

## **Health Policy Division Timeline**

### **2009**

- Established the Health Policy Division
- Continued AccessWV that was launched July 2005

### **2010**

- March 23, 2010 the Patient Protection and Affordable Care Act (ACA) became law
- Some provisions that went into effect in 2010
  - Children could stay on their parent's health plans to age 26
  - Prohibition on Preexisting Condition Exclusions for children
  - Prohibition against rescissions once an enrollee is covered under a group or individual plan
  - No lifetime limits
  - First dollar coverage of preventive services
  - Disclosure of justifications for premium increases
  - Small business tax credits available
- September 20, 2010 received the Planning and Establishment Grant (PEG) for \$1,000,000
- Contracted with outside companies to help with research to establish a state exchange
- Health Policy staff included: Director, research specialist, two (2) policy analysts and a secretary

### **2011 – 2012**

- Medical loss ratios with rebates
- August 13, 2011 received the Level 1 Establishment Grant for \$9,667,694
- Continued research for an exchange, policy provisions, loss ratios, community rating, etc.
- Consumer Assistance - research to set up an In-Person Assistance program to help enroll and educate West Virginia consumers. Continue Stakeholder Meetings to receive input from all stakeholders
- Plan Management – SERFF updates made, work with issuers on QHP certification and SERFF enhancements

### **2013**

- May 2, 2013 Governor Tomblin signed into law Medicaid Expansion starting January 2014
- July 9, 2013 received Level 1, Grant II for \$10,165,134 to fund the IPA program for WV
- Issued RFP for administration of IPA program
- Selected Maximus for IPA contract
  - Total of 160 IPAs were hired, some under Maximus direct management and others from six (6) entities that were selected to receive funding
- CMS awarded Navigator Organization contracts which employed eight (8) Navigators
- 90 Organizations registered to be Certified Application Counselors (CACs)
- Health Policy worked with Maximus to train the IPAs
- Health Policy held training conferences for insurance agents in Charleston and Huntington
- October 1, 2013 Open Enrollment 1 (OE1) started with an effective date of January 1, 2014

### **2014**

- OE1 continued through March 31, 2014
- Medicaid Expansion started
- Provision effective January 2014
- Guaranteed Issue
- No Pre-Existing condition exclusions for adults
- Rating rules

- Essential benefits
- Advanced Premium Tax Credits (APTCs) for individuals
- Individual Mandates
- Risk Adjustment, Reinsurance, Risk Corridors
- Additional changes
- Subsidies for small businesses (under 25 employees)
- Employer mandates
- Co-Op Plans and Multistate Plans
- April 1, 2014 - all AccessWV policyholders moved to other programs (Medicare, Medicaid or ACA plan) and AccessWV closed
- November 15, 2014 OE2 began

#### **2015**

- OE2 continued through February 15, 2015
- Contract with Maximus continued through July 1, 2015 for IPA management
- CareSource received their Certificate of Authority (COA) to sell in ten (10) counties in West Virginia
- Funding was provided to the IPA entities that wished to extend their contract through December 31st
- Training was provided to the agents and assisters before OE3 began
- November 1, 2015 OE3 began

#### **2016**

- OE3 continued through January 31, 2016
- Navigators and CACs continued assisting consumers in West Virginia
- November 1, 2016 OE4 began with Highmark WV in all counties and CareSource in 32 counties