

**TESTIMONY**

**Presented by:** Rebecca Ternes  
Deputy Commissioner  
North Dakota Insurance Department

**Before:** Health Care Reform Review Committee  
Representative George Keiser, Chairman

**Date:** October 1, 2014

Good afternoon Chairman Keiser and members of the committee. My name is Rebecca Ternes. I am the North Dakota Deputy Insurance Commissioner.

I was asked to present an update on the ACA, including latest enrollment figures in the Federally Facilitated Marketplace, and provide any federal guidance on the 2016 Essential Health Benefit benchmark options. I'll also quickly review our latest information on policy filings and Navigators.

**Federally Facilitated Marketplace (FFM) Enrollment**

The attached chart indicates FFM enrollment as of the beginning of September according to reports sent to us by the three companies selling on the Marketplace (Blue Cross Blue Shield of North Dakota, Medica and Sanford Health Plans). The numbers provided are for "effectuated" policies. In other words, people have not only said they want the policy, but they have paid premiums toward the coverage.

The federal number included on the chart is still as of mid-April and indicates a higher total number of 10,597 because this number is for people who "selected" a plan but may not have paid premium. The total number of lives covered from the figures reported to us directly from the insurers is 10,369. The figure reported to you in July was 9,953.

There was a recent report issued by the U.S. Department of Health and Human Services listing the number of enrollees that had “selected” a plan by zip code. The North Dakota numbers are not valid, however, because the data in any zip code with fewer than 50 enrollees was not captured.

With that in mind, here are the top 10 zip codes by enrollees who “selected” a plan:

<b>Zip Code</b>	<b>City</b>	<b># of Enrollees</b>
58103	Fargo	717
58102	Fargo	441
58078	West Fargo	434
58104	Fargo	412
58501	Bismarck	393
58201	Grand Forks	389
58601	Dickinson	366
58554	Mandan	362
58504	Bismarck	315
58503	Bismarck	310

Source: *Plan Selections by ZIP Code in the Health Insurance Marketplace*, U.S. HHS, September, 2014

### **2015 Health Insurance Policy Filings**

The Department has been working daily with major medical and dental carriers to assist them in making their 2015 filings. We are working with the major medical carriers on 30 filings and with the dental carriers on 21 filings. While there are some changes to plans in cost-sharing and required benefit changes, there are very little changes to products overall.

Like last year, plan form filings will become public when open enrollment begins on November 15.

## **Navigators**

HHS announced the Navigator grant awards on September 8. The total awarded nationwide was \$60 million. The same two North Dakota recipients that received funds for the 2013-2014 enrollment period have received funds for the 2014-2015 enrollment period.

Great Plains Tribal Chairmen's Health Board

Service Area: Four reservations and one Indian Service Area

Grant Amount: \$186,000

Minot State University - ND Center for Persons with Disabilities

Service Area: Statewide

Grant Amount: \$414,000

## **2016 Essential Health Benefits (EHB)**

No guidance has been issued to date on how or if the EHB benchmark plans will be changed for 2016. We expect proposed approaches to be announced in October or November.

That concludes my testimony. I would be happy to answer any questions. Thank you.

# 2014 ND Federally Facilitated Marketplace Enrollment

(as of 9/08/14)

	<b>BCBS ND</b>
Effectuated contracts (enrolled and first month paid)	4,849
Covered lives under effectuated contracts	8,226
	<b>Medica</b>
Effectuated contracts (enrolled and first month paid)	1,270
Covered lives under effectuated contracts	1,661
	<b>Sanford</b>
Effectuated contracts (enrolled and first month paid)	286
Covered lives under effectuated contracts	482
	<b>Total All Carriers</b>
Effectuated contracts (enrolled and first month paid)	6,405
Covered lives under effectuated contracts	10,369
<b>Federal number as of 4/19/2014</b>	<b>10,597</b>

Notes: The federal number represents individuals who have selected a Marketplace plan. This means the total number of individuals determined eligible who have selected a plan (with or without the first premium payment having been received directly by the Marketplace or the issuer). This is also known as pre-effectuated enrollment.

The federal number also includes special enrollment from individuals that had started but not completed enrollment by 3/31/14.

