

MINUTES

NH HEALTH EXCHANGE ADVISORY BOARD

October 10, 2014

Board members present: Evelyn Aissa, Christine Alibrandi, Co-chair Scott Baetz, Dianne Chase, Nancy Clark, and Lisa Morris

Board members unable to attend: Russell Grazier, Co-chair Lisa Guertin, Karen Poulin, Beth Roberts, Sandra Ruka, and Timothy Soucy.

Agency Representatives: NH Department of Health and Human Services (DHHS), Commissioner Nick Toumpas, NH Insurance Department (NHID), Commissioner Roger Sevigny, NHID Deputy Commissioner Alex Feldvebel, NHID Health Legal Counsel Jenny Patterson.

Other Presenters: CMS, Jennifer Syria and CoveringNH, Karen Hicks.

Extending a warm welcome to the group, Co-chair Scott Baetz kicked off the meeting at 9:24 a.m. and asked for approval of the September minutes. The Board accepted them and we continued on with agenda item 2—Updates on 2015 insurance plans, consumer notices and open enrollment.

Jennifer Syria of CMS provided the first update, noting that the Healthcare.gov website has been upgraded and that there is now a new, more streamlined version of the application. It has been reduced from 76 pages to 16, but people with more complex information will still go through the standard application.

Enrollment notices from CMS to enrollees will be sent out before November 15. There are different types of notices, all of which emphasize the need to return to the Marketplace during open enrollment:

- Standard notice: anyone with an account on healthcare.gov
- Special notice for individuals who did not authorize CMS to obtain tax info from the IRS in order to verify information for the premium tax credit (5% of individuals)
- Special notice for individuals receiving a tax credit, but whose 2014 income exceeded certain levels:
 - o > 500% of the federal poverty level (FPL): tax credit will be cancelled for 2015
 - o 350%-500% FPL - strongly encouraged to adjust tax credit for 2015

Scott Baetz asked about the delivery method for these notices. Jennifer Syria indicated they would do some via email, if that was the consumer's preferred communication method, and that health carriers would also send enrollment notices out.

Scott commented that from his experience in the IT business, there is a 15% attrition rate on email addresses. In addition, senders of bulk emails may have them shut out as "junk" – especially recently as there have been big increases in security within the past six months.

Chris Alibrandi voiced her concern about consumers not going to the healthcare.gov website to update their records and plan choices. She asked whether there is a way for consumers to communicate with the IRS in advance to see whether they qualify for a hardship tax exemption.

Jennifer Syria replied that there are two ways to file for a hardship exemption: (1) go through healthcare.gov and get a certificate ahead of time stating that you qualify for the exemption, or (2) qualify when you pay your taxes, through an IRS tax form. Those who are not required to file income tax returns are automatically exempt.

Paula Rogers, representing Anthem, spoke next, explaining the redetermination notices 2014 enrollees would be receiving from Anthem between October 17-20. Anthem is encouraging members to be actively involved in reenrollment, and to return to the Marketplace website for a redetermination, to avoid any problems with their tax credits. The Anthem notices will identify the plan the consumer is enrolled in, the premium for 2015 and the subsidy (if any) received for 2014, and will also include information about switching to the NH Health Protection Program, for those who appear to be eligible for that program.

The SHOP enrollment process was briefly discussed. The process is changing from paper to webs-based. No CMS notices are going out from the SHOP, but employers will be able to go online and use the system. The SHOP will be available for early testing in 5 states, but not NH.

Lisa Morris pointed out that people are inundated with mail already, and that all these notices will overwhelm some people. It should be made clear that it is OK to bring the notices to producers, navigators and other assisters for help.

Commissioner Toumpas (DHHS) and Karen Hicks (CoveringNH) both asked Paula Rogers if they could see the Anthem letter so that they could coordinate with their consumers.

Nancy Clark would like to know a definite date for the SHOP to open in NH. Jen Syria replied that the release of the system in the early-access states should be done by the end of the month, and there will be a better picture of the timeframes at that point.

Next, Alex Feldvebel gave an update on the October 3 producer meeting hosted by the NHID. The meeting was well-attended and dynamic, with a lot of interest among producers in assisting Marketplace users. One big question at the meeting was how to create smooth handoffs between assisters and producers.

Alex and Jenny gave a brief update on federal court decisions concerning the availability of tax credits on federally-facilitated Marketplaces. While there is not currently a circuit court split on this issue, the case could eventually reach the U.S. Supreme Court. A Supreme Court decision on the issue in 2015 is unlikely, however.

Alex also noted that on October 31st, the NHID will be holding its annual premium rate hearing, and there will be a presentation on cost drivers and a report on payment reform.

Scott Baetz introduced Karen Hicks of Covering NH for her presentation.

Karen gave an update/overview of CoveringNH's communications plan for 2015 open enrollment. One target audience is people who lack insurance. The number of uninsured people in NH started at around 150,000. Of the 40,000 who enrolled for 2014, 22,000 were previously without insurance. In addition about 20,000 people have now enrolled in the NH Health Protection Program (NHHPP). So CoveringNH is now currently looking at around 100,000 consumers who still lack insurance. Most of these will likely qualify for a federal subsidy or for the NHHPP. This target audience of uninsured will be harder to reach than the uninsured who enrolled last year, as they are less engaged and less connected to the news.

The second target audience is people who purchased coverage for 2014; for this audience CoveringNH will focus on the need to check options due to new carriers entering the market and shifts in rates.

Here is a link to Karen's PowerPoint presentation on the communications plan:

http://www.nh.gov/insurance/consumers/documents/cnh_ppt.pdf

Karen also touched on the changes CoveringNH plans to make to its website. The site is being reorganized to integrate information about the NHHPP.

There will also be three new tools on the website:

1. NH-specific premium calculator that includes subsidy amounts
2. More robust '**get help**' section, including the ability to search for producers (agents and brokers) by zip code
3. Plan compare tool reworked to include the five carriers' plans, with the ability to filter by
 - cost sharing
 - prescription drugs
 - network/county

Lisa Morris thought the board should be looking at CoveringNH's consumer communications and materials. Karen said she would be glad to circulate materials, and that they are also developing materials others can use and put their logo on.

Nancy Clark asked whether Karen's presentation could be circulated electronically and posted on the website, which Sandra agreed to do (see above).

Christine Alibrandi asked if CoveringNH had plan comparison information available for dental plans. Karen replied that they are working on this. Christine also highlighted the need for education about the pediatric dental benefit. Karen agreed that it was very confusing, they are adding a section to answer questions.

A member of the audience asked whether Covering NH is going to have one number to call CoveringNH. Karen responded that CoveringNH doesn't have an inbound phone line, but that producers and assisters will be available to assist.

At this point Scott Baetz thanked Karen for her presentation and the meeting moved forward.

Commissioner Toumpas started his update with the NHHPP Bridge Program. As of two days ago they were just shy of 20K enrollees. Of these, 1500 are medically frail, and a small number are in the HIPP program (employer-sponsored coverage). With respect to the NHHPP Premium Assistance Program, the first of two public hearings on the proposed section 1115 waiver was held on October 8 from 6:30-8:30 p.m. (only six people attended). The next meeting is October 20th at the NH Hospital Association at 1 p.m., and the public can also attend by Webinar. Under SB 413, the waiver must be submitted to CMS by December 1, 2014, and approved by CMS by March 31, 2015. Without this approval, the NHHPP will end on June 30, 2015.

With respect to the standard Medicaid program (not NHHPP), Commissioner Toumpas noted that last week DHHS announced a change in the go-live date for mandatory MCO coverage for the populations not currently required to be covered by MCOs. DHHS wants to step back and make sure they are ready with care coordination, including prescription drugs and transportation services, before this population is transitioned into MCOs.

Scott Baetz thanked Commissioner Toumpas, and we moved on to the final (added) agenda item: Defining and Coordinating Roles of Assisters and Producers

Assister representative Lisa Morris and producer representative Dianne Chase noted that, as discussed previously by the Board, they met to develop a plan for coordinating between producers (agents and brokers) and other assisters. In addition, they had developed a draft letter for the Board to consider sending to CMS/Healthcare.gov on Assisters and Producers.

The recommendations included developing a one-page document explaining the respective roles of producers and assisters, reaching out to producer trade organizations, and increasing access to/searchability of the list of producers certified to assist Marketplace users.

Here is a link to the document Lisa and Dianne circulated to Board members for this discussion:

http://www.nh.gov/insurance/consumers/documents/heab_goal.pdf

Karen Hicks commented that PCG is working with both producers and assisters and that on November 6 they are setting up an all-day town hall meeting to create connections between producers and assisters.

Evelyn commented that Voices meetings are always open to the public, including producers.

Karen mentioned that it will be particularly important to have producers involved in assisting SHOP users.

Jenny Patterson noted that the NHID's slide presentation from the October 3 producer meeting is on the NHID website:

http://www.nh.gov/insurance/producers/documents/nhid_2015mp_prod_sess_10.03.14.pdf

Slides 8, 9, and 10 are NH-specific information about the relative roles of producers and assisters, and NH law on this topic. Assisters, unlike producers, cannot recommend a particular plan. However, assisters can explain general insurance concepts and how to use the Marketplace website.

Karen Hicks said that CoveringNH could do a draft one-pager consistent with the NHID slides. Jen Syria suggested looking at the CMS fact sheet on different types of assisters also.

Lisa Morris asked that Board members look at the draft letter to CMS/Healthcare.gov prior to the next Board meeting. Jennifer Patterson reminded the Board that under the Right-to-Know law, if the draft is distributed to the full board, it becomes a public document. Scott suggested we distribute and post the draft CMS letter, then discuss it at the next meeting.

There was no public comment, the meeting ended at 10:45, and the next meeting will be November 14th at Delta Dental.