

# OHHP

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## Ohio Association of Health Plans

### *2009 Annual Report to Delegates*





Dear OAHP Delegates,

As 2009 draws to a close, I would like to draw your attention to the accomplishments made this year by your association. While there were a variety of challenges due to the rocky Ohio economy and the many health care reform proposals from Washington, D.C., the Ohio Association of Health Plans used this period to reach out in some new and different ways.

Throughout 2009, the OAHP and its 19 member companies worked proactively with our core constituencies, informing them about the many positive impacts that the health insurance industry has on Ohioans' health and the health of our economy.

Our efforts were spent communicating with the Ohio General Assembly and state policy makers, the media and members of the public to help them better understand the health insurance industry including commercial insurers, Medicaid Care Coordination Plans and Medicare Advantage Plans. We used a variety of tactics to get our messages across – from legislative testimony, memos, special events, an outdoor wallscape, and “thought you should know” pieces to working with the mainstream media outlets, and the use of new social media outlets like Facebook and Twitter. By any measure, the OAHP reached out in an unprecedented way in 2009.

In addition, the OAHP also took a look at our public image and adopted a new logo and color palette along with a revamped website to present a fresh, vibrant face to the public. Our new look is optimistic, forward-looking and positive, which projects the true spirit of our industry as health insurers want the best health outcomes and the best health for their customers and for all Ohioans.

Health care reform continues to be debated in Washington, D.C. One thing we know for sure is that if and when a bill gets signed, there will be a lot of decisions and implementation areas that will be done at the state level. In addition, in 2010 there will important elections in Ohio for statewide constitutional offices, Ohio Supreme Court seats, a U.S. Senate seat, all of Ohio's members of Congress, all of the members Ohio House of Representatives and half of the members of the Ohio Senate.

As we look forward to 2010, the OAHP will continue its mission to be an effective advocate for the industry that provides health insurance benefits to more than 8 million Ohioans.

Sincerely,

Kelly McGivern  
President and CEO



## OHP Advocacy – A Budget Year Unlike Any Other

Heading in to 2009, and the start of a new, 2-year fiscal biennium, the OHP was ahead of the curve in our efforts to educate legislators and the public about the value of Ohio's health insurance plans.

With the global financial collapse in the fall of 2008 as a backdrop, Ohio's fiscal conditions were sure to be strained. Because of these unprecedented fiscal conditions, the OHP especially needed to place an emphasis on the value and predictability that Medicaid Care Coordination Plans bring to the state and why they should continue as part of Ohio's Medicaid Program. A comprehensive, informational budget package was developed that stressed the better health outcomes and lower costs that Medicaid care coordination brings to the state. In addition, OHP staff held a special legislative briefing at the Riffe Center in January to bring new legislators up to speed and refresh the memories of returning legislative veterans about the value of Medicaid Care Coordination.

The OHP successfully lobbied for the Governor's Executive Budget to include non-contracting hospital language, however, during the legislative process, this language was taken out. The OHP also supported efforts to expand Medicaid eligibility, supported efforts to reduce churn within the system, and successfully lobbied against efforts to eliminate the Medicaid Care Coordination Program in certain regions.

The OHP's messages of healthier Ohioans at a manageable cost were repeated in printed publications, electronic messages and newsletters and a special "Monopoly" themed publication where a character looking for savings pointed out ways to save up to a billion dollars.



**OAHP pocket card handed out to legislators during the budget process**



## OAHP Advocacy – A

### Budget Year Unlike Any Other

**Pocket Facts From OAHP**  
 See how much you know about where Ohioans get their health insurance. Take the quick quiz below. (Answers on back)

- True or False?** Most Ohioans get their health coverage through Medicaid and Medicare.
- What percentage of Ohioans have health coverage through employer-based insurance?  
 a. 45%      c. 59%  
 b. 52%      d. 25%
- How many Ohioans are covered by Medicaid Managed Care Plans?  
 a. 1.3 million      c. 500,000  
 b. 360,000      d. 5 million
- How many Ohio seniors are currently enrolled in a Medicare Advantage plan?  
 a. 1 million      c. 250,000  
 b. 550,000      d. 220,000

**Did you know?** Ohio's health plans pay more than \$165 million per year in taxes? Ohio's health insurance industry is responsible for the employment of more than 51,000 Ohioans.

**OAHP**  
 The Ohio Association of Health Plans  
 Representing Ohio's Health Insurers  
 www.oahp.org • 614-228-4662

The state's budget bill also included significant changes for Ohio's commercial insurers as well. Included in these changes is the expansion of the definition of dependent age up to 29 if the dependent is a resident or full-time student, new administrative cost reporting requirements, and changes in Ohio's premium rates charged for open enrollment. In response to initially unworkable budget language in these areas, OAHP coordinated a lobbying campaign to seek revisions to the proposed requirements and worked with Milliman Consultants to develop data on the impact proposed open enrollment premium caps would have on premiums in the individual market.

As a result of OAHP efforts, language was mitigated to provide flexibility in implementation of the dependent age requirements and administrative cost reporting. Additionally, OAHP was able to secure an agreement to phase in open enrollment premium caps with an actuarial analysis to be performed before the final phase in.

Other successful changes achieved included a major shift in the open enrollment requirements on health insuring corporations to be the same with sickness and accident insurance companies and elimination of public notices of open enrollment. Finally, OAHP prevented onerous language from being included in the budget to create an Attorney General's consumer ombudsman for health insurance complaints, to add requirements for reimbursing advance practice nurses, and change contract amendment processes.

The budget bill also creates a 26-member council to advise the Governor, the General Assembly and the public on strategies to expand affordable health insurance coverage and improve the cost and quality of Ohio's health care system. This builds on the State Coverage Initiative that OAHP participated in through 2007. OAHP successfully achieved representation on the council for four member plans.



## **Health Care Reform Advocacy**

In addition to efforts made at the state level to increase coverage for Ohioans, health care reform bills introduced in the U.S. House of Representatives and U.S. Senate were closely followed by the OAH and feedback provided to Ohio's congressional delegation.

Throughout the summer, as town hall meetings were conducted on health care reform, the staff of OAH took every opportunity to express the industry's point of view in a positive way about how to make changes to our business model, making insurance more accessible and more affordable to all Americans.

In the summer, OAH President and CEO Kelly McGivern also visited the editorial boards of three of the state's major newspapers to answer questions and present the industry's vision for reform, and also penned a guest editorial on health care reform in The Cincinnati Enquirer that ran Sunday, November 15.

In addition, Kelly McGivern issued a strong defense of health insurers in a letter to the editor to refute inaccuracies about the insurance industry that were published in an open letter written by U.S. Senator Sherrod Brown. OAH will be active in this debate long after the president signs any kind of health reform bill, as the states will be responsible for implementing many of the changes.

# **THE CINCINNATI ENQUIRER**

## **Congress' 'fix' is unfair to consumers and insurers**



## OAHP A Renewed Focus on Communicating

In 2009, the OAHP brought on a full-time staff person to manage its communications efforts to reach our target audiences and help them better understand the health insurance industry including commercial insurers, Medicaid Care Coordination Plans and Medicare Advantage Plans.

OAHP employed a variety of tactics to get our messages across to our audiences – from legislative testimony, memos, special events, an outdoor wallscape, and “thought you should know” pieces to working with mainstream media outlets, and use of new social media outlets like Facebook and Twitter. OAHP and ODI staff also participated in a live, on-air phone bank to help consumers with health insurance questions as part of WBNS 10-TV’s Survival Source series.



The OAHP formed a Public Affairs Committee to work with our plans’ marketing and communications staff to coordinate efforts



to promote the industry as a whole. OAHP member plans participated in Ohio’s 2009 Make a Difference Day, lending a hand to those in their communities and also in promoting the year-end holiday charitable activities of the OAHP member companies. For our holiday release, we had the support of Lisa Hamler-Fugitt of the Ohio Association of Second Harvest Foodbanks, one of Ohio’s leading anti-poverty advocates. Because of the connection with her organization and the Health Care Home, we have developed a positive working relationship that continues to be a supportive one.

In addition, the OAHP also took a look at our public image and adopted a new logo and color palette along with a revamped website to present a new image to the public. Our new look is optimistic, forward-looking and positive, which projects the true spirit of our industry as health insurers want the best health outcomes and the best health for their customers and for all

Ohioans. The website has taken a major leap forward and is continually updated with revised content to reflect the latest news and developments.



OAHP’s new color palette



## Health Care Home

The seven OHP Medicaid Care Coordination plans came together under the Health Care Home to better describe the comprehensive care they provide to Medicaid consumers. Health Care Home also integrates behavioral concerns, prescriptions and community services so that Medicaid recipients benefit from all available resources to help them use health care more effectively and stay healthier.



The Health Care Home concept kicked off in the spring at a Statehouse Well Health Fair that included a wallscape strategically located near the Statehouse in downtown Columbus. The plans, under the Health Care Home, partnered with Ohio's Benefit Bank, a public-private partnership that uses a web-based computer program to connect low and

moderate-income Ohioans with access to work supports such as tax credits and public benefits.

In addition, under the Health Care Home banner, the seven Medicaid plans participated in a special campaign called **Keep Up with Check Ups** to encourage parents of small children to schedule well child visits. OHP made an effort to reach out to local resources such as PTAs and county departments of job and family services, county boys and girls clubs, and other county social service agencies to get this message across to families with school-age children.



Another feature found on the Health Care Home's website is standardized forms for common procedures and processes that can be used by providers with any of the Medicaid Care Coordination plans. This includes a section where all of the plans' requirements can be compared side by side as well as standard forms for pre-authorizations, nursing facility stays and home health care.

[www.ohiohealthcarehome.org](http://www.ohiohealthcarehome.org)



## **A Partner To Decrease Paperwork for Physicians**

The Ohio Association of Health Plans participated in the launch of a landmark initiative to make delivering and receiving health care easier for patients and their physicians by reducing the time, effort, and expense for “paperwork” required for each patient office visit. The Ohio initiative offers opportunities to simplify the work associated with patient visits and achieve savings, including providing physicians with information in “real-time” that:

- Allows office staff to quickly determine key eligibility and benefit information, minimizing time and expense needed for such purposes;
- Gives physicians access to current and accurate information on the status of claims submitted by physician offices for payment by insurers. This will minimize the need for follow up steps by office staff or submission of duplicate claims that delays rather than expedites payment in most systems;
- Tests real-time referrals and timely pre-authorization of services; and
- Provides for the online submission of healthcare claims.

Savings are estimated in the hundreds of billions of dollars when all of health care moves to automation and standardization, and Ohio is leading the way as one of two pilot states.

## **Simplifying Small Group Applications**

In 2009, the Ohio Association of Health Plans and its member companies worked to create a standardized small group application that includes all information needed by each insurer into one form. This will help small businesses who want to apply for coverage and also ease the administrative process for receiving multiple quotes for health insurance rates. Nine companies have agreed to use the form and it is currently being reviewed by the Ohio Department of Insurance for use in January 2010.





## Helping Tackle Childhood Obesity

The Ohio Association of Health Plans is one of the founding partners of the Healthy Choices for Healthy Children effort, which seeks to pass legislation to make Ohio a national leader in addressing childhood obesity by:

- Raising the bar to ensure children have access to nutritious foods in the school setting
- Building physical activity into the daily school routine, and
- Measuring progress through Body Mass Index (BMI) screenings upon school entry, and in 3<sup>rd</sup>, 5<sup>th</sup> and 9<sup>th</sup> grades

*“By building good health habits for our kids, we can help them become more healthy adults. Ohio’s health plans are fully supportive of the Healthy Choices for Healthy Children legislation to reduce the number of obese children and adolescents so that they don’t become obese adults.”*

*Kelly McGivern*

*OAHP President and CEO*





## A Look at 2010

The OAHHP will be active in 2010 on many fronts. With national health care reform, and the tenuous economic status that the states are in, there will be numerous opportunities for leadership by OAHHP on key issues.

As called for in the budget, there will be changes to the state's open enrollment program – the increase in the enrollment limits, expansion of eligibility guidelines, and modification of premium rate caps – OAHHP and state insurance officials will be watching closely to see how many of the estimated 52,000 Ohio residents seek coverage through this revamped program.



Final passage of federal reform will result in needed state action to implement key changes in health insurance benefits. OAHHP will lead efforts to organize key groups on common issues for advocacy and ensure common sense and flexibility is designed into any changes needed in state policy language for federal compliance.

In addition, debate will continue in the Ohio General Assembly before it breaks for the summer and fall election season on topics that include: the formation of an Interstate Health Insurance Compact to facilitate the purchase of coverage across state lines, restrictions on health insurance plan formulary changes during an enrollees contract term; limitations on subrogation by insurance carriers; restrictions on amending contracts; and requirements for provider designation programs. Mandated benefit bills requiring coverage for autism services, prosthetic devices, oral chemotherapy (on a parity basis), and cancer treatments will also receive attention.



There will also be work done on transparency and health information technology initiatives with a focus on the creation of the Ohio Health Information Exchange Center. The Center is a public-private collaboration that is envisioned to compile services and data into a central access point to create a holistic view of the individual patient, thereby improving the overall delivery of health care.

Additionally, 2010 will be a heated election year in Ohio. Ohio will have a spirited governor's race, races for Ohio Supreme Court seats, an open U.S. Senate seat for the first time since 1994, all 18 U.S. House districts, all 99 Ohio House seats and half of the Ohio Senate's seats on the ballot. OAHHP will be keeping a watchful eye on these races, and communicating their importance to delegates and member companies who will have an opportunity to help choose our state leaders.

## OAHP By the Numbers - 2009

- **Administrative**

200 OAHP committee or workgroup meetings

202 conference calls

4 full-time staff members

- **Advocacy**

40 bills tracked by OAHP

125 legislative testimony/meetings

12 speeches/presentations

1 bill passed

400 meetings held outside of the office

- **Communications & Media**

70 reporter inquiries

35 newspaper, radio or TV quotes

13 press releases/statements

1 op-ed piece published

3 editorial board meetings with major newspapers

15 electronic newsletters issued

240 editions of electronic news clips issued

- **Educational Events**

125 attendees

23 speakers at Annual Convention

30 sponsors for Annual Convention

4 sponsors at other OAHP meetings

- **Political**

25 fundraisers attended

8 fundraisers hosted or co-hosted

\$9,225.80 in PAC contributions



# 2009 In the News

## THE CINCINNATI ENQUIRER

The Columbus Dispatch

LETTERS TO THE EDITOR

THURSDAY  
NOVEMBER 5, 2009

### Public option would add to problems

“As the debate on health-care reform has moved forward, a lot of rhetoric has been used. Unfortunately, some of it, including the Oct. 28 letter from Sen. Sherrod Brown, D-Avon, can be quite misleading”

KELLY MCGIVERN President and CEO, Ohio Association of Health Plans

### Congress’ ‘fix’ is unfair to consumers and insurers

Dayton Daily News

“McGivern of the Ohio Association of Health Plans says real reform must begin with the way health care providers are paid. The current fee-for-service system gives doctors and hospitals an incentive for providing more services at greater cost when less may actually be better for

## THE PLAIN DEALER

Website To Reduce Insurance Red Tape

By Sarah Jane Tribble

October 6, 2009

“Kelly McGivern, president and chief executive officer of the Ohio Association of Health Plans, said the state’s insurers lobbied to be a pilot state. Ohio’s insurers process over 38 million billing claims annually, she said. The goal is to provide more transparency up front so that physicians offices can help consumers with common questions.”

BREAKING NEWS: DISPATCH.COM

THE COLUMBUS DISPATCH | Metro & State | SUNDAY, SEPTEMBER 13, 2009

### Medicaid plans take pain out of forms

All sides applaud standardizing of preapprovals, referrals

### COLUMBUS BUSINESS FIRST

Tuesday, April 7, 2009, 9:34am EDT | Modified: Tuesday, April 7, 2009, 11:47am

### Aetna commits to New Albany expansion

Business First of Columbus

Little more than a week after **Aetna Inc.** was offered a \$2 million state tax incentive to add more than 200 jobs at its New Albany call center, the insurer has committed to the expansion and boosted the planned total jobs.