Implementing A Statewide Insurance Benefit Management Program:
From Enrollment to Premium Assistance

Reflections following the first Open Enrollment Period

Overview of Presenters

- Paul Mekeel, ADAP Manager, Florida Department of Health

- Michele Rosiere, Vice President, Broward Regional Health Planning Council

- Andrew Hetzler, Chief Operating Officer, American Exchange

Learning Objectives

- Identify a high impact strategy for increasing enrollment

- Describe two strategies for decreasing premium payment issues

- Describe collaborations essential for success

Premium Assistance Program Overview

Paul Mekeel, ADAP Benefits Manager, FDOH

Insurance Benefits Management Program/Contract Overview

Michele Rosiere, Vice President

Broward Regional Health Planning Council (BRHPC)
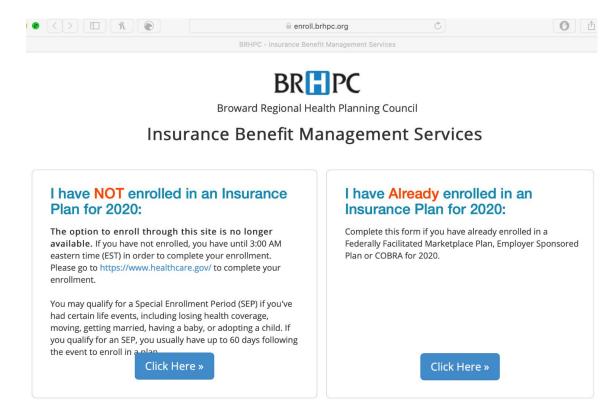
IBM

Scope of Work

- Provide enrollment assistance

- Establish a call center

- Implement an Insurance Benefits Management system

- Make insurance premium payments on behalf of clients

Provider Requirements

- Act as an Agent/Broker on behalf of clients

- Have funds available for up to 90 days of premium payments
  - $6 to $8 million per month

Hybrid Model

- BRHPC is a licensed insurance agency as well as a 501(c)3
- BRHPC partnered with another insurance agency, American Exchange, for enrollment portion of the IBM contract
- Together we developed a joint call center & website

Marketplace Enrollment

Andrew Hetzler, Chief Operating Officer, American Exchange

Enrollment Pathways

- Allow clients to enroll through multiple "pathways"

  - Call Center Enrollment

    - Call Center Agents are educated on approved plans and FL ADAP Program Eligibility

  - Enroll Directly with Healthcare.gov
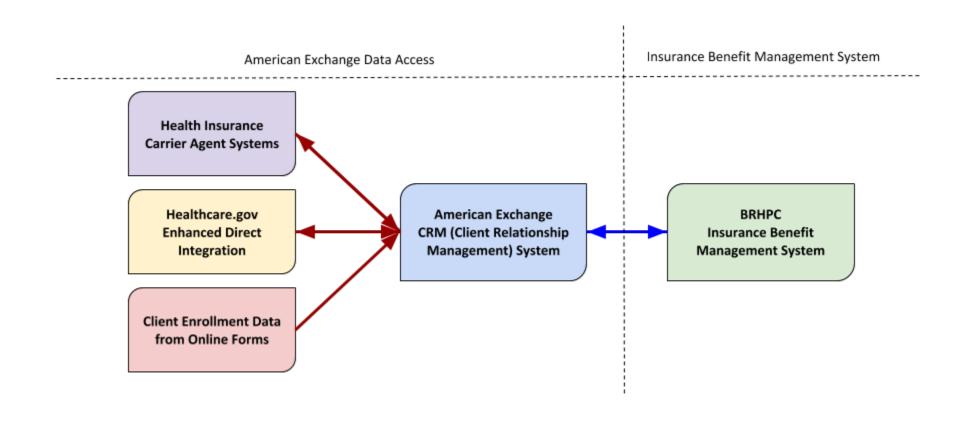
  - Enroll with any Agent, Broker, CAC or Navigator

Agent Broker Resources

- Leverage Data from other Systems to Improve Accuracy of Payment information and of Health Insurance Eligibility information:

  - Healthcare.gov

  - Health Insurance Carrier Systems

  - Data provided Directly from Clients

Agent Broker Resources

Agent Broker Resources

- Agent access to Health Insurance Carrier System can include vital information, such as:

  - Billing Information

  - Subscriber ID Information

  - Client Delinquency Information

  - Ability to provide Temporary ID Cards

Premium Assistance Overview

Michele Rosiere, Vice President

Broward Regional Health Planning Council (BRHPC)

IBM System Connectivity

Provide ENTERPRISE

AMERICAN EXCHANGE

Availity

HealthSherpa

Financial Edge NXT

ADAP Eligibility Verification	ACA Enrollment	Insurance Policy Verification	Insurance Premium Verification	Generate Payments to Insurance Carriers

BRHPC's IBM system is connected for real-time and periodic updates to these systems for data exchange and verification.

Ryan White Collaborations

State ADAP Program

- Provides technical assistance
- Host statewide calls
  - Local ADAP staff
  - Part A & Part B Recipients
  - Statewide ADAP workgroup

Local ADAP & Part A Programs

- Notify clients about the new enrollment process
- Assist clients with enrolling in a health insurance plan
- Assist with reaching out to clients who have let their ADAP eligibility expire

Collaboration with ACA Carriers

- A critical component to success is the <u>establishment of relationships</u> with insurance companies

- FDOH developed relationships with staff from the major ACA carriers over a period of years

- This assisted BRHPC to establish those relationships as well

- Relationships with the carriers facilitated direct assistance with….
  - Effectuating policies to prevent access to care issues for:
    - Clients with new policies,
    - Clients returning to care, and
    - Special enrollments
  - Verification of amounts due which assisted with preventing lapses in coverage, and
  - Reinstatement of policies

Enrollments By Month

- Overall monthly enrollment ranged from just over **5,900** in January to over **6,500** in June.

  - From January to June enrollment increased
    - By **8%** in ACA
    - By **63%** in ESI/COBRA
    - By **10%** overall

Month	Marketplace	ESI/COBRA	Combined
January	5685	231	5916
February	5832	239	6071
March	5856	269	6125
April	5960	293	6253
May	6061	350	6411
June	6142	377	6519

Premium Payments

- Monthly premium assistance payments ranged from **$4.2** million to over **$10.3** million.

  Note: January's payment was made in December and covered January and February premiums.

Month	Marketplace	ESI/COBRA	Combined
January	$10,190,429	$171,967	$10,362,396
February	$4,213,735	$159,877	$4,373,612
March	$4,711,890	$212,733	$4,924,623
April	$5,179,121	$393,567	$5,572,688
May	$5,087,823	$63,033	$5,150,855
June	$5,150,373	$389,580	$5,539,953
	$34,533,371	**$1,390,757**	**$35,924,128**

Payment Challenges

- Clients should be encouraged to <u>maintain ADAP eligibility</u>, <u>actively re-enroll</u> in ACA plans and **report income changes** to IBM staff to avoid the following issues:
  - Payments in the **wrong amount** (employment/income changes)
  - Payments to the **wrong payee** (changes in administrator/carrier)
  - **Loss of coverage** (especially COBRA & Employer-Sponsored Insurance)
    - Less flexibility for reinstating clients after grace period (COBRA/ESI)
    - BRHPC is not the **agent of record** for clients with ESI or COBRA with creates barriers to communication with those insurers on behalf of those clients

QUESTIONS?