Mississippi Health Insurance Exchange Advisory Board

Mississippi Insurance Department
Commissioner Mike Chaney

March 14, 2012
Overview of Essential Health Benefits
Essential Health Benefits

- When: Effective 2014
- Where: Inside and outside the Exchange
- Who: Individual and small group markets
- What: Comprehensive package of items and services equal the scope of benefits provided under a “typical” employer plan
EHB Benefit Categories

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care
What is a “typical” plan?

- Department of Labor, Bureau of Labor Statistics (BLS) report
- Institute of Medicine
- Feedback from states
A Decision for States

• HHS bulletin issued 12/16/2011

• Proposed flexibility; allow states to set the “benchmark”
  – Will serve as a reference plan
  – Will be selected from existing plans
  – Will reflect both the scope of services and any limits offered by a “typical employer plan” in the state

• Federally defined benchmark
Identifying the Benchmark

• One of the three largest small group insurance products in the state’s small group market

• One of the three largest state employee health plans by enrollment

• One of the three largest national Federal Employee Health Benefits Plan (“FEHBP”) plan options by enrollment

• The largest insured commercial non-Medicaid HMO plan operating in the state
Small Group Insurance Products

• Blue Cross Blue Shield of Mississippi’s Network Blue (ID#11721MS002)

• UnitedHealthcare Insurance Company’s Choice Plus (ID#98805MS001)

• UnitedHealthcare of Mississippi’s Choice Plus (ID#97560MS002)
National FEHBP Plans

• Blue Cross Blue Shield (Standard Option)

• Blue Cross Blue Shield (Basic Option)

• Government Employees Health Association (Standard Option)
Summary

• #1 priority is to pick a plan
• Balance with affordability
• Resist the urge to over-think
Other Discussion Topics for Exchange Advisory Board
Exchange Market Regulation

• Certification/de-certification processes for health plans  
  o How should plans available through the exchange be rated?

• Carrier participation requirements  
  o Should carriers be required to participate in both the individual and small group markets?

• Standardization  
  o What should the standardized format for presenting coverage options look like?

• Leveling the playing field  
  o What are your suggestions for ensuring a competitive market inside and outside the exchange?
Program Integration

• Eligibility, enrollment, and verification
  o What should the screening process look like?

• Carrier participation requirements
  o What should be done to mitigate “churn” among the Medical Assistance, CHIP, and subsidy-eligible populations?
Financial Sustainability

• Operating costs/financial sustainability
  ◦ Should assessments and/or fees be considered? If so, against whom and at what amounts?
Role of brokers/agents/navigators
  - May brokers be navigators and/or may navigators be brokers?

Training, oversight, and compensation
  - What type of oversight is required for navigators? Which state agency should be charged with this oversight?

Communications
  - What is the appropriate role and scale of a public relations campaign to drive enrollment in the exchange?
Employer Participation

• Definition and participation requirements for small businesses
  o Should there be participation requirements for employer groups in the exchange?

• Defined contribution
  o If there is a defined contribution market, how would the risk adjuster mechanism need to be structured to provide a greater variety of plan choices?
Proposed Topic Assignments and Initial Reporting Schedule
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EAB Meeting Process and Deadlines

March 14  Assign EHB Questions

April 11  Present EHB Initial Findings

May 9  Present EHB Final Recommendations

June 13  Adopt EHB Recommendations
Ongoing Assignments and Reporting

March 14  Assign EHB Questions

April 11  Present EHB Initial Findings

May 9  Present EHB Final Recommendations

Assign Questions for 2\textsuperscript{nd} Topic

June 13  Adopt EHB Recommendations

Present Initial Findings for 2\textsuperscript{nd} Topic