

## **MINUTES**

### **NH HEALTH EXCHANGE ADVISORY BOARD**

**November 14, 2014**

**Board members present:** Evelyn Aissa, Christine Alibrandi, Co-chair Scott Baetz, Dianne Chase, Nancy Clark, Russell Grazier, Co-chair Lisa Guertin, Beth Roberts, and Sandra Ruka,

**Board members unable to attend:** Lisa Morris and Timothy Soucy.

**Agency Representatives:** NH Department of Health and Human Services (DHHS), Commissioner Nick Toumpas, DHHS Healthcare Program Specialist, Katja Fox, NH Insurance Department (NHID), Deputy Commissioner Alex Feldvebel, NHID Life, Accident and Health Legal Counsel, Jenny Patterson.

The meeting began at 9:15 a.m. with a short video presentation re: Health Insurance Explained: The YouToons Have it Covered from the Kaiser Family Foundation, also suggests that if consumers have any questions to call their (a) carrier or their state insurance department ( New Hampshire Insurance Department)

<http://kff.org/health-reform/video/health-insurance-explained-youtoons/>

After the video Scott Baetz welcomed the group and asked for approval of the October Minutes. All accepted and approved and the meeting continued. Scott remarked that open enrollment was starting November 15 and an overview from each of the five carriers took place.

#### **Other Presenters:**

##### **Kevin Lewis – Maine Community Health Plans**

Mr. Lewis explained that they are licensed in NH for 2014, they have ten different plans all PPO's, individual and small group. Small group HSA – non HSA 80% market share is in Maine, all hospital in network, they have Bronze, Silver, and Gold metal levels and 3 dental plans have partnered with Northeast Delta Dental.

##### **Lisa Guertin – Anthem**

Lisa explained that Anthem has been providing insurance for 75 years, they are part of Wellpoint, affiliated with BC/BS, and their business model is healthcare is local. Their offerings are consistent with last year, and she continued on discussing the plan, the SHOP has 3 metal levels, one gold, one silver, one bronze, price stability this year, increases are flat, encouraging active enrollment to calculate subsidy.

##### **Beth Roberts – Harvard Pilgrim**

Beth explained to the group that Harvard was thrilled to be in the Marketplace which is up and running, Harvard is a non-profit; they are located in Massachusetts, Maine, New Hampshire and Connecticut. They have eight individual plans, with a mixture of Gold, Silver and Bronze, the big element with Harvard is the choice of networks. ElevateHealth – focus on collaborating 13 of the 26 hospitals, hospitals agree to work together, office visits unlimited at a co-payment limit, ER deductible and a co-pay, in-patient 10% co-insurance after deductible, variations between metal levels, co-insurance maximum amounts, wellness programs and cover acupuncture. Website is [https://www.harvardpilgrim.org/portal/page?\\_pageid=213,5029992&\\_dad=portal&\\_schema=PORTAL](https://www.harvardpilgrim.org/portal/page?_pageid=213,5029992&_dad=portal&_schema=PORTAL)

In the SHOP they have 4 plans identical off exchange

### **Sean Caron – Minuteman Health**

Sean told the group that Minuteman Health is a new carrier incorporated in 2012, part of the Commonwealth Connector, and look forward to working in New Hampshire. They have eight products, a catastrophic plan, three SHOPS and small group off exchange, narrow network, have 13 hospitals but NH members have access to all Massachusetts hospitals.

### **Karen Metz –Northeast Delta**

Karen gave a brief overview of NEDelta.com and they have plans on/off the exchange, Pediatric dental on Exchange plan, all utilize PPO, largest network for dental, now have PPO plan for coverage to go out of pocket. Pediatric covers up to age 19. She reviewed plan, no deductible on preventive services, adult plan, no orthodontia for adults, they have medical/dental partnerships, have to meet out of pocket (maximum) before coverage kicks in embedded plans before coverage is 100%.

After all the carrier presentations took Place, we heard from --

### **NHID - Mike Wilkey**

Mike Wilkey spoke for the New Hampshire Insurance Department and presented a plan comparison chart [http://www.nh.gov/insurance/consumers/documents/ind\\_brnz\\_cata.pdf](http://www.nh.gov/insurance/consumers/documents/ind_brnz_cata.pdf)

He talked about the market profile which has three dental carriers, the Bridge Program in NH (Medicaid) information available on line. Spoke about premiums and how important it is if you have a subsidy to re-enroll, Silver plan has 20% decrease, encourage people to re-qualify. At this point Christine Alibrandi (Northeast Delta Dental) mentioned that she was just in Washington D.C. attending a meeting and CCIIO is not encouraging people to go back and re-enroll. Jen Syria from CMS commented that CMS is encouraging individuals to re-enroll and that there is a little bit of disconnect, local level recommending backing and re-enrolling.

Beth Roberts asked CMS if there is a user error 1-1-15 enrollment information reflective as the information was different on Healthcare.gov, is this being addressed. Jen Syria explained that they are meeting with carriers on Monday morning and still working on open issues, discrepancies. Beth responded that people are looking at 2014 and think the information is for 2015. Maria Proulx (Anthem) interjected and said that if people shop tomorrow for 2015 with Anthem, it is still not tested with Healthcare.gov, Mike thought Monday would be a better checkpoint. Chris Alibrandi commented that family plans are not on Healthcare.gov, Mike responded that the process still continues over the next few weeks. Mike handed out a chart on the NH Health Insurance Individual Marketplace and Small Business Health Options Program (SHOP) Networks and thanked Karen McCallister (NHID) for her work on this chart. Mike handed out was a paper with helpful information on it with NH Insurance Department links for the updated Network Adequacy Presentation on November 12, 2014, a link that takes you to the NH Insurance Department which is linked to federal health care reform and 2015 Plan Comparison link.

### **Jennifer Patterson – NHID**

Jenny told everyone how the New Hampshire Insurance Department is still drilling down, and talked about NH Specific Points --the message is what's happening in NH doesn't reflect rest of country, everyone needs to go back to reenroll, there are significant changes, if enrolled in marketplace plans, now Medicaid has a plan, standard Medicaid, NH Health Protection Plan, consumers need to understand what they are buying, there are subsidies, you have to go to Healthcare.gov, plans pop up, look at cost sharing, look carefully, cost sharing not reflected, enter income, will then reflect, knowing where in network, what providers, essential network then go to carrier, links in Healthcare.gov, should go to carrier/provider reach out to assisters, agents, producers, (agents and brokers), doesn't increase cost of coverage. Russ Grazier mentioned that it is important for a lot of people to keep doctor, which is not showing on charts. Jenny suggested they contact their doctors and ask. Scott interjected that he was excited to see so many plans, each plan suited to reach target audience, consumer education, professionals looking at cost and deductions, he fears despite all intended efforts, they elect a plan that seems right but isn't. Encourage people to seek out a broker. Jenny discussed Multi-state plans, which are not for use out of state, its label for network. Lisa Guertin commented that the labeling was no intention to mislead. Jenny replied that this was not Anthem's doing. Mike Wilkey commented that we are looking to change the term, it's an ACA term, and NHID has brought it to their attention.

### **Jen Syria - CMS**

Jen explained to the group that we have come a long way, shopping is up, and there are 42 plans to look at. Healthcare.gov has had 33 million views, a lot of information, 1<sup>st</sup> step is for individual is to look at cite, fill out application to see what rates are, letters have gone out, encourage people to go back and reenroll, information will be updated and ready to go by 2015. All open enrollment for 2015 ready. Scott Baetz commented that he was excited to hear what Jen Syria has to say in December. Evelyn Aissa asked Jen about 2015 open enrollment concerning assisters and brokers numbers - and if there is an easy way to enter broker ID number, Jen Syria believes there is guidance coming out on that shortly.

### **Karen Hicks – CoveringNH**

Karen told the group that the big challenge to go get people to look at website. 100 thousand still needs to get enrolled, 60% of men under the age of 50. Yesterday kicked off open enrollment, campaign is to train market assisters, starting campaign this week, literature was handed out, they want to have minimum confusion, and target is 50 thousand households, through radio, digital advertising, paid advertising, direct mail. Remaining uninsured still don't know that they have increased choices, they need to go shop. CoveringNH has a newly updated website for the NH Health Protection Program; a calculator comes up, asking for your household size and income. The second tool is more robust to find assisters/ agent locator tool, put in zip code, updated on a monthly basis, name contact information, currently up. Next week, the plan comparison tool - the consumer's first filter will be to look only at PPO or HMO filter by carrier, plans have their providers, direct link to carrier, check up to five boxes will show common office visit, etc. Will send to carrier, plan comparison tool, have no premium information; it's just to help consumers make a better choice.

Jack Rodolico from NHPR asked who are the rest of the 40% uninsured, other than the 60%, Karen responded that it was spread pretty even and that 80% of the uninsured eligible will probably be eligible for NHHP or subsidy. Christine Alibrandi asked Karen if the pediatric is also embedded in the plan. Karen responded yes and Karen Hicks also explained to the group that the great thing about the tool was that you could email it to yourself and print out. Still have to have previous information for Healthcare.gov. Karen also suggested that if there is not information on the chart; send it to the carrier, not the Board

Karen told the group that they have also distributed boxes and boxes of information throughout the state.

Scott Baetz thanked Karen and introduced Commissioner Toumpas.

### **Commissioner Nick Toumpas - DHHS**

Commissioner Toumpas updated the group with the news that they now have 23 thousand enrolled in the NHHP with only 5 months into it. It was projected to have 50 thousand in 7 years. They have half that amount in five months. Forty percent are new to Medicaid and some were enrolled before but in the distant past. Letter going out to Anthem network, remind them that the tax credit will end 12/31/2014 and if they are eligible for New Hampshire Health Protection Program (NHPPP). Continuing there are 137 thousand enrolled in the NHHC Care Management Program, and 63 thousand healthy families in (1) the HIPP program, which is employer sponsored, (2) the NHHP Bridge Program and (3) the Premium Assistance Program. The response has been tremendous. They got the approval of the 1115 waiver for mandatory premium assistance/coverage through qualified health plans (QHPs) on Monday from the state Joint Legislative Fiscal Committee; they have to submit to CMS by December 1st. DHHS is working closing with the NHID, PCG, and Manatt Consulting to craft the waiver. Commissioner Toumpas has been in touch Federal Government and must get the approval built into the law when CMS gets approves it. Working closely with them, as we must get approval by the feds by March 31, or program goes away 90 days later (June 30, 2015). What the demonstration waiver seeks to implement the third part of the new law, which is the QHP premium assistance program for the eligible population to be covered in one

of the quality health plans (QHP) by January 1, 2016. Last week announced change in time line, step 2 mandates population to drop mandated services, new time line begins for enrollees, July 1, 2015, coverage 60 days later on September 1, 2015, early part of December public forum provide feedback – concept, will hold forums December and January, development of waiver to target July 1, 2015 still being worked on.

Remind people about getting coverage is the 1<sup>st</sup> step, better path to greater health, more and more people does not mean not going elsewhere, with Scott Baetz agreeing, healthy citizens.

Scott thanked Commissioner Toumpas.

Scott moved on to the letter (which was handed out to the Board) that Lisa Morris and Diane Chase drafted to CMS. He thought the theme was timeless, price comparison overall important. By consensus the Board endorsed letter to be sent to Region One and Scott Baetz will sign the letter.

***Jenny Patterson s and talked about Healthcare.gov, integrated eligible for Medicaid go direct, drill down on one company plan, and click or only use some of it, healthcare.gov link to plan,– carrier has new windows.***

***Christine asked if you could do that for Medicaid and Jenny said state of NH still has to make decisions, final determination comes from state. It's designed to be ????? Healthcare.gov app gets to medical office, pathways there.***

Meeting ended at 10:45, the next meeting is at the NH Insurance Department, second floor, and joint conference room on December 12<sup>th</sup> at 9:15.