

WV Health Benefit Exchange Consumer Assistance Work Group

Group: Consumer Assistance Work Group		
Location: Offices of the Insurance Commissioner, Main Conference Room, Charleston, WV	Date: July 23, 2013	Time: 10:00 a.m.– 12:00 p.m.
Objectives: See agenda		
Facilitator/Lead: Matt West	Handouts: Agenda; Group Charter	
Attendees: Joyce Adkins, Kathy Beck, Perry Bryant, John Andrew Bell, Rick Cassis, Sherri Davis, Mark Hall, Ed Hamilton, Frances Hemstreet, Deb Koester, John Law, Debi McCoy, Julie Monnig, Sandra Pope, Ellen Potter, Jeremiah Samples, Garry Shearer, Dena Wildman		
Next Meeting Date: Consumer Assistance Work Group: August 13 th at 1:00pm.		

Discussion Points

1. Introduction

- a. The Work Group will meet twice a month on the 2nd and 4th Tuesday. This group concept was recommended at the Maximizing Health Insurance Coverage meeting in April. This group is to get an idea of what is going on and how we can help in the implementation process.
- b. OIC will provide a place to meet while CESD does the facilitation. The OIC will be an active member of the group.
- c. 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. List of Consumer Assistance Initiatives

- a. The group brainstormed to generate a list of organizations involved with Consumer Assistance. The list is seen in Attachment 1. Members of the group suggested that the following information should be compiled on the groups listed in Attachment 1.
 1. What they do
 2. Location
 3. Target population
 4. Contact person and their information
 5. Need that we can provide them
 6. Planned activities

Q: How do we get information on Medicaid enrollment activities? Is it a two-step process or are individuals automatically enrolled in Medicaid?

A: IPAs will assist with eligibility determination for Medicaid enrollees, but will not perform actual enrollment. Consumers will be sent an informational packet in the mail with information on how to enroll into a Medicaid plan.

Q: What if they qualify for Medicaid but have employer sponsored coverage?

A: Does not impact eligibility for Medicaid because it's based on income level; consumers may have both ESI and Medicaid, or opt out of ESI coverage and only accept Medicaid. In most cases, they may not accept private coverage if there is a premium attached to it.

3. Work Group Purpose and Roles

- a. The members reviewed the group charter for a few minutes. There were no suggested changes to the scope/purpose section.
- b. There were a number of comments about the expected roles and responsibilities of the work group.
 1. Share information on upcoming events and trainings
 2. Clarify specific and relevant details
 3. Highlight critical decisions and priorities
 4. Distribute of materials and resources
 5. Identify "key players" to coordinate with
 6. Communicate the status of activities
 7. Communicate Federal regulations and compliance

Statement: The official HHS website is healthcare.gov. Someone with specific questions should contact the OIC. The OIC has resource materials available from CMS that can be provided to groups.

Statement: WV for Affordable Health Care would be happy to sit down and do an informational session with agents. We'd love to work with the OIC as well.

Q: Are these organizations that enroll people going to have to take tests and get a license?

A: None of these individuals will be able to enroll anyone on the exchange. They will simply walk them through the process and explain the different options.

Q: What will happen then?

A: The consumer will be given an option to either speak with an agent or make their own decision.

Q: Does Medicaid talk to the consumer?

A: Consumers do not have to go to Medicaid even if they qualify.

Q: Should IPAs/Navigators be able to assist without being licensed?

A: Expansion will be in both Medicaid and Qualified Health Plans (QHPs). There is a lot of work for everyone to do. The number of uninsured is projected to go from 246,000 people to 76,000. The main focus will be on QHP & Medicaid. Enrollment in QHPs will be referred to IPAs and agents.

Q: How do I become a certified agent on the Exchange?

A: In order to be on the list you must take the HHS training, which is scheduled to be released in August. All agents that want to be on the referral list must take this training. It is expected to take around four hours. Once an agent takes the training HHS will send the OIC a list of all those in our state who are qualified.

Q: Who are the Navigators?

A: HHS will know in mid-August. They haven't told us anything about the process, but are expected to know on August 15th.

Q: Could some of these groups in Attachment 1 be Navigators?

A: ACA list 10 organizations. HHS is required to select at least two within each state.

Q: How many un-enrolled, Medicaid eligible consumers, are expected to enroll in Medicaid as of January 1, 2014?

A: Less than 2,000 a year through 2014. 8,000 are expected to pick it up total. There are no real drivers to those who are not enrolled. Traditional Medicaid you have a three month look back to pay those claims.

Q: How are Navigators compensated?

A: Compensation is \$20/hour for Navigators and IPAs, \$29 for Managers, and \$48 for CEOs. These individuals will not be able to tell a consumer which plan to select.

Q: How are Navigators and IPA's different?

A: OIC will use the IPAs who are funded through a federal grant. Navigators are federal and more permanent. CMS will choose Navigators.

Q: If someone enrolls and they are unhappy or have a problem, who is going to be down the road to talk about it with them?

A: It will be the Carriers, OIC, and Agents handling the complaints and inquiries. This is similar to the current process.

Q: When a client is unhappy who do they call: Carrier or Agent?

A: It's similar to the current process, some will end up with the OIC and some will end up with the Carrier. We're working with CMS to develop a referral system for complaints and a way to address them.

Q: Do individuals have to go through the marketplace?

A: In order to get the subsidy you have to go through the marketplace, but you can either do it on your own, with your Agent or with an IPA.

Q: My understanding of Medicaid is that it's only for the terminally ill, etc.

A: Medicaid is based on income level. Anyone under 138% of the FPL will qualify.

4. Group Membership

- a. Those present thought that representatives from BCF and BMS should be participants in the group and generally encouraged to grow the membership.

5. Upcoming Events

Location	Date	Time
1. Philippi - Alderson and Broaddus University	8/8	8:30 – 1:00
2. Oak Hill - Historic Oak Hill School	8/21	8:30 – 1:00
3. Parkersburg - WVU Parkersburg Campus	8/27	8:30 – 1:00
4. Beckley - Dream Center	8/29	8:30 – 1:00
5. Charleston - Columbia Gas Building, Auditorium	9/12	10:00 – 2:30
6. Morgantown - Mon. General Hospital, Mylan Room	8/27	9:30 – 2:30
7. Wheeling - West Liberty University's Highland Center	9/9	8:30 – 1:00
8. Huntington - Cabell Huntington Health Department	9/20	9:00 – 1:00
9. Weirton – Mary H. Weir Library	9/18	8:30 – 1:00
10. Clarksburg - United Hospital	9/29	12:30 – 5:00

6. Next Meeting

- a. Consumer Assistance Work Group Meeting: August 13th at 1:00 p.m.
- b. There is 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. That meeting will take place the 2nd Tuesday of every month at 10:00 a.m.

What/Task	Who	When
1. Send Navigation Rule to work group members.	OIC	
2. Send Application Forms to work group members.	OIC	
3. Send WVAHC Events list to work group members.	WVAHC	
4. Send link to Maximus job postings to work group members.	OIC	
5. Update the organizations list with details.	All	

Attachment 1: Organizations, Groups, and Agencies

1. State Health Insurance Program (SHIP)
2. Unicare
3. Moore Insurance
4. OIC Consumer Services
5. Lewis County FRN
6. Partners in Health
7. Behavioral Health Providers Association
8. Mark E. Snapp & Associates Insurance Agency
9. Pharmacists Association
10. WVAHC – Mini-grants, assistance, training, connect, referral
11. WV Health Education Centers
12. Association for Local Health Departments
13. Highmark
14. Highmark Foundation
15. Academy for Family Physicians
16. Primary Care Association
17. Hospital Association
18. ENACT
19. Community Action Programs (CAP)
20. Enroll-America.com
21. Faith Based Community
22. Catholic Charities
23. United Methodist Women
24. Association of Churches
25. Partnership of African American Churches
26. Union Mission
27. Mountain Mission
28. Fair Shake Networks
29. Veteran’s Affairs
30. Rural Health Association
31. National Association of Social Workers – WV Chapter
32. Nurses Association – WV Chapter
33. DHHR County Staff
34. DHHR call center representatives
35. Homeless Shelters across WV
36. Library Commissions
37. Higher Education Commission - Colleges and Universities
38. Community and Technical Colleges
39. WV FREE
40. AARP
41. Maximus
42. Healthy Kids and Family Coalition
43. Center for Budget and Policy
44. WV Sustainable Families
45. Office of Minority Affairs
46. Bureau for Children and Families (BCF)
47. BMS
48. Medicaid
49. Navigators