

House Health Care Vermont Health Connect

October 14, 2015

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Agenda

- Customer perspective- exchange functions and current status
- Reconciliation
- BCBSVT remains committed to supporting customers
- Sustainability considerations

VHC Functionality from the Consumer Perspective

Characteristic of Highly Functioning Exchange	VHC Status
Plan selection, enrollment, change of circumstance and renewal are automated.	<ul style="list-style-type: none">Automated renewal for 2016 launched 10/1, and will be available to customers 11/1.Most consumer initiated COC's not enabled through the web-portal.
Customer data among VHC system, billing vendor and health plans' systems is aligned and regularly reconciled so differences are quickly recognized and corrected.	<ul style="list-style-type: none">Interim, reconciliation process initiated in late Aug.Long term reconciliation process not planned until 2016
VHC operates without backlogs and transactions are processed in 1-2 business days.	<ul style="list-style-type: none">VHC anticipates 2 week processing timeframes for non-automated transactions1-2 day turnaround not possible until full automation in place for all processes

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VHC - Functional Status

- Vermont Health Connect has enhanced its automation capabilities in 2015
- Change of Circumstance is not completely automated
 - Most changes of circumstance are automated at VHC
 - Most consumer initiated changes not enabled through the web-portal
- The extent and quality of VHC's automation enhancements will become clearer when
 - VHC enables COC automation for customers via the Vermont Health Connect website.
 - Regular data reconciliations are in place with health plans and billing vendor.
 - Customers actually use the VHC system to renew 2016 coverage.

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COC Automation Status

Type of Change	Can customer make change via website (self-serve)?	VHC transmits automated 834 to Plans?
Demographic changes	Y	Y
Add dependent	Y	Y
Reinstate coverage	N/A	Y
Subsidy change	S	Y
Benefit change	S	Y
Terminate coverage	S	Y
Change coverage effective date	N/A	S
Multiple changes same customer	S	S
Remove dependent (or subscriber)	N	N
Newborn	N	N

Y = Yes
S = Sometimes
(depends on circumstance)

N = No

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Automation of Vermont Health Connect

Change of Circumstance (COC) received at BCBSVT since 6/1 deadline:

Period	# Received	# Processed	# Rejected	% Rejected
June totals	187	131	56	30%
July totals	783	709	74	9.5%
August totals	1,261	1,115	143	11%
September	2,534	2,305	229	9%

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Enrollment and Billing Reconciliation

- Reconciliation is a normal process that is important to preserve the integrity of the system. If the discrepancies are not corrected, then the relationship between customers' premiums paid and health care coverage provided for those premiums is incorrect.
- 2014 reconciliation recently concluded and agreed to by the State and BCBSVT
- 2015 reconciliation process is underway
- Increased reconciliation frequency and/or automated approach deferred by VHC until 2016
- Monthly accounts reconciliation is an ACA requirement

BCBSVT's Customer Support for 2016

- BCBSVT will direct enroll non-subsidized individuals, our automated enrollment and billing is up and ready to go.
- For customers that purchase through VHC, BCBSVT will continue to proactively collaborate with VHC employees to resolve customer difficulties

VHC Sustainability Considerations

- While we are encouraged by VHC progress, it is not fully automated
- State based exchange will require continuous and expensive IT infrastructure maintenance
- ACA required SHOP is not developed.
 - Waivers have been received so far, CMS has signaled there will be no waivers past 2016
 - Would require SHOP development
 - Small businesses are currently enrolled in QHP's directly through health plans, full employee choice available
 - Unlikely employers would move from current status to enroll through a State sponsored SHOP
 - User fees unlikely to support SHOP operations

VHC Sustainability Considerations

- Legislature should consider initiating an assessment of VHC's long-term sustainability
- Scope of the assessment should include but not limited to IT infrastructure maintenance and expense, SHOP development and sustainability, long-term costs to the state, and other potential ACA compliant options for Vermont
- Engage independent consultant with Exchange development and sustainability experience
- VHC development continues during assessment
- Vermont premium assistance affecting affordability for 18,000 Vermonters must be preserved