

11-14-07 Conference Call

Present in person: Jan VanRiper, Lisa Crowley, Erin McGowan-Fincham, Helen Taffs, Webb Brown

Board present by phone: Gail Briese-Zimmer, Bob Marsenich, Cliff Larsen, Betty Beverly, Connie Welsh

Others present by phone: Daren Engellant, Victor Perez for David Hill

The meeting began at 8:00 am.

Lisa recapped the subcommittee meeting of 11/13/07. Subcommittee members addressed the issue of either keeping premium subsidies level at their 2007 rates, or mirroring the 12.6% rate increase. If the payouts increased, they would not be sustainable for FY 2009 at current enrollment levels, and no additional businesses could be added. If subsidies are kept level, then more of the waiting list businesses could be added to the program, but participants and businesses would bear the full impact of the rate increase.

Cliff expanded on the subcommittee discussion and suggested we keep subsidies level. More data should be collected before we adjust subsidies. Gail agreed with Cliff and stated that a participant survey was needed. Lisa discussed some survey options (CHAT, surveymonkey.com) and stated the board needed survey results prior to the RFP. Cliff felt we should focus on groups that had dropped out of the program. Lisa asked if there were any additional comments or concerns. There were none.

Cliff moved to keep the subsidy schedules static until the February meeting. Betty seconded the motion, and it passed unanimously.

Lisa asked for permission for staff to move forward with CHAT and secure the funding. Jan suggested we select 4 to 6 groups from the population, 1 which withdrew, and possibly one which declined coverage. Jan requested authorization to put a detailed plan together and seek funding. NIH is interested in providing some funding. Costs will include pay for participants, user fees, training, travel, and actuary services. Gail asked Jim to comment. Jim stated he likes focus groups and possibly would like to poll all the participants, and was in favor of seeking the funding. Gail stated she wanted to see a plan before she would get behind funding CHAT.

Connie joined the meeting during this discussion and was updated by Lisa.

Betty said CHAT would be a great thing to look at, as right now the board is just speculating on what the participants want.

Lisa asked the board if they were comfortable with staff going ahead with making a plan and looking into costs to prepare a proposal for the board. Cliff, Bob, Betty, and Connie all said yes. Cliff made a motion to allow staff to prepare a proposal, Gail seconded the

motion, and it passed unanimously. The project should begin in January, and the board needs to meet in December to approve or disapprove it. The board agreed to meet in December. Betty asked if staff needed some board to participate prior to the December meeting. Jan said yes. Betty volunteered. Lisa will ask Kate McIvor if she will participate as well.

Victor asked when the RFP would be taking place. Lisa advised it is planned for early spring 2008.

Daren expressed concern about assistance and incentive levels for Qualified Association Plans. Lisa explained that levels are based upon the Standard Healthlink plan and rates, and are also group specific based upon household income levels. Jan expanded that the board decided to provide comprehensive coverage, so if the association plan has a lower benefit level then the subsidy will also be lower. Daren said he felt this was too subjective and wanted subsidies to be a flat percentage of the premiums. He feels Insure Montana staff set subsidies too low for association plans, and that is why no pool participants have chosen an association plan. He felt subsidies should be uniform between pool and association plans. Jan explained that the subsidies are uniform based upon benefit levels and that the subsidies are compliant with the statute based on the pool plan. She stated we needed to see plan designs in order to evaluate them and provide quotes for interested groups. Daren said that the groups which are interested in his plan want anonymity because they are concerned about repercussions if Insure Montana is aware they are looking elsewhere. Jan reiterated that because subsidies are group-specific, quotes cannot be provided without additional information.

The meeting adjourned at 8:35 am.