

WV Health Insurance Marketplace Stakeholder Meeting Summary

Group: Producers

Location: Offices of the Insurance Commissioner,
1124 Smith Street, Main Conference Room

Date: 6/11/13

Time: 1:00 pm – 3:00 pm

Objectives: See agenda

Facilitator/Lead: Matt West

Handouts:

Agents and Brokers in FFM's & SPM's
SHOP Rules Summary
SHOP Applications (Employee & Employer)

Attendees: Geoff Christian, Ryan Fitzer, Steve Gue, Scott Kephart, Gray Marion, Haley Pauley, Thomas Lucas, Diana Hypes, Pam King, John Law, Deborah McCoy, Jeremiah Samples, Dena Wildman, Jeff Wiseman

Next Meeting Date: Tuesday July 9, 2013 1:00 pm – 3:00 pm

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. The OIC is currently in negotiations with HHS on OIC's request for a No Cost Extension on the first Level 1 grant and the latest Level 1 grant request. This is a normal process and the OIC will inform stakeholders once the process is complete.
 - b. Many details of the operational components of the marketplace will be released in the late summer or early fall.
 - c. Mass marketing by the Federal Government of the Marketplace will begin in late summer. The OIC is still pressing HHS on what, if any, marketing will take place in West Virginia.
 - d. Federal training for the IPAs and Navigators will take place in August. It is believed that a number of different groups other than Navigators and IPAs will be eligible to take the training.
 - e. The OIC encourages Issuers to let the OIC know if they are having problems accessing SERFF or any other problems. They will share issues with HHS.
 - f. The Federal portal is to be released in July or August. There is no set date at this time. HealthCare.gov is a good resource for information. HHS is determined to meet the dates of October 1, 2013 and January 1, 2014 for enrollment and coverage start dates, respectively. Training certification for agents, navigators and IPA's will not be effected. The employee choice in SHOP has been pushed back to 2013.
 - g. Federal Call Center now has a 1-800 number that currently directs callers to healthcare.gov (1-800-318-2596). HHS is estimating 40% of all enrollees will use the call center. HHS is using the Medicare structure for the call center. HHS is still working on how to share complaints. They are looking at a cold call transfer until the sharing ability is available. HHS states that the call center can do a start to finish enrollment if necessary.
 - h. Pam King reported that the final SHOP rule was released on May 31, 2013. You can find this information in the attachment, *SHOP Rules Summary*. The release covered triggering events, special enrolment periods, qualifying events, multiple premiums, premium aggregation and applications for employees and employers.
 - i. Jeremiah covered a presentation from CMS concerning Agents and Brokers in the FFMs and SPMs. You can find this information in the attachment, *Agents and Brokers in FFM's and SPM's*. Jeremiah stated the HHS will regulate the web-brokers that the state will not.

Q: Jeremiah asked if those in the group have heard through their associations any updates from HHS?
A: The members present said no they have not heard anything.

j. HHS may be looking to make effort to bring agents on board by working through the associations, and would distribute information to their members.

Q: Will the information be issued to all interested parties?

A: HHS will be talking with the national groups who in turn will distribute the information to their members. The benefit of referring consumers to agents is becoming better to understand.

3. Plan Management Updates

a. The OIC has received four binder filings. The October 31st deadline stands for non-QHP plans. The deadline for standalone dental is June 30th.

Q: What can you report on the filings you received?

A: They are still confidential at this time. The OIC is experiencing technical problems with SERFF. There has been a SERFF technical person on site to address the issues. The OIC will meet the July 31st deadline to submit plans to HHS.

4. West Virginia Marketplace Updates

a. The IPA presentations from the three vendors will take place this week. It is planned that the presentations will be wrapped up and sent to purchasing by weeks end.

b. CCRC final report development is still in process. The premiums for 2016 are predicted to have a 35% increase in the non-subsidized market. In the subsidized market when the (Advance Premium Tax Credits) APTC is counted, there is a 42% decrease in premiums. Small groups have an 8% projected increase in 2016. Projection that the 1-25 group market will increase more than 8%. They currently have less robust coverage and will need to upgrade. Large groups of 26-100 are projected to see a decrease along with the 100+ groups.

c. The OIC is planning a stakeholder meeting for small and large businesses similar to the April 30th meeting. The OIC is receiving questions regarding what is required and we are moving forward to get information out to businesses. The meeting will take place later this summer.

d. The OIC will be developing a Consumer Assistance Stakeholder Group. There is a need for coordination and allocation of resources. We will be asking members from all groups to participate.

e. The Regional Exchange Study is at the publishers. We will release it as soon as we receive it.

f. The CHIP report is complete. They will be meeting with OIC next week and they may present at the Consumer/Providers meeting on June 25th.

g. The OIC is reaching out to veterans organizations to reach the uninsured veterans and their families in West Virginia.

5. Next Meeting

The next meeting will be held Tues., July 9, 2013 1:00 p.m. – 3:00 p.m.

Action Register

What/Task	Who	When
1. Prepare notes from meeting.	OIC	