

TIMELINE FOR HEALTH POLICY DIVISION

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.
 - o Some provisions that went to 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
 - o Contracted with outside companies to help with research to establish a state exchange.
 - o Health Policy staff included: Director, research specialist, 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 WV consumers. Continue holding Stakeholder Meetings to received 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
 - o Selected Maximus for IPA contract
 - Total of 160 IPAs were hired, some under Maximus direct management and others from 6 entities that were selected to receive funding
-) CMS awarded Navigator Organization contracts which employed a total of 8 Navigators

-) 90 Organizations registered to be Certified Application Counselors (CACs)
-) Health Policy worked with Maximus to train the IPAs
-) Health Policy also held training for insurance agents in Charleston and Huntington
-) October 1, 2013 Open Enrollment 1 (OE1) started for an effective date of January 1, 2014

2014

-) OE1 continued through March 31, 2014
-) Medicaid Expansion started
-) Provision effective January 2014
 - o Guaranteed Issue
 - o No Pre-Existing condition exclusions for adults
 - o Rating rules
 - o Essential benefits
 - o Advanced Premium Tax Credits(APTCs) for individuals
 - o Individual Mandates
 - o Risk Adjustment, Reinsurance, Risk Corridors
-) Additional changes
 - o Subsidies for small businesses (under 25 employees)
 - o Employer mandates
 - o 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 10 counties in WV
-) 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
-) The Navigators, CAC's continued assisting consumers in WV
-) November 1, 2016 OE4 began with Highmark WV in all counties and CareSource in 32 counties

2017

-) OE4 continued through January 31, 2017
-) The Navigators, CAC's continued assisting consumers in WV
-) OE5 (2018 enrollment) was only six weeks, November 1, 2017 – December 15, 2017
-) Both CareSource and Highmark continued to sell in the same counties as in 2016

- J The Federal Government discontinued the Cost Sharing Reduction (CSR's) payments to the Marketplace insurance companies in September. The Marketplace insurance companies in West Virginia increased their 2018 premiums by approximately 10% to make up for the lost funding.
- J On December 22, 2017 the Tax Cuts and Job Acts (TCJA) was approved. This Act eliminates the individual mandate effective January 1, 2019.

2018

- J OE5 (2018 open enrollment) only lasted 45 days. Previous enrollment periods were 90 days. The enrollment period was November 1, 2017 – December 15, 2017.
- J The Navigators, CAC's, and Agents continued assisting consumers in WV.
- J The OIC offered training on the 2018 health insurance products to both the agents and the assisters in October 2017.
- J Both CareSource and Highmark continued selling in the same counties as in 2016 and 2017.
- J The Federal Government decreased the funding for the Navigators, outreach and advertising.
- J 2018 was the last year for the individual mandate.