

Producer Advisory Committee Meeting Minutes

Date: June 19, 2019

Time: 3pm-5pm

Location: 1225 Eye Street Washington, DC 20002 Rm 4053

Attendees

In-Person:

Lee Bethel, Comprehensive Benefit Services Inc. (Chair)
Janet Trautwein, National Association of Health Underwriters (Vice Chair)
Stephanie Cohen, Golden & Cohen
Ben D'Avanzo, Asian & Pacific Islander American Health Forum
Nabila Rahman, CareFirst
Brian Schwartz, HBX
Luis Vasquez, HBX
Andre Dixon, HBX
Taynaia Quigley, HBX

Phone:

Margarita Dilone, Crystal Insurance Group Inc.
Cheryl Fish-Parcham, Families USA
Sheebani Patel, Kaiser Permanente
Tamara Pearsall, Employee Benefits Corporation of America
Angela Franco, HBX

PAC Review and Feedback on Plan Choice Landing Page

-Referencing the mockup of the Plan Choice landing page, Nabila Rahman suggested "Option 1" and "Option 2" should be rendered "Employee Choice" and "Employer Choice" instead, as in:

Employee Choice-Picking Metal level across different insurance companies

Employer decides to allow Employee to pick across different insurance companies

Employer Choice- One Health Carrier available

-Nabila Rahman adds that, as is, terminology can be confusing and suggests keeping consistent with carrier terms of art.

-Sheebani Patel agreed, stating that "Plan Choice" is not used among carriers in the same way.

-Cheryl Fish-Parcham inquired about displaying how much Employer will contribute and details on how Employees get charged their premiums.

-Brian Schwartz replied that accompanying video provides greater detail (i.e. it explains the notion of a reference plan and the amount Employer/Employee will pay if buying up or down).

-Cheryl Fish-Parcham suggested an explanation of protection from age rating be available for Employees.

-Lee Bethel inquired about the proposed location of the landing page, observing that if placed in www.dchealthlink.com's Employer section, Employees may not see it.

-Janet Trautwein suggested dividing Plan Choice information between Employer and Employee page.

-Angela Franco stated that, more than Employees, landing page targets Employers and Brokers.

-Ben D'Avanzo observed that current landing page may be confusing from Employees' point of view and suggested providing additional resources for them.

- Stephanie Cohen mentioned the phrase “benefit level” should be explained. Even though Platinum, Gold, Silver, and Bronze are displayed, people may not understand that term. Also suggested providing explanation of the various metal levels and the various amounts of cost-sharing they generally entail.
- Ben D’Avanzo and Nabila Rahman both suggested that the page list separately what Employer has to do first, then what Employee has to do.
- Andre Dixon stated that ideally the Employee would receive guidance from either Employer or Broker; the landing page is not meant to cover every detail of plan choice but rather provide a starting point.
- Lee Bethel added that it is important to include asterisks noting “Please consult with Broker” so every little thing does not have to be explained on landing page. Janet Trautwein echoed the importance of the Broker’s role in introducing this option to Employers and Employees.
- Stephanie Cohen recommended bolding the word “ALL” and similarly highlighting “One Insurance Company.”
- Ben D’Avanzo stated that, under Option 2, after reading first two phrases, one may get the false impression that Employer can offer every insurance company at all metal levels.
- Nabila Rahman stated that the wording under Option 1 can also be confusing as all four SHOP carriers are shown. She recommended adding “Choose one.”
- Lee Bethel suggested to adding text advising Employer to choose one insurance company, and then all plans from that company.
- Sheebani Patel stated that, since DC does not allow contiguous tiering, it should be made clearer that only one metal tier can be chosen.
- Stephanie Cohen suggested highlighting the option an Employer has to offer multiple benefit packages (Ex: one package for management, another package for others). She observed that this is a great way to shine light on the many options the DC Health Link platform provides.
- Margarita Dilone requested clarification on setting up multiple benefit packages and whether doing so could be considered discriminatory. Brian Schwartz noted that small businesses are always advised to consult their legal counsel when setting up multiple benefit packages for their Employees.
- Video that will be posted on landing page will be circulated to Committee members following meeting.

Committee Vice Chair’s Vision for PAC’s Work

- Janet Trautwein noted that she looks forward to collaborating with this group, adding that she sees the Committee’s goal as making it easier for brokers to help their clients.
- Jane Trautwein highlighted that the first hurdle is always to make sure Employers are actually going to offer coverage, since small businesses have the option of not doing so. She also underscored the importance of ensuring that Employees understand what is being offered.

Demo of New Functionality: Broker Staff Roles

- Andre Dixon provided a demo of new functionality that allows staffers at broker agencies to have their own accounts to assist writing agents manage their books of business.
- Stephanie Cohen asked whether notices that currently populate in a broker’s DC Health Link secure inbox can instead be routed to broker staffers who manage certain groups. Andre Dixon replied that, at this time, all staffers affiliated with a particular broker will receive all notices since their view mirrors that of their associated writing agent.
- Stephanie Cohen asked whether there is any way to pull regular reports of all dependents turning 26 (i.e. about to age off parents’ coverage) or anyone turning 65. She noted that making such data available would allow brokers to be more proactive with their clients. Lee Bethel and Janet Trautwein echoed support for such information, adding that reports of those turning 65 would be useful for brokers when advising on applicable HSA contribution rules.

-Stephanie Cohen noted that, beyond requiring broker staffers to complete privacy/security training, DC Health Link should also require that they complete modules centered on system use.

Revised Producer Attestations

-Committee members did not voice any concerns over or objections to updated Producer Attestations document outlining brokers' responsibility of ensuring that any staffers that create their own DC Health Link accounts abide by privacy/security requirements.

-Stephanie Cohen asked whether DC Health Link will send reminders indicating when broker staffers are due to retake training. Revised Producer Attestations note that staffers will be expected to recertify with DC Health Link at the same time that their affiliated writing agents are required to do so. Brokers will also be responsible for retaining forms signed by all relevant staffers attesting that they have completed privacy/security training within required timeframes. Brokers may be subject to random audits by DC Health Link to ensure compliance.

January 1 SHOP Eligibility Flexibility

-Lee Bethel underscored importance of making it clear that a participation rate of 2/3 of a group's eligible employees includes both enrollments and waivers

-Ben D'Avanzo asked whether DC Health Link knows of any groups that have lowered their employee contribution to an amount under 50% due to the January 1 flexibility.

-Janet Trautwein offered to edit the flow of the fact sheet to place emphasis on all of the benefits of offering coverage through DC Health Link instead of leading with participation rate and employer contribution flexibilities. She noted that she would like to reorder the content to make it more appealing from a marketing perspective:

1. What you can do today as a DC Health Link Employer.
2. Having trouble getting Employees to participate?

-Stephanie Cohen inquired about bringing attention to group rates being lower than Individual market rates as an incentive to offering SHOP coverage.

-Lee Bethel would like to know if current groups with a January 1 plan year are able to take advantage of these flexibilities at renewal, or if these options are available only to groups that are new to DC Health Link. He added that the current text may need to change if flexibilities are only available to new groups.

-Stephanie Cohen suggested including language on the overwhelming percentage of DC small businesses that are already offering coverage through DC Health Link as a way to incentivize new groups joining.

-Ben D'Avanzo would like to know, of those Employers offering coverage starting in January, how many are contributing over 50%? Under 50%? Stephanie Cohen noted that publicizing how many groups are offering coverage at certain contribution levels may incentivize Employers (especially nonprofits) to be more generous.

Miscellaneous

-Stephanie Cohen stated that CareFirst has an integrated HRA vendor that is allowed on two silver plans. She observed that this introduces disadvantage and creates a need for outside administrators to be hired. She requested that the Committee consider creative, cost-effective options for groups interested in this service.

-Cheryl Fish-Parcham requested an update on rate review. Angela Franco noted that DC Department of Securities, Insurance, and Banking is currently analyzing the PY2020 proposals submitted by carriers. She added that carriers provided two sets of rates – one that merged the SHOP and Individual market risk pools, and another that kept them separate. She also noted that DISB is accepting comments from the public until June 24. Email address will be provided to the Committee after the meeting, as well as a link to the June 10 rate hearing testimony of DC HBX Director Mila Kofman.