

Rhode Island Health Benefits Exchange Advisory Board
Department of Administration, Conference Room A
One Capitol Hill, Providence
1:00 pm – 3:00 pm
June 18, 2013
Meeting Minutes

Attendees: Meg Curran, Chair, Geoff Grove, Vice-Chair, Christy Ferguson, Exchange Director, Mike Gerhardt, Peter Howland, Linda Katz, Insurance Commissioner Chris Koller, Patrick Quinn, Amy Zimmerman

Excused: Secretary Steven Costantino, Director Richard Licht

- I. The chair called the meeting to order and moved to approve the minutes from the April 30, 2013 Exchange Advisory Board Meeting. The minutes were approved. The Board also thanked Insurance Commissioner Chris Koller for his service on the Board and welcomed new Board member, Patrick Quinn from SEIU.

II. Director's Report: Exchange Director, Christy Ferguson

Before reviewing the Director's Report, Director Ferguson charged the Board with keeping a running list of healthcare-related questions that they think the Exchange should be answering for consumers. For example, what do every day consumers (our neighbors, parents, friends) want to know about health care and health insurance?

a. **CCIIO: State Based Exchange Approval process**

Director Ferguson announced that in early June, the Exchange had a final detailed design review with CMS and that Rhode Island received approval to continue with the implementation of its state-based Exchange. The federal government is working closely with Rhode Island in order to ensure that the state will be successful on October 1st.

b. **Marketing and Communications**

Overview of Enrollment Populations

Director Ferguson discussed the enrollment universe of target populations for the Exchange. These numbers were also presented to the House Finance Committee and are available here:

<http://www.gov.ri.gov/healthcare/interest/documents/Populations.pdf>

Director Ferguson commented that these numbers highlight the Exchange's goal to provide access to coverage – either through new coverage or the maintenance of current coverage. She added that the Exchange wants to make sure consumers understand the value of the tax credit and of their employer's contribution. Information will be available through the call center, informational website, and other resources to support people in their decisions about insurance coverage.

Board members asked for a more detailed breakdown of the enrollment universe numbers by demographic characteristics (e.g., age, income, sex). Director Ferguson responded that this presentation was at a higher level and that the numbers are estimates but the Exchange does have the numbers at a more detailed level.

Regarding potential populations, a board member asked whether Medicare Supplemental Insurance will be offered on the Exchange. Director Ferguson responded that this issue has not been raised but that the Exchange will look into it. Currently, the Exchange will not offer Medicare Supplemental coverage.

Director Ferguson noted that the Exchange's full employee choice model will allow small employers to pick a reference plan and then the employee could choose a plan that will fit in their budget or health care needs (i.e., buy up or down). Rhode Island businesses have raised concerns about predictability of rates -- the Exchange hopes that the full choice model will offer more predictability of rates; thus consistency of coverage. Additional benefits of this model include: the portability of coverage for employees and reduction in churn.

The eligible population for small businesses is 241,000 and 60,000 for individuals. These numbers are not additive and the Exchange's target is 75,000-100,000 enrolled in the first 18 months. There are 19,000 people who are currently eligible for Medicaid but who are not enrolled. One board member remarked that the Exchange should pay attention to the intersection between Medicaid and employer coverage.

One Board member raised a question regarding target numbers per audience. Director Ferguson responded that the Exchange is examining goals and specific take-up rates but that she would like to hear feedback from Board members on this issue.

Director Ferguson noted that she has talked to both the Vice-Chair and Chair of the Exchange Advisory Board and that there will be specific meetings on metrics to measure the success of Exchange. The Chair remarked that if particular members of the board are interested in specific issues, sub-committees can be formed.

c. **Consumer Assistance**

i. **In-Person Assistance (OESP)**

Director Ferguson noted that the Exchange received one bid for the OESP RFP and is working quickly to secure the contract. The program will focus around individuals who are below 250% FPL. The Exchange is working quickly so that the OESP program will sync with the contact center.

Board members raised questions on the plan for training for the in-person assistance program, navigators and contact center. Director Ferguson responded that Exchange staff have been working on preparing and developing the components of training and that the Exchange will be working with experts in other states, such as New York. Content will be vetted by stakeholders, community members, and the internal Exchange team. Ms. Black also added that the Exchange has a new staff person, Carson Colmore, who will be the Training Lead. Director Ferguson indicated that the Expert Advisory Committee can be used to set up sub-committees that are specific to these topics.

Contact Center

Director Ferguson noted that the Exchange is close to securing a vendor. The Contact Center will be located in Rhode Island with Rhode Island employees and will be aiming for a June 20th start date.

III. Communications Plan Presentation: Director of Marketing and Communications, Ian Lang

Mr. Lang provided an overview of the Exchange’s Communications Plan.

Director Ferguson noted that the marketing strategy is different for people who will pay a relatively small amount for their insurance coverage versus people who will have to pay \$2000 for their insurance coverage.

Board members raised concerns about the low level of awareness about the Exchange among consumers and the communications timeline. Mr. Lang responded that it is important to have a place to send consumers before increasing awareness about the Exchange. Director Ferguson added that she wanted to have a sense of the products (in process of being approved) before implementing the awareness effort.

Board members commented on the importance of building an evaluation plan for the marketing strategy to ensure that the Exchange is reaching all its target audiences.

Due to time constraints and per the request of the Board, full discussion of the marketing and outreach plan was postponed until the July meeting.

IV. Public Comment

There was no public comment at this time.

V. Pursuant to R.I.G.L. §42-46-5(7), the body adjourned into Executive Session (Relating to procurement – online resources)

VI. The Board reconvened into open session. There were no votes or motions to report from the Executive Session.

VII. Adjourn