

WV Health Insurance Marketplace Stakeholder Meeting Summary

Group: Producers

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

Date: 3/12/13

Time: 1:00 p.m. – 3:00 p.m.

Objectives: See agenda

Facilitator/Lead: Matt West

Handouts

Attendees: Kathy Beck, Tom Bias (phone), Scott Bradley (phone), Geoff Christian, Jeff Cox, Joseph Deacon, Ryan Fitzer, Jack Grimm, Steve Grimm, Steve Gue, Wes Harvey, Betty Hoover, Diana Hypes, Scott Kephart, Pam King, Gray Marion, Deborah McCoy, Phil Shimer, Cathy Slemp, Elizabeth Webb, Jeff Wiseman,

Next Meeting Date: Tuesday April 9, 2013 1:00 p.m. – 3:00 p.m.

Discussion Points

1. **What's New OIC newsletter** – The newsletter is a great resource for all types of information and activities regarding Marketplaces. Please send any materials and/or submissions you may have for the *What's New* newsletter to Debi McCoy at Deborah.McCoy@wvinsurance.gov.

2. Federal Updates

- a. **EHB** – WV will use Blue Cross Super Blue 2000, CHIP for pediatric dental and Federal Employees plan for vision. There are two information letters the OIC is preparing for QHP regarding Habilitation and Minimum Benefits for Infertility services. Jeremiah will have the letters sent out on 3/13/13. Further guidance will be shared as it is developed.
- b. **Market Rule** – Outlines the rating requirements, region, age and tobacco use. West Virginia is currently looking at six geographic regions. OIC has asked Issuers to submit comments by March 29th. If the state does not submit rating regions, HHS will choose the regions based on MSA data. The state is looking at annual progression (one year increments) on age to help reduce rate shock.
- c. **Agent Application** – HHS is expecting 85% participation of current agents in the Marketplace. They have stated they estimate the training to be about four hours. The estimated release date of training is July.
- d. **Multi State Plan (MSP) Rule** – MSP will be operated by the Office of Personnel Management. We have no details if there will be a plan in West Virginia. They must be in 60% of states the first year and 100% by year four. No details on who will be awarded the contract. Will provide details as we receive them.
- e. **Payment Notice Rule** – Sets the fees at 3.5% for first year. WV has asked for transparency in the cost to the federal government to operate the Marketplace. We have not received any information and will continue to request more details. Agent commission in the SHOP must be the same as it is in the outside market.
- f. The **SHOP** rule outlined that the federal government will not do collection and remittance for the first year. Also note that there will be no employee choice the first year. If an issuer has 20% of the small-group market and wishes to sell in the individual Marketplace, they must also sell plans in the SHOP.

Q: Is the commission the same for the SHOP as the individual market?

A: No

As other IRS and DOL guidance is released, we will update that on our BEWV.com website.

3. Marketplace Status Update

- a. The state submitted their letter and blueprint on February 15, 2013. The letter and blueprint are on the BEWV.com website. The state will enter into a Partnership to perform:
 - Plan Management

- In Person Assistance for consumers

The state will not oversee the Navigator program because the roles were unclear on what the state would or would not be required to do.

The state will not perform mass marketing or branding of the Marketplace. The Federal government will perform these duties. The state may perform some localized marketing through the in-person assistance vendor.

- b. In Person Assistance RFP. A draft of the document has been sent to all stakeholders. There is limited time for feedback and Jeremiah asked that if there were any comments to please submit them to him by the end of the week. It is planned to be submitted to state purchasing the week of March 18.
- c. Partnership and Non-partner Partner States – Jeremiah reported that these non-partnership partner states were not required to submit a blueprint. They are required to attest that they would meet the requirements set forth by HHS.
- d. QHP Guidelines document is being updated and will be sent out as soon as it is completed.
- e. CCRC Actuarial report should be finalized and released by the end of March.
- f. Rate Review Presentations by United Health Actuarial Services and CCRC are posted on the bewv.com website.

4. Marshall University Health Insurance Literacy Presentation

Next Meeting

The next meeting will be held Tues., April 9, 2013 10:00 a.m. – 12:00 p.m.

Action Register

What/Task	Who	When
1. Prepare notes from meeting.	OIC	
2. Distribute Informational Letters	OIC	
3. Provide feedback on In-Person Assistance RFP	Stakeholders	3/15
4. Send QHP Guidelines document	OIC	
5. Send CCRC actuarial report when it is finalized	OIC	3/31