

*NC Get Covered Coalition Meeting -  
Discussion of Grant Award*

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# Health Insurance Enforcement and Consumer Protection Grant Program

- Grant intended to provide a funding source to the State in implementing and planning for specific Federal market reforms and consumer protections.
- Goal is to ensure that our compliance processes relating to the selected market reforms and consumer protections provide strong regulatory controls that result in improved compliance with those reforms and protections, and improved understanding of the federal reforms for consumers, providers, issuers and department staff.



- The grant runs from 10/31/16 through 10/30/18, and NCD OI was awarded \$1.1 Million for the two years.
- NCD OI was allowed to choose specific reform areas to target in the grant –
  - Nondiscrimination in Comprehensive Health Insurance (EHB Package)
  - Coverage for Preventive Health Services
  - Bringing down the Cost of Health Care Coverage (MLR)
  - Appeals Process
  - Parity in Mental Health and Substance Use Disorder Benefits
- NCD OI chose Coverage for Preventive Health Services and Parity in Mental Health and Substance Use Disorder Benefits as our areas of focus.



- NCDOI will improve compliance by enhancing program efficiency, consistency, and effectiveness in both pre- and post-market compliance.
- Will hire staff in L&H Division to oversee the grant projects and perform research and analysis. The staff will be the technical expert on the reforms in L&H, will develop and operationalize policy, oversee contracts with consultants to assist in this work, and will help develop training for staff and issuers.
- All revised processes and policy will be shared across DOI divisions and incorporated into pre- and post-market compliance reviews and processes. Improved compliance tools and training will be shared with insurers to assist with their compliance efforts.



- Will hire staff in Consumer Services Division who will be primarily responsible to improve issuer compliance by enhancing processes for consumer complaint investigations. Once trained and once new processes or tools are developed, the expertise will be shared amongst all complaint analyst.
- NCDOL's complaint tracking software will be updated to track complaints related to the targeted market reforms.
- NCDOL will engage in a variety of outreach and education activities statewide centered on the target reforms.

# QUESTIONS