

June 29-MEAB Work Group Meeting: 2017 QHP Planning

Monday, June 29, 2015

9:58 AM

Subject	2017 QHP Stakeholder Work Group Meeting
Date and Location	Monday, June 29, 2015 10:00 AM - 11:30 AM, VSAC, 10 East Allen Street, Winooski. Room 408
Attendees	BCBSVT: Rebecca Heintz (MEAB), Joe Leombruno MVP: Dan Gauthier, Doug Urbanski NEDD: Peter Leberman, Bill Lambrukos VHC: Dana Houlihan, Jacqueline Rose, John Purcell Vermont Legal Aid: Trinkia Kerr(MEAB), Kaili Kuiper, Lisa Richardson Green Mountain Care Board: Kelly Macnee kvanwoert.vfnboard@gmail DFR: David Martini MEAB: Dale Hackett
Message	<p>This is a MEAB work group with the assigned goal of developing a set of recommendations to VHC for 2017 QHPs.</p> <p>Call In Information: 1-877-273-4202 CODE: 8597776#</p> <p>This meeting will be taking place in: Room 408 at the VSAC Building 10 East Allen Street, Winooski</p> <p>Questions regarding parking or building access please email Victoria Jarvis at HYPERLINK "mailto:Victoria.Jarvis@state.vt.us" Victoria.Jarvis@state.vt.us</p> <p>REMINDER: This meeting is to review any information or concerns from participating attendees. The agenda will be created based on topics/discussion points sent in by meeting participants. Please make sure to send in any items you want to add to the agenda no later than EOD Friday, June 12th to Dana Houlihan at mailto:Dana.Houlihan@state.vt.us Dana.Houlihan@state.vt.us</p>

[Link to Outlook item](#)

Notes

1. Meeting Goals and Structure:

Determined that this is not a formal MEAB work group, but is a stakeholder group. Need input from Carriers.

No, this is not a deciding body; it is to report back to MEAB.

Input into plan designs for 2017. Stakeholder and other ways: issues get a closer look that they may not get elsewhere. Opportunity for input to 2016: too limited and too late.

Group will examine "levers" affecting premium vs out of pocket costs in 2017 plan designs.

Process seems to be ok with MEAB and Carriers.

Trinka, Rebecca, Dale will back to group MEAB regarding this group; Dana will report to MEAB at least once on plan design status in fall 2015.

2. 2014 Household Survey

VT as a whole did well at reducing the uninsured rate (<4%).

We want to create enticing QHP that these people will want to purchase.

25 - 34 age cohort remains at highest uninsured rate despite improvement in 2014. Priority to be mindful of plan designs that entice this age cohort. The age group with the most improvement to be made.

Is there information that will entice this group to enroll?

Research info on changes that occur at late 20 early 30s. Is there data that divides into <30 vs. greater than 30.

Action: Dana contact Market Decisions for additional info on this group.

What is the impact of cost for this group?

Does a HH with 4 dependents appear 5 times, four times, etc.?

Mix of Medicaid vs QHP for this age?

Market Decisions: Learn more about this age cohort, and specific questions about who this is?

3. Reaction to how many maxed out the deductible. What happens to affordability when you can't afford to max out total expenses?
What can consumers afford?
BCBS has a study underway based on claims data that will illustrate.
Perhaps in the late July or August meeting to discuss BCBS results. MVP will find out if they have any other info.
4. *Services: (slides 78-79)*
Expenses are remarkably similar across FPL. How does Medicaid factor in?
Deferring of care. Insured are deferring care. Want further information on root cause of not utilizing the insurance: transportation, etc.
Affordable in 2005 vs. affordable in 2014
Expansion of coverage is not affecting the usage.
Dental has similar problems. Fear factor.
Dental from VHC vs. Plan group. VHC had higher cost.
5. VHC data and graphs
Slide 6: CSR eligible can apply to Silver plan. Many took Bronze plan with APTC.
15% went with a higher premium. Do they understand the decision?
Education is a priority VHC issue with upcoming open enrollment.
Monthly premium for high users vs high deductible.
Co-insurance is one of the drivers.
6. **Review of 2017 QHP Certification Timeline:**
2016 has more steps
GMCB has taken action
Will go to CMS today or tomorrow

Prepare for GMCB even though the calculator isn't available until November
December review draft plans
Meet with MEAB in November.
Check-in with VHC in September. For preliminary info.
Use existing calculator for early look at costs
AV Calculator is limiting +-2% Back end of process less flexible, possible that 2016 open enrollment will begin earlier, perhaps in mid-October .

7. Over the summer focus on
Benefit features
Cost remains the top issue.
Gaps in benefits
MVP: Nov. looking at AV Calculator is helpful, but not using the old calculator!
Submitting the form on March 4, no guidelines for IRS or with CMS at that time. (Action: John to add to timeline.)

Feedback from advocates: cost sharing was common. Not missing benefits. Core benefits are where they need to be. What can be tweaked to make things more affordable?
Out of pocket max causes people to switch from generic to branded products.

8. Next steps
Meeting in early August to review data from BCBS.
Feedback from other carriers and advocates.

9. Actions
 - Dana contact Market Decisions for additional info on this group.
Learn more about this age cohort (26 - 34), and specific questions about who this is?
 - John to add guidelines from IRS and CMS to timeline