

Nebraska Exchange Stakeholders Commission

November 20, 2013, 10:00 AM
Southeast Community College
8800 O Street, Lincoln, NE 68520

Call to Order – JJ Green, Chairperson

James (JJ) Green called the meeting to order at 10:00 am. Announcement made announcement that 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 - Present
Shari Flowers - Present
James Green - Present
Michael Groene - Absent
Laura Gyhra - Present
Kyle Kollmorgan - Present
Britt Thedinger - Absent
Sherry Wupper - Present
Director Bruce Ramage – Present
Director Vivianne Chaumont - Present

In addition to the Committee the following were also present: Martin Swanson, Eric Dunning, Stephen King, JP Sabby and Ruth Vineyard.

Welcome – JJ Green, Chairperson

Approval of Minutes - JJ Green, Chairperson

Move to approve August meeting minutes. Approval seconded.

Patrick Booth - Yes
Craig Buescher - Yes
Shari Flowers - Yes
James “JJ” Green - Yes
Michael Groene - Absent for vote
Laura Gyhra - Yes
Kyle Kollmorgan - Yes
Britt Thedinger - *Absent for vote*
Sherry Wupper - Yes

Minutes approved.

New Business

- Briefing by Department of Insurance staff, Martin Swanson
 - Numbers announced from Federal Government for enrollment: 338 for Nebraska. Total number enrolled is 4947, pending 225. Nationwide 106,185 people have enrolled.
 - Website healthcare.gov is to be improved by the end of November.
 - Number of bills pending in Congress.
 - Decision by administration to offer extension of 2013 policies is being evaluated at this time. This would be a company decision.
 - There is a concern about Nebraska's single risk pools.

- Briefing by Department of Health and Human Services staff, Ruth Vineyard
 - 2400 people in flat file. Applied at Federal Marketplace and were directed to Medicaid. The Marketplace is not capable yet of sending application to Medicaid directly.
 - Latest date is December 1, 2013 to receive the files.
 - Testing is complete.
 - Did analysis on what is in the flat file. Rough estimate is 15% of applicants are already eligible for Medicaid. Seeing a large number of parents and children applying.

Invited Speakers

- Stephene Moore, Regional Director, Region 7, US Department of Health and Human Services and Adele Sink
 - Received a lot of questions from meeting with several organizations.
 - Aware of what the concerns are.
 - Concerns have been expressed about avenues being expressed to the public to receive insurance. Stephene has passed the question to the proper individuals and will follow up with NDOI.

Q: Kyle Kollmorgen: Do you think it was a mistake not to include broker distribution as a point of contact vs. promoting the website?

A: Stephene Moore: Was not involved in that decision making process. They did not exclude agents and brokers, and to her knowledge agents and brokers have been promoted with all presentations.

Q: Stephene Moore: Do you know who has been certified?

A: Martin Swanson: We do not know who has been certified at this time.

Q: JJ Green: We are concerned about the 2 week period that will be available for those losing their plans in the High Risk Pool. Has there been discussion about allowing advanced premium credit to be given when they file their taxes?

A: Stephene Moore: A "fast pass" has been discussed with NDOI. Stephene will forward those questions to the higher ups and get back to NDOI.

Q: Sherry Wupper: Concerned with the security issue. Have there been any updates with the website security.

A: Stephene Moore: The website security is a major priority. There are safeguards in place, but fraud can happen. Navigators are told to tell people no one will be calling you asking for more information.

Q: Patrick Booth: On the security issue, yesterday there was embarrassing testimony from the Governments Technical people. Consulting computer experts questioned by Congress said it is a easy system to hack. Should the government be notifying people not to sign up yet until the security issues are resolved?

A: Stephene Moore: Will take the concerns back to the appropriate people. It is known that people can hack into any site. The Government is concerned about it, but cannot become paranoid by it and let it stop the progress that is being made. We have to be cautious and warn people of the risks, but not let it hinder the process. It is being worked on 24/7.

Q: Kyle Kollmorgen: You said we should be cautious and warned, but the government has not warned anyone yet. Shouldn't there be warnings issued? Not just with the Navigators, but with the actual website system.

A: Stephene Moore: I cannot speak on what warnings have been issued. Will follow up and report back by the end of the week to JJ Green.

Q: Patrick Booth: If they have to delay the website due to other issues, would be great to say it is for security concerns.

Q: Laura Gyhra: What questions or concerns are you getting from Navigators or agents?

A: Stephene Moore: The most common comments are about access to the website. We are getting more reports on people signing up. It is still a time consuming process. It is progressing and we are seeing more CAC's everyday. When people get through, they are giving a positive feedback.

Stephene Moore would be happy to come back and is available for any help that is needed.

- Community Action of Nebraska, Amber Hansen, Community Relations Specialist
 - Handed out CAN Navigator outreach and enrollment estimates document
 - Numbers are not where they were hoped to be, but project that they will be improving.
 - Assisted 2,478 people have been assisted either by phone or in person.
 - Have had 173 outreach events to date.

Q: Bruce Ramge: Are the folks applying previously uninsured, or shopping for a different plan?

A: Mostly it is un-insured who are applying.

Q: Adele Sink: Do people make a decision on insurance with one visit, or do they need to take time and come back to make decision?

A: With CAC's most time people are having to come back several times. Averaging 90 minutes for each interview.

Kyle Kollmorgen: It looks like there has been a good increase in numbers in the last 2 weeks.

Q: Patrick Booth: If you could see the pricing of different levels based on family sizes before you put in your personal information would be helpful. You can get the same information from insurance companies directly.

A: Adele Sink: You can do that now. You can shop. This has been within the last 2 weeks before you put in your personal information but will not reflect the subsidies.

Q: Kyle Kollmorgen: Of 2400 have you seen many 30 year old males enrolling?

A: Amber Hansen: No.

Keisha Bradford, Director of Outreach and Enrollment

- Website has made progress and seeing improvement.
- CAC's had assisted around 1500 as of last meeting, after receiving more data, the number is actually 1800 assisted via phone and in person. 100 done online, 433 were Medicaid applications.
- Looking at improving data tracking.

Q: Viviane Chaumont: What do you do with Medicaid applications?

A: Keisha Bradford: Gage if Medicaid application is needed or have them fill out a marketplace application. Give Medicaid application to Medicaid.

Q: Patrick Booth: Once you are enrolled, is a paper confirmation sent to them?

A: They see a confirmation page, but there is not 100% guarantee that it is getting to the carrier. They can call and get application confirmation. If you complete application but do not choose a plan you get an email notification. Grand Island was awarded.

Q: JJ Green: Did you actually have people enroll though the CAC program?

A: Keisha Bradford: No. That number is very difficult to track.

Public Comment

- BCBS, Michelle Lee and Tom Gillsdorff
 - Receiving data errors and reported on downtime last meeting, have seen improvement recently
 - Correction process is still an issue.
 - Have not gone live with direct enrollment.
 - Agent and broker portal was not live last meeting, there is a pilot going on now in other states to test out agent broker portal, hope to see results soon.

Q: Kyle Kollmorgen: Are you going to extend the 2013 policies?

A: Tom Gillsdorff: In the process of evaluating the options. Will have an idea within a few days.

- JJ Green received a report from CoOpportunity. Report will be placed on file.

Discussion and approval of report to the Legislature. LB384

- Add HHS Data that NDOI reported, Martin Swanson
 - Website that reports are filed to through the Clerk's office
 - Send draft to Heidi Krier and cc Martin Swanson.
 - Should rough draft be posted on the website?
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- Change date of first meeting to August 21
 - Bruce Ramage: Would it be good to mention the public availability of the minutes of the meetings. Committee approved.
 - Page 4. Note the attempts made inviting Ponca Tribe to present at the meetings. They have not participated as of yet.
 - Include today's meeting minutes summary to the report
 - Put 338 total enrollees as of November 1, 2013 in Open Enrollment section. Clarify that the 33 were enrolled through the FFE not private
 - As of November 19th, Medicaid number accessed as potentially Medicaid eligible 3,102
 - Be uniformed and change use of FFE or Exchange to FFM.
 - We understand as a commission as of the date of the report, it was disclosed to the commission that theremains a pilot test site
 - The Community Action Agency has reported contacts with 2478.
 - As of the November 6 meeting they reported contact with 1800 Nebraskans as of Nov 1 report

Challenges and Problems

- Leave first full paragraph in tact
- Patrick Booth: Suggestion of categories and subheadings starting with Positives

Successes

- State Staff have been good resources
- Insurers made good faith efforts
- Community action center has done good outreach work

Challenges

- Security/HIPPA concerns
- Cancellations of non ACA compliant plans
- Increased cost
- Website concerns, technical issues

Kyle Kollmorgen Motion to accept amendments revisions to rough draft.
Laura Gyhra seconded.

Patrick Booth - Yes
Craig Buescher - Absent
Shari Flowers - Yes
James "JJ" Green - Yes
Michael Groene - Absent for vote

Laura Gyhra - Yes
Kyle Kollmorgan - Yes
Britt Thedinger - *Absent for vote*
Sherry Wupper - Yes

Next meeting

February 18, 2013 is next meeting.

Adjourn at 12:11 pm