

## HEALTH EXCHANGE ADVISORY BOARD MINUTES

October 11, 2013

After welcoming everyone, the meeting was called to order by Co-Chair Scott Baetz at 9:15 a.m. on October 11, 2013, at the NH State Hospital Building in Concord, New Hampshire.

Board members present: Christine Alibrandi, Scott Baetz, Nancy Clark, Russell Grazier, Lisa Guertin, Lisa Kaplan Howe, Lisa Morris, Beth Roberts, Sandra Ruka, and Timothy Soucy. Alex Feldvebel and Jennifer Patterson represented the New Hampshire Insurance Department and Katja Fox represented the Department of Health and Human Services.

Absent were: Raymond White, Beryl McCormack, Insurance Commissioner Roger Sevigny, Health and Human Services Commissioner Nick Toumpas.

Co-Chair Lisa Guertin greeted the group as well and opened the meeting asking the Board for approval of the minutes for the September 13, 2013 meeting. They were approved by all. Lisa briefly went over the agenda and moved the DHHS agency update to the end of the agenda to allow for Commissioner Toumpas' return (if he could make it back in time). The meeting continued with Health Legal Counsel, Jennifer Patterson presenting the agency update on the Marketplace and related activities. Jenny told the group that the NHID met with the Agents and Brokers for an ACA update discussion and to clarify the role between producers and assisters. She also explained that the Department is focusing on consumer alerts so that people can understand the ACA in a New Hampshire specific way, reminding consumers that the deadline for enrolling for 2014 coverage is not until December 15, and alerting people about potential fraud, for instance an illegal "NH Exchange" website that is out there.

Lisa Morris asked about the difference is between a navigator and a producer (brokers and agents) ? Who do we send folks to? Healthcare.gov does not list agents/brokers. Deputy Commissioner Alex Feldvebel noted that the NHID is planning on issuing guidelines on the relative roles of producers and other assisters. The bottom line is that only a producer can enroll someone in coverage or make a plan recommendation. By contrast, assisters show consumers how the federal website works, so they can enroll and compare plans themselves. The website is supposed to be designed to allow apples to apples comparisons—if the tool works, consumers can make a choice on the website and not even use a producer. However, If a consumer asks a navigator or other assister for a plan recommendation, they should be referred to an agent or broker.

Lisa Morris then asked if agencies were getting questions from the general public and sending them to navigators. Lisa Kaplan Howe commented that if you enter your zip code in Healthcare.gov you get a more localized source of information, including navigators and other assisters. Jenny added that these features are up and running now, despite the problems with the federal website. This discussion continued with Lisa Guertin asking if you go to Healthcare.gov right now would you get a list of brokers and Lisa Kaplan Howe explained that it's not going to list brokers, and won't list anyone who has not been through federal training. This should include the marketplace assister program the NHP is putting together, once it's up and running.

Lisa Guertin continued on with the agenda and asked for the federal updates. Jenny Patterson noted that CMS was not able to attend due to the government shutdown, but that she had received an email update from the federal agency. CMS reports that it is making improvements to the healthcare.gov website daily, but still having problems. There is now general (not personalized) premium information available at [www.healthcare.gov/find-premium](http://www.healthcare.gov/find-premium). The IT people are working around the clock, and they are reducing wait times to get people moving more quickly through the process. Lisa Kaplan Howe mentioned that they can call the 800 number to get their wait time shortened. At this point Russ Grazier chimed in and said that he can't get past the log-in, despite trying many times, every day, all day long. Lisa Morris asked about the 800 number and Russ said that only helps if you actually want to purchase insurance. Lisa Guertin suggested an alternative is Anthem.com. Lisa Kaplan Howe said she was told the 800 number will walk you through the process. Russ wants to do this on-line, wants to be able to compare prices and plans on line, not on the phone. Scott Baetz added that as a Small Business owner he just contacted his insurance agency and they couldn't do it either. Russ reminded us everyone that we still have until December 15 for January 1<sup>st</sup> coverage. Discussion continued on the topic of when you had to last apply and Maria Proulx explained that if you apply by March 15 you'll have coverage for April 1<sup>st</sup>. But the last day of the open enrollment period is March 31<sup>st</sup>.

It was time for the carrier updates, item 2.c on the agenda. Christine Alibrandi from Delta Dental told the group that they have received few electronic submissions from CMS in the first eleven days. Other Delta Dental carriers aren't seeing much activity either. It's a system issue and still pretty early, Christine suggested we take a wait and see approach, but right now it's been more waiting than seeing!! She continued that Delta Dental is still doing outreach with speaking and educating the public on their products, systems and rules.

Lisa Guertin then spoke about Anthem's rates, products and the interactive tool on Anthem.com. There is an icon that will give you an instant quote, but it cannot do subsidy estimates yet. The provider network information is in PDF format right now, but Anthem is making improvements every night. They will continue to work on it so it will be clean as we would like it.

Discussion amongst the group continued on applying on paper and how it still would not be once and done, once it would be reviewed by the federal government then more paperwork would be sent to you for you to continue the process. But the rest of the 'paperwork' application should be on line

next week. Lisa Kaplan Howe commented that you can get an estimate of how much of a subsidy you are eligible for on the Kaiser Family Foundation website

Scott Baetz continued on with the agenda and asked for the navigator updates. Kristine Stoddard spoke for Bi-state and explained that they have 11 navigators and 10 consumer certified application counselors and that it's going well. They are using paper applications because of the trouble with the website. Some of their navigators had 40 appointments the first week; one is working with local brokers. They are also doing outreach, utilizing the Kaiser website for the subsidy estimates, and find it very useful.

Jennifer Frizzel from Planned Parenthood explained to the group that Planned Parenthood had 7 existing staff trained as navigators, had hired one dedicated navigator, and were in the process of hiring two others. They are using the paper applications as a tool for people to get organized, but not submitting them yet. In Manchester they talked with 45 people the 1<sup>st</sup> week. Half of these met the typical demographics of Planned Parenthood clients, and the other half did not. Most were uninsured, with very little experience with insurance. At this point Russ Grazier commented that the numbers he is hearing don't seem to be very high. Jennifer Frizzel commented that the CMS metrics for navigators are more focused around enrollment, so the website problems mean they aren't meeting those projections, because people can't actually enroll. Scott Baetz added that the uninsured have very little insurance experience and explaining co-pay, deductibles, co-insurance needs more than one session. Tim Soucy asked Jen Frizzel if their outreach went to library directors, and Jen explained that AARP has done outreach with 60 libraries and in October will be given toll-free numbers for navigators.

At this point on the agenda Sean Huse, from PCG (Public Consulting Group) gave his presentation on the NH Health Plan's Consumer Assistance efforts. Sean distributed and walked through Power Point slides. He told the group that the Media Vendor had not been selected but would be soon. The RFP went out September 6<sup>th</sup>, there is a process and a timeline, and the Media Vendor should be selected within a couple of weeks. PCG is working with Healthy NH and John Snow to determine where the uninsured are and what the best ways to reach them may be. They have chosen six different entities as Marketplace assisters: ServiceLink, Foundations for Healthy Communities, North Country Health Consortium, Planned Parenthood of Northern New England, the Bhutanese Community of New Hampshire and the Greater Derry Community Health Center. Right now they project having 28 individuals as assisters. Chris Alibrandi then commented that she thought 28 seemed low for the need. Sean commented that we could seek additional grant funding if there are not enough assisters. He said that at the next meeting they should have more data to share.

At this time, Sandi Van Scoyoc stood up and spoke about the HNH Foundation Kick-off Event on Wednesday, October 16. A notice on this was handed out to everyone in attendance.

Next on the agenda was the discussion of the Role of the Board. Jennifer Patterson explained that the Board was created by statute (RSA 420-N:10) to advise the Commissioners on the interests of businesses and consumers, and that no sunset exists, it's a continued role. The board's relationship

with the Joint Legislative Oversight Committee was mentioned, including the letter that Co-chair Scott Baetz presented to the Oversight Committee. Christine Alibrandi commented that the Board had a clear role in advising the Commissioners and that the meetings gave the public an opportunity to hear about the status of issues, as well as to comment. Beth Roberts thought it was helpful to have everyone in the room and talking to each other. Many functionalities of the exchange are still not yet up and running, so there is still more work to do in terms of advising on the exchange.

Lisa Guertin agreed the committee wasn't done with its work, and she finds value in continuity of the committee. Lisa Kaplan Howe added that being available to the legislature, Commissioners, CMS, the NHHP and encouraging Commissioners to get public input was of value. Lisa Guertin asked about extending terms and Jennifer Patterson explained that while the initial terms were staggered (some were one year, some two years, and some three years), all those with one-year initial terms could be reappointed for up to two additional 3-year terms. Also, the board must elect its chair annually, and this should take place at the November meeting. All board members agreed that for purposes of continuity it would be good if all members whose terms were expiring, and who were willing to continue serving, were reappointed.

After that discussion we continued on with the agenda. Commissioner Toumpas hadn't made it back yet, so Katja Fox presented the DHHS update. She brought up the difficulties with the federal website and reminded everyone that the DHHS IT Director, Bill Baggoerer, had spoken before the Board and gave an IT briefing on the DHHS website. Their system has to connect with the federal website so no one falls through the cracks, and that connection appears to be working but is not yet in regular use – it is scheduled to go live November 1. She is going to invite Bill back to the November or December meeting to give another update. Katja reminded everyone that the Medicaid Managed Care program is up and running and makes NH look good. Twenty percent of the existing population have selected a plan. People received the information about the Managed Care program either electronically or through NH Easy; enrollment reminder notices will be sent out, and those who do not select a plan will be auto-assigned. Katja also explained that DHHS is doing training for health care providers, and Sandra Ruka noted that the training was very useful for the population that she serves.

It was now time for public comment. Nancy Papp, an insurance agent, told the group that she got on and enrolled but was asked about her 12 year old daughter's salary. Nancy wants to know if a dependent's salary will be included as part of the household equation. And members of the Board replied that they thought it would.

The meeting ended at 10:30.