

Covered California Tribal Advisory Committee Meeting Agenda

MINUTES February 25, 2014 Sacramento, California

<u>Call to Order</u>	Katie Ravel, Policy Director Covered California, called the meeting to order at 1:05pm.
<u>Roll Call</u>	<p>Northern Tribal Leadership Joleen Robles, Susanville Indian Rancheria –<i>Absent</i> Andrea Cazares-Diego, Greenville Rancheria –</p> <p>Northern Tribal Health Programs Margaret Alspaugh, Greenville Rancheria –<i>Absent</i> Kasey Lonbaken, Shingle Springs Band of Miwok Indians –<i>Absent</i> Arvada Nelson, Quartz Valley Indian Reservation (alternate) –<i>Absent</i> Lona Marioneaux-Ibanitoru, Susanville Indian Rancheria (alternate) –<i>Absent</i></p> <p>Northern Urban Indian Health Programs Liz Hunt, Indian Health Center of Santa Clara Valley –<i>Absent</i> Britta Guerrero, Sacramento Native American Health Center –<i>Absent</i></p> <p>Southern Tribal Leadership Mark Romero, Mesa Grande Band of Mission Indians –<i>Absent</i> Chris Devers, Pauma Band of Mission Indians</p> <p>Southern Tribal Health Programs Ronald Sisson, Santa Inez Tribal Health Clinic –<i>Absent</i> Jess Montoya, Riverside-San Bernardino County Indian Health, Inc. –<i>Absent</i> Romelle Majel-McCauley, Indian Health Council (alternate) –<i>Absent</i></p> <p>Southern Urban Indian Health Programs Jennifer Ruiz, Fresno American Indian Health Project –<i>Absent</i> Scott Black, American Indian Health and Services</p> <p>Central East Tribal Leadership Brenda Adams, Shingle Springs Band of Miwok Indians –<i>Absent</i> Charlie Wright, Cortina Indian Rancheria –<i>Absent</i> Dale Delgado, Bishop Tribe –<i>Absent</i></p> <p>Central East Tribal Health Programs Yolanda Latham, M.A.C.T. Health Board, Inc. Lisa Davies, Chapa De Indian Health Program, Inc. –<i>Absent</i> David Lent, Toiyabe Indian Health Project, Inc. –<i>Absent</i></p> <p>Central West Tribal Leadership Vickey Macias, Cloverdale Rancheria Vacant Silvia Burley, California Valley Miwok Tribe (alternate) –<i>Absent</i></p> <p>Central West Tribal Health Programs Betty Arterberry, Sonoma County Indian Health Project –<i>Absent</i> Member, Tribe Non-Indigenous to California</p>

	<p>Jacque Archambeau, Cherokee Nation–Absent Member, Non-Federally Recognized Tribe Charlene Storr, Tolowa Nation–Absent Marilyn Delgado, Nor-Rel-Muk Wintu Nation (alternate) –Absent Gloria Grimes, Calaveras Band of Mi-Wuk Indians (alternate) –Absent</p> <hr/> <p>Covered California Staff Present: Katie Ravel, Director of Program Policy Jessica Abernethy, Program Policy Manager Mary Watanabe, Community Relations Division Manager Darryl Lewis, Contract Monitoring and Operations Manager, Eligibility and Enrollment Andrea Rosen, Attorney III/ Plan Management Policy Diana Beckett-Hile</p> <p>CRIHB Staff Present: Dr. Mark LeBeau, Executive Director Designee Amanda Wilbur, Health Policy Analyst/ Virginia Hedrick, Associate Health Policy Analyst</p> <p>Jyl Marden, California Council on Urban Indian Health</p>
Elections	Group selected Yolanda Latham as the Chairperson on consensus.
Agenda	<p>Update on Tribal Community Mobilization Program</p> <p>Dr. Mark LeBeau, Executive Director, provided an overview of the Tribal Community Mobilization Grant. CRIHB is the awardee of the Covered California Tribal Community Mobilization Grant. Dr. LeBeau provided the advisory council with the six major tasks of the grant.</p> <ul style="list-style-type: none"> • Consultation. The second annual Consultation went well and was attended by over 80 Tribal and Urban Health Leaders. Over all successful and travel reimbursement was helpful. • Resource Guide. The resource Guide is on target to be completed in March. It is intended to be used by the Workgroup and Covered California staff. It is intended to serve as a tool for the Workgroup as a reference in understanding the unique provisions. It will also be a helpful tool in assisting tribal clinic staff in understanding the provisions. Final guide will be available on Tribal Web portal via coveredca.com after being vetted by Advisory Workgroup. <ul style="list-style-type: none"> - Virginia Hedrick added that although it is not a consumer guide, it is a good resource for staff, health board members and leaders engaging in Covered California. - Workgroup member requested the guide be available to clinic staff and felt it would be a great resource guide. - Jyl Marden added that the “Covered California for American Indians” materials created by CRIHB are great and helpful tools available for staff and consumers. • Research on State and Federal Exchange. A current national research /

review document on federal Marketplace and other state-based Exchanges is being developed in collaboration with CCUIH. Document will show others' current work and policies with Tribes and Urban Indian organizations and will help inform Advisory Workgroup's work with Covered CA.

- Policy / Program Analysis Report. CRIHB is tasked with developing three policy reports. The exact topics of these reports is yet to be determined however ideas being discussed include: enrollment data; historical report on the work of Covered California and partnership with Tribal community; as well qualified health plans and engagement with Tribes and Urban Indian organizations.
- Contact List of ITU. CRIHB and CCUIH created a tribal directory of all California Tribes, and Tribal health organizations, and Urban Indian organizations. This directory was completed and sent to Covered California in the fall.
- Tribal Advisory Group Support. Support Covered CA in moving the Advisory workgroup forward under the vision of the committee members.

Call for questions and comments about this work.

Vickey Macias asks: 1) if Covered CA online systems 'bugs' been fixed, and 2) how is Covered CA supporting Outreach and Education regarding AIAN protections being addressed by Covered CA when AIAN enroll outside of the Indian health program system and for AIAN outside of Covered CA?

Chairperson Latham suggests moving to the next agenda items to address these questions.

Covered CA raises the issue that the Tribal Community Mobilization contract is set to expire in the summer of 2014 and that some contract funding remains unspent. Covered CA asks the Advisory Committee to consider a no cost extension to the TCM contract past the end date to support the next Covered CA Consultation.

It is agreed the Covered CA with talk offline with CRIHB and report back to Advisory Committee at next meeting.

Enrollment System Update

[Slide graphic is shown and Covered CA presents]

Current System limitations: System does not allow for mixed AIAN family enrollment. Currently zero cost-sharing plans are limited to federally recognized AIAN and system does not have capacity to enroll non-federally recognized tribal members in same application. Families in this situation must apply for separately for coverage. Covered CA acknowledges this remains a lingering barrier to AIAN enrollment.

Anticipated fix: Functionality will be addressed at the end of open enrollment (after March 31st) but Covered CA cannot guarantee fix date. Once fixed, Covered CA suggests that those mixed AIAN families that have enrolled in separate plans can call the service center to get it resolved and merged into one single application.

Advisory Committee expresses concern about Covered CA online application timing out and freezing during enrollment process and service center phone line having long wait times.

Covered CA says overwhelming interested is driving long wait times and online system errors and reports that this has been operationally addressed by setting up independent phone lines for insurance brokers and CECs and they have added 250 new service center staff. Additionally, online system went down for 5 days last week without notice and that has created a lot of backlog.

Discussion of 2 significant enrollment deadlines coming up: March 15th to get covered by April 1st and March 30th to avoid tax penalty for failing to obtain coverage. Covered CA notes that AIAN have access to special enrollment periods.

Advisory Committee mentions that we need to be conscientious of this backlog and not wait until peak enrollment times to access system to enroll AIAN.

Mark LeBeau suggests CRIHB and CCUIH send reminder Indian health programs and AIAN enrollment staff about these deadlines.

Advisory Committee asks for further clarification on mixed AIAN family enrollment issue.

Virginia Hedrick reviews zero cost-sharing protections for federally recognized AIAN under 300% FPL and details issues with mixed AIAN family not being able to enroll in one family plan, including not benefiting from one monthly premium and combined tax subsidy. Virginia also notes that federal recognition status does not extend to all AIAN who are coming through Indian health programs (ie: some tribes do not enroll minors and CA has many non-federally recognized tribes) but these individuals are still exempt from cost-sharing when they access an Indian health program.

Vickey Macias expresses concern over federally recognized criteria and how it is going to affect AIAN families. Asks if service center operators and messaging are educated on this issue and how to help AIAN family navigate Covered CA.

Mark LeBeau notes that significant effort has been made by CRIHB to educate AIAN CECs and that Covered CA has funded their Outreach and Education efforts and culturally specific materials. He also notes the need to continue this important work and support service center operators.

Covered CA has mixed AIAN family script for operators which was vetted by CRIHB and commits to updating it when issue has been resolved.

Virginia Hedrick mentions Federal Marketplace has a designated "Indian Desk" to support AIAN navigate and access provisions. She notes federal guidance on mixed AIAN family enrollment is currently the same as Covered CA.

Advisory Committee highlights the continued confusion about the definition of AIAN and who is eligible various ACA protections. It is noted that there is a mechanism for non-federally recognized AIAN, who are IHS eligible, to access exemption from Individual mandate through the Hardship Waiver (available on Federal Marketplace website). It is also noted that Medicaid (Medi-Cal) accepts a broader definition of AIAN for that program's zero cost-sharing protections.

**Update on
Indian
Verification
Process**

[Slide graphic is shown and Covered CA presents]

Covered CA references a patient letter (aka: auto-generated notice) submitted by CCUIH for Advisory Committee discussion and reviews the issue: As indicated in the patient letter, the individual has qualified for subsidized health coverage through Covered CA for 90 days, conditional on proof of AIAN identity. Additionally, individual did uploaded a valid Tribal ID card from a Federally recognized tribe when completing the Covered CA application.

Advisory Committee raises concern that a Tribal ID card from a Federally recognized tribe was not accepted as proof of eligibility for an AIAN zero cost-sharing plan.

Covered CA is currently working through a large volume of verifications provided by applicants (AIAN verifications and others). In most cases, applicants are still receiving auto-generated correspondence from Covered California because they have not cleared verification yet, not because their Tribal ID card was not accepted. However, Covered CA is investigating this issue and we will circle back with Advisory Committee as soon as they have more information.

Advisory Committee asks for more clarification on the "proofs" required for AIAN to verify their Federally recognized tribal status to Covered California.

Covered CA notes they follow federal guidance regarding the AIAN verification documents they accept.

Advisory Committee notes there are distinct inconsistencies between Covered CA's previous guidance and the current correspondence to AIAN beneficiaries regarding acceptable American Indian verification documents. These inconsistencies have created confusion for AIAN community, as well as clinic outreach and CEC staff.

Covered CA worked with CRIHB and CCUIH and was able to change the text of the auto-generated notices to conform with the following verifications: Tribal Enrollment card or CDIB from BIA. Updated patient letter is scheduled to be released in March and then Covered CA will determine how many applicants received the defective notice and will send them the revised notice.

Advisory Committee seeks additional clarification regarding letter correspondence from Covered CA and asks if enrollees who did in fact submit valid verification documents need to re-submit them?

Covered CA maintains that once verification documents are submitted they remain in the queue and will not need to be resubmitted and 90-day window will not close.

Advisory Committee asks what is the internal verification process at Covered CA for the authenticity of these documents.

Covered CA relies on patient attestation – and that information provided is true and correct and cross references applicants name and Tribal verification with federally recognized Tribe 'drop down' menu on online application.

Covered CA requests research on how other states and the Federal Marketplace are handling the AIAN verification process as part of CRIHB's Tribal Community Mobilization grant scope of work.

Covered CA commits to presenting the details of their internal verification process at next Advisory Committee meeting.

**Tribe Dropdown
Menu**

[Slide graphic is show on Federally recognized Tribe list "Drop down" menu on Covered CA online application.]

Covered CA is aware that there are federally recognized Tribes and Alaskan Corporations that are missing from this list (in error), including Pauma Band of Mission Indians.

Advisory Committee suggests adding an "other" write in option and encourages Covered CA to continue to update the Tribal list from the federal register to accommodate gaps, tribal names changes, etc.

Covered CA commits to report back at next Advisory committee meeting on their progress towards these suggestions, and specifically if Pauma (and other's) have been added to Covered CA's Tribal list.

Enrollment Updates	<p><i>[Slide graphic is shown and Covered CA presents]</i></p> <p>1,401 AIAN have enrolled in Covered CA from October 2013 – January 2014. AIAN number is based on the application’s ethnicity /race question and does not reflect AIAN federal recognition status or enrollment in zero cost-sharing or subsidized plans.</p> <p>Advisory Committee requests data on AIAN denials and discusses the need to look at ways to reduce AIAN enrollment barriers.</p> <p>Covered CA agrees to share AIAN data with the Advisory Committee as it becomes available.</p>
<u>ADJOURN</u>	Chairperson Latham adjourns the meeting at 3:00pm