

Delaware Health Insurance Marketplace Project Update

Delaware Health Care Commission Meeting
July 16, 2013



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Topics

Updates on key milestones, progress to-date and upcoming activities

- Review of Qualified Health Plans (QHPs)
 - Summary of plans
 - SHOP Update
- In-Person Consumer Assistance
 - State: Marketplace Assister (MPA) Program
 - MPA Outreach
 - Federal: Navigators and Enrollment Assisters
- Outreach and Communication
 - Key Dates
 - DE Marketplace Website
 - Outreach Activities

Delaware Marketplace Project



Timeline 2013

Jul 13

- DOI internal review of QHPs - 7/15
- QHP certification completed and recommendations sent to HHS 7/31
- MPA Vendor Contracts signed

Aug 13

- Marketplace Approved by HHS 8/15
- Media/Education campaign on-going

Sep 13

- Media/Education campaign on-going
- MPA Training Completed 9/30

Oct 13

- Media/Education campaign on-going

**** Open Enrollment Commences 10/1 ****

Review of Qualified Health Plans



- The following Issuers have submitted applications for certification on the Delaware Marketplace:
 - Highmark Blue Cross Blue Shield of Delaware (medical)
 - Coventry Health and Life (medical)
 - Coventry Health Care (medical)
 - Delta Dental (stand alone dental)
 - Dentegra (stand alone dental)
 - Dominion (stand alone dental)
 - Guardian (stand alone dental)
- All plan submissions are now under review for compliance with State and federal regulations and standards.
 - Plans are reviewed for compliance with Network Adequacy, Essential Community Providers, Rate and Service Area, Accreditation and Quality Improvement standards, among others
- Final QHP Certification—the State will complete its QHP review and submit recommendations for certification to CMS by July 31st.
 - CMS will conduct additional review and make final decision regarding QHP certification in September.

SHOP Update



On May 31st, CMS published the Final Rules for SHOP

- The Federally-facilitated SHOP will allow employers to choose one plan from a range of plans to offer their employees in 2014. In 2015 onward, all SHOPs will allow small businesses to let their employees choose coverage from a number of plans.
 - SHOP Rule (CMS-9964-F2) can be found here:
http://www.ofr.gov/OFRUpload/OFRData/2013-13149_PI.pdf
- CMS also finalized the SHOP applications that employers and their employees will use to apply for coverage in the SHOP starting on Oct. 1st.
 - Reflect feedback from small businesses and other key stakeholders received during the two public comment periods.
 - The employee and employer paper applications are two and three pages respectively, and the online application is dynamic in nature so that applicants only answer questions relevant to their situation.
 - The SHOP application can be found here: [http://www.cms.gov/ccio/Resources/Forms-Reports-and-Other-Resources/index.html#Affordable Insurance Exchanges](http://www.cms.gov/ccio/Resources/Forms-Reports-and-Other-Resources/index.html#Affordable%20Insurance%20Exchanges)

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Consumer Assistance Update

MPA Program - Procurement and Launch



- Delaware recently executed contracts with four organizations that will hire and manage Marketplace Assistants:
 - Westside Family Healthcare, Inc.
 - Christiana Care Health System
 - Delmarva Foundation
 - Brandywine Women's Health Associates
- All MPAs will be required to complete a State-designed training and certification process prior to beginning outreach activities

MPA Outreach



- Formal MPA outreach activities will begin in the next several weeks
- Outreach activities will be coordinated to ensure adequate coverage across the state and will include targeted outreach to specific communities
- During the pre-enrollment phase, emphasis will be on educating consumers about the Marketplace and preparing them to enroll in a health insurance plan as of October 1

Federally-awarded In-Person Assister Programs



In addition to the State's MPA program, the federal government will select and fund Navigators and Enrollment Facilitators.

Navigators

- CMS issued the final rule on the Navigator program on July 12
- The rule clarifies requirements for Navigator entities including conflict-of-interest, training and certification standards
- The rule also clarifies that certified application counselors must be designated to provide further enrollment assistance to consumers
- No announcement has been made as to what entities have been selected to serve as Navigators; this decision is not expected until August 15

Health Center Outreach and Enrollment Assisters



- On June 10, the Department of Health and Human Services announced \$150m in funding to health centers across the nation to provide enrollment assistance to consumers in the Marketplace
- Three Federally Qualified Health Centers (FQHCs) in Delaware received \$338,656 in funding:
 - La Red Health Center - \$92,715
 - Southbridge Medical Advisory Council - \$79,515
 - Westside Family Healthcare – \$166,426
- The intent of this additional assister program is to expand outreach and enrollment activities and to specifically address the needs of existing health center populations

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Communications & Outreach Update

Key Dates to Remember

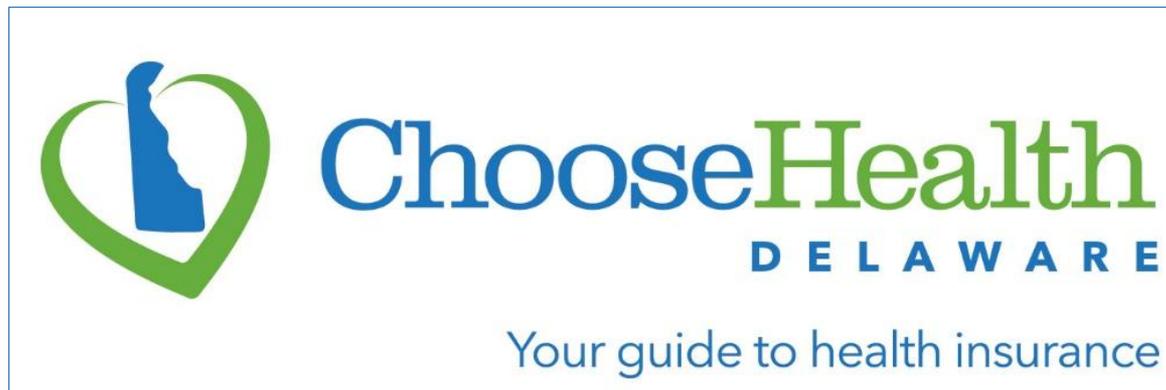


- ❑ October 1, 2013: Open Enrollment Begins
- ❑ January 1, 2014: Coverage Begins
- ❑ March 31, 2014: Open Enrollment Closes

ChooseHealth Delaware website and branding



In addition to Healthcare.gov, Delawareans will be able to tap into Delaware Specific information on: *ChooseHealthDE.com*



- It's your resource for finding out how the new health insurance reform can benefit you as a Delaware resident or business owner. Choose Health Delaware will also introduce you to the new Health Insurance Marketplace and explain why health insurance is important for everyone.

The Delaware Health Insurance Marketplace



Some of ChooseHealthDE.com Features:

- Information in both English and Spanish
- FFM 24/7 Help Line
 - Hearing Impaired
- Social Media Links
- FAQ Section
- Information on Small Businesses
- Materials for Consumers
- A generic email address is currently being set-up and will be available across all websites and entities:
ChooseHealth@state.de.us

Outreach Activities



Second Round Focus Groups

- Consumers
- Influencers
- Small Businesses

Delaware State Fair – July 18-27th

- Informational Card: There will be a pocket-size card for consumers to take with them that will provide the link of the website and the two FFM numbers.
- Brochures from Healthcare.gov
- Creative Concepts for the publics viewing

Information for Consumers at Outreach Events



Small Businesses

Value of Health Insurance (English)

Value of Health Insurance (Spanish)

Families with Children – Waiting for updates on Healthcare.gov

People With Disabilities – Waiting for updates on Healthcare.gov



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