

Nebraska Exchange Stakeholders Commission

August 21, 2013, 10:00 AM
Gold's Building, Room 534
1033 O St, Lincoln, NE 68508

Call to Order

Bruce Ramge called the meeting to order at 8:04am. The Open Meetings Act information is posted in the back of the meeting room as required by state law.

Roll Call – Bruce Ramge

Commission Members present:

JJ Green, Sherry Wupper, Laura Gyhra, Michael Groene, Kyle Kollmorgen, Patrick Booth

Commission Members absent:

Michaela Valentin, Britt Thedinger M.D., Craig Buescher

Ruth Vineyard sitting in for Vivianne Chaumont

Welcome – Bruce Ramge, Nebraska Director of Insurance

Approval of Agenda – Bruce Ramge

Motion to approve agenda, JJ Green motions and Kyle Kollmorgen seconds the motion, motion carries unanimously.

Self-introduction of Commission Members

Presentation on open meetings/public records requirements- Eric Dunning

Handout presented of General Guidance for Public Records and General Guidance for Open Meetings

Overview of Commission duties – Bruce Ramge

1. Work with state and federal agencies and policy makers to provide recommendations regarding implementation and operation of the exchange including but not limited to:
 - a) Improve access to high quality affordable health coverage options and improve policies and processes on the exchange to ensure a positive and seamless consumer experience
 - b) Promote competitiveness of exchange, minimizing administrative burden for issuers and ensuring consumer protections
 - c) Incorporating existing state policies, capabilities and infrastructure that can also assist in exchange implementation and operations
 - d) Ensuring the effectiveness of the navigator grant program
 - e) Promoting a seamless integration with the Medicaid program and continuity of care for those transitioning between publicly funded coverage and private coverage
 - f) Ensuring the small business health options program or SHOP exchange meet the needs and provides value to small businesses

2. Create technical and advisory groups as needed to discuss issues related to the exchange and make recommendations to the commission, state or federal agencies, and the Legislature
3. Assist the exchange in meeting the stakeholder consultation requirements established in 45 C.F.R. 155.130, as such regulations existed on January 1, 2013
4. Identify challenges and problems in the implementation and operation of the exchange and prepare recommendations to alleviate the problems identified
5. Provide a report on or before December 1, 2013 and each December 1 thereafter, to the Governor and the Legislature concerning the implementation and operation of the exchange, challenges and problems identified in the implementation and operation of the exchange, and recommendations to address such problems and challenges. The report to the Legislature shall be submitted electronically.

Election of Chairperson and Vice Chairperson – Bruce Ramge

Chair JJ Green nominated by Kyle Kollmorgen and seconded. JJ Green accepts

Vice Chair, Laura Gyhra nominated Kyle Kollmorgen and seconded. Kyle Kollmorgen accepts

New Business-

- Adoption of Roberts Rules of Order – JJ Green
 - Moved and seconded – Adoption of Roberts Rules of Order passed
- Rule for Publication of Public Notice – Bruce Ramge
 - Moved and seconded – Rule for Publication of Public Notice passed
 - Briefing by Department of Insurance staff-Jp Sabby, Insurance Health Policy Analyst (402) 471-0344 & Martin Swanson, Health Policy Counsel and Assistant Project Director (402) 471-4648 PowerPoint presentation

- Questions

Q: Is the portal up and running?

A: There have been several problems/concerns that have come up through testing. To our best knowledge it will be available by deadline.

Q: What is Nebraska's role versus Federal Role?

A: Nebraska will be doing plan management and plan review

Q: Will there be anything to discern Nebraska from other states participating with the FFM?

A: There will be separate items focused to Nebraska when a participant calls into call center or logs on to website/portal that is specific to Nebraska.

Q: If BC follows through and gets their plan eligible and so does Coventry, they both have to offer Silver/Gold Plans and EHB's premium be same as exchange and other markets?

A: Yes.

Q: What is second lowest plan level?

A: Second lowest silver plan in Nebraska Exchange

Q: What about health savings accounts?

A: They are still there and we are awaiting guidance from the feds. Will get back to the committee with answer. 60% on coverage.

Q: This is for people participating with the Exchange?

A: Yes. Off of the Exchange it is different.

Q: Cost sharing subsidies. Will it still take effect on time?

A: It will take effect. Was delayed for a while for maximum out of pocket.

Q: Is there any data on how many people take advantage of SHOP tax credit?

A: We do not have that data

- Briefing by Department of Health and Human Services staff – Ruth Vineyard
 - PowerPoint Presentation

Q: What age are foster care children eligible?

A: 19-26

Q: How does Magi formula come into play for someone who is Medicaid eligible?

A: Non filer we assume is below qualifying for filing. Can request additional verification.

Q: Were these changes part of the Affordable Care Act?

A: Yes. We chose not to do optional expansion. We are implementing what is required.

Public Comment

- Roger Furrer, Executive Director of Community Action of Nebraska named as a Navigator
 - Have not received notice of formal award. \$572,000 award. 62 trained navigators. In process of identifying navigators and start training.
 - Q: Will there be a website or information in regards to Navigators?
 - A: Yes, we will be adding a piece to website and linking to Healthcare.gov . Website is www.canhelp.org
- Tom Evans, CoOpportunity Health
 - Located by Wahoo. Will be available for questions after meeting.
- Patrick Booth, Stakeholder Commission Member
 - Q: What are the goals in regards to how many people we hope to sign up through the exchange?
 - A: During study phase of this project we worked with various consultants to provide projections likely to be eligible. Department of Insurance has not taken on the role of advertising. We have done some stakeholder education, but have not set goals about how many to set up. Department of insurance is doing everything we can do to get information to the public. We have provided information on our website as well as other resources and will continue to do so for our role of consumer education.

Roger Furrer, Community Action of Nebraska: Have not seen formal award letter. Intent to fund has indicated that there will be 40,000 served.

Q: Is there guidelines on how to reach the population?

A: Navigators will be going through a 20 hour training and certification test. Forbidden from leading individuals to decision, can provide all information and help them make a comparison, but which plan to choose has to come solely from the individual. There is a \$1000 fine if found leading to a specific plan.

Q: Have you done anything to see what kind of massive switch will be done?

A: Information was taken into account when consultants did study. One factor for consideration is whether companies will maintain their existing plans or move individuals into new plans. Will be a company by company decision.

Q: Is individual tied to his company plan, or can he choose to use Exchange?

A: If employer offers coverage that is comparable and affordable to Exchange, then they will not be eligible for the subsidy. If coverage is not comparable, then they are free to go through exchange and utilize subsidy. Under 50 employees small employers do not have to offer plans.

Q: Is number of 50 employees on a rolling year basis?

A: Plans are calendar year, but small groups can enroll any time. Measurement period depends on what the employer has chosen. We are still trying to figure out how they count employees.

Future Meeting Dates (All times 9:00 am-12:00 pm) proposed dates are:

- Monday, September 23, 2013

Mondays work better for those driving from Western Nebraska.

Committee would like a survey done to see when dates are available and convenient for all members.

Motion for next meeting to be September 23, 2013, motion carried unanimously.

Adjourn