

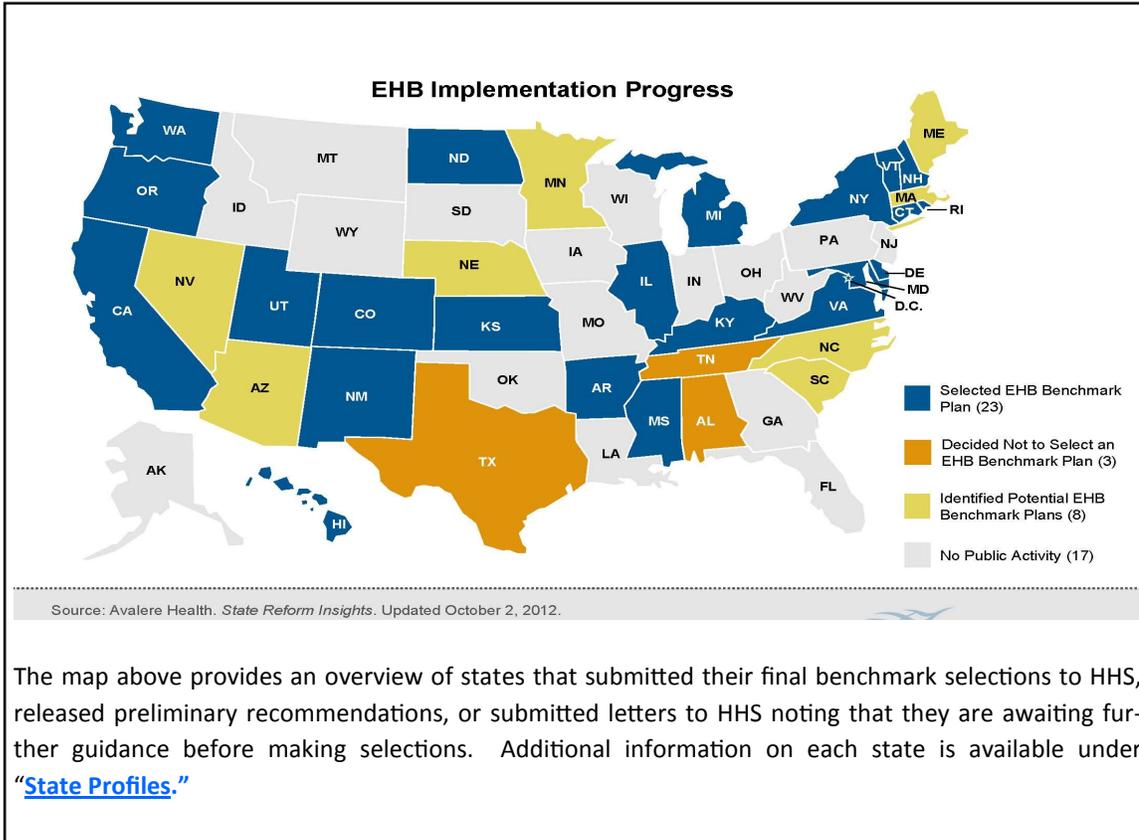
What's New

West Virginia Offices of the Insurance Commissioner



Essential Health Benefits: State Activity

Volume 1, Issue 14
November 2012

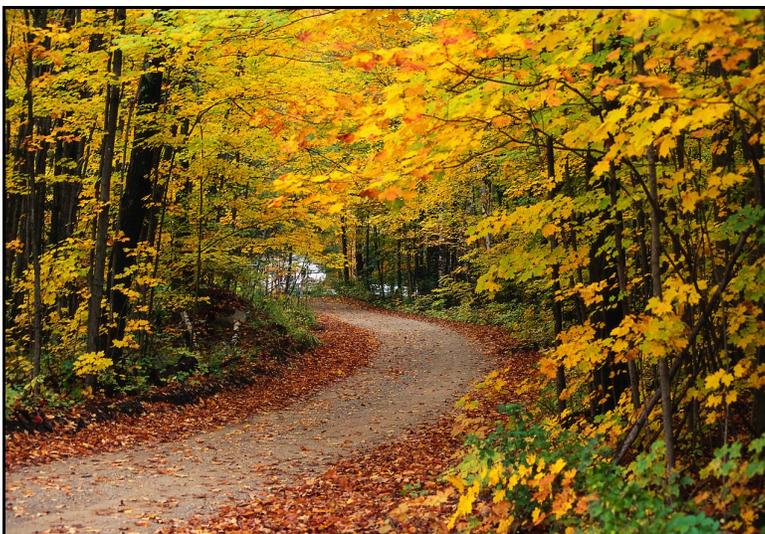


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The map above provides an overview of states that submitted their final benchmark selections to HHS, released preliminary recommendations, or submitted letters to HHS noting that they are awaiting further guidance before making selections. Additional information on each state is available under ["State Profiles."](#)

Federal News



The Center for Consumer Information and Insurance Oversight (CCIIO) awarded a new Consumer Operated and Oriented Plan (CO-OP) loan to Community Health Solutions of America LLC, with a service area of Ohio. For a complete list of awards click [here](#).



The Georgetown Center for Children and Families reported that the number of uninsured children had decreased from 6.4 million in 2009 to 5.5 million in 2011. The report is located [here](#).



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RFP Activity In Other States

California-The Health Benefit Exchange released a Request for Proposal (RFP) for the administration of the Small Business Health Options Program (SHOP). The RFP is located [here](#).

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Colorado

- The Health Benefit Exchange issued a Request for Information to solicit vendors in providing assistance with market research, planning and execution of a statewide marketing campaign. The RFI is located [here](#).
- The Health Benefit Exchange issued a Request for Information to solicit vendors for provider directory services. The selected vendor will need to compile a comprehensive set of Colorado provider data. The RFI is located [here](#).

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Connecticut-The Health Insurance Exchange selected Deloitte Consulting to develop and implement the Exchange's operating technology and website to determine eligibility and enroll individuals, families, and small businesses. Additional information is located [here](#).

Reform Activity In Other States

California

- Insurance Commissioner Dave Jones is enthusiastic for the passage of AB 1846, which sets up the regulatory framework for CO-OPs to operate in California. Additional information is located [here](#).
- According to the LA Times, over 30 insurers are expected to compete for spots on the Exchange. The article is [here](#).
- According to the Sacramento Bee, the Health Exchange Board approved policy changes to allow for stand-alone vision plans. The article is located [here](#).

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Colorado-Governor Hickenlooper sent a letter on October 8, 2012, to HHS reiterating the states' intent to establish a state based exchange. The letter is located [here](#).

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DC - The DC Health Exchange will operate a single Exchange and merge the risk pools for individuals and small businesses. The recommendations are located [here](#).

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Illinois-Governor Quinn sent a letter to the Centers for Medicare & Medicaid Services informing the agency of Illinois' intent to participate in a State Partnership Exchange in 2014. The letter is located [here](#).

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New Mexico-According to American Medical News, State Health Officials asked HHS about flexibility in eligibility requirements for Medicaid expansion. The Secretary of the New Mexico Human Services Department, Sidonie Squier, wrote a letter to Department of Health and Human Services Secretary Kathleen Sebelius asking if the State would have flexibility to include individuals with incomes up to 100% of the Federal Poverty Level (FPL) in the Medicaid program while placing newly eligible individuals from 100% to 138% of FPL in the State's Health Insurance Exchange. The news article is located [here](#).

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Nebraska-Insurance Director Bruce Ramage reported that the Department of Insurance did not have enough information to recommend what type of Exchange would best fit Nebraska. He also stated that Governor Heineman will make a decision after the election. The North Platte Bulletin article is located [here](#).

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Oregon

- The Oregon Health Insurance Exchange Corporation announced the new name of the Oregon Health Insurance Exchange will be Cover Oregon. [Press Release](#)
- The new website features a calculator where individuals can determine whether they qualify for premium tax credits and cost-sharing reductions. [Website](#)
- They have also released an application for health insurers seeking to offer QHPs in the Exchange. [Application](#)

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Reform Activity In Other States

Pennsylvania

- The Pittsburgh Post-Gazette reported that Pennsylvania's chances of having an online, in-house health insurance Exchange up and running by this time next year are slim to none. The article is located [here](#).
- Highmark proposed a 10% rate increase, its second request. The article is located [here](#).

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South Dakota-Governor Daugaard stated that South Dakota will not operate a state-based Exchange but intends to maintain control of insurance regulation. As a result, the federal government will operate an Exchange either whole or in partnership with the state. Follow the link to view the [press release](#).

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Vermont

- The non-profit Vermont Health CO-OP, or Consumer Operated and Oriented Plan, entered into the state application process to become a certified health insurer. Additional information may be found [here](#).
- Governor Shumlin encourages state employees to consider dropping their kids from their health plan and enrolling them in the state's CHIP program. According to the article, it would save the state more than \$5 million a year. The article is located [here](#).

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Washington-The Health Benefit Exchange will be called the Washington Healthplanfinder according to the press release located [here](#).

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Other Reference Materials, Notices and Related Information

Kaiser Health News recently shared a story that includes a partnership with Minnesota Public Radio. The article covers the debate of the human element in customer service during the enrollment process of the Health Exchanges. The article is located [here](#).

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Kaiser Health News reported on a new study that found that insurers have started selling child-only health insurance policies. The report is available [here](#).

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USA Today reported on October 23, 2012, that state and local governments are cutting back on free coverage and raising workers' contributions. The article is located [here](#).

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THE NAIC will host a SERFF Plan Management meeting on November 27, 2012. The agenda is located [here](#).

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A report released in August addresses many issues regarding how states can remove hurdles and help consumers with the ACA. Timothy Jost is the co-author and a consumer representative for the NAIC. To view the article and report click [here](#).

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USA Today reported that states are faced with making decisions on how to set up health Exchanges with little guidance. To read Kelly Kennedy's article click [here](#).



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November 2012

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

Additional information is available on our web site: www.bewv.com

Upcoming Calendar Meetings	
Tuesday November 27, 2012	
Greenbrooke Building	
Consumers and Providers	10:00 AM-12:00 PM
Carriers and Producers	1:00 PM - 3:00 PM

Other Information

Life Health Pro recently reported that there are six things everyone needs to know about health insurance. To view the list click [here](#).

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Bloomberg BusinessWeek reported that some small business owners are still ignoring the implications of reform or are in denial about it. The article references a recent Kaiser report that outlines how small businesses obtain their insurance. The article is located [here](#) and the Kaiser report is [here](#).

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The Connecticut online news, The Hour, recently reported that consumers need to be aware of insurance fraud. The article explains how a typical fraudulent health insurance scam works. The article is located [here](#).

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The Wall Street journal reported that regardless of the election outcome, more health-law changes were coming in 2013. To read the article go [here](#).

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