

# WV Health Insurance Marketplace Stakeholder Meeting Summary

<b>Group:</b> Carriers		
<b>Location:</b> Offices of the Insurance Commissioner, 1124 Smith Street, Main Conference Room	<b>Date:</b> 3/12/13	<b>Time:</b> 10:00 a.m. – 12:00 p.m.
<b>Objectives:</b> See agenda		
<b>Facilitator/Lead:</b> Matt West	<b>Handouts</b>	
<b>Attendees:</b> Bill Adamson, John Aims, Kathy Beck, Linda Beckman, Tom Bias (phone), Dave Bond, Chris Borcik, Ben Brandon, Perry Bryant, Colleen Cohan, Leah Cooper, Bill Crouch, Kim Elkins, Danielle Ewing (phone), Ed Hamilton, Fred Holliday, Mark Hooks, Betty Hoover, Barbara Hudson, Diana Hypes, Pam King, Deborah McCoy, Nikhil Mehrotra (phone), Angela Miller, Victor Mullins, Brad Paulis, Robert Roset, Phil Shimer, Gary Shorter (phone), Ryan Sims, Todd White, Jeff Wiseman, Phil Wright		
<b>Next Meeting Date:</b> Tuesday April 9, 2013 10:00 a.m. – 12:00 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](mailto:Deborah.McCoy@wvinsurance.gov).
2. **Federal Updates**
  - a. Rules were released for EHB, Multi State Plans, Agent Application, Payment Notice, and SHOP. 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.
3. **Marketplace Status Update**
  - a. The state submitted their declaration letter and Blueprint on February 15, 2013. 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. The roles were unclear on what role the state would be required to perform.

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.

Jeremiah asked the Carriers to share enrollment marketing plans with the OIC as they felt comfortable. He also asked if there was any interest in coordination of marketing.
  - b. In Person Assistance RFP. A draft of the document has been sent to all stakeholders. There is limited time for feedback and Jeremiah asks 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. QHP Guidelines document is being updated and will be sent out as soon as it is completed.
  - d. There is a Q&A list for Issuers being created.
  - e. QHP Application filing window begins April 1 and will last for 60 days. There is a very tight timeline. The applications will be submitted to the Federally-Facilitated Marketplace (FFM) in July.
  - f. CCRC Actuarial report should be final and released by the end of March.
  - g. Marshall Health Insurance Literacy Study final should be released by the end of March. Marshall will present to the Agent meeting today and the Consumer/Provider meeting on 3/26/13. Final report will be sent.

- h. Dental Study is complete and should be released by the end of March. Marshall will present to the Agent meeting today and the Consumer/Provider meeting on 3/26/13. Final report will be sent.
- i. There are two informational letters the OIC is preparing for QHP – Habilitation and Minimum Benefits for Infertility services. The OIC Legal Department explained the sections of the code that was covered in the letters. Jeremiah will have the letters sent out on 3/13/13. Further guidance will be shared as it is developed.

Q: If the state defines habilitation can the carrier still define?

A: No

Q: Has there been any more guidance on Mental Health parity?

A: Not that Jeremiah is aware of.

**4. UHAS Presentation**

UHAS gave a presentation on Actuarial Issues in the Review of Rates for QHP's.

**5. CCRC Presentation**

CCRC gave a presentation to review the Rating factors. Some questions from the presentation are below.

Q: What regional rating does the carriers want?

A: Carriers would like to see county rating.

Q: If the OIC does not set the areas what will happen?

A: The federal government will set the areas to the default 11 regions.

Carriers requested that the southern rating area be broken out into more areas.

**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 updated QHP Guidelines document	OIC	
5. Create FAQ list	OIC	
6. Distribute CCRC actuarial report when finalized	OIC	3/31
7. Distribute Health Insurance Literacy Study report	OIC	April 2013