Expert Advisory Committee
HealthSource RI
33 Broad Street, 2nd floor, Providence, RI
July 8, 2014, 8:00am – 9:30am
Meeting Minutes

Attendees: Don Wineberg (Chair), Ted Almon , Abbe Garcia, Elaine Jones, Monica Neronha, Ed Wing, MD, Cecilia Pelky, Joan Kwiatkowski, Lisa Rocchio, PhD, and Director Christine Ferguson

Staff: Lindsay Lang, Marti Rosenberg

I. Welcome and Introductions - Don Wineberg, Chair

II. Program Update

a. Renewal process – Lindsay Lang, legal counsel for HealthSource RI, updated the Expert Advisory Committee on the planning of HealthSource RI's (HSRI) renewal process. She noted that there has been some new guidance published by the Centers for Medicare and Medicaid (CMS) governing the federal rules. States have a little more flexibility for renewals, as long as they follow the guiding principles. HSRI is weighing its options in conversions with CMS and the IRS.

In general, HSRI's goals and principles are to have as much effective communication as possible with its customers. The open enrollment period is from November 15 through February 15. This condensed timeframe will have an impact on the Contact Center, marketing, advertising, consumer education, the outreach team and the other consumer-facing work.

Lang shared that HealthSource RI is required to share a single unified notice prior to the beginning of open enrollment with deadlines, dates, and steps customers need to take to get updated information. HealthSource RI is considering the appropriate amount of information to empower, but not overwhelm, consumers. Both renewals and new enrollments must come in during this time period.

Lang discussed various options that HealthSource RI might use to reach existing and potential customers, as well as the renewal process that HealthSource RI might use with its existing customer base.

HealthSource RI seeks to create an interactive experience for its customers — an experience that encourages consumers to consider and carefully evaluate the new plans and prices available to them. Tax credits are also expected to change as a result of a change in cost of the second silver cost plan. In addition, Federal poverty levels will also change as of November 15.

Committee members asked questions about renewals, and commented on open enrollment. Monica Neronha shared her experience from Blue Cross Blue Shield of Rhode Island that finding the right balance of communication is important. Members also asked about how open enrollment would have an impact on the Contact Center and Meg Ivatts noted that we are ramping up carefully. A committee member suggested that there might be a way that employers can help, perhaps with posters in offices.

Committee members ended by discussing ways that carriers might align the calendar year with the deductible, and the difference in the default year with individual coverage and the SHOP.

b. Screen Reviews – Marti Rosenberg
Marti Rosenberg updated the Committee members about HealthSource RI's review of the enrollment screens. Members of the outreach team, the Contact Center staff, and community members have reviewed each screen to edit the language to make it more understandable and to find ways to simplify the application process. There has also been a review of the SHOP screens.

A Committee member asked about the development of mobile screens. They have not been priorities, but the committee suggested that HealthSource RI focus on prioritizing this way of enrollment to reach young people and individuals who use smart phones.

III. Role of the Expert Advisory Committee – Facilitated by Marti Rosenberg

In this section of the meeting, the Expert Advisory Committee considered the question: "What is the role of the Expert Advisory Committee."

Goals:

Consider the question of the Federally Facilitated Marketplace (FFM):

Discussion points included:

The plan for how much it would cost and how to fund does not exist yet

We understand that the cost to send it to the feds ("throw it away") is large:

- Cost to the health plans is large
- Thus, cost to subscribers will be large

We did build this big thing – beyond the formal requirements

A key question is: Do we want to export money (send it to the feds), or import money (find ways to pay for it)

There is also a difference between quality versus cost

The committee decided that its role in this discussion is with business planning, and adding the voice of the committee, when appropriate.

How will the committee work on this issue?

After some discussion, members agreed to the following:

It is our job to inform the Advisory Board about our perspectives on the business plan because the people in the room have experience and expertise that can help inform these decisions. We can make recommendations to the Advisory Board, potentially presenting a range of options. This group can look at data and be a liaison to the Board. We can lay out a set of facts that include: "Here's what we'll do, here's what it costs, and here are ideas on how to pay for this. If we don't pay for this, here is what to do."

Director Ferguson also asked the committee their opinion on the value of a much greater level of transparency about HSRI functioning. The committee responded that transparency is important, but that people did not expect HSRI to share their proprietary information.

Members also stated or suggested the following:

- People need to understand more about the Unified Health Infrastructure Project (UHIP). Who does it benefit? Does the investment in UHIP cut costs elsewhere? Are there Medicaid savings in UHIP?
- We need to understand the opponents to HealthSource RI, some of whom may be paid for by national conservative forces.
- We need to clarify that there are two types of funding – "build" versus "ongoing operations."
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    - We can take the high-level funding proposal and define the levels of service it will bring – and say, this is how HealthSource RI would compare to the federal. Then, we would answer the questions about why we need the services and what value they would bring.

Members concluded that their goals were:

- Engaging in the discussion about HealthSource RI moving to the federal government – being a part of this debate
- Helping with planning for HealthSource RI
- Being more of a liaison with users

Committee members requested that meetings be less about receiving information and more dialogue, with an exchange of ideas.

IV. Public Comment

The Chair asked if there was any public comment. Hearing none, the meeting was adjourned.

Next Meeting: August 12, 8:30 a.m.
HealthSource RI Office