

IAHU Board Meeting
Meeting Minutes
October 11th, 2016

Called to Order The October 11th, 2016 Board meeting of the Iowa Association of Health Underwriters was called to order by Pres. Schreder at 3:01 PM. The meeting was held at Delta Dental.

Members Present -- Lindsay (Phone), Evans (Phone), West, Shireman (Phone), Schreder, Thams (Phone), Elam, Hitchcock, Rang (Phone)

Members Absent -- Mueller

Guests -- Larry Blixt

Minutes -- Motion by Elam/seconded by Hitchcock to approve the September Board minutes. Motion Passed

Financials -- Motion by Hitchcock /seconded by Elam to approve the September financials. Motion Passed.

President's Report
Lynn Schreder The Region 4 Meeting was held in Minneapolis and attended by Schreder and Evans. It is important that we continue to be involved in the events held in other states. It is a wonderful opportunity to network and get ideas from other Associations. There has been a Dropbox site established for use by Board Members and Members as a whole so everyone can view appropriate documentation. Discussion on building the Association and building future committee Members and leaders. Continuity is important. And Dropbox can be a valuable tool. President Schreder also reminded the Board on current vacant positions. Awards – Media Relations – HUPAC – Membership Retention.

Lengthily discussion of the 1332 State Innovation waiver – is the individual market sustainable? . Conversation from Larry Blixt regarding the Waiver. NAFIA has voted that Iowa should move ahead in support. Larry's recommendation is to meet with the Commissioner to see what his position is. This really is the first step in his opinion. Following this discussion, President Schreder asked the Board for a motion that the Association goes on record as supporting the State of Iowa applying for a 1332 Waiver with the hope that the Association would be able to supply input in the final form of the waiver. Motion was made by Elam / Motion died for lack of a second. Item will be tabled for discussion during the November Board meeting.

Discussion on State of Iowa Bulletin 16-02 from Commissioner Gerhart re: producers charging commission and fees. We have been asked to respond. In the past there has been confusion on the ability to receive commission from a carrier and charge a consulting fee as well. Iowa law does allow both understanding the need for complete disclosure with the client.

President Elect's Report
Todd Thams

There was a fund raiser for Congressman Steven King held at the agency offices of President elect Todd Thams. HUPAC made a contribution to Congressman King's reelection campaign and this check was presented during the fundraiser which was attended by approximately 20 people. Roughly \$5,000 was raised in support of the Congressman. Discussion on the Symposium for 2017. The question was raised about the cost of parking at the Downtown Marriott. Thams reports that the hotel is not flexible in reducing these charges. The committee has decided to have an option where the cost of parking is split between the attendee and the Association. This cost will be part of the Symposium budget and is consider a cost associated with having the event downtown.

Reports --

Finance Committee: No specific report. Checking account balance as of 10/4/16 is \$39,482.77
Bob Lindsay

Programs: There is a webinar coming up on October 20th. Aetna, United and Medica
James West will be discussing new individual and small group products and programs. As of today 41 Members have registered. Currently there are no programs pending for November and December. The Golf Outing in conjunction with the 2017 Symposium is going to be held at Copper Creek, 4825 Cooper Creek Drive, Pleasant Hill. We have committed to them and the deposit has been paid. Committee Member Strouse is activity working on obtaining sponsorships. Discussion about having a Holiday gathering during the month of December. This would be in place of the December Board meeting. The date of December 20th was agreed upon for the Social Event open to all Association Members. Consideration should be given to holding events in Eastern and Western Iowa?

Communications & Awards: The Committee continues to make minor changes to the Association
Michael Elam website. This involved removing some outdated material and including a registration area for our upcoming programs. The graphic mentioned earlier will be included in the header area of the site. Discussion on a YouTube Channel for the Association in anticipation of the videos "How we help lowans thrive!" we will be receiving.

Government Relations: Chair Hitchcock report to the Board on the Pending 1332 State Innovation
Tracy Hitchcock waiver. (An effort to preserve the individual marketplace) NAHU doesn't

have a position paper but they do have a website link that details which states have applied for a waiver.

Member Services: A report was sent to Board Members by e-mail. Current Membership is
Joe Evans 196. There was no Committee meeting during the Month of October. There is a call scheduled for Thursday highlighting Michelle Howard from Detroit. Detroit was a very depressed area from a Membership standpoint. The numbers fell from around 400 to below 200. Michelle was very instrumental in helping with programs – Detroit has retooled their Membership to over 500 Members in less than three years. The Membership committee will ‘pick’ her brain for ideas. There is a campaign for the remainder of the year. For those people who sign up for dues payment by check draft their name is placed in a pool for drawing awarding gift cards. There is now a new national new Member website. Chair Evan participated in the Wisconsin Association’s annual symposium to ‘beat the drum’ about Membership.

At Large Directors --

Western Iowa: No Report – not present
Casandra Mueller

Central Iowa: Member Shireman contacted a graphic artist at Wellmark and asked for
Greg Shireman their assistance in creating a “banner” associated with our new theme of “Helping Iowans Thrive”. The “banner” can be used in both paper and electric forms. This could be used on some of our sites. Discussion on how to integrate this “banner” with our other image files.

Eastern Iowa: No Report –
Jim Rang President Schreder mentioned that she had discussed with Member Rang the importance of coordinating with Program Chair West to make a concentrated effort that all Eastern Iowa Association Members are up to date with the upcoming programs and events offered by the Association. Consider being part of the Program Committee as well.

Old Business No Old Business

New Business Upcoming event – Capitol Conference, IAHU Annual Symposium and NAHU Annual Meeting.

Meeting adjourned: The October Meeting was adjourned at 4:18 PM.

Frequently Asked Questions about 1332 State Innovation Waivers

1. What is a State Innovation Waiver?

Under Section 1332 of the Affordable Care Act (ACA), a state can apply for a State Innovation Waiver, allowing states to implement innovative ways to provide access to quality health care that is at least as comprehensive and affordable as would be provided absent the waiver, provides coverage to a comparable number of residents of the state as would be provided coverage absent a waiver, and does not increase the federal deficit. If approved, these waivers can begin on or after January 1, 2017.

2. What can be waived pursuant to a State Innovation Waiver?

The Secretary of Health and Human Services and the Secretary of the Treasury are authorized to waive a number of provisions under their respective jurisdictions. Specifically, the Secretaries are authorized to waive:

- Part I of Subtitle D of Title I of the Affordable Care Act (relating to establishing qualified health plans (QHPs));
- Part II of Subtitle D of Title I of the ACA (relating to consumer choices and insurance competition through health insurance marketplaces);
- Sections 36B of the Internal Revenue Code and 1402 of the ACA (relating to premium tax credits and cost-sharing reductions for plans offered within the marketplaces);
- Section 4980H of the Internal Revenue Code (relating to employer shared responsibility); and
- Section 5000A of the Internal Revenue Code (relating to individual shared responsibility).

Section 1332 does not change existing waiver authority for provisions in other Federal health programs such as Medicaid or Medicare (including waiver authorities under section 3021 specific to the Center on Medicare and Medicaid Innovation or under section 1115 related to Medicaid and CHIP), although states may apply for such waivers as part of the coordinated application process to be developed by the Secretary.

3. How do states apply?

States should submit their completed application in an electronic format to the Secretary of Health and Human Services at stateinnovationwaivers@cms.hhs.gov.

4. Who can states contact if they are interested in submitting a waiver application and have questions?

States should contact stateinnovationwaivers@cms.hhs.gov.

5. Will states have to apply to each relevant agency separately when submitting a State Innovation Waiver?

No. A state seeking a State Innovation Waiver should apply by submitting a completed application in electronic format to the Secretary of Health and Human Services at stateinnovationwaivers@cms.hhs.gov only. Upon receipt, applications will be transmitted to the Secretary of the Treasury or other relevant agencies for review as appropriate.

6. When must states submit applications for approval? How long will the process take?

Prior to submitting an application, a state must provide a public notice and comment period sufficient to ensure a meaningful level of public input, including consultation with Federally-recognized Indian tribes within state borders. During the public comment period, the state must conduct public hearings to obtain public input regarding the state's application, and must also accept written comments.

The Secretary of Health and Human Services and the Secretary of the Treasury will review an application and make a preliminary determination of whether it is complete within 45 days after it is submitted to stateinnovationwaivers@cms.hhs.gov.

After determining that the application is complete, the application will be made public through the Department of Health and Human Services website, and a federal public comment period will commence while the application is under review. A final decision regarding the waiver will be issued no later than 180 days after the preliminary determination of a complete application.

State Innovation Waivers will not be available with effective dates prior to January 1, 2017.

7. What guidance and regulations exist for State Innovation Waivers?

Regulations governing the application process for State Innovation Waivers can be found here or the Federal Register at 77 Fed. Reg. 11700 (Feb. 27, 2012). Among other things, these regulations provide guidance on how to apply for a waiver and what an application from a state must contain, including actuarial and economic analyses. The regulations detail public notice and comment requirements that a state must comply with before

an application is submitted, including holding public hearings, in order to facilitate a meaningful level of public involvement, input, and transparency in the state application process. They also describe the Federal public notice and comment process that will occur after a completed application has been received. The regulations also describe the requirements for post-award reporting and the standards under which post-award monitoring will take place.

As additional questions and issues arise, the Departments of Health and Human Services and Treasury will issue further guidance.

8. What do states have to include with their application?

The final regulations specify what information needs to be included in an application for a State Innovation Waiver. Critical elements of that application include (but are not limited to):

- The list of provisions the state seeks to waive, including the rationale for the specific requests;
- Data, assumptions, targets, and other information sufficient to determine that the proposed waiver will provide coverage that is at least as comprehensive as would be provided absent the waiver, will provide coverage and cost sharing protections that keep care at least as affordable as would be provided absent the waiver, will provide coverage to at least a comparable number of residents as would be provided coverage absent the waiver, and will not increase the Federal deficit;
- Actuarial analyses and actuarial certifications to support State estimates that the waiver will comply with the comprehensive coverage requirement, the affordability requirement, and the scope of coverage requirement;
- A detailed 10-year budget plan that is deficit neutral to the Federal government;
- A detailed analysis of the impact of the waiver on health insurance coverage in the state;
- A description and copy of the enacted state legislation providing the state authority to implement the proposed waiver; and,
- A detailed plan as to how the state will implement the waiver, including a timeline.

The regulations provide more detail about each of the application elements and should be consulted carefully as states develop applications.