

Initial Exchange Stakeholder Meeting

Alabama Department of Insurance

December 14, 2010

Chaired by:

Jim Ridling, Commissioner of Insurance
Don Williamson, MD, State Health Officer, Alabama Department of Public Health
Rob Church, Commissioner, Alabama Medicaid

Attending:

Ginny Campbell, American Cancer Society; Kent Hunt, Department of Mental Health; Susan Chambers, Department of Mental Health; Susan Colburn, Family Voices of Alabama; Lolita McLean, ADRS; Melinda Davis, ADRS; Cathy Caldwell, ADPH/CHIP; Chad Nichols, Alabama Rural Action Coalition; Joan Carter, AARP; Danne Howard, Alabama Hospital Association; Carol Brown, Southern Strategy Group; Gretel Felton, Medicaid; Robyn James, ADSS; Viki Brant, ADPH/CHIP; Teela Carmack, ADPH/CHIP; Linda Lee, Alabama Chapter-American Academy of Pediatrics; Richard Whitaker, Medical Association of the State of Alabama; William Ashmore, SEIB; Noel Carden, BCBSAL; Mary Hayes Finch, APHCA, Alabama Primary Care Association; Claire Haynes, BCA; Mike O'Malley, AAHP; John Houston, Department of Mental Health; Mike Horsley, Alabama Hospital Association; Todd Russell, ADSS; Peggy Givhan, ADSS; Suzanne Respass, Children's Health System; Jim Carnes, Alabama Arise; Linda Tilly, VOICES for Alabama's Children; Lee Rawlinson, Medicaid; Shane Spees, BHS and Alabama Hospital Association; Wendy Hester, ADECA.

ALDOI Staff attending:

Steve Ostlund, Reyn Norman, Charles Angell, Kathleen Healey, Robert Turner, Jennifer Haskell

Summary:

The group had an opportunity for introductions. From there, Kathleen Healey and Robert Turner provided a presentation on Health Benefit Exchanges under the Affordable Care Act. They discussed the current grants that the Department of Insurance has received through the U.S. Department of Health and Human Services Office of Consumer Information and Insurance Oversight, specifically the Exchange grant and the Rate Review and Approval grant. Enabling legislation for the Exchange, external review, and rate approval authority was also discussed.

The group discussed technical assistance groups. Meeting attendees were asked to review the four areas established so far to see which area they were interested in participating and to contract Mr. Turner or Ms. Healey with their interests. Four areas were established:

1. Enrollment and Consumer Assistance

What information is helpful to a consumer? How should the information be presented? What format should the information be presented? What role should the navigator play? Who should they be? What will consumers expect from the Exchange? How will enrollment in Medicaid and All Kids be determined in real-time?

- Website development (comparative information on plans)
- Determine enrollment periods (special, initial open, annual open)

- Develop web-based calculator and easy to understand consumer friendly information
- Determine how best to present information (what format is best to understand and compare plans)
- Analyze current eligibility, subsidy determination and/or enrollment systems
- Address the Navigator—who, what, when, how
- Develop call center requirements—availability, locations
- Consider innovations such as enrollment centers? How to handle initial open enrollment versus annual enrollment?

2. Exchange Administration

How can the Exchange be established to become self-sustaining? How best to keep the Exchange accountable?

- Develop recommendations of organizational and governance structures for the Alabama Exchange
- Assess legal and practical implications of organizational and governance alternatives
- Draft proposed legislation to establish Exchange organization and governance
- Analyze current resources that can be devoted to implement and operate an Exchange
- Determine the operational needs of an Exchange including financial and IT operations
- Project funding requirements and potential sources of funding—a five year plan
- Develop an implementation plan, a plan of operation, a business plan
- Reporting to ensure transparency to consumers, state government and federal government
- Determine ways to generate revenue to continue the Exchange as self-sustaining

3. Qualified Health Plan Administration

Who gets to participate? What objective criteria will we need to determine plan eligibility? What ongoing accountability will we require in order to continue participation?

- Assign ratings to plans
- Develop standardized format for presentation of plans
- Premium reporting standardization
- Determine network adequacy--providers
- Develop certification of health plans—the criteria by which to measure

4. IT and technology requirements

What systems do we have in place now? What can be improved? What can be enhanced (if any)? What systems are out there in the marketplace that could work/be modified for Alabama needs?

- IT system requirements for eligibility

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- Look at IT system requirements, IT strategy, technical infrastructure
- Determine website needs and requirements
- Explore potential links/ads and other marketing tools for revenue possibilities—setting parameters
- Develop specifications for RFPs, contracts or invitations to bid
- Address security issues
- Explore data use agreements with state and federal agencies for eligibility determinations
- Explore data use agreements for financial and payment issues

Further discussion was held on who should be included in future meetings. Several names were suggested and ALDOI staff would contact these folks in the interim to determine interest. At the end of the meeting, Mr. Turner and Ms. Healey provided contract information to attendees.

The next meeting was scheduled for January 13, 2011 at 10 a.m. at the DOI offices.