

House and Senate Insurance and Commerce Committee Meeting

Arkansas Insurance Department (AID)

Arkansas Health Connector Division (AHC)

Sept. 25, 2013



Update on Marketplace activities
in preparation for Open Enrollment starting October 1, 2013,
and for coverage effective January 1, 2014

Qualified Health Plans Update

- AID on Monday released premium rate information for the 71 plans offered by the four carriers certified to do business in the Marketplace. Additional information can be found in our news release here http://insurance.arkansas.gov/index_htm_files/pr2013-9-23.pdf which links documents that lay out each rate for each rating area, age and plan, and which help explain how the rates work in conjunction with the Advanced Premium Tax Credits.
- AID continues to work with DHS Medicaid, DHS County Operations Division, the Arkansas Center for Health Improvement, health insurance issuers and HP consultants to design the best consumer experience possible for Private Option eligible Arkansans. This work includes segregating the shopping experiences relative to cost sharing for those up to 100 percent of FPL and those above that level, and providing consumers with plan differences for their “shopping consideration.”

Outreach and Education

- The Review Committee voted to advance on the contract amendment for Mangan Holcomb Partners with some modifications, such as the elimination of planned community enrollment activities and a decrease in media buys for the *Get Enrolled* phase. The contract amendment, which is funded by our Level One C grant appropriation, was held during the August 7 meeting of the Legislative Review Committee. On Friday, the Arkansas Legislative

Council recessed to take up the matter during an upcoming meeting pending rate release information. The current contract with MHP runs out September 30. The addition allows for marketing by MHP during open enrollment which starts October 1—but with \$658,000 less than originally requested. It's imperative to get the word out during open enrollment to help people make the choices that best suit their needs and budgets.

- From July 1 to September 15, there were 266,297 total visits to the website (www.ARHealthConnector.org) including 204,257 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.
- Approximately 100 speakers were trained from July 1 to September 15 with another 80 scheduled for training through this month. These speakers participate in the Arkansas Health Connector Speakers Bureau. They will be available for presentations in every county. There are currently 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 and on August 27 during newscasts on KARK-Channel 4 in Little Rock. There were nearly 240 calls. Another call-in show was aired on AETN on Sept. 10. There were 104 calls received. AHCD staff was interviewed and manned the phone bank.
- The AID's Consumer Services Division (CSD) is prepared to respond to public inquiries that result from our outreach and education efforts. From July 1 to September 15, there were approximately 2,369 phone calls and 410 emails pertaining to the Marketplace. AID has worked diligently to provide answers to all members of the public.
- On August 27, the AID issued a "Consumer Alert" to warn Arkansans about the need to take precautions as enrollment in the Health Insurance Marketplace is scheduled to begin. consumers to be guarded with their personal information, as there may be those hoping to take advantage of any confusion surrounding the details related to the Patient Protection and Affordable Care Act and open enrollment which begins October 1. Any suspicion of fraud should be reported to the AID Consumer Services Division at 800-852-5494.
- The Clinton School of Public Service will be hosting an enrollment event on October 1.

Guides and Other Assisters

- To date, we have 26 contractors for In-Person Assister (IPA) services. A 27th contract is pending with UAMS. Our goal is for IPA entities to employ 537 guides. So far, about 300 guides have completed Phase I training which will transition completely to on-line later this year. Federal (Phase II) online training is active for all "Assister" types now; our Phase III (Arkansas specific) online is also complete.

- Through September 20, nearly 900 people had passed the necessary training. These include 775 agents and 124 guides. AID has received 147 license applications and has issued 23 licenses so far.
- AHCD was recently able to contact the New Orleans based organization that received a Navigator grant from HHS. These grants were announced on August 15, 2013. The two grantees for Arkansas are the University of Arkansas Partners for Inclusive Communities (\$774,745) and Southern United Neighborhoods (\$270,193). Southern United Neighborhoods (SUN), based out of New Orleans, will also serve Texas and Louisiana. Its Arkansas office is located in Little Rock. We anticipate good cooperation.
- 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 Department Rule 104 sets the annual license fee at \$35. It received a favorable review from the Rules and Regulations Committee.

State Partnership Marketplace Evaluation

- AID is pursuing an interagency agreement with UAMS College of Public Health to evaluate the planning and implementation of Arkansas's State Partnership Health Insurance Marketplace. There is a commitment by all to coordinate efforts in ongoing performance improvement.

Act 1500

- The first meeting of the Arkansas Health Insurance Marketplace Board was held September 3 at the University of Arkansas System office in Little Rock. It met again September 12 and September 20. According to Act 1500 of 2013, the Board will decide whether and when Arkansas should switch from a State Partnership Marketplace to a State-Based Marketplace, upon approval from the U.S. Department of Health and Human Services.
- Sherrill Wise of Little Rock, an executive at Dillard's Inc., was chosen at the board's chairperson. Steve Faris, a former legislator, was chosen as vice chair.
- We have been working with the Bureau of Legislative Research to help relay Marketplace information to legislative staff and Board members.