

Outreach & Enrollment Learning Community

Outreach to Employers and Small Businesses

July 18, 2014 2:00 p.m. E.T.

Brooke Bell and Rhett Buttle, U.S. Department of
Health and Human Services

Kevin Lewis, Maine Community Health Options

Elisabeth Benjamin, Community Service Society of
New York

Joint presentation by two officials from the U.S.
Department of Health and Human Services:

Brooke A. Bell, Center for Consumer Information and
Insurance Oversight (CCIIO) Centers for Medicare
and Medicaid Services (CMS)

Rhett Buttle, Office of External Affairs, Office of the
Secretary



Outreach to Employers & Small Businesses



“To be a leader in transforming people’s health and positively affecting the local economy”

Maine Community Health Options

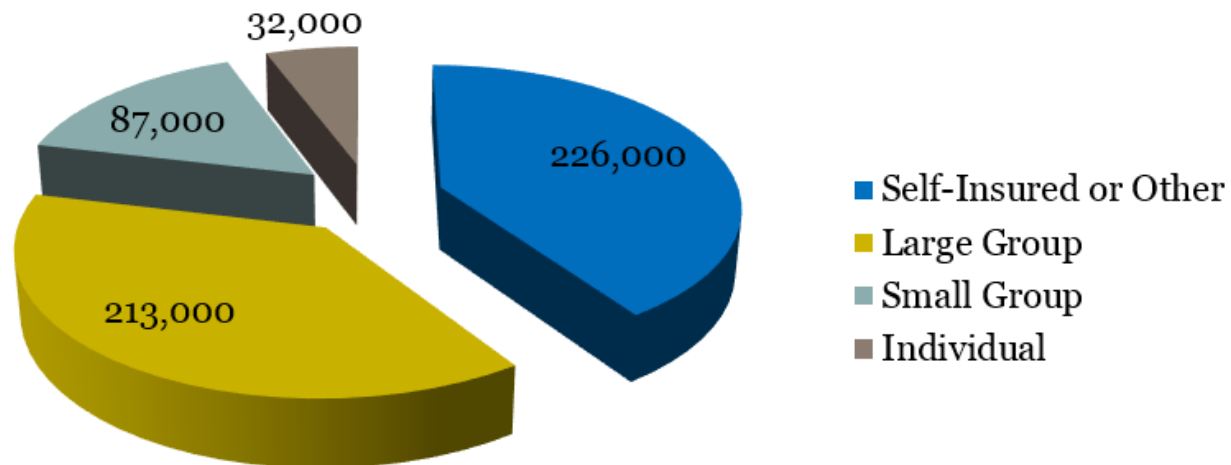


Coverage Profile on Eve of ACA's Open Enrollment

MAINE'S 2013 HEALTH INSURANCE MARKET

3

Members



Source: 2013 Financial Results for Health Insurance Companies in Maine.
Self-Insured estimated from most recent US Census Data.

Source:

Maine Community Health Options

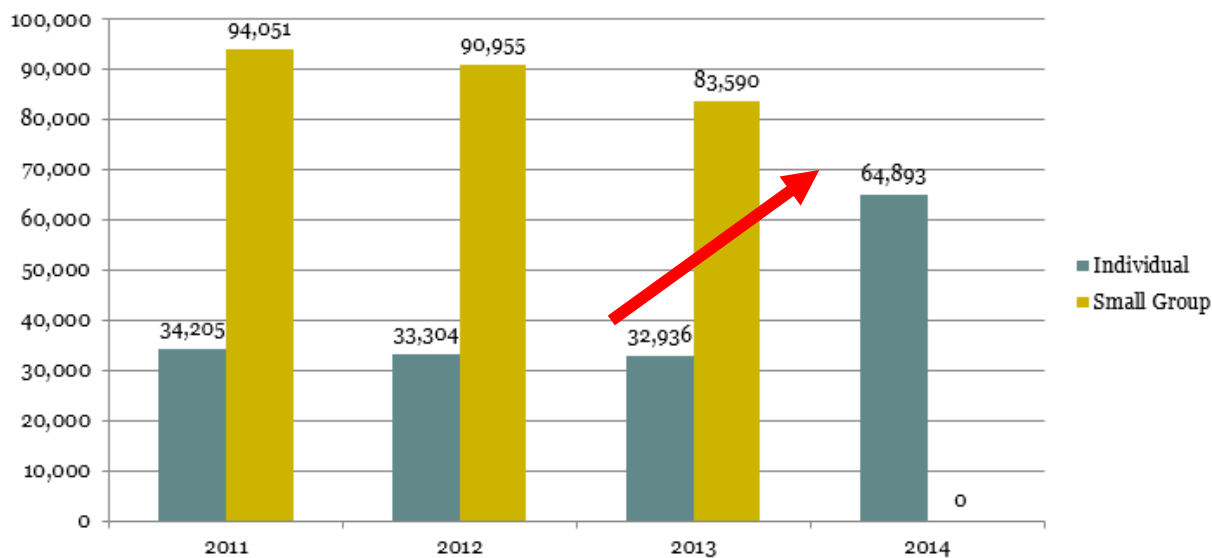
Jump in Coverage via ACA

Health Insurance Market Insured Lives

Small group enrollment for 2014 has not been reported yet.

6

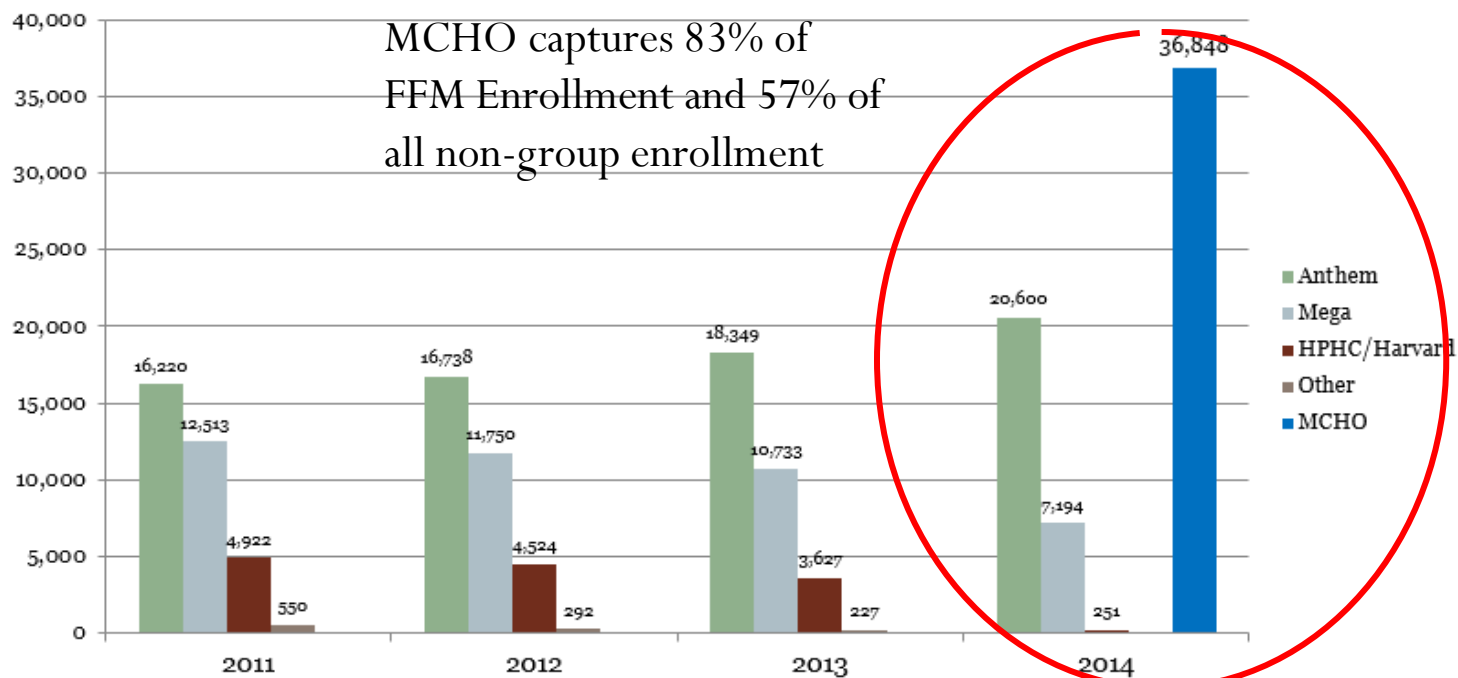
Doubling of Non-group coverage from 2013 to 2014 (Increase by 31,957)



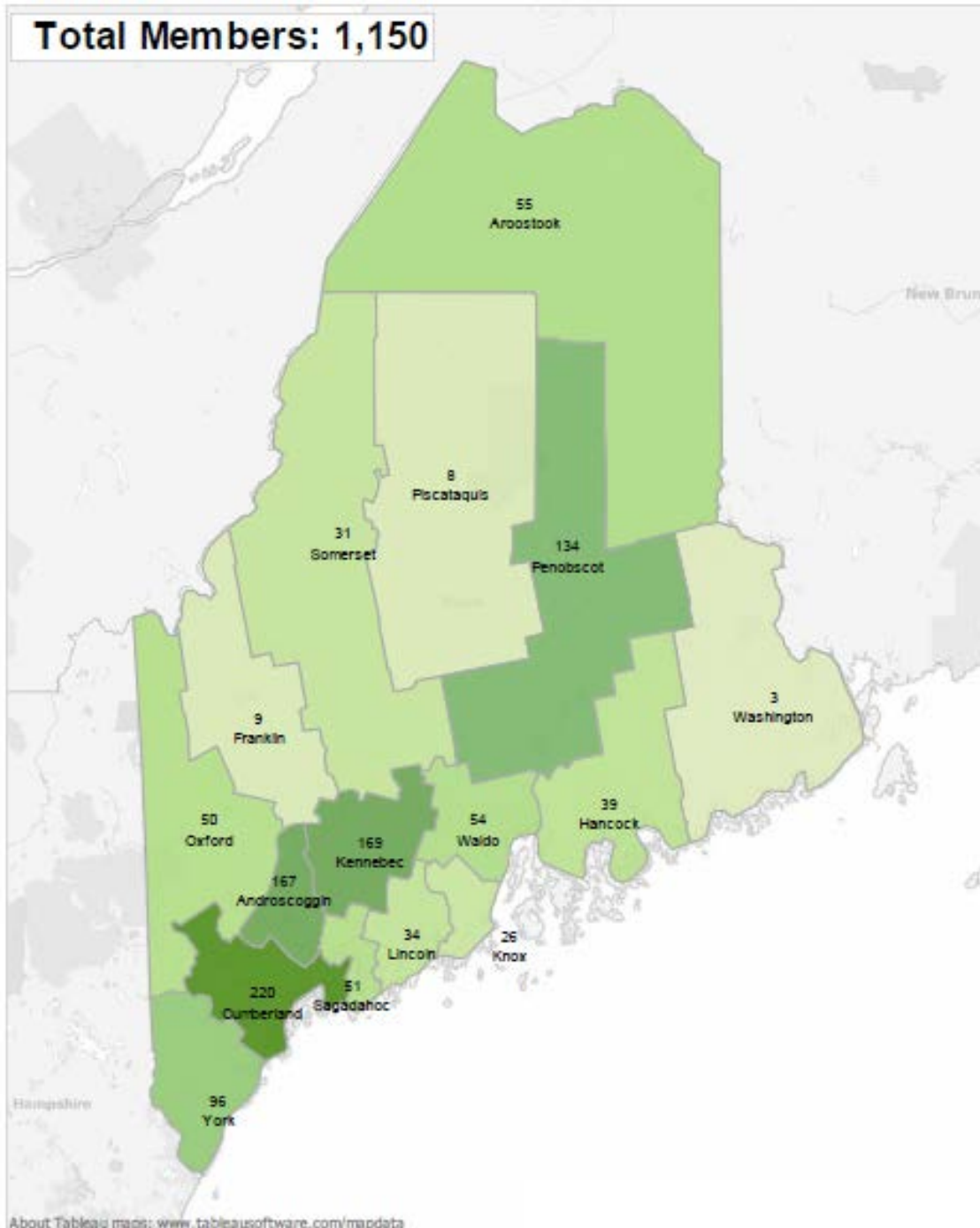
MCHO Gains Strong I&FP Enrollment

Individual Market by Insurer with 2014 enrollment as of 4/14

7



Total Members: 1,150



Small Group Enrollment

- MCHO as new entity
- Building awareness, educating audiences
- Evolving ACA rules and regulations
- FFM rollout
- Early Renewals

Small Group Plans on & off SHOP

Metal Level		Bronze Off SHOP	Bronze Off SHOP	Bronze	Bronze	Silver	Silver	Gold
Plan		Community Option HSA	Community Option	Community Select HSA	Community Select	Community Choice	Community Preferred	Community Advantage
Deductible		\$5,000	\$5,000	\$2,000	\$2,000	\$2,000	\$2,000	\$650
Family Deductible		\$10,000	\$10,000	\$4,000	\$4,000	\$4,000	\$4,000	\$1,300
Member Coinsurance		50%	50%	70%	80%	30%	30%	20%
OOP Maximum (Individual)		\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500
OOP Maximum (Family)		\$12,700	\$12,700	\$12,700	\$12,700	\$12,700	\$11,000	\$5,000
Annual Maximum incl. MH/SA		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Lifetime Maximum		None	None	None	None	None	None	None
Inpatient								
	Hospital	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co
	Skilled Nursing Facility	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co
	MentalHealth/ Substance Abuse	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co
Outpatient								
	Surgery	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co
	Emergency Room	Ded/Co	\$825	Ded/Co	Ded/Co	\$500	\$500	\$375
	Other Services	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co
	Mental Health/ Substance Abuse	Ded/ 10% Co	\$45	Ded/ 15% Co	\$45	\$30	\$20	\$25
Physician								
	Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Office Visits - Primary	Ded/ 10%Co	\$45	Ded/ 15%Co	\$45	\$30	\$20	\$25
	Office Visits - Specialty Care	Ded/Co	\$140	Ded/Co	\$140	\$80	\$75	\$75
	Urgent Care Visits	Ded/Co	\$140	Ded/Co	Ded/Co	\$80	\$75	\$75
Other								
	Chronic Illness Support Program	None	Yes	None	Yes	Yes	Yes	Yes
Prescription Drugs								
	Tier 1: (Generics)	Ded/ 10% Co	\$30	Ded/ 15% Co	Ded/Co	\$15	\$10	\$10
	Tier 2: (Preferred Brands)	Ded/Co	Ded/Co	Ded/Co	Ded/Co	Ded/Co	\$40	\$25
AV From Federal Calculator		58.7%	62.0%	61.9%	62.0%	68.2%	71.7%	82.0%

Leading Attributes

- Key messaging
- PPO Network
- Competitive Pricing
- Novel Plan Designs
- Focus on Value – Employee Wellness
 - Tobacco Cessation
 - Value Based Insurance Design: Chronic Illness Support Program, Behavioral Health
 - Online Storefront, Broker Portal, Member Portal

Chronic Illness Support Program

Employers value MCHO's support with these prevalent and costly chronic medical conditions that can be managed for better employee health.

- Asthma
- COPD /
Emphysema



- Diabetes
- Hypertension
- CVD

Saves Members money by lowering or eliminating Out of Pocket Costs for Routine Care of a chronic illness, reduces absenteeism, and increases productivity.

Supporting Management of Chronic Conditions

Lower out-of-pocket costs for meds and services

Diabetes

Medications

- \$0 costing sharing for Specific medications used to treat diabetes, hypertension and hyperlipidemia-Generics, 50% cost-sharing for preferred brand

Services - \$0 cost sharing when done by Plan Provider

- Offices Visits to PCP for routine management
- Endocrinology consultation
- Podiatry Consultation
- Nutritional Counseling, diabetes education, modification counseling
- Diabetic Eye Exam (1/yr.)
- 1 Glucometer/yr., up to 150 test strips every 90 days
- Lab services linked to diabetes primary diagnosis code.

Asthma & COPD

Medications

- \$0 costing sharing for Specific medications used to treat asthma & COPD-Generics, 50% cost-sharing for preferred brand

Services - \$0 cost sharing when done by Plan Provider

- Offices Visits to PCP for routine management asthma, COPD, emphysema
- Pulmonologist consultation; Pulmonary function test (1/yr.), Home oxygen therapy assessment
- Lab services linked to asthma/COPD primary diagnosis code
- Inhaler adjuncts; Peak flow meter (1/yr.); Asthma education
- Pulmonary rehab., ongoing exercise program for COPD
- Home assessment (asthma only) up to \$75/yr.

Hypertension

Medications

- \$0 costing sharing for Specific medications used to treat hypertension and hyperlipidemia-Generics, 50% cost-sharing for preferred brand

Services - \$0 cost sharing when done by Plan Provider

- Offices Visits to PCP for routine management
- Cardiology or nephrology consultation and management of hypertension
- Lab services linked to hypertension primary diagnosis code.

Impact of CISP as Seen Through SBC (Silver Plan example)



[Community Choice]

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: [To Be Determined]

Coverage for: Individuals & Families | **Plan Type:** PPO

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$4,440
- Patient pays \$3,100

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$2,000
Co-pays	\$80
Co-insurance	\$1,020
Limits or exclusions	\$0
Total	\$3,100

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$4,100
- Plan pays \$3,890
- Patient pays \$210

Sample care costs:

Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$730
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
Total	\$4,100

Patient pays:

Deductibles	\$0
Co-pays	\$0
Co-insurance	\$210
Limits or exclusions	\$0
Total	\$210

Getting a Quote Made Easy

- 7 Simple Steps
- Online Proposal, Application and Enrollment
- Manage Coverage Online Through the Employer Portal
- Through a Qualified Broker as Our Primary Distribution Channel
- By Working with an MCHO Benefits Consultant

Successful Outreach Strategies

- Starting early on building awareness
- Identifying and reaching out to partner channels
- Using diverse outreach channels: mix of traditional marketing (paid & earned media) and robust social networking , community & business events
- Establishing a comprehensive, but select broker network as a primary distribution channel
- Building an in-house direct sales support team with redundancy to absorb high volume
- Delivering online tools that are easy to use

Engaging the Small Business Community in New York

**Presentation for Grantmakers In Health
July 18, 2014**



**Small Business
Assistance Program**
A Program of the Community Service Society

Presentation Outline

1. What is the Small Business Assistance Program (SBAP)?
2. What do we do?
3. What have we learned?



**Small Business
Assistance Program**
A Program of the Community Service Society

Community Service Society (CSS)

- **Mission**: Founded in 1843 to improve the lives of low- and moderate-income New Yorkers.
- In 2010, New York State designated CSS's Community Health Advocates program the State Consumer Assistance Program (HHS allocated \$2.7million to NY for one year)
 - Live-answer helpline
 - Network of 33 community groups
 - Handled 65,000 case a year at its height
- In 2011, Exchange Establishment funding announced
 - Included assistance for individuals and consumers



SBAP's Role Within CSS

- **Our overall goal**: Educate small employers about the ACA and help them with their health insurance issues
- The SBAP Network:
 - April 2012 – June 2014 (at height we had 34 statewide partners)
 - SBDCs, Chambers of Commerce, Ag Extension, trade groups
- Who the network served:
 - Small employers with <50 FTE Employees
 - Owners/decision makers of small businesses
- First, generously funded through HHS Establishment Grant, then the New York State Health Foundation



What do SBAP Partners do?

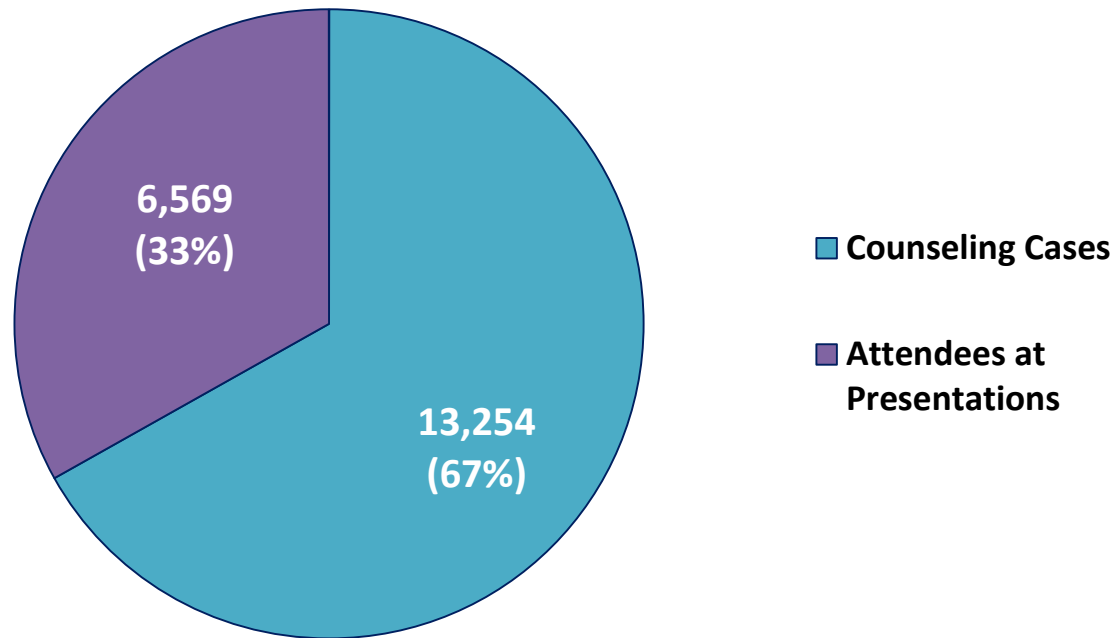
- One-On-One Counseling Sessions: We meet with owners and prospective entrepreneurs to discuss their health insurance options and assist in this area of business development.
- Community Presentations: Give prepared presentations to the business community on a wide range of topics from very general health insurance information to deep dives on Small Business Health Insurance Tax Credit and Employer Mandate.



Our Reach in 27 Months

Total Businesses Touched

4/1/2012 - 7/17/2014



A Total of 19,823 businesses were engaged by SBAP!

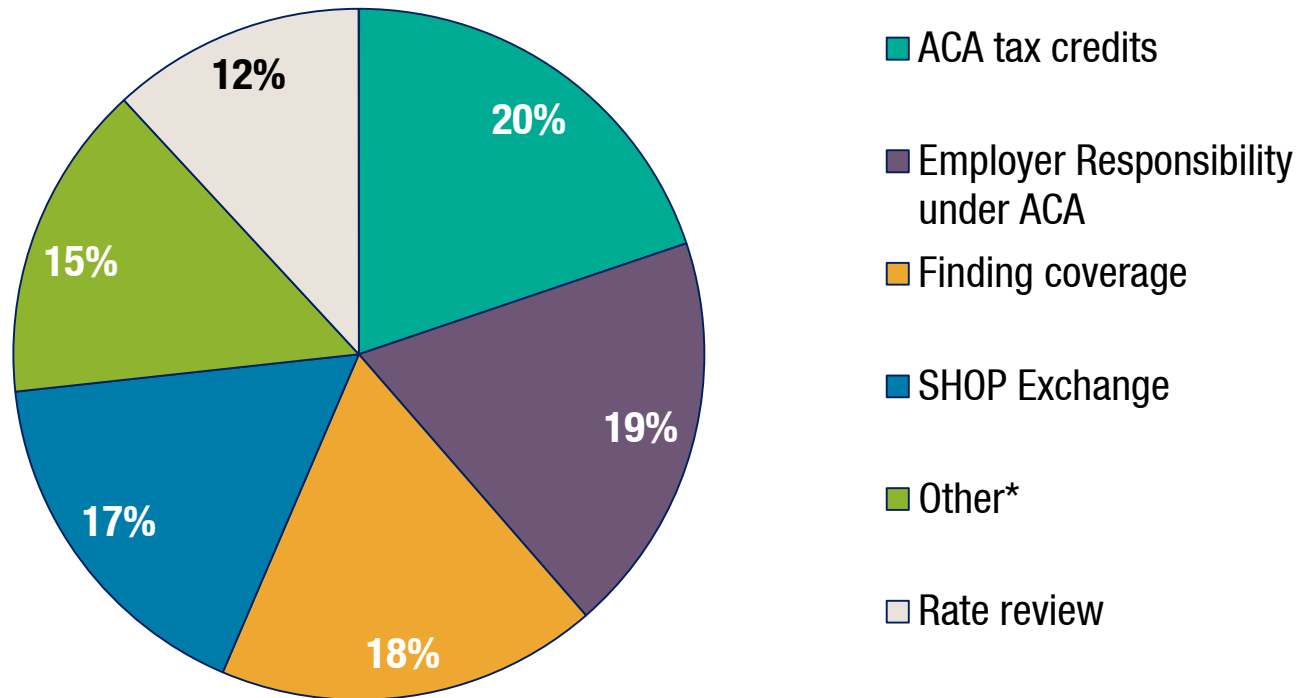


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Small Employers Want Help Understanding the ACA and Insurance

Individual Business Counseling Topics

4/1/12 - 7/17/14
n= 13,254



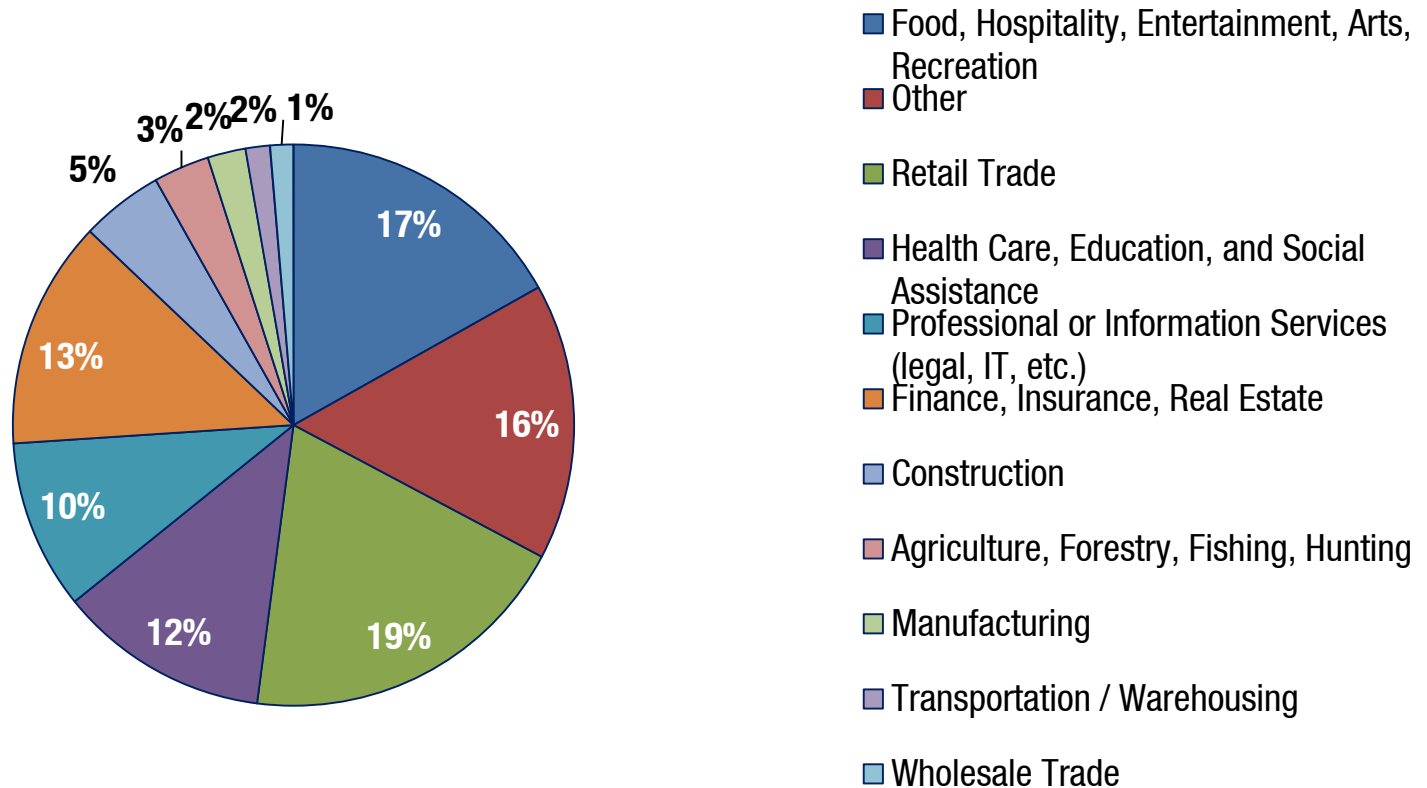
Small Business Assistance Program
A Program of the Community Service Society

* "Other" includes: Keeping/changing coverage, Employee transitions, COBRA, and more.

SBAP Reached Diverse Industries

SBAP Education & Individual Business Counseling Cases by Industry

4/1/12 - 7/17/14
n = 18,763



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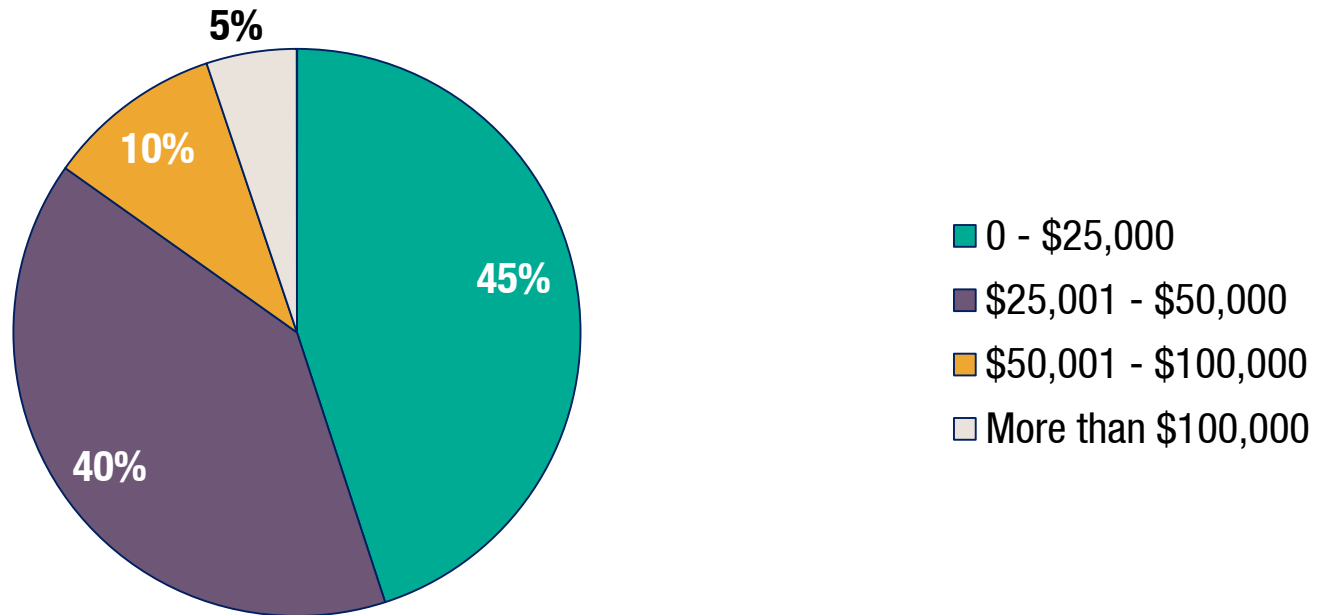
* "Other" includes: Beauty Industry, Non-Profit, and more.

The SBAP Network Effectively Reached Low-Wage Employers

SBAP Education & Individual Business Counseling Cases by Average Wage

4/1/12 - 7/17/14

n= 7,055

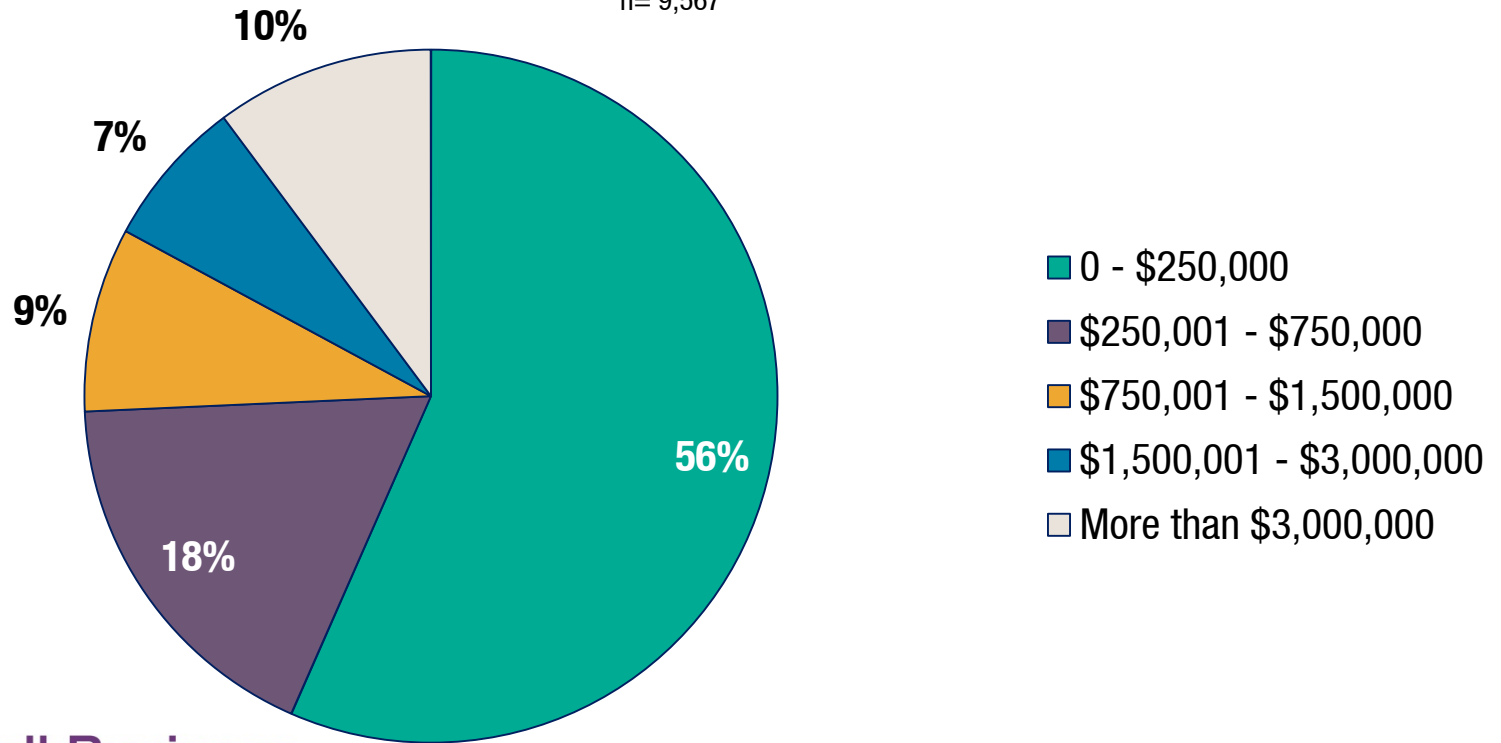


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SBAP Reached Lower Revenue Employers

SBAP Education & Individual Business Counseling Cases by Annual Revenue of Business

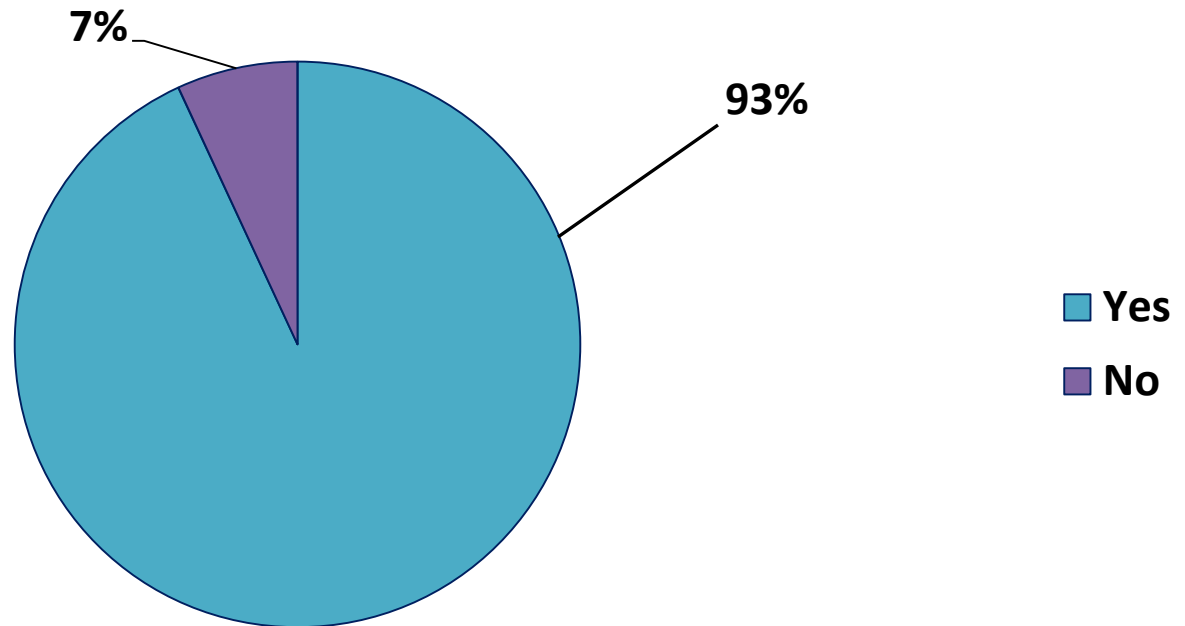
4/1/12 - 7/17/14
n = 9,567



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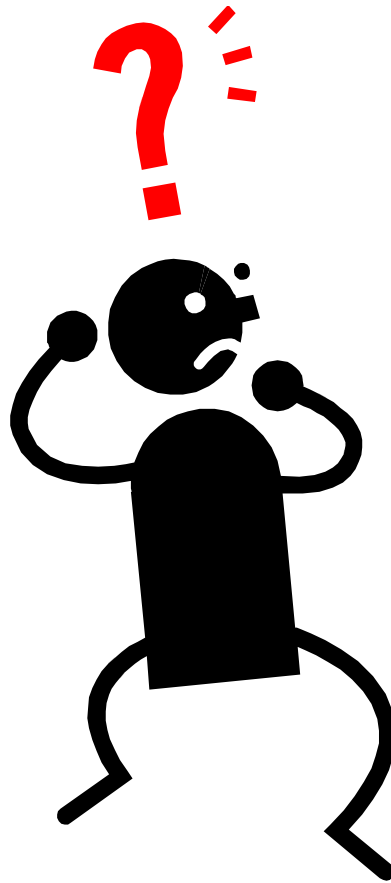
Our Successful Presentations

Did You Learn Something New that Will Help Your Business?
n= 2833



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Questions?



Contact for Additional Questions

Elisabeth R. Benjamin, MSPH, JD
Vice President, Health Initiatives
ebenjamin@cssny.org
T: 212-614-5461

Kyle Brittingham, JD
SBAP Counselor
kbrittingham@cssny.org
T: 212-614-5481

Community Service Society of NY
105 E. 22nd Street
New York, NY 10010

- More webinars on this topic?
- New topics you want to tackle or learn more about?
- Innovative work that you want to share?
- A question you want to pose to your colleagues?

Contact us at healthreform@gih.org