

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

NAVIGATOR/AGENT SUBCOMMITTEE

Meeting Minutes

May 16, 2013

Call to Order and Roll Call

The eighth meeting of the Navigator/Agent Subcommittee was held on Thursday, May 16, 2013, at 1:30 p.m. in the Small Conference Room at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 1:40 p.m., and the Secretary called the roll.

Subcommittee Members Present: Given Marcus Woodward, Chair; David H. Allgood, George L. “Chip” Atkins, III (by phone), Katie Carter, Carl Felix, Josie L. Hollon, Regan Hunt, John Kiebler, and Jim Lawless. Jan Day, Frances Feltner, Don Mucci, Dr. Payne, Stacy Pruden, Tihisha Rawlins, Jack Tilliam, and Kennan Wethington were not present at the meeting.

Staff Present: Carrie Banahan, Reina Díaz-Dempsey, Jean Klinge, Carrie Kulmer, William Nold, Brenda Parker, Melea Rivera, Brian Staples (DOI), and Maggie Woods (DOI).

Approval of Minutes

A motion was made to accept the minutes of the April 18, 2013, meeting, seconded, and approved by voice vote.

Kentucky Health Benefit Exchange Update

Bill Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), updated members on the Exchange activities. The official brand and logo for the Exchange, kynect, was launched. The Governor announced the expansion of Medicaid eligibility for individuals up to 138 percent of the federal poverty level. KHBE staff has conducted presentations to various groups around the state. The Request for Proposal for the Navigator program, primarily in-person assisters, will be issued soon. The KHBE has met with other agencies within the Cabinet for Health and Family Services to provide information about the Navigator program. Development of the self-service portal is on-target. Mr. Nold will be attending a meeting in Denver with staff from other State-based Exchanges to share information.

Kentucky Health Benefit Exchange Regulations Update

The Qualified Health Plans (QHP) certification administrative regulation has been filed. The Small Business Health Options Program (SHOP) and eligibility and enrollment administrative regulations are available for review on the KHBE website. The In-Person Assister and Navigator administrative regulations will be finalized soon.

“Facilitate” and “Assist” in Relation to Navigator/Assister Duties

Chairman Woodward noted that there is overlap among the four entities – in-person assisters, Navigators, agents, and certified application counselors - as to where the boundaries lie in their duties. There are issues regarding culpability and liability that need to be considered. Mr. Nold commented that agents are regulated and licensed by the Department of Insurance.

Agents and Medicaid Enrollment

The subcommittee members discussed the role of agents in Medicaid enrollment. One of the issues considered was the lack of agent commission for Medicaid plans.

Recommendations of the National Association of Health Underwriters Regarding Liability Coverage

Chairman Woodward noted that the National Association of Health Underwriters (NAHU) recommended that there be some type of performance bonding for liability coverage. Chairman Woodward asked if there had been consideration of the NAHU recommendation by the Exchange. Mr. Nold commented that there is no prohibition against an entity acquiring some type of performance bonding, but the federal regulation prohibits the Exchanges from requiring that type of coverage.

Other Business

The next meeting of the subcommittee is scheduled for 1:30 p.m., on Thursday, June 20, 2013, at the Office of the Kentucky Health Benefit Exchange.

Adjournment

The meeting was adjourned at 3:11 p.m.