



Standing Advisory Board Meeting

FINAL MINUTES

Date: Thursday, February 18, 2016
Time: 3:00 PM
Location: By Conference Call Only
Call-in Number: 1-877-668-4493; access code 731 411 863

Members Present: Chris Gardiner, Claire McAndrew, Dania Palanker, Kevin Dougherty, Billy MacCartee, Jill Thorpe, Laurie Kuiper
Absent: Chile Ahaghotu

Welcome, Opening Remarks and Roll Call, Chris Gardiner, Chair

Chris Gardiner called the meeting to order at 3:06pm. A roll call of members present confirmed that there was a quorum with seven members present.

Approval of Minutes, Chris Gardiner, Chair

It was moved and seconded to approve the minutes from the December 1, 2015 meeting. The motion was unanimously approved by roll call vote. Voting in favor: Mr. Gardiner, Ms. McAndrew, Ms. Palanker, Mr. MacCartee, Ms. Thorpe and Ms. Kuiper.

Executive Director Report, Mila Kofman

Mila Kofman: Open Enrollment Update: Open Enrollment Numbers were the best HBX has had with 23,000 people signing up for healthcare -- 6,000 were new customers. Out of renewing customers, we had over 3000 who actively shopped for new coverage. On average, they were able to save 5% on their premiums.

We found that 25-34 age people shopped more, with renewing customers saving up to 15% on their premiums. People who did not shop on average saw a 3% premium increase. There were metal level changes and lots of switches in the same metal level. We can get that data and share it with you at the next meeting.

Age Mix – Our new customers are even younger than our existing customers. 61% are 34 years old and younger compared to 49% of customers from December 2015. We think we are reaching more of the uninsured population – many of our outreach and activities focused on this demographic.

About 37% of our customers (including new and active shoppers) chose standard plans. We looked at customers on the group side, and a significant amount of customers used brokers.



Performance Oversight Hearing: The DCHBX Performance Oversight Hearing was held yesterday, Wednesday, February 17. We will forward soft copies of the written testimony and PowerPoint deck to you via e-mail. Many witnesses testified in support of our activities, both customers and business representatives.

Thank you to Claire McAndrew for testifying at the hearing.

Claire McAndrew: It was motivational for me to hear how the Exchange has made a difference from the customers. Good job to the staff.

Mr. Gardiner: I appreciate that it was impressive and motivational to hear from the Community. Staff should be proud to hear that testimony. There were positive remarks from the community about how the Exchange has made a difference in people's lives.

Mr. MacCartee: My firm of brokers added about ten companies on the Exchange. The Broker community is continuing to grow. Anything you can share to help the Broker community would be appreciated.

Ms. Kofman: One data point, we looked at our customers on the group side and a significant majority of businesses used brokers. So Billy, thank you for everything you are doing with your customers and the broker community at-large.

Ms. Kofman: We would welcome feedback on improvements that would be helpful to the brokers. We are very much looking for ideas and issues on how we can improve. We continue to work through some of the challenges with each of the carriers – doing data feed testing and we want to make it as simple as possible. Once we have the processes worked out with the carriers, we will share that.

Mr. MacCartee: We have about 70 groups in DC for our company alone, so the big piece going forward is loading them all on July 1. As we are getting closer, if you can continue to shed light on that process, it would be very helpful to the broker community.

Ms. Kofman: We are working through some of the details with some of the carriers. We have several sessions planned to get input from the larger broker community, and to share some of the data and process pieces that have been worked out on the technical side. More training for brokers is forthcoming. We will make sure the Standing Advisory Board is made aware of all of the broker related initiatives that we have planned, especially as they relate to the data conversion.

Mr. MacCartee: The sooner the better so the transition can be smoother.

Ms. Kofman: As soon as we have a better understanding of what will work for all the carriers, we will share and then get your input on how to improve the data piece of it.

Ms. Palanker: On enrollment numbers on the standardized plan, was there anything done to differentiate those plans? Like do people somehow know or see those plans differently, or was it just really basically just in comparing plans, for some reason people just seemed to be attracted to those plan designs.

Ms. Kofman: We had a special banner and they all have the name standards in them. That's what we did.

Ms. Kofman: We are on a separate track right now – working with an outside vendor on a Customer Satisfaction Survey for HBX for the different populations. We want to drill down on the standard plans, how consumers found them, why they chose them, etc. things that they did to make their choices and how we can use that data to do other things on line.

Ms. Palanker: Will the Satisfaction Survey have anything about the post-enrollment experience? Will it show if people had any issues with getting access to an in-network provider.

Ms. Curtis: We are on a fast track to get this done and hopefully will have the survey out in March. They are phone and web based surveys, not mail surveys.

Ms. Palanker: Do you know how we will see the results?

Ms. Curtis: The goal is to have a report to share.

Ms. Palanker: How do you see this relating to the survey by CMS?

Ms. Kofman: We are trying to minimize overlap.

Ms. Curtis: The CMS Survey is much more in depth and doesn't have specific questions we may want asked. We're trying not to duplicate.

Ms. Kofman: Yes, the vendor is helping us to figure out how we get the highest response rate possible. Critical to us is the demographics piece and obtain information that we don't have. Did we reach our target audience? Finding out if coverage is really working for folks and for us to inform next enrollment. What worked in terms of outreach and education strategies? We're just trying to be more informed and get information that we currently don't have.

Discussion Item

New Special Enrollment Period (SEP), Sarah Bagge, HBX Staff

SEP DESCRIPTION: A time-limited Special Enrollment Period that the Federal Marketplace has adopted through March 31, 2016 for consumers who attest to filing their 2014 taxes and reconciling their APTC.

SEP LANGUAGE: The District of Columbia Health Benefit Exchange Authority will consider it an "exceptional circumstance," permitting a new special enrollment period (SEP), for qualified individuals who:

- 1) Are not currently enrolled in 2016 coverage through the DC Health Link Individual Market.
- 2) Are not receiving APTC in 2016 because they failed to file a tax return for 2014 and reconcile their APTC.
AND
- 3) Subsequently filed their 2014 tax return and reconciled their 2014 APTC.

Duration of SEP: This SEP shall be available for qualified individuals through March 31, 2016.

Effective Dates: The effective date of coverage under this SEP will be the first of the month following plan selection.

It was moved to approve the SEP by Ms. Palanker, seconded Mr. Dougherty. The motion was unanimously approved by all members present.

Public Comment

No public comment.

Closing Remarks and Adjourn, Chris Gardiner, Chair
Meeting adjourned at 4:40pm