

Notes – Health Insurance Advisory Council Strategic Planning

June 17, 2014

What is going well with HIAC? What has been positive for your interaction in HIAC?

Answered by HIAC members:

- Good communication. Members speak up, and we have a good dialogue.
- There is strong support for primary care. The Commissioner and the Council have been very supportive.
- We have the opportunity to understand the process. There is instructive dialogue for efficiencies. The goal is beneficial change.
- The venues that we've used are good, including those for the hearings.
- The make-up of the Council is good – a good group of people with helpful insights – and the public process is helpful.
- The information shared is very useful – especially the reports and data.
- Overall, this provides for more transparency.
- Is this beneficial to staff? Sarah replied: Yes, we talk about this a lot to prepare and it often pulls the Office out of the weeds.
- We recognize here at this table that price is not just about premiums – it's much more complicated than that.
- The caliber and level of consultation and reports commissioned by the Commissioner are exceptional.

What are HIAC's challenges? Some of these are policy challenges and others are challenges for the Council itself.

Answered by HIAC members:

- We wish we had better control of costs.
 - Want a focus on quality but also want predictable, more controlled costs.
- As hard as we've worked, to see double digit increases is discouraging. We need to continue focusing on the unsustainability of these costs. What more can we do?
- There is a disconnect between what the hospitals say and businesses' testimony. There is frustration with the different time frames for changes.
- We don't hear enough at the HIAC table from plans and hospitals. How can we bring them in front of us?
- There have been opportunities to cut expenses, but this group and others haven't taken a strong position – we need the political will to make tough calls
- As we dig deeper, we have a “make them work for it” perspective. We need to look at shared savings – more transparency. And we want more of that within this body.
- We want to talk about the purview of this body? What can we actually achieve?
- We have very good discussions, but that information and the points of view stay here. They do not get released into the public, except in minutes. Is there a legitimate way to get things out into the public?
- Could OHIC do newsletter, or the quarterly public meetings that were in the law?
- We're encouraged by the staff expansion. Could they work on more and better formatted data and information?
- Accessibility of the HIAC – for example, we need to meet in a place where it is easier to get in if you arrive late. It would be good to have coffee for members – making the meeting generally more friendly.

What is the public perception of the HIAC? What do the public members think have gone well and think are challenges?

Answered by members of the public:

- Blue Cross Blue Shield of RI is happy to come and present to you. We'll be as transparent as you want.
- The frustrating thing is that we are mostly focused on the cost, which limits discussions of access – and quality only comes to those who have access.
 - Can there be legislation creating a rate-setting commission?
 - There are a lot of smart policy people around the table – but it's hard to make change.
- There is a lot of policy discussion, but consumers are frustrated and confused. How does this turn into a 12% increase? We need more education to connect the dots between policy and increases.

Looking Forward What do HIAC members and others want to see the Council do in the future?

- Can we explore action in the legislative arena?
- The purview of the Council is rate setting – and we know that employers are saying: "I can't accept a rate any higher."
- We should explore the interface between the Commissioner and the legislature – what can be done? What can force change? Legislators have to be part of the conversation.
- Can we provide support to the health plans to say no to price increases?
- What regulatory changes would give plans more power?

Goals What are the policy goals that HIAC would like to see in the upcoming 3 years?
HIAC members:

- Figure out how to mitigate cost increases to equal CPI. No increases beyond that.
- Statewide universal health expenses cap
- Statewide universal coverage
- Identify major areas of health care expense, with more RI specificity – to benchmark them
- Get information out into the community – find more ways for HIAC and information visibility – talk about where the health care dollars go
- Gain a better understanding of rates and mandates. What are the real costs to consumers?
- Look at the cost shifting between employers and employees.
- Looks at trends for the shrinking size of self-insured groups. What impact will that have?
- Push CurrentCare
- How to present a more affordable product without a \$3000 deductible? How do we help create demand?
- More consumer education
- A health care Cost Summit – broader engagement from stakeholders
- Don't take our eyes off of primary care and affordability. The HIAC has been a crucial voice for the importance of primary care for higher quality and cost savings

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Members of the public:

- Payers may decrease fees to physicians not in groups – with differences in quality and cost. Can OHIC enable this?
- Identify levers for change – there is not a clear language on the levers for change. Do a report – what are we talking about to create change?
- There are rate discussions and costs discussions – but no cohesive plan and no accountability. We need to present this case publicly and create a plan.

Website: OHIC is reviewing and updating its website. What do HIAC members and members of the public think about the site and what do they want to see on the new site?

- We want the website to link with health care information
- It is better than DLT!
- The site doesn't engage me – there's nothing that grabs me
- It should be updated in a timely way
- There is a lot of information (which can be challenging too)
- It is difficult to navigate
- There should be more white space, and more buttons to help with navigation
- There should be a better intelligent search engine, just for OHIC
- We ought to have a clear way to send people to report, for example
- Who is our audience, for transparency and accountability?