Agenda

• General Review of OHA, our history & mission
• Our functions & who we serve
  • Outreach, consumer advocacy, policy & insurance appeals
• Access Health & HUSKY/Medicaid
• OHA caseload statistics
History

• Established by Public Act 99–284
  • Originally The Office of the Managed Care Ombudsman
• Renamed Office of the Healthcare Advocate in 2005
• Created to promote and protect the interests of covered persons under health plans in Connecticut
Independent State Agency

- Healthcare Advocate Appointment process
  - Qualified by the Advisory Committee
  - Appointed by the Governor
  - Confirmed by General Assembly \((\text{both houses})\)
  - Four-year term \((\text{can be reappointed})\)

- Agency is funded through the Insurance Fund
  - \((\text{not general budget})\)
Mission

• To assist consumers with healthcare issues, including access to healthcare services, healthcare coverage, and insurance denials
• To establish effective outreach programs and develop communications to educate consumers about their rights and responsibilities as members of healthcare plans
Who We Are

- Healthcare Advocate – Ted Doolittle
- Program Manager
- Staff Attorneys
- Paralegals

- Consumer Information Reps
- Administrative Support Staff
- Health Program Associate
  - (outreach; data; reports)
- Nurse Case Managers
- 18 FTE’s
Areas of Expertise

• State Health Insurance Regulation
• Federal Health Insurance Regulation
  ACA    ERISA    COBRA Medicare    Medicaid
  MHPAEA    AHCT
• Medical Necessity
• Insurance policy & contract interpretation
• Billing
• Healthcare & healthcare insurance markets
Core Functions

• Assist and educate consumers in selecting health plans
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• Educate consumers re rights and responsibilities under their health plans and how to advocate on their own behalf
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• Help consumers to resolve problems with their health insurance plans when they arise – represent consumers in claim denials
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• Educate consumers re rights and responsibilities under their health plans and how to advocate on their own behalf
• Help consumers to resolve problems with their health insurance plans when they arise – represent consumers in claim denials
• Identify issues, trends and problems facing health care consumers & make policy recommendations to regulators, legislature or industry on behalf of consumers
Consumers who request our assistance with a health insurance issue, and who:

• Are residents of Connecticut; or

• Are members of a health plan delivered or issued in Connecticut
Who We Serve
Consumers who are members of:

• Private/commercial health insurers
• Group health plans (including employer or union-sponsored ERISA and Taft-Hartley plans)
• Federal, state and municipal employee benefits health plans
• Public Medical Assistance Programs (including Medicaid & CHIP)
• TRICARE
• Medicare
• Any alternative coverage plans (Association Health Plans; Short-Term Plans; Healthcare Sharing Ministries)
• Uninsured individuals
Consumer Education & Outreach

• Respond to consumer questions through email or toll free call-in line
• Website – news, health care insurance resources, links to other organizations
• Facebook/Social Media
• Conferences and other community events
• Webinars and other training activities
Consumer Advocacy
Appealing Adverse Decisions

• Collection of insurance plans, policies, claim records and other related documents
• Gathering medical records and medical research articles
• Researching legal issues related to coverage denials (e.g., mandates, exclusions)
• Preparing complaints and appeal letters for submission to plans and regulators
• Maintaining contact with carriers, government agencies, consumers and providers until appeal is resolved
• OHA gathers substantial data regarding consumer complaints
• Data is synthesized and analyzed to identify trends impacting consumers
• Consumer-focused solutions to adverse trends are formulated in collaboration with other stakeholders
• OHA recommends and advocates for policy changes designed to improve access and outcomes for consumers at the administrative and legislative levels
Consumer Advocacy - Public Policy

OHA also participates as a member of various commissions, workgroups and other advisory entities:

- Access Health Board of Directors
- Health Care Cabinet
- MAPOC
- BHPOC
- APCD Advisory Council
- Commission on Health Equity
- Choosing Wisely Collaborative
- Health Information Technology Council
- Protect Our Care
Consumer Referrals to Partner Organizations

- CHOICES – Medicare enrollments
- Access Health – QHP and HUSKY enrollments
- State Agencies – DSS, DCF, DMHAS, DDS, CID, AG, etc.
- Federal Agencies – CMS, HHS, DOL, etc.
- Brokers – advice re plan selection
- Other Community-Based Organizations – (e.g., immigration assistance)
Accomplishments - 2018

• Participated in approximately 213 outreach/consumer education events
• Assisted over 5000 consumers with individual healthcare/insurance issues
• Saved consumers $13 million in healthcare and health insurance costs
<table>
<thead>
<tr>
<th>How AHCT clients heard about OHA (2018)</th>
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<tbody>
<tr>
<td>Health Insurance Exchange</td>
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<tr>
<td>Previous Case</td>
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<tr>
<td>Legislator-State Legislator</td>
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<tr>
<td>Denial Letter from insurer</td>
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<tr>
<td>State Agency</td>
<td>10</td>
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<tr>
<td>Personal Referral</td>
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<tr>
<td>N/A</td>
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<tr>
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<tr>
<td>Provider</td>
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<td>AHCT Complaint Type (2018)</td>
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<td>Cancel/Term Request</td>
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<td>Incorrect Premium Rate/APTC</td>
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<td>Effective Date Dispute</td>
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<tr>
<td>Transaction NOT Received</td>
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<tr>
<td>Dependent/Policy Holder</td>
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<tr>
<td>TMA</td>
<td>5</td>
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How Husky Clients Heard about OHA

Governor's Office/Lt. Governor's Office - 5%
Previous Case - 11%
HIX-Other - 11%
Denial Letter from insurer - 11%
Provider-Doctor - 6%
Legislator-State Legislator - 28%
N/A - 28%
OHA opened just 28 pure HUSKY cases in 2018
Assisted HUSKY client to receive all of the in-home nursing service hours that had been approved.
Comparison of Total Number Cases
[CY 2012-2018]
CY 2018 MENTAL HEALTH CASES

- 1 Mental Health IICAPS: 49%
- 1 Mental Health: 46%
- 112 Mental Health-RTF: 3%
- 112 Mental Health-IOP: 1%
- 112 Mental Health - ABA Therapy: 1%
Value of Assistance Offered by OHA
[Comparison by year 2012-2018]
Would Contact OHA Again
[Comparison by Year 2012-2018]
How to Contact Us

• Phone: (866) 466-4446
• Fax: (860) 331-2499
• Email: Healthcare.Advocate@ct.gov
• Website: www.ct.gov/oha

• Mail:
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  Hartford, CT
  06144