

House and Senate Public Health, Welfare and Labor Committee meeting
Arkansas Insurance Department (AID)
Arkansas Health Connector Division (AHCD)
December 18, 2014



Health Insurance Marketplace, Enrollment Update

Enrollment

Data that AID received from issuers through **December 15, 2014**, show an increase in enrollment in Marketplace plans in Arkansas, compared to last month, of consumers with incomes greater than 138 percent of the Federal Poverty Level (FPL).

According to this most recent data, **53,351** consumers (up from **44,140** through November 15) have enrolled in Marketplace plans.

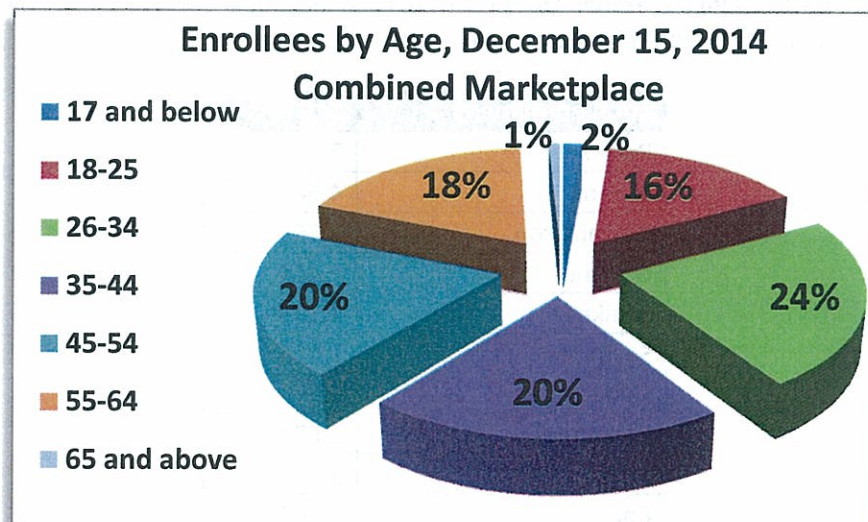
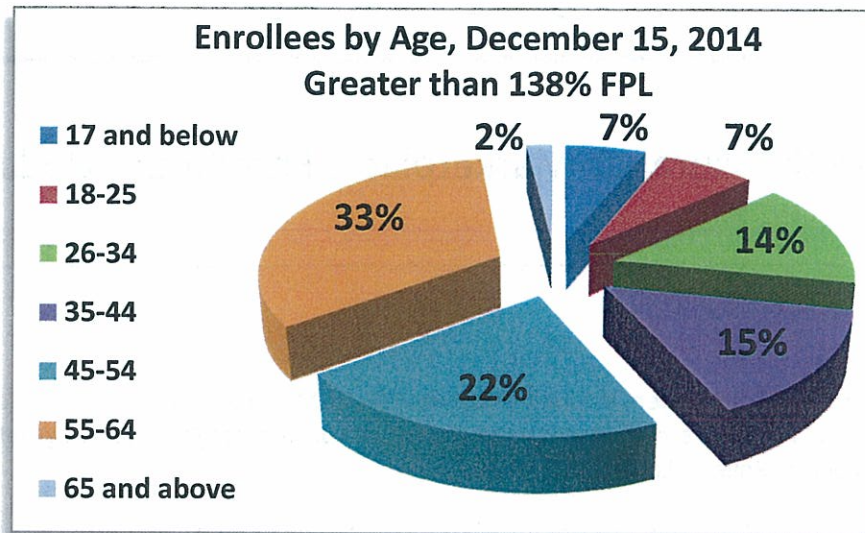
The **top 10 counties**, through December 15, in terms of total individual enrollment by consumers with incomes greater than 138 percent FPL are shown below.

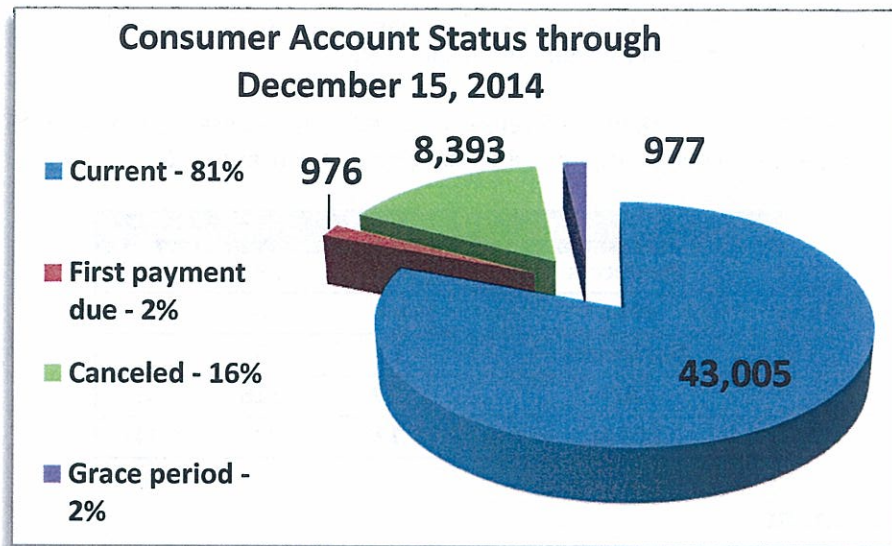
Total enrollment	
Pulaski	7,111
Benton	4,642
Washington	4,558
Garland	2,444
Faulkner	2,156
Sebastian	1,918
Saline	1,898
Craighead	1,673
White	1,274
Pope	1,062

Open enrollment for Plan Year 2015 began November 15 and runs through **February 15, 2015**. Detailed plan information is available at <http://ahc.arkansas.gov/>. This link also contains a list of licensed agents, brokers and assisters in each county who can help consumers. Direct enrollment through <https://www.healthcare.gov/> is also an option.

The Arkansas Health Connector Resource Center continues taking calls from the public. Your constituents may reach us at AID.Info.AHCD@arkansas.gov or 1-855-283-3483.

The following graphics illustrate the age breakdown of total enrollment through December 15.





Next Steps for Consumers

It is important that Marketplace consumers return to Healthcare.gov to update income data for Advanced Premium Tax Credit eligibility determinations. Premium rates and tax credit amounts for individual consumers (determined by the second lowest cost silver plan and where a consumer falls in relation to the Federal Poverty Level) are likely to have changed for 2015. Re-entering income data is the only way that consumers can ensure they are receiving the **correct financial assistance** for which they are eligible. Tax credits will be reconciled during tax time the following year.

By January 31, the U.S. Department of Health and Human Services will send documentation to Marketplace consumers to verify that they have obtained the necessary health insurance to comply with the Affordable Care Act's Individual Responsibility provision. The document (**1095A form**) will contain information about the Qualified Health Plan bought through the Marketplace that consumers will enter onto their 2014 tax returns (**Form 8962**).

This Internal Revenue Service has posted an instructive document about the Marketplace and tax filing. <http://www.irs.gov/pub/irs-pdf/p5187.pdf>

Licensure, training update

As previously reported, Commissioner Bradford extended the grace period for Marketplace assister licensure to December 14, 2014 due to delays in federal training and guidance about requirements for Non-Navigator In-Person Assisters.

CCIIO is encouraging any organization hiring guides or non-Navigator assisters to register as a Certified Application Counselor (CAC) organization. This quick, on-line process can be achieved through <http://marketplace.cms.gov/help-us/cac-apply.html> **An increase in new CACs has been noted for Plan Year 2015.**

Independent Insurance Agents of Arkansas is providing state-specific education required for licensure/re-licensure in a classroom setting. The courses offered are "Arkansas 2015 State Based

Training” (2 continuing education credits) and “ACA Health Insurance Marketplace 101” (3 continuing education credits—increased from two due to the content).

Through December 10, 2,625 Marketplace licenses included 1,656 licenses to producers, 578 to guides, 353 to certified application counselors, and 38 to navigators. Licenses for 2015 follow:

Plan Year 2015	Renewals	New	TOTAL
Producers	929	197	1,126
IPAs	44	0	44
Navigators	10	8	18
CACs	137	116	253
TOTAL	1,120	321	1,441

Plan Management

The proposed **Network Adequacy** rule (Rule 106) was reviewed, without debate, by the Administrative Rules and Regulations Subcommittee of the Arkansas Legislative Council on December 3. However, it was ruled that a quorum was lacking to review the proposed **Patient Centered Medical Home** (PCMH) rule (Rule 108). There were objections to the provision that a medical home team be directed by a physician. Some, particularly nurse advocates, wanted a more general definition which would include nurses. This rule was deferred until the subcommittee’s next meeting on December 22.

Cooperative planning continues on the Arkansas-specific QHP Quality Rating Pilot to be implemented in Plan Year 2015. Both the Plan Management Advisory Committee and Consumer Assistance Advisory Committee are active in this effort, as well as Plan Management Staff and Consultant, PCG.

Evaluation

AHCD continues to work with UAMS College of Public Health, the vendor selected to perform the evaluation of the State Partnership Marketplace in Arkansas, and its subcontractor, Arkansas Foundation for Medical Care (AFMC). This project is evaluating all aspects of the State Partnership Marketplace and will provide suggestions. Response rates by stakeholders, including consumers, have been very good.

Consumer surveys were sent out November 19 by AID to **4,700 randomly** selected Marketplace plan consumers in all of the state’s seven rating areas. These surveys were sent by AID to protect Personal Identifying Information (PII) of consumers. These surveys followed an advance notice letter mailed on November 6. Follow-up surveys will be mailed on December 26.

Arkansas Health Insurance Marketplace Board

The Arkansas Health Insurance Marketplace (AHIM) Board has begun the process of procuring contractual services, particularly in the field of Information Technology, regarding the start-up of the Small Business Health Option Program.

The plan continues to be for the **SHOP Marketplace** to transition to AHIM for **Plan Year 2016** and the **Individual Marketplace** for **Plan Year 2017**. At that time, AID will continue plan certification reviews and monitoring, and recommend plans to AHIM for certification/re-certification/decertification for Marketplace participation as outlined above.