

Vermont Health Connect Update

MEAB

Monday, September 8, 2014

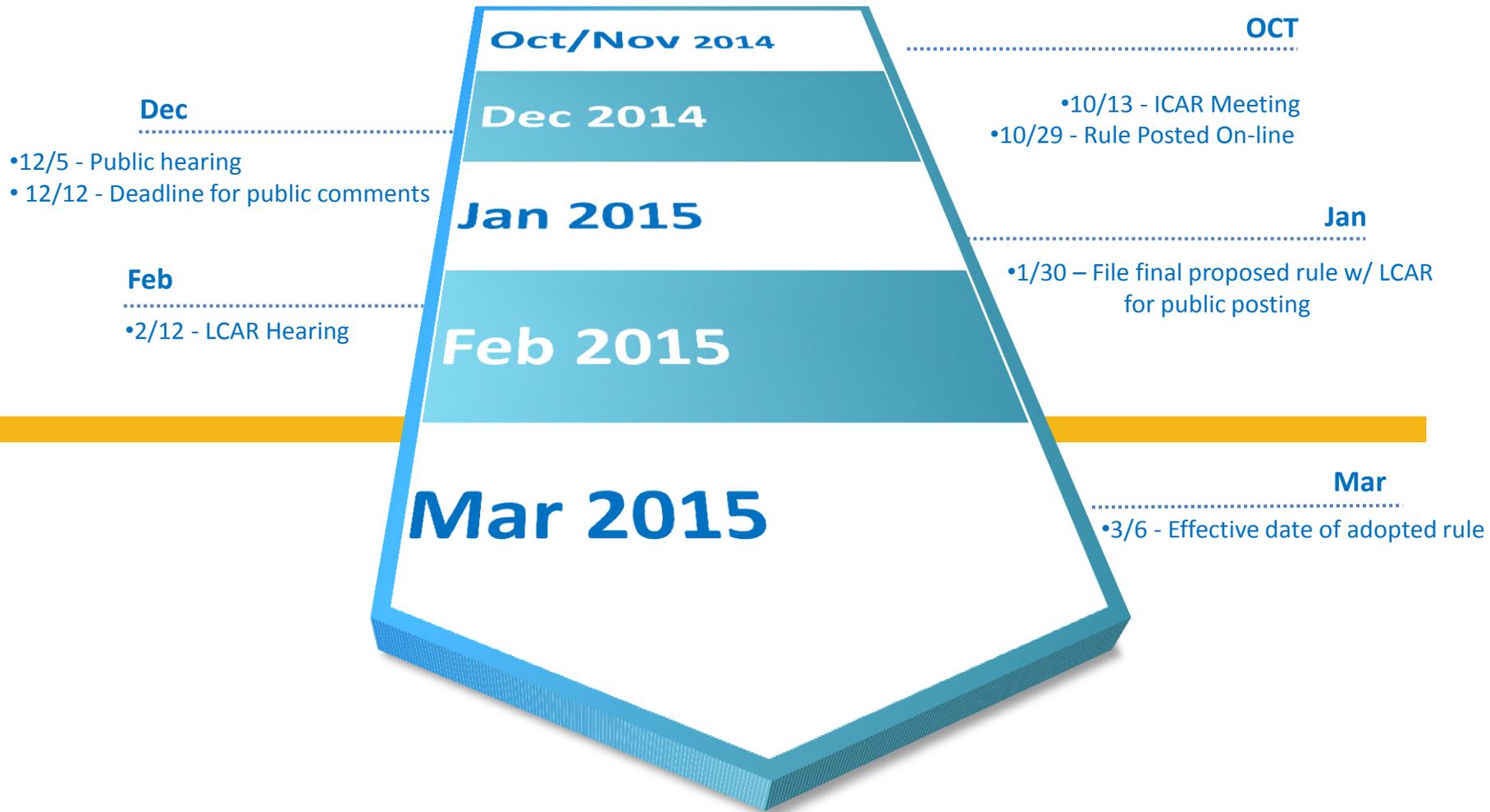
Overview

- Introductions
- Administrative Rules Update
- Operations Update
- Rates Review
- VHC Dashboard

HBEE Rule - Overview

- Last year, major overhaul of HBEE rule
- Rule adopted, effective July 30, 2014
- This fall, **minor** updates to:
 - Align with new federal rules
 - Comply with new federal requirements
 - Make technical corrections

HBEE Rule – Target Timeline



HBEE Rule – Part 6

- Part 6 - Small Employer
- New section on terminations
 - Pursuant to 45 CFR 155.735
 - Rules to establish high level framework prior to full functionality

HBEE Rule – Other Highlights

- Renewals – State flexibility for annual redetermination process, per 9/2/2014 CMS rule
- Shared responsibility exemptions – using HHS determinations until 2016 open enrollment, per 45 CFR 155.625(b)
- Exceptions for victims of domestic abuse & spousal abandonment, per 7/28/2014 IRS rule
- “Long-term care services **and supports**”

Deputy Commissioner

Meet Robert Skowronski

Operations Update

- 13,861 Notices of Decision (EE005) have been sent to date.
 - 25,554 more will be sent over the next few weeks. These notices have elicited very few calls from customers.
- Since Optum began work there has been a 30% reduction in 834 errors (errors that occur in transmitting policy information to carriers) and a 25% reduction in the Change of Circumstance backlog.
- 100 Optum agents are currently working on the backlog.
 - An additional 25 program resources working onsite on 834s, Renewals, Reconciliation, Process Mapping and general improvements.

Rates Review

- On September 2, the Green Mountain Care Board (GMCB) cut proposed rate increases for Vermont Health Connect insurance plans. The GMCB reduced BCBSVT's average annual rate increase from 9.8 percent to 7.7 percent and MVP's from 15.3 percent to 10.9 percent.
- The next step is for the insurance carriers to revise their rates for each specific plan and tier and for the Commissioner to approve VHC plan offerings. Final plans are expected to be approved by mid-September.
- Thanks to premium tax credits, most Vermonters who purchase health insurance through VHC (64%) can expect to pay the same or only a few dollars more (or less) than what they pay this year.

Rates Review

- Using the benchmark Silver plan as an example:
 - Individuals earning less than \$35,000 can expect to pay **less** than they are paying this year;
 - Individuals earning between \$35,000 and \$46,680 can expect to pay no more than \$2.30 more per month than they are paying this year;
 - A family of four earning \$70,000 per year would have paid \$462 for a Silver family plan in 2014 and can expect to pay \$3 **less** per month for the same plan in 2015.

Qualified Health Plans

Category	Metric	Sep-14	Aug-14	Jul-14	Jun-14	Year to Date	
Qualified Health Plans	Vermonters who chose a plan through VHC for following month	820	1037	1039	36,893	36,893	
	Vermonters enrolled through VHC	510	363	349	31,500	31,500	
	Enrollments by metal level	Cat.- 11 Bronze - 75 Silver- 164 Gold- 59 Platinum- 46	Cat.- 12 Bronze- 73 Silver- 199 Gold- 47 Platinum- 32	Cat.- 8 Bronze- 74 Silver- 199 Gold- 20 Platinum- 48	Cat.- 238 Bronze- 6,147 Silver- 16,971 Gold- 3,843 Platinum- 4,301	Cat.- 238 Bronze- 6,147 Silver- 16,971 Gold- 3,843 Platinum- 4,301	
		Vermonters who paid for following month	440	518	493	33,147	33,147
		Percent of total VHC QHP enrollees receiving premium subsidies	64%	64%	59%	63%	63%
		APTC enrollees in 90 day grace period*	Total - 3,000 30 days - 2,068 60 days - 468 90 days - 464	Total -5,354 30 days- 4,625 60 days-389 90 days- 340	Total -1,980 30 days- 1,266 60 days-488 90 days- 226	N/A	N/A
			Non-APTC enrollees payment past due*	1,615	2,389	752	N/A
	Enrollees terminated for non-payment for stated time period		700	268	302	644	N/A
	Shell Cases (BCBS only)		180	N/A	N/A	N/A	N/A

*Disclaimer: The above information is based on data communicated to BCBSVT and other carriers by VHC. BCBSVT cannot ensure the accuracy of that data.

Medicaid

Category	Metric	Sep-14	Aug-14	Jul-14	Jun-14	Year to Date
MCA Medicaid	Enrollments in reporting month	161	6677	5,115	N/A	N/A
	Enrollees who used VHC to renew Medicaid or Dr. Dynsaur coverage	4,021	3,172	5,819	15,837	15,837
	Enrollments through VHC to date***	69,162	65,141	58,464	58,464	58,464
	Vermonters who automatically transitioned from VHAP/CHAP to Medicaid 1/1	N/A	N/A	N/A	33,549	33,549

***This does not include the approximately 33,500 Vermonters who were automatically transitioned from VHAP or Catamount to Medicaid in January of 2014.

Call Center

Category	Metric	Sep-14	Aug-14	Jul-14	Jun-14	May-14
Call Center	Calls to date	426,868	403,155	310,646	275,955	N/A
	Calls offered in reporting month	35,316	54,260	53,973	51,069	N/A
	Average wait time (minutes)	0.28	3.22	4.21	1.4	1.1
	Average length of call (minutes)	10.17	12.86	12.38	11.5	11.0
	Abandonment rate	1.56%	10.24%	11.11%	9%	8%
	Percentage of calls answered in 30 seconds	93.54%	53.61%	59.97%	67%	77%

Of the 433 GMC callers who participated in the Customer Satisfaction Survey in August, 98.86% said they were very satisfied, mostly satisfied, or satisfied with the overall quality of service they received; 97.48% of the 929 VHC callers opting to participate in the survey said they were very satisfied, mostly satisfied, or satisfied with the overall quality of service they received.