

Oregon Medical Insurance Pool
Board Meeting Minutes
November 20, 2013
Regence Blue Cross Blue Shield of Oregon, Sisters Conference Room
100 SW Market St.
Portland, OR 97201

Board Members Present

Dave Houck, Public Representative Emeritus
Ken Provencher, Health Care Services Contractor Representative
Chris Ellertson, Non-designated Representative
Robin Richardson, Reinsurer Representative
Kelly Ballas, Oregon Health Authority
William Ely, HMO Representative
Patrick Allen, Department of Consumer and Business Services
Don Antonucci, Regence
Suzan Turley, Public Representative (teleconference)
Robert Gluckman, M.D., Non-designated Representative (teleconference)

Board Members Absent

Rocky King, Public Representative Emeritus
Sue Sumpter, General Public Representative

OMIP Staff Present

Don Myron, Administrator
Napua Catriz, Program & Operations Specialist
Matt Smith, Budget Analyst OPHP
Craig Urbani, OPHP

Others Present

Steve Villanueva, Regence
Mark Jungvirt, OPHP Communications
Sandy Harris, Regence
Laural Klaus, Regence
Paul Cameron, Regence
Olga Gerberg, Familias en Accion
Jaeme Klever, Familias en Accion
Ted Falk, DOJ
Craig Kuhn, OPHP (teleconference)
Linda Nilsen-Solares, Project Access NOW
Cindy Bowman, OPHP (teleconference)

Brian Nieuburt, OHA (teleconference)

Introductions

Mr. Richardson welcomed Mr. Falk from Department of Justice as OMIP representation in the interim replacement for Ms. Anderson who went to Cover Oregon.

Approval of Minutes

Mr. Provencher motioned to approve the October 30, 2013 Board meeting minutes. Mr. Ellertson seconded the motion and all approved.

Administrators Report

Mr. Myron followed up on assessment forecast discussion. There was an issue resulting from a recent audit of funds deposited to the OMIP premium account. The amount deposited was five million dollars in excess of the amounts reported by our TPA as premium received. Final audit had not yet been received, but OMIP staff is certain that this is correct. In researching this matter, it was found that the five million dollar amount is associated to claims refunds and adjustments included in the claims refund amount. Given the initial uncertainty of this amount during the last board meeting it was recommendation that we add three million to this account. We are relatively certain that there will be in additional three million as a result. Mr. Ellertson had inquired about when OMIP expected to receive the final report; approximately 1 month. Mr. Myron committed to the OMIP Board that they would receive the final audit results upon receipt and that staff would also provide quarterly reports through 2014. Mr. Richardson had clarified that the reserve is more than adequate.

OMIP Communications / Outreach

Mr. Jungvirt delivered an update regarding OMIP members and the new approach directing member questions to the newly established call center at Oregon Health Authority (OHA).

Following some questions from the Board, Mr. Jungvirt explained that Ms. Nilsen-Solares would provide an update he hoped would answer their questions. Mr. Houck added that given the agenda, he had asked his daughter for an OMIP member perspective from October. Navigating through the Cover Oregon application process was unclear and it took two weeks for her to know that an agent could assist her. Mr. Jungvirt offered to have a contact follow up on this information.

Project Access NOW, OMIP Calls

Ms. Nilsen-Solares reported that organizations involved with calling OMIP members are volunteers, Familias en Accion and Impact Northwest. The plan explained was to make three phases of outreach calls prior to the deadline application requirement. Ms. Nilsen-Solares indicated that as of November 19, 2013, there were 4,080 calls completed. The

goal is to contact 7,800 individuals from the provided list of 8,500 OMIP members. The difference comes from the anticipation that some members will be unreachable. Of the 1,642 successfully contacted members, 373 have applied for a commercial plan outside of Cover Oregon, 518 had verified submitting a Cover Oregon application, they referred 219 members to agents or community partners and informational messages were left for 1,781 members.

The second round of calls would begin on November 23, excluding those names on the list that had already successfully submitted applications or secured coverage elsewhere.

There are currently 200 navigators making calls on behalf of OMIP. The navigators were trained to provide members with the purpose of the call, information about community partners, agents, timelines and emphasizing to the importance of signing their application in two places to ensure completed applications. The strategy was to collect names of individuals that had previously submitted applications and transmit to Cover Oregon; to expedite processing of applications. During this period, Cover Oregon would routinely provide updated data of members verified.

Mr. Myron added that the contribution of the early communications by PANOW and through frequent ongoing OMIP communication accounted for a great percentage of members taking action early.

Familias en Accion, Proposal

Ms. Klever, Ms. Gerberg and Ms. Kelly of Familias en Accion presented a proposal to utilize the remaining funds of approximately \$100,000 towards an extension to the current grant contract. The extension will allow Familias to utilize remaining funds to continue patient navigation services for 23 current OMIP members into 2014. Members will be provided essential casework during their transition period. This will help members navigate into their new insurance coverage and help with health services beyond 2013.

Mr. Myron officially requested that the Board consider an extension of the 2013 Familias en Accion grant while recognizing that these OMIP members will not be considered active OMIP members on January 1, 2014. Mr. Myron's request to authorize a new grant deadline for fiscal year 2014 would extend needed services for 23 current OMIP members. The Board tasked Mr. Myron and counsel with preparing a statutory clarification on the extension request before the next OMIP Board meeting. However, the Board approved the request in principle, subject to Mr. Myron and legal counsel report. Mr. Allen motioned to approve, Mr. Ellertson seconded the motion, all in favor.

Emergency Plan

Mr. Myron shared an update about the emergency plan to continue OMIP into 2014 ruling out, cautiously, a legislative action as an alternative solution. Following some Board discussion regarding concerns around not implementing an emergency plan, Mr. Richardson provided further insight. There were approximately 120 employees hired to assist with processing Cover Oregon applications following the Governor's announcement and phone contact is taking place.

Oregon Reinsurance Program Update

Mr. Urbani provided the Board with the FAQ sheet that had been provided to carriers with the invoice for the assessment. He explained that legislation required two new members be added to the Board. There have been possible nominees identified to represent the areas of industries and businesses. The recommendations will be submitted to Mr. Ballas who will submit the nominees to Bruce Goldberg.

In reference to tagging the reinsured lives, the state has developed an All Payor All Claims data base that may provide a model for reporting purposes. It is anticipated that this database method of identification may be utilized with minor adjustment to accommodate our needs. There has been discussion on methods of identifying ways to input data into the database without using social security numbers; considering the insurers method of reporting. In regards to the medicaid population, should a member exit Medicaid and re-enter the commercial market, they can resume reinsurance. The definition of insured by April 1, 2014 cannot be done by an Administrative Rule, therefore, legislative action seems necessary. For this reason, a legislative concept will be developed in December. The resulting bill must include an emergency clause. Client information available through PANOW may be another way to identify where members eligible for reinsurance have secured new coverage. In closing, Mr. Richardson reminded everyone that meetings with the OMIP Board will continue to discuss updates on how closure is going.

Public Testimony

No public testimony

Meeting adjourned at 2:40 p.m.