

## **RXUTAH Meeting**

Thursday, May 16, 2013

12:45pm-2:15pm

United Way of Salt Lake

### **Goals of the meeting:**

- Update and discuss Utah's recent "[split](#)" [exchange agreement](#) with HHS
- Review roles and restrictions of navigators operating on individual marketplace and Avenue H
- Develop a plan to promote ACA outreach and education during the summer and fall of 2013

Note: During this meeting we were joined by Patty Conner, director of [Avenue H](#), and Sue Watson, project manager, who answered many questions about enrollment periods, case management, navigator training, and their outreach plans. We thank them for attending the meeting and invite them to future meetings.

### ***Acronym of the Day***

**APTC** (Advanced Premium Tax Credit) - APTCs are the premium tax credits (also called subsidies) many consumers will receive when they purchase insurance on the federally-run individual marketplace. A [recent FamiliesUSA study](#) predicted that 270,000 Utahns will be eligible for these tax credits. APTCs are available for income levels between 100% and 400% of the federal poverty level (FPL).

### ***In Case You Missed It***

#### **May 2013 - Health System Reform Task Force Meeting**

Date: Thursday, May 16, 2013

Agenda: <http://le.utah.gov/interim/2013/pdf/00001911.pdf>

Overview: <http://le.utah.gov/asp/interim/Commit.asp?year=2013&com=TSKHSR>

Audio Recording: <http://goo.gl/qzTT2>

Avenue H Presentation: <http://le.utah.gov/interim/2013/pdf/00002021.pdf>

### **>>Open Enrollment on the Individual Marketplace and Avenue H**

- Open enrollment for Utah's individual marketplace will take place from October 2013 to March 2014
- After open enrollment closes, people can sign up for coverage if they can demonstrate a qualifying event (ie. move, birth, death, income change) that allows them to enroll
- What happens to people too forgetful to sign up before April who lack a qualifying event—we're not sure, but it could be tricky for them to enroll mid-stream
- The second open enrollment period on the individual marketplace will be October 2014 to December 2014
- People on the individual marketplace will need to contact the Utah marketplace to report qualifying events (ie. life change) and make new coverage choices (as described in Consumers Union ACA [enrollment pamphlets](#), page 4)

### **Avenue H (Utah's small business exchange)**

- Avenue H operates on a monthly renewal basis based on when employer coverage is up for renewal
- On Avenue H, employee will report qualifying events to their employer and the broker/insurance company to make changes
- Common qualifying events on Avenue H are moving from full-time to part-time, and no longer qualifying for coverage

According to Patty Conner, Avenue H doesn't request salary info now, but might in the future to track the affordability measures for insurance (ie. help employees calculate if insurance costs more than 9.5% of annual income)

-Right now, the affordability calculations (for defined contribution) are done at the broker level

### >>Individual Marketplace Enrollment Process

-An individual logs into Utah's individual marketplace website, finds out if they pre-qualify for Medicaid, CHIP, or APTC (Advanced Premium Tax Credit).

-If the individual pre-qualifies for Medicaid or CHIP, application is transferred to Utah DWS for final determination and approval.

-If the individual qualifies for APTC, they enter more information to determine the amount of the subsidy, and they select an insurance plan with help from a navigator.

### >>Navigator Training

-Several organizations and teams are applying for Utah's \$600,000 navigator grant from the federal government; applications are due June 7

-State-based exchanges have access to much more navigator funding; for instance, Colorado will receive \$14 million

-UHPP and other organizations are searching for additional navigator funding from government and private sources

-According to Patty Conner, the Utah Department of Insurance is going to default to the federal navigator online training and exam; this training will likely be online

-Avenue H will be re-training and re-certifying all of its brokers in the summer/fall to prepare them for the new exchange

-Avenue H will give grants to two navigator entities, including one community-based organization, to do outreach and education about the small business exchange

### >>Avenue H Outreach Plan for Summer/Fall 2013

*Avenue H plans a three-pronged approach to outreach and training starting this summer*

#### **Focus 1: General education about Utah's approach to health reform**

-Scheduled for July/August 2013

-Events concentrated along the Wasatch Front from Ogden to Provo

-Weekly classes (2 hours) arranged in a six-week schedule

-All courses are free, content will not be technical (ie. no acronyms)

#### **Focus 2: Detailed training on Avenue H**

- Scheduled for August to October 2013

-Broader geographic reach from Logan to St. George

-Info about rates, website, application, screenshots

-This course is designed to re certify Avenue H brokers,

-Course will conclude with assessment test

#### **Focus 3: Ongoing administration training**

-Webinar approach, available online

-Focus on administrative structure for billing, etc.

**>>Facilitating shared presentations and more outreach on ACA during 2013**

- Upload presentation modules to DropBox account (share folders to all RXUtah members)
- Listing organizations where presentations have been done,
- Conduct presentation training at “Round Robin event” to share presentation styles, get feedback
- Collaborate on presentations, have back-up presenters in case of schedule conflicts
- Adapting presentations to be stand-alone training modules, ie. Kiosk self-learning presentations for part-time employees at Granite School District

**>>Brainstorm of organizations, occupations, and groups to approach about ACA education and outreach**

- Libraries and librarians
- Senior centers
- Entrepreneur or start-up networks
- Social clubs (KIWANAS)
- CPAs
- Part-time employees in school districts
- Restaurant associations, retails, associations
- Small town chamber of commerce associations,
- Retail Merchants Association
- Churches and food banks
- Utah Nonprofit Association (UNA)
- Providers, have no time
- Nutraceuticals (and other common Utah small businesses with associations)
- Medical device manufacturers (impacted by the ACA 2.3% tax)
- Recreational and tourism companies (seasonal and part-time employees), esp. Salt Lake and Summit counties and Moab (Grand County)
- PTA, regional school associations throughout the state
- Young Immortals – young people forgoing insurance
- Salt Lake Community College (SLCC), classes and clubs related to health reform or politics