Arkansas Health Benefits Exchange Planning

State Agencies	July 21, 2011	Arkansas Insurance Department	2:00PM – 4:00PM

Consumers	
Members Present:	**Members Absent:**
Michael Crump for Marilyn Strickland	Clint Ball
Herschel Cleveland for Claire Bailey	Sheena Olson
Linda Greer	Kym Patterson
Paul Halverson	Frank Scott
Joni Jones	Ray Scott
Jason Lee	
Marquita Little for Dawn Zekis	**Guest:**
Anna Makogonora	Russell Greene, Connecture
	Consultants
Staff:	J.P. Peters, First Data
Cindy Crone	Debbie Hopkins, AFMC
Bruce Donaldson	

Meeting Summary:

I. Workgroup Meeting Summaries

In the future, workgroup meeting summaries will be posted on the web as drafts to allow improved communication among workgroups. The final summaries will be posted once they have been approved.

II. CCIIO Update/Discussion

- Commissions can be paid by carriers to agents/producers who sell on the Exchange.
- Where will the commissions come from if 100% subsidy? Will the government pay for commissions? *No*
- Are penalies pro-rated by the month?
- Two deadlines to be aware of:
  - a.) January 1, 2014 - there will be an exchange – Federal or State? Last date for level two funding application is June 2012
  - b.) January 1, 2013 - States are to be certified as having a viable Exchange if federal option is not chosen. No Federal funding will be available for Exchange development or operation after 2014. If an Exchange looks like it can be up and running for October 2013 initial enrollment, DHHS can give a one-time conditional approval. After 2014, we can transition from a Federal Exchange to a State Exchange or vice versa with a one year notice.
- Third Quarter grant report has been submitted and is on website.
  - a.)We requested a waiver for June 2012 Level II funding application deadline.
  - b.)We requested a meeting with federal ONC, Medicaid, and HBE officials to clarify rules alignment for Exchange.
  - c.)We will be requesting a no cost extension through December 2011 and don't anticipate any problems obtaining extension or meeting grant deliverables.
- We are planning a Statewide Exchange Planning Stakeholder Summit for October 11, 2011, likely 10:00am to 4:00 or 5:00pm.
- Will hold public hearings around the State in November and December

III. Steering Committee Update

Meetings held every other Tuesday

Governance model - discussion on the results of the First Data survey- most supported a Quasi-Governmental Exchange. Also, most thought that the board should be connected to the Insurance Department.

Outreach Education

a.) Public does not understand what an exchange is.
b.) Small Businesses in particular need to know what the benefits of an exchange are.
c.) We will likely allocate some of our planning grant funds for an education effort.

Marketplace Study – Dr. Larson Powell of Powell and Associates is to start demographic studies of Arkansas insurance marketplace using a micro-simulation model. Dr. Powell reported on a plan to use actual (observed) behavior of 30,000 users (Arkansans or demographically similar to Arkansans) representing Arkansas's 3 million population to run different models on how premium increases/decreases will affect behavior. Dr. Powell welcomes information on data sets to use and marketplace questions of interest for this study.

IV. UAMS Community Meetings

Meetings will be completed next Thursday, June 28. A report is expected by the end of the month. Special population (Latino & Marshallese) consumer meetings will be held in Springdale and Central Arkansas.

UAMS Web survey is "live" on the Arkansas Health Benefits Exchange web site. There is a planned skip pattern following question #2. If a participant is not interested in the Exchange study continuing, they can go to end of survey comment section. This approach was at the request of participants opposed to Exchange planning who attended an earlier Community Meeting. Survey responses are due by August 25th. Those responding by July 25th will have maximum impact as a preliminary report will be prepared at that time.

V. Governance Discussion

First Data governance survey response was 35 out of 123. The State Agency workgroup elected that the Exchange should be within a state agency. Overall, most survey participants chose a hybrid (Public Trust, Quasi-Governmental) model where an independent board would connect with a State Agency. Nearly 80% of respondents thought the State agency should be the Insurance Department. Steering Committee learned that a 'Public Trust' per se doesn't exist in AR, but quasi-governmental bodies do. Examples are local water commissions and airport commissions. They do not get government funding and are established by legislation. It was noted that Michigan established a public trust-entity that had a public purpose but was not subject to procurement and other state requirements. Discussion was that state procurement, hiring and transparency requirements, etc. may be slow, but also have a value. Do we really want to remove these requirements? It was also noted that the Exchange would need to contract with State agencies and these State Agencies would operate under state procurement laws, so what's to be saved? A workgroup decision was that more information about exact roles and functions of the Exchange is needed prior to making a decision on governance. So, this group's minority view to Steering Committee *at this time,* is that the Exchange be governed through a State Agency due to inter-relationships with State agencies.

VI. Debbie Hopkins from AFMC and J.P. Peters from First Data were present to ask questions about outreach and education options.

1) How should we promote public education and enrollment? What are ways to get the word out for people who know nothing about the exchange?
   a.) We would waste money on a general advertisement to all the public
   b.) Need to know what demographics we are trying to reach.
   c.) Person with campaign needs to be able to communicate well with particular group
   d.) Need to know what kind of campaign and cost
   e.) This is similar to Medicare Part D campaign. Who are the people we are trying to reach and who are the people they trust? Work through AAAs, churches.

f.) Need very simple messages
g.) Part of communication should be "what is the benefit to me from the exchange?"
h.) Access Arkansas is currently recertifying children's eligibility, and 600 SNAP enrollees enrolled on-line. People use the internet.

2) How do we make the exchange user friendly?
a.) Web page with large print and very few questions on a page.
b.) Very simple graphics (Turbo Tax is an example)
c.) Validate information that comes in and ask customer to confirm
d.) Get focus groups to go through an application to see what works.
e.) Design the flow of questions to make it as easy as possible.
f.) Will need a very robust call center-use, especially early on--with online chat.
g.) Consumer needs to know what information they need to have available before they sign on for an account.
h.) Need to be able to save the account/file so you can come back to it.
i.) Have computers at hospitals, pharmacies, libraries, senior centers, social security offices.
j.) Rate plans to assist consumers in choosing the best plan for them.
k.) Use outcomes: address quality, appeals as well as other indicators, including broader health outcomes.

3) Ideas for Navigators
a.) They need to go through some type of testing, licensing or certification.
b.) The exchange could have a mechanism for an online tutorial/educational program that has maybe a 2 hour process then take a test, etc..
c.) Navigator to be paid by exchange through a grant.
d.) Need a process to be able to perform a background check
e.) Navigator needs to have continuing education and a re-registration process to keep track of them
f.) Hospitals and not-for-profits and faith based organizations can be navigators
g.) A Navigator should be able to enroll in CHIP, Private and Medicaid plans, no wrong door policy requirement
h.) Privacy and security is important (rights and responsibilities)

2) **Opportunity for volunteers to help with outreach.**
468,000 persons attended the Arkansas State Fair last year. AID is planning to have a booth at the fair in October and this will be a good time to get the word out about the HBE. The booth will be open from 10:00 am – 11:00 pm. We need volunteers, so let us know if you or anyone you know is interested.

3) Next Workgroup Meeting

- The discussion for August will be on Marketplace and Financial Modeling
- Next meeting is August 18.