

What's New

West Virginia Offices of the Insurance Commissioner



Volume 1, Issue 13
October 2012

Laws and Regulations

As of September 23, 2012, health insurance issuers and group health plans are required to provide consumers with an easy-to-understand summary about a health plan's benefits and coverage. The HHS press release and additional information is located [here](#).

Grant Announcements and Other Funding

HHS awarded a seventh round of Establishment Grants on September 27, 2012, totaling \$224 million. The following awards were made:

Arkansas Insurance Department, Award Amount: \$18,595,072

The Arkansas Insurance Department (AID) is receiving a second Level One award to work in partnership with HHS and other federal and state stakeholders, public and private, to fully implement the Plan Management and Consumer Assistance components of the Federally-Facilitated Health Benefit Exchange (FFE).

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Colorado Health Benefit Exchange, Award Amount: \$43,486,747

Colorado is receiving its second Level One award to continue efforts to establish the services and systems to launch Colorado's new Health Benefit Exchange.

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Kentucky Cabinet for Health and Family Services, Award Amount: \$4,423,000

Kentucky will use its Level One grant to continue the state's Exchange planning efforts. Much of the funding will be used for Information Technology systems (IT) to support the definition of business requirements, the procurement of an IT planning vendor, assistance with drafting an RFP for procurement of IT upgrades and/or new systems.

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Massachusetts Health Insurance Connector Authority, Award Amount: \$41,679,505

Massachusetts is receiving a second Level One award to assist the Health Connector in its efforts to successfully transition to a State-Based Exchange consistent with the Affordable Care Act, while still maintaining a commitment to its existing members served under today's Exchange model.

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Minnesota Department of Commerce, Award Amount: \$42,525,892

Minnesota is receiving its third Level One award to support brokers/navigators and consumer services programs, consumer testing, quality rating system development, work-related financial management, third-party assessment internal controls and integrity, evaluation and reporting, annual maintenance costs, IV&V, IT security assessment and hardware and software requirements.

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District of Columbia Department of Health Care Finance, Award Amount: \$72,985,333

The District of Columbia is receiving a Level Two award to provide assistance to hire staff and consultants to manage activities related to the creation and first year of operations for testing and enhancement of the Exchange.

Additional information of awards is located [here](#).



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RFP Activity In Other States

Hawaii released a Request for Proposal (RFP) to focus on three components: (1) market research; (2) communication strategy; and (3) public relations. Proposals are due October 1, 2012. The following links provide additional information.

[RFP Announcement](#), [RFP](#), [RFP Website](#)

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The **North Carolina** Department of Insurance released a Request for Proposal for Rate Review and Health Benefit Exchange Plan Management Projects. Exchange Plan Management activities will include: technical assistance, training, consulting, and Exchange planning expertise, particularly in SERFF (System for Electronic Rate and Form Filing), and plan management functionality. The RFP is located [here](#).

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Reform Activity In Other States

The **Arkansas** Insurance Department issued a directive designating the Arkansas Blue Cross Blue Shield Health Advantage Point of Service (POS) Plan, the state's largest small group plan, as its Essential Health Benefits benchmark plan. Additional information is located [here](#).

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The **California** Health Benefit Exchange solicited stakeholder input regarding the Outreach and Education Grant Program. The program combines a combination of marketing campaign elements, community education, grassroots outreach, partnerships, small business outreach, social media, and direct marketing for the Exchange. The plan is located [here](#).

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Hawaii Governor Neil Abercrombie unveiled HMSA's Preferred Provider Plan 2010 as Hawaii's benchmark healthcare package for the state's 83,000 uninsured. The press release is located [here](#).

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Kansas Insurance Commissioner Sandy Praeger submitted an Essential Health Benefits report to Governor Brownback, in which her department recommended using the Blue Cross Blue Shield (BCBS) of Kansas Comprehensive Plan as the state benchmark. According to the Kansas Health Institute, Governor Brownback has reiterated that he will not partake in any implementation of the ACA until after the November election. Additional information is located [here](#).

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The **Maryland** Health Care Reform Coordinating Council voted to select the State Employee Health Plan as the state's Essential Health Benefit benchmark plan. The press release is located [here](#).

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The **New Mexico** Health Insurance Exchange Advisory Task Force presented recommendations concerning next steps for the state's Essential Health Benefits. The group recommendation was the Presbyterian State Employees Plan as the State's benchmark. The presentation also provided recommendations for Navigator training and oversight. The presentation is located [here](#).

Pennsylvania Insurance Commissioner Michael Consedine sent a follow-up letter to HHS Secretary Sebelius requesting additional clarity and answers to questions. He included the preliminary EHB study conducted by Deloitte Consulting in August 2012 as evidence that the state has not "simply sat idly by" while waiting for additional EHB guidance. A copy of the letter is located [here](#).

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West Virginia Governor Earl Ray Tomblin sent a letter to Kathleen Sebelius, Secretary of the Department of Health and Human Services (HHS). The letter requests that Secretary Sebelius respond to several questions related to the Essential Health Benefits (EHB). To date, final rules have not been released for the EHB package, leading several states to send letters requesting more information from HHS before an EHB recommendation can be made. The letter is located [here](#).

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Wisconsin Insurance Commissioner Theodore Nickel sent a letter to HHS Secretary Sebelius on September 28, 2012, remarking that Wisconsin does not have the information necessary to select an EHB benchmark by the September 30th deadline. The letter is located [here](#).

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Other Reference Materials, Notices and Related Information

The number of people without health insurance fell to 48.6 million last year, or 15.7 percent of the population, the first drop since 2007, according to new Census numbers reported September 12, 2012. Details and additional information is located [here](#).

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The Department of Health and Human Services released a 2012 Annual Rate Review report indicating that the ACA Rate Review and Medical Loss Ratio (MLR) provisions have yielded an estimated \$2.1 billion in health insurance premium savings to customers in one year. Additional information is located [here](#).

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According to a recent survey of employers, the Kaiser Family Foundation and the Health Research & Educational Trust found that health insurance premiums increased 4 percent for family coverage in 2012, half of last year's increase of 8 percent. The complete survey is located [here](#).

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The Integrated Benefits Institute, a non-profit research organization, reported that absenteeism due to illness, the cost of disability and workers' compensation, and poor health, costs the U.S. economy more than a half a trillion dollars a year. Additional information is located [here](#).

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Health costs aren't just about how much employers pay to provide health insurance: worker's poor health costs employers \$344 billion annually in lost productivity and absenteeism, a research group estimates. Details are located [here](#).

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The New York Times reported that many states who disagree with the ACA are preparing for Health Benefit Exchanges. The article is located [here](#).

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Commissioner Dave Jones announced that Governor Jerry Brown has signed AB 2138. The bill, sponsored by Commissioner Jones and the Department of Insurance, would increase funding made available to local district attorneys to investigate and prosecute health and disability insurance fraud throughout California. Additional details are located [here](#).

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U.S. spending on health insurance grew at an accelerated rate in 2011, breaking a two-year trend of smaller cost increases according to a recent Washington Post article located [here](#).

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October 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8 Holiday	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

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Upcoming Calendar Meetings			
Tuesday October 9		Tuesday October 23	
Carrier	10:00 AM	Consumer and Providers	10:00 AM
Producer	1:00 PM		

Other Information

The Institute of Medicine reported details on how the American medical system wastes an estimated \$750 billion a year while failing to deliver reliable, top-notch care. That is roughly equivalent to the annual cost of health coverage for 150 million workers. Additional information is located [here](#).



Governing Magazine reported that states are racing against the clock to meet the November 16th declaration deadline. The article is located [here](#).



PricewaterhouseCoopers' Health Research Institute (HRI) report released October 3, 2012, provides detailed profiles of the 12 million Americans expected to begin enrollment in the newly created Health Benefit Exchanges next year. The report is located [here](#).



Healthreform GPS released a brief discussing uninsured family members of employees who have employee only insurance coverage. The brief is located [here](#).



The IRS released a Q&A information document covering the permitted uses of Federal tax information. The document is located [here](#).



The Joint Commission released the Annual Report on Quality and Safety for Hospitals. To view the report click [here](#).



The IRS released the definition of a full-time employee for the purpose of shared responsibility for employers and health coverage. The rule is located [here](#).



CCIIO and CMS released guidance on the 90 Day Waiting Period Limitations on August 31, 2012. The guidance can be found [here](#).

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