

## Arkansas Health Benefits Planning Exchange

<b>Consumers Workgroup</b>	May 24, 2011	Arkansas Studies Institute Rm. 204	2:00PM – 4:00PM
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<p><b>Consumers</b></p> <p><b>Members Present:</b>          Veronica Clark          Deborah Bell          Herb Sanderson          Robert Barnes          Kym Patterson          Amy Rossi          Elisabeth Burak          Sean Pitman          Stephen Copley          Joe Pelphrey</p> <p>Staff:          Cindy Crone          Bruce Donaldson          Andrea Hunter, recorder</p>	<p><b>Members Absent:</b>          Claire Bailey          Elizabeth Small          Dr. Creshelle Nash          Sharon Moone-Jochums          Marcilla Garcia          Billy Altom          Joyce Solaire          Dr. Eddie Ochoa          Curtis Bailey          Judy Lindsey          William Watson          David Laffoon          Kanisha Halton</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, and Staff and other stakeholders into an overall plan for the Arkansas Health Benefits Exchange. Questions discussed:

1. Who is the Exchange to benefit?
  - a. Uninsured
  - b. Consumers
  - c. Insured – OPTIONS with potentially lower premiums
  - d. Families – Medicaid newly eligible 19-64
  - e. Small Businesses
  - f. Employers
  - g. Providers of health care
  - h. Insurance companies
  - i. State – tax base – healthier people
  
2. What is your vision of what the Arkansas Health Benefits Exchange should be and how it should operate?
  - a. Easier, uncomplicated (work behind the scenes)
  - b. Seamless continuous coverage
  - c. No stigma; Medicaid = welfare clients or insured?
  - d. Easy, uncomplicated for employers
  - e. Interconnected systems that protect information
  - f. Financially sustainable
  - g. Customers valued and respected
  - h. Positive customer experience—resulting in consumers becoming a positive voice for Exchange
  - i. Choice – consider expanding current health care plans
  - j. Branding – i.e. should Medicaid plan be called “Medicaid”; better experience with AR Kids B (vs. expanded Medicaid)
  - k. Portability – no wrong door
  - l. Easy renewal
  - m. Works well – builds trust
  - n. Multiple entry routes including smartphones
  - o. Expand health care beyond medical model – i.e. spiritual care/healing, prayer, Yoga

How does it operate?

- p. Consumer with “minimal burden”
- q. Build on existing infrastructure
- r. Culturally competent
- s. Acknowledges Health/General Literacy



3. Should the Exchange be a regulator or an administrator of health coverage?
  - a. AID – Regulator
  - b. Exchange – Administration
  
4. How can the Exchange attract the largest number of individuals and small businesses to participate?
  - a. Keep it simple
  - b. Advertise through existing organizations, eg. Chambers of Commerce
  - c. Usual outlets for “news”
  - d. Doctor’s offices?
  - e. With Good service, consumers will promote
  - f. Communications Campaign
    1. Trusted Voices
      - a. Local trusted information source
      - b. Target both individual/small business
      - c. Department of Economic Development
      - d. Cooperative Extension Service
      - e. Banks
      - f. Providers – hospitals, other providers, clinics
      - g. Schools/colleges
      - h. Arkansas Center for Excellence – non-profits
      - i. Churches
      - j. Red Cross

Additional Questions

- What am I getting for the money?
- Who are the providers?  
(can use lessons learned from Part D experience)
- What type of plan? PPO/MCP?
- What’s covered?
- What’s not covered?
- How satisfied am I?
- What’s the difference between Medicaid & Exchange plans?
- Are Medicaid recipients already insured?
- Prescription drugs – would it be a separate card? Would like to see (1) card.
- When would individuals converse with the provider?