

Oregon Medical Insurance Pool
Board Meeting Minutes
January 29, 2014
Wilsonville Training Center of Clackamas Community College
29353 Town Center Loop East, Room 111/112
Wilsonville, OR 97070

Board Members Present

Paul Harmon, Cambia Healthcare
William Ely, HMO Representative
Chris Ellertson, Non-designated Representative
Sue Sumpter, General Public Representative
Patrick Allen, Department of Consumer and Business Services
Dave Houck, Public Representative Emeritus
Ken Provencher, Health Care Services Contractor Representative
Kelly Ballas, Oregon Health Authority
Suzan Turley, Public Representative
Robert Gluckman, M.D., Non-designated Representative

Board Members Absent

Robin Richardson, Reinsurer Representative
Rocky King, Public Representative Emeritus

OMIP Staff Present

Don Myron, Administrator
Matt Smith, Budget Analyst OPHP
Cindy Lacey, Operations & Policy Analyst
Napua Catriz, Operations & Policy Analyst
Craig Urbani, OPHP

Others Present

Cindy Bowman, OPHP
Ted Falk, DOJ
Janet Hamilton, PANOW
Cathy Kaufmann, OHA
Tina Edlund, OHA
Courtney Westling, OHA
Roseanne, Regence (teleconference)
Carolyn, Regence (teleconference)
Mark Jungvirt, OPHP (teleconference)

Introductions

Mr. Ellertson asked for introductions and thanked everyone for attending the OMIP Board meeting. Mr. Ellertson welcomed Mr. Paul Harmon to the OMIP Board and asked that he give an introduction and brief background overview.

Mr. Harmon is replacing Mr. Don Antonucci on the OMIP Board of directors. Mr. Harmon comes from an extensive actuary background and moved to Oregon in 2001. He is now the assistant director of actuarial pricing with Cambia Health Solutions in Portland.

Approval of Minutes

Mr. Allen moved to approve the November 20, 2013 and December 13, 2013 Board meeting minutes. Mr. Provencher seconded the motion and all approved.

Administrators Report

Mr. Myron presented followed up information about extending the Familias en Accion (Familias) grant. Familias provides assistance transitioning former OMIP members to their new coverage. He also presented followed up information about the Project Access NOW (PANOW) grant extension. Board had instructed that OMIP staff work with Mr. Falk and complete grant amendments as necessary and ensure the authority to approve navigation by these two programs into 2014. This work has been completed. Given both programs were under spent in 2013, their 2014 efforts will be at no additional cost. Both programs will report during the February OMIP Board meeting.

Familias navigated approximately 80 individuals and had a 100% success rate in transitioning members to their new coverage. Familias is now focused on connecting with new carrier contacts and helping former OMIP members successfully transition into their new coverage.

PANOW has been making telephone calls since December that have resulted in reduced stress for members during their transition to new coverage. They have gathered essential information about members that OMIP would not have otherwise known.

Mr. Myron explained that Board members have in their packet a well-vetted communication plan developed by Mr. Jungvirt. Ms. Kaufman will provide additional detail while presenting on the Temporary Medical Insurance Plan (TMIP) disenrollment strategy.

TMIP Disenrollment Strategy

Mr. Ellertson had asked that Ms. Kaufman brief Board members on the current status on progress disenrolling TMIP members. Ms. Kaufman introduced herself as the

Executive Director of the Oregon Health Authority Transformation Center. Ms Kaufman was formerly with The Healthy Kids Program. She further explained that Ms. Tina Edlund, acting Director of OHA, had asked that she assist OMIP staff with the transition of TMIP members to new coverage.

According to data as of the prior week, there were approximately 1,000 members enrolled in TMIP and approximately 3,000 former OMIP members whose coverage status remains unknown. Members have until Friday to pay premium for TMIP. This means enrollment numbers may increase. There are clear targets that will ensure that 75% of the OMIP population will attain alternative coverage by the end of February, resulting in minimal TMIP enrollment for March.

Ms. Kaufman went on to explain that PANOW has been maintaining a relationship with members. Currently, PANOW is focusing their calling efforts on members that have been unreachable. They have been successful in contacting 54% of the previously unreachable members. Since members have until January 30, 2014 to pay their TMIP premium, the final TMIP enrollment numbers will be available very soon. Ms. Kaufman has made it her first priority to move the entire population into other coverage by March 31st.

Mr. Provencher had posed a question inquiring how many of the 1,000 members had applied through Cover Oregon. Ms. Kaufman asked Ms. Janet Hamilton of PANOW to join her because of her familiarity in speaking with members. Ms. Hamilton explained that there are varying issues that members are experiencing such as Cover Oregon IT errors. PANOW outreach efforts have shown 75%-80% of former OMIP members are opting for commercial direct coverage. Dr. Gluckman inquired if this was due to members not qualifying through Cover Oregon. That answer is currently unknown. Discussion continued in regard to those who may be ineligible for coverage in Cover Oregon due to being undocumented and if the majority of those are receiving dialysis. Mr. Myron explained that we are only aware of undocumented members who are receiving navigation from Familias. Mr. Myron also noted that OMIP has identified issues such as placement into either a qualified health plan or the Oregon Health Plan, in error. Some members have decided to attain coverage outside of Cover Oregon, directly with the carrier instead of waiting for the Cover Oregon process.

Ms. Lacey explained that she has been tracking members and where they are getting new coverage. Ms. Lacey will provide data at the next Board meeting. Ms. Kaufman explained that as situations are discovered, there is triage to rectify each situation. PANOW has been given direct point of contacts both to Cover Oregon and Oregon Health Plan, which has proved helpful.

Dr. Gluckman asked if providers could be engaged to connect with unreachable members as they are the most vulnerable individuals. Mr. Myron is confident that it is likely that members have acquired coverage elsewhere, given the results of PANOW's outreach efforts. Ms. Kaufman agreed to provide the OMIP Board a report at the February Board meeting.

Oregon Reinsurance Program Update

Mr. Urbani provided the Board with an overview of HB 4154, which Ms. Westling and Ms. Edlund would explain later in greater detail.

Mr. Urbani explained that there is an issue the OMIP Board had previously expressed interest in addressing:

1. The date an eligible life must have qualifying health insurance coverage in force to be eligible for reinsurance; and

There are now two additional issues created by proposed Federal rule changes in the operation of the Federal Reinsurance Pool:

2. The attachment point (the claims level at which the reinsurance begins to pay claims) in the Federal Reinsurance Pool is proposed to be lowered to \$45, 000 from \$60,000.
3. The coinsurance level in the Federal Pool is now intended to be variable, depending on the funds available to pay claims.

The ability of the Oregon Transitional Reinsurance Pool to use Social Security Numbers (SSNs) for "tagging" purposes is unclear. It would be best to create some legal authority for OMIP and insurers to do so. Thus issue four is:

4. Allow the use of SSNs for "tagging" reinsured lives.

Under current law, anyone who becomes insured in an ACA compliant health benefit plan after April 1, 2014 will not be eligible for reinsurance. Additional flexibility is need in law to address this. Once the Federal Government determines the coinsurance rate the Federal Reinsurance Pool will pay, the Oregon Transitional Reinsurance Pool will be able to determine the state coinsurance rate that will allow the target coinsurance rate of 90% to be met. If the Federal Reinsurance rate equals or exceeds 90%, the Oregon Transitional Reinsurance Pool will pay nothing. Mr. Provencher asked if the bill had enough flexibility to reconcile attachment points and coinsurance. Mr. Urbani explained the bill provides the necessary flexibility. Mr. Provencher commented that this is important given "the moving target" the Federal Reinsurance Pool has become. Mr.

Urbani explained bill responds to the moving target that is the Federal Reinsurance Pool and the state of flux of the Federal Reinsurance Pool.

Legislative Update

Ms. Westling confirmed that OHA is working on flexibility for the reinsurance pool. HB 4154 addresses the reinsurance issues. While the amount of funding needed for TMIP is unknown everyone, including the Governor and Legislative leadership, is on track to address TMIP funding needs. Ms. Westling asked that Ms. Edlund provide insight on TMIP funding.

Ms. Edlund extended appreciation to the OMIP Board, recognizing OHA success in creating TMIP due to the Board's provided expertise. Finance options have been identified in discussions with the Legislative leadership and the Governor's office. There is a \$7 million ending balance in the insurers tax. Those funds have been identified as a source of funding for TMIP. OHA will provide a budget note to direct funds for the TMIP program. Given the number of TMIP members and the timeframe needed, this amount is most likely adequate. Ms. Westling explained if that funding is not adequate, the reinsurance assessment would be used for additional funding. Mr. Urbani explained the proposed changes in the Federal Reinsurance Pool could make up to \$15 million available to support TMIP.

Public Testimony

No public testimony

Meeting adjourned at 1:48 p.m.