

Nebraska Exchange Stakeholders Commission

September 8, 2014 – 10:00 AM

State Office Building, LLA

301 Centennial Mall South Lincoln, NE 68508

Call to order – JJ Green, Chairperson

The meeting was called to order at 10:05 by James (JJ) Green.

The open meetings Act information was posted in the back of the meeting room as required by state law.

Roll Call – JJ Green, Chairperson

Patrick Booth - Present

Craig Buescher - Absent

Shari Flowers - Absent

James Green - Present

Michael Groene - Present

Laura Gyhra - Present

Kyle Kollmorgan - Present

Britt Thedinger - Absent

Sherry Wupper - Absent

Director Bruce Ramage - Present

Ruth Vineyard – Present

Welcome – JJ Green, Chairperson

Approval of Minutes – JJ Green, Chairperson

Move to approve June meeting minutes. Approval seconded.

Patrick Booth - Yes

James “JJ” Green - Yes

Michael Groene -Yes

Laura Gyhra - Yes

Kyle Kollmorgan - Yes

Minutes approved.

Move to approve February meeting minutes. Approval seconded.

Patrick Booth - Yes

James "JJ" Green - Yes

Michael Groene -Yes

Laura Gyhra - Yes

Kyle Kollmorgan – Yes

Minutes approved.

Self-Introduction of Commission Members

New Business

Briefing by DOI Staff

Martin Swanson from NDOI – The department is completing the final review of all plans that were submitted to be placed on FFM. Insurers are in the correction period right now. All submissions by insurers have been made. NDOI provided rate chart to give committee an idea of rates. Rates will hopefully be out prior to open enrollment. NDOI working on website. Most rates have gone up in most geographical areas. (Slight decrease from one company). As a whole – increased in price. Health Alliance no longer on exchange. Will be outside of exchange. New – Time Assurant will be on exchange. Reminder – nothing is final until insurer signs a contract with feds.

Time will offer platinum plan. Co-op withdrew their platinum plan. (Coop will still have small group platinum plan). There's a requirement under law to send out notices to policyholders. Platinum issue may affect thousands. Working with insurer on withdrawal/Non-renewal.

Navigator grants announcement this week. Feds tell states that they won't release names of CAC or navigators. Open enrollment starts November 15. NDOI staff to travel the state (Grand Island, Kearney, McCook, North Platte, Sidney, Gering, O'Neill, Norfolk, Fremont, and Omaha). These will be informational sessions to talk to individuals about the changes.

SHOP was nonfunctional in 2014. In 2015 Feds have assured it will be functional. Small business owner gives xx dollars to employee (contribution level), percentage, not flat dollar. Employee goes to marketplace, can pick own insurer.

Briefing by Dept of HHS

Karen Heng – DHHS. Business Eligibility Operations Administrator.

DHHS is getting ready for year 2, 2015. Applications in August – 319 via marketplace. Total since October 14 - 495. Number of applications sent for eligibility determination. Pretty similar to the summer. We still get them because they report a change to the marketplace could cause them to be Medicaid eligible.

93,509 – total account determinations. In year 2 – change in renewal process. The telephone app is a popular option. Taking in about 1000 Medicaid applications a month. Open enrollment will probably see an increase.

Enrollment has remained steady. Have seen a decline. 232,000 at end of July. 235,000 for August. One of the first months to see increase.

DHHS has started new IT implementation that will be successful. New eligibility system for which procurement just ended. 80 contractors. 13 month implementation. Moving to MMIS procurement (Claims processing system).

Invited Speakers:

Community Action of Nebraska - Amber Hansen

- Total number of consumer reached about 28k
- Total consumer assisted by phone 7800
- Total consumer assisted in person 7500
- Total consumers total = 43500
- Challenges – lack of consumer education, Medicaid expansion, actual health insurance education
- CAN has applied for navigator funding, waiting to hear outcome. Big focus will be second enrollment period.

Health Center Association of Nebraska - Keisha Bradford

- CACs have assisted over 18k consumers.
- In person assister network formed.
- HCAN active member of enroll Nebraska
- Enroll Nebraska statewide of community organization. Healthcare providers, coordinated by Nebraska Appleseed
- CACs 385 outreach events, over 12k attendees. The CACs plan to continue to activities.
- HCAN is being proactive letting consumers know that they're receiving letters
- HCAN has been assisting with immigration issues. CMS pushed nationwide initiative. Health centers did receive information, have assisted individuals with submitting. 1600 in Nebraska.
- HCAN has received overall - \$600k to be split among six health centers. 7th center hasn't received any funding. Supplemental funding \$400k for a total of right over \$1 million.

- Federal money will be decreasing as years progress. Awards were higher in first years to help pay for equipment.
- Training: Webinars for CACs. Medicare/Medicaid. Marketing best practices, etc. CACs received Medicaid/economic assistance training. CACs working to complete recertification.

Insurers

Coventry – Brad Hudson, Sales executive in small group.

- Membership in total 4700. Most in Omaha metro. Average age of policyholder is 36. 41% selected bronze. 36% silver. 2.6 million of premium is subsidized.
- 416k in cost sharing reductions.
- All policies have transitioned to an ACA policy. Anybody on an old plan, run through end of year, then migrated over to ACA plan 1/1/15.
- Nobody will be on a pre-ACA as of 1/1/15.
- 2015 plan changes – did change a couple of deductible options. Silver \$3750 to \$2750. Not offering catastrophic plan. All remaining plans are close to 2014 plans.

BCBS - Michelle Lee and Tom Gillsdorff

- Higher loss ration than we hoped for, resulted in price increases.
- BCBS – filing rates in June. New block of business.
- Nobody has received reinsurance payments yet, therefore difficult to estimate.
- Trying to project pricing that would affect 2015 rates without knowing what that amount is. It will take 2-3 years for the market and rates to stabilize. So carriers understand their risk and the payment levels from the government. .

CoOpportunity Health – Tom Evans

- David Lyons has stepped down as CEO and will be a consultant. Cliff Gold is now CEO. Cliff has been with Wellmark for 30 years.
- Through 2014 enrolled 21k through marketplace. 11k in iowa.
- Only 6 months of data, difficult to determine cost trends. 60% of exchange enrollees are eligible for CSR.
- Special Enrollment Period Enrollments have been higher than anticipated. 1000 new members per month (both NE and IA). Training coming up for brokers and webinars.

Public Comment

- None

Adoption of Future Meeting Dates

- Late November. NDOI will send out suggestions for a date

Discussion of the Required Statutory Report to the Governor and Legislature

- NDOI has assisted the board in establishing a base for the report. Compiled meeting minutes to report.
- If committee members have any comments about what is changed today, the NDOI will incorporate into final document
- Martin will send out new report with new minutes added. Then everybody will review document and send to Martin.
- NDOI is happy to help organize meetings, etc. Original legislation does seem to pertain to state-based exchange. Do we want to start make recommendations on the FFM that we have? Parameters are tight.

Adjourn 12:10