

## **Individual and Families Workgroup**

Minutes January 5, 2015 meeting

Next Meeting: February 2, 2-3:30

Attending: Donna Sutton Fay, Trinka Kerr, Rebecca Heintz, Sharon Henault , Dale Hackett, Melanie Clark, and from VHC/DVHA: Dani Delong, Jacqueline Rose, Brady Hoffman, Clark Eaton.

Melanie Clark joined us. She is a Navigator with the Open Door Clinic in Middlebury. Brady Hoffman is the new program manager for the Navigator program at VHC.

### Unresolved cases with the Health Care Advocate Office

Trinka said the Health Care Advocate Office has a significant number of cases (about 40-50) it is having a lot of trouble getting resolved. She sent David Martini at VHC a list of all these unresolved cases. They involve existing VHC enrollees who enrolled in 2014 who have a range of problems, some related to COCs that haven't been processed or resolved. They are all fairly case specific and not easily put into categories. Trinka will bring this issue of delays in getting cases resolved to the next full MEAB meeting.

### Consumer Satisfaction Evaluation Update

Jacqueline gave us the part of the Evaluation plan involving methodology and the timeline. The final questions that will be used in the survey are not available, but Jacqueline will try to get them for us as well as the questions used on the newly released DFR survey of the uninsured.

The plan timeline provides time in January and February for feedback on the draft survey questionnaire from stakeholders, so hopefully we will get the draft survey in time to provide feedback.

The final plan document that was handed out will be emailed to us.

### Outreach to those eligible for CSR but enrolled in gold and platinum plans

VHC will be doing outreach "soon" using direct mailing and a phone blast to individuals who are eligible for cost sharing reductions but who are enrolled in a gold or platinum plan. We encouraged that the phone blast message:

- State clearly the reason for the call
- Explain why it is important to call back
- Give the Call Center number twice during the message

VHC needs to make sure the Call Center is fully informed and trained on how to respond to the calls in response to this outreach.

We asked if those who call and want to change to a silver plan will have to go through a COC. Jacqueline will find out and let us know.

#### Auto-renewals

Trinka asked if the numbers reported in the press about the number of auto-renewals that have been done are accurate? Media reports say about 23,000 of 35,000 have been done. Rebecca said that as of last week, BCBSVT has received only about 40% of their renewals. BCBSVT did their own auto-renewal and put everyone into the 2015 version of their 2014 plan. When the auto-renewal comes from VHC, BCBSVT makes any changes necessary.

The auto-renewals not all being done is causing some other issues. For example, it means that a person who has not had their auto-renewal done may not have received a premium bill for January coverage. These people will then have 2 premium payments due at the same time. VHC sent a notice to all these enrollees explaining this.

We asked to get copies of these notices, and all notices to the extent possible. We encouraged VHC to revisit the notices as things improve. There are a lot of notices going out now for the first time and there hasn't been enough time to adequately provide feedback. Once things are in a better place, we encouraged VHC to take a fresh look at the notices with the reading level and clarity in mind.

#### Tax Filing Issues/APTC Reconciliation

Brady and Jacqueline brought several documents related to the upcoming tax season and reconciliation for APTC (attached): the 1095A cover letters, FAQs for the VHC portal, and tax/APTC information for assisters.

Navigators will be receiving training over the next few weeks with tax preparation professionals and experts.

VHC is organizing "Get It Done" Days around the state during the first couple weeks of February. These will be events where people can get help and information about enrolling/renewing coverage and get answers to their tax and reconciliation questions.

The 1095A form that explains the APTC received during 2014 will be mailed by VHC to enrollees no later than January 31, and will likely starting going out between the 20<sup>th</sup> and 31<sup>st</sup>. Individuals who believe the information on their 1095A form is incorrect will need to call the Call Center. We urged VHC to make sure there is an effective and efficient process in place to deal with those who need corrected 1095A forms.

Jacqueline said she would find out the turn around time for getting a corrected 1095A.

VHC is working with 211 to provide referrals to tax professionals.

There are a number of concerns related to the APTC Reconciliation/1095A:

- There are individuals who are receiving incorrect APTC amounts because their COC was not processed timely or at all, who were incorrectly determined eligible for APTC, whose coverage was not cancelled when requested. These individuals could find that through no fault of their own they have to pay back APTC received.
- VHC data will be “frozen” January 16. It is unclear what this means for those who have a pending COC, which might result in an incorrect 1095A.