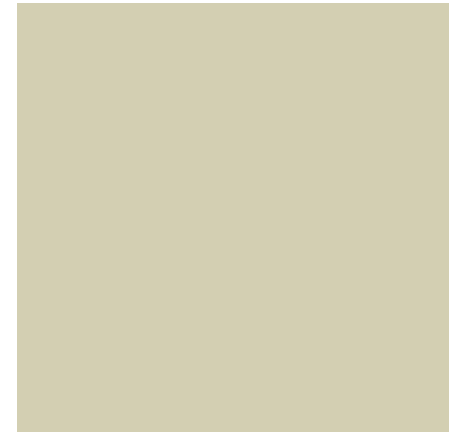


Surviving ACA Open Enrollment Round One



Presented by:
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Recap of 2013-2014 Rollout

- ACA passed and mandated
- Open Enrollments is October 1, 2013- March 2014
- Healthcare.gov issues
- New Terms in the Industry
 - Market Place
 - QHP - Qualified Health Plan:
 - CAC - Certified Application Counselor
 - CACO - Certified Application Counselor Organization
 - Navigator

Provider Anticipations

How will be impacted

- Reduction in Self Pay
- Reduction in Bad Debt
- Additional Revenue
 - Previous Uninsured (because surely all will enroll)
 - Previous Charity patients
- Disproportionate Share Hospital Payment replacement
- Medicaid Expansion would occur in all states

How did Providers Prepare

- ▶ New contract with QHP's
- ▶ System updates with new Payers
- ▶ Education of internal staff on new payer requirements
- ▶ Understand new opportunities for self pay patients
- ▶ Decisions whether to provide “Outreach” programs or not
 - ▶ Identify patient populations that could benefit
 - ▶ Know where patients can get assistance – Navigators, IPA, CAC
 - ▶ Provide in-house support to patients and families
 - ▶ Contract with partner to offer education and enrollment assistance
 - ▶ Offer community education and assistance

What were the Risks to Providers

- ▶ Additional resources
- ▶ Patients “sticker shock” - reluctance to enroll
- Patients default on premiums
- High deductibles result on revenue
- Financial Assistance policy amendments needed
- Conditional agreement revision
- ▶ Patients from outside states
- ▶ Premium assistance efforts

The University of Utah Experience

GAME PLAN

- Pre-rollout presentations to staff and clinics
- Train Financial Counseling staff as CAC's
- Increase staff to handle anticipated demand
- Contract with Cardon Outreach for CAC support in the facility
- Be prepared for halftime adjustments
- Town Hall meetings/Community outreach
- Open door assistance
- Mailing and call campaign to previous self pay "frequent flyers"

The University of Utah Experience

COMMUNITY OUTREACH AND ENROLLMENT

- After Hours Open House Events
 - Financial Counseling Staff
 - Partner with Navigators/CACO (Cardon)
 - Certified Brokers On Site to Assist
 - Existing Patients
 - Community In General

Obstacles and Risk

- Review/Amend Financial Assistance Policies
- What if patients stop paying insurance premiums?
- Low participation due to high cost of insurance
- Lack of plan choices
- Area incomes high relative to FPL
- The time to enroll

Off Cycle Enrollments

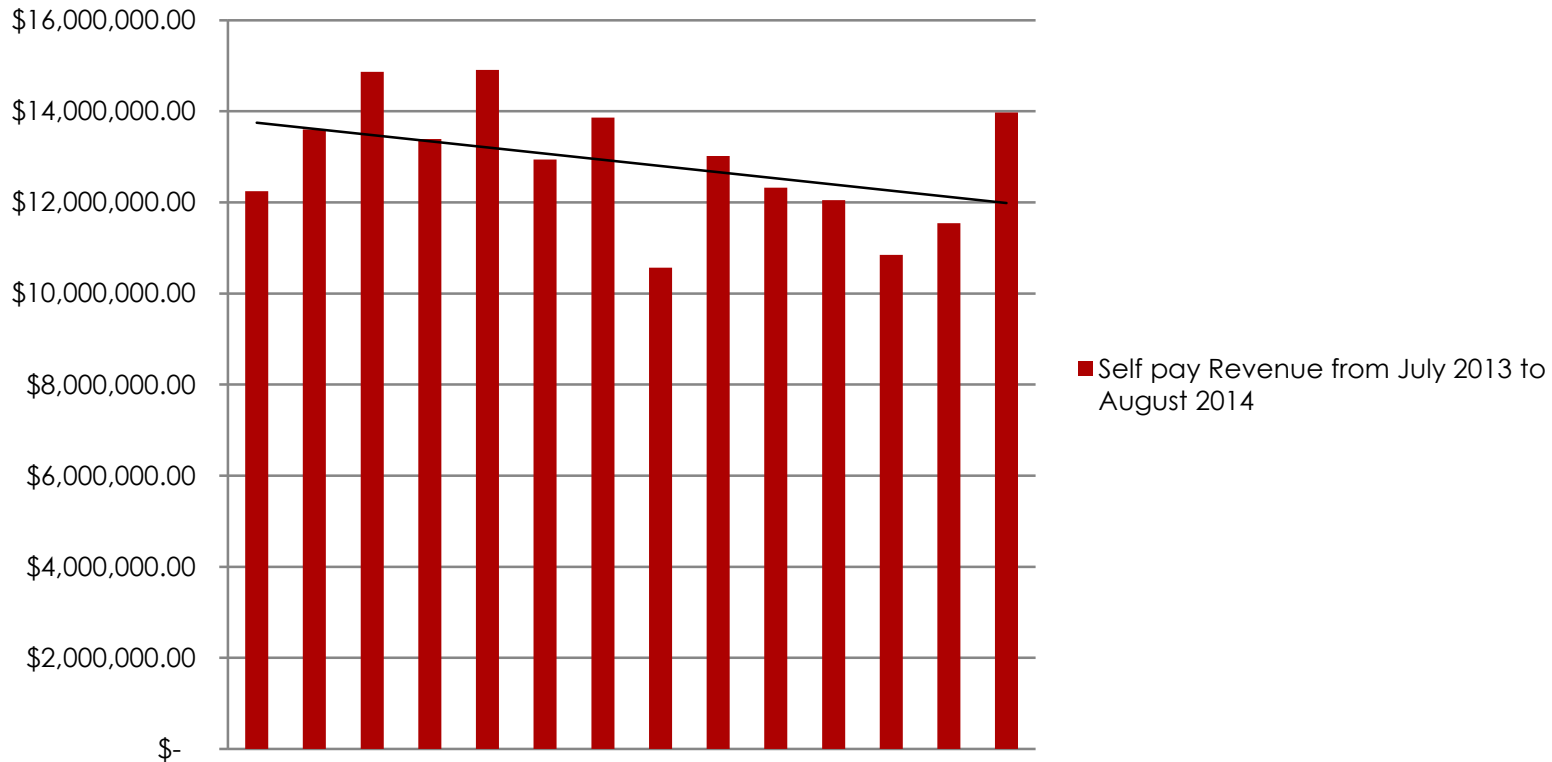
Qualifying Life Events

- Birth/Adoption
- Death
- Marital change
- Loss of Job or Change in employment status
- Return from Military Service
- Eligibility for a Medicare/Medicaid/state sponsored program
- Spouse gains or loses coverage elsewhere
- Child loses dependent status

Impacts to Revenue Cycle

Changes = Did we see a decrease in Self pay?

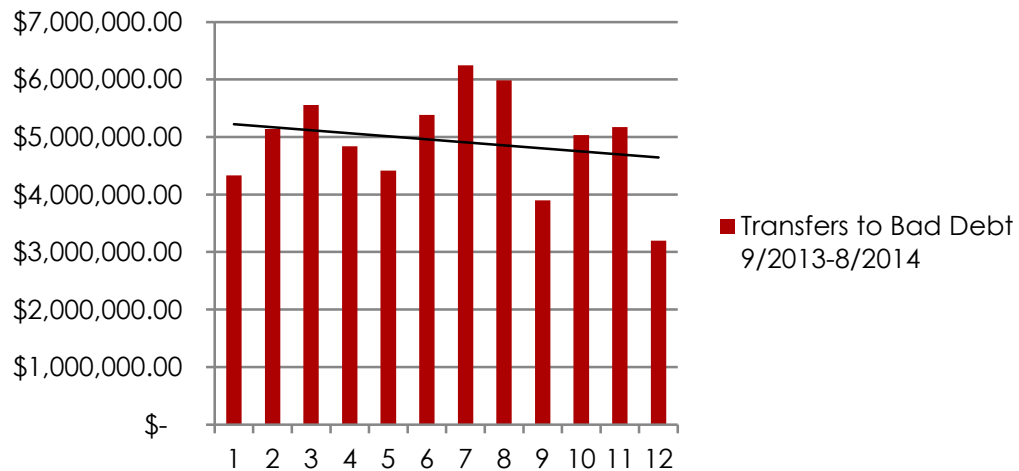
Self pay Revenue from July 2013 to August 2014



Impacts to Revenue Cycle

Have we seen a drop in bad debt? Trending downward

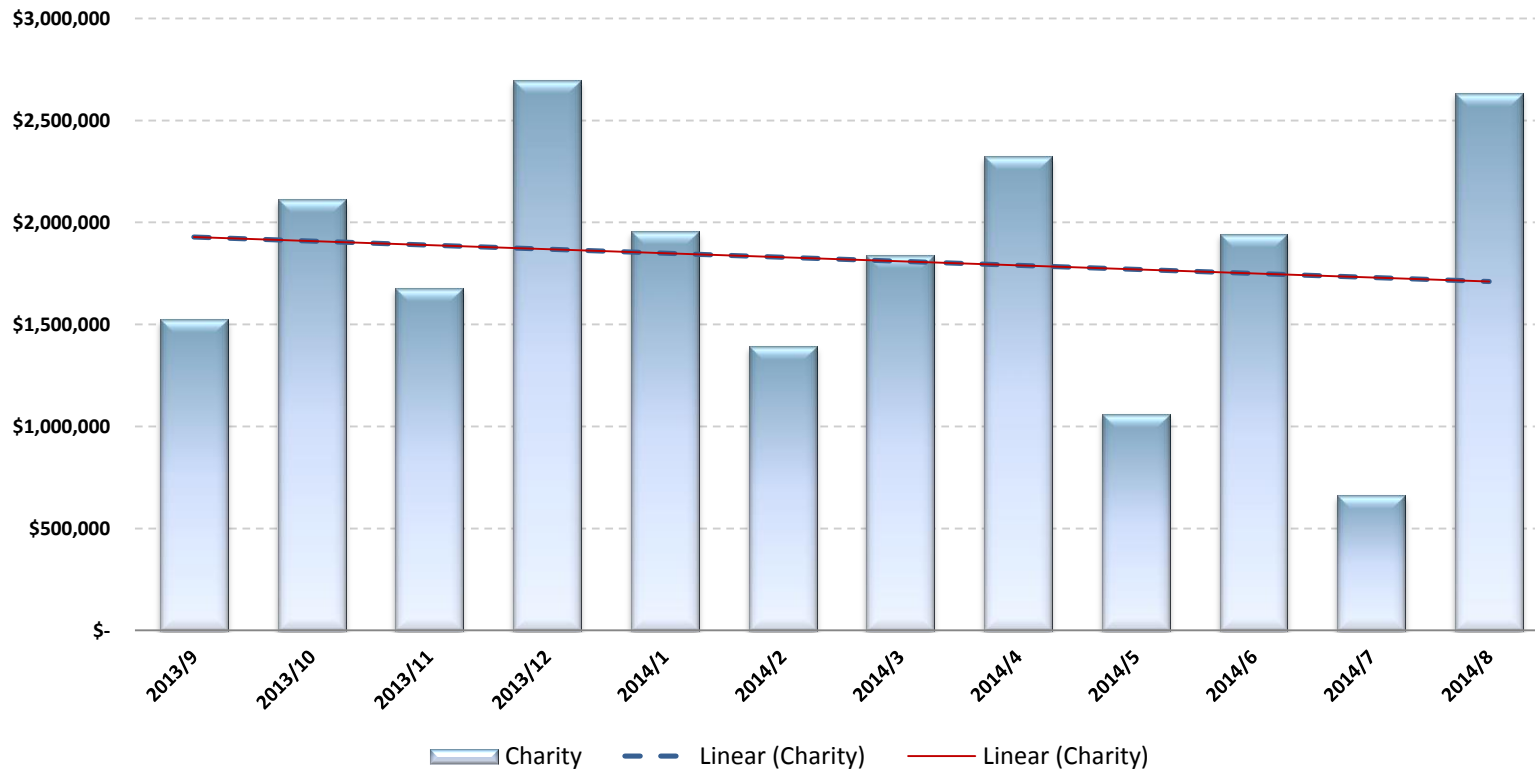
**Transfers to Bad Debt 9/2013-
8/2014**



Has our Charity decreased?

Trending downward, but not enough to claim success

Charity adjustments



Questions still being Asked

Q: How many enrollees in the Marketplace plans?

A: We have approximately 1,017 in commercial plans.*

Q: Will they continue to pay the premiums?

A: 45 have a lapsed Effective date

Q: Are they all new (previously uninsured)?

A: Unknown

Q: How many were just a change in insurance?

A: Unique enrollment identified through payer plan selection

Q: How many are Medicaid re-enrollments:

A: Unknown

What's next

- ▶ Shorter Open Enrollment Period - Nov 15, 2014 – Feb 15, 2015
- ▶ Penalties are higher - \$300+
- ▶ Whose participating - Uninsured – Re-enroll – Switch plans
- ▶ Will Patients new perception increase enrollment

Moving Forward

- ▶ Community/patient outreach
- ▶ Premium assistance programs
- ▶ Charity Policy changes – Culture changes

Pending

- ▶ States still in debate on expansion
- ▶ Employer mandates – 2015/2016

Questions??

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