



## Our health care reform expert reflects on lessons learned and what's ahead

With the Washington Healthplanfinder first open enrollment period over, Melinda Hews has more insight than many into what went well, and what can be improved. Hews, director of Health Insurance Exchanges, spearheaded Group Health's involvement in the exchange and serves as an advisor to the Washington Health Benefit Exchange (WHBE) board. She recently shared her thoughts on lessons learned and what to expect in the future.

**Q What are you most proud of in Group Health's work on health care reform?**

**A** We've been a leader in shaping health care reform in Washington state—supporting state legislation that created Washington Healthplanfinder, and participating on committees to support its implementation. We've also done a good job of implementing our own plans. Over and above that, we've worked hard to help people understand the changes in the health care market, and to guide them through the transition. We'll continue to do that in the months and years to come.

**Q As someone who's been intimately involved with the health care exchange rollout in Washington state, what's been most surprising about the 2014 individual and family market so far?**

**A** It appears that many people who have the opportunity to buy individual health coverage this year haven't, and the individual and family market hasn't grown as quickly as we originally thought it might. It will be interesting to see if or how the surge of interest in the last week of open enrollment might affect this.

**Q What are the reasons for this?**

**A** There has been a lot of noise in the media, and deadlines and penalties have been confusing to people. Those who haven't had coverage in the past—and feel they've done just fine without it—may not be motivated to spend the money on coverage this year. They may not understand the penalties for not having coverage, and those penalties won't become evident until they file their income taxes in the spring of 2015. At that time they'll be asked if they had health insurance for at least nine months in 2014, and a penalty will be assessed if

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### Governor honors Hews as "hero of health care"

Melinda Hews was recently honored by Governor Jay Inslee as one of the state's "heroes of health care." She was singled out for her work leading a cross-functional team within Group Health to map out and implement our strategy and participation in Washington Healthplanfinder. Hews also serves on the advisory committee of the Washington Health Benefit Exchange board.

"The award is recognition that our Group Health team has been influential from the beginning in helping shape state legislation related to health care reform, and in supporting and implementing the Affordable Care Act," says Hews. "There's been amazing collaboration between carriers, the Office of the Insurance Commissioner, public and private organizations, the new exchange staff, and the Health Care Authority to make Healthplanfinder work for people in Washington state, and it's been an honor to play a part in that process."



Melinda Hews, Executive Director, Health Insurance Exchanges



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they didn't. Penalty amounts are fairly reasonable for 2014, but they'll go up substantially in 2015, and again in 2016.

For all the good and bad press about the Affordable Care Act (ACA), many people are still not clear about what the law means to them personally. We have more work ahead of us to help people understand that.

### **Q What was especially confusing to people this year?**

**A** For one thing, the difference in health coverage rules coming out of Washington, D.C. versus Washington state. For example, people heard on the news that the federal government decided that you could keep your 2013 health plan if you want, but the Washington Insurance Commissioner rejected that ruling here, as was his prerogative. This led to confusion about what coverage people could purchase in 2014. Also, open enrollment lasted so long that the federal government adjusted eligibility rules several times, which added to the confusion. Even in the last week of open enrollment, there was a lot of discussion about people who have been stuck in the enrollment process and unable to complete enrollment by the March 31 deadline. In our state, the exchange will be working with about 11,000 people who will be allowed to enroll after March 31 for this reason.

### **Q There are frequently new announcements about changes to the ACA. What changes should we expect in 2015?**

**A** In the individual and family market, open enrollment for purchase of 2015 plans will be three months long, running from Nov. 15, 2014–Feb. 15, 2015, compared to six months for 2014. Our Group Health team believes the shorter length will be an improvement. Once people understand that they have three months to sign up or they're out of luck—unless they have qualifying events—they may be more likely to make it a priority.

Group Health will also be working with the WHBE staff and the Office of the Insurance Commissioner (OIC) to understand the effects of these changes on enrollment processes and potential changes to cut-off dates. You can count on Group Health to keep you informed as dates and processes change.

### **Q What improvements is Washington Healthplanfinder making for 2015?**

**A** The WHBE is implementing several software upgrades during 2014 that are expected to improve the functionality of the online experience. The WHBE staff wasn't

prepared for the fact that people would want to try out various scenarios on the website after they had chosen a plan. Every time people go back to try another option, it bogs down the system. The staff learned a lot, and they're committed to making the necessary fixes so enrollment will be easier and fewer people will become stuck in the process next year.

### **Q What are some of the challenges in developing health plan offerings for 2015?**

**A** All health plan carriers must finalize and file their 2015 health plans and rates with the OIC by May 1, 2014, even though there's very little information available yet on how our 2014 plans have been received or how they are performing financially. So we are developing plans based on what we currently see in the market, with some feedback from customers and producers. ●