

- 1  **RHODE ISLAND HEALTH BENEFITS EXCHANGE ADVISORY BOARD**  
 Tuesday, November 8, 2011 1:00 – 2:30pm  
 Rhode Island Foundation
- 2  **Reminder: what is an Exchange?**  
 The ACA creates an opportunity for states to establish a new health insurance marketplace, called an “Exchange”.  
 Rhode Island’s Exchange will:
  - Present health insurance options for easy comparison
  - Determine eligibility for publicly subsidized coverage, including:
    - Medicaid and CHIP
    - Federal subsidies for commercial coverage (ONLY available through the Exchange)
    - Affordability of employer-based plans (if unaffordable, individual qualifies for subsidy)
  - Provide access to tax credits for qualified small employers
- 3  **Today’s Agenda**
  - Organization
  - What is the status of work to date in the following areas:
    - Policy
    - Operations
    - Technology
  - Next steps
- 4  **Organization**
  - Governance model
  - Participating state agencies
  - Supporting contractors
- 5  **Organization - Governance**
- 6  **Organization – Participating State Agencies**
  - Office of Lt. Governor Roberts
  - Executive Office of Health and Human Services (Medicaid + Dept of Health)
  - Office of the Health Insurance Commissioner

7  **Organization – Supporting Contractors**8  **Today's Agenda** Organization What is the status of work to date in the following areas: Policy Operations Technology Next steps9  **Exchange Project Status**

◆ Vision

The Rhode Island Health Benefits Exchange (Exchange) will provide a robust marketplace for *all Rhode Islanders* to identify health insurance coverage options and for those eligible to purchase coverage.

◆ Path

Achieving this vision requires an aggressive, carefully orchestrated change initiative impacting:

Policy: business policy, practices and processes across multiple enterprises;

Operations: the people, roles, responsibilities, & organizational structures within these enterprises; and,

Technology: the systems and technology solutions that support the new policies and practices

 Where we are Defined the “what” (our high level requirements and design) Working on the “how” (procurement strategy, innovator grant opportunity...)10  **Policy – Exchange Environment**

There are many state policy decisions outlined by the Affordable Care Act that are not Exchange-specific, but have implications for the Exchange's development and implementation:

Should Rhode Island establish a Basic Health Plan for those 133 – 200% of federal poverty?

Which commercial market reforms

How should Rhode Island administer risk adjustment and reinsurance?

11  **Work to Date: Policy**

12  **Key Policy Issues**

13  **Key Policy Issues**

14  **Policy – Next steps**

Should the state pursue a Basic Health Plan?

How should the state structure its SHOP?

How integrated should the SHOP be with the non-group exchange?

How much choice should employees have?

How “ambitious” can/should the exchange’s policy agenda be?

15  **Today’s Agenda**

Organization

What is the status of work to date in the following areas:

Policy

Operations

Technology

Next steps

16  **Work to Date: Operations**

Developed workplan for operationalizing RI’s Exchange by 2014

Identified business requirements of RI’s Exchange

Business process workshops

17  **Operations: Workplan**

Developed detailed workplan to operationalize Exchange by 2014

Seven major projects

Technology

Consumer Assistance

Reporting/Evaluation

Staffing/Governance

Health plan certification

Financial Sustainability

Program Integrity

18  **Operations: Business Requirements**

- Identified detailed business requirements for Exchange functions
  - Examples of functions: eligibility determination, enrollment, selecting qualified health plans, premium billing and collections, etc.
- Differentiated potential business models by number and complexity of business requirements
  - Some business models would be simpler to operationalize than others

19  **Business Process Workshops**

- Multiple, day-long workshops involving all relevant state agencies
- Purpose: to re-imagine each agency's operations in the context of an Exchange, identifying opportunities for efficiencies across agencies and improved consumer experience
- Walked through all business functions "in the shoes" of individuals, small employers, employees of small employers, and insurers
- Explored a shared vision of one integrated (end-to-end) business process for each group

20  **Operations – Next Steps**

- Move all seven projects forward
- Apply business requirements developed to upcoming technology procurements
- Establish interagency small groups to deeply dive into how to operationalize our shared vision of an integrated end-to-end business process for
  - Individuals
  - Employers and employees
  - Insurers

21  **Today's Agenda**

- Organization
- What is the status of work to date in the following areas:
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- 22  **Technology**
- Translating business requirements into technical requirements
  - Technology “Gap Analysis”: What do we need vs. what do we have
  - Eligibility system planning
  - New England Collaborative – Innovator grant
- 23  **Technology – Eligibility System**
- RI needs new eligibility system to support Medicaid and Exchange in 2014
  - Together, we envision a single eligibility system that supports both Medicaid and the Exchange
  - A new eligibility system will be phased in over time:
    - Phase I: All “MAGI” eligible – in 2014, this will be anyone who is income eligible for Medicaid or Exchange
    - Phase II: “Complex” Medicaid – those who require clinical determination or other more complex tests
    - Phase III: All other human services programs
- 24  **The “Single Project” Vision**
- 25  **Technology – New England Collaborative**
- New England Collaborative, led by Massachusetts, was awarded an Innovator grant
  - Purpose: to develop technology components that can be shared or reused by multiple states
  - RI is actively collaborating with MA, by:
    - Identifying shared business and technology requirements
    - Participating in procurement for technology vendor
- 26  **Next Steps: Technology**
- Determine the technical components needed to support our integrated operational vision for individuals, employers/employees, and insurers
  - Develop procurement strategy
  - Continue to work with New England Collaborative to design new technology together

27  **Today's Agenda**

- Organization
- What is the status of work to date in the following areas:
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28  **Next Steps**

- Policy
  - Basic Health Plan
  - SHOP business model
  - Scope of Exchange policy agenda
- Operations
  - Continue to explore integrated vision for:
    - Individuals
    - Employers and employees
    - Insurers
- Technology
  - Technical requirements (ongoing)
  - Procurement strategy
  - New England Collaborative work