

## 12-10-07 Phone Conference

**Present in person:** Cliff Larsen, Jan VanRiper, Erin McGowan-Fincham, Margaret Miksch, Merrica Dominick, Patcharin Williams, Helen Taffs.

**Present by phone:** Gaile Briese-Zimmer, Bob Marsenich, Betty Beverly, Anna Whiting-Sorrell, Malinda Schafman

**Unable to attend:** Kate McIvor, Jim Edwards (both e-mailed their support for going forward with CHAT)

Gail called the meeting to order at 1:04 pm. Jan introduced the new Insure Montana Tax Credit Specialist, Patcharin Williams, who began work today.

Because there was not a formal agenda, Jan advised the topics for discussion today would be approval of minutes, CHAT (Choosing Health plans All Together), and if time permits, subsidies.

Gail asked if there were any proposed changes to minutes. Bob moved we accept the 8/7/07 minutes as written, Cliff seconded, and the motion passed unanimously. Bob moved we approve the 10/16/07 minutes as written, Gail seconded, and the motion passed unanimously. Cliff moved we accept the 10/22 minutes as written, Gail seconded, and the motion passed unanimously. Cliff moved we accept the 10/25-26/07 minutes as written, Bob seconded, and the motion passed unanimously. Bob moved we accept the 10/26 conference call minutes as written, Gail seconded, and the motion passed unanimously. Cliff moved we accept the 11/13/07 subcommittee minutes as written, Bob seconded, and the motion passed unanimously. The approval of the minutes for the 11/14/07 conference call was deferred until the next meeting to allow time to review the minutes.

Jan reviewed the CHAT proposal which was sent to the board and interested parties last week. The proposal is for 8 groups to participate. If the board approves the proposal, Jan will seek the \$20,000 funding via a grant from NIH. She stated that NIH is looking favorably on the idea. Jim Edwards' company has offered a \$500 donation. The remaining contribution would be in-kind from the State Auditor's Office in the form of employee hours.

Cliff asked if staff time was included in the budget. Jan said yes, and it was largely done. Cliff expressed his support for CHAT. Bob asked about the consulting fee, Train the Trainer. Jan explained we need to tailor the program to Montana. Betty stated that the information we will gain from CHAT will be very valuable, not only for the program, but will also help the participants themselves in making choices.

Jan has a Power Point presentation of data from the Oklahoma CHAT program, and will forward it to people on request.

Gail requested additional information on the groups which dropped out of the program or declined coverage. She feels their input could be valuable. Jan advised she plans to contact some of those groups to participate in CHAT, and suggested doing a surveymonkey survey for those groups. Gail commented positively on the user-friendliness of surveymonkey, and asked if the SAO has a membership. Cliff asked if we would be surveying the drop-outs only, and Gail advised we would also survey groups which declined coverage. Betty has experience using surveymonkey in her work on the Pain Management Task Force.

Anna joined the meeting at 1:25 pm.

Jan advised that Webb Brown of the Montana Chamber of Commerce voiced concerns regarding the cost of CHAT. Betty explained that CHAT is an important educational piece, and would allow us to improve the program and justify a budget increase to the Legislature. Cliff expanded that the cost of the program is reasonable, especially considering that the funding should be coming from a grant and not the program budget. Malinda stated she agrees with the concept of CHAT but wants to ensure that people from other insured groups and uninsured people are included in the process. Bob felt that some kind of ongoing, continuous surveying is needed. Gail stated that it sounded like the consensus of the board was that the board wanted to proceed with CHAT.

Betty moved that the board grant authority for the staff to move forward with CHAT and pursue the funding. Cliff seconded, and the motion passed unanimously.

Time permitted a discussion of subsidies. With regard to the pool subsidies, the board decided at a previous meeting (11/14/07) to hold subsidies flat at their 2007 dollar amounts, and revisit the issue at the February 2008 meeting. Jan advised the board that Daren Engellant of the Montana Retail Association was unhappy about the practice of discounting subsidies to Qualified Association Plans if the benefit levels were less comprehensive than those in the Insure Montana Standard Healthlink plan. He had asked for justification for this decision. Jan advised that the mission statement includes the term "comprehensive" health care. Additionally, the Plan of Operation states, "The PI-PA schedule will vary for all other plans based upon plan design and cost..." which justifies the board decision to scale payments accordingly.

Currently, staff use five criteria for determining the variation: coinsurance, deductible, maximum member liability, office visits, and dental coverage. Jan acknowledges that the standard needs to be clarified and a formula created to ensure uniformity and fairness. Also, if the pool offers a lower benefit plan than the standard plan, the discounted premium assistance would apply to the pool plan as well. The board also needs to clarify which plan should be used for comparison, the 2007 standard plan with the higher benefits, or the 2008 plan.

Betty moved that the comparison be based on the 2008 plan and set criteria are developed for the evaluation of QAP and lower Pool plans. Gail seconded, and the motion passed unanimously.

Jan asked the board if the February 19, 2008 date for the next board meeting (as set at the August 2007 meeting) was still acceptable, or if the board felt they needed a meeting before then. Cliff reminded the board that Gail has the option of calling a subcommittee meeting if she deems it appropriate.

Gail asked Jan about the timing of the CHAT funding. Jan stated that NIH has said it looks favorable, and the money could come quickly.

Jan promised to explore the surveymonkey idea further.

Anna voiced concerns about the RFP planned for next spring. She wanted to make sure there would be a clear benefit. She agreed this could be discussed in February. Gail added that she was concerned that pool members moving to Qualified Association Plans and a second pool plan might result in adverse selection and weaken the pool. Cliff suggested we form a subcommittee on the RFP to be sure the RFP won't hurt the program, and to ensure the protection of resources. Gail promised to e-mail board members for a sub-group to meet in January regarding the RFP. Betty wants an actuary to help determine possible effects. Anna volunteered for the subcommittee.

The meeting adjourned at 2:08 pm.

#### TO DO LIST:

- Jan will pursue grant funding for CHAT and move forward with implementation
- Anyone wanting a copy of the Oklahoma CHAT Power Point needs to request it from Jan
- Jan and Erin will explore the surveymonkey idea
- Gail will organize an RFP subcommittee meeting for January
- SAO staff will develop criteria for evaluating lower benefit plan options objectively and present it to the board for approval