release information in phases; it will look different at the end of the process. About half of the states are using SBS (state based system. NAIC is working with Ohio to get alignment with their IT system.

   Training will be involved for carriers. Trying to make it so there is only one way to enter information and upload data, giving uniformity for carriers across states Attachments such as PDF and Word files can be received, however.

2. **Plan Management** – Continue to have internal meetings to map out business processes as outlined by HHS. High level **–** apply new requirements to current processes. We don't want to create entire new process.

   Discussion arose about how to handle consumer calls and who will handle these calls. What type of tracking tool (database) will be used for this? Will this tool link to federal hub? This tool could help build FAQs based on questions asked by consumer.

   Jeremiah noted that. if a person is in the HBE, there needs to be a way for them to be routed to OIC Consumer Affairs when they need help.

   The Premium Stabilization presentation that was presented to Carrier group will be on the OIC website for review.

3. **Federal Updates –** Conference for state stakeholders scheduled at the end of the month (5/21 – 5/23). Will be held in Washington, D.C. Will ask questions about establishment grant. Will try to get other states involved. During the breakout sessions, will bring up Agent/Navigator questions.

C. Navigator/Agent question follow up

1. Jeremiah provided an overview on some of the previous questions from the Navigator/Agent discussion in the last meeting. The questions were sent to HHS. Still waiting on answers.
2. Additional questions to ask CCIIO about Navigators:
   - What is the recourse if a consumer is misinformed by a Navigator?
   - What is the recourse if a consumer is misinformed by another intermediary, such as a state worker or another government employee?
   - What will the referral process be in an FFE?
   - Will an agent's profile cover specialization?
3. Participants of this meeting should keep asking questions – will continue to send them in and research. There is still a great deal of concern on this topic.
4. NAIC has a marketing subgroup that is talking about Navigator/Agent topic.
5. Gray asked if the upcoming meeting in D.C. was open to the public. Jeremiah said he would ask HHS.
6. The agents noted the fine line between Navigators consulting on behalf of the Exchange and Navigators representing themselves as consultants working on behalf of the individual. The OIC staff agreed that the distinction must be clear. An agent must be certified to be on the exchange as an agent.
7. In establishing the referral process, it would be helpful if agents could help identify the set of characteristics or barriers that would set someone apart as an individual who will need extra time when enrolling. What criteria should we use to screen for who would most likely need help from a navigator instead of referral to agent? Jeremiah noted that Navigator resources will be limited, and should be used to reach the most hard-to-reach populations.
8. There was a lengthy discussion around how consumers will search for agents. Agents suggested a zip code search. Elizabeth suggested that the licensee look-up feature of SBS may be an option.
9. Navigators will most likely work with people on Medicaid; it is unclear if agents will.

D. Stakeholders' Meeting Survey Results - CESD

1. Carl Hadsell presented a summary of the survey responses. Generally positive comments. We have made strides in getting materials out in advance. Phone (conferencing) is also working better.
2. Will continue to make efforts to improve on the important areas listed in the survey.

E. Next Meeting

The length of the meetings is running on average of 90 minutes. For future meetings, will give 2 hour window but will try to finish in 90 minutes.

Action Register

What/Task	Who	When
1. Prepare notes from meeting	CESD	5/16/12
2. Submit to the OIC things you want addressed by HHS so they can take to the conference at the end of May.	Producers	ASAP

Follow-up Questions

Question
1. **Q**: Why not plug data in National Producer registry? **A**: Jeremiah – we are not ready for that yet.
2. **Q**: **A**:

Session Plus/Delta

A Plus/Delta was not done for this meeting.