

Meeting Minutes

Oregon Health Insurance Marketplace Advisory Committee Meeting

Thursday, June 9, from 1 to 4 p.m.

Worksource Oregon Lane County

2510 Oakmont Way, Eugene, OR 97401

Committee members present: Shonna Butler, Cindi Condon, Joe Enlet (by phone), Dan Field, Joe Finkbonner, Jim Houser, Lora Lawson, Sean McAnulty, Jesse O'Brien, Shanon Saldivar, Maria Vargas, Patrick Allen (ex-officio), Mark Fairbanks (ex-officio, by phone)

Members excused: Ken Provencher, Claire Tranchese

Agenda item and time stamp

Discussion

Welcome and introductions

The committee members present introduced themselves; in addition to the committee members, other attendees included: Berri Leslie, Marketplace administrator; Katie Button, Marketplace plan management analyst; Dawn Jagger, Marketplace federal liaison; Michael Morter, Marketplace agent and small business liaison; and Chiqui Flowers, Marketplace COFA Program manager

Review of Minutes

- Ms. Condon asked about details from the May 9 advisory meeting regarding the overall marketing strategy and the value of marketing dollars spent on a decreasing percentage of eligible people that are not enrolled. Ms. Leslie explained that the marketing budget is constantly being adapted to changing market conditions, and that better planning can be done as we collect more data. There are specific, underserved populations that can be targeted directly, and also consideration that if there is no apparent value in advertising at a given time, that those funds could be shifted to education on how to use health insurance or other Marketplace efforts.
- The committee moved and voted unanimously to approve the April 7, 2016, minutes.
- The committee moved to approve the May 9, 2016, minutes. The committee decided that one particular phrase did not accurately capture what was discussed at that time. Under the second-to-last bullet under the "RFP Report and Analysis" header, the committee agreed to remove the phrase:

“...Mr. Field commented that, based on the discussion, it seemed that the majority of the committee would like to explore an eventual move to a state-based technology platform, with an indeterminate timeframe.”

With that change, the committee voted to approve the May 9 minutes unanimously, as amended.

Legislative Update

- Mr. Allen spoke to the committee about his conversations with legislators regarding the advisory committee generally, the results of the technology platform RFP discussion from June 9, 2016, and other Marketplace-related topics. The legislators appreciated the committee's detailed approach to analyzing topics, and did not have any large asks of the committee.

- Ms. Condon asked if legislators are having any discussions about a single payer program, as the Oregon Health Authority (OHA) currently has a workgroup looking at this topic. Mr. Allen responded that, while the single payer topic is an important part of an ongoing conversation, one of the largest unknowns is the path to implementation of this kind of program. This is related to the more immediate concern of the instability of the individual health care market, as health care costs continue to rise, carriers move out of certain geographic areas, or out of the state altogether, and what role the Marketplace and DCBS will play in stabilizing that market going forward.
- Mr. O'Brien suggested that a 1332 waiver might be used to allow Oregon to implement a public option in the future, should it choose to do so. The committee agreed that it would like to be updated with the progress of the OHA public option workgroup.

BHP Subcommittee report

- Ms. Jagger discussed the progress of the Basic Health Plan (BHP) advisory committee created by [HB 4017](#) of the 2016 session.
- The ACA had provisions for states to create their own basic health plans to help with health insurance affordability for people whose income falls below 200 percent of the federal poverty level (FPL).
- OHA had previously done an analysis on this concept for Oregon completed in 2014.
- HB 4017 charged DCBS to update the 2014 OHA analysis with new population estimates, and taking the recommendations of the OHA workgroup and apply them to the updated population estimates.
- Actuarial analysis and report has been done by Wakely Actuarial services, which will present a draft of the report at the first BHP subcommittee meeting.
- Wakely will provide a variety of possible implementation approaches.
- A BHP program may also impact the insurance market, and the Marketplace itself, along with the fees collected from insurers.
- Part of DCBS's task is to develop a policy report, which will include the concerns and comments regarding the results of the actuarial report, and comparisons and case studies of other states.
- The committee would like to consider dedicating a meeting to this once the BHP subcommittee has had a chance to meet a few times, and also would like to hear directly from BHP advocates.

Small Business Outreach and Support

- Presentation from Ms. Button on the Oregon Small Employer Health Options Program (SHOP), a program for small employers to buy health insurance through the Marketplace for their employees. Many of the discussion points and information can be found in this document on the Marketplace Advisory Committee website: [Marketplace Advisory Committee SHOP Overview](#)
 - "SHOP Presentation 6-9-16" PowerPoint presentation on advisory committee website. Discussion highlights:
 - Oregon has direct-enroll SHOP, which means that employers enroll directly through insurance carriers through agents, instead of through a technology-based website platform.
 - The federal technology platform is currently unable to accommodate Oregon's SHOP premium rating methodology.
 - Participation rates in SHOP across states generally is very low.
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- Estimates for the implementation of an automated SHOP technology platform are very costly, averaging \$13 million, and there is uncertainty that the participation would justify the investment.
 - There are no changes planned for the moment for Oregon's direct-enroll SHOP program, but the marketplace will continue to explore small business options on an ongoing basis.
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Break

COFA Implementation

- Related materials on the advisory committee website:
 - [Marketplace Advisory Committee Update: June 2016 COFA Premium Assistance Program](#)
 - [2016-17 COFA Premium Assistance Program Advisory Committee](#)
 - Presentation from Ms. Flowers regarding the Compact of Free Association (COFA) Premium Assistance Program. COFA is a compact between the United States and the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau.
 - HB 4071 established a premium assistance program to help pay for premiums and out-of-pocket costs for qualified COFA citizens.
 - Citizens of these countries are ineligible for Medicare, but are still eligible for tax credits and cost share reductions (CSR) if enrolling in QHPs through the marketplace.
 - The program will pay for premiums after tax credits and CSR, and be built on a reimbursement model to pay for and in-network co-pays and out-of-pocket costs.
 - Community partners have been engaged with targeted grants, and will be critical in helping this population enroll through the program.
 - Planning for this first year program has been difficult without baseline data, but the committee will be engaged on an ongoing basis as future budget and program planning will be able to use year one baseline data.
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Meeting Adjournment The committee adjourned the meeting at 3:55 p.m.

* Meeting materials are found on the Oregon Health Insurance Advisory Committee website:
<http://healthcare.oregon.gov/Pages/him-committee.aspx>