

**MISSISSIPPI HEALTH INSURANCE EXCHANGE ADVISORY BOARD MEETING**

**MISSISSIPPI INSURANCE DEPARTMENT**

**APRIL 11, 2012**

**8:30 AM – 12:00 PM**

**MISSISSIPPI STATE UNIVERSITY – MEMORIAL HALL**

**STARKVILLE, MISSISSIPPI**

**MEETING MINUTES**

**I. Roll Call: Kathryn Gilchrist, Attorney, Adams and Reese, LLP**

• **Board Members present:**

Ms. Geroldean Dyse (*Proxy: Ms. Signe Jones*)

Mr. Robert Pugh

Ms. Mary Werner (*Proxy: Mr. John Reed*)

Ms. Therese Hanna

Mr. Roy Mitchell

Ms. Teresa Planch

Mr. Joel Jasper

Dr. Claude Brunson

Mr. Bill Oliver

Ms. Stephanie Barnes Taylor

Mr. David Buchanan

Ms. Lee Ann Griffin

• **Attendees:**

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

Ms. Kathryn Gilchrist – Adams and Reese, LLP

Ms. Maris Cooper, Ms. Kaylea Crabbe, Mr. Drew Weiskopf, and Ms. Misty Watson – Mississippi Insurance Department

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

Mr. Aaron Sisk, Senior Attorney to the Mississippi Insurance Department, served as the Commissioner of Insurance’s designee to chair the Advisory Board meeting.

**II. Welcome and Introductions: Aaron Sisk, Senior Staff Attorney, Mississippi Insurance Department**

**III.** A motion was made to adopt the meeting minutes from the second meeting of the Advisory Board, held on March 14, 2012. Said motion was seconded and approved by a unanimous voice vote of the Advisory Board members.

**IV. Updates and Announcements: Aaron Sisk, Senior Staff Attorney, Mississippi Insurance Department**

Mr. Sisk gave an update on the Mississippi Comprehensive Health Insurance Risk Pool Association’s (“CHIRPA”) progress in creating the Exchange web portal. Mr. Sisk reported that the status for completion of the phase I RFP has not changed since the last Advisory Board meeting but that an executed contract with a vendor was expected soon.

Mr. Sisk further reported that the Mississippi Insurance Department (“MID”) recently attended the Mississippi Business Journal Tradeshow and will be traveling around the state to educate and inform Mississippians about the Exchange. Representatives from MID & CHIRPA also attended an Exchange planning review meeting in Washington, D.C. with over twenty (20) representatives present from the Center for Consumer Information and Insurance Oversight (“CCIIO”). The Exchange business plan, operational plan, Advisory Board and Subcommittees, Exchange Establishment Grants, and IT funding were among the topics discussed at the meeting. The CCIIO staff stated that they believe that Mississippi is one of ten (10) to twelve (12) states that will have an operational exchange by 2014.

Mr. Roy Mitchell gave an update on the Health Help Mississippi consumer assistance outreach offices. Mr. Mitchell reported that there will be four Health Help

Mississippi office grand openings in April around the state. There are offices located in Jackson, Hattiesburg, Starkville, and Hernando.

Mr. Sisk and Ms. Cheryl Smith provided an update on the Stage II market research interviews that Leavitt Partners and Cicero Group will be conducting. The interviews will focus on cost allocation, program integration and insurance market regulation as they relate to health reform laws and the Exchange in Mississippi. Mr. Sisk encouraged participation from Advisory Board members.

V. **Overview of the U.S. Supreme Court Oral Arguments on the Affordable Care Act: Kathryn Gilchrist, Adams and Reese, LLP**

Ms. Gilchrist gave an overview of the Supreme Court oral arguments on the Affordable Care Act (“ACA”). Three days and six and a half hours of oral arguments were heard by the Supreme Court from March 26<sup>th</sup> through March 28<sup>th</sup> of 2012. Ms. Gilchrist spoke to the Advisory Board about three major points discussed during the oral arguments: the Anti-Injunction Act, the Individual Mandate, and Medicaid Expansion. Advisory Board members entered into the discussion by asking questions on the subject and providing differing viewpoints.

VI. **Essential Health Benefits Presentation and Plan Summaries: Laura Summers, Leavitt Partners**

Ms. Summers gave an overview of the Essential Health Benefits (“EHB”) Bulletin released on December 16, 2011. Guidance introduced in the Bulletin allows states to choose a “benchmark” plan for EHB. Non-grandfathered health plans in the individual and small group markets are required to cover EHB both inside and outside of the Exchange. The scope of the EHB should equal the scope of benefits provided under a typical employer plan. This plan package will serve as the EHB benchmark for 2014 and 2015. In 2016, HHS will reassess the benchmark process based on evaluation and feedback.

**VII. Presentation & Discussion of Initial Findings on Essential Health Benefits:  
Kathryn Toone, Leavitt Partners**

Ms. Toone gave a presentation on the Health Plan Comparison Document and methodologies created by Leavitt Partners and Adams & Reese, LLP, which were created to assist the Advisory Board and Subcommittees in choosing a recommendation for the EHB benchmark plan for the state of Mississippi. Ms. Toone noted that some of the health plan documents were limited in the details provided. HHS will continue to issue regulations on EHB requirements but no further guidance has been given to states at this time.

Ms. Toone reported that preliminary assessments indicated that two plans were most favorable among Subcommittee members and that at least two Subcommittees have made a final decision on the EHB plan to submit for their report to MID.

Ms. Smith stated that Leavitt Partners is in the process of creating a more simplified version 2.0 of the comparison document that will hopefully meet the needs of the Advisory Board members.

**VIII. Subcommittee Reports: Advisory Board Members**

Advisory Board members provided reports from their Subcommittee calls and meetings:

**Ms. Signe Jones, Educated Health Care Consumers Subcommittee:**

Ms. Jones reported that her Subcommittee found the document to be a little overwhelming. Their questions were e-mailed to Ms. Maris Cooper and there will be another follow up conference call in two weeks.

**Ms. Therese Hanna, Hard-to-Reach Populations Subcommittee:**

Ms. Hanna reported that during their conference call their Subcommittee tried to define the hard-to-reach population definition. The definition was narrowed down to young adults, part time workers, and people with mental health and substance abuse disorders. Ms. Hanna further reported that her Subcommittee preferred one plan over the others.

Mr. David Buchanan, Health Insurance Issuers Subcommittee:

Mr. Buchanan reported that his Subcommittee had not finalized a decision yet and will meet within two weeks. Some Subcommittee members had read the document and some had not. Mr. Buchanan stated that his Subcommittee should have a decision in May.

Mr. Robert Pugh, Public Health Experts Subcommittee:

Mr. Pugh deferred to Ms. Lee Ann Griffin, Subcommittee co-chair, to give the report. Ms. Griffin reported that the Subcommittee had not reached a final decision but that they did have a preference for one plan.

Ms. Teresa Planch, State Government Agencies Subcommittee:

Ms. Planch reported that her Subcommittee discussed several variables and that they should have another call in two weeks. The Subcommittee should have a decision prior to the next Advisory Board meeting.

Mr. Joel Jasper, Health Insurance Agents and Brokers Subcommittee:

Mr. Jasper reported that affordability was the biggest concern for his Subcommittee and that they had made a decision on an EHB benchmark plan.

Dr. Claude Brunson, Large Employers Subcommittee:

Dr. Brunson reported that his Subcommittee has a preference and a fall back plan.

Mr. Bill Oliver, Health Care Providers Subcommittee:

Mr. Oliver reported that his Subcommittee met for an hour and a half in Jackson and that the Subcommittee had selected a benchmark plan.

Mr. Roy Mitchell, Experience in Enrollment Subcommittee:

Mr. Mitchell reported that his Subcommittee was and in need of a “version 2.0” of the comparison document, was in the process of preparing said document, and planned to meet in two weeks.

Mr. John Reed, Small Businesses and Self-Employed Individuals Subcommittee:

Mr. Reed reported that the Subcommittee had a difficult time coming to a conclusion regarding a benchmark plan. Mr. Reed stated that it will be the small employers that will pay for these plans and it makes sense to select a plan with “bare bones” benefits.

Mr. Reed stated further that he would likely defer to Mr. Jasper's Subcommittee and their decision on a benchmark plan.

**IX. Proposed Topic Assignments and Initial Reporting Schedule: Cheryl Smith, Leavitt Partners**

Ms. Smith gave the Advisory Board their next proposed topic assignment which will be Outreach, Education, Adoption, and Enrollment. Since the Health Insurance Agents and Brokers Subcommittee have already made a decision on an EHB plan, Mr. Sisk requested that they begin discussions about how they feel agents and brokers will fit into the Exchange. Mr. Sisk reported that the Commissioner foresees a heavy involvement from the agent and broker community. Ms. Smith asked the Advisory Board to keep in mind Exchange market regulation, program regulation, employer participation, and financial sustainability when thinking about outreach.

Ms. Smith further provided Advisory Board members with an overview of how to set up accounts for each new Subcommittee blog. These blogs will serve as an interactive tool that will allow Subcommittee members to communicate.

**X. Other Business: Aaron Sisk, Senior Staff Attorney, Mississippi Insurance Department**

Mr. Sisk reported that CHIRPA was able to secure the One, Mississippi web address for the Exchange web portal. The web address will be [www.onemississippi.com](http://www.onemississippi.com).

Mr. Sisk verified that proxy forms were executed for the Advisory Board members who were not present.

**XI. Adjournment**

A motion to adjourn was made by Mr. Jasper and seconded by Ms. Hanna.