

Arkansas Health Benefits Planning Exchange

Healthcare Industry – Insurance Carriers/Healthcare Providers/Professional Associations	May 26, 2011	Arkansas Studies Institute Rm. 204	10:00AM – 12:00PM
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<p>Healthcare Industry – Insurance Carriers/Healthcare Providers/Professional Associations</p> <p>Members Present:</p> <p>Sam Partin Edward Anderson David Boling Steve Gelios David Holman Mike Castleberry Donna Auld Treg Long Arthur Wolover Ray Ortega David Ivers Lesley Nalley Austin Gaines Julie Benafield Billy Tarpley Niki Thomas Sheila Waits John Ryan Dr. Andrew Kumpuris</p>	<p>Staff: Cindy Crone Bruce Donaldson Andrea Hunter, recorder</p>	<p>Members Absent:</p> <p>Ed Choate - called Jim Clark- called Sharon Oglesby Carla Groff Darlene Byrd- called Doug Stadter Larry Alford Mike Stock – sent representative John Harriman William Watson Linda McIntosh</p>
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Meeting Summary:

Welcome

The Arkansas Studies Institute Curator provided a brief overview of the ASI and the history of its buildings. The award-winning Center is a partnership between UALR and the Central Arkansas Library System. For more information, see www.cals.lib.ar.us/arstudies/index.htm Meeting space is provided at no cost to community groups.

Update on Exchange Planning Efforts

- *Since the last Workgroup meeting, Commissioner Bradford appointed a Health Benefits Exchange Planning Steering Committee to guide and coordinate various Insurance Department-led planning efforts (handout). A chart (handout) showing relationships between Steering Committee and AID leadership, Exchange Planning Staff, Six Workgroups, UAMS Stakeholder work, and overall Exchange Planning Background Research Vendor was discussed—it is also available on Exchange Planning Website, <http://www.hbe.arkansas.gov>. The Information Technology Workgroup is soon to be launched.*
- *UAMS is close to finalizing the 45 community meetings to be held in 15 communities across the state during June in Arkadelphia, Clarksville, Clinton, Dumas, El Dorado, Fort Smith, Helena, Jonesboro, Little Rock, Mountain Home, Pine Bluff, Searcy, Springdale, Texarkana, and West Memphis. The final listing of times and dates of meetings will be emailed to workgroups and posted on Exchange Planning Website. Workgroup members were encouraged to help publicize meetings.*
- *First Data Government Solutions was selected as Background Research and Planning vendor following competitive review of eight applications. The contract is not yet final, but is expected to be executed soon with timeframe for work June 1 – August 31, 2011. Scope of Work includes coordinating with planning workgroups.*
- *Highlights of CCIIO grantee meeting in Denver and Utah Exchange Invitational Meeting to States in Salt Lake City—both in May--were presented. More complete information about each meeting can be found on Health Benefits Exchange Planning Website.*

- A website (handout) is being populated with various Health Benefits Exchange Planning documents, including meeting schedules, summaries, and other information including quarterly reports to CCIIO. The address is <http://www.hbe.arkansas.gov>

Exchange Planning Discussion

During their initial meeting facilitated by Dr. Angela Brenton, the Exchange Planning Steering Committee created a list of questions to be addressed by each Exchange Planning Workgroup. Some questions will be posed to all workgroups; others are group-specific. The intent of this approach is for the Steering Committee to receive and review key discussion points presented by diverse stakeholders, and weave the discussion/information from all Six Workgroups, UAMS contract, Background Research vendor, and Staff and other stakeholders into an overall plan for the Arkansas Health Benefits Exchange. Questions discussed:

1. Who (what constituencies) is the Exchange to benefit? (*Who could/should benefit?*)
 - a. Uninsured/Under-insured-- not all
 - b. Insured
 - c. Employees who can't afford health insurance
 - d. Arkansans – Residents
 - e. Unhealthy
 - f. Small businesses
 - g. State employees/teachers?
 - h. Large employers
 - i. Early retirees
 - j. Insurers
 - k. Unemployed
 - l. Providers? *Is something better than nothing? Maybe yes if administrative simplification.*
 - m. A related question is, "Who are the losers"? *Answer: same list except some currently insured persons who "choose" not to or can't afford enrollment through the Exchange*
2. What is your vision of what the Arkansas Health Benefits Exchange should be and how it should operate?
 - a. Provide *choice* of attractive products
 - b. Efficient
 - c. Individualized to individual/family needs
 - d. Understandable, simple
 - e. Health Triangle: Cost – Access – Quality
 - i. Like life insurance shopping online; How to sort options?
 - ii. Role for Licensed agent?
 - f. Advocate/Navigator
 - g. Integrated – trusted information (with time)
 - h. Services to assist personalized choices
 - i. Secure network
 - j. Transparent
 - k. Educator – for consumers and providers
 - l. Ancillary products can be sold
 - m. Consumer incentives
 - n. Wellness incentives – like rebates
 - o. Accessible
 - p. Includes provider accountability for outcomes – continuous improvement
 - q. Purchasing (market) power connected to outcomes
 - r. Treat people (consumers) like they are family
 - s. Quality without unnecessary burden (look at what else is out there)
 - t. Sustainable
 - u. Includes behavioral health coverage at Parity

3. Should the Exchange be a regulator or an administrator of health coverage?
 - a. Arkansas Insurance Department should be Regulator
 - b. Exchange is Marketplace – to Administer regulated products
 - c. By law, Exchange is administrator for *Exchange market*; not for outside market
 - d. Complaints – non-compliance issues would best be referred to AID
 - e. Who will monitor for complaints? *Governance will eventually address*

Additional Questions

- What about Regional issues?
- How will Exchange help when our small group rates are low compared with nation?
 - o Even with low rates, AR has low participation in insurance coverage by small employers
- Steering Committee
 - o What provider groups are represented on the Steering Committee? *List of Steering Committee membership was read; In particular, it was noted that hospitals and behavioral healthcare providers don't have representation on Steering Committee per se .*
 - o How is Steering Committee representative, as most of the people on the Steering Committee don't provide care? *It was noted that Steering Committee members serve as liaison with Workgroups and other Planning Effort Stakeholders vs. serving as representative for a specific provider group.*
 - o What is the role of the Steering Committee? *Coordinate/review recommendations*
- Did Utah build the Exchange to compete with the outside Exchange?
- Once insured, how does it work? Will doctor's offices contract with insurance providers?
- How will claims be paid?
- Will providers be required to report insured status of their patients?

To be discussed later

- What incentives will be used to encourage individuals or small employers to participate?
- Would this group like to review "guiding principles" drafted by Self-Chartered Workgroup facilitated by Dr. Call Kellogg of Arkansas Blue Cross Blue Shield?