



## Overview of the Health Insurance Marketplace in Arkansas

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Arkansas Health Insurance Marketplace Legislative Oversight Committee  
August 28, 2013  
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Arkansas Insurance Department, Arkansas Health Connector Division



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## What is a Health Insurance Marketplace (Exchange)?

- Competitive marketplace where individuals, families and small employers can shop for, select and enroll in high quality, affordable **private** health plans that meet their specific needs at **competitive prices**.
- Exchanges will also help eligible individuals receive premium tax credits and cost sharing reductions or help them enroll in other state or federal public health programs.

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## Who Can Shop in the Marketplace?

- Individuals and Families
- Businesses with 50 or fewer full time equivalent (FTE) employees.
  - Businesses with 100 or fewer FTE employees will be Marketplace eligible as soon as 2016.
  - Businesses with more than 100 employees will be Exchange eligible at State option beginning in 2017.

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## Premium Tax Credit Eligibility

- Household income 139% - 400% Federal Poverty Level (FPL)
- Enrolled in a Qualified Health Plan (QHP) through the Marketplace
- Lawfully present
- Not incarcerated post conviction
- Not eligible for other coverage such as Medicare, Medicaid, or employer-sponsored insurance.

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## Premium Limits Based on Income

INCOME	PREMIUM LIMIT
0 - 138% FPL	0 – 2% of income
139 – 150% FPL	3 – 4% of income
151 – 199% FPL	4 – 6.3% of income
200 – 249% FPL	6.3 – 8.05% of income
250 – 299% FPL	8.05 – 9.5% of income
300 – 399% FPL	9.5% of income

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## 2013 Federal Poverty Guidelines

FAMILY SIZE	100%	138%	200%	400%
1	\$11,490	\$15,856	\$22,980	\$45,960
2	\$15,510	\$21,404	\$31,020	\$62,040
3	\$19,530	\$26,951	\$39,060	\$78,120
4	\$23,550	\$32,499	\$47,100	\$94,200
5	\$27,570	\$38,047	\$55,140	\$110,280
6	\$31,590	\$43,594	\$63,180	\$126,360
7	\$36,610	\$49,142	\$71,220	\$142,440
8	\$39,630	\$54,689	\$79,260	\$158,520
For each Additional person, add	\$4,020	\$5,347	\$8,040	\$16,080

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## Enrollment Options

### *How?*

- Internet
- Phone
- In-Person
- Mail

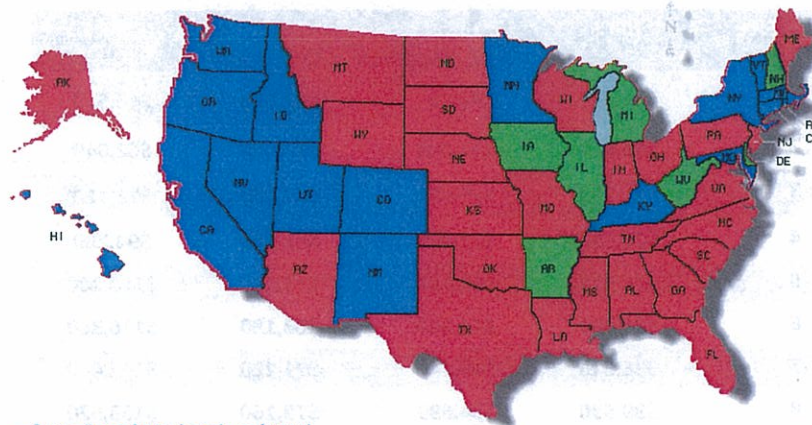
### *Who can help?*

- Agents and Brokers
- Guides
- Navigators
- Certified Application Counselors (CAC)

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## Status of Marketplaces



- State-Based Marketplace (SBM)
- Federally Facilitated Marketplace (FFM)
- State Partnership Marketplace (SPM)

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## State Partnership Marketplace

### Plan Management

- Certify/Decertify QHPs for Marketplace
- Monitor Plans – Prices, Benefits, Networks, Non-Discriminatory Design, etc.

### Consumer Assistance/Stakeholder Engagement

- Outreach Education
- In-Person Assister Program
- Consumer Complaint Resolution

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## Federal Funding to Date

### Planning Grant

- September 2010; \$1.2 million

### Level One Establishment Grants

- Level One A; February 2012; \$7.6 million
- Level One B; September, 2012; \$18.5 million
- Level One C; April 2013; \$16.5 million
- *Level One D; applied August 2013; seeking \$11.8 million*

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## Multiple Contractors Public and Private

### Public

- UA (UAMS, UAF, UALR)
- ADH
- ADHE
- ACHI
- DIS
- AMHC
- CALS

### Private

- First Data
- Public Consulting Group
- Computer Aid Incorporated
- Mangan Holcomb Partners
- Manatt Health Solutions
- Multiple Guide Organizations
- Lewis and Ellis
- Others

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## Stakeholder Engagement

The AID, and specifically the Arkansas Health Connector Division, has long sought to *build relationships* with those affected by the new ACA Marketplace, including consumers, insurance industry, healthcare providers, state agencies, business and community leaders, and legislators.

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## Stakeholder Engagement Structure

These diverse stakeholders participated in Advisory Committees, recommending State Partnership Marketplace policies.

Consumer Assistance  
Advisory Committee

Plan Management  
Advisory Committee



Steering Committee

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## Stakeholder Input

- The advisory committees have offered valuable assistance, helping Arkansas design the Marketplace and integrate the Private Option to best serve *your constituents*.
- The benchmark plan, habilitative services, regional rates, services areas, tobacco charges, in-person assister program were all *shaped locally* with stakeholder input.

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## Qualified Health Plan (QHP) Benefits

- Must meet at least **60% Actuarial Value**
- Must provide **Essential Health Benefits**
  - Outpatient Services
  - Hospitalization
  - Emergency Services
  - Maternity and Newborn Care
  - Mental Health and Substance Use Disorder Treatment
  - Prescription Drugs
  - Rehabilitative and Habilitative Services/Devices
  - Laboratory Services
  - Preventive, Wellness, and Chronic Disease Management
  - Pediatric Services, Including Oral and Vision Care

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## Where are we now?

- Approval recommendations for Qualified Health Plans and Stand-Alone Dental plans were submitted on time on July 31 to the federal government.
- We expect to hear back on our recommendations and know more about rates by **early September**.
- 26 organizations have contracts with AID to serve as Guide Organizations. Approximately 260 Guides have completed Phase I Training by AATYC.

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## In-Person Assisters

- We anticipate having 537 across the state for open enrollment, which starts October 1.
- Will serve *each county* in the state, reaching diverse populations.
- 22 two-year colleges and one-four year college across the state are helping train the IPAs.
- Helping local economies.

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## Outreach and Education

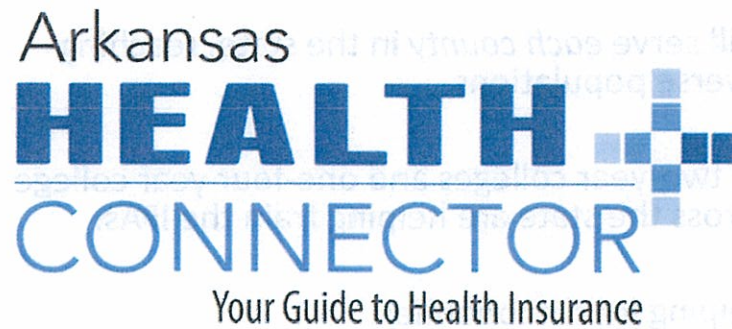
Broad multi-media campaign across Arkansas



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**October 1, 2013 is Very Soon!**  
**Full Coverage January 1, 2014**



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## Statewide Campaign

- Working hard to make sure people in each county learn about their insurance options.
- Marketing campaign reaches across the state.
- Goal is to visit *each county seat*.

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## Touching Arkansas

- From July 1 to August 19, there have been 156,269 total visits to the website ([www.ARHealthConnector.org](http://www.ARHealthConnector.org)) including 124,873 unique visitors.
- During July more than *64 million* media impressions were made across the state using television, radio, billboards, Internet, local newspaper and other media.

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## Other Outreach

- Arkansas Health Connector Resource Center, [855-283-3483](tel:855-283-3483)
- *Speakers Bureau*, in partnership with the Arkansas Department of Health and the University of Arkansas
- Enrollment events across Arkansas

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## **Arkansas Health Insurance Marketplace**

- Expected enrollment in 2014 about 461,000 including Private Option population.
- An estimated 211,000  $>138\%$  FPL will enroll.
- An estimated 250,000  $\leq 138\%$  will enroll.

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## **Act 1500**

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### **Arkansas Health Insurance Marketplace Act**

## Route to HHS Marketplace Approval

- Determine and Declare Model
  - SBM
  - SHOP
  - SPM
  - FFM
- Establishment Grants
- Marketplace Blueprint Application/Approval
- Planning, Design, and Implementation Reviews

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## SBM Marketplace Activities

- Legal Authority and Governance
- Consumer and Stakeholder Engagement and Support
- Eligibility and Enrollment
- Plan Management
- Risk Adjustment
- Small Business Health Insurance Options Program (SHOP)
- Organization and Human Resources

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## Marketplace Activities - continued

- Finance and Accounting
- Technology
- Privacy and Security
- Oversight and Monitoring
- Contingency Planning
- Re-Use (IT and non-IT reuse materials)

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- Starting July 1, 2015, the Board may *apply for and spend* any grant to assist with the implementation of the Marketplace.
- Before July 1, 2015, the *Insurance Department may apply* for such grants to help with development of the Marketplace.



## Immediate Funding Options

- Level One Establishment Grants
  - The federal government may reimburse for expenses related to the Board as part of the next Level One Establishment grant. Deadline for this grant is *November 15, 2013* (if approved, may also pay for 90 days before award date).

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## Contact

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