

## Expert Advisory Committee

Tuesday October 9, 2012

4:00pm

### Meeting Minutes

Attendees: Don Wineberg, Kathryn Shanley, Jay Raiola, Angela Sherwin, Exchange Director Christy Ferguson.

- I. Call to Order – Director Ferguson called the meeting to order. She welcomed members, and asked for introductions around the table.
  
- II. Update on Schedule Going Forward – Director Ferguson noted that they are working on adjusting the time so this Expert Group may feed into the Board, but moving the meeting to the middle of the day did not work for our physician partners, so we are trying to see how we can put the two groups closer together and have more overlap. Any input?
  - a. Don Wineberg: Personally I prefer the time change, but that said, I also prefer more homework before the meetings in order to enable a more dynamic discussion at the meetings.
  - b. Kathryn Shanley: I would agree – deeper discussions would be useful. The timing does not matter so much to me, but ensuring that we have the information from one meeting, let us look it over and have an engaged discussion. The key is being able to voice our concerns is great, and makes it easier to understand decisions made and easier to accept things we may not agree with. I will say I am worried about the complexity about all of this, and the timing, I continue to be concerned about getting it all together.
  - c. Jay Raiola: I would say when this all started I was curious how open these stakeholder sessions would be. And I must say I am happily surprised with the transparency, the staff work, and am overall pleased with the inclusiveness of it all. The way I see the exchange being built is reassuring – when I see the model, I see input from all the stakeholder, and it is a credit to the way that the Governor and Lt. Governor have structured these meetings. I was skeptical it would go that way, but we can say we do have input all around, which is great. Continue along that way.
  - d. Don Wineberg: I appreciate strategic planning for sure, but if it is not involved by vision and values then it may not be effective. It was wonderful to have those discussions in the spring.
  - e. Jennifer Wood: The other thing you may reflect on is that before you were set on this committee, the discussion of the formatting of the executive order, as each of you were on the stakeholder process and helped to inform that decision.
  - f. Kathryn Shanley: I hear that this work will continue to work after the exchange is in place, and not sure if the stakeholder will?

- i. Director Ferguson: Actually we will keep all groups up and running to make sure that we have things working, a check in on what is working or not working.
    - g. Director Ferguson: What do we think the interaction with the Board should be?
      - i. Kathryn Shanley: I think that more interaction would be good. By design those with a vested interest were not to be on the Board, but there was recognition that we have things to bring. I myself try to go to as many meetings as possible, but the more we can build in a more formal process would be excellent.
      - ii. Don Wineberg: It would be good, especially if we are welcome. I have always felt that when we made recommendation and the discussion came back to us it seemed they were listening.
    - h. Jay Raiola: A number of meetings before the summer Board members would attend stakeholder sessions to just have a direct interface. Having that be the case with this group and the Board members would also be great.
- III. Presentation – Christine Ferguson Exchange Update and Blueprint Development (slides available upon request and on website).  
Questions/Comments/Discussion
  - a. Kathryn Shanley: Are these target dates the same for every state?
    - i. Director Ferguson: The November 16 date is, but the ones lined up for other modules are not. Every state works with CCHIO for their dates.
  - b. Don Wineberg: While it is important to not waste money, it is important to get it as right as possible first time around.
  - c. Kathryn Shanley: Is outsourcing an option for the call center?
    - i. Director Ferguson: Well in a ways, outsourcing from state government. The technology is part of the systems integrator project. That technology will be ours as a state, and so if we want to use it for in house work for what DHS does currently, we may be able to. If we bought it from a call center, we could not.
  - d. Don Wineberg: There is a little reference under the key communications piece, do not loose focus on simplicity and user friendly nature of the program. Also what we should be considering with contact centers that we have a good customer experience.
  - e. Kathryn Shanley: Moving people out of the call center and into self-service. One of my concerns would be that while I think they are great goals, they are all going to come with a heft price tag. A call handled by a human being is more costly than an automated call.
  - f. Don Wineberg: Do you think you can practically expect someone to use an automated system in an effective way.
    - i. Kathryn Shanley: As a consumer I know myself the frustration, I just know it adds to the cost of the product.

- ii. Don Wineberg: It does, but it useless if it cannot be understood or effective.
  - 1. Director Ferguson: I do want to reiterate that it is a contact center, not a call center.
- g. Jay Raiola: The points raised in the presentation are all valid, the two issues I do see, one we have talked about the expense and being efficient, and the other is underwriting. As a benefit consultant my view is this exchange is another opportunity for more competition in the market place. As a broker I can take into the exchange if I see it as a place to bring in money for my client, and I can bring in ten, twenty people for the exchange, but you would not be paying me, as a broker, any salary, not admin over head costs etc. The other issue to note is that in underwriting – I am a proponent... if I have a group of nine and each individual person picks a different plan from three carriers. The issue is if you have a group of nine and it is an employer group, with just one carrier, so what do we do if we have three people age 60, three age 40, three age 25, and each set go to different carrier - it will blow up the rates. How does it distribute it among carriers? I see that as one of the steps to address if we are going to have true defined contribution where each picks the plan and carrier.
  - i. Director Ferguson: This is one of the many issues that a lot of work has gone into some different ways of approaching and continue to have a lot of work to review. Definitely a challenging problem and one we will continue to work through.
  - ii. Jay Raiola: You bring up tiered networks, and that is something they are looking at in MA. These carriers they address the market at the speed of sound, they receive input 24/7. They huddle up and ask where are they heading now, etc. The exchange can be as responsive in future as well. I look at what the spirit of the law was intended, and feel that we need to keep doing so.
  - iii. Director Ferguson: That is clear in a lot of the conversations we have had.
- h. Kathryn Shanley: I wish there was only one shade of white when I go into a paint shop, and in that way, I think sometimes choice maybe overwhelming for those selecting plans and options.
  - i. Director Ferguson: Right, and for carriers, looking for a delivery system that is high quality, and work to get back to the relationship with patients that we had thirty years ago. It offers and opportunity for all sides, have the choice be really around the provider as opposed to the deductible. Not sure that I have the same sense of what the dental provider system is looking as much as I do on the physician and hospital and nurse practitioner side.

- i. Kathryn Shanley: It is really different, when you go to a dental office the first thing people will say is does my plan cover it? You have a different dynamic because it is not one's heart.
- IV. Public Comment – No further comment put forward at this time.
- V. Adjourn