

# Vermont Health Connect Testimony

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# Agenda

- Legislative milestones
- Vermont Health Connect contingencies
- Status update- May 31 change of circumstance technology release
- VHC individual market functionality, October 1; how will we know when we are there?

# Legislative Milestones

- May 31- COC Software update
  - deliver the information technology release providing the “back end” of the technology supporting changes in circumstances
- August 1- Renewal contingency
  - develop a contingency plan for renewing qualified health plans offered to individuals and families for calendar year 2016
- October 1- Automated Renewal
  - deliver the information technology release providing for the automated renewal of those qualified health plans
- October 1- timely processing
  - begin processing new requests for changes in circumstances and for changes in information received in the first half of a month in time to be reflected on the next invoice



# BCBCVT Approach to VHC

- Customer experience and access to care is our highest priority, in all markets.
- Our employees have continuously supported and participated constructively with Vermont Health Connect staff who are working hard to improve the Exchange system.
- BCBSVT's desired outcome is a fully functional Vermont Health Connect

# BCBSVT Contingencies

## Supporting Customers and VHC

<b>2014</b>	Direct enrollment of small businesses
	Created shell plans to protect member access to care
	Supported extension of Catamount coverage for 3 additional months while VHC improved its systems
	Supported manual COC process until VHC could automate
<b>2015</b>	Supported manual renewal process until VHC could automate
	Supported manual COC process until VHC could automate
	Auto-mapped individuals in 2015 renewal to protect our members access to care, when VHC renewal extended into May 2015
	Built an automated online renewal tool for small businesses
	Direct enrollment of small businesses
<b>2016</b>	Built an automated online renewal tool for individuals
	Direct enrollment of non-subsidized individuals
	Direct enrollment of small businesses

# Current VHC System Capabilities

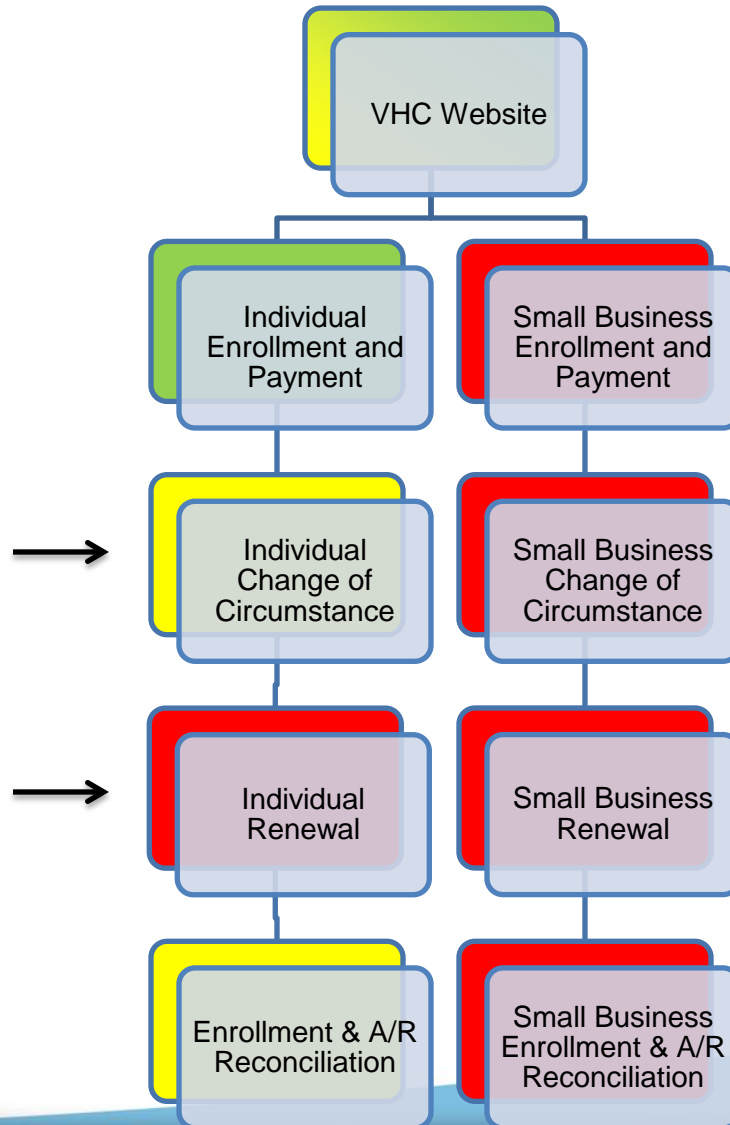
## CHANGE OF CIRCUMSTANCE

- *5/31 – information technology release*
- *10/1- prompt processing*

## RENEWAL

### Legislative targets:

- *8/1 – contingency plan for 1/16*
- *10/1 – technology implemented*



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# Change of Circumstance

- 5/31 technology release supporting changes in circumstances- partially deployed
- The ACA requirement and industry standard is that COC information is transferred via fully automated data files (a.k.a. 834)
- More complicated transactions being processed with manual workaround, which will continue until testing (non-live environment) is complete
- 10/1 legislative deadline for prompt processing

# COC Readiness Status - 834

	VHC Actively sending 834	834 Testing underway	Not yet tested
Demographic changes	X		
Subsidy change	X		
Benefit change	X		
Add/remove dependent (most)	X		
Terminate coverage	X		
Reinstate coverage	X		
Change coverage effective date	X		
Term. subscriber (keep dependent)		X	
QHP/Medicaid dependent change		X	
Health plan initiated termination			X
Multiple changes same customer			X
Newborn			X
834 Error correction			X

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# COC Received at BCBSVT

## since 5/31 go-live

Period	# Received	# Processed	# Rejected	% Rejected
<b>June totals</b>	<b>187</b>	<b>131</b>	<b>56</b>	<b>30%</b>
<b>July – week ending:</b>				
7/3	45	34	11	24%
7/10	197	181	16	8%
7/17	14	11	3	22%
7/24	212	192	20	9%
7/31	315	291	24	8%
<b>July totals</b>	<b>783</b>	<b>709</b>	<b>74</b>	<b>9.5%</b>

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# VHC Renewal Contingency Plan

- By definition, contingencies rely on a combination of technology and manual processing (workarounds) at VHC.
- BCBSVT can execute the plan from technical and operations perspective.
- A more detailed resource and process plan is needed.

# VHC Individual Market

- The individual market can be considered fully functional when:
  - People can reliably enroll, make changes and renew using VHC website, and transactions are fully automated end-to-end.
  - Vermonters are satisfied with website performance and call-center service delivery
  - Reconciliations between VHC, billing vendor and health plans are executed regularly, and differences quickly identified and corrected.
  - VHC operates without backlogs - i.e. all processing, including payment posting, is complete in 1-2 business days