

Health Benefit Exchange Plan for New Hampshire
DRAFT Project Plan, December 2010 - September 2011

Project scope: To conduct planning work in connection with the development of a Health Benefit Exchange Plan for New Hampshire

Segment 1: Overall Planning Coordination and Creation of a Health Benefit Exchange Plan		Owner: Jon Kingsdale		
<i>Segment scope: To create a comprehensive plan that identifies the feasibility of the options available to New Hampshire for the establishment of an efficient, compliant and self-sustaining Exchange to meet the needs of New Hampshire's population and market</i>				
Deliverable	Description	Completion date	Owner	Status (Activities)
1.1 Exchange Concept	Description of what the Health Benefit Exchange means to New Hampshire - purposes, goals, values and benefits	April '11	Jon Kingsdale	Pending (0/6)
1.2 Exchange Planning Project Plan	Detailed work plan that describes activities, tasks, deliverables, milestones and responsibilities of Exchange Planning Project	January '11	Eric Dahlberg	Pending (0/4)
1.3 Exchange Conceptual Model	Description of scope and requirements of the Exchange - functions, features and services	September '11	Jon Kingsdale	Pending (0/3)
1.4 Grant Quarterly Reports	Four quarterly reports to be submitted to the Office for Health Insurance Exchanges: 1/31/11, 4/13/11, 7/15/11 and 10/28/11	October '11	Eric Dahlberg	Pending (0/4)
1.5 Health Benefit Exchange Plan	Primary deliverable - state's plan for evaluating feasibility of options for designing, developing, implementing and operating Exchange	September '11	Jon Kingsdale	Pending (0/6)

Segment 2: Research and Analysis to Identify Development Requirements		Owner: Linda Blumberg		
<i>Segment scope: To conduct analysis of New Hampshire's uninsured and underinsured populations as well as its current health insurance markets</i>				
Deliverable	Description	Completion date	Owner	Status (Activities)
2.1 Exchange Impact Analysis	Economic and demographic analysis of the impact of Exchange on the NH commercial insurance market and uninsured population	July '11	Linda Blumberg	Pending (0/8)

Segment 3: Econometric and Actuarial Modeling and Current Insurance Markets Study		Owner: Linda Blumberg		
<i>Segment scope: To define actuarial services needed to support development of a Plan for an Exchange</i>				
Deliverable	Description	Completion date	Owner	Status (Activities)
3.1 Health Insurance Market Analysis	Impact analysis of demand to project trends in order to develop financial model for Exchange, with comprehensive analysis of state health insurance market	April '11	Linda Blumberg	Pending (0/4)
3.2 Macroeconomic Model and Analysis	Macroeconomic model to predict market changes, analyze effect of state mandates, and quantify risks of adverse selection and market disturbance	TBD	Linda Blumberg	Pending (0/17)

Segment 4: Stakeholder Involvement and Communication	Owners: Jon Kingsdale and Kelly Myers
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Segment scope: To conduct analysis and assessment of stakeholder needs and goals for the design of an Exchange

Deliverable	Description	Completion date	Owner	Status (Activities)
4.1 Stakeholder Outreach and Education Plan	Plan to inform, educate and involve identified stakeholders	January '11	Jon Kingsdale	Pending (0/3)
4.2 Stakeholder Assessment	Summary of individual stakeholder needs and goals for design of Exchange	March '11	Kelly Myers	Pending (0/3)
4.3 Public Outreach and Education Plan	General public education and outreach plan regarding Exchange	April '11	Jon Kingsdale	Pending (0/1)

Segment 5: Program Integration Opportunities and Strategies	Owner: Patrick Holland
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Segment scope: To assist the NHID in developing a comprehensive assessment of health care benefit programs across the public and private sectors, with the anticipated goal of aligning or standardizing benefit packages to minimize coverage disruptions and

Deliverable	Description	Completion date	Owner	Status (Activities)
5.1 Program Integration Analysis	Analysis that considers integration requirements for commercial insurance	April '11	Patrick Holland	Pending (0/9)
5.2 Feasibility Study of Exchange Capacity	Study that identifies infrastructure required to support ability of Exchange to integrate payment reform initiatives and to perform functions such as eligibility determinations and benefit design	April '11	Patrick Holland	Pending (0/9)

Segment 1: Overall Planning Coordination and Creation of a Health Benefit Exchange Plan
Segment scope: To create a comprehensive plan that identifies the feasibility of the options available to New Hampshire for the establishment of an efficient, compliant and self-sustaining Exchange to meet the needs of New Hampshire's population and market

1.1 Exchange Concept											Owner: Jon Kingsdale	
Description of what the Health Benefit Exchange means to New Hampshire - purposes, goals, values and benefits												
Activity	Owner	Milestones										
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11	
1. Conduct background research and literature review	Jon Kingsdale	X										
2. Identify critical policy decisions, data needed, key dependencies, and decision sequencing	Jon Kingsdale	X										
3. Work with NH CPPS to frame issues around NH	Jon Kingsdale		X									
4. Conduct interviews with key NH stakeholders	Jon Kingsdale		X									
5. Conduct planning session with NHID and NHDDS to develop concept	Jon Kingsdale			X								
6. Draft concept paper and present to client	Jon Kingsdale				X							

1.2 Exchange Planning Project Plan											Owner: Eric Dahlberg	
Detailed work plan that describes activities, tasks, deliverables, milestones and responsibilities of Exchange Planning Project												
Activity	Owner	Milestones										
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11	
1. Meet with oversight team to identify priorities and critical dates	Eric Dahlberg	contract+5 biz days										
2. Interview segment owners to develop activities lists, identify milestones, and validate dependencies	Eric Dahlberg	contract+10										
3. Draft plan and present to oversight team	Eric Dahlberg	contract+15										
4. Revise plan as necessary and begin execution	Eric Dahlberg	contract+20										

1. Draft 1/31/11 quarterly report and submit to client	Eric Dahlberg		Jan 24th								
2. Draft 4/13/11 quarterly report and submit to client	Eric Dahlberg				Mar 30th						
3. Draft 7/15/11 quarterly report and submit to client	Eric Dahlberg							Jul 1st			
4. Draft 10/28/11 final report and submit to client	Eric Dahlberg										... Oct 14th

1.5 Health Benefit Exchange Plan										Owner: Jon Kingsdale	
Primary deliverable - state's plan for evaluating feasibility of options for designing, developing, implementing and operating Exchange											
Activity	Owner	Milestones									
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11
1. Dependency: Segment 1: Overall Planning Coordination and Creation of a Health Benefit Exchange Plan	Jon Kingsdale										X
2. Dependency: Segment 2: Research and Analysis to Identify Development Requirements	Linda Blumberg								X		
3. Dependency: Segment 3: Econometric and Actuarial Modeling and Current Insurance Markets Study	Linda Blumberg					X					
4. Dependency: Segment 4: Stakeholder Involvement and Communication	Kelly Myers										X
5. Dependency: Segment 5: Program Integration Opportunities and Strategies	Jon Kingsdale					X					
6. Synthesize components into final document	Jon Kingsdale										X

Segment 2: Research and Analysis to Identify Development Requirements

Segment scope: To provide the state with a clear and comprehensive understanding of its uninsured and underinsured population, and its health insurance markets.

2.1 Analysis of Impact of Exchange on Commercial Insurance and Insurance Markets

Owner: Linda Blumberg

Analysis that determine's an Exchange's potential impact on insurance costs.

Activity	Owner	Milestones									
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11
1. Evaluate sources of New Hampshire specific data on coverage, uninsured, underinsured and associated costs. Identify appropriate state-specific benchmarks for microsimulation modeling.		X	X								
2. Develop state-specific baseline file for use in the NH specific version of HIPSM.			X	X							
3. Produce descriptive information of population by coverage status and socio-economic characteristics. (*)			X	X							
4. Simulate the effects of standard coverage provisions in the ACA, producing estimates of, e.g., prior insurance status of those enrolling in exchange, post reform status of those previously uninsured, movements of individuals from one coverage status to another, impact of reforms on premiums in non-group and employer markets, impact of reforms on employer, household, and government health care spending, characteristics of residual uninsured, Medicaid participation rates by eligibility category, with consideration of any existing state estimates on related measures. (*)				X	X						
5. Analysis of options for exchange encouragement of cost/quality initiatives.							X	X			
6. Review of trends in plan design, premium levels, and other market characteristics, plus projection of trends forward and analysis of their interactions with components of reform.					X	X					
7. Review of existing analyses of other states' experiences with coverage expansions and increased demand for other human services resource. Evaluate implications for NH & identify options for appropriate planning.							X	X			
8. Produce final report inclusive of feedback from NHID & NHDHSS.								X	X		

* Note: Results from these tasks will be provided to the state as soon as they are available, and will not be held up for a final deliverable for the segment.

Segment 3: Econometric and Actuarial Modeling and Current Insurance Markets Study

Segment scope: To provide the state with actuarial services, economic modeling, and analytic expertise in assessing the implications of an array of policy design options facing New Hampshire in the implementation of the ACA. Economic modeling will rely h

3.1 Review of New Hampshire's currently available insurance plan designs and payment models. Owner: Linda Blumberg

Review of publicly available data on insurance plan options and collection of additional information from carriers when necessary.

Activity	Owner	Milestones									
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11
1. Assess extent of available data on existing plan designs and payment models.		X	X								
2. Delineate areas of missing data of import and develop strategy for collecting necessary information.				X							
3. Collect missing data from relevant carriers.				X	X						
4. Produce final report detailing current insurance landscape, inclusive of feedback from NHID & NHDHHS.						X					

3.2 Analyses to support decisions related to exchange design and methodological approaches to reform implementation Owner: Linda Blumberg

Analysis of government, employer, and household implications of state options, and recommendations where appropriate.

Activity	Owner	Milestones									
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11
1. Analysis of open enrollment strategies on insurance markets inside and outside of exchange.											
2. Analysis of risk adjustment methodology options.											
3. Analysis of reinsurance options.											
4. Analysis of premium, coverage, and cost effects of merging the small group and non-group markets.											
5. Analysis of setting small employer market definition at 100 employees prior to requirement to do so.											
6. Analysis of implication of self-insurance for adverse selection in exchanges and delineation of possible policy approaches to ameliorate potential selection problems.											
7. Analysis of methods for standardizing and operationalizing the actuarial valuation of benefits in exchange.											
8. Analysis of methods for standardizing and enforcing MLR requirements.											
9. Analysis of potential openings for adverse selection in various markets and options for ameliorating it.											
10. Analysis of the costs of state mandated benefits and implications of modifying them.											
11. Analysis of the advantages and disadvantages of standardized benefit plans in different markets.											
12. Analysis of advantages and disadvantages of implementing a basic health plan.											
13. Analysis of the implications of a catastrophic health plan option for young adults in the non-group market.											
14. Distributional analysis of maximum premium rating variation allowed in exchange versus tighter rules.											
15. Analysis of implications of allowing larger firms to obtain exchange coverage beginning in 2017.											
16. Analysis of implications of various options for financing exchange administrative costs.											
17. Produce final report inclusive of feedback from NHID & NHDHHS.											

Scheduling of these tasks within this timeframe will be determined in conjunction with NHID and NHDHHS, in accordance with their priorities, during the course of the project work.

Segment 4: Stakeholder Involvement and Communication

Segment scope: To conduct analysis and assessment of stakeholder needs and goals for the design of an Exchange

4.1 Stakeholder Outreach and Education Plan											Owner: Jon Kingsdale	
<i>Plan to inform, educate and involve identified stakeholders</i>												
Activity	Owner	Milestones										
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11	
1. Review relevant "take-aways" from existing opinion research	Jon Kingsdale	X										
2. Interview short list of key stakeholders	Jon Kingsdale	X										
3. Develop work plan for broader stakeholder outreach	Jon Kingsdale	X										

4.2 Stakeholder Assessment											Owner: Kelly Myers	
<i>Summary of individual stakeholder needs and goals for design of Exchange</i>												
Activity	Owner	Milestones										
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11	
1. Conduct phone survey	Kelly Myers		X									
2. Hold focus groups	Kelly Myers		X									
3. Conduct one-on-one, in-depth interviews	Kelly Myers		X									
4. Synthesize findings	Kelly Myers			X								

4.3 Public Outreach and Education Plan											Owner: Jon Kingsdale	
<i>General public education and outreach plan regarding Exchange</i>												
Activity	Owner	Milestones										
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11	
1. Develop plan based on findings of 4.2	Kelly Myers				X							

Segment 5: Program Integration Opportunities and Strategies

Segment scope: To assist the NHID in developing a comprehensive assessment of health care benefit programs across the public and private sectors, with the anticipated goal of aligning or standardizing benefit packages to minimize coverage disruptions and

5.1 Program Integration Analysis											Owner: Patrick Holland	
Analysis that considers integration requirements for commercial insurance												
Activity	Owner	Milestones										
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11	
1. Collect data from other state programs (health programs & systems)		X										
2. Collect data from commercial non-group & small-group market (health programs & systems)		X										
3. Compare & contrast covered services, cost sharing, provider networks, etc.				X								
4. Produce report identifying similarities and differences in public/private programs				X								
5. Develop analysis identifying how existing programs compare to actuarial tiers on exchange					X							
6. Recommend a range of options for NHID regarding standardization of benefit designs					X							
7. Identify possible system changes required in areas such as eligibility, enrollment, billing, etc					X							
8. Process findings with NHID and NHDSS						X						
9. Produce final report inclusive of feedback from NHID & NHDHSS						X						

5.2 Feasibility Study of Exchange Capacity											Owner: Patrick Holland	
Study that identifies infrastructure required to support ability of Exchange to integrate payment reform initiatives and to perform functions such as eligibility determinations and benefit design												
Activity	Owner	Milestones										
		Dec '10	Jan '11	Feb '11	Mar '11	Apr '11	May '11	Jun '11	Jul '11	Aug '11	Sep '11	
1. Meet with stakeholders to ensure common understanding of state "vision" of exchange			X									
2. Using data generated in other segments, estimate potential enrollment through exchange					X							
3. Identify level of system remediation required for eligibility determination					X							
4. Use data from 5.1 regarding level of standardization possible between Public/Private programs					X							
5. Research ability to leverage systems and resources from other state agencies				X								
6. Identify with NHID and NHDHSS level of payment reform state would like to pursue			X									
7. Consolidating input from other steps, create draft Organizational Chart for Exchange						X						
8. Identify new systems required for exchange. Examples include call center, accounting, premium billing, etc.						X						
9. Develop report for NHID and NHDHSS that identifies ranges of exchange infrastructure required based on size, systems, staffing, to implement exchange functions						X						