

**MISSISSIPPI HEALTH INSURANCE EXCHANGE ADVISORY BOARD MEETING**

**MISSISSIPPI INSURANCE DEPARTMENT**

**MARCH 14, 2012**

**10:00 AM – 3:00 PM**

**WOOLFOLK STATE OFFICE BUILDING – ROOM 145**

**JACKSON, MISSISSIPPI**

**MEETING MINUTES**

- I. **Welcome and Introductions: Aaron Sisk, Senior Staff Attorney, Mississippi Insurance Department**
  
- II. **Call to order: Aaron Sisk, Senior Staff Attorney, Mississippi Insurance Department**
  
- III. **Roll Call: Katie Gilchrist, Attorney, Adams and Reese, LLP**
  - **Board Members present:**
    - Ms. Geroldean Dyse
    - Mr. Robert Pugh
    - Ms. Therese Hanna
    - Mr. Roy Mitchell
    - Ms. Teresa Planch
    - Mr. Joel Jasper
    - Dr. Claude Brunson
    - Mr. Bill Oliver
    - Ms. Stephanie Barnes Taylor
    - Mr. Gary Ben
    - Mr. David Buchanan (Proxy for Mr. Lawrence Kissner)
    - Ms. Lee Ann Griffin

Kathryn Gilchrist, legal counsel to the Mississippi Health Insurance Exchange Advisory Board, verified that a quorum was present.

Mr. Lawrence Kissner will no longer be able to serve as a member of the Mississippi Health Insurance Exchange Advisory Board. Magnolia Health Plan will submit an application to the Mississippi Insurance Department (“MID”) for a new appointment to the Mississippi Health Insurance Exchange Advisory Board (“Advisory Board”).

- **Attendees:**

- Ms. Cheryl Smith, Ms. Kathryn Toone, Mr. Parker Larson, and Ms. Laura Summers – Leavitt Partners, LLC

- Ms. Kathryn Gilchrist – Adams and Reese, LLP

- Mr. Lanny Craft – Mississippi Comprehensive Health Insurance Risk Pool Association

IV. A motion was made to adopt the meeting minutes from the inaugural meeting of the Advisory Board, held on January 31, 2012. Said motion was seconded and approved by a unanimous voice vote of the Advisory Board members.

V. **Updates and Announcements: Lanny Craft, Executive Director, Mississippi Comprehensive Health Insurance Risk Pool Association**

Mr. Craft gave an update regarding the Mississippi Comprehensive Health Insurance Risk Pool Association’s (“CHIRPA”) Phase I “shop and compare” portal RFP. Mr. Craft reported that a vendor has been selected and that contract negotiations are underway. The vendor is currently working with carriers in order to have a shop and compare portal ready by March 31, 2012. Mr. Craft also stated that he has received verbal commitments from carriers who plan to participate in the Exchange. Mr. Craft and Mr. Sisk suggested that a demonstration of the shop and compare portal could be presented at the next Advisory Board meeting. Mr. Craft would like feedback from the Advisory Board members.

**Aaron Sisk, Senior Staff Attorney, Mississippi Insurance Department**

Mr. Sisk introduced Leslie Horton, a consultant for MID, who has been hired to work on education and outreach efforts for the Exchange. Through Ms. Horton, MID has partnered with Broderick Advertising to design a brand name and trademark for the Exchange. Mr. Sisk stated that MID staff and consultants considered various options but ultimately decided on: “One, Mississippi – Your Health Insurance Exchange.” Many Advisory Board members voiced their assent that “One, Mississippi” was a good option for the Exchange trademark name.

Mr. Sisk and Ms. Smith noted that we are facing great education and outreach challenges and that it is very important for MID and the Advisory Board to make education and outreach a primary focus for the Exchange.

Mr. Jasper made a comment that it is important to keep the word ‘exchange’ in the brand messaging.

Mr. Ben commented that it is important to represent the Native American population in Mississippi in all education and outreach materials for the Exchange.

Ms. Hanna made a comment, in support of the brand name, that “One, Mississippi” differentiates between the Health Insurance Exchange and the Health Information Exchange.

**VI. Updates and Announcements from Advisory Board Members**

Mr. Oliver gave an update on the Health Care Providers Subcommittee. He suggested that it would be a good idea to have an in person meeting since it might create a greater turnout for his large committee.

Mr. Sisk made an announcement about confidentiality and the proper way to handle contacts by the media. MID would prefer for subcommittee members who are

contacted by media to direct that person to their subcommittee chair. Mr. Sisk noted that Advisory Board members and subcommittee members are welcome to direct questions from the media to MID.

Dr. Brunson suggested creating a blog for the Advisory Board and Subcommittee members.

**VII. Overview of Essential Health Benefits: Cheryl Smith, Leavitt Partners**

Ms. Smith gave an overview of Essential Health Benefits (“EHB”), and explained how the Advisory Board will provide feedback to MID regarding EHB. Ms. Smith noted that the Advisory Board members have been provided with several documents regarding EHB, including: the Essential Health Benefits Bulletin issued by the Center for Consumer Information and Insurance Oversight (“CCIIO”), FAQs on the EHB Bulletin issued by the Centers for Medicaid and Medicare Services (“CMS”), and an EHB primer prepared by Leavitt Partners. Ms. Smith noted that it is a priority for Mississippi to decide on a benchmark plan based off of the limited guidance available. Ms. Smith noted that the Advisory Board members will need to focus on making sure that the plans identified by the U.S. Department of Health and Human Services (“HHS”) as eligible plans in Mississippi meet the criteria in all ten of the benefit categories. The Advisory Board members do not need to focus on cost since no guidance has yet been issued on cost sharing. Ms. Smith noted that a balance will need to be struck between choice and affordability. A decision on the EHB benchmark should be made by the third quarter of this year.

Mr. Mitchell made the suggestion that MID create a graph comparing the options for benefits and plan types. This would simplify the information and assist the Advisory Board in conveying it to the subcommittees.

Mr. Jasper made a comment regarding obtaining the documentation listing limitations and exclusions for all carriers since there may be limitations to controlling costs.

Mr. Sisk gave a presentation and overview of the EHB ten categories of coverage. Mr. Sisk noted that HHS has given flexibility to States to define the benchmark for their state and that guidance has not yet been released on cost sharing.

Mr. Jasper asked whether we could supplement the EHB plan with benefits from other plans. Mr. Sisk recessed the meeting for lunch in order to research the answer to Mr. Jasper's question.

**The Board recessed for lunch at 12:00 noon and reconvened at 12:30 PM.**

**VIII. Discussion of Essential Health Benefits and Remaining Topics**

Mr. Sisk announced that a quorum was still present. Mr. Sisk stated that it is MID's responsibility to choose an EHB benchmark plan and that the plan can only be supplemented to the extent that it does not meet all Affordable Care Act ("ACA") mandated ten categories of coverage. If the EHB plan does not meet all ten categories of coverage then there will be a process that should be utilized to supplement the benchmark plan.

**IX. Discussion of Remaining Issues and Topics: Cheryl Smith, Leavitt Partners**

Ms. Smith gave examples of other topics that the Advisory Board will be discussing with their subcommittee members over the next few months. These include but are not limited to, Exchange Market Regulation, Program Integration, Financial Sustainability, Outreach, Education, Adoption, and Enrollment, and Small Employer Participation. Ms. Smith pointed out the importance of all these topics.

**X. Discussion of Subcommittee Questions and Assignments: Maris Cooper, Mississippi Insurance Department**

Ms. Cooper spoke to the Advisory Board members about the "Possible Subcommittee Topics Assignments" to be given to each Subcommittee. Ms. Cooper stated that every subcommittee will begin focusing on EHB and then move on to additional topics as addressed in the document provided. It was noted that topics outlined in the guidance provided are not listed in an order of importance and are subject to change.

Ms. Cooper further requested that the Advisory Board discuss this document with their respective subcommittees and suggest any changes that they may have to document.

Ms. Smith stated that these topic assignments will all be addressed before the end of the year. Tasks and assignments were based on the areas of expertise of each subcommittee.

Ms. Cooper gave an example of what the Advisory Board members should do at their next subcommittee meetings. Their report should reflect their EHB findings and recommendations even if there was not a general consensus.

Mr. Sisk stated that Mississippi is setting very aggressive goals, but that MID will be as reasonable as possible in establishing timelines.

Mr. Sisk requested that Advisory Board members inform MID of any potential educational and outreach opportunities across the state.

**XI. Next Steps and Other Business**

Mr. Sisk notified the Advisory Board members that future meetings may be held in different locations across the state. The meeting on April 11, 2012, will be held in Starkville, Mississippi, to coincide with ‘Insurance Day’ at Mississippi State University. The August meeting will coincide with the Southeastern Regulators Association Conference (“SERA”), which will be hosted in Biloxi, Mississippi.

**XII. Adjournment**

A motion to adjourn was made and seconded.