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Memorandum

From: Trinka Kerr, Chief Health Care Advocate

To: House Committee on Health Care

RE: Summary of Individual Consumer Assistance Component of Quarterly Report Jan-Mar 2015

Individual Consumer Assistance

The HCA's call volume hit record levels this quarter. We received 1,224 calls, a 12% increase over the previous record, which occurred last quarter. All of the increase was attributable to problems with Vermont Health Connect. These cases frequently involved multiple steps to resolve. The number of complex cases increased by 43% over last quarter. Complex cases involve more than two hours of an advocate's time.

VHC problems continued, and in fact increased by 51% over last quarter. About 19% of these involved access to care problems. We received 706 calls related to VHC, which was 52% of all calls. The problems included, invoice and billing, new mistakes made during the renewal process, individuals unable to get onto the plan they wanted with the subsidy they were entitled to, changes in circumstance requested in 2014 that remained unresolved, and mistakes in Advance Premium Tax Credits.

- Change of circumstance problems increased 27%.
- Invoice and billing problems increased 34%.
- 14% of all calls involved tax problems related to the Affordable Care Act.
- 10 out of the top 15 problems involved VHC.
- The HCA saved individual Vermont consumers \$219,054 this quarter.

Recommendations to VHC

1. Improve the VHC invoice and billing system.
2. Make the change of circumstance functionality operational as soon as possible.
3. Keep working to improve quality control on the manual operations. We continue to see errors compounded by other errors.
4. Reinstate high level stakeholder consumer experience meetings with the carriers, the HCA and navigators.