

## Q4 IAC Meeting

Thursday, November 10<sup>th</sup>, 2022 2:00 pm-4:00pm

### Attendance

Present- Tammy Bakewell, Sarah Kilburn, Jim Davis, Michelle Druce, Maribeth Guarino, Jennifer Baker, Ryan Chieffo, Chris Boone, Dawn Miller, Patrick O'Keefe, Kym Housley

Absent- David Nesseler-Cass, James, Wendy Abel- Hatzel, Tracy O'Neale

### 2:00 - 2:05 Welcome and roll call- Ryan Chieffo, IAC Chair

### 2:05 -2:08 Approval of minutes for April 2022 meeting

Minutes approved

### 2:08 – 2:34 Commissioner Stolfi's report

Drug Price Transparency Program- 4<sup>th</sup> annual hearing will take place on 12/1/2022 it will be via Zoom. Information to join is on the website. Presentation of the final report will be given. The link for more information was shared in the chat.

Introduction of Lane Thompson. The new student loan ombudsman position created out of legislation in 2021. Link was shared in the chat for the Ombudsman webpage.

Health Rates 2023- Individual and Small group rates for 2023 have been approved. They have increased since last approval. Individual rates increased at an aggregated rate of 6.7% and small group at an aggregated rate of 7.8%. The reasons for increase are inflation, prescription drug price cost increase, and general COVID environment. The reinsurance program helped provide some relief to the increase. Statewide coverage has increased. There are more options available for counties. The market has good stability when compared to other state increases.

Market Conduct Exams- RHEA passed in 2017 and went into effect in 2019. We are in the last stages of Market conduct exam completion. We have found some non compliance in 2020 but will report once we are completed with examinations.

Basic Health Plan (BHP)- Task force has been put in place as a response to health emergency ending. Many may lose their Medicaid coverage. BHP is being developed and more will be reported once it is completed.

Transition- Changes are coming with elections for IAC committee, Government, and legislative. DCBS will evaluate governor's priorities to determine impact on our work. Kotek's initiatives have been stated as Housing and homelessness, access to mental health and addiction treatment, and education. If Kotek is the next governor no major shifts are anticipated what could impact the IAC in regards to insurance issues. The direction of the new legislative priorities will also be monitored.

## **Questions and Comments**

Ryan Chieffo- Do you have a sense of what to expect timing wise? What priorities or shifts will come from legislative session?

Andrew Stolfi- Tina Kotek has announced head of transition and chief of staff. We are a week or two away from knowing the transition team to discuss topics we are involved in. Legislative concepts have been signed off by Governor Brown. The next governor will need to sign off on them as well. There is no timeline yet. Maybe mid January. Legislators have a later deadline. We may get information a week after the democratic caucus chooses their leader. The new governor will recommend budget on February 1<sup>st</sup>.

Tamara Bakewell- Would you give your impressions on measure 111, how it may impact our work?

Andrew Stolfi- This is the state constitution to affordable health care. It is not a recommendation for legislature to offer Medicaid for all. The people of Oregon have expressed this is a right. The hard part is what does it mean? Andrew Stolfi gave an example with the Timber Rights case.

Patrick O'Keefe- If this does pass, who defines what the right is and who decides what everyone gets?

Andrew Stolfi- If passed it will be evolving over the next few years. Legislature will pass laws and definitions. Then in the future groups will weigh in on different views and the supreme court may have to weigh in also.

Maribeth Guarino- Is there a date for the report on Drug Price Transparency?

Karla Martinez- Referred Maribeth to the link on the website that gives information on updates.

Cassandra Soucy- The goal is for the report to be out before or on the date of the public hearing, December 15<sup>th</sup>.

## **2:34 – 2:54 DFR Consumer Liaison report-Karla Martinez**

Reported on stats from advocacy

Recruitment update for Financial Education and Outreach Coordinator

Social Media campaign topics

Partner presentations and partner support

Joint agency collaborations

New publications in development

Consumer awareness survey

Outreach strategic planning

Trends and issues around SB 762

Preparation for wildfire season

Scams and fraud awareness

HAF campaign

Ryan Chieffo- On the complains you take, is there ways we can improve? What can we learn? Does DFR take stats on what those are and does outreach focus on that?

Karla Martinez- Advocates track complaints. Outreach works with partners when we are contacted. We go to the community and address their concerns. We give information to help on what they can do to alleviate their concerns.

Tricia Goldsmith- Our website list complaints and if a violation or error occurred. Internal coding around complaints are used to get details on what it was about to look for trends.

Patrick O' Keefe- What percentage of complaints are actually considered valid? Most of the times it is lack of understanding. How many of the calls are because they are upset?

Tricia Goldsmith- Our stats listed is the confirmed and verified. Part of our consumer advocates call is to educate the consumer on their policy. Data may tell us that more education is needed around what topics.

The link was shared in the chat to complaint stats and case summary report.

Tricia Goldsmith- Discussed how to read the reports that were shared in the link.

### **2:54-3:21 IAC topic of interest #3: Public Option Implementation**

Ryan Chieffo- Encouraged discussion about the Bridge Plan

Maribeth Guarino- Discussed how she was excited about the Bridge Plan for Oregonian health care. Discussed how this will be a long timeline to implement the process (2025). It is a good start to test and for future build. The pluses of the plan are no premiums or cost sharing, the quality of benefits mirrors Medicaid.

Patrick O'Keefe- When someone comes out of OHP and goes to market place they get an increase of tax credits. Where does the Bridge Plan come in?

Jennifer Baker- made comments, about how no cost sharing on basic health plans insurance cause concerns about disruption on individual market. Morbidity gets better but cost share will not be provided. Providers will have to shift cost to commercial markets. I hope the task force discusses that.

Patrick O'Keefe- Will this draw people that are not on Medicaid to also go to that market?

Jennifer Baker- The 138% to 200% will.

Patrick O'Keefe- Would they be pulled even if they don't want to go?

Maribeth Guarino- They can't enable choice for consumers but could be instituted.

Andrew Stolfi- Discussed that there are 5 phases at this time. The last phase is to create a new type of coverage that is available at market place like the BHP. A Medicaid like product with no cost sharing.

Ryan Chieffo- Where is the task force as far as plans or directions?

Andrew Stolfi- We will know in two weeks if the Public Health Emergency act (PHE) is extended. Nothing has been put in place yet by the task force. Work cannot be done if the PHE exist.

Chris Boone- Made a comment about how they are seeing a ton of provider access problems. Boomers going on Medicare. Providers going to a lower rate. Access cannot be found.

Andrew Stolfi- BHP will be administrated by a contract through OHA.

Ryan Chieffo- Providers need to charge more on private to make up for public health benefits. What are we doing to alleviate the pressure on commercial plans to recoup cost?

Andrew Stolfi- Transparency for charges enables policy makers to adopt changes. Oregon has a cost growth of 3.4% .

Jessie O'Brien- There is a cost growth target initiative underway. Health care market oversight program oversees mergers and acquisitions for hospitals and health insurance. Cost is a key topic. There is more to come. DCBS will partner with OHA to approve or deny mergers.

Patrick O'Keefe- Commented about Walgreens and Summit Health.

Jessie O' Brien- Commented that he was not sure if that one was under subject review. The program addresses issues with new source reporting by a wide variety of industries and will hold industries accountable.

Jennifer Baker- Commented total cost of care increases makes it hard to stay at the 3.4% in part with inflation of 7%. The panel committee does not think it is realistic to stay at 3.4%. Mergers do not get at cost increases for services. How can we get at the issue of reducing the cost of care? There is staff burn out and not enough of them. What can we do for the workforce?

Jessie O'Brian- All this is being taken into account. These will be hot topics coming out next year at legislature.

### **3:21 – 3:41 IAC topic of interest #4: No Surprises Act-surprise/inappropriate billing**

Michelle Druce- Oregon passed legislature in 20108 for consumers to avoid surprise billing. Federal legislature information was not available then. Federal NSA was passed in January 2022. Discussion covered what is in NSA. Michelle discussed how she reached out to DCBS and consumer groups to find out what they are hearing. She reported that NSA is having the impact planned. Advocates are addressing concerns. It is going well on the consumer side. The gaps are ground transportation and in network providers sending test to labs not in network. Michelle suggested those gaps should be considered in legislature going forward. Consumer groups have not brought litigation forward. Providers have filed litigation claiming legislation id beyond the scope of agency and the lack of advanced notice and opportunity to comment.

Patrick O'Keefe- What about private ambulance private company and charges?

Michelle Druce- commented that she was not sure on the answer.

Cassandra Soucy- Legislation included task force to look at ground ambulance. NSA touches on air ambulance.

Jennifer Baker- Commented that NSA is the first law that manages providers billing practices. This is important work that needs collaboration to continue.

Ryan Chieffo- Did Oregon influence the national model for this? If so how do they overlap or interact?

Jessie O'Bryan- Oregon law passed in 2017. We were one of the first but not the only state. I feel like we influenced conversations around it. NSA is more consumer protection compared to Oregon law. Oregon still has the law in the books in case NSA goes away.

Cassie Soucy- Consumer protections are in the process of being implemented. Good faith estimates and ability to appeal. Transparency will help consumers. The balance billing protections are in place now.

Karla Martinez- An NSA presentation is in the works to give consumers clarity with education.

### **3:41 – 3:48 IAC Executive Committee Voting- Chair, Vice Chair, Secretary**

Ryan Chieffo- Discussed how the charter may need maintenance. He listed the current executive committee.

Chair- Ryan Chieffo

Vice Chair- Chris Boone

Executive Secretary- Jim Davis

Asked for nominee from Consumer, Jim Davis. Jim Davis expressed his interest in serving another term as executive secretary. He also mentioned that he encourages executive committee to commit to at least a 2 year term. Ryan asked for the nominee from Producers. Kym Housley was nominated for Vice Chair. Ryan Chieffo with Carriers, expressed interest in serving another term as Chair.

No objections were made by committee. The executive team for 2023 was voted.

Chair- Ryan Chieffo

Vice Chair- Kym Housley

Executive Secretary- Jim Davis

### **3:41 – 3:53 Roundtable**

Jim Davis- On the use of credit score to determine auto rates, is there a bill coming, is there a committee for advocates?

Jessie O' Bryan- Governor Brown approved the bill to be introduced at legislature it needs approval by the new governor.

Maribeth Guarino- Reported that OSPIRG had capacity for advocacy if Jim wanted more info.

Patrick O'Keefe- Shared that having this forum for discussion was great.

Ryan Chieffo- Thanked everyone for their work and adjourned the meeting.