



Navigator Program Experience Report
Vermont Health Connect
Tuesday November 5, 2013

In 2013, the Vermont Chamber worked closely with DVHA, holding a series of educational forums for businesses regarding VHC, and in June was awarded the largest statewide contract to be a Navigator Organization for the business community. Through this work, it has been the Vermont Chamber's goal to help employers and their employees understand the changes ahead and to make the transition to the new marketplace as seamless as possible. This report is intended to 1) demonstrate the progress made on VHC through our collaborative effort with DVHA, 2) explain the problems we are still experiencing and the concerns it presents for businesses, and 3) present solutions to ensure Vermonters will obtain health insurance coverage by January 1, 2014. The Vermont Chamber is qualified to make these observations and recommendations because we have been involved in health care insurance for many years.

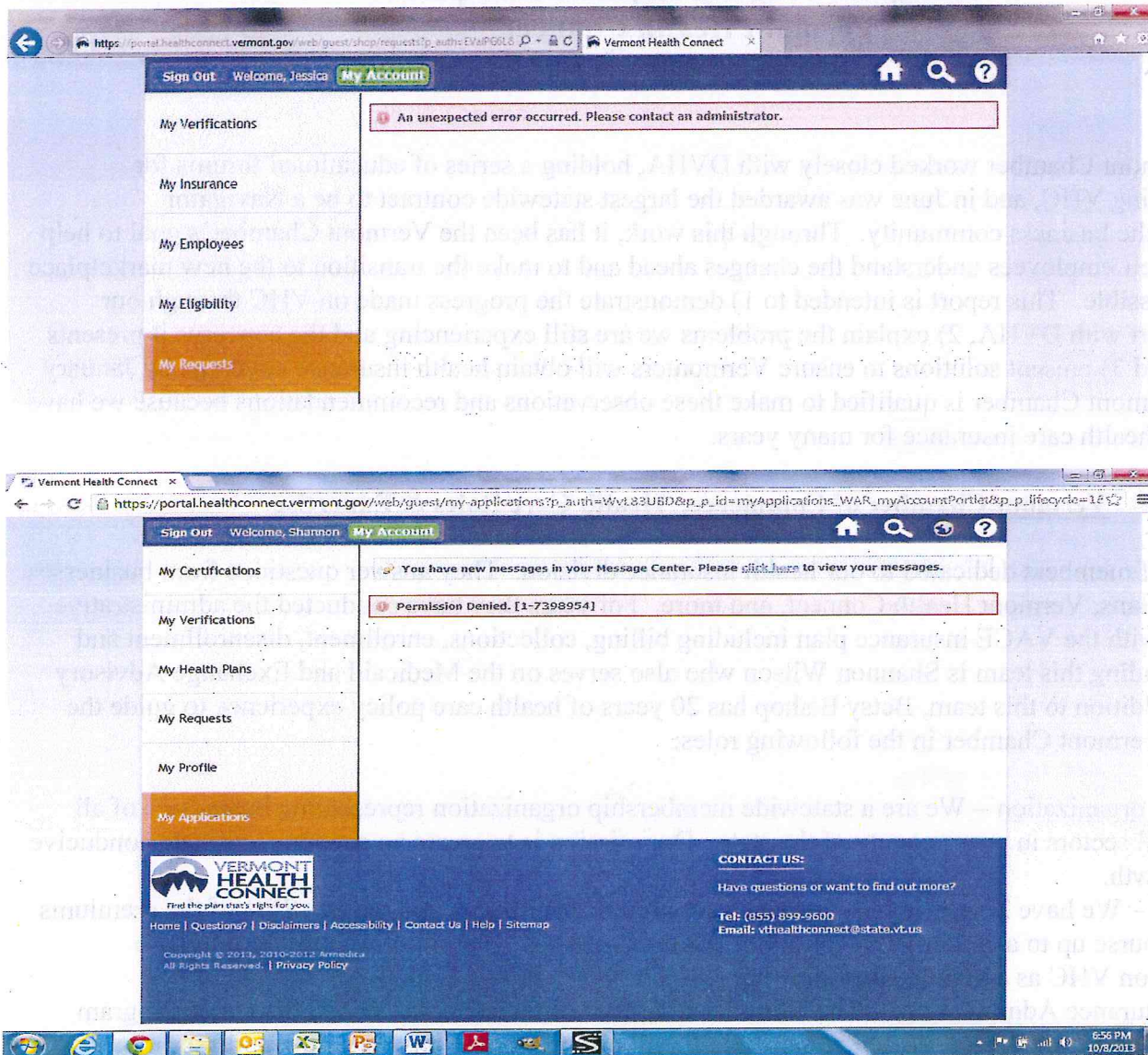
Vermont Chamber of Commerce: Health Care Roles & Expertise

We have five staff members dedicated to our health insurance division. They answer questions from businesses about coverage, plans, Vermont Health Connect, and more. For years they have conducted the administrative work associated with the VACE insurance plan including billing, collections, enrollment, disenrollment and notifications. Leading this team is Shannon Wilson who also serves on the Medicaid and Exchange Advisory Committee. In addition to this team, Betsy Bishop has 20 years of health care policy experience to guide the decisions of the Vermont Chamber in the following roles:

1. **Employer organization** – We are a statewide membership organization representing businesses of all sizes, in all sectors in every county of the state. Our mission is to create an economic climate conducive to job growth.
2. **Employer** – We have 20 employees for which we provide health care and we pay 75% of the premiums plus reimburse up to a certain level for out of pocket expenses. Therefore, we need to purchase insurance on VHC as a mandated employer.
3. **VACE Insurance Administrator** – The Vermont Chamber administers the VACE Insurance Program which covers 17,000 lives. We are responsible for all billing, collections, enrollment, disenrollment and participate in plan design and rate negotiation annually. Our staff interacts with this population daily.
4. **Chamber Preferred Partner** – We have designed and implemented the state's first private benefit exchange offering insurance benefits through defined contribution to Vermont employers of all sizes.
5. **Navigator** – We were awarded the largest statewide navigator contract to help businesses and their employees enter the exchange. We have five Vermont Chamber staff and six regional chamber partners working with us to ensure a smooth transition for businesses. Two of our navigators are also licensed insurance brokers.

Most Significant Preliminary Issues Have Been Resolved

Many of the problems we experienced early on were related to “unexpected errors,” systems and screen time-outs, failure to connect to the external identification verification system, and user permission difficulties. As we encountered this issue in its various forms, we shared screen shots with VHC and we now find we are encountering these types of errors much less frequently.



Since October 1, we’ve also identified a variety of other issues with the VHC enrollment process, many of which have been or are currently being resolved:

- Paper applications, which all Navigators have needed to rely on, were missing key details such as plan selection, employer contribution amount, employee marital status (still missing) – all information that is necessary to complete an employer or employee account on VHC. Addendums to the incomplete applications were sent to Navigators on October 8, 2013.
- The final screen in the employer enrollment process lists an invoice due date of 12/31/13 (still in error, as of 11/4/13).
- All employee applications entered by a Navigator, once initial identification and contact information has been entered, are stuck in “pending” status with no ability or option to select a plan. This has reportedly

been fixed for all newly entered employee applications, which now show as active, but not those already in pending status.

Significant Current Issues Not Yet Resolved

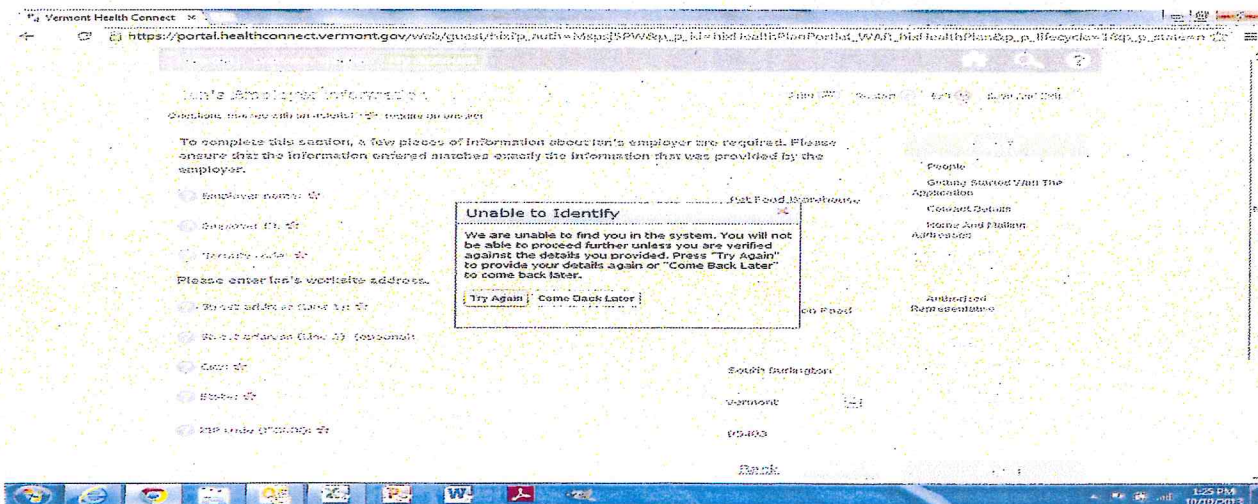
- Employee Participation Notices

A key component of the employer application process is the generation of the Employee Participation Notice, which informs the employee how to register on VHC and provides the necessary Employer ID and Security Code to do so. These notices are still not generating electronically, and so employers must call the VHC Support Center to obtain their code (assuming that they know to do so, as the electronic application does not instruct the employer to obtain this key piece of information), which adds additional time and frustration to the enrollment process. DVHA provided the following training update to Navigators on October 15, 2013:

BEST PRACTICE FOR EMPLOYEE ROSTERS	
Issue	At this time, the Employer Enrollment process is not producing an Employer ID and Employer Security Code. This information allows employees to begin their application process.
Response	Automatic notices are not currently sending. Until this automatic functionality is available, please call either Vermont Health Connect's Customer Support Center or the assister or small business hotline and ask for Support Services. Support Services will provide you with the Employer ID and Employer Security Code in order to proceed in the Portal with plan selection and enrollment.

- Employee "Matching" Process

Even once the necessary ID and Code are obtained, often times we are encountering trouble getting the employee to match to the employer. The data fields are extremely sensitive and all data must be keyed by the Navigator or Employee precisely as it was keyed into the Employee Roster by the Employer or by DVHA on the Employer's behalf. This leaves much room for human error. There have been times when we have verified that the information matches, but we are still unable to match the Employee, and are unable to proceed with the application:

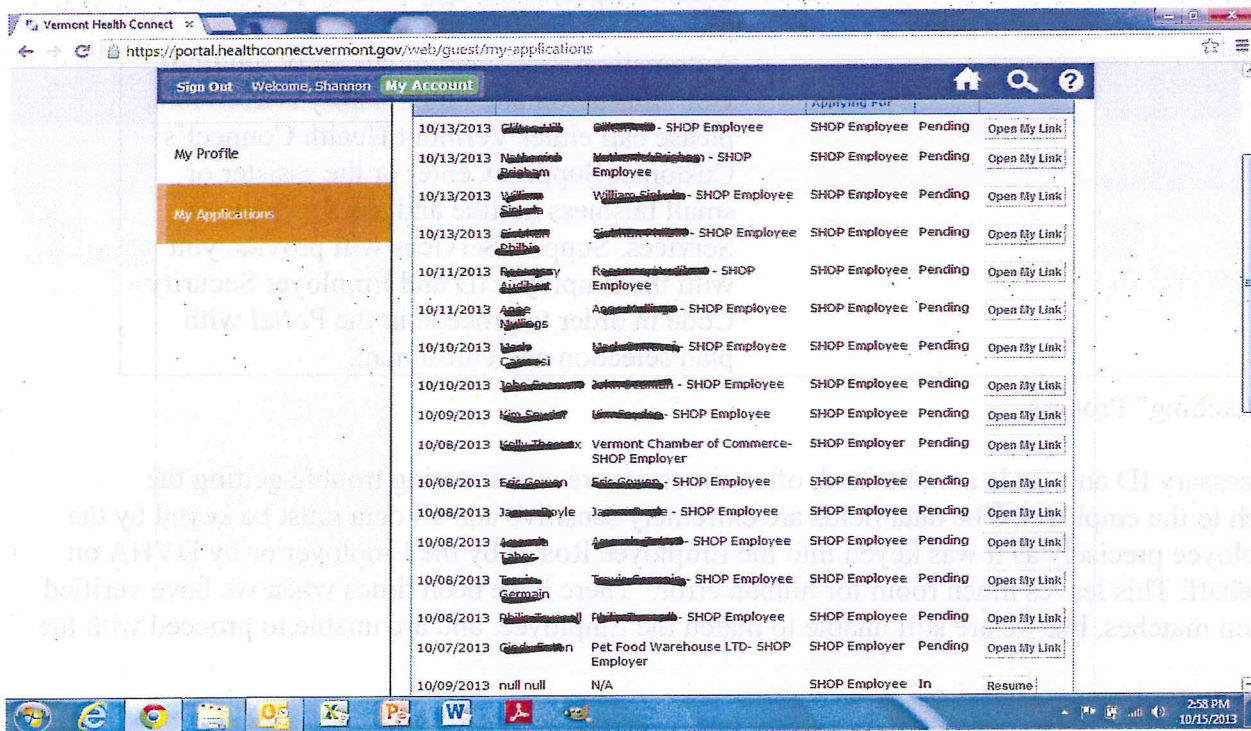


Anytime an issue such as this is encountered, the application must be started all over again as often times the data is not saved. Again, this adds significant time to the application process.

We have also encountered circumstances when employees are not matching to the employer even when all data fields match correctly. Any employee with a hyphenated name or who has an ownership connection to the Employer Group, for example, fails to match. We have been instructed to send all applications of those types directly to DVHA, where we are still waiting for them to be entered so we can proceed with the group enrollment. We have several applications that were sent to DVHA as long ago as 10/23/13 that the Department has still not been able to process (meaning match the employee to the employer) for us so that we can move forward with the application.

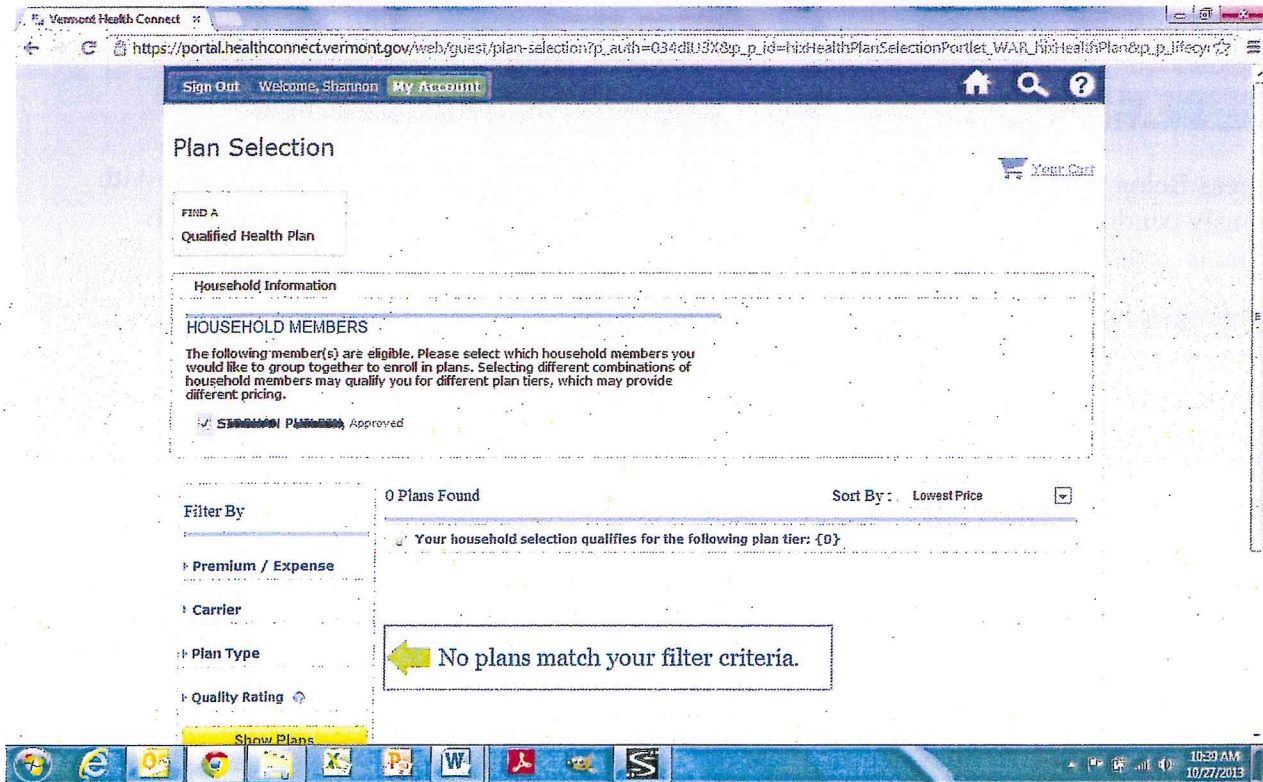
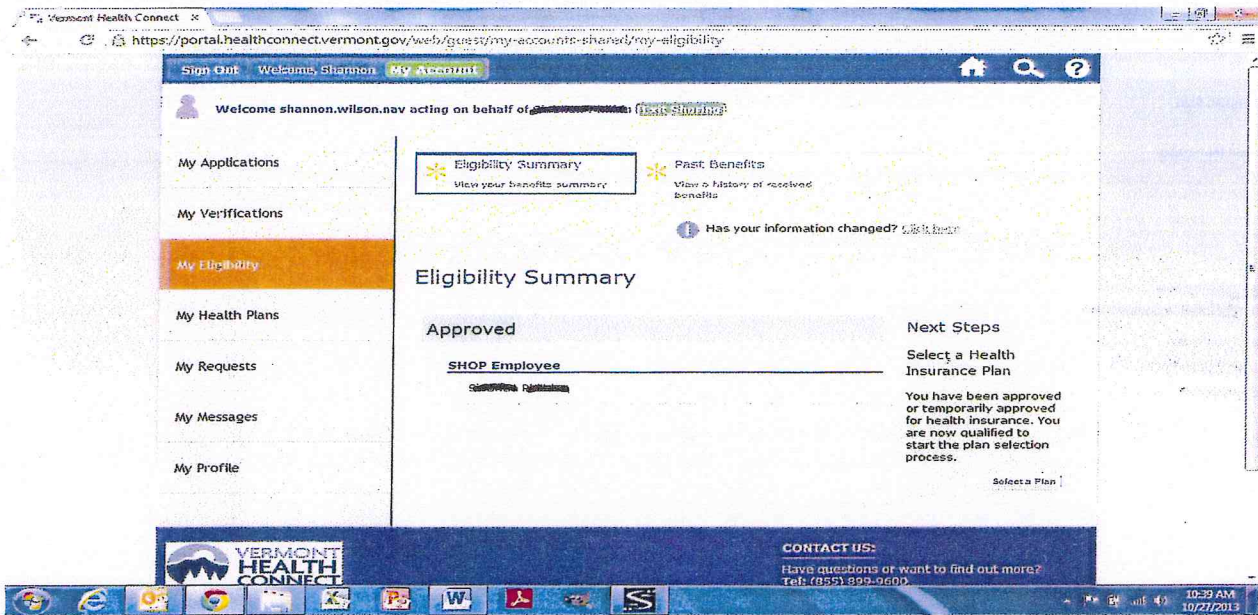
- Applications Stuck in Pending Status

Because of the inability to select a plan on behalf of the employee, Navigator accounts are still filled with dozens and dozens of “pending” applications and there has not yet been a solution for how to finalize them. Once a solution is identified, Navigators will then have to go back into each and every pending application that they’ve entered since October 1 and attempt to finalize plan selection and close out the application.



- Inability to Make Employee Plan Selections

As of November 4, 2013, we have been unable to make health plan selections for all pending employee applications and for all newly entered applications as well. Although the “button” to select a plan does now usually appear (as of October 21, 2013), when the option is chosen, the system often directs us to a screen showing that there are no plan options available for this employee.



There has been some progress made in the past day on this, as we can now see all family members listed as eligible family members, but often we are still being told there are no plans found:

Vermont Health Connect

https://portal.healthconnect.vermont.gov/web/guest/plan-selection?p_auth=x4uYgcGC&p_p_id=hixHealthPlanSelectionPortlet_WAR_hixHealthPlan&p_p_lifecycle

FIND A Qualified Health Plan

Household Information

HOUSEHOLD MEMBERS

The following member(s) are eligible. Please select which household members you would like to group together to enroll in plans. Selecting different combinations of household members may qualify you for different plan tiers, which may provide different pricing.

- [REDACTED], Approved
- [REDACTED], Approved
- [REDACTED], Approved
- [REDACTED], Approved
- [REDACTED], Approved

Filter By

- Premium / Expense
- Carrier
- Plan Type
- Quality Rating

Show Plans

0 Plans Found

Sort By: Lowest Price

Your household selection qualifies for the following plan tier: {0}

No plans match your filter criteria.

9:42 PM 11/4/2013

Indication of Progress Being Made: As of the evening of 11/4/13, we have started seeing some success with some of the previously pending employee applications when attempting to select a plan. We hope this is indication of a systems-wide fix so that all employee applications can now be completed in one sitting:

Vermont Health Connect

https://portal.healthconnect.vermont.gov/web/guest/plan-selection?p_auth=meXC9rTs&p_p_id=hixHealthPlanSelectionPortlet_WAR_hixHealthPlan&p_p_lifecycle

HOUSEHOLD MEMBERS

The following member(s) are eligible. Please select which household members you would like to group together to enroll in plans. Selecting different combinations of household members may qualify you for different plan tiers, which may provide different pricing.

- KIM SNYDER, Approved

Filter By




- Premium / Expense
- Carrier
- Plan Type
- Quality Rating

Show Plans

18 Plans Found

Sort By: Lowest Price

Your household selection qualifies for the following plan tier: {0}

Health Plans	Your Monthly Cost										
<input type="checkbox"/> MVP Health Plan, Inc - MVP Vitality Standard Bronze Plan  <table border="1"> <tr> <th>YOUR PCP INCLUDED</th> <th>PREMIUM</th> <th>EMPLOYER CONTRIBUTION</th> <th>YOUR COST</th> <th>QUALITY RATING</th> </tr> <tr> <td>No</td> <td>\$336.13</td> <td>\$254.48</td> <td>\$81.65</td> <td></td> </tr> </table>	YOUR PCP INCLUDED	PREMIUM	EMPLOYER CONTRIBUTION	YOUR COST	QUALITY RATING	No	\$336.13	\$254.48	\$81.65		\$81.65 Select Find Providers
YOUR PCP INCLUDED	PREMIUM	EMPLOYER CONTRIBUTION	YOUR COST	QUALITY RATING							
No	\$336.13	\$254.48	\$81.65								
<input type="checkbox"/> HMO Blue Cross and Blue Shield of Vermont - Blue Rewards Non-Standard Bronze CDHP  <table border="1"> <tr> <th>YOUR PCP INCLUDED</th> <th>PREMIUM</th> <th>EMPLOYER CONTRIBUTION</th> <th>YOUR COST</th> <th>QUALITY RATING</th> </tr> <tr> <td>No</td> <td>\$341.15</td> <td>\$254.48</td> <td>\$86.67</td> <td></td> </tr> </table>	YOUR PCP INCLUDED	PREMIUM	EMPLOYER CONTRIBUTION	YOUR COST	QUALITY RATING	No	\$341.15	\$254.48	\$86.67		\$86.67 Select
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<input type="checkbox"/> EPO MVP Health Plan, Inc - MVP Vitality Plus Non-Standard Bronze Plan  <table border="1"> <tr> <th>YOUR PCP INCLUDED</th> <th>PREMIUM</th> <th>EMPLOYER CONTRIBUTION</th> <th>YOUR COST</th> <th>QUALITY RATING</th> </tr> <tr> <td>No</td> <td>\$341.95</td> <td>\$254.48</td> <td>\$87.47</td> <td></td> </tr> </table>	YOUR PCP INCLUDED	PREMIUM	EMPLOYER CONTRIBUTION	YOUR COST	QUALITY RATING	No	\$341.95	\$254.48	\$87.47		\$87.47 Select Find Providers
YOUR PCP INCLUDED	PREMIUM	EMPLOYER CONTRIBUTION	YOUR COST	QUALITY RATING							
No	\$341.95	\$254.48	\$87.47								

9:47 PM 11/4/2013

Sign Out | Welcome, Shannan | My Account

Your Plan Selection Cart

Your household selection qualifies for the following plan tier: {0}

Health Insurance **READY TO ENROLL**

MVP Health Plan, Inc MVP Vitality Standard Bronze Plan	Enrollee(s) Kim Snyder	Remove \$81.65 Plan Details
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Enroll

Select Plan(s)

Please search for more plans by clicking the "Search for plans" button

VERMONT HEALTH CONNECT
Find the plan that's right for you.

Home | Questions? | Accessibility | Contact Us | Help

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CONTACT US:
Have questions or want to find out more?
Tel: (855) 899-9600
Email: vthealthconnect@state.vt.us

- Dental Plan Selection

As of this time, it is our understanding and experience that neither an employer group nor an individual are able to choose and enroll in a dental plan electronically. On October 17, 2013 DVHA sent the following instructions on a "temporary" and alternative method of choosing a dental plan by filling out a request for information form from DVHA.

VERMONT HEALTH CONNECT
Find the plan that's right for you.

Help Center

Vermont Health Connect

Dental Insurance Follow Up Request

Welcome Employer!

We need a bit more information from you in order to accurately complete your selections for dental coverage.

Please fill out the form below.

If you have specific Delta Dental questions, you can access their website [HERE](#)

Business Name *

Employer ID Number (EIN) *

Primary Contact Name *

Primary Contact Phone Number *

Primary Contact Email Address *

Who will you offer coverage to? *

Select

Submit

VERMONT
Vermont Health Connect is Vermont's Health Insurance Marketplace

- Navigator Communication, Support and Training

An ongoing issue since October 1st relates to the lack of systems training and general communication to Navigators. Many Navigators, perhaps even most, have become so frustrated with the process that they have

stopped using the system entirely and are either waiting until they receive assurance that all systems are working properly or are collecting volumes of paper applications that somebody will need to address at a later date – again slowing the process of enrolling at least 75,000 Vermonters by the end of the year.

The systems training that Navigators received in late September was virtually nonexistent and was not based on the actual VHC website at all. As a result, we have all been learning as we go and often times it has been a Navigator who has identified a flaw in the system that DVHA had not yet been aware of.

Training at this point consists of weekly emails, oftentimes pages long and including multiple attachments, with workarounds and helpful hints that rarely apply to the actual enrollment issues being encountered on the frontlines by business Navigators. The online forum created for Navigators to hold virtual conversations has not consistently worked. Although we have suggested that DVHA create a printable user manual for Navigators, employers, and employees that contains actual screen shots from VHC, that has not yet occurred.

We are concerned about the volume of paper applications in circulation and the capacity for anybody to get them entered onto VHC on time. Although DVHA remains confident that the system is working, this message is not reaching the Navigator community as a whole (particularly those focused on businesses) as most Navigators are not actively using the website. We have suggested that DVHA communicate on a broader basis its confidence that Navigators should be able to successfully enroll both an Employer Group and its employees, however that has not yet occurred in any direct communication effort.

- Other Ongoing Concerns

Aside from the website-specific issues we have been experiencing with VHC, we have several other ongoing concerns related to the transition of all small employers and their employees to this new system of purchasing a health plan:

- Invoicing and Payment Processing: Employers are very anxious to learn when they will receive an invoice, when that invoice must be paid, and how they will be able to remit payment. We understand that the deadline for implementing the payment processing module has been pushed back from November 1, but when do we expect that functionality to be in place, when and how will employers receive their January invoice, and how will they know the system is prepared to receive their payment?
- Carrier Data Feeds: Employers and their employees are concerned about the ability of this new system to transmit their enrollment data to the two carriers in both a timely and accurate fashion. Many are worried that delays or flaws in this process will lead to a lack of coverage on January 1, 2014.

Potential Solutions

The underlying concern with all of this is time, and the increasing unlikelihood that all 75,000 or more Vermonters will be enrolled accurately with coverage paid in full and all necessary enrollment information transmitted to the carriers by 12/31/13. As of Monday, November 04, 2013, DVHA reported that only 2,600 individuals had selected a health plan. It is our understanding, that of those individuals, none are applying as employees, and only about 700 employees have *begun* the application process, and only 800 small employers have *begun* the business application process. Even assuming the take-up rate improves significantly over the next several weeks, it still appears unlikely that all eligible Vermonters (particularly employees purchasing employer sponsored plans) will make the transition on time – particularly given the lack of confidence that Navigator and Broker networks have in the process at this time. Given this, we have suggested the Administration begin investigating and implementing the following possible solutions to ensure Vermonters will have insurance coverage on 1/1/14.

- Make VHC as Purchasing Mechanism Voluntary for Individuals and Employers: This action would allow VHC to continue enrolling individuals and employees but may provide not only relief to the system but also reduce Vermonters' growing anxiety that they may not have insurance by January 1, 2014.
- Extend Current Plans: Allow the individuals and businesses (and thereby their employees) to keep their 2013 health plan for 2014 at 2013 rates. This way, everyone is insured, many people will still access VHC and the subsidies, but everyone is covered by January 1st. Renewals are very easy and quick to process.
- Allow Direct Enrollment: Both MVP and BCBSVT are capable of handling direct enrollment onto their approved plans and/or the same approved health plans available on VHC. Enrollments, invoicing, and payment remittance would occur directly with either BCBSVT or MVP.
- Allow for Retroactive Enrollments: By giving all individuals and employees the option of enrolling throughout the month of January with a retroactive January 1, 2014 effective date, you would give more time for VHC to fix the existing issues with the enrollment system, allow more time for Navigators and Brokers to schedule enrollment meetings, and relieve much of the pressure on the system to get all employees enrolled in time for invoices to generate and data feeds to transmit before 12/31/13 – only nine weeks from now.

Conclusion

The Vermont Chamber Navigators have consistently demonstrated their willingness to make VHC a success and have recorded the initial progress that has been made to address the system's problems. However, many issues still remain. Therefore, we believe that it is necessary for the Administration to begin implementing additional solutions to ensure Vermonters have insurance coverage on January 1, 2014.