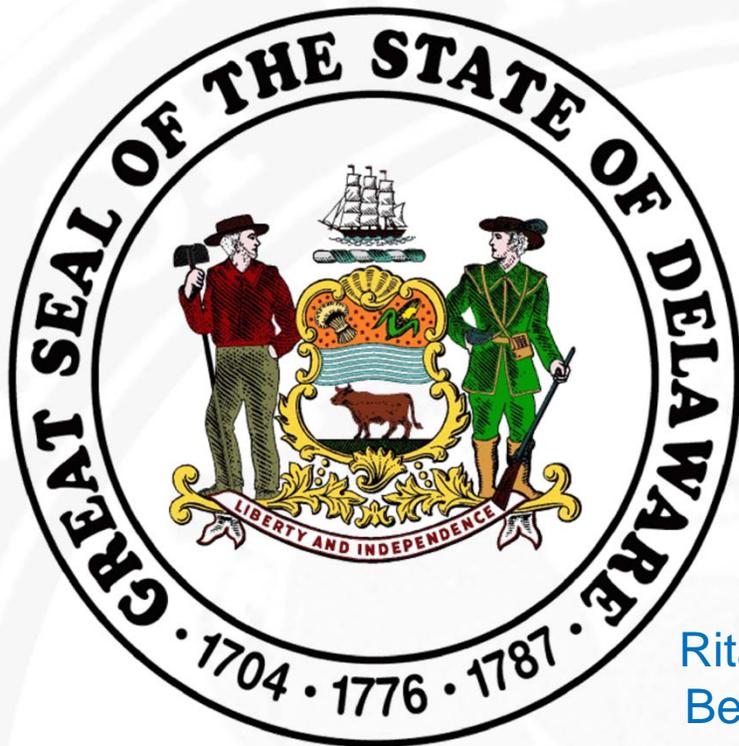


State of Delaware



Health Insurance Marketplace Update

Joint Health Committees of the
General Assembly

Rita Landgraf, Secretary, Health and Social Services
Bettina Riveros, Chair, DE Health Care Commission
March 20, 2013

Agenda



- Why States Are Adding Health Insurance Marketplaces, formerly known as Exchanges, and Their Purpose
- State Partnership Model Implementation Progress
 - Key Milestones for Plan Management
 - Key Milestones for Consumer Assistance
- State-Federal Collaboration
- The Marketplace as part of Delaware's Health Care Strategy
- Next Steps

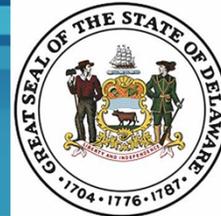
How the Marketplace Fits into the ACA



Delawareans benefit from health care reform by:

- Increased access to health insurance and quality health care. Each state's marketplace - formerly known as an exchange - helps to provide that access to the uninsured.
- Being supported in community-based settings.
- Promoting healthy lifestyles.





What's Expected from Delaware's Marketplace

What the next few months will bring:

- Delaware's marketplace must go live by **Jan. 1, 2014**; enrolling clients by October 2013.
- Approved for a **state-federal marketplace partnership** rather than create our own state-based marketplace.
- Partnership option permits Delaware to maintain control of **plan management** and **consumer assistance** functions.
- Expect to **enroll up to 35,000** people.
- **State leadership** working with **DHSS** and **Department of Insurance**.



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What Does a Health Insurance Marketplace Do?



The health insurance marketplace will:

- Provide a place to link individual and small group “buyers” to health plan information – a Travelocity experience for health insurance.
- Provide access to reduced premiums and cost sharing available under the Affordable Care Act to lower-income individuals (up to 400% FPL).
- Ensure consumers that the plans offered on the marketplace are of high quality and promote the State’s overarching health care strategy.



What Does a Health Insurance Marketplace Do?



Federal government will pay 100% of the cost for newly eligible clients – up to 138% of FPL -- from 2014-2017; phased down to 90% of costs by 2020.

The marketplace will connect people

- Help coordinate coverage among marketplace plans and major public coverage programs such as Medicaid. Provide for a seamless transition between programs.
- Enlist assistance of a broad range of consumer assistance resources in the State to improve health insurance literacy among consumers.

Delaware Health Insurance Marketplace Objectives



Pursuing best approach for Delaware:

- Improve access to affordable insurance coverage to individuals and small businesses for their employees.
- Ensure financial sustainability of the marketplace.
- Implement marketplace model that harmonizes with Delaware broker community.
- Leverage existing relationships with consumer advocates and community partners.
- Consider all models for decision-making, including state-based, regional and federal options.



State Partnership Model



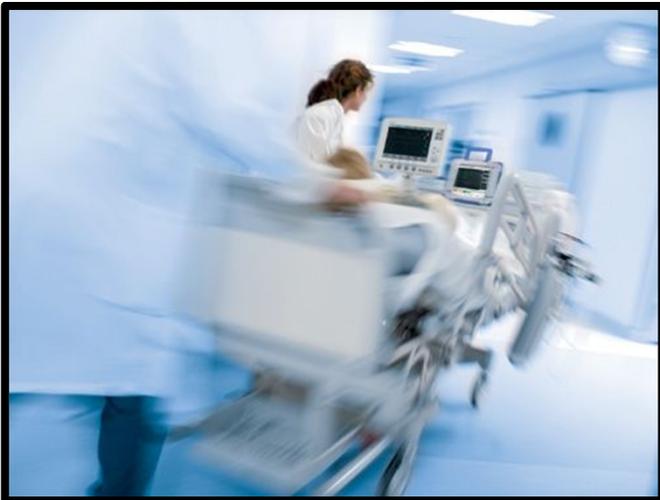
Delaware's Marketplace Model

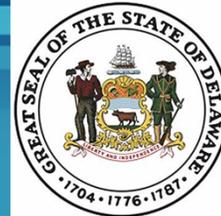
- As reported in 2012, the State opted to implement a State Partnership Marketplace to serve Delaware's individual and small group markets.
 - This decision resulted from the State's analysis of implementation feasibility and financial risk to the State under each available model.
- For Delaware, the State Partnership Marketplace will allow the State to retain management of both the qualified health plans offered on the marketplace, as well as in-person consumer assistance and outreach functions.
 - These functions are the "consumer facing" areas of the marketplace and have the greatest personal impact on Delawareans.
- In December 2012, Delaware became the **first state** to receive conditional approval for State Partnership Marketplace implementation.



Essential Health Benefits (EHB)

- State had 10 options available as the “benchmark” for this package.
- Public involved: State presented EHB options to stakeholders, published the information for a 45-day public comment period, and held 2 statewide public forums to hear questions and concerns.
- State received 45 written comments that supported the choice of a popular small group market product as benchmark.
- September 2012: State finalized its decision.

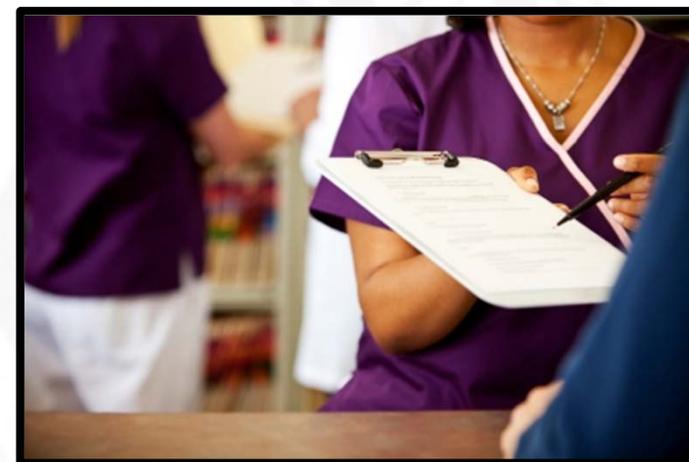


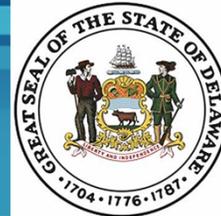


Plan Management: Qualified Health Plans

Qualified Health Plan Certification Standards

- The State had the option to require additional certification standards beyond Federal requirements outlined in the ACA.
- The Health Care Commission presented potential State standards to the public and supported a public comment period.
- State standards include policies that will support broader health care goals, including continuity of care between commercial insurance and Medicaid.
- The State received 33 written comments and revised standards as appropriate.
- The State finalized the standards in November 2012 and included them as part of its Marketplace Blueprint for federal review.





Plan Management: Insurance Carriers

The State took swift action on both Essential Health Benefits and Qualified standards definition to ensure that insurance carriers had the information they need to develop QHP offerings in time for 2013 filing.

- **December 2012:** DOI issued a carrier bulletin explaining the QHP filing process and asking for letters of intent to file QHP offerings.
- **February 2012:** DOI and DHSS marketplace leadership jointly hosted an issuer workshop to explain standards and processes for QHP selection and to address areas that are pending federal guidance.
- **Today:** DOI is planning an agent/broker workshop that will address similar topics and specifically address current guidance on the federally facilitated exchange (FFE) portal.





The Department of Insurance has identified:



- Requirements for marketplace plan management.
- Roles and responsibilities of DOI Divisions and key personnel.
- Interaction with DHSS and Federal partners and the interagency division of responsibilities.
- Business processes and standard operating procedures (SOPs) for plan management functions.

SOPs are currently being finalized to support consumer inquiries and complaints, and Qualified Health Plan oversight and monitoring.

Consumer Assistance: Reaching Delawareans



In Delaware, Consumer Assistance includes:



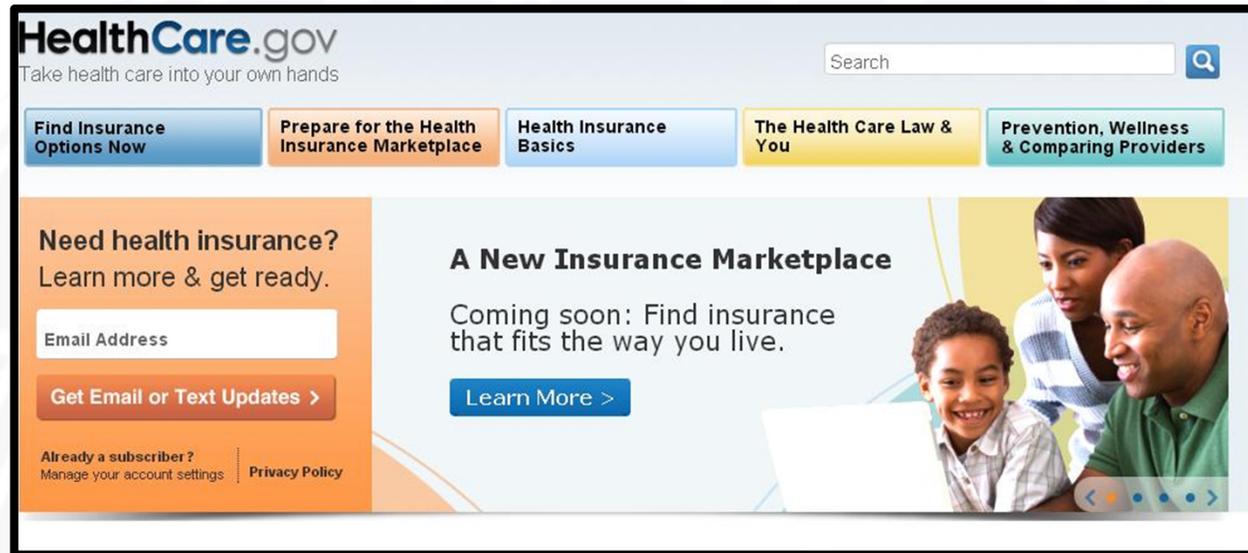
- **Marketplace Assisters:** People who will provide both broad outreach and ongoing consumer assistance services. RFP issued for organizations to provide these services.
- **Federal Navigators:** People who will provide a smaller, more specialized level of outreach and assistance to at-risk populations in the State.
- **Broker Support:** Supporting the broker community and managing processes to transfer individuals and small businesses to brokers when assistance with plan selection is required.
- **Communications:** Developing and operating a broad outreach and communications campaign to inform the public of changes to expect in 2014 and ensure understanding of the insurance marketplace.

Consumer Assistance: Marketplace Assisters

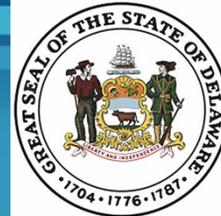


- The State received six responses from organizations proposing to recruit and manage marketplace assisters.
- Selections are being finalized, with implementation expected to begin statewide in April.
- The State is finalizing a Delaware-specific training course that will be administered online as a requirement for marketplace assisters and navigator certification.
- DOI and DHSS are working collaboratively with members of the marketplace project team to complete and test course material prior to the launch of the marketplace assister program.

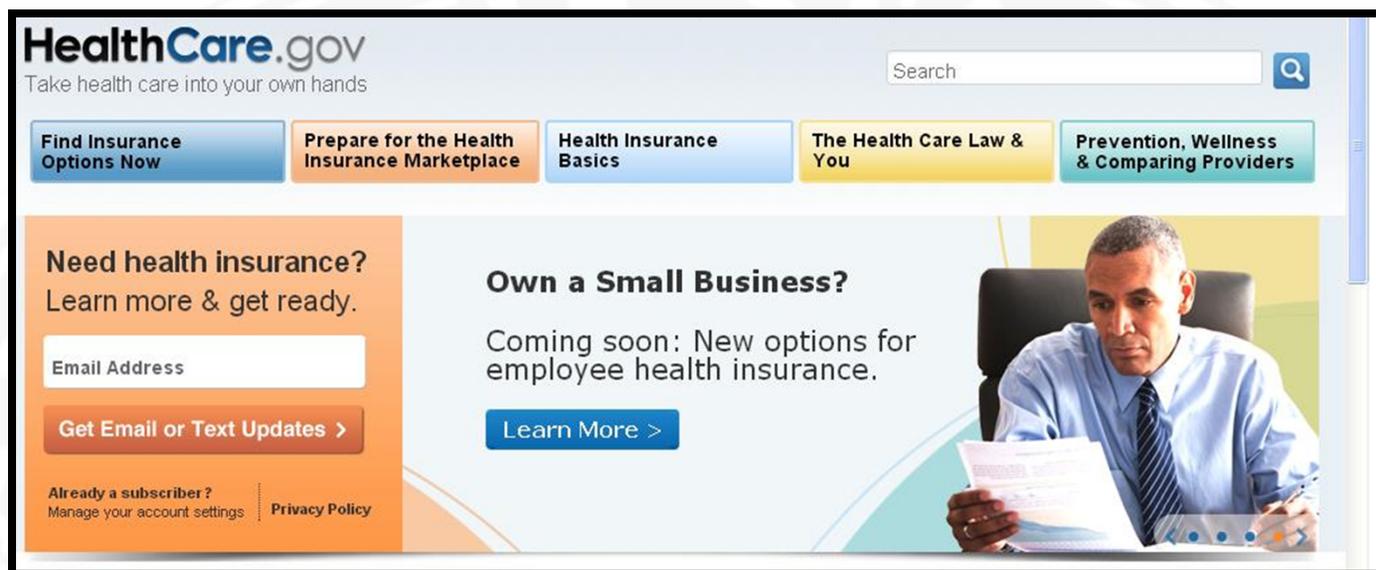
Consumer Assistance: Communications



- In July and August 2012, the State convened a workgroup to develop a framework for marketplace outreach and communications.
- The State used this framework as a leverage point to successfully persuade our federal partners to transfer development and management of communications to the states participating in the State Partnership Marketplace.
- The State is currently finalizing selection of a communications vendor, who will be managed as a subcontractor to Delaware's marketplace planning vendor, Public Consulting Group.
- The contractor will develop materials and messaging in late spring and begin mass communications activities in August 2013.



Consumer Assistance: Business Community



- Implementing a successful outreach and education campaign for Delaware's business community is critical for the marketplace.
- Marketplace team members are working with our federal counterparts to develop materials and calculators to support business decision-making, and to inform small and large business owners of their opportunities and obligations under the ACA.
- The State is planning a schedule of business workshops, informational webinars and other organization specific meetings to provide these tools and information and achieve our outreach goals.

State-Federal Collaboration



- A critical prerequisite to State Partnership Marketplace operation is the development and maintenance of a balanced and effective partnership between State and Federal entities.
- State Marketplace project leadership meet weekly with our federal partners at the Center for Consumer Information and Insurance Oversight (CCIIO) to discuss issues, seek information, and ensure progress toward implementation.
- The State and CCIIO are also working together to finalize a formal agreement that outlines the division of roles and responsibilities for the Marketplace, as well as processes for communication, change management, and ongoing collaboration.

The Marketplace and the State Health Care Strategy



- The Marketplace will be implemented in the context of several other key health care initiatives, including:
 - Health Homes and Patient-Centered Medical Homes,
 - Workforce Development,
 - Delaware Health Information Network (DHIN) Expansion, and the
 - Ongoing work of the Health Care Commission
- With the goal of aligning all health care improvement initiatives, the State applied for and received a State Innovation Grant.
 - Under this grant, the State will develop an overarching strategy to streamline, support, and enhance the various aspects of health care system innovation currently under way in order to maximize both efficiency and quality of results for Delawareans.



Next Steps



- Work collaboratively with the Center for Consumer Information and Insurance Oversight (CCIIIO) to:
 - Continue to inform the policies and operations of the State Partnership Marketplace to best meet the needs of Delawareans.
- Kick off outreach events specific to Delaware's business community.
- On-board Marketplace Assisters and Communications firm to enhance outreach and education statewide.
- Review Qualified Health Plan applications and submit recommendations for certification to our Federal partners.
- Continuously evaluate marketplace policies and processes to ensure that the marketplace is meeting the needs of Delawareans and contributing to the State's overarching health care goals.
- **Public updates:** Available through **Delaware Health Care Commission meetings** and online at **dhss.delaware.gov/dhss/dhcc/**

Questions?



*Thank
You!*