## NORTH DAKOTA LEGISLATIVE MANAGEMENT

## Tentative Agenda

## HEALTH CARE REFORM REVIEW COMMITTEE

Friday, August 5, 2011
Room 126, Richard H. Barry Hall, North Dakota State University Downtown Campus Fargo, North Dakota

9:00 a.m. Call to order

Roll call

Consideration of minutes of the previous meeting

9:05 a.m. Remarks by the chairman

9:15 a.m. Presentation by Mr. Adam W. Hamm, Insurance Commissioner, Insurance Department, providing:

- An update of the status of state implementation of the health benefit exchange provisions of the Affordable Care Act (ACA), including the status of the department's medical loss ratio adjustment application;
- An update of the status of federal Health and Human Services guidelines regarding the ACA;
- A summary of the governance and administration limitations and prohibitions relating to the ACA health benefit exchange;
- A summary of the ACA health benefit exchange self-sustaining funding requirements and any limitations and an update of how other states are considering funding the exchanges to be self-sustaining;
- A review of the Insurance Department's request for proposal for a North Dakota health benefit exchange consultant; and
- A summary regarding the laws and issues relating to a single versus two risk pools for the health benefit exchange, the sale of health policies outside the health benefit exchange, and the four benefit levels required to be offered through the health benefit exchange

Committee discussion

Comments by interested persons

10:45 a.m. Break

11:00 a.m. Panel discussion regarding whether the state's health benefit exchange should be designed to include two separate risk pools--one for individuals and one for small businesses, called a small business health insurance program (SHOP) exchange--or whether the exchange should be designed to combine both the individual and the small

business policies into a single risk pool:

- Mr. Rod St. Aubyn, Blue Cross Blue Shield of North Dakota
- · Mr. Geoffrey Bartsh, Medica
- Ms. Lisa Carlson, Sanford Health

Comments by interested persons

11:45 a.m. Luncheon recess

- 12:45 p.m. Panel discussion regarding whether the state should restrict whether health insurers may choose to offer policies outside the state's health benefit exchange:
  - Mr. St. Aubyn
  - Mr. Bartsh
  - Ms. Carlson
  - Mr. David Middaugh, National Association of Insurance and Financial Advisors -North Dakota (NAIFA-ND)

Comments by interested persons

- 1:30 p.m. Panel discussion regarding whether the state's health benefit exchange under the ACA should limit the qualified health plans offered through the exchange to the four benefit levels--platinum, gold, silver, and bronze--or should allow multiple types of plans within each of the five benefit levels:
  - Mr. St. Aubyn
  - · Mr. Bartsh
  - Ms. Carlson
  - · Mr. Middaugh

Comments by interested persons

- 2:15 p.m. Break
- 2:30 p.m. Committee discussion and directives regarding the proposed governance structure of the state's health benefit exchange, including:
  - Consideration of insurer's proposed changes to the National Conference of Insurance Commissioner's American Health Benefit Exchange Model Act;
  - Responses of North Dakota state agencies to the poll of interest in administering the state's health benefit exchange; and
  - Responses of nonprofit entities to the poll of interest in administering the state's health benefit exchange

Comments by interested persons

3:30 p.m. Adjourn

## **Committee Members**

Representatives George J. Keiser (Chairman), Donald L. Clark, Robert Frantsvog, Eliot Glassheim, Nancy Johnson, Lee Kaldor, Jim Kasper, Gary Kreidt, Lisa Meier, Ralph Metcalf, Marvin E. Nelson, Karen M. Rohr, Robin Weisz, Lonny B. Winrich

Senators Spencer D. Berry, Dick Dever, Jerry Klein, Judy Lee, Tim Mathern

Staff Contact: Jennifer S. N. Clark, Counsel