

Stakeholder Advisory Committee

March 9, 2021



NEW MEXICO HEALTH INSURANCE EXCHANGE



Agenda

- CEO Update
- Individual Exchange Project Update
 - Project activities, now to launch
 - QHP Application process changes with Medicaid
 - QHP certification process
 - Upcoming guidance and transition timeline
 - Future Topics
 - CMS/beWellnm Communications timeline with enrollees about the transition
 - Premium Billing
 - Broker 'onboarding' and training

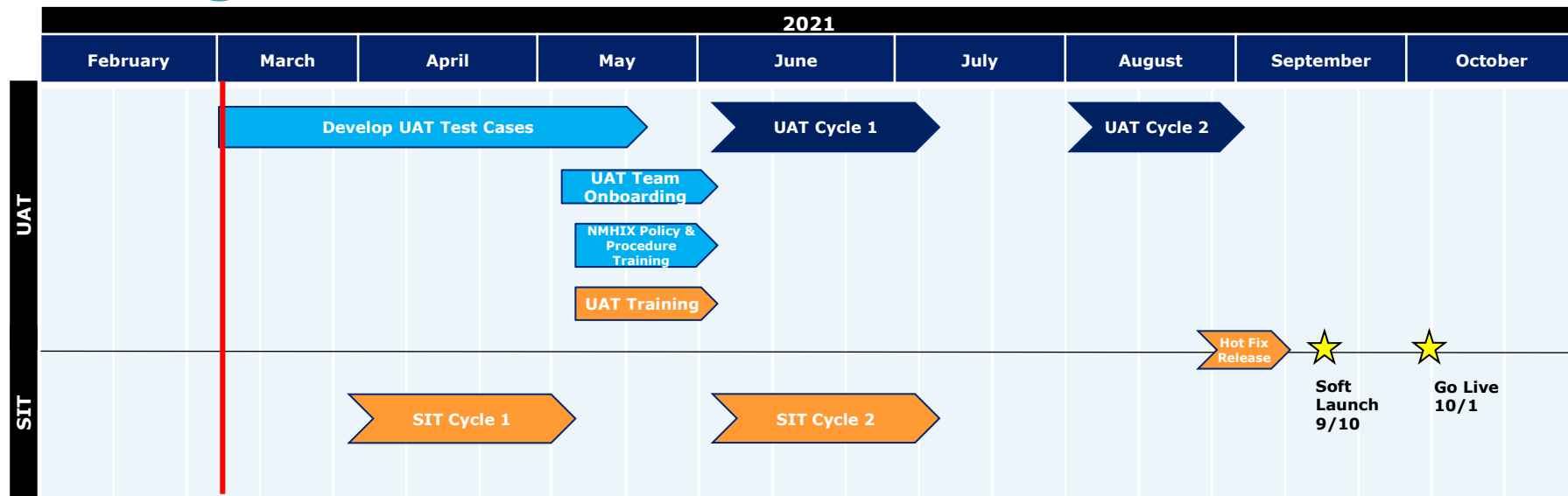
Project Schedule and Activities



- Development is complete
- Starting our testing phase
 - System Integration Testing begins this month
 - Preparing for User Acceptance Testing to start in June
- Operational readiness reviews
 - Single Streamlined Application reviews with CMS begin March/April
 - Final progress/readiness letter to CMS in August
- NMHIX staffing and operational changes
 - Expanded operations department
 - Additional eligibility, premium billing and enrollment specialists, including appeals
- User Training and Onboarding
 - Brokers
 - Enrollment Counselors



Testing Overview



Legend

-  beWellnm/PCG tasks
-  UAT Team tasks
-  Go Live
-  Optum/NFP tasks

Application Changes and Coordination with Medicaid



- “No Wrong Door” design so that applicants can attain health coverage no matter where they apply – with HSD or with beWellnm
 - Improved customer experience from Healthcare.gov
 - Today, Healthcare.gov is not well integrated with HSD eligibility system (ASPEN)
 - beWellnm will leverage Medicaid real-time eligibility (RTE) service to achieve a Medicaid eligibility decision in a single user session
 - Update SBE application to collect data necessary for Medicaid application (ex. on next slides)
 - SBE Individual dashboard can be used to provide a coordinated set of information for applicants, including Medicaid
 - Some information (e.g., notices) will be maintained in each system
 - Initial design is to coordinate and share applicant information but have two accounts (one at beWellnm, one at HSD)
 - Discussing features for future integration to further streamline process – e.g. single account management, including single applicant ‘dashboard’.
- More tightly integrated than current approach with Healthcare and some other recent exchanges but not designed as a “single door” for Medicaid or QHP coverage.

Medicaid & CHIP Denial Information

[Learn more about being found not eligible for Medicaid or CHIP](#)

When you see a star (*), you must complete the field.

When you see an ⓘ, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

In the last 90 days, were any of these people found not eligible for Medicaid or CHIP by State Medicaid Agency? * ⓘ

- ☐ All
- ☐ John Wright
- ☐ Jane Wright
- ☒ Marry Wright
- ☒ Jim Wright
- ☐ None

Has the household income, household size, citizenship/immigration status, residency, physical disability, pregnancy, or mental health condition changed for Marry Wright since previous determination from the State Medicaid Agency?

☒ Yes ☐ No

Has the household income, household size, citizenship/immigration status, residency, physical disability, pregnancy, or mental health condition changed for Jim Wright since previous determination from the State Medicaid Agency?

☒ Yes ☐ No

Save and Continue

Back

Medicaid Assessments and Requests for a Medicaid Determination

Note: Screenshots here and on the following slides are samples. Wording is not final.



You may qualify for these Medicaid Programs

Based on the information you provided, the exchange has assessed the following Medicaid eligibility for the people listed on this application seeking coverage.

Please note these are intermediate results and are not final.

Name	You might be assessed for these programs
John Wright	Medicaid Ineligible ⓘ
Jane Wright	Medicaid Ineligible ⓘ
Marry Wright	Medicaid (Full Coverage) ⓘ
Jim Wright	Medicaid (Full Coverage) ⓘ

[Save and Continue](#)
[Back](#)


Medicaid Assessments and Requests for a Medicaid Determination



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Additional Questions

When you see a star (*), you must complete the field.

When you see an , roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Below listed members are assessed eligible for Medicaid or CHIP programs based on your inputs provided during the application. Their information will be shared with the state Medicaid system for Medicaid determination. Please select the member(s) for whom you do not want the information to be shared with the state Medicaid system for Medicaid determination. *

Please note: Selection of member(s) will result in not sharing of information with the State Medicaid Agency for current and any future eligibility determination submitted by the user or by the system itself, unless specified otherwise. Also, members assessed as full Medicaid eligible will not be eligible for advance tax credits. If a member is assessed as full Medicaid eligible due to special conditions, such as disability, and the member opted-out from sharing the information with the State Medicaid Agency, the member will not be considered eligible for advance tax credits.

- ☐ All
- ☐ Marry Wright
- ☐ Jim Wright
- ☐ None

Below listed members are assessed not eligible for Medicaid or CHIP programs based on your inputs provided during the application. Their information will not be shared with the state Medicaid system for Medicaid Determination. Please select the member(s) for whom you still want the information to be shared with the state Medicaid system for Medicaid determination. *

Please note: Selection of member(s) will result in sharing of information with the State Medicaid Agency for current and any future eligibility determination submitted by the user or by the system itself, unless specified otherwise.

- ☐ All
- ☐ John Wright
- ☐ Jane Wright
- ☐ None

Medicaid Assessments and Requests for a Medicaid Determination

- Then “Save and Continue”; Confirm selection screen



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Additional Medicaid Questions

- Next screens Review and Sign, including the Rights and Responsibilities
- Submit Application



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Application Year 2020

Start Your Application

Family & Household

Income

Additional Questions

Review & Sign


Additional Medicaid Questions for Marry Wright

When you see a star (*), you must complete the field.

When you see an ⓘ, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.

Based on your interest to share the information with State Medicaid Agency, please provide the answers for the following few questions. This will help us transfer the required information to State Medicaid Agency for quick determination of your Medicaid program.

Managed Care Organization (MCO) Selection

 This section will apply if you are found to be eligible for Medicaid. If you are eligible for Medicaid, your services will be provided by one of the three managed care organizations (MCOs) listed below. You have a choice of which MCO will provide your services. If you do not choose an MCO, you will be automatically assigned to an MCO by the New Mexico Human Services Department. Once you are enrolled with an MCO, you will have the option to switch to a different MCO within 3 months of enrollment.

Special information for Native Americans:

If you are Native American, you are not required to choose an MCO. If you choose not to select an MCO, you will be automatically enrolled in fee-for-service (FFS) Medicaid. If you are in need of long-term care services or if you have Medicare, you will be required to choose an MCO.

Select a Managed Care Organization (MCO)

Blue Cross Blue Shield (BCBS)

What is your current living arrangement?

At Home

Save and Continue

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Medicaid Real Time Eligibility Processing

2020 Eligibility Results

[Back to Eligibility Applications](#) [Household Determination Summary](#)

When you see an **i** icon, it means you need more information. You provided the information, and the application has been sent for a final decision on Medicaid eligibility and enrollment. Meanwhile, you can enroll into the QHP plans based on the QHP eligibility shown in table below.

Your request is in progress, please do not refresh or take any action.

Read through your results below, learn about the programs you qualify for, and look at the proofs we may need you to send us.

To begin shopping for dental plan(s), please click the "Find a Dental Plan for 2020" button below.

[Find a Dental Plan for 2020](#) [Can I Shop for Health Plan?](#)

Household - John Wright, Jane Wright, Mary Wright, Jim Wright

Eligibility Details	
Date your application was submitted	Aug 25, 2020
Federal Poverty Level (FPL) based on your self-reported income i	201.94% What is this?
Federal Poverty Level (FPL) used to decide your Program Eligibility	201.94%
Qualified Health Plan Eligibility Effective Date	Oct 01, 2020

Program Eligibility	
John Wright	Qualified Health Plans With Advance Premium Tax Credits i Medicaid Ineligible i (You are NOT assessed to be Medicaid eligible by the exchange and you opted not to have your information shared)



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Eligibility Results

2020 Eligibility Results


[Back to Eligibility Applications](#)
[Household Determination Summary](#)

When you see an **i**, roll over it with mouse or select it by pressing tab with keyboard to get definitions and learn more.



Congratulations! Your application has been successfully submitted. Please see the eligibility results for the requested members in the table below.

Read through your results below, learn about the programs you qualify for, and look at the proofs we may need you to send us.

To begin shopping for dental plan(s), please click the "Find a Dental Plan for 2020" button below.

[Find a Dental Plan for 2020](#)
[Can I Shop for Health Plan?](#)

Household 1▼ John Wright, Jane Wright, Marry Wright, Jim Wright

Eligibility Details

Date your application was submitted	Aug 25, 2020
Federal Poverty Level (FPL) based on your self-reported income i	201.94% What is this?
Federal Poverty Level (FPL) used to decide your Program Eligibility	201.94%
Qualified Health Plan Eligibility Effective Date	Oct 01, 2020

You qualify for tax credit **i**

This household qualifies for an Advance Premium Tax Credit to help lower monthly health coverage costs.

The maximum monthly tax credit amount: \$ 41.00

Program Eligibility

Name	You qualify for these programs	We need proofs from these categories	Status
John Wright	Qualified Health Plans With Advance Premium Tax Credits i Medicaid Ineligible i (You are NOT assessed to be Medicaid eligible by the exchange and you opted not to have your information shared with the state for a final Medicaid eligibility decision)	-	
Jane Wright	Qualified Health Plans With Advance Premium Tax Credits i Medicaid Ineligible i (You are NOT assessed to be Medicaid eligible by the exchange and you opted not to have your information shared with the state for a final Medicaid eligibility decision)	-	
Marry Wright	Qualified Health Plans i Catastrophic Health Plans i Medicaid (Full Coverage) i (This is Final Eligibility result)	-	
Jim Wright	Qualified Health Plans i Catastrophic Health Plans i Medicaid (Full Coverage) i (This is Final Eligibility result)	-	

[Upload/Manage Documents](#)

Dashboard
Benefits and Coverages
Payments
Local Help
Documents
Message Center

Dashboard

John Wright

Account Reference Id: RefID_1464765373788

Contact Information [View/Edit Profile](#)

Email Address
retro@mailinator.com

Phone Number Ext.
(242) 323-4324 --

Home Address
123, Albert Street
New Mexico, NM, 87001

Mailing Address
123, Albert Street
New Mexico, NM, 87001

Household Members

Name	Relationship
John Wright	Self
Kim Wright	Spouse

Annual Household Income

Name	Income
John Wright	\$12,000.00 Self-Attested

Premium Amount Due

Qualified Health Plan

\$16.86 [Make Payment](#)

Due Date Jun 23, 2020

Last Payment --
Paid On --

If you have just completed an enrollment or made a recent payment, the new amount will be updated after the payment is successfully processed by us which may take up to a couple of days.

What I need to do

Existing Application

[Go to Eligibility Application](#)

2020 Eligibility Application

Task	Due Date
Complete your Application	--

Request for Information [Verification Documents](#)

Member	Task	Due Date
John Wright DOB: Jan 01, 1980	Provide Proof of Income	Jun 29, 2020
	Provide Proof of Income	Jul 03, 2020

Individual Dashboard



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Individual Dashboard (cont.)

Annual Household Income

Name	Income
John Wright	\$12,000.00 Self-Attested
Kim Wright	\$12,000.00 Self-Attested

Request for Information

[Verification Documents](#)

Member	Task	Due Date
John Wright DOB: Jan 01, 1980	Provide Proof of Income	Jun 29, 2020
	Provide Proof of Income	Jul 03, 2020
Kim Wright DOB: Jan 01, 1980	Provide Proof of Income	Jun 29, 2020
	Provide Proof of Income	Jul 03, 2020

My Eligibility and Enrollment

Click on the eligibility and plan links to view details.

Member	Eligibility and Enrollment	Start Date
John Wright DOB: Jan 01, 1980	Qualified Health Plans With Advance... Medical-- Dental--	Jul 01, 2020 -- --
Kim Wright DOB: Jan 01, 1980	Qualified Health Plans Catastrophic Health Plans Medical-- Dental-- Medicaid (Full Coverage) Medicaid (Full Coverage, due to speci... (This is Final Eligibility result)	Jul 01, 2020 Jul 01, 2020 Jul 01, 2020



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Overview of Medicaid/Exchange Integration

- “No wrong door” approach incorporates design to speed access to health coverage and minimize ‘customer pain points’
- HSD and NMHIX working on other operational integration
 - Appeals
 - Call centers
 - Communication about the transition

QHP Certification Process and Timeline



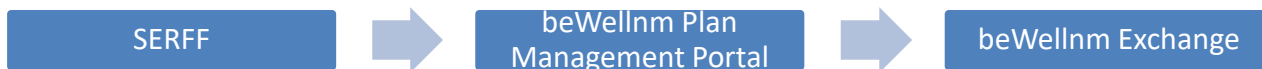
- CMS released the *Qualified Health Plan (QHP) Data Submission and Certification Timeline for Plan Year 2022*:
 - <https://www.cms.gov/files/document/py2022-qhp-data-submission-and-certification-timeline-bulletin.pdf>
- Carriers will continue to follow this process, at least through 7/22/21
- This also guides the QHP Certification Timeline that will be issued by OSI/NMHIX

Table 1. *QHP Data Submission and Certification Timeline for Plan Year 2022*

Activity	Dates
Stand-alone Dental Plan Voluntary Reporting of Intent to Offer	2/15/21
QHP Application submission window opens	4/22/21
Optional Early Bird QHP Application submission deadline	5/19/21
CMS reviews Early Bird QHP Application data and releases results in the PM Community	5/20/21 – 6/11/21
HHS-approved QHP Enrollee Survey vendor securely submits the QHP Enrollee Survey response data to CMS on behalf of the QHP issuer ²	5/24/21
QHP issuer submits the validated QRS clinical measure data, with attestation, to CMS via NCQA's Interactive Data Submission System (IDSS) ³	6/15/21
Machine-readable index URL submission deadline	6/16/21
Initial QHP Application deadline, including Transparency in Coverage and Plan ID Crosswalk data	6/16/21
CMS reviews initial QHP Applications and releases results in the PM Community	6/17/21 – 7/16/21
Initial deadline for QHP Application Rates Table Template; optional deadline to resubmit corrected QHP Application data	7/21/21
CMS reviews initial submission of Rates Table Template and resubmitted QHP Application data, and releases results in the PM Community	7/22/21 – 8/13/21
QHP issuers, Exchange administrators, and CMS preview the 2021 QHP quality ratings	August/September

NMHIX/OSI Guidance

- NMHIX and OSI plan to issue similar guidance for QHP certification process, as well as information for getting on and working with the Exchange. Topics will include:
 - Process and Timeline
 - EDI Requirements
 - Submission and review process in the beWellnm Plan Management Portal*



- NMHIX and Carrier QHP Certification Agreements
- Process will be based on the CMS timeline, but carriers will follow two timelines through July.

*For additional information about the Plan Management Portal and Carrier onboarding, click here:

https://www.bewellnm.com/getmedia/a7863c91-d522-45b0-a9a8-79c02ab7750f/Plan-Management-Module_Carrier-Onboarding-Process.pdf.aspx



Future Topics

- Communication Timeline
 - Coordinating the transition message with CMS
 - Ensuring enrollees know which system to access for Plan Year 2021 and Plan Year 2022 changes
- Premium Billing
 - Changes for enrollees and carriers as beWellnm assumes the premium billing function
- Broker Onboarding
 - User Training (est. start July)



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