

House and Senate Public Health, Welfare, and Labor Committees
Arkansas Insurance Department (AID)
Arkansas Health Connector Division (AHCD)
August 29, 2013



Update on planning efforts for open enrollment
starting October 1, 2013, for coverage effective January 1, 2014

Qualified Health Plans

- Qualified Health Plan and Stand-Alone Dental plan certification recommendations were submitted on time on the July 31 deadline to CCIIO. We expect to hear back from the federal government on our recommendations by early September, at which time approved plans and rates will become known.
- Five medical carriers applied for QHP certification of multiple plans: Arkansas Blue Cross Blue Shield, NovaSys/Celtic Insurance Company, Blue Cross Blue Shield multi-state plan, QualChoice of Arkansas, and United Security Life and Health Insurance. (United Security Life withdrew its application on July 29, 2013. Celtic Insurance Company changed their name to Arkansas Health and Wellness Solutions on August 20, 2013.) AID reviewed each QHP proposal for compliance with QHP certification criteria as recommended by the Steering Committee and approved by the Commissioner, including the applicant's financial rating, business plan, and financial projections. Consultants from Optumas, Lewis and Ellis, and Public Consulting Group also were involved in the process. Altogether, there were 13,341 QHP items to be reviewed. We were in contact with issuers as questions or objections arose.
- Seven companies applied to offer Stand-Alone Dental plans: Arkansas Blue Cross Blue Shield, Best Life and Health, Delta Dental of Arkansas, Dentegra Insurance Company, Guardian Life Insurance Company, Lincoln National Life Insurance Company, and Renaissance.

- AID continues to work closely with Arkansas DHS, Arkansas Center for Health Improvement (ACHI), and Arkansas Issuers regarding IT and operations implementation for the Arkansas Health Care Independence Act through the Health Insurance Marketplace.
- The Plan Management Advisory Committee met on August 9 and is setting topic calendars for upcoming meetings to include review of policies developed and implemented during the first certification review process. The next meeting is scheduled for September 13.

Outreach and Education

- We continue to be pleased with the quantity and quality of work accomplished by Mangan Holcomb Partners (MHP) advertising firm during such an expedited time period. A proposed contract extension with MHP, funded through AID's approved Level One C grant appropriation, was held during the August 7 meeting of the legislative Review Committee due to concerns about the amount of federal dollars being spent. The current contract with MHP runs out September 30. We feel it is imperative, non-duplicative, and cost-effective for MHP to continue its work during the open enrollment *Get Enrolled* phase which starts October 1. The MHP contract extension will come before the Review Committee on September 4. In the meantime, we are to get legislators the additional information they need.
 - From July 1 to August 20, there were 178,810 total visits to the website (www.ARHealthConnector.org) including 142,742 unique visitors.
 - During July and August more than 152 million media impressions were made across the state using television, radio, billboards, local newspaper and other media.
 - Speakers Bureau Training continued in July. Approximately 140 speakers are expected to have received training by the end of August. They will be available for presentations in every county. There are 125 speaking engagements booked through October.
- Following up on our successful call-in educational program on AETN in June, AHCD staff manned the phones at KTHV-Channel 11 in Little Rock on July 25. Approximately 120 calls were received. The ACHC and AID Consumer Services Division also staffed a phone bank to take calls on August 27 during newscasts on KARK-Channel 4 in Little Rock. There were nearly 200 calls.
- The AID's Consumer Services Division (CSD) is prepared to respond to public inquiries that result from our outreach and education efforts. The CSD reports that since July 1, there have been 1,032 phone calls and 174 emails pertaining to the Marketplace. AID has worked diligently to provide answers to all members of the public.
- Members of the public may now set up an account with the Health Insurance Marketplace to be ready for open enrollment.

- A *Consumer Alert* was released by AID on August 27, 2013 urging Arkansans to take precautions against potential scam artists falsely claiming to be part of the Health Insurance Marketplace.
- Over the past last month, staff made 19 presentations in 11 cities across Arkansas: Dermott, El Dorado, Fort Smith, Hot Springs, Jonesboro, Lake Village, Little Rock, Mena, North Little Rock, Searcy, and Texarkana.

Guides

- To date, we have 26 contractors for In-Person Assister (IPA) services. So far, 260 guides have completed Phase I training. Our goal is for IPA entities to employ 537 guides. We expect, and are working to recruit, additional organizations to employ more guides throughout the state.
- We value continued cooperation with the Department of Higher Education and the Arkansas Association of Two-Year Colleges in implementing this In Person Assister training project. Phase I classroom training will be transitioned to on-line training in October.
- Phase II (federal) on-line training became available for agents and brokers on August 15. Initial Phase II training for Navigators and Guides has begun and the remaining modules will be available in late August. CAC organization registration has begun and CAC Phase II on-line training is expected by the end of August. Phase III (Arkansas specific) training, required for all Marketplace Producers, Navigators, and Non-Navigators, will be available beginning September 9.
- HHS announced on August 15, 2013, it has awarded \$67 million to fund 105 navigator organizations across the country. The two grantees for Arkansas are the University of Arkansas Partners for Inclusive Communities (\$774,745) and Southern United Neighborhoods (SUN) (\$270,193). Southern is based out of New Orleans and will also serve Texas and Louisiana. AHCD has reached out to SUN for more information about its plans, to coordinate activities, and to notify them of licensure requirements in Arkansas. AHCD has a solid working relationship with UA Partners, which will be working closely with us to manage and schedule collaborative meetings. Partners will hire 22 navigators. Of those, 13 workers will work with a focus on serving individuals with disabilities.
- AHCD is working with AID License Division on processes for licensure of guides and other Marketplace assisters, including federal Navigators, certified application counselors, and licensed agents/ brokers to comply with Act 1439 of 2013. Arkansas Insurance Rule 104 sets the annual license fee at \$35. A public hearing was held July 31, 2013. There was no opposition. It goes before the Rules and Regulations Committee of the Legislative Council on September 11, 2013.

- The Consumer Assistance Advisory Committee met August 9 and reviewed the federal data hub planning, federal call center, and the planned Arkansas Private Option enrollment process as well as hearing an update on the QHP certification process and Guide training. Their next scheduled meeting is September 13.

Funding Update

- We requested a No Cost Extension from HHS/CMS/CCIIO on July 29, 2013 for our Level One A grant (to complete the evaluation project of State Partnership Marketplace implementation), and for our Level One B grant (to continue IPA program and outreach and education efforts).
- AID submitted a Level One D funding application on August 14 for continued Partnership operations for year two plan certification and outreach/education implementation beyond open enrollment.

Act 1500

- The first meeting of the Arkansas Health Insurance Marketplace Board is September 3 at the University of Arkansas System office in Little Rock. According to Act 1500 of 2013, the Board will decide whether Arkansas should seek approval from the U.S. Department of Health and Human Services to switch from a State Partnership Marketplace to a State-Based Marketplace.
- We have been working with the Bureau of Legislative Research to inform legislative staff about possible funding options for the new Board. Those options include seeking reimbursement of Board costs through HHS Level One Cooperative Agreement funding.