

Arkansas Health Benefits Exchange Planning

Consumers Workgroup	July 19, 2011	Arkansas Studies Institute Rm. 204	12:00PM – 2:00PM
<p>Members Present: Billy Altom Robert Barnes Elisabeth Burak Herschel Cleveland for Claire Bailey Clair Hall for Elizabeth Small Robin Rudkins for Sean Pittman Joe Pelphrey Herb Sanderson Amy Rossi</p> <p>Staff: Cindy Crone</p>	<p>Members Absent: Curtis Bailey Deborah Bell Veronica Clark Stephen Copley Marcella Garcia Kanisha Halton Kevin Harkey Sharon Moone-Jochums Kym Patterson</p> <p>Guests: Russell Greene, Connecticut Dale Ramsey James Eaton</p>		

Meeting Summary:

- I. Following welcome and introductions by Cindy Crone, the group approved the June workgroup meeting summary.
- II. Updates
 - a. CCIIO
 - i. Proposed Federal Exchange regulations were released on July 11, 2011. Each workgroup member should have received an electronic link to the two documents. Comments are due to DHHS by September 28, 2011 and the Exchange Planning office will collect and submit comments. Send your comments to Bruce.Donaldson@arkansas.gov or Cynthia.Crone@arkansas.gov. Anyone interested may submit comments on their own as an individual or organization. Some highlights from the proposed regulations are:
 1. Emphasis on flexibility for states and partnerships between states and federal government for components of implementation.
 2. Two dates remain firm: 1) There will be a DHHS-certified Exchange available in every state January 1, 2014 (enrollment October 2013); and 2) no federal funds will be available for State Exchange development or operations after December 31, 2014.
 3. For states that do not achieve DHHS certification by January 2013 but do plan to have a fully operational Exchange by January 1, 2014, a one-time conditional approval can be granted and DHHS will work with the state over the year to either grant full approval or revoke conditional approval. In States where there is no approved state exchange, the federal government will operate an exchange. Transition from a federal to state or state to federal exchange is allowed with a full calendar year transition process. Approval criteria will be the same as for January 1, 2013 approval.
 - ii. There have been staff changes at CCIIO. Arkansas's new project officers are Anna McCourt and Jabaar Gray.
 - iii. Arkansas's quarterly report to CCIIO is on the website at www.hbe.arkansas.gov. Two requests from the State to CCIIO were that:
 1. Arkansas be granted a waiver of the June 2012 application deadline for Level Two Establishment funding since our legislature does not meet until January, 2013; and
 2. That ONC and CMS (Medicaid and Exchange) federal leadership meet with Arkansas Medicaid, Exchange, and OHIT leaders to assist in our understanding of federal rules alignment for Exchange implementation.
 - iv. Arkansas will be submitting budget revision and no cost extension requests to CCIIO in order to continue the current planning effort through December, 2011. These changes are needed to complete

project deliverables, including the Exchange Planning Summit and public hearings across Arkansas in November and December.

b. Steering Committee.

Three primary areas were addressed:

- i. Governance – There was general consensus with the First Data Survey result that the best Exchange Governance for Arkansas would be a public-trust model with connection to Arkansas Insurance Department. However, there was question about the definition of “public trust”. AID attorney Bob Alexander noted there are no legal “public trusts” in Arkansas. However, there are quasi-governmental bodies that have been legislatively created and meet the same intent of non-profit board with public agency connection. An example is the Liquidation Division at AID. Bob will do more research and report back to Steering Committee.
- ii. Need for Public Education Campaign – The Self-Chartered Health Care Reform Advisory Group is planning an advocacy campaign stressing the need for an Arkansas Exchange. The HBE Planning Steering Committee discussed the need for a separate education campaign about the benefits of an Exchange for small business owners. A more specific end-user consumer enrollment campaign would come later, following development of further details for the Exchange planned for Arkansas.
- iii. Dr. Larson Powell presented his HIRSM micro-simulation model to be used to assess the Arkansas insurance marketplace. He would use population data from Arkansans or others demographically similar to Arkansans to populate different scenarios, using 30,000 “entities” representing Arkansas’s three million residents. Past observed behavior would be used to predict future insurance purchasing behavior of individuals and small businesses based on premium price increases or decreases. Workgroup members were asked to send Dr. Powell notice of data sets that would be useful or specific questions for evaluation.

c. First Data Background Research

- i. Governance Survey and Key Informant Interviews are complete
- ii. AFMC (Debbie Hopkins) is leading the User Exchange 2014 (UX 2014) team working with the Children’s Partnership and other contractors to develop the prototype “consumer purchasing experience” that will be used by the federal exchange and can be used by states. This design work seeks to achieve a user-friendly, web-based exchange face and navigation system. The product will be interoperable with state systems under construction-- and available to states. A team of Debbie Hopkins (AFMC) and Randy Lawson (DHS-County Operations) attended an initial meeting in Palo Alto, CA. IDEO is the design leader. Arkansas will now provide comments through webinars and a final face-to-face meeting in San Francisco. We believe our participation is important as Arkansas demographics, including internet use, vary from that of other participating states. AFMC is also conducting the consumer outreach study for Arkansas’s planning effort and is attending all July Workgroup meetings to gather input from workgroup participants on outreach, education, and the navigator program.
- iii. Powell and Associates has begun micro-simulation modeling using Dr. Larson Powell’s HIRSM model, and Solucia has begun actuarial studies for Arkansas. Preliminary results are to be presented at next month’s Steering Committee Meeting.

d. UAMS Community Stakeholder Inclusion

- i. David Deere and Dr. John Wayne are completing their statewide listening tour. They will have conducted ~65 meetings in 17 locations. A final community meeting is planned for Fayetteville for June 28. There will be three additional special population meetings: two for Latinos (Little Rock and Springdale) and one in Springdale for Marshallese. A final report is expected by August 1.
- ii. UAMS created a 15 item, web-based survey that is “live” and can be accessed through www.hbe.arkansas.gov. It went live July 12 and will continue until August 25, 2011. For maximum input, participation by July 25 is requested. An interim report will be prepared for the Steering Committee at that time.

III. Discussion items

- a. Governance Survey – The group is in agreement with First Data survey results. Concerns to be followed included: “who will pay for public trust model?” and “How will the board structure insure prevention of conflict of interest and strong consumer representation?” The group likes the flexibility a hybrid (public agency-non-

profit board) model provides for hiring and procurement, however exchange transparency is believed to be key.

b. Amy Rossi of AFMC led a discussion guided by questions designed to address Exchange outreach, education, and navigator program development. Workgroup thoughts were:

- Access needs to be user-friendly and simple with direct, clear questions.
- Both internet and phone hotline access will be needed.
- The preferred term “no dead end” vs. “no wrong door” was proposed to describe a desired consumer experience.
- It is important that the Exchange is accessible from where people are. Use any format that people use, including ADA accessible.
- It is important that consumers trust their source of information and the Exchange.
- Navigators need to be “trusted guides” and well trained.
- The Navigator program could be very expensive. Navigators need to be the “lowest level possible with a broad spectrum of reach”. Look where there are existing entities, like CHCs, AAA, or other agencies.
- Maybe there would be tiers of navigators—specific to guide particular populations.
- What about a Train the Trainer model? Volunteers?
- How will navigators be paid? By encounter? Salary? Could case management service definition include Navigator services?
- It was suggested that we review the experience of AR Kids First and Arkansas Health Net to determine differences in outreach approaches, outcomes, and lessons learned.
- It was suggested that a “walk-through” from a consumer perspective would be helpful.
- Keep it simple.
- Be sure that ADA accessibility is required—12% of Arkansans have a disability. Benefits Planning Outreach and Assisted Plans (BPOA) is a resource in Fayetteville.
- For easy-to-use web service, consider TurboTax model. It’s simple and provides immediate feedback to the user.
- It was suggested that the workgroup draft a consumer bill of rights.

IV. Public Comment

- The group was encouraged to recognize anger by some members of the public—especially in rural areas. They don’t like Obamacare and don’t want to spend money on insurance.
- For Navigators, what are roles? Do they do different things for different people? What is interplay?
- In rural areas, just telling people about the Exchange isn’t enough. They will need a personal face.
- Look at experience of AR Kids and Arkansas Net.

V. Next Meeting

- August 16, 2011 at 2:00 at Arkansas Studies Institute.
- Topic will be Marketplace/Financial models.