

PCGHealth & Human Services™

Health Benefit Exchange Project – Health Care Commission Update

**Delaware Department of Health
and Social Services**

September 1, 2011

Health Benefits Exchange | Agenda

- Key Accomplishments To-Date
- Policy and Regulatory Report Summary
- Stakeholder Outreach Summary
- Next Steps - 30-Day Outlook

Health Benefits Exchange | Key Accomplishments

- Completed Technical Assessment of current environment and future requirements to support the Exchange.
- Explored several alternatives to leverage existing public and private resources and alternative models including:
 - Private Exchange solutions
 - Innovator States solutions
 - Federal Exchange continues to have little information available
- Met with commercial carriers to collect and assess data on DE insurance markets.
- Completed analysis of DE policy and insurance regulations with proposed rules to identify potential conflicts.
 - Essential Health Benefits are not yet defined and expect further rules/clarification.
- Facilitated 3 Focus Groups in August
 - Small Group – Provider – Consumer Advocacy

Method of Review

- Review and monitor Federal Law
- Review Delaware Insurance and Medicaid code and administrative codes
- Evaluate gaps in the Delaware law relative to the Federal Law
- Create a matrix with this evaluation
- Provide findings and recommendations

Health Benefits Exchange | Policy & Regulatory Report Summary

Findings and Recommendations:

1. **Establish a state-administered Exchange** with the power and authority required by ACA
2. **Prioritize the coordination with Medicaid and CHIP** – Eligibility and Enrollment are key!
3. **Prioritize changes need to incorporate financial oversight and authority** for regulation of the Exchange - particularly related to fraud investigations and financial management review.
4. **Evaluate the current Delaware insurance mandates** as part of the Benefits Assessment
5. **Consider the privacy and security framework** at the time the Exchange governance and operations are complete
6. **Assure public accountability and transparency** by expressly incorporating (in statute or executive order) the reporting requirements for price, quality , benefits, consumer choice and other factors deemed necessary for evaluating insurer performance
7. **Promote efficiency by assuring the Delaware authority to enforce the federal standards** for insurers regarding Marketing, Network adequacy, Accreditation for performance measures, Quality improvement and reporting, Uniform enrollment procedures.

Health Benefits Exchange | Stakeholder Outreach Summary

Public Forums Summary:

- During May – July, 7 forums were held in various locations throughout the state
- Forums provided an opportunity to:
 - Educate stakeholders on Exchange related issues,
 - Dispel misinformation, and
 - Address questions and comments from the public
- FAQs and Key Concerns:
 - Is Delaware large enough to support an Exchange on its own?
 - How will the Exchange work with Medicaid to track individuals as they churn between Medicaid and Exchange premium subsidy eligibility?
 - How will the commercial carriers and ratings be regulated?
 - How is the Exchange going to attract uninsured individuals when the penalties are low?
 - Does everything have to be done on the web?

Health Benefits Exchange | Stakeholder Outreach Summary

Focus Group Summary: 3 groups over 2 days, resulted in 18 pages of feedback

Sample of Takeaways:

- Some of the more successful CHAP outreach strategies may effectively reach Exchange population
 - Outreach through faith based organizations and community leaders (focus on “training the trainer”)
 - Organized “Health Days” that include basic screenings like blood pressure testing
 - Align outreach events with other assistance programs (e.g. setting up an information booth at the Dept of Labor on reapplication days)
- Standardized benefit summaries and efficient premium aggregation would be most beneficial in attracting small employers to the SHOP
- Over 40% of insurance applications are still completed on paper
 - Need to ensure that there are paper based options available for those who are not inclined to use the web

Health Benefits Exchange | 30-Day Outlook

Category	Major Deliverables	Due Date
Stakeholder Outreach	Deliverable: Stakeholder Report DRAFT Dependency(ies) - Forums/Focus Groups	9/2/2011
Program Integration	Deliverable: Benefits Assessment Report DRAFT Dependency(ies) - Actuarial Analysis (in progress); will issue draft report by 9/16 with all available data	9/16/2011
Resources & Capabilities	Deliverable: Resources & Capabilities Report DRAFT Dependency(ies) - Environmental scan of public and private resources (in progress).	9/1/2011
Finance	Deliverable: Finance Options Report DRAFT Dependency(ies) - Technical To Be Assessment (in process).	9/1/2011
Technical Infrastructure	Deliverable: To-Be Technical Assessment DRAFT Deliverable: Technical Roadmap Dependency(ies) - Technical To Be Assessment (in process).	DONE TBD
Business Operations	Deliverable: Business Operations Framework (Initial) DRAFT Dependency(ies): Resources & Capabilities Report.	9/9/2011
<i>Grant Application</i>	Letter of Intent - Draft (Optional) Actuarial Analysis - Benefits Assessment Grant Application - Draft Grant Application - Final	9/2/2011 9/16/2011 9/20/2011 9/27/2011

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