

## Arkansas Health Benefits Planning Exchange

<b>Small Business/Community Leaders/Legislators</b>	May 25, 2011	Arkansas Studies Institute Rm. 204	10:00AM – 12:00PM
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<p><b>Small Business/Community Leaders/Legislators</b></p> <p><b>Members Present:</b>          Karen Sullivan          Alan Hughes          Kenny Whitlock          Jessica Fisher          Ray Hanley          Chris Love          Richard Eden          Jimmy Langston          David Deere          Harold Simpson          Rep. Barry Hyde          Vic Snyder          Jody Purifoy</p> <p><b>Staff:</b>          Cindy Crone          Bruce Donaldson          Andrea Hunter, recorder</p>	<p><b>Members Absent:</b>          Rep. Jon Woods          Rep. John Burris          Annabelle Imber Tuck          Ron Boyeskie          Jay Chessir          Rep. Frederick Love          Sen. Mary Anne Salmon          Rep. Tracy Pennartz          Rep. Gregory Leding          Jason Brady          William Watson          Rep. Jeremy Hutchinson</p>
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### Meeting Summary

#### Welcome

The Arkansas Studies Institute Curator provided a brief overview of the ASI and the history of its buildings. The award-winning Center is a partnership between UALR and the Central Arkansas Library System. For more information, see [www.cals.lib.ar.us/arstudies/index.htm](http://www.cals.lib.ar.us/arstudies/index.htm). Meeting space is provided at no cost to community groups.

#### Update on Exchange Planning Efforts

- *Since the last Workgroup meeting, Commissioner Bradford appointed a Health Benefits Exchange Planning Steering Committee to guide and coordinate various Insurance Department-led planning efforts (handout). A chart (handout) showing relationships between Steering Committee and AID leadership, Exchange Planning Staff, Six Workgroups, UAMS Stakeholder work, and overall Exchange Planning Background Research Vendor was discussed—it is also available on Exchange Planning Website, <http://www.hbe.arkansas.gov>. The Information Technology Workgroup is soon to be launched.*
- *UAMS is close to finalizing the 45 community meetings to be held in 15 communities across the state during June in Arkadelphia, Clarksville, Clinton, Dumas, El Dorado, Fort Smith, Helena, Jonesboro, Little Rock, Mountain Home, Pine Bluff, Searcy, Springdale, Texarkana, and West Memphis. The final listing of times and dates of meetings will be emailed to workgroups and posted on Exchange Planning Website. Workgroup members were encouraged to help publicize meetings.*
- *First Data Government Solutions was selected as Background Research and Planning vendor following competitive review of eight applications. The contract is not yet final, but is expected to be executed soon with timeframe for work June 1 – August 31, 2011. Scope of Work includes coordinating with planning workgroups.*
- *Highlights of CCIIO grantee meeting in Denver and Utah Exchange Invitational Meeting to States in Salt Lake City—both in May—were presented. More complete information about each meeting can be found on Health Benefits Exchange Planning Website.*
- *A website (handout) is being populated with various Health Benefits Exchange Planning documents, including meeting schedules, summaries, and other information including quarterly reports to CCIIO. The address is <http://www.hbe.arkansas.gov>*

#### Exchange Planning Discussion

During their initial meeting facilitated by Dr. Angela Brenton, the Exchange Planning Steering Committee created a list of questions to be addressed by each Exchange Planning Workgroup. Some questions will be posed to all workgroups; others are group-specific. The intent of this approach is for the Steering Committee to receive and review key discussion points presented by diverse stakeholders, and weave the discussion/information from all Six Workgroups, UAMS contract, Background Research vendor, Staff and other stakeholders into an overall plan for the Arkansas Health Benefits Exchange.

Questions discussed:

1. Who is the Exchange to benefit?
  - a. Some Employers – Stabilize cost
  - b. Employee
  - c. Consumer – uncovered, underinsured, covered portability (**#1**)
  - d. Underinsured
  - e. Providers – insurance carriers
  - f. Providers – health care providers *APNs need to be allowed providers; What about other professionals?*

Other Questions/Comments:

- Question should read, “Who do you most want the Exchange to benefit?” *Everyone*
  - Who should be #1? *Consumer*
  - What is the definition of consumer?
  - Who will not benefit? *Some employers*
  - Will free clinics go away or can they begin to bill?
  - If not legal resident – can one purchase on exchange, even if no subsidy would be allowed?
2. What is your vision of what the Arkansas Health Benefits Exchange should be and how it should operate?
    - a. Look at other models
    - b. Increase choice
    - c. Promote competition
    - d. Offer affordable health care coverage for individuals & employers
    - e. Affordable health care coverage for all (continuous)
    - f. Scalable – to build upon
    - g. Quality Health Plans
    - h. Meet PPACA Requirements
    - i. Transparency to consumer – informed choice through transparent marketplace
    - j. Customer Satisfaction
    - k. User-friendly
    - l. Consumers (individuals and small businesses) to have choice in purchasing QHP’s that meet their needs
    - m. Marketplace
    - n. Compare plans in understandable way-- meeting health and basic literacy guidelines
  3. Should the Exchange be a regulator or an administrator of health coverage?
    - a. Arkansas Insurance Department – Regulator – Approve QHP’s & regulate, address complaints
    - b. Exchange – Administrator – Exchange marketplace
  4. What governance structure would best support goals of the Exchange? Private or State run? If State agency, which one?
    - a. Governance – If Federal option – could contract with others also
    - b. Ongoing discussion needed
    - c. Regional possibility... What about Delta Exchange? Or how to handle complex interstate/border issues, e.g. Texarkana (TX), West Memphis (TN), Fort Smith (OK), or businesses operating in AR and AZ, for example?
    - d. When do we answer this question to be able to complete our mission?
      - i. No later than December, 2011
    - e. Need to further discuss choices and ramifications of each
      - i. Partnership: Private-Public
      - ii. Government (retain flexibility with contracts)
      - iii. Needs to be flexible/nimble
    - f. Additional questions/comments:
      - i. How will money flow?
      - ii. Will subsidy come through Exchange or directly to carrier?
      - iii. Accountability for Government vs. Private funds – what are fiduciary responsibilities?
      - iv. The Exchange should address only the subsidy aspect first, then open to employer side – *individual and small business options are required by PPACA by 2014.*