

## Arkansas Health Benefits Exchange Planning

Consumers Workgroup	September 20, 2011	Arkansas Studies Institute Rm. 124	12:00 PM – 2:00PM
<p><b>Members Present:</b>            Robert Barnes            Elisabeth Burak            Sharon Moone-Jochums            Amy Rossi            Robin Rudkeiis for Sean Pitman            Clar Hall for Elizabeth Small            Herb Sanderson            Joyce Solaire</p> <p><b>Consultant:</b>            David Sodergren, First Data            David Deere, UAMS</p> <p><b>Guests:</b>            Dolores A. Chitwood-NAIFA Ark            Don Fields            Russell Greene-Connecture</p>		<p><b>Members Absent:</b>            Billy Altom            Claire Bailey            Deborah Bell            Veronica Clark            Stephen Copley            Marcella Garcia            Kanisha Halton            Kevin Harkey            Kym Patterson            Joe Pelphrey</p>	

### Meeting Summary:

- I. David Sodergren- First Data, opened the meeting. Workgroup members and guests introduced themselves. David pointed out the handouts available to accompany the discussions for today's meeting. David also pointed out the two topics of discussion that will take priority for the Small Business Workgroup.
- II. **The Consumer Workgroup meeting summary from August 16 was approved** as circulated without corrections and will be posted as "final" on the HBE website.
- III. CCIIO/Project Updates- David Sodergren reported that Cindy Crone has provided an overview of written report (handout). Cindy and Bruce are both in Arlington VA attending the CCIIO Grantee meeting and reported that there are some additional partnership options that are being discussed. Cindy and Bruce will provide additional information on these options and will be available for questions upon their return. There is a PowerPoint presentation that CMS presented at the Grantee Meeting on the 20<sup>th</sup> in public domain.
- IV. Steering Committee Update-Kenny Whitlock reported that there was an update on the web-based survey which indicated that 32.1% of those surveyed felt that continued planning is a waste of time, 31.6% indicated that they have concerns or questions regarding the planning but prefer a state run exchange versus a federal, 36.3% support the continued planning of the exchange. Based on the survey results approximately 68% support the continued planning efforts and support a state run exchange. Kenny informed the workgroup members that the survey results are available on the HBE website. Kenny then moved on to reiterate the importance of the assigned topics of discussions for the workgroups. Kenny briefly discussed the First Data Evaluation Plan by informing the workgroup that the 2 year cost for the plan is \$733,000. Kenny reported that there were questions regarding the Marketplace Report Summary in regards to the "Children's cost per

member” data reported. Was institutional care figured into the model and if that cost were removed would the model predictions change drastically? The question was raised “What keeps DHS and Medicaid from buying aggressively into insurance” with the pre-existing clause going away. Kenny pointed out that the Small Business Workgroup had been assigned two particular issues to be discussed for today’s meeting which are: 1. Should fees be assessed to support the exchange and 2. Should issuers be allowed to offer coverage regionally or statewide?

V. Discussion Topics

A. General Topic-Navigator Role and Plan-

The workgroup members discussed the Navigator Program in great detail. The key points that were mentioned were that the Navigator Program has to be paid for by the Exchange and that the Exchange has to be self-sustainable by 2015. The Navigators are intended to start before the Exchange begins so there is an issue of how to pay for the Navigators prior to generating revenue. The Navigator Role will be to inform individuals on insurance options that are eligible for and the Navigator program needs to be a seamless program that prevents uninsured individuals from the need to go from agency to agency to determine their eligibility options. There will also be a need for the Navigators to understand the role that DCO will play in the Exchange.

B. Workgroup Specific Topic-

1. **Should the exchange be an Active, Passive or hybrid purchaser?**

There were mixed opinions amongst the workgroup members regarding this question however the workgroup was able to agree that the purchaser should have a strong consumer protection focus with quality products while maintaining an open market.

COMMENTS

- a. Commenter stated that an Active Purchase Model is necessary for quality control purposes.
- b. Commenter states that a Passive Purchaser model would be sufficient provided that there are already regulatory requirements in place. The Passive Purchaser model would provide for the desired participation needed for the Exchange.
- c. Commenter stated that they are uncomfortable with bidding on companies and only allowing one company to offer products. This would require the company to have every provider within their network.

2. **What criteria should we use to rate plans sold in the Exchange?**

The workgroup members listed the following areas that should be considered when selecting plans to be offered through the Exchange.

Quality  
Cost

Provider Network  
Claims Resolution  
User Friendly

**3. Governance Board composition, conflict of interest policies, and length of term.**

David asked the workgroup members to refer to page four of their handouts for a description of the Board. David asked the workgroup members for input on whether or not there were any groups that were not represented or should be added to the Board. David also pointed out that there are certain areas of expertise needed in order to be on the Board. The workgroup members were asked if there should be a length of term and if so, how long? The workgroup members commented that there should be a term shorter than 3 years and also a renewal process.

VI. Announcements

The Stakeholder Summit will be held on October 11, 2011 at Embassy Suites in Little Rock. It will be a full day event with registration beginning at 7:30 am and an Informative session (Exchange 101) at 8:30a.m. There is a \$25 registration fee. Lunch will be provided. David encouraged the workgroup members to attend.

VII. Future Exchange Planning Discussions

The next meeting will be held October 25, 2p to 4p at the Arkansas Studies Institute, Room 110.