

MINUTES

NH HEALTH EXCHANGE ADVISORY BOARD

April 10, 2015

Board Members present: Evelyn Aissa, Christine Alibrandi, Sharon Beaty, Dianne Chase, Nancy Clark, Lisa Guertin, Beth Roberts and Tim Soucy

Board Members unable to attend: Scott Baetz, Russell Grazier, and Lisa Morris.

Agency Representatives: NH Department of Health and Human Services (DHHS) Commissioner Nick Toumpas; DHHS Healthcare Program Specialist, Deb Fournier; and NHID Life, Accident and Health Legal Counsel, Jennifer Patterson.

Co-chair Lisa Guertin called the meeting to order at 9:05, and after the March 13, 2015 minutes were approved, Lisa introduced Sharon Beaty who is replacing Sandra Ruka on the Board as the Provider/Facility representative. Sharon hails from the Plymouth/Holderness area and comes with a plethora of experience working on access to care for rural and elderly populations.

Commissioner Toumpas then introduced Deb Fournier as the new DHHS liaison for the board. Deb has been monumental in assisting with the Premium Assistance Program (PAP) and the 1115 transformation waiver. Katja Fox, the previous liaison, is now focusing on other duties at DHHS.

Lisa next gave a warm welcome to Rachel Kaprielian, the new Regional Director for Region 1 (New England) for the U.S. Department of Health and Human Services.

After introductions, Lisa Guertin asked Commissioner Toumpas to give his updates.

DHHS - Commissioner Nick Toumpas

Commissioner Toumpas asked Deb Fournier to give a quick update on New Hampshire Health Protection Program (NHHPP) demographics as of April 1, 2015. Deb presented a set of slides explaining the demographics of this population. After two full quarters of coverage, there are 38,000 enrollees, with an average of 980 enrollees coming in each week. The gender divide is 53% females and 47% males, and the population is quite young, with almost half (48%) under age 35 and 66% under age 45.



NHHPP Enrollment Demographics 2015-C



Demo profile of PAP in presentaitn.pptx

By county, the biggest percentage of enrollees come from Hillsborough, Merrimack and Rockingham counties, but the highest penetration by town is in the North Country.

Lisa Guertin asked what percentage of those eligible for the NHHPP have enrolled. Deb noted that the consulting firm John Snow, Inc. did some demographic work on the numbers of those eligible; Karen Hicks, Communications Director for Covering New Hampshire, said that a revised version of this work is in progress, and she expects it to be available in about a month.

Lisa Guertin also asked if all of those now in the NHHPP will move to the premium assistance program. Deb said yes, except those eligible for HIPP (subsidized, cost-effective employer-sponsored insurance) and those who are medically frail. Commissioner Toumpas noted that only 2,039 individuals out of the 38,200 enrollees, well under 10%, had identified themselves as medically frail.

Beth Roberts asked for a comparison of claims data from those who are and are not medically frail. Deb explained that this data is not available yet. Beth Roberts also asked what incentives people will have to identify as medically frail. Deb explained that if they are medically frail, they can enroll in standard Medicaid, which includes coverage for long-term care benefits (not included in the alternative benefit plan (ABP)). Otherwise, the benefits should generally be the same whether someone is on the ABP through a Qualified Health Plan (QHP) or a Medicaid Managed Care Company. Jennifer Patterson commented that the two state agencies worked together to have the ABP aligned closely with the benefits provided under QHPs.

Lisa Guertin thanked Deb for her presentation, and we continued on with DHHS updates.

Christine Alibrandi asked Commissioner Toumpas for an update on the status of the section 1115 waivers. Commissioner Toumpas explained to the group that there are two waivers. The first waiver – the Premium Assistance Waiver – was approved and will enable the state to use Medicaid funds to purchase QHPs to provide coverage for the NHHPP population beginning on 1/1/16. The second 1115 waiver, known as the transformation waiver or the building capacity waiver, will focus on the behavioral health delivery system. This waiver application is still pending, and there is no set date by which CMS needs to take action on it. Chris asked whether that waiver proposal still includes a dental component, to provide coverage to children up to age 5 and to pregnant women. Deb was not sure whether this was still part of the waiver, or was being achieved through other means.

Commissioner Toumpas continued on with DHHS updates, noting that the House did not include Medicaid Expansion in the budget. The Senate budget hearings start on April 20th. Several members of the Senate are supportive of the Health Protection Program, and they are looking for data to support the reauthorization of the program. That said, it is going to be a difficult budget negotiation, so it is not clear whether reauthorization will be included.

With regards to making the case to legislators, the Commissioner mentioned that they have NHHPP data broken out by town. This way, elected officials can see how many constituents NHHPP affects. Deb also mentioned that the data show that 46%, around 12,500 of the folks on Medicaid in the state, earn wages, with another 3,800 being self-employed. The Commissioner remains optimistic and said that the numbers are important, but the best way to get through to the elected officials is with personal stories.

Lisa asked if there is anything the Board can do to help. Jennifer Patterson from NHID answered that it is important for legislators to understand the significance of plan review timeframes. The 2016 QHP submissions are due to the NHID next week, and will likely be due in the same timeframe next year. If there isn't a legislative decision on NHHPP reauthorization this year, the carriers will not know whether to include that population in their rate calculations when they file for plan year 2017.

Jennifer went on to say that this is a unique situation because we are bringing two very complicated programs together. All of the uncertainty affects the entire individual market, not just the Medicaid population.

Commissioner Toumpas added that the mental health and substance abuse area of the expansion is enormously important. New Hampshire has an epidemic of opioid abuse. The State needs to look at prevention too. The Commissioner ended his comments by expressing his optimism about making the case for reauthorization.

Lisa commented that it seems like this reauthorization issue is the biggest thing looming that affects the board. While it is not the Board's role to intervene directly, Lisa asked if the Commissioner could think of a way they can have a voice. The Commissioner said that he will talk to Commissioner Sevigny to see if they can come up with something that might be helpful.

Beth Roberts wondered if talking points could be developed that individual board members could use. Sharon Beaty mentioned the importance of success stories that all members of the legislature need to hear. Christine queried if NH Voices for Health is collecting NHHPP success stories. Evelyn Aissa responded that they are collecting the stories and to please direct all stories to NH Voices for Health.

NH Insurance Department Update

Jennifer Patterson noted that the Joint Health Reform Oversight Committee has approved the rule change to release rates as of the first day of open enrollment. The Insurance Department is now in the process of moving that amendment to INS 4100 through JLCAR. As of now, the rates

do not become available until of January 1. This amendment would make them available as of the first day of open enrollment.

HHS - Victoria Goodwin

Victoria Goodwin from the U.S. Department of Health and Human Services noted that they have recently released zip code level enrollment data. No data will be represented if there are fewer than 50 enrollees in a given zip code, but that happens less than 2% of the time. The April 2015 Zip Code Enrollment Data File provides the total number of QHP selections for the 37 states that use the HealthCare.gov platform, including the Federally-facilitated Marketplace, State Partnership Marketplaces and supported State-based Marketplaces for the Marketplace open enrollment period from November 15, 2014 through February 15, 2015, including additional special enrollment period (SEP) activity reported through February 22, 2015. Here is a link:

http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/EnrollmentByZip/rpt_EnrollmentByZip_Apr2015.cfm

Victoria also noted that the corrected tax forms (1095-A forms) have all been mailed out. If folks do not receive the forms by April 15th, they are eligible for a tax-filing extension. Lastly, there is a new Qualifying Event that triggers an SEP. If an individual has a new dependent or newly becomes a dependent, they will be able to enroll on the Marketplace up to 60 days following the occurrence. Nationally over 36,000 people have utilized the SEP between March 15th and April 30th if they faced a penalty for 2014. Treasury has offered some guidance about this and the Premium Tax Credit:

<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-Incorrect-Forms-1095A-and-the-Premium-Tax-Credit>

Covering NH – Karen Hicks

Karen Hicks from Covering New Hampshire (CNH) gave an update on the Outreach and Education effort of the Marketplace Assister program. The Marketplace Assisters (MPAs) are helping to transition this effort to institutions that will continue to be involved after the consumer assistance grant funds are no longer available. The work ahead for CNH is to target the remaining group of uninsured that are a little more hardened in their opposition to signing up. The refrain has always been affordability. CNH will do a few focus groups to see if that is still the message that will get through to folks.

Jennifer Patterson added that the NHID asked carriers to submit enrollment numbers by the 15th of every month for the 1st of the month numbers; these numbers are posted on the NHID website.

She also noted that the carrier-reported numbers reflect enrollment as of a particular date, and may be different from the CMS plan selection numbers.

Ms. Patterson continued talking about the SHOP numbers. In February there were 36 groups, with 252 members, while by March 1st there were 215 groups with 1760 members. Mike Wilkey of the NHID explained that employee choice is not yet available this year on the SHOP in New Hampshire, but is expected to be available in 2016. Also in 2016, the definition of small group will change from 50 employees to 100 employees. Ms. Alibrandi told the group that CMS has a webinar focusing on SHOP.

Discussion: Agenda-building

The meeting wrapped up with Lisa Guertin facilitating a short discussion on what topics the board might cover on its next few agendas, while still keeping the main part of the agenda with the standard updates.

Ideas and topics that were suggested included:

- Numbers/networks of 2016 QHPs (available for NHID public info session in June)
- King v Burwell case before the U.S. Supreme Court; implications for New Hampshire
- Information collected on charity care and hospital and emergency room utilization, perhaps asking the Hospital Association to give a presentation.
- Education of the public on QHP appeals processes and external review, perhaps coordinated with start of NHHPP private market coverage

Jennifer Patterson announced that the NHID is hosting a Payment Reform event on April 24 with a panel of experts, including Joel Ario of Manatt, a former Insurance Commissioner from Pennsylvania and the former Director of Insurance Exchanges at the U.S. DHHS, who will be the moderator. Everyone is encouraged to attend.

Christine Alibrandi announced that board member Tim Soucy has received the Friend of Public Health Award.

Lisa Guertin thanked everyone for the ideas and suggestions for future agendas and with that the meeting wrapped up at 10:15 a.m. The next meeting will be at the Northeast Delta Dental Building on May 8th at 9:00 a.m.