

## New Mexico Health Insurance Exchange Work Group Minutes

<b>Work Group</b>	Essential Health Benefits	<b>Date</b>	09/04/2012
<b>Facilitator</b>	Rick Wallace	<b>Time</b>	9:00 a.m. MT
<b>Location</b>	Conference Call/ In-Person	<b>Scribe</b>	Cicero Group

**Agenda Item**
 **Discussion Item**
 **Conclusion**
 **Action Item**

Attendees			
No.	Name	No.	Name
1.	Rick Wallace ( <i>Team Lead</i> )	7.	Charlotte Roybal
2.	Joyce Powers	8.	Sharon Charlton ( <i>substituting for Anne Sapon</i> )
3.	Heather Rising	9.	Michael Pridham ( <i>substituting for</i> )
4.	Andrew Vallejos	10.	Kathryn Toone ( <i>Leavitt Partners</i> )
5.	Craig Dunbar	11.	Jonni Pool ( <i>Human Services Department</i> )
6.	Kari Armijo	12.	Dan Case ( <i>Cicero Group</i> )

### Agenda Item 1: Introduction

**Name: Rick Wallace**

DISCUSSION ITEM 1	Review Minutes
The Work Group accepted the minutes from the previous meeting.	

### Agenda Item 2: Essential Health Benefits Assessment

**Name: Rick Wallace**

DISCUSSION ITEM 1	Introduction
Rick Wallace initiated the meeting with an open discussion that reviewed where the Work Group currently is and where they are going. It was indicated that members should spend the duration of the meeting focusing on the group's assigned questions.	
DISCUSSION ITEM 2	Assessing the EHB Plan Comparison Document
The Work Group discussed the Essential Health Benefits (EHB) plan comparison document. Members provided commentary on concerns, questions, and thoughts. Upon initial consideration, the Work Group favored the Presbyterian EHB structure. Members indicated that the Presbyterian EHB plan (state plan) focuses on the following: <ul style="list-style-type: none"> <li>• Better long-term care management and benefits (e.g. acupuncture, chiropractic, and rehab)</li> <li>• Medical necessity and avoids arbitrary visit limits (e.g. home health)</li> <li>• Promotion of wellness and prevention</li> </ul>	
DISCUSSION ITEM 3	Assessing the Presbyterian Plan in Detail

New Mexico Health Insurance Exchange Work Group Minutes

Rick Wallace stated that the Work Group would go through Presbyterian in detail. The Work Group reviewed each benefit within the ten EHB categories.

During the discussion, the Work Group also discussed the details of each plan, weighing the pros and cons. Non-Work Group members were permitted to voice questions, thoughts, and concerns to help facilitate the discussion. The general conclusion was that there were no major disparities between plans; however, the Presbyterian plan does stand out as focusing more on wellness and prevention. Furthermore, Work Group members stated that Presbyterian currently meets all state and federal mandates.

Before finalizing their recommendation, Rick Wallace suggested that the Work Group review the Presbyterian plan in more detail outside the meeting. During this time, members were encouraged to note all thoughts, concerns, and questions they might have. Rick Wallace stated that a final EHB endorsement would be given at the next Task Force meeting.

DISCUSSION ITEM 4

The Issue of Cost

Within the Work Group, cost is still an underlying issue for members. While it is not clear how much a plan like Presbyterian would cost, one member stated that it would carry a monthly premium of around \$600.00. Following the remark, the Work Group discussed the subject of price in more detail. Several Work Group members argued that ancillary services do not inflate a plan's cost; instead, hospitalization and ER visits do.

Milton Sanchez indicated that the Work Group's task is to decide what they believe are the essential benefits, and to not focus on cost. The Work Group responded that it is difficult to focus solely on benefits without an associated cost estimate. As a result, it was stated that the Work Group would address the issue of cost with the Task Force.

CONCLUSIONS

The Work Group's initial recommendation is the Presbyterian EHB plan; however, member will examine the benefits of the plan in further detail before providing a final recommendation. Moreover, members view plan cost as a key variable in their final decision. To ensure the Work Group makes an informed decision, members will likely be requesting EHB pricing estimates from the Task Force.

**Agenda Item 3: Outstanding Questions**

**Name: Rick Wallace**

DISCUSSION ITEM 1

Discuss Outstanding Topic Questions

Debbie Armstrong indicated that the Work Group still needed to discuss pediatric dental. Specifically, whether the group would recommend picking the CHIP benefits under Medicaid or select a federal plan. Furthermore, it was stated that the Work Group needed to address habilitation services and pediatric vision.

Prior to discussing the issues in detail, Debbie Armstrong provided the Work Group with an overview of the CHIP dental and its associated benefits. During the discussion, Debbie Armstrong compared New Mexico’s CHIP dental plan to the federal employee plan. It was stated that additional and more detailed information would be needed before a thorough comparison could take place.