

Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

Approved

April 26, 2011

Attendees: Dave Jackson, *First West Benefit Solutions*; John Borer, *PEHP*; Tanji Northrop, *UID*; Nancy Askerlund, *UDI*; Neal T. Gooch, *UID*; Perri Babalis, *Utah Attorney General*; Sue Watson, *OCHS*; Patty Connor, *OCHS Director*; Jill Goodmansen, *OCHS*; Jim Pinkerton, *Regence*; Russ Johnston, *First West Benefit Solutions*; Shawn Montmeny, *First West Benefit Solutions*; Mark Andrews, *OLRGC*; Gabriella Benitez, *GBS Benefits*; Curt Howell, *Humana*; Norman Thurston, *State*; Kelly Atkinson, *UHIA*; Tomasz Servinowski, *UID*; Jim Murray, *SelectHealth*; Brian Allen, *CHA for AHIP*; Chantel Nate, *CHA for AHIP*; Lorraine Mayne, *Milliman*

Lucy Feldkircher, *Health Equity* (via telephone); Scott Rose, *Health Equity* (via telephone); Laura Picciuca, *bSwift* (via telephone); George Howell, *United Health Care* (via telephone); Kim Miller, *United Health Care* (via telephone); Frank, *Altius* (via telephone); Ann, *Regence* (via telephone)

- I. Meeting called to order at 1:02 p.m.
- II. Change in meeting minutes from 3/22/2011 by Kim Miller. Section 7, #6 – Update wording to reflect Underwriting Manual instead of Q&A document. Jim Pinkerton agreed.
- III. Patty Conner from OCHS gave an update regarding the OCHS Exchange
 - a. Exchange Counts – 100 Employer groups on the Exchange for May 1 effective date. Over 2800 covered lives.
 - b. June 1 effective date groups – 50 groups submitted their employer application for a June 1 benefit effective date. Only 25 of the 50 groups made it to the underwriting process. Out of the 25, only 3 groups were in the enrollment phase when open enrollment started. 15-19 groups going through open enrollment for June 1.
 - c. Broker Survey – OCHS will be sending out a survey in the next few weeks to brokers who went through the entire process and those who stopped sometime in the middle of the process. Find out why and educate those that need more information.
 - d. RFP Process
 - i. Planning Grant – Effective Date 10/1/2010 – 9/30/2011
 1. Fix Core Technology, building consumer portal
 2. Look at the individual market and how to redefine
 3. Interaction with Medicaid (erep)
 4. Look at consumer quality data and how to display
 5. Look at the customer service center
 6. Put together broker training curriculum
 - ii. Decided to award 3 companies for the planning grant
 1. Plansource – Consulting
 2. erep Interface – Opted to use contracted resources to do evaluation

- 3. CGI – Quality data from the Department of Health
- iii. Decision – RFP complete and still in the decision phase. Hope to have phase 2 in process. Pilot has gone well with eHealthApp and hope to eliminate hand offs with new process. Want to make the broker community responsible. Will provide more updates at a later time.
- e. Dashboards – Information gathered is being sent out to the broker community through dashboards.
 - i. Talked about taking back the number of plans offered in the Exchange as the feedback has been there are too many plans in the Exchange. Will analyze what plans are being chosen.
 - ii. OCHS has found about 30-35% of employees are choosing the default plan. We are unsure if the employees who are enrolled in the default plan selected it or were defaulted to the plan.
 - iii. More people are not enrolling in HSA, which is similar to outside the Exchange. Will work to get more information out to employees.
- f. Broker Training update – Over 450 brokers have been trained this quarter. In the last 3 sessions, there have been a lot of brokers that come that have never heard of the Exchange.
 - i. Upcoming training sessions – Beginning in July, OCHS as well as DWS will do a piggyback training class for brokers. Two hours for OCHS and one hour for DWS. There will be 2 sessions a day, every Thursday July through August 9th. Class times are 9:00 – 12:00 and 1:00 – 4:00. Some items discussed are the renewal process, open enrollment timeline, and new tools.
- g. Carrier plan modifications – Bswift evaluated this process. Asked if changes could be made for an October 1 or November 1 effective date. Carriers will review and discuss after review is complete. Cost of changes are as follows:
 - i. Terminate plan - \$200 per plan if off cycle (no cost for Jan 1 effective date or legislative changes). Carriers still need to get with the DOI for all changes. DOI already set up timeframes with carriers for these changes.
 - ii. Change to existing plan = \$100 for bswift. (not for January 1 renewal or legislative requirements). (Example: If changes are made to 3 plans and 2 are due to legislative changes, bswift will charge for that 1 plan. All mid-year changes will be charged, not January effective date changes.) This was only a discussion and no final decision made.
 - iii. Other suggestions
 - 1. Charge PEPM and put charge on employer group
 - 2. Charge carriers fee at the beginning of the year to make changes throughout the year.
 - 3. Make legislative changes effective 1/1

- h. Carrier round table – OCHS has been working with the carriers on the ongoing processes (life status events, terminations, new hires, deductible carry-overs, etc.). Sue has been documenting the processes and distribute at a later time. Next carrier round table is scheduled on 4/28 at Regence.
 - i. Timeline – OCHS recently updated timeline to 60 days. Unsure if legislation will change the timeline back to 90 days due to groups needing to see rates 60 days in advance when they renew.
 - IV. Handling risk adjustment/renewals/commercial product on retro side. One potential resource is the all payer database. Demo for 3M will be done on May 20th. All carriers stated that day works.
 - V. Perri Babalis with the Utah Attorney General – No update.
 - VI. Jim Pinkerton with Regence
 - a. Underwriting Subcommittee Report
 - i. Changes made to the underwriting process document. Committee wanted this document adopted by the DOI. Concern over the process changing and having to update the document once new process is in place. Gave changes needed in the document to Kim's team to revise.
 - ii. Norman Thurston made a motion to accept underwriting handbook as revised. Motion was seconded by Jim. Vote was unanimous among Board members.
 - VII. Kim Miller with United Health Care
 - a. Marketing Subcommittee Report
 - i. Discussed improving the consumer experience.
 - ii. Determined what additional support is needed.
 - iii. Carriers would like to be present with booths at the broker training sessions starting in July.
 - iv. Bswift portal demo done last week with some participation. Next meeting to get input in changes along with suggestions in portal experience.
 - VIII. Tanji Northrup from Utah Insurance Department (UID)
 - a. Tanji asked Loraine to give an update. Asked to look at 2 filings and gave summary report to board and detail to DOI. After discussion, both filings had no issues. Items reviewed – confirmed class of business (inside and outside exchange), Each of primary rate restrictions (31A-30). Reasonability in rates.
 - b. Groups that do not have a wage and tax form, but are a legitimate group (such as Church's). Underwriting committee taking on alternative to quarterly wage and tax form to provide to underwriters. Jim will get back with the group.
 - c. Plan filings – reminder with legislative changes and other changes. Filings need to be to the department by May 30th so DOI has a month to review (June 1 – June 30). Limited on funds and want to make sure they have funds. Sue will send time line to Dave to distribute. Carriers send filing numbers to Nancy or Tanji so they can send to the actuary to review.

- IX. Re-appoint/Re-elect – Will be done in the next RAB meeting. Only Chair and vice-chair need to be re-appointed. Will be done on May 24, 2011
- X. Legal Sub-committee – Will review next meeting
- XI. 2012 Renewal Process – OCHS will start training on the renewal process in July. Need to have a process in place.
- XII. Need to update the UID website in the next month with the updated RAB meeting minutes.
- XIII. Next Meeting will be May 24, 2011 at 1:00 pm
- XIV. Meeting adjourned at 3:14 p.m.