

**Nebraska Exchange Stakeholders Commission**

November 6, 2013, 10:00 AM

State Office Building, LLF

301 Centennial Mall South, Lincoln, NE 68508

**Call to Order – JJ Green, Chairperson**

James (JJ) Green called the meeting to order at 10:04am. 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 - Absent  
Kyle Kollmorgan - Present  
Britt Thedinger - Present  
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, 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 - Absent for vote*  
Shari Flowers - Yes  
James “JJ” Green - Yes  
*Michael Groene - Absent*  
*Laura Gyhra - Absent*  
Kyle Kollmorgan - Yes  
Britt Thedinger - Yes  
Sherry Wupper - Yes

Minutes approved.

## New Business

- Briefing by Department of Insurance staff, Martin Swanson
  - Completed filing and approval plans and rates with Exchange. Roadshows continue throughout the state. Lincoln meeting will be held November 13 at the Embassy Suites in Lincoln.
  - Next steps for the Department of Insurance are: fraud, market conduct, and daily communication with companies in regards to any issues related to the Exchange.
  - Grant funds were reduced, and extension has been granted.
  - Enrollment numbers should be made available by next week and web issues should be cleared up by the end of November.
  - Patrick Booth: Security breaches are a concern. What is being done to notify the public about the security risks?  
Martin Swanson: NDOI is in process of creating some public outreach such as commercials to inform people about security processes. Enforcement of security breaches fall to the Federal Government. As an agency, NDOI cannot recommend to the public not to sign up due to security concerns. NDOI can communicate back to CCIIO the security concern.  
JJ Green: It can be noted in the report to the Governor about the security concerns.
  
- Briefing by Department of Health and Human Services staff, Ruth Vineyard
  - Provided update focused on Medicaid's interaction with the Exchange/Marketplace. Single streamlined application became available on the website as of October 1, 2013. Biggest issue for Medicaid is that the marketplace was/is not ready to interact with Medicaid. Waiting for Feds to complete their implementation with hopes that it will be available on November 1, 2013.
  - Number of files waiting to transfer from the Federally Facilitated Marketplace to Medicaid is 1,902 as of November 5<sup>th</sup>.
  - Presentation: *Nebraska Medicaid and the Marketplace: How Consumers Obtain Most Appropriate Coverage* (Presentation will be made available on the NESC website)
  - [Accessnebraska.gov](http://Accessnebraska.gov)
  
- Discussion of member goals for the Commission
  - In early phases of developing report for the legislature. Report is due by December 1, 2013. A rough draft has been started. NDOI has participated with the creating of the rough draft. The draft will be available for review on the NESC website.
  - Patrick Booth: With all the cancellations, (4 million across the US) because the marketplace is not working, does NDOI get any record about cancellations and what the cause is? Do we have any idea how many Nebraskans have their insurance cancelled and cannot get into the Exchange.  
Bruce Ramge: Insurance companies are required to provide a 6 month notice about cancellations. We have received required notifications from insurance companies. NDOI would estimate that the number is between 4-5%.
  - Kyle Kollmorgen: Do you see group carriers pulling out?  
Bruce Ramge: Primary the pull out is in the individual market.  
Shari Flowers: Coverage is usually not just cancelled, consumers are re-directed to other plans.

- Britt Thedinger: Where can we go to see the QHP requirements?  
Martin Swanson: Healthcare.gov spells out the 10 statutory ACA requirements. Information is also available on NDOI website [www.doi.nebraska.gov](http://www.doi.nebraska.gov). The QHP requirements and FAQ's are also available on the website. Contact Heidi Krier at 402-471-1432 for assistance with locating specific data.
- Sherry Wupper: Tried at all times to get on to healthcare.gov and met many complications. One of the things CHIP has done is to tell consumers that if they know they will not qualify for tax subsidies, to go directly to insurance companies and completely skip the Healthcare.gov website. If you know you might qualify for tax subsidies or if you know you need assistance, than you must go through Healthcare.gov to register.

### Invited Presentations

- Community Action, Roger Furher
  - Community Action of Nebraska Proposed Navigator Service Area handout, List of Community Action Navigators handout (*will be posted on NESC website*)
  - 80 people signed up for Navigator training
  - Do not have solid numbers for successful completions yet.
  - Have assisted 1,600 individuals, about 100 of those have completed the process.
  - Kyle Kollmorgen: What was the amount of the grant you received?  
Roger Furher: Over \$500,000
  - Patrick Booth: Are most Navigators part time?  
Roger Furher: The grant is paying for 10 positions, the rest are committed by other agencies to assist. All employees and volunteers go through background and criminal history checks. Most of key contacts are those paid directly under the grant.
  - Patrick Booth: Do Navigators have to offer Voter Registration?  
Roger Furher: By statute, agencies are required to provide voter registration information.
  
- Health Center Association of Nebraska, Nancy Thompson
  - Health centers were funded for 13 FTE for certified application counselors
  - Working through many issues, Have had extensive training
  - Health centers serve 63,000 people annually. Most people that are served are of a minority population. 65% of patients are below poverty level.
  - Keisha Bradford, Director of Outreach and Enrollment
    - In October there were 20 application counselors, there has been a total of 711 applications. 100 of those have been completed online. 120 have been Medicaid applications. Have provided training to certified application counselors. Meetings have been averaging 90 minutes. Daily reports to Federal government reporting successes and challenges. Federally funded.
    - 2 in Omaha, 1 in Lincoln, 1 in Norfolk, 1 in Columbus and 1 in Gering. Hoping to add 1 in Grand Island soon.

- CoOpportunity Health, David Lyons
  - Consumer oriented entity for Nebraska and Iowa
  - Seeing excitement and level of interest anticipated as well as deep disappointment with the process.
  - Seeing same technology issues with both capacity and software blocks. Do not believe it is operating close to standards.
  - Content issues still continue such as URL mistakes for physician lists.
  - CoOpportunity sells both on Exchange and off Exchange. Largest percent is through agents.
  - Seeing 850 members and contracts from Nebraska. 8:1 off Exchange vs. on Exchange. Small business is not an issue at this time.
  - Working aggressively to move people as far as possible to be ready for next steps.
  - Have received 160 applications (just Nebraska) enrolled and confirmed in Federal System. Have not seen content errors outside anticipated normal issues, but are seeing some duplicates which have been problematic.
  - Kyle Kollmorgen: What are your benchmarks for the state of Nebraska for enrollment numbers?  
David Lyons: CoOpportunity has been through many evaluations. Have maintained viability throughout project. Make weekly reports to regulators on enrollment.  
Patrick Booth: Is it possible for small insurance companies to go broke?  
David Lyons: The issues are both enrollment as well as financial results. All information will be overseen on a Federal level. Adverse selection is planned for and well managed. CoOpportunity is very focused on reaching younger, lower risk members. Have to financially create policies that interest the younger members (under 30).
  
- BCBS, Michelle Lee and Tom Gillsdorff
  - Presentation given (*will be available on website*)
  
- Coventry, Allen Gard
  - Feels that NDOI has been a successful partner through a challenging process
  - Feel strongly that the customer experience is critical for successful implementation
  - Coventry Healthcare is an Aetna company. Participated in alpha testing.
  - Working directly with CMS to rectify some of the inconsistencies.
  - Seeing some enrollment activity.
  - James Green: Has there been a lot of communication with CHIP members?  
Sherry Wupper: Monthly feedback has been provided to members. Certified letters were sent to every CHIP member to notify them of policy cancellation.
  
- United Healthcare, Matthew Milam
  - No presentation but available for questions
  
- Could all carriers please give an update on numbers to be included in the December report to the Legislature.

**Public Comment**

- None

Please read rough draft of report and respond with your comments. Please send comments to entire board. Comments would become immediately public.

**Next meeting**

November 20<sup>th</sup>, 2013

Room D10 of Southeast Community College,

8800 O Street, Lincoln

10:00 am

**Adjourn**