

State Network Tools for Insurance Regulators

NAIC Summer 2012 National Meeting
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State Health Reform Assistance Network
Charting the Road to Coverage



Robert Wood Johnson Foundation

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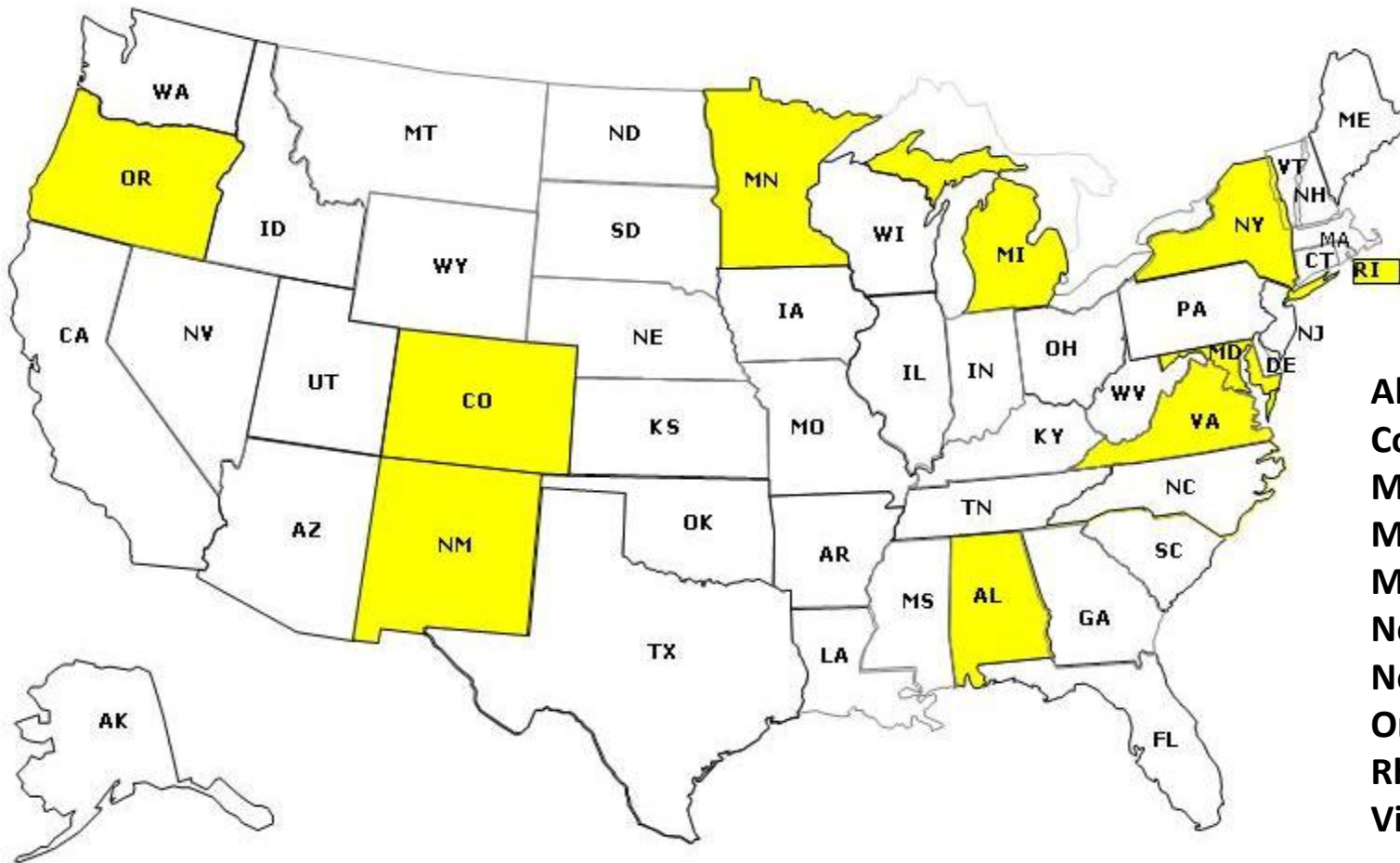
Agenda

- Overview of the State Network
- Tools for Departments of Insurance

State Health Reform Assistance Network

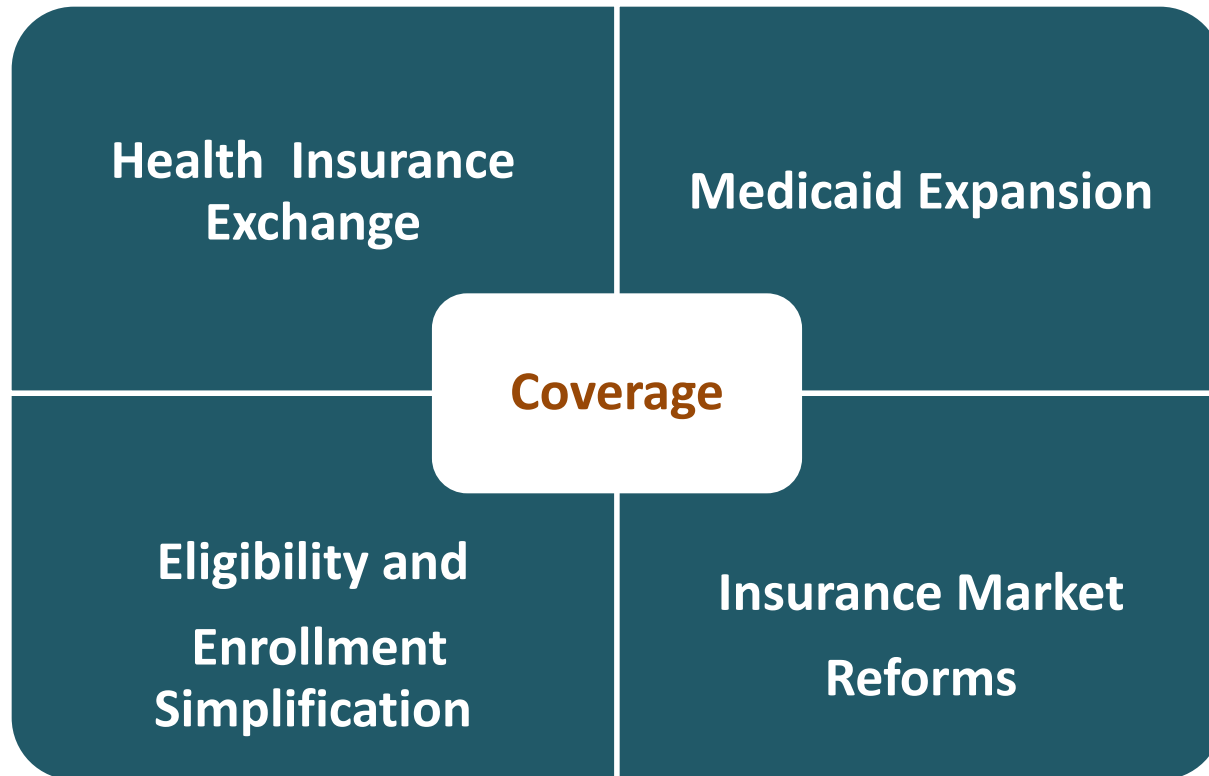
- RWJF-funded program providing technical assistance to states to maximize coverage expansions under ACA
- Theory of Change: focus on a diverse group of 10 states to develop successful implementation models and share lessons learned
- Technical Assistance Strategies:
 - Multi-disciplinary team providing operational level technical assistance
 - Meet each state where they are
 - Deploy a team of technical experts outside state procurement
 - Facilitate peer-to-peer learning
 - Inform Federal policymaking

Diverse Group of States



- Alabama
- Colorado
- Maryland
- Michigan
- Minnesota
- New Mexico
- New York
- Oregon
- Rhode Island
- Virginia

Focus on ACA Coverage Expansion



Examples of Technical Assistance

- Regulatory analyses of proposed rules on Exchange Implementation & Reinsurance, Risk Corridors, and Risk Adjustment
- Timelines and work plans
- Issue briefs on linking Medicaid and Exchanges
- Webinars on Basic Health Program option, Essential Health Benefits, Review of microsimulation models, Native Americans and Health Reform
- MOU's between state agencies

STATE HEALTH REFORM ASSISTANCE NETWORK

State Network

CHARTING THE ROAD TO COVERAGE



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RESOURCES

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ABOUT THE STATE NETWORK

The *State Health Reform Assistance Network (State Network)* is a Robert Wood Johnson Foundation (RWJF) funded program dedicated to providing technical assistance to states in order to maximize coverage expansion under the Affordable Care Act (ACA).

The program and the dissemination of models and lessons learned from this

work are key elements of RWJF's goal of ensuring that nearly all Americans have health coverage by 2020.

The *State Network* is managed at Princeton University's Woodrow Wilson School of Public and International Affairs with significant support from State Coverage Initiatives (SCI), also an RWJF national program, housed at AcademyHealth.

[MORE ABOUT THE STATE NETWORK >](#)

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State Network: Assistance for State Regulators
Health Insurance and
Managed Care (B) Committee NAIC

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Team at Georgetown University

FOCUS

- Implementation of private health insurance market reforms
- Implementation of Individual and SHOP Marketplace Exchanges

TEAM: Mila Kofman, Sally McCarty, Katie Dunton, & Max Farris

- Former state insurance regulators implementing ACA & HIPAA
- Former federal regulators implementing ACA & HIPAA

State Network Focus

- Implementation assistance
- Menu of options within the ACA to fit different markets, goals, and visions
- Driven by requests from states (governors, exchanges, insurance regulators)
- Experts with on-the-ground experience (former insurance commissioners and regulators, former MA Connector CEO and COO, former federal regulators)

Tools Can Be Used By All States

Self-audit checklist (attached)

- Compare existing insurance laws to the ACA's minimum requirements for private health insurance
- Identify inconsistency and areas for legislative or regulatory changes

Strategic Planning

- Assess resource needs
- Facilitate/lead in-state planning sessions
- Draft work-plans (high-level to ensure that nothing falls through the cracks)
 - Essential Health Benefits Planning Template (attached)

Exchange Functions and Inter-agency Responsibilities and MOUs

Exchange Functions Checklist (attached)

- To leverage existing state agencies' expertise (exchange functions)
- To help identify and document functions currently performed and to determine which agencies/entities could perform such functions going forward
- To help determine overlap among agencies
- To ensure that none of the essential functions that an exchange must perform fall through the cracks

Checklist can be used as a basis for agreements/MOUs among agencies and between exchange and agencies as required.

Form Review Checklists

Checklists for non-grandfathered 2014 products:

- individual market outside the exchange (attached);
- individual market inside & outside the exchange;
- small group market outside the SHOP exchange;
- small group market inside & outside the SHOP exchange; and
- EHB package for 2014 individual and small group market products.

Other Tools

“Cheat sheets”

- Requirements for certified qualified health plans
- External review requirements
- Effective rate review

“In the pipeline and future products” – will share with all states

Questions?

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