

Expert Advisory Committee – Health Benefits Exchange

Health Centric Advisors

235 Promenade St., 5th Floor, Providence

April 9, 2013

8:00am – 9:30am

Meeting Minutes

Attendees: Paul Block, Bill Delmage, Lou Giancola, Jane Hayward, Chuck Jones, Elaine Jones, David Keller, Mark Kerin, Joan Kwiatkowski, Beth Lange, Cecelia Pelkey, Jay Raiola.

I. Welcome and Introductions

Amy Black, Exchange staff welcomed three new members of the Committee: Chuck Jones, Thundermist, Meryl Moss, Coastal Medical, and Paul Block, Psychological Centers.

Ms. Black also introduced Ian Lang as the new Director of Marketing and Communications at the Exchange.

II. Follow-up from March 12, 2013 Expert Advisory Committee Meeting

Ms. Black announced that the memo outlining the Committee's input regarding innovative plans and a revision to the Mission was given to the Board for review.

The Board will consider the revisions at the April 30th meeting.

The revised mission for the Experts Committee was approved. The final version will be in the Dropbox folder.

Update on the Small Business Exchange (SHOP)

Ms. Black explained that the Federal deadline for the implementation of SHOP has been delayed to 2015. The Affordable Care Act calls for a new insurance marketplace specifically for small businesses, starting next year. But in most states, employers will not be able to get what is intended in the law: the option to provide workers with a choice of health plans. They will instead be limited to a single plan.

The "choice option," was supposed to become available to small employers in January 2014. But administration officials said they would delay it until 2015 for both federal and state-based exchanges.

Ms. Black noted, that as of the meeting, Rhode Island intended to move ahead as planned with a full choice model for the SHOP.

III. Exchange Website Update: Ian Lang, Director of Marketing and Communications, Exchange

Mr. Lang presented a draft template of the informational website for the Exchange. The goal of the Exchange website is to provide a resource for individuals and small businesses to get their questions answered. However consumers come into the site, they'll be directed to the part that is relevant to them.

- The Exchange would like feedback on what areas we'll need going forward.

Mr. Lang provided an overview of key functions of the website:

- Consumer assistance will be a major focus of the website.
- Informational resources including information on Medicaid. The state is taking a "no wrong door" approach. The Exchange website will be one vehicle through which people will have access to the "insurance selector" and eligibility system to apply and enroll in all types of insurance.
- The website will include a variety of health-related information, basic information on health insurance (i.e., insurance 101), and quality information designed to help consumers make informed choices about their health insurance
- The website will have a Spanish and Portuguese version. The Exchange will work with Medicaid and DHS for people to access the language line. Portuguese release date will be slightly delayed but Spanish and English release dates are close together.
- Users will be able to sign up for e-newsletters from the Exchange.

Following the website conversation, members made the following recommendations to the Exchange staff regarding the website design:

- Recommendations:
 - Establish trust that the information is reliable, comprehensive and that the site is functional. Site needs to be highly user friendly, highly functional.
 - Use trusted sources to relay information. Suggestions included providers, pharmacists, and key community organizations.
 - Coordinate information sharing with plans, providers and other key health-related websites. Be mindful of how the website is linking consumers to information that is valuable to them.
 - Start with health plan quality ratings. Provider quality ratings are not yet defined consistently. *The Exchange will continue to work with providers on defining appropriate provider quality ratings to report.*
 - Consumers do, however, want to know if their providers are in the selected plan network.

IV. **Communications Planning Discussion: Input on communication vehicles and messengers**

Mr. Lang presented an overview of key audiences for the communications and marketing plan of the Exchange. One of the key components of the Exchange's communications plan is determining the trusted and best messengers and communication vehicles for key audiences. Mr. Lang lead a discussion with committee members regarding how best to reach the communities they represent - particularly providers and brokers.

Member recommendations included:

Communication Vehicles for Providers:

- Reach out to different professional societies (i.e., RI Medical Society, specialty societies, Hospital Association)
 - Information should include: what's offered on the Exchange, how it's going to work, how do consumers access it? Providers on the committee warned not to assume all providers understand the basic concept behind the Exchange, and suggested starting at a basic level to build up to enrollment process.
- Information could be shared through newsletters of the different professional societies and associations. Most of the smaller healthcare providers belong to chambers because they get healthcare through chambers. Trade associations are a trusted voice.
- Community Health Centers: teams within the centers work with different patients, information has to be linguistically and culturally appropriate.
 - Exchange staff could attend monthly meetings of community centers to talk about the Exchange. Other suggestions include: Enrolling patients on the spot immediately, staff on site, and warm transfer while they are in the office. Amy Black explained that *the Exchange will have a broad-based consumer support system, including in-person assistors who will help consumers apply and enroll in the appropriate insurance affordability program.*
- Committee members representing behavioral health noted: Behavioral health providers are just beginning to pay attention to the Exchange out of fear. Information to them could be a 5" by 7" card explaining who is this for, what can you get through it, how to find out information about eligibility, what plans are available, what providers are covered, and what services are covered (which was identified as particularly important for providers)

Communication Vehicles for Brokers:

- Committee members from the broker community suggested advertising to small businesses encouraging them to “contact your broker to get quotes through the Exchange.” These members also suggested a certification program that has strict compliance guidelines that brokers must attend.

In terms of small businesses, representatives from the broker community additionally suggested the Exchange should take a multifaceted approach to marketing. Including the subsidized population, unsubsidized individuals and then the employer groups. And be aware that not all small businesses will want the same thing -- so discussing what is different/special about the Exchange is important.

V. Public Comment

Amy Black, Exchange staff asked if there was any public comment, hearing none, the meeting was adjourned.

Next Meeting: June 11, 8am at 235 Promenade Street, 5th floor Providence