

# AGENDA

## PENNSYLVANIA HEALTH INSURANCE EXCHANGE AUTHORITY ADVISORY COUNCIL MEETING

**Date:** February 7, 2020

**Time:** 12:30 p.m.

**Location:** 400 North Street, Keystone Building, Hearing Room 3, Harrisburg, PA 17120

### 1.00 Preliminary Matters

#### 1.01 Call to Order by Zach @ 12:37 PM

#### 1.02 Roll Call

- **Deborah Wilkinson, CBC**, URL Insurance Group - present
- **Gloria Velazquez**, Neighborhood Health Centers of the Lehigh Valley - present
- **Jolene Calla, Esq.**, The Hospital and Healthsystem Association of Pennsylvania - present
- **Karen Groh**, Lebanon Valley Chamber of Commerce - present
- **Lawrence John, M.D.**, Pennsylvania Medical Society – **absent, represented by Dave Thompson, PA Med Society**
- **Louise E. Hayes**, Community Legal Services - present
  
- **TBD** - Senate President Pro Tempore Consumer Representative
- **TBD** - Speaker of the House Consumer Representative

#### 1.03 Opportunity for Public Comment

- Please note that public participation is permitted at this meeting, as required by the Sunshine Act, 65 P.S. § 280.1. In the absence of official policy relating to public comment at Board meetings (which the Board anticipates will be forthcoming), and to ensure the orderly progress of today's meeting, all comments should be directed to the Chairperson, and should be limited to no more than five (5) minutes in duration. Questions asked of the Chairperson or the Board as part of public comment may or may not be addressed at the meeting.

### 2.00 Exchange Authority Overview (Zach)

- It's matured and become much more affordable. Commonwealth of PA found a way to pass legislation to bring affordable coverage available to PA

- **Louise Hayes**: saw the opportunity of the exchange to make Medicaid and the individual market works together to get people correctly directed to SNAP and other programs available.
- Verification of eligibility is most difficult and the exchange will help.
- **Deb Wilkinson**: will the Exchange help with the timeframe of coverage and the confusion of eligibility? **LH**: yes, there is a lot of confusion and working together will definitely be a positive step in the right direction
- How many other states have made this transition – Idaho and NV; we are working with NV and learning the process;
- **Dave Thompson** - What has been the receptivity relative to participation – unknown right now; know that providers play a large role
- **Gloria Velazquez** – where is Medicare with all this – as far as Medicare goes we need to be certain that they are covered properly; **LH** – one of our recommendations was to screen properly to be sure that people are receiving the proper coverage (age)
- **Deb Wilkinson** – will there be improvements to the payment process on .gov website? **ZS**- right now we are in the planning stages and we have the ability to “play in the sandbox” of NV’s program – **Hannah Turner** – our program does have the ability to be directed back to carrier and pay immediately
- **Goals** – GetInsured is our vendor (which was also Idaho’s vendor) we are testing our system to be certain that it will process properly; we are trying to learn as much as possible beforehand.
- Request was made that the Advisory Council receive a copy of the deck

### 3.00 Advisory Council Overview (Zach)

#### 3.01 Discussion of mission and purpose

- **Dave Thompson** asked if the Board fully constituted – Zach proceeded to go over all members and who they represent

#### 3.02 Discussion of meeting schedule

- **Deb W** asked if it would be possible for the Advisory Council to meet more than 2X a year? **ZS** – I believe that is something that we can do
- **How can the AC best serve the Exchange** – with their participation, getting the word out to your communities as we get closer to launch – we want them to know this is happening

#### 3.03 Chair appointment – recommend voting the second meeting on 2020 as not all members have been appointed.

#### 4.00 Actions/Discussion of the Advisory Council

##### 4.01 2020 Plan Certification

- **HT** - as a state based exchange, we have the ability to make the best decisions for the commonwealth by gathering perspectives from our stakeholders and take these ideas back to our BOD and make the best decision
- No short-term plans will be available as they are illegal (currently there are 2)
- **GV** – will behavior health and substance abuse be available; **Deb W** – there is a place for these on the exchange but should kept separated; **Jolene Calla** – this is something that will be well received with the hospitals;
- **Deb W** said that producer commissions requirement is amazing. Also what's available – HMO, PPO, etc
- **LH** – autorenewal – if this is something you're interested in, you will look at it
- APTC – doesn't make sense but is the way it was written; could have adverse effect so close attention is needed
- **LH** – APTC seems like a communication issue; could people choose to pay a higher premium? Yes, if you miscalculate that higher premium could help;
- **JC** – make them aware with “bubbles” alerting them what could happen
- **GV** – making a worksheet available as a takeaway after signing up for coverage showing all possibilities
- **LH** - possibly sending something quarterly (email) to notify of any changes and also to be sure that they know to notify the Exchange of any changes to help in not having to pay back tax credits that they should not have received
- Auto renewals – Gloria & Deb – max amount of APTC; need to really reiterate that updates are extremely necessary
- **GV** – an alert to be sure that when maintenance is happening
- **LH** – is there a reason that this is necessary – no, just as a safety feature
- **KG** - At what point is it determined that they've received too much APTC – when they are filing their taxes; unfortunately when this is done they are 3 months into the new plan year and will need to make changes. They need to re-evaluate each year to be sure that APTC is correct.

There will not be a special enrollment period – this all goes back to education

#### 4.02 Policy Discussion (Hannah)

- Subsidy Percentage Default
- Two-Factor Authentication for Brokers & Exchange Assisters
- \$0 Bronze

#### 4.03 Exchange Assister Program (Jennifer) -

For discussion (questions on final slide of deck):

**GV** – this year was the highest outcome since 2014 as it was combined with health fair at a library. **JC** – will we be advertising closer to going live – yes but we are staying away from TV as it is quite expensive – looking more towards radio and print.

CAC – hospitals are very focused on coverage; want to start engaging CDO's; is it easy for a hospital to become a CDO – yes with registration through PID but they are not currently compensated; CDO and CAC's cannot be compensated.

PA Association of Health – Navigator; health centers, non profits, etc. If you have that one person who has outreach how do they become a Navigator – we are looking into expanding. In order to be certified by us they will need to go through specific training

Pediatricians would be good as navigators – Dave Thompson

### 3.00 Adjournment

- ***Recommended Motion:*** To adjourn this meeting of the Pennsylvania Health Insurance Exchange Advisory Council.

Motion was made by Zach to adjourn and 2<sup>nd</sup> by Jolene – 2:39 PM