



## Utah Health Exchange Advisory Board Meeting Summary Wednesday, June 22, 2011

### **SPECIAL ANNOUNCEMENT:**

The Exchange Advisory Board is looking for a small business employer who gets insurance through the Exchange to serve on the board. Please contact Korey Capozza if you are interested: [KCapozza@healthinsight.org](mailto:KCapozza@healthinsight.org)

### Utah Health Exchange (UHE) enrollment as of July 1, 2011

139 employer groups (3583 individual lives: employees + dependents)

To date, 24% of small businesses enrolled to date did not previously provide health insurance benefits to their employees, 94% use an insurance broker (the broker fee is included in Exchange operations; groups who do not use a broker do not pay less).

Average defined contribution amount is \$505 (range: \$0-1683)

See UHE's report here: <http://www.exchange.utah.gov/images/stories/UHEJuneDashbrd.pdf>

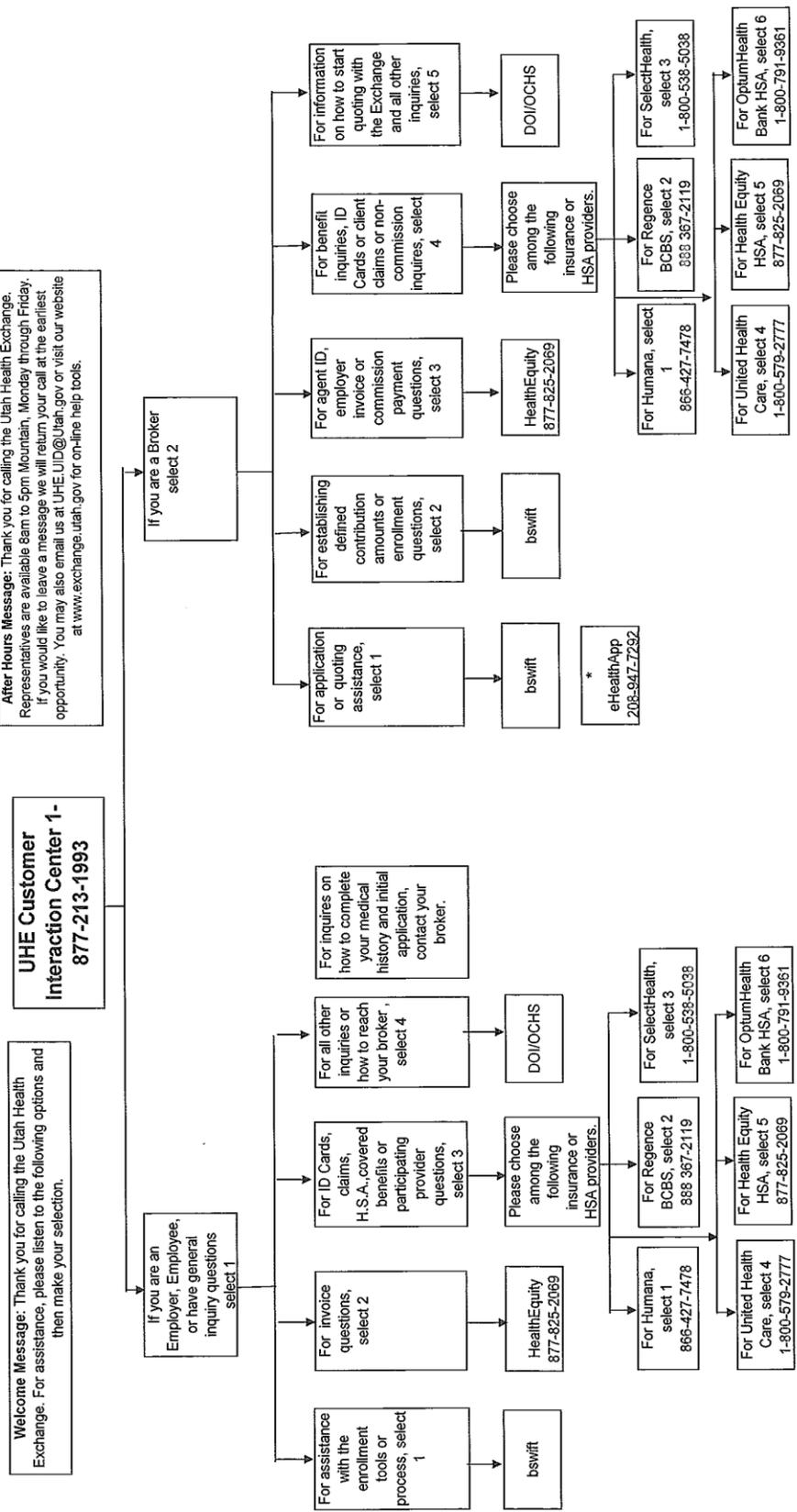
### Operations Report:

OCHS (Exchange staff) have made a decision about which company to contract with to do the employer/ee application function and underwriting. Patty Connor continues to not to announce who, as negotiations are still not final.

**Problem** identified: "a lot" of people who are choosing high deductible plans are not also opening an HSA (Health Savings Account). This may be because they already have an HSA elsewhere, but staff will add an emphasis on this issue in the broker trainings.

UHE has set an **ambitious goal of 1000 groups** in the Exchange by Jan 1. UHE staff are working on the IT end of things to make sure they are ready for the hoped for influx. UHE's marketing campaign has 4 audiences: national (lots of eyes on Utah due to both Romney and Huntsman vying for the republican presidential nomination); state, especially legislators; small businesses; and brokers. The marketing campaign will be presented at July meeting and UHE looks forward to input from the expertise of the board members.

The **call tree for customer support** will go live July 1, 2011. Patty Connor reported that she received a lot of feedback from the insurers and board members, some of which was contradictory; she served as final decision maker. The call tree will have 2 basic paths—for employer/ee and for broker. See figure 1. Questions about how to complete medical history and related issues will be referred back to broker (thus goes nowhere on call tree). UHE is working on a spread sheet of topics and assignment to first/second priority responders. This will be finalized with UHE partners and insurers. These topics are based on a combination of calls/inquiries so far and anticipated issues.



\*eHealthApp will be added after we have converted the application and underwriting process to them from bswift. Based on the timing of the Call Center conversion we need to communicate the bswift support in the interim.

Figure 1: UHE Call Tree for Customer Service (source: OCHS)

**Summer broker trainings:** brokers can get 2 additional CE credits for this summer's broker trainings (new course numbers). Training offered includes: 1) the nuts and bolts of the UHE and 2) UPP (Utah Premium Partnership). The schedule of the trainings is posted on UHE's website: <http://www.exchange.utah.gov/learn-more/training-courses>

Ernie and Don (brokers) brought up an issue about **rate guarantees and timing of renewal** for groups coming off the external market with incumbent risk. In external market agents have 5 carriers look at rates, in UHE it is 6. This issue will be added to next month's agenda.

bSwift presentation: consumer experience with enrollment

The remainder of the meeting consisted of a presentation of the enrollment process and problems that have come up and how they are being resolved.

The meeting closed with Korey Capozza, chair, reminding the group that her term is coming to an end and they need to choose a new chair.

Next Meeting:

July 27, 2011

10:00-11:30