

HEALTH EXCHANGE ADVISORY BOARD MINUTES

August 9, 2013

The meeting was called to order by Tim Soucy at 9:15 a.m. on August 9, 2013, at the Delta Dental Office Building in Concord, New Hampshire.

Board members present: Christine Alibrandi , Nancy Clark, Russell Grazier, Lisa Kaplan Howe, Lisa Morris, Beth Roberts, Timothy Soucy, Raymond White, and Health and Human Services Commissioner Nick Toumpas.

Absent were: Scott Baetz, Lisa Guertin, Sandra Ruka, Beryl McCormack and Insurance Commissioner Roger Sevigny

Because both co-chairs were absent, Tim Soucy took the helm, greeted everyone, and the meeting began at 9:15. Tim asked for approval of the minutes of June 14, 2013, and after a brief discussion the minutes were approved. Insurance Department Legal Counsel Jennifer Patterson introduced herself and continued on with the agenda with the status of the Market Rules. She explained to everyone that SB 148 passed and that there will be clarity of the rating factors going forward for 2014. Continuing on she told the group that the NHID had submitted (by the July 31st deadline) its recommendations for which health insurance plans should be offered in the Marketplace (or Exchange) and that rates won't be public until October 1st. And that the Insurance Department will issue a Bulletin on Employee Counting soon.

At this point Regional Administrator Ray Hurd of CMS brought the group up to speed with the Federal updates (number 2b. on the agenda). He talked about the Certified Application Counselors and the newly created website <http://marketplace.cms.gov/> where you can find information for training. He noted that on August 15 the navigator awards will be posted at healthcare.gov. The SHOP call center went live this week for small business. Lisa Morris asked what was going well, and Ray said that 90% of all formal testing for IT has been done in 40 states but the challenge is educating consumers.

Christine Alibrandi asked about the CMS timeframes for dental carriers to review their plans on the Marketplace. Ray Hurd told her he would get back to her with that answer. The conversation continued about carriers getting to see their plans on the exchange. Issuers will have a couple of weeks to see their plans; it's a tight schedule to go on line by October 1st.

Christine then had a follow up question about when the systems would be up and running for navigator training. Ray replied that 20 hours of training would be needed and that there are 7 different modules that are navigator specific. For example, one module covers basic insurance concepts, another security, and a third pricing. The training is different for agents and brokers, as they do not need to learn about basic insurance concepts.

Lisa Kaplan Howe commented that assisters like Navigators and Certified Application Counselors will help the general public walk through the website process. Russ Grazier mentioned the call center and how to get the word out and that the SHOP (Small Business Health Options Program) is a little bit different. Russ asked if there was a federal strategy or plan for outreach, and Ray Hurd replied that CMS will be working on getting the word out and that consumer assistance outreach will be part of what they do. Discussion continued on the subject and Greta Johansson, District Director of the U.S. Small Business Administration, gave the group the telephone number (800-706-7893) for small business information and said that they were open 9-5 Monday through Friday for assistance.

Jennifer continued on with New Hampshire specific education and outreach and spoke about the recent (August 8) successful event held at SNHU and sponsored by Delta Dental focusing on small business and that it was an excellent kick off. She showed today's headlines of the Concord Monitor and Manchester Union Leader both newspapers focusing on the forum. She mentioned the radio interviews that Commissioner Sevigny is doing on Clear Channel Radio with Jack Heath. Lisa Morris mentioned getting these programs out on film through public access to get the word out throughout the state.

Jennifer then mentioned the Senator D'Allesandro was hosting an Affordable Care Act Forum at City Hall in Manchester on August 14 and that Commissioners Sevigny and Toumpas will both be making presentations and that program will be available on public access TV to get the word out. Greta also mentioned that the SNHU presentation from August 8 is available on the CWBA (Center for Women's Business Advancement) website. <http://www.cwbanh.com/> The New Hampshire Insurance Department is very grateful for the efforts of those setting up forums and trainings.

At this point Jennifer moved into the update on the Consumer Assistance grant. As the Board members know, Commissioner Sevigny sent a letter to the Health Exchange Advisory Board on August 2, 2013 to inform the Board that the New Hampshire Health Plan (NHHP), which is the entity that runs the state's high risk pool, is applying to receive the grant money that was awarded to NH. The NHID has already sent a letter to CMS relinquishing the funds and asked for a transfer of these funds to the NHHP. Beth Roberts, chair of the NHHP Board, also sent a letter to the Board indicating NHHP's intent to apply to receive the federal grant funds of \$5.4 million to assist consumers in understanding their health insurance options.

Beth continued the conversation and discussed the mission of the NHHP, which was established to reach those denied coverage in the individual market. The Board felt that doing consumer outreach dovetailed with their mission to get the word out to the uninsured. She also explained that the Board didn't have the skill sets for this project and that if the transfer of funds is accepted an RFP for a consultant would be going out. The time table is very short, the NHHP Board has to move quickly and hopefully, the transfer of funds will be received very quickly.

Russ asked whether the NHHP would focus on those transitioning from the High Risk Pool to the Marketplace, or reach a broader audience across the state. Beth replied that the NHHP wants to give people a broader knowledge and reach a broader audience. Discussion continued about the status of

the application and NHHP's plans on how to conduct the outreach. Beth explained that the NHID would be at the table with the NHHP as David Sky, Actuary, from the NHID is on the Board as a nonvoting member. Lisa Morris suggested as a follow-up that the Health Exchange Advisory Board advise and have a role, and Beth said that the NHHP would like to stay connected to the Health Exchange Advisory Board and mentioned that members Lisa Guertin and Lisa Kaplan Howe are also on the NHHP Board. Jennifer then mentioned that the Health Exchange Advisory Board has a statutory role, and they should play a role.

The Board's agenda continued on with Upcoming Forums and Outreach. Christine Alibrandi told the Board that ACA information was available on cwbanh.com with a link to other websites. Tim Soucy spoke about a day long CMS forum in Manchester. The 2013 Health Insurance Marketplace Workshop at the Radisson Manchester on August 21, 2013 from 7:00 a.m. to 5:00 pm.

Jennifer Syria of the CMS Regional Office told the group about the 4 three-hour CMS Training Sessions that will be August 15 (1:00-4:00) at the Harbor Homes, 45 High Street, in Nashua, August 22 (9:00-12:00) at the Wentworth Douglas Hospital in Dover, August 29 in Concord (Brown Building at DHHA (9:00-12:00) and September 11 (1:00-4:00) at the Weeks Medical Center, 173 Middle Street in Lancaster, NH. Ray Hurd will also attend these sessions and they are for those who work closely with the uninsured and underinsured so they can help get the information out. Ray Hurd also mentioned a Small Business Association Forum on September 11 in Laconia.

At this point, Tim Soucy asked if Board members were aware of or involved with any more outreach activities. Lisa Morris commented that she was concerned about the time line and how there is a lot to do and it is mid-August already. Lisa Kaplan Howe responded that Voices is trying to do some coordination; they have received lots of requests for speakers and are putting together a website. AARP recruited 50 volunteers and Voices is creating a list of public education events, asking folks willing to help out. Jennifer Patterson mentioned the HRSA awards to the Federally Qualified Health Centers (\$800K total for NH, to do outreach to the populations they serve) and Tim Soucy suggested the Local Government Center share the videos of the various forums with cities and counties. Lisa Morris suggested a webpage to go to for information. Lisa Kaplan Howe suggested a link directly to healthcare.gov. Christine Alibrandi reminded everyone that open enrollment is until March 1st, so we have six months, Tim Soucy commented that this was a race not a sprint and asked for Beth Roberts to get back to us on the grant money transfer of funds. Lisa Morris commented that we should also know soon about specific navigators. Nancy Clark told the group about a forum that Senator Jeanne Shaheen asked her to participate in Washington, D.C. and how informative it was for her.

Lisa Kaplan Howe mentioned the October 1st date for plan information to be made public, and whether any carriers could give further information. Christine Alibrandi told the group that Delta Dental had applied to offer coverage on the Marketplace and was waiting for approval from CCIIO. Anthem is half way through the approval process and should know the 1st week of September. Beth commented that while Harvard did not submit an application it is planning to participate in the Marketplace in 2015.

At this point Tim Soucy asked Commissioner Toumpas to speak about the Medicaid Expansion and specifically the meetings of the commission that is studying this. Commissioner Toumpas spoke briefly about the speakers at each separate Medicaid Expansion meeting. DHHS and the Insurance Department have given their presentations. At the last meeting the commission heard from representatives from the National Governor's Association and the National Council of State Legislators and they talked about what other states are doing. The next meeting on August 13th will have a panel of NH experts, and the meeting on August 27, providers and the general public will have their turn. The report has to be completed by October 15 with recommendations to the Governor and Legislature.

From there Tim asked for public comment. Karen Kelly from NH Citizen Alliance told everyone that they are working to get the word out. They have volunteer translators for Spanish and Russian; they can also get information out on video and even suggested YouTube. Ray Hurd from CMS mentioned Healthcare.gov.

Grant Bosse then asked when the New Hampshire health insurance plan information submitted to CMS would be made public. Jenny explained that under law filings and rates are confidential until the effective date. CMS will make them public on October 1st but carriers may choose to give the information out earlier. NHID considers product information to be proprietary to the carriers and can't give it out.

Grant then asked about the sunset date for the NH Health Plan. Jenny responded to him that under HB 526, the NHHP is responsible for overseeing the transition of the High Risk Pool coverage to the Health Insurance Marketplace. High Risk Pool coverage ends 12/31/13, but the NHHP continues to exist for the purpose of wrapping up business. There is no specific date for the organization to sunset. Given that the consumer assistance grant ends at the end of 2014, the NHHP should be able to conduct the temporary outreach work as part of its wind down.

The date and place of the next two meetings was discussed and that information will be emailed to the group and posted on the NHID's website.

The meeting ended at 10:05.