Board of the Commonwealth Health Insurance Connector Authority

Minutes

Thursday, January 9, 2013
9:00 AM to 12:00 PM
One Ashburton Place
Boston, MA 02108
21st Floor Conference Room


The meeting was called to order at 9:05 AM.

I. Minutes: The minutes of the December 12, 2013 meeting were approved by unanimous vote.

II. Executive Director’s Report: Ms. Yang began her Executive Director’s report by discussing membership. She stated that the structure to describe membership will change given the new coverage types being offered in January 2014. She explained that as of January, Commonwealth Care membership decreased by roughly one half because members were seamlessly mapped to MassHealth coverage due to the Medicaid expansion made possible by the Affordable Care Act (ACA). She further clarified that all individuals currently in Commonwealth Care would remain in their current coverage through the duration of the open enrollment period. Ms. Yang then reported that Commonwealth Choice membership decreased by roughly 3,400 members, however, the Health Connector (CCA) gained roughly 4,400 new members in Qualified Health Plans (QHPs).

Ms. Yang then reported that the Board will be saying goodbye to Andres Lopez who had been on the Board for three years and who had provided invaluable advice. Ms. Yang noted that he was especially helpful in financial matters and assisted with formalizing
procedures for Board review and audits. Ms. Yang wished him good luck and said that she looks forward to keeping in touch with him in the coming years. Ms. Yang then introduced Rick Jakious as the newest Health Connector Board member. Ms. Yang provided a brief background on Mr. Jakious, stating that he is the Chief Executive Officer of the Massachusetts Nonprofit Network (MNN) and joined MNN in January 2012, succeeding former State Senator David Magnani. Prior to MNN, Mr. Jakious played critical leadership roles over 13 years at City Year, Inc., where he helped establish a program in Seattle, Washington; turn around its founding site in Boston, Massachusetts; and refresh its flagship national corporate sponsorship program. He has also served in several roles with U.S. Representative Brian Baird, including Northern District Director and manager of the Congressman’s successful 2004 campaign. Lastly, Mr. Jakious has been a member of the Health Connector’s Employer Advisory Council. Ms. Yang welcomed Mr. Jakious and stated that she looks forward to working with him and benefitting from his rich experience in the field. Secretary Shor added that Mr. Jakious is a public spirited and articulate person who will provide valuable insight into the world of small employers. Secretary Shor welcomed Mr. Jakious and thanked him on behalf of Governor Patrick for his service.

Ms. Yang then provided a preview of what was to be presented to the Board, explaining that her colleagues would discuss the events of the past month, what is currently happening at CCA and what will be done in the future. She stated that CCA has been working hard and will continue to do so in order to get people enrolled in health insurance. She noted that she is very proud of the work of the many individuals and market participants who have shown just how far they are willing to go in order to get people covered. In addition, she thanked CCA staff for their tireless efforts. Ms. Yang stated that she is the first to admit that the process is not perfect and that there will still be people who need coverage. However, she stated that CCA will work with individuals one by one until the goal of coverage has been achieved. Ms. Yang further said that CCA is determined to resolve the Information Technology (IT) issues in order to give members and the residents of the Commonwealth the good experience that they deserve. Ms. Wcislo asked what would happen to the Commonwealth Care population when their extension coverage ends in March. Ms. Yang replied that CCA is considering all options right now to ensure that no one risks losing coverage.

III. 2014 Open Enrollment Check-in: The PowerPoint presentation “2014 Open Enrollment Check-in” was presented by Ashley Hague and Roni Mansur.

Ms. Hague began the presentation by discussing January 1, 2014. She discussed how this date marks an important point in ACA implementation as it marks the beginning of coverage options available under the ACA, the expansion of Medicaid, the advent of premium tax credits and availability of QHPs. Ms. Hague stated that CCA has been working to implement and transition individuals as well as open up doors to new coverage in the last several months. Ms. Hague said that as a result of efforts by CCA and MassHealth, there are more than 28,000 new people accessing subsidized coverage in the Commonwealth. Ms. Hague further explained that MassHealth was able to successfully transition 130,000 Commonwealth Care as well as Commonwealth Care
eligible but unenrolled individuals to MassHealth as of January 1, 2014 due to Medicaid expansion. Mr. Gruber asked what plan was assigned to someone in Commonwealth Care who was moved to MassHealth. Ms. Thorn explained that these individuals were moved into the managed care program called CarePlus. She further noted that these individuals were auto enrolled into a plan that is comparable to the one they have now, but that they could have chosen another plan if they decided to do so. Ms. Hague then presented an overview of coverage extension for the Commonwealth Care population, Medical Security Program (MSP) population as well as the Insurance Partnership (IP) population. Mr. Gruber asked for more information as to what plans MSP and IP extension members were enrolled in. Ms. Hague answered that IP members were able to stay in their current plan and that MSP members either remained in direct coverage with Network Health or, if they received premium assistance with an existing COBRA plan, could switch to the direct coverage for the extension period. Ms. Wcislo sought clarification on the Commonwealth Care population. Ms. Hague explained that Commonwealth Care members will not lose their coverage during the open enrollment period. She stated that CCA’s goal is to provide continued coverage and to create access. Mr. Duncan asked what the budget implications were. Secretary Shor explained that all those moved to MassHealth receive 75 percent federal offset in Fiscal Year 2014 (FY14) and there is a 50 percent match for Commonwealth Care. Ms. Hague added that there is a mix of federal and state dollars that fund ConnectorCare, as well. Secretary Shor explained that it is really a difference in the financing structure but that in general the budget is net neutral. He caveated that this would only be fully appreciated in the next several months when reviewing incurred cost.

Ms. Hague then explained the workaround processes that have been set up to process individuals through coverage and eligibility determinations. She further explained that the Commonwealth has been able to secure temporary coverage for those people who submitted a subsidized application but were not immediately determined. Ms. Hague then noted that about 4,000 individuals have enrolled in unsubsidized coverage health plans with coverage effective January 1, 2014. Ms. Yang noted that some of these applications have been submitted via paper. Ms. Mitchell asked what options are available to individuals who have made a good faith effort to sign up for coverage but have been unable to. Ms. Hague stated that CCA extended the deadline for plan selection to December 31st and payment deadline to January 10th to give individuals more time to complete the process. She further explained that subsidized individuals who could not enroll in new coverage would be placed in temporary coverage while their application was being processed. Ms. Mitchell asked how members knew where to submit their payment. Ms. Hague explained that payments can be walked to the Boston or Worcester walk-in locations or mailed and that members can get this information from social media, the website, customer service or on their invoice. Ms. Yang noted that CCA’s door is still open for people who had trouble and CCA is actively working on those issues. She recalled the previous Board meeting where CCA wanted to send a message that they were aware of the problems and wanted to work to fix those problems. She noted the increased number of customer service representatives, the cases being actively worked on by CCA staff from legislative offices as well as cases from advocates.
Ms. Hague then continued reviewing the pathways to coverage being secured by the Commonwealth. She said that certain persons who applied for coverage were in temporary “AA coverage”. Ms. Wcislo asked what AA coverage referred to. Ms. Hague answered that this referred to the temporary coverage offered to those subsidized applicants awaiting final program determination. Ms. Hague then explained that CCA was able to work with carrier partners to extend deadlines to offer individuals more time to plan select and pay. She also mentioned that the call center held extended hours on New Year’s Eve and was open on New Year’s Day as well as on Sundays. Ms. Hague stated that the wait time for calls decreased and that staff have been tripled to accommodate the high call volumes. She also thanked enrollment assisters and Health Care for All in assisting to get individuals enrolled for January 1 coverage through outreach. Ms. Hague then reviewed enrollment figures as of January 1, 2014. Ms. Hague noted that these figures show that individuals have been able to sign up for insurance despite website challenges. Secretary Shor further noted that there are also a good portion of individuals who were unenrolled previously who were seamlessly transitioned into MassHealth coverage. Mr. Gonser asked who was in the 28,000 “new” subsidized enrollees. Ms. Hague speculated that this could be comprised of individuals who had plans that ended in 2013 who were students, had unaffordable ESI, were on HSN or perhaps individuals between 300-400 percent of the Federal Poverty Level (FPL) who newly have access to subsidy. Secretary Shor added that these could also be individuals who were previously not covered but who applied due to publicity and outreach efforts.

Mr. Mansur then discussed the current IT landscape noting the incomplete and inadequate functionality as a result of the underperforming vendor. Mr. Mansur discussed solutions and accountability regarding the IT problems that CCA is facing and specifically spoke to an independent review being done. Mr. Gruber asked whether this review would include a review of CCA staff, noting that this was also the fault of the vendor. Mr. Mansur answered that the focus will be on the technical aspects of the project and deliverables to date; however, program management will also be considered. Ms. Yang added that the review will be comprehensive and will also involve MassHealth and University of Massachusetts Medical School as well as the Independent Verification and Validation (IV&V) vendor. Ms. Mitchell stated that she agrees it is important to assess all parties in this matter to determine what can be strengthened going forward. Secretary Shor assured the Board that every aspect of this project was under assessment. Mr. Duncan asked whether the Board would have a chance to question the reviewers. Secretary Shor stated that this could be considered. Ms. Mitchell asked whether it was problematic that this was being discussed at a public meeting. Secretary Shor answered that the Commonwealth is committed to being transparent on where this project stands, that the public is entitled to learn about this and the Board is entitled to provide oversight. Ms. Mitchell thanked the team for explaining the situation with candor and thanked Secretary Shor for his commitment to transparency. Secretary Shor provided concluding comments stating that as the team has emphasized, and the Board members have reaffirmed, the goal is health care security. He noted that this is being achieved and it will be sustained even though it is certainly true that the goals of accomplishing this via a website has not been achieved. While he agreed that is an enormous concern, CCA has worked tirelessly to get people into coverage despite an underperforming website.
Secretary Shor stated that we have not heard from the hundreds of thousands of individuals who have been protected in their coverage seamlessly for January 1 and those who have received coverage via a workaround. He further said that the Board and public need to be cognizant that these workarounds are working and are working well. He finished his comments by emphasizing that there is a lot of work ahead for people who need to transition coverage but that CCA will bring commitment and creativity to meet these goals. He stated that no stone would be left unturned and nothing will be left on the table. He thanked the Board for support and partnership.

The meeting was adjourned at 11:20 AM.

Respectfully submitted,
Rebekah D. Diamond