

Expert Advisory Committee  
Friday March 2, 2012  
8:00am  
Meeting Minutes

Attendees: Jay Raiola, Elizabeth Earls, John Fleig, Elaine Jones, Don Wineberg, Kathryn Shanley, Elizabeth Lange, Joan Kwiatkowski, Craig Syata, Douglas Harrison

- I. Call to Order – Jennifer Wood called the meeting to order, and welcomed the group to the space.
  
- I. UX2014 Demonstration – Presentation by Dan Meuse and Matt Harvey, consultant working on the exchange project. This is the front-end design, a public private partnership, they engaged a firm, IDEO, out of Paolo Alto to create an experience. Demonstration by Matt Harvey and Dan Meuse. Mr. Harvey notes that this is a prototype, - this is a visual demonstration. It is also a wireframe, and the important thing being shown here is how the user may interact in the system, what kinds of interactions we may have with the system. This is not to be an image of what the colors and fonts will be, but roughly how it is laid out for user experience, not for visual design. This is the second to last draft for IDEO to be using. This is not RI Health Benefits Exchange, this is the baseline to build ours from.
  
- II.
  - a. Comments:
    - i. Don Wineberg: Are you planning on using flash or no?
      1. Matt Harvey: We do not know yet but the answer is probably not. Likely platform/browser independent.
      2. Don Wineberg: One suggestion, as I see the amount of detail, I recommend the cover page inform people how long it will take people to fill out. Just tell folks up front.
      3. Matt Harvey: Good point.
      4. Don Wineberg: Plan in the future all of which have different enrollment screening process. Will have a lot of internal pressure from internal process. Have to explicitly develop a process for the government application, in some sense want to ask
    - ii. Elizabeth Lange: The honesty on time is really important.
    - iii. Rebecca Kislak: The using of a library computer gets to the point of privacy, and that is a concern. It is pinging real time? It's not going to later check my information, it will be real time?
    - iv. Elizabeth Earls: Comment on the number of questions =- I wonder if the feds have requirements for what they ask?
      1. Dan Meuse: We do not have the final guidance from the feds on what they want to develop an eligibility application. Take that list of questions, compare it to Medicaid's list of questions.

- v. Joan Kwiatkowski: I think the placement of questions is key – I don't know why, but I find they questions "are you pregnant" so early on may cause worries for people who wonder if they are going to be negatively effected as a result of the answer.
  - 1. Dan Meuse: Perhaps have an explanation for why
  - 2. Elizabeth Lange: Build on the race issue, we have been told that for population medicine we do need to have that asked, but need to explain it. Where it gets asked and why.
  - 3. Jennifer Wood: Thank you for your comment Joan, agree whole-heartedly.
- vi. Craig Syata: Privacy portion of it – I don't read privacy policies when they are sent to me, so if you make it really clear in some other way up front that the information you have provided today will not be disclosed to other parties – perhaps do some bulleting and not the long privacy policy read.
- vii. Joan Kwiatkowski: Has this prototype been tested in other languages, and what has been the outcome?
  - 1. Dan Meuse: I don't believe it has been translated in other languages just yet. It was developed based on other interviews, and don't believe this prototype has been user tested.
- viii. Rebecca Kislak: Are you going to be guiding people towards SSI applications?
  - 1. Matt Harvey: The phasing approach on this project is that on Oct 2013 we are going to go live with just exchange population. Then will roll in other groups, may extend to SSI etc.
  - 2. Rebecca Kislak: It is my experience that there are a lot of people who will be in the under 133%FPL, there is a big group of them who will be financially eligible, but will be difficult to convince or get to apply for disability.
- ix. Don Wineberg: Do you expect telephone support to be available?
  - 1. Dan Meuse: Yes, there is always a help slider that will pop out and be on the page for assistance. Whether that be live chat, or telephone etc.
  - 2. Matt Harvey: That is why the Navigator and assistor programs will be key
- x. Craig Syata: Do you anticipate putting in any limitations between the two categories? It seems someone could be all the money towards the premium discount?
  - 1. Dan Meuse: No guidance on that as yet.
- xi. Rebecca Kislak: There are other tax credits and people expecting things from their withholdings. It probably makes it more complicated to communicate about it at the same time,

but it makes me wonder if there is an easy way to communicate about it at the same time.

1. Matt Harvey: What I anticipate is that the help text around this will help push that. We will not be able to actually personalize it.
- xii. Elizabeth Earls: This is complicated for the average person. Can someone start it, walk away and come back?
  1. Dan Meuse: Yes.
  2. Rebecca Kislak: And the free tax clinic folks will be able to work with them on this?
  3. Dan Meuse: We hope so – now we have two complicated tax credit systems, so there are different ways that people will certainly address this. The ability to have a system that is flexible, to go back to this slider, to make adjustments is key.
- xiii. Elizabeth Lange: Confused – is it important to keep Penelope’s providers? Perhaps flesh out to is it important to Penelope to keep a connection with provider?
  1. Dan Meuse: Agree, these words are not final and need fix many of these.
- xiv. Elaine Jones: A lot of these people have not been using the health system, so they may not know the answers to these questions. So even if they don’t answer these questions, it may affect the plans?
  1. Matt Harvey: We know that in addition to technical questions, there are also going to be 42 options of health plans how do I pick the right one.
- xv. Kathryn Shanley: I think the challenge is going to be how to make the exchange pay for itself, to have the support staff, and keep the portal sustainable.
- xvi. John Fleig: What if you do not check yes or no, does it stop you?
  1. Dan Meuse: No, it merely helps you define plans, still move forward.
- xvii. Kathryn Shanley: can you talk a little bit about what is happening behind the scenes? How is the process going to run?
  1. Dan Meuse: The things we know , is there is a requirement, to provide real time eligibility determination. This is in quotes as sometimes you have to have additional information requested as it may not be available immediately. There is going to be accountable case management function for who the support staff ends up being. Separate interface for those in the assistor role (brokers, etc).
- xviii. Kathryn Shanley: What is the time frame for the RFP?

1. Dan Meuse: Our goal, provided we get clearances from Dept of Health and Dept of Admin, is in the next week or so.
- xix. Don Wineberg: Have you given any thought to how to display and sort the health plans?
  1. Matt Harvey: We will see what our eventual vendor proposes and rigorously field test that, as there has been a great deal of discussion on how to organize.
- xx. Don Wineberg: If there is the possibility of immediate enrollment, it should give you your number right away, provided you can receive that from the carrier?
  - a. Dan Meuse: We assume that your experience would be very similar for an employee who's employer is using the SHOP exchange. We have asked for that, but not yet assume there will be shop enrollment, waves of activity, the effective date
  - b. Craig Syata: Once you get past January one, someone who applies in 2014, what is the effective coverage date then?
    - i. Matt Harvey: If someone loses their coverage, eligible for COBRA, then they have their qualifying event. It is not all that different than those of us who have large employers, who understand the enrollment process.
- xxi. Rebecca Kislak: There are a lot of overlapping to do lists of timelines, wondering if there is a way or plan to share with the work groups and advisory committee, as well as an update on the hiring of an exchange director, and what needs to go to the Board etc.
  1. Dan Meuse: You are jumping ahead to next week. The topic for next week,
- xxii. Elaine Jones: As a small business employer, I end up with the plans listed in a grid format. I think it works once you know what it is telling you, someone who wants to go in with no knowledge is going to be challenging.
  1. Dan Meuse: Health insurance literacy is low. There are a small number of people who have high health insurance literacy. The ability to have a strong consumer assistance program, to ask those questions to make the best decision is key.
- xxiii. Elizabeth Lange: If this program does generate enrollment, and then spits out the card, it will still require a Medicaid check of names. Providers run into this challenge regularly.

1. Dan Meuse: There will be a massive undertaking of user testing – both those who are applying for coverage and those who will be taking the coverage.
- xxiv. Kathryn Shanley: One of the things is having the ID card as soon as its live, on a smart phone application, and be able to go into a provider office, so it is there and current. If it is a real time smart phone application that helps with this. They may not have a desktop application, may not have an ipad, but likely have a smart phone.
- xxv. Elizabeth Earls: You mentioned that you do not have a template yet, but that it would be similar for the SHOP?
  1. DM: For the employees it would be simple, for the employers it would be different, a view we do not yet have.
- xxvi. Elizabeth Earls: So say I am a small business employer with four or five employees, is the vision that they would go through this and find options here?
  1. Dan Meuse: No, if a small employer under 50, and want to go through the exchange in status quo, you would be best served by going through the exchange let me help you with that. You would go to the SHOP exchange, and it would help you decide what the best model for your employees is.
    - a. John Fleig: So then the employee would follow up on the work of the employer and select from there.
- xxvii. John Fleig: I am interested in the policy decisions that you reference here.
  1. Dan Meuse: That is what I am bringing to you next week. I describe next week as the syllabus discussion. We know that policy decisions will need to be made, best guess on timing, there are certain policy discussions that are more pressing, do decisions affect the baseline on the technical side, or bumping up against deadlines from the federal government.
- xxviii. Kathryn Shanley: I think it would also be helpful next week to discuss who is making these decisions. Also a timeline with critical dates would be useful.
  1. Dan Meuse: We will bring the decision making tree back.

III. Public Comment. – No comment made.

IV. Adjourn – Next meeting March 9, 2012 8:00am.