

WV Health Insurance Marketplace Stakeholder Meeting Summary

Group: Carriers and Producers		
Location: Offices of the Insurance Commissioner, Main Conference Room, Charleston, WV	Date: July 9, 2013	Time: 10:00 a.m.– 12:00 p.m.
Objectives: See agenda		
Facilitator/Lead: Jeremiah Samples	Handouts: Agenda Medicaid Expansion Summary (CCRC) WV Multistate Study	
Attendees: Abby Arons, Kathy Beck, Perry Bryant, Jane Cline, Leah Cooper, Fred Early, Paula Fitzgerald, Ryan Fitzer, Senator Dan Foster, Anne Gauthier, Ed Hamilton, Sam Hickman, Fred Holliday, Diana Hypes, Scott Kephart, Pam King, Bob Kiss, Gray Marion, Dave Mathieli, Jill McDaniel, Christina Miller, James Patterson, Haley Pauley, Robert Roset, Jeremiah Samples, Phil Shimer, Deborah Weston, Bob White, Dena Wildman, Jeff Wiseman, Phil Wright		
Next Meeting Date: All Stakeholder meeting will be held on August 13 at 10am; Consumer Assistance workgroup will begin on July 23 rd at 10am.		

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. Budget negotiations with HHS concerning new Level 1 grant are continuing. Also, a no cost extension is in the process of being reviewed by HHS regarding the State's first Level 1 Establishment Grant.
 - b. HHS marketing campaign is getting started. We are still not sure of the campaign that will be done in WV. Materials have been ordered and are available for organizations per request. Contact Jeff Wiseman or Debi McCoy for additional details.
 - c. Federal call center is up and operating. This is the call center that consumers will use for the exchange. The number for the call center is 1-800-318-2596.
 - d. The website healthcare.gov is new and improved.
 - e. Social media prominence is ramping up on the federal level. They are trying to reach the younger populations through this platform.
 - f. Rules related to Navigators should be released in July or August.
 - g. There will be delays in the employer shared responsibility penalties
 1. Administration provides an additional year before the penalties are enforced
 2. Penalties will come into effect in 2015.
 3. Does not affect the Advanced Premium Tax Credit (APTC).
 4. Related rules and comments will be released later this year, and we will add them to the OIC website upon availability.
 5. Treasury expects to propose rules sometime this summer.
 6. Additional guidance is expected from HHS later this week.
 7. We still have questions on Minimal Essential Coverage (MEC) and how employees will attest to not having MEC available from their employer; thus making them potentially eligible for a tax credit.
 - h. Privacy rules have been released by HHS. States will have to develop ways to comply with these rules. OIC working on an approach to modify existing policies to comply with new regulations.

Q: Who is responsible for coordinating the new privacy requirements?

A: Bob Rodak with our legal division (OIC privacy officer) is working on reviewing the regulation and the changes that would need to be made to existing State policy.

- i. Women's preventive health rule released about two weeks ago. Please see www.bewv.com for all new rules released from CMS.
- j. REGTAP – federal site for issuers; is being regularly updated. New Q&As appear almost weekly. Questions that people have asked are being added to help everyone else.
- k. Medicaid eligibility and EHB rules were released last Friday. Some topics covered include:
 - 1. Eligibility issues for Medicaid, CHIP and QHP
 - 2. Minimum standards known as the Alternative Benefit Plan
 - 3. MEC criteria was defined
 - 4. Various CHIP changes
 - 5. Amends other eligibility outline
 - 6. Some information for certified application counselors, but additional guidance is expected on this at a later date
 - 7. Special enrollment period in terms of coverage have been outlined

Q: Are Premium assistance and cost sharing still being reviewed?

A: We are certainly reviewing them. Arkansas is taking a more aggressive approach. We will be able to learn a lot more from those states. WV will be assessing those states.

It should be budget neutral. Some components will increase while others will decrease. WV is different from other states because of our demographics. How do you determine the wrap around services? This is still an outstanding question. If someone is below the 100% FPL what type of insurance will they receive?

Q: Employer penalty delayed until 2014. What do you perceive as possible remedies for individual verifying MEC?

A: Something taken on by HHS. Allow the consumers to attest they don't have coverage. Sample the population and conduct an audit. Stakeholders are encouraged to submit comments regarding this change and any proposals they have on how to verify MEC. From the business community perspective, this delay has been taken positively because there was so little information on how it was going to be enacted.

Q: If I am an employee with a large employer that doesn't offer coverage, what is the process by which I would sign up for Exchange coverage?

A: You have to attest that you don't have MEC available through the employer. If you lie, you may be penalized later (approximately \$25,000 penalty has been suggested).

3. WV Updates

- a. Non-QHP filings are due by October 31st. Carriers are not permitted to market plans until they have been approved by the OIC.
- b. Several documents are on the OIC website highlighting rules on what applies to QHPs and Non-QHPs.
- c. Non-QHP filing requirements are listed on SERFF.
- d. We did receive from HHS the "last" update to the data template tools. All data from carriers for on-Exchange plans have been run through these new tools and are under review.
- e. IPA procurement: Maximus had the lowest cost and highest technical score. Purchasing Division is in the process of finalizing results.
- f. HHS will provide agent training for the non-group exchange. As an agent, you do not have to be certified by HHS in the 2014 year to utilize the SHOP exchange. Training is expected to be released soon. We have passed out preliminary data from HHS that highlights the training models and such.

- g. The State nor HHS have put out trainings for the agent. No exchange training has been released. Elizabeth Webb at the OIC is who you should contact if you have any questions regarding trainings that have been released by private organizations
- h. Exchange Filings: Highmark and Coventry + a dozen Stand Alone Dental plans + 1 Multi-State Plan were submitted. Multi state plan has to be reviewed by July 15th and then sent to OPM

Q: Are you aware that PPACA agent training certification from private industries has been promoted?

A: We are aware, but it is not sanctioned. We have not worked with them, and it will not be required for an agent. There are no known sanctions from HHS; CMS will release the required training for agents to participate in the Marketplace.

Q: How many states will be impacted by the Multi-State Plan?

A: Regulation requires 60% participation (31 states); but we do not know an exact number at this time.

4. NASHP Regional Exchange Presentation

Please see attached PowerPoint for information on this presentation

Q: WV is unique in terms of socioeconomic status; could you comment on the fact that KY is doing a state-based exchange?

A: KY has 4.3 million people. WV has 1.8 million people. Kentucky anticipates having a significantly larger number of individuals participating in the Exchange, making it a more sustainable endeavor. When WV conducted its internal assessment, it was not feasible for the State to maintain in it the first year.

Q: OH and PA didn't want to participate in the study group because of politics, but VA and NC did?

A: I think that there were some strong relationships with VA & NC, which made them willing to participate. Ohio and PA were also not very far along in terms of Exchange development, and likely did not feel they were in a position to speak with us at an informative level.

Q: Comment on the pros and cons of contiguous states in a multistate exchange.

A: What is it being shared? For a full risk share exchange, which is the farthest degree, it would be beneficial for states to be contiguous. Insurance companies can operate in multi states. Marketing and sharing outreach would work more efficiently at a contiguous level, but not so much in non-contiguous. If you're talking about building an IT system, the geographic placement doesn't matter as much. MA is perfectly interested in selling some of the things they've invested in for sustainability purposes.

Q: Were those systems developed with federal money?

A: Yes, and they are required to be shared to the degree in which they were created. It could get down to the point where you share the code. The federal government requires that everything be reused.

Q: Who were the experts that participated in the study?

A: Patrick Holland with Wakely Consulting and Sandeep Kapoor & colleague

Q: Was this study similar to the ones you did in other states?

A: No. WV was rather visionary to take a look at all the options to get us to this point. Very few studies had examined such a concept previously.

5. CCRC Presentation

Please refer to the handout regarding the presentation.

Q: What percentage of 20 year old males make above 400% of FPL?

A: Not very many.

Q: As for the 60 year olds, will their premiums go down?

A: Yes, their premiums are projected to go down if they qualify for a tax credit.

Q: When you look at the post ACA premiums, what's the confidence interval on the estimates?

A: It depends on the specific estimate and if you're looking for the market as a whole or individual. The confidence interval is about 10% up or down for the entire market as a whole.

Q: Have the estimates presented a best case, most likely, or worst case?

A: This is a most likely case, as of right now.

Jeremiah – These are just projections. Several factors could change estimates significantly.

Q: For single males and females 20 years of age, why is there no subsidy for them?

A: Subsidy is based on income. At that age, individuals are required to pay up to 9.5% of their income for a health plan. It is not expected that the silver plan that the subsidy is based on will exceed 9.5% of their income, so they will not be eligible for a subsidy.

Q: How do you define underinsurance? Is it counted under insured or uninsured?

A: It's in the insured category. Pg. 11 and 19 of the full market report has a more thorough explanation. Under insured is based on individuals having insurance plans below 60% actuarial value.

Q: These are enrollees for 2016. Is a certain percentage expected to enroll in the first year?

A: It's in the full market report. It is anticipated to be 75% take up in year 1, with 92% take up by the third year.

Q: In terms of providers, did the research look at any shortfalls or whether providers will refuse to accept new patients?

A: Parts of newspaper article that was released earlier this week were inaccurate. That was not a part of this analysis. Oklahoma State University has conducted some research nationally.

6. Stakeholder Groups Upcoming Changes

- a. There will be a new format for our stakeholder meetings. We encourage everyone to come to meetings. We have decided to have one stakeholder update meeting for everyone. It will happen at 10am every 2nd Tuesday of the month.

7. Consumer Assistance Workgroup

- a. The new groups will meet at 1 pm on the 2nd Tuesday of the month and 10am on the 4th Tuesday of the month.
- b. The meeting will be used to provide updates on the IPA program, federal navigator program, inventory of state and federal programs, community assistors and the type of information we want to have them speak on, develop a material inventory bank, call center material, identify target populations, and finally to create a forum of ongoing ideas from across the state.
- c. This group will be more of a workgroup. The OIC is offering to help with coordinating, but much of the work will be done by the group members.

Q: Will your newly IPA hired contractor facilitate? Does this new schedule start in August?

A: They will participate, but not facilitate. Consumer Assistance group will begin at the end of July; with the other meeting starting in August.

- d. You will get a request, along with other emails, about joining the group.

8. Next Meeting

Action Register	What/Task	Who	When
1.	Prepare notes from meeting.	OIC	
2.	Share link to Oklahoma State University research.	OIC	
3.			