

Executive Committee
April 17, 2014
2:00-3:30 p.m.

1. Call to Order

Lt. Governor Roberts called the meeting to order.

2. Post- March 31 Report on ACA Enrollment

Deb Faulkner, Consultant for Healthsource RI

Presentation available upon request

There are ~28,000 people who have enrolled in HSRI. Of the 28k enrollees, ~22.5k have paid for their insurance.

In Rhode Island, there were about 49,000 people who were uninsured prior to the launch of HSRI. By March 31st, there was an estimated 16k people who were previously uninsured, but bought healthcare through HSRI. This represents a 40% capture of the uninsured market through HSRI.

For individuals who did not qualify for financial assistance for insurance purchasing,

HSRI has about 167 small businesses enrolled, which represents about 1,000 people insured. Full employee choice is being used and there are more employees buying a higher cost-plan than buying down from the reference plan. Majority of the employees selected "employee only" benefits.

Director Licht asked what the take away was. Deb stated that the individual enrollment is high and HSRI has taken great strides in enrolling the uninsured population. However, for the enrollment for small businesses into HSRI has been slower and steadier than expected. SHOP is growing its numbers, though.

Lt. Governor Roberts stated that she is interested in the enrollees who have gone through the entire application process, but have not purchased the insurance. She wants to know what their reason for not purchasing is.

Director Licht stated that he was surprised that most people did not just buy the cheapest plan, but bought gold and platinum plans. He asked for the age-breakdown of the purchasers of the bronze plans.

Medicaid-Active ACA Adults as of April 16, 2014

Deidre Gifford, Medicaid Director

Presentation available upon request

There are about 45,000 adults who were enrolled into Medicaid expansion. Lt. Governor Roberts asked if there is a breakdown of the numbers of eligible adults vs. number of enrolled adults. She stated that the linguistic breakdown given looks low.

Of the current CNOM BHDDH population (3,623 people), 2,056 people were determined eligible for Medicaid. Currently, the 2,056 people are completely covered by Medicaid insurance and their services are fully federally covered. Sec. Costantino asked CMS to extend the CNOM application for a few months to cover the BHDDH non-Medicaid population (currently, RI has a federal match for its spending).

Lt. Governor Roberts asked if there is a way to reach the BHDDH population insured. Sec. Costantino stated that Dir. Craig Stenning has been hosting health fairs for them.

Sec. Costantino stated that for the HIV/AIDS population, the continuity of care is very important.

Ritecare Parents Now

There were 4,311 parents who were disenrolled for Ritecare. 35% have returned to Medicaid. Currently, however, there are 1,271 parents who have no response. The parents in the no response category could have enrolled into employer-based insurance. There is currently a survey out to the parents to understand their thought process in enrollment. A preliminary finding stated that the parents received a lot of contact for the end of Ritecare coverage.

Linda Katz asked if there is any more information on the parents who are awaiting QHP enrollment. Is there any information on how much financial assistance/subsidy that they are receiving? Deidre stated that they do not have this number, but they can try to find it. Amy LaPierre stated that over the 724 parents enrolled and waiting for QHP, there are about 100 parents who qualify for the subsidy.

EOHHS believes that it will reach full enrollment of 37,491 people by December 2014, which is the largest enrollment period between January 2014-May 2014.

3. OHIC Commercial Marketplace Report

*Sarah Nguyen, Principal Policy Analyst, OHIC
Presentation available upon request*

Information on the commercial insurance market is collected twice a year and for this presentation, Aetna, CIGNA, NHPRI, and Anthem are not included. The data presented here is as of June 2013.

In June 2013, there was a 15% increase (+31k) in self-insured people from the numbers in 2005. For the fully insured, there was a 24% decrease (-99k). In total the covered lives market has decreased by 11% (67k).

Health Plans will be approved on July 15th. There will be a public meeting for the public review of the rates.

4. Health Insurance Survey (2012 & 2014)

*Deb Faulkner, Consultant for HSRI
Presentation available upon request*

The survey was funded through federal Establishment funds from OHIC/HSRI. This was a telephone survey of 5,650 households and a total of 13,383 individuals. Its areas of key focus are: insurance coverage, employer-sponsored insurance, and health status of the entire household. The HIS worked in conjunction with the ACS, but the results of the HIS were more readily available quicker.

For the uninsured, there were about 46% who were 18-34 year old. The uninsured are also disproportionately male (55%) and disproportionately childless adults (72%).

For the majority of the uninsured population, their health was seen as positive, with 19% claiming excellent health, 24% claiming very good health, and 36% claiming good health.

52% of the uninsured are not offered insurance through their employers, which are mostly small firms.

RI is considered another round of HIS in the state. Key considerations would be: timing, focused strategies, and cost of care.