Health Exchange Advisory Board Minutes

Location: Delta Dental (1 Delta Drive), Maine Room
Date: November 8, 2013
Time: 9:15 – 10:45 AM

I. Attendance
Health Exchange Advisory Board:

<table>
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<tr>
<th>Scott Baetz</th>
<th>Lisa Morris</th>
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<td>Lisa Guertin</td>
<td>Beth Roberts</td>
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<td>Russell Grazier</td>
<td>Sandra Ruka</td>
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<td>Nancy Clark</td>
<td>Lisa Kaplan Howe (Phone)</td>
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<td>Christine Alibrandi</td>
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New Hampshire Insurance Department:
- Alex Feldvebel
- Jennifer Patterson
- Katja Fox (On behalf of HHS/NHID Commissioners)

II. Approval of minutes from last meeting
Scott Baetz moved to approve the minutes from the last meeting held on October 11, 2013. The minutes were approved as read.

III. Open Issues
   a. Scott Baetz raised the issue of electing a Board chair.

   Lisa Morris nominated Scott Baetz and Lisa Guertin to continue serving as Board co-chairs; the nomination was seconded by Beth Roberts. The Board voted to approve the nominations.

   b. Scott Baetz gave the floor to Jennifer Syria of the CMS Regional Office to provide an update on the Marketplace rollout.

   CMS stated its expectations that the Marketplace web site will be working for the vast majority of users by the end of November 2013. While the Marketplace website still encounters errors, CMS emphasized that other options exist for applying for coverage, including:
   - Paper Applications;
   - Applying by phone through the Marketplace call center at 1-800-318-2596; or
   - In-person assistance through Certified Application Counselors, Navigators, or Marketplace Assisters.
CMS was questioned on the timeline for turning around a paper application. While an exact timeline is difficult to provide, an applicant can expect to receive a document within “several weeks” stating if the individual is eligible to:

- Purchase a plan through the Marketplace;
- Receive subsidies through an Advance Premium Tax Credit; or
- Receive coverage through Medicaid.

Lisa Morris suggested that CMS send an immediate letter upon receipt of a paper application stating that the application has been received and is being processed. This may alleviate consumer concerns that an application has successfully reached its destination. CMS will take note of this suggestion.

CMS also informed the Committee that applicants who apply by phone receive a reference number that can be used to track an application.

Jennifer Patterson asked whether CMS has any updates relating to the Small Business Health Options (SHOP) Marketplace. CMS did not have any updates to the SHOP at the time.

c. **Katja Fox provided an update from the Department of Health and Human Services.**

Katja discussed the prospect of New Hampshire DHHS receiving information from Federal DHHS relating to individuals being potentially eligible for Medicaid. At present, this information has not been transferred, but is expected to be transferred by the end of November.

The Medicaid care management program goes live on December 1, 2013. New Hampshire Medicaid is not presently receiving many calls related to the Marketplace, but has prepared for the possibility of these calls and has protocols in place to walk a caller through the process of how Medicaid expansion/care management programs can affect them.

Jennifer Patterson asked whether DHHS has seen an increase in Medicaid applications through traditional avenues as a result of the publicity surrounding health reform. Katja stated that the Lewin Group noted a likely increase in applications in its study on Medicaid Expansion in New Hampshire, but doesn’t have specific information available at present.

d. **Jennifer Patterson provided an update on behalf of the New Hampshire Insurance Department.**
The Department has posted several documents related to health reform on its website providing information to the public:

- **October 16** - [Press Release](#) referencing three informational documents:
  - [What You Need to Know Before You Enroll](#)
  - [Who Can Help Answer Questions](#)
  - [Scammers Take Advantage of Health Reform Confusion](#)

- **List of Producers** certified to sell on the Health Insurance Marketplace

- **Plan Comparison** documents displaying benefit and cost sharing features of Marketplace plans, including:
  - **Individual Medical** plans;
  - **Individual Dental** plans;
  - SHOP Medical and Dental plan designs are currently being developed.

Lisa Morris asked whether pharmacies are able to market themselves as able to assist with Marketplace applications. Jennifer noted that some programs exist in which pharmacies partner with agents and brokers.

e. **Lisa Guertin provided an update on behalf of Anthem Blue Cross Blue Shield.**

Enrollment numbers through the Marketplace are currently unavailable, but are expected to be available to issuers at the end of November (when HealthCare.gov is expected to be operational).

Anthem’s web site has information on its off- and on-Marketplace offerings, including information on its plans’ networks and plan details. They also have a link to a subsidy calculator.

The issuer is currently communicating with existing policyholders to ensure that they know their options for the coming plan year. Some options exist for enrollees to extend their current policies for another year through early renewals (although plan extensions are not eligible for subsidies).

f. **Christine Alibrandi provided an update on behalf of Northeast Delta Dental.**

Delta Dental cannot provide enrollment figures at present because of technical issues with the federal portal.

Christine mentioned that consumers may not have full access to information relating to dental coverage on the Marketplace and asked that Navigator and MPA trainings include information on dental coverage. Lisa Kaplan Howe informed the Board that NH
Voices for Health has made a fact sheet on dental coverage under the ACA available on its [website](#).

g. Nancy Clark recounted her experience with enrollment through the Marketplace.

Relative to pricing of plans, Nancy saw a 13% decrease in cost for individual plans for employees. Obtaining coverage through the SHOP would increase costs, meaning that she will not enroll in the Marketplace as a small employer. During individual enrollment, she was denied coverage and is now following an appeals process, although she is unsure of the original reason for denial.

h. Richard Albertoni provided an update on the Consumer Assistance program on behalf of the New Hampshire Health Plan.

The Marketplace Assister (MPA) program is underway. Contracts are signed with most of the six MPA organizations and trainings specific to New Hampshire are available for MPA staff. The NHHP is now negotiating with a media vendor to provide outreach and education services in New Hampshire. Upon finalizing the contract with the media vendor, NHHP plans to hold a stakeholder consultation to solicit feedback on the planned approach to reaching the state’s uninsured. This consultation is to be held shortly after announcement of the media vendor.

Russell Grazier asked about the expected media mix of the selected vendor, specifically relating to the priority given to non-internet outreach. Richard noted that the media mix was a consideration in RFP evaluations and the optimal mix can be discussed during the stakeholder consultation event.

i. Scott Baetz delivered updates on behalf of the Navigator organizations, who were unable to attend the Board meeting.

Planned Parenthood of Northern New England has held an estimated 360 meetings with potential enrollees and is working around system issues with the federal portal by applying through the Marketplace call center and completing paper applications. PPNNE noted that client frustration with the federal portal is increasing. PPNNE is beginning collaboration with community colleges to grow its outreach efforts.

Bi-State Primary Care Association attended approximately 15 events in the past month (more than 30 to date). An example of an event attended by Bi-State PCA is a statewide asset-building coalition meeting with more than 90 attendees. The Association estimates that it reached 500 consumers in the past month (more than 1,000 to date). Errors with the federal enrollment portal continue complicate enrollment efforts, while uncertainty relating to Medicaid expansion raise questions relating to eligibility.
IV. Public comment – There were no members of the public wishing to comment.

V. Topics for next Board meeting
The next meeting of the Health Exchange Advisory Board is to be held on Friday, December 13, 2013 from 9:15 – 10:45 AM in the Maine room of Delta Dental at 1 Delta Drive, Concord.

Topics to be discussed during this meeting include:
- Consumer assistance media vendor selection and updates of progress;
- Medicaid expansion;
- Update from CMS on the status of the HealthCare.gov website; and
- Public comment.