



## Building a healthier future for all Arkansans

Preparing for 2013:  
Health Insurance Exchange Plans and Options

National Conference of State Legislatures  
Chicago, IL  
August 8, 2012

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## ARKANSAS LANDSCAPE

- Large and growing percentage of uninsured
- Poor health status
- Balanced state budget but Medicaid shortfalls projected in 2013



## Multiple Health Care System Improvements in Process

- Payment and Quality Transformation  
*Bundled Episodes of Care*
- Workforce Strategic Plan
- Health Information Technology  
*State Health Alliance for Record Exchange*
- Increasing Coverage  
*FFE-Partnership Exchange*

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## Political Climate

- Popular Governor
- Legislature with Majority Democrats but Vocal, Growing Minority of Republicans
- Recent Poll Opposes “Exchange” Implementation

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## Exchange Planning

- Arkansas Insurance Department is Lead Agency
- Commissioner is Governor Appointee
- Funding to Date
  - Exchange Planning
  - Level One Cooperative Agreement

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## OVERVIEW OF PLANNING GRANT

### Activities

- Background Research, including Marketplace Study
- Six Workgroups and Steering Committee
- Community Meetings and Surveys
- Exceeded Goals Except for Gaining Authority for SBE

### Arkansas Without Authority for State Exchange

- Legislative Opposition during 2011 Legislative Session
- Next Regular Legislative Session 2013
- Governor elected Not to Issue an Executive Order or Call a Special Legislative Session to Authorize a State Exchange

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## ...less than one year ago

- September 2011 - Level One Application prepared but not submitted
- September 2011 - Exchange Partnership Model Announced at CCIIO Meeting
- October, 2011 – Statewide Summit
- November, 2011 – State Exchange Planning ended
- December 2011 – Level One Cooperative Agreement application submitted



## FFE PARTNERSHIP EXPLORATION

**Level One Cooperative Agreement** (funded February 22, 2012) focuses on development of State functions allowed under FFE-Partnership:

- Consumer Assistance
- Plan Management

(and Arkansas/FFE Eligibility & Enrollment Integration)



## Selected Timelines and Benchmarks

- Essential Health Benefits Benchmark – selected by 9/30/12
- Declaration Letter and Blueprint Submission by 11/16/12 (or 10/05/12)
- Initial Review → Design Reviews → Implementation Reviews
- Approval/Conditional Approval by 1/1/13



## Who is in Charge of Planning?

- Commissioner is “Governance Authority” for Planning Decisions
- Rules and Appropriations Approved by Arkansas Legislature
- Timing is a Critical Issue



## BUILDING PLANNING TEAM MULTIPLE STAKEHOLDERS

AID Exchange Planning Team

Partner Agencies

DHS, AID, DIS, UAMS, OHIT

Vendor Support

- Planning Management
- Program Development (Plan Management, Navigator Program, more to come)
- IT / Automation

Steering Committee / Two Advisory Committees

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## STEERING COMMITTEE

The Steering Committee meets once monthly and includes:

- Insurance Department (2)
- Department of Human Services (2)
- Arkansas Health Agency Leaders
- Department of Finance & Administration
- Advisory Committee Co-Chairs (6)
- State Legislature (2)
- Governor's Office
- At-large Stakeholders (3)

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## Advisory Committee Co-Chairs Represent Designated Stakeholder Groups

### Consumers

- Individuals
- Small Employers

### Insurance Industry

- Issuers
- Producers/Brokers

### Health Care Providers

- Private
- Public

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## STAKEHOLDER INCLUSION OPERATIONAL MODEL



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## TOPIC CALENDARS

### CONSUMER ASSISTANCE

May	June	July	August	Sept	Oct
IPA Eligibility	IPA Certification & Recertification	IPA Training Options	IPA Application & Application Review	IPA Program Funding	IPA Performance Metrics
					Nov
					IPA Ongoing Monitoring

### PLAN MANAGEMENT

May	June	July	August	Sept	Oct
Essential Health Benefits	Active Purchaser vs. Open Market	Active Purchaser vs. Open Market	Network Adequacy, Market Standard and Risk Pool Definition	QHP Elements Application Submission and Transmission of Data Elements	QHP Application & Certification Format and Content

## Key Dates and Benchmarks In-Person Assisters

- IPA Program and Processes Defined by December 2012
- IPA RFP Complete by January 2013
- IPA RFP Advertised by February 2013
- IPA Awards by May 2013
- IPA Training by June 2013
- IPA in the Field July 2013
- Open Enrollment October 2013



## Key Dates - QHP

- QHP Certification Processes Defined by 12/12
- QHP Applications by 2/13
- QHP Approval by 5/13
- QHP Outreach/Marketing by 7/13
- QHP Open Enrollment 10/13



## Challenges

- Sharing of Factual Information
- Timelines for Achieving Required Milestones
- Federal Regulations Not All Released
- Federal Grant Cycles Timing
- Opposition “Wait” Messages
- State Government Processes/Timelines
  - Appropriation
  - Procurement
  - Hiring
  - Contracts



## LESSONS LEARNED

### *Building Consensus*

Keep on message:

- “Arkansas will not have a State Exchange”
- FFE Partnership provides Arkansas:
  - Ability to meet ACA deadlines for compliance with law
  - Opportunity to tailor Plan Management and Consumer Assistance components to meet needs of Arkansans
  - Local Design and Implementation of Consumer Services and Protections

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## LESSONS LEARNED

- Building your team
- Partnership with Medicaid Agency is critical
- Consider and document Majority and Minority opinions
- Make decisions → Move on
- **Keep consumer focus**

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## Improved Health Coverage

- Increased Access to Care
- Improved Health Outcomes
- Decreased Costs
- Affordable Care
- Sustainable Health Care System
- Helps Keep Health Care Local

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## QUESTIONS?

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