



*The Commonwealth of Massachusetts*  
*Commonwealth Health Insurance Connector Authority*  
*100 City Hall Plaza, 6<sup>th</sup> floor*  
*Boston, MA 02108*

DEVAL PATRICK  
Governor

TIM MURRAY  
Lieutenant Governor

JAY GONZALEZ  
Board Chair

GLEN SHOR  
Executive Director

**Board of the Commonwealth Health Insurance Connector Authority**

**Minutes**

Thursday, July 1, 2010  
9:00 AM to 11:00 AM  
One Ashburton Place  
Boston, MA 02108  
21<sup>st</sup> Floor Conference Room

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**Attendees:** Jay Gonzalez, Glen Shor, Jonathan Gruber, Nancy Turnbull, Terry Dougherty, Rick Lord, Ian Duncan, Dolores Mitchell, Louis Malzone, and Celia Wcislo. Michael Conway attended in place of Joseph Murphy.

The meeting was called to order at 9:07 AM.

- I. Minutes:** The minutes of the June 10, 2010 meeting were approved by unanimous vote.
- II. Executive Director's Report:** Secretary Gonzalez opened by stating that yesterday Governor Patrick signed a balanced budget, on time, for the fourth consecutive year. He announced that funding for Commonwealth Care (CommCare) is as anticipated in the Board's development of the program's FY 2011 budget. Secretary Gonzalez said the administrative budget for the Commonwealth Health Insurance Connector Authority (CCA) had been vetoed by the Governor. However, he stated that this was the result of the state having to cut funding to the administrative budgets of state agencies, and that the Governor's veto of the CCA's administrative budget is consistent with his treatment of the budgets of other agencies. Secretary Gonzalez then continued by pointing out that the Governor has asked the CCA to lead an effort to extend the CommCare Bridge (Bridge) program. At this point, Bridge is only funded through July 2010, and it will be the duty of the CCA to work on developing savings to fund Bridge. Secretary Gonzalez stated that an additional twenty-six million dollars will be needed to extend Bridge until the end of the calendar year. He recognized that extending Bridge until the end of the calendar year will be a significant challenge. However, he expressed his belief that doing so is certainly possible. In addition, he stated that if the state receives additional federal stimulus money, it would be used to fund Bridge through the end of the calendar year. Secretary Gonzalez expressed the Governor's belief that the Aliens with Special Status (AWSS) population should be treated the same as the rest of the population in CommCare, which will be the case when federal health care reform comes into effect.

Secretary Gonzalez said that Glen Shor will contact CeltiCare about maintaining Bridge and that it may be necessary to schedule a Board meeting in August to discuss this issue.

Jonathan Gruber asked if the federal government may be able to provide any assistance in the matter of creating funding for Bridge. Terry Dougherty stated that this is not likely because of federal regulations concerning the AWSS population, which will remain in place until federal reform takes full effect in 2014. Rick Lord applauded the Governor for giving the CCA time to find a way to obtain funding for Bridge, and CeltiCare for their willingness to work with the CCA on this program. Celia Wcislo expressed her support of Mr. Lord's statement. She then added that the CCA is working to protect people who have done everything right, and that she is sure that all members of the Board will work to preserve Bridge. Ms. Wcislo then raised the possibility of using outreach grants to fund Bridge. Secretary Gonzalez stated that the outreach grants are being funded from the surplus in the CCA's administrative budget from FY 2010 and was included as part of the state budget for FY 2011. However, the CCA will discuss all options moving forward. Dolores Mitchell asked if the CCA has had any discussions about drawing some conclusions about Bridge's ability to provide care to a population on a limited budget. Mr. Shor replied that Bridge is still a fairly new program and that the CCA will draw conclusions on this matter when more data is available. Nancy Turnbull asked if Massachusetts has made a proposal to the Department of Health and Human Services as to how the state would like to manage the money which it was allocated for a high risk pool program. Mr. Dougherty replied that the state was not able to propose a program which would comply with the federal requirements because of the protections people with preexisting conditions already benefit from in Massachusetts. Therefore, Massachusetts will participate in the federally run program.

As part of his report, Glen Shor highlighted a report recently released by the Blue Cross Blue Shield of Massachusetts Foundation which outlines the opportunities and challenges for Massachusetts as federal health care reform takes effect. Next, Mr. Shor stated that in response to a request from the Board, the Connector Summary Report now displays Commonwealth Choice (CommChoice) enrollment by product. Finally, Mr. Shor said that, in the wake of the successful launch of CommCare's new premium billing system, the CCA is in the process of determining how to handle the expiring contract of the customer service vendor for CommCare, Dell Systems. This matter will be referred to the Administration and Finance Subcommittee, which will provide a report to the Board.

**III. CommCare Quarterly Update:** Stephanie Chrobak began by reviewing the latest enrollment figures for the Board. She indicated that the recent growth in CommCare enrollment is due to auto-assignment, which occurred in April, May, and June of this year. She also highlighted the fact that the overall decline in Bridge enrollment figures is due to natural attrition, which includes people opting out of the program, leaving the state, gaining access to employer sponsored insurance, or losing their AWSS status and becoming eligible for CommCare. Ms. Turnbull asked if the attrition rate in Bridge is higher or lower than other programs administered by the state. Mr. Shor replied that because this is a protected population, where there have not been any redeterminations or additions, it is difficult to make such a comparison. Mr. Gruber asked how many people are eligible for Bridge but are not able to join the program because enrollment is closed. Mr. Shor answered that there are about 13,000 people in this situation. Since there is no redetermination process, Mr. Gruber asked if members can stay on Bridge even if their income rises above the eligibility threshold for the program. Mr. Shor indicated that this is possible because the program was created under such a short timeframe and has not been able to be administered like other state subsidized programs. However, Mr. Dougherty pointed out that in other state subsidized programs, the

vast majority of people are removed from programs because of administrative reasons, rather than their income surpassing the program's limit.

Jason Hetherington then provided a look at the member web portal for the new premium billing system, Xcelys. Ian Duncan asked how the cost of processing electronic payments compares with the cost of processing payments sent in by mail. Ms. Chrobak indicated that the administrative costs associated with processing electronic payments is significantly lower than the costs associated with processing payments received by mail. Mr. Hetherington then displayed the primary care provider (PCP) search available to CommCare members through the portal. Ms. Turnbull asked how the CCA ensures that the PCPs listed are accepting new patients. Mr. Hetherington replied that CommCare's managed care organizations (MCOs) send the CCA updated PCP files every month and the CCA can obtain updated files when requested. Ms. Mitchell asked if nurse practitioners are included in the PCP lists. Mr. Hetherington confirmed that they are listed. Ms. Wcislo suggested that the CCA make the CommCare member portal content available in languages other than English. She then asked how long it takes to determine if a person is eligible for CommCare. Mr. Dougherty said MassHealth strives to process applications in fourteen days. However, currently it takes about twenty-one days to process an application. He added that how quickly an application is processed depends on whether or not it has been completed properly. Ms. Turnbull asked if the CCA has made an effort to educate the CCA's partners in outreach efforts on use of the member portal. Ms. Chrobak said that the CCA will be providing them with training.

Ms. Chrobak then informed the Board that the CCA will be conducting a CommCare member experience survey. She explained that the goal of this survey will be to understand the experience of CommCare members and use the lessons learned to improve the program. Ms. Wcislo asked if the survey would be available in languages other than English. Ms. Chrobak confirmed that it would. Then Ms. Wcislo requested that the Board be provided with the questions which will be included on the survey. Ms. Chrobak said she would send the Board a draft of the questions next week, and she assured the Board that time would be set aside for them to provide their input. Ms. Turnbull added that administrative processes should be a focus of the survey. Ms. Chrobak then announced that Market Decisions was chosen as the vendor to be used for this survey, as they offered the greatest value of all the bidding vendors. Ms. Wcislo suggested that the survey could also serve an educational purpose, such as explaining what a PCP is to members. She also suggested the survey ask members about their access to care. Ms. Turnbull suggested that the survey contain questions which have been used in other member surveys to allow for easier comparison. Mr. Shor stated that it is the mission of the CCA to provide high quality health insurance regardless of income, and the CCA is pleased to have the opportunity to work with the Board on constructing this survey and using its results to improve the program. Ms. Turnbull suggested that the CCA consider publishing the results of this survey, since it may be of national interest. Finally, Mr. Duncan suggested the CCA provide CommCare members with incentive to pay electronically as opposed to paying by mail because of the aforementioned difference in administrative costs associated with processing these two types of payment. Ms. Chrobak stated that the CCA will look into ways to encourage electronic payments and understand the barriers members face in making electronic payments.

**IV. FY 2010 Goals and Results:** Rosemarie Day began her presentation by reminding the Board that they had approved the FY 2010 goals at the September 2009 Board meeting. Ms. Day highlighted the CommCare premium billing project and the launch of Business Express as two of the major accomplishments of the past fiscal year. Jonathan Gruber asked why the enrollment figures for the Voluntary Plan (VP) have remained relatively low. Kevin Counihan replied that because employers do not assist their employees in paying for these plans, it is

often difficult for employees to afford the plans offered through VP. Ms. Day added that some employees with access to VP are also eligible for state subsidized programs, such as CommCare, which provide a less expensive option for obtaining health insurance. Ms. Turnbull asked whether some employers have had more success than others in getting their employees to enroll in VP. Mr. Counihan replied that he has seen some examples of best practices which he will share with the Board. Mr. Lord asked that the CCA and the Board have discussions about the differences in the employer responsibilities and penalties for non-compliance in the state and national health care reform laws and how those differences can be reconciled. Secretary Gonzalez replied that the Secretary of Health and Human Services, JudyAnn Bigby is heading a group, of which he and Mr. Shor are members, which will be looking into such matters. He assured the Board they would be kept informed of the group's progress.

Ms. Wcislo asked about the purpose of the Medical Security Program (MSP) integration project. Mr. Shor replied that there is an interest in creating synergies between CommCare and MSP because they service similar populations. However, completing this project has been found to be more complicated than first expected and is currently deferred. Mr. Gruber cautioned that he does not want to have the MSP integration project lead to financial burdens for CommCare and Bridge, and that he would like to see further research on what effects integration would have. Ms. Wcislo asked if students purchasing student health insurance can do so directly through the CCA. Ms. Day answered that students are currently not able to purchase student health insurance directly through the CCA, but this is a matter the CCA will explore for the future. Mr. Gruber suggested that the CCA provide an out of pocket cost calculator on the website for CommChoice shoppers. Ms. Day said the CCA is currently looking into this matter. Next, Secretary Gonzalez asked the CCA to create a list of prioritized projects for FY 2011 and provide it to the Board. Since this was Ms. Day's last Board meeting prior to her departure from the CCA, she recounted some of her experiences at the CCA and thanked the Board for their efforts in helping to implement health care reform in the state. Several members of the Board thanked Ms. Day for her efforts and expressed how vital Ms. Day has been to the success of the CCA and health care reform in the state.

The meeting was called into executive session so Jamie Katz could update the Board on a lawsuit involving the CCA.

The meeting was adjourned at 10:50 AM.

Respectfully submitted,  
Andrew J. Graham