

**Louisiana Health Care Commission Meeting Minutes
Poydras Building Hearing Room
Baton Rouge, Louisiana
February 7, 2014**

Members present: Robelynn Abadie, Rhonda Bagby, Robert Barsley, Evola Bates, Eric Baumgartner, Scott Broussard, Roderick Campbell, John Steven Caraway, Emma Fontenot, Donna Fraiche, Holley Galland, Korey Harvey, Brenda Hatfield, Linda Hawkins, Hedy Hebert, Bridgette Jamison, Donna Mayeux, John D. Monlezun, Sr., Rachel Moore, Andrew Muhl, Ron Nezat, Korey Patty, Phyllis Perron, Debra Rushing, Tej Shah, Jeremy Stillwell, Representative Ledricka Thierry, Cheryl Tolbert, Laura Trunk and Jennifer Valois

Members absent: Coletta Barrett, Leah Barron, Julie Cherry, Derrell Cohoon, Amy David, Rita Finn, Anil Kukreja, Jesse Lambert, Eva Lamendola, Calder Lynch, Chris Vidrine and Senator Rick Ward, III

Staff present: Crystal Marchand Campbell, Kristen Kieren and Vanessa Vince

Chairperson Donna Fraiche called the meeting to order at 9:08 a.m.

Mr. Ron Nezat made a motion to approve the minutes from the October 25, 2013 meeting and Scott Broussard seconded the motion.

Chairperson Fraiche introduced the newest Louisiana Health Care Commission (LHCC) members:

- Robelynn Abadie, NAIFA Louisiana
- Korey Harvey, Deputy Commissioner, Office of Health Insurance/Commissioner of Insurance Designee
- Brenda Hatfield, AARP Louisiana, a volunteer representative
- Andrew Muhl, AARP Louisiana
- Korey Patty, Louisiana Independent Pharmacies Association
- Jennifer Valois, Louisiana Association for Justice

Mr. Tommy Teague, Vice President of Network Development and Provider Relations with the Louisiana Health Cooperative (LAHC) discussed enrollment in the health insurance exchange of the Affordable Care Act (ACA). He stated that the health plan was severely impacted by the failure of Healthcare.gov. He also stated that less than 1,000 individuals were enrolled in the health plan in January and currently there are 6,000 individuals and group members enrolled with effective dates of January, February and March. Mr. Teague advised that the emphasis is on outreach communication and has been most successful in south Louisiana. He further advised that many individuals may not be aware that the LAHC is an insurance company and competitive with other companies offering health insurance.

Mr. Mike Bertaut, Senior Economist and Exchange Coordinator with Blue Cross Blue Shield of Louisiana (BCBSLA), stated that BCBSLA currently has one hundred additional employees than five years ago who handle compliance work and programming driven specifically by the ACA. Mr. Bertaut advised that after October 1, 2013, BCBSLA had a realistic idea of what Healthcare.gov capabilities were going to be and made an estimate in the health insurance exchange enrollment gain through the end of March 2014. He stated that BCBSLA is cautiously optimistic in meeting the target. He also stated that although information has been received from individuals applying to purchase insurance, payment has not

been received for all. Mr. Bertaut stated that most of the health insurance applications are from new individuals, not existing members and that there is an enormous lack of knowledge in the marketplace regarding the ACA. He advised that many individuals believe the insurance is free which may result in a processed application without a payment from the Healthcare.gov website. Mr. Bertaut also stated that there is no payment redirect, meaning there is not a button to direct the individual to a payment portal. He advised that individuals do not pay as often when enrolling in the health insurance exchange on their own compared to individuals assisted by a producer.

Mr. Korey Harvey, Deputy Commissioner, Office of Health Insurance, Louisiana Department of Insurance (LDI) stated that 17,548 individuals enrolled in the health care marketplace in Louisiana through the end of December 2013. He advised that the Department of Health and Human Services (HHS) enrollment figures reflect only the number of people that selected a plan from the website; however, it does not indicate how many individuals paid a premium. Mr. Harvey stated that figures through the end of January will be available in a few weeks. He also stated that 59 percent of the enrollees are women and 41 percent are men. The percentage of women enrolled in Louisiana is slightly higher than the national average, which is about 55 percent. Mr. Harvey advised that a large issue is the “young invincibles,” a term used for individuals that range in age from 18 to 34 and account for approximately 27 percent enrolled in the Louisiana Exchange as of the end of December 2013. He stated that the national average is 24 percent and that is significantly short of what many industry consultants and actuaries advise is necessary in order to sustain the rating regime.

Mr. Harvey stated that the LDI receives complaints regarding issues related to the ACA and assists consumers in navigating the health insurance exchange. He also informed the Commission members that the LDI has conducted numerous educational outreach programs throughout Louisiana and the staff has participated in call-in radio shows to educate consumers about the exchange. He stated that the LDI has a new program to review insurance rates which will be underway very soon. He also stated that a section in the ACA requires all premium increases to be reviewed by actuaries to determine if rate increases are necessary. Mr. Harvey advised that Louisiana was previously one of fewer than ten states that did not review rates; however, through the new program Louisiana will begin reviewing rates, taking over the responsibility from HHS.

Ms. Kristen Kieren, Assistant Director of the LHCC discussed the two most recent Health Care Resource Brochures for the Uninsured for the Houma and Northshore Louisiana areas. She advised that 10,000 brochure copies of each region were printed and are ready for distribution. Ms. Kieren invited the Commission members to contact her with information to assist in the distribution of these brochures. She advised that work will begin on brochures for the final two regions: Acadiana and Southwest Louisiana and welcomes any suggestions or provider contacts for resources in these two areas.

Chairperson Fraiche discussed the basic charge and recommendations of the Affordable Care Act Working Group. She also invited all LHCC members and interested parties in the audience to stay and participate in the first ACA Working Group meeting upon adjournment of the regular LHCC meeting.

Chairperson Fraiche announced the next meeting of the LHCC will be held on May 2, 2014 and the LDI Annual Health Care Conference will be held on May 20, 2014. (The date for the next LHCC meeting has been rescheduled to May 30, 2014).

With no further business, Commission member J.D. Monlezun made a motion to adjourn the meeting. Commission member Donna Fraiche seconded the motion. Hearing no objections, the meeting was adjourned at 10:20 a.m.