

# **LOUISIANA HEALTH CARE COMMISSION**

**Louisiana Department of Insurance  
Commissioner of Insurance James J. Donelon**



**Report to the Legislature**  
**January 1, 2013 to December 31, 2013**

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# HISTORY OF THE LOUISIANA HEALTH CARE COMMISSION

The Louisiana Health Care Commission was created in 1992 (La. R.S. 22:2161). The Louisiana Health Care Commission (LHCC) is a forty-six (46) member multi-disciplined advisory board which undertakes comprehensive review of complex health care issues facing Louisiana. The Commission examines certain health policy developed by the Department of Insurance as well as other issues addressing reform of the health care and health insurance systems in Louisiana, in order to make access to quality health care more affordable and available for its citizenry. Through public meetings and forums, the Commission receives testimony, reports and informational presentations from regional and national experts about the availability and affordability of health care and health insurance coverage in the state. The Commission openly solicits, encourages and receives public comment at all meetings. The Commission coordinates its efforts with other study commissions, state agencies and executive initiatives.

# MEMBERSHIP OF THE LOUISIANA HEALTH CARE COMMISSION

The Louisiana Health Care Commission is composed of a great variety of health care experts and stakeholders, including health care payers, providers, employer organizations and community leaders. Members are also nominated from the governing boards of Louisiana's colleges and universities, the Senate and House Insurance Committees, as well as at-large appointments designated by the Commissioner of Insurance.

Since its inception in 1992, the Louisiana Health Care Commission has included as many as fifty (50) members.

During the 1995 Regular Session of the Louisiana Legislature, Act 594 revised and re-enacted the authorizing legislation to expand the Commission to thirty-nine (39) members and extend its work until June 30, 1999. During the 1997 Regular Session of the Louisiana Legislature, Act 869 increased the membership of the Commission to forty-four (44) members. During the 1999 Regular Session of the Louisiana Legislature, Act 446 was passed, which further increased the number of commission members and transferred the Louisiana Health Care Commission to the Department of Insurance by La. R.S. 36:686(B).

During the 2004 Regular Session of the Louisiana Legislature, Act 495 amended La. R.S. 22:9 removing one dissolved organization and adding six new organizations to the Commission, expanding the membership to fifty (50) members. During the 2012 Regular Session of the Louisiana Legislature, Act 271 amended La. R.S. 22:2161 removing four dissolved organizations, reducing the membership to its current forty-six (46) members.

# LOUISIANA HEALTH CARE COMMISSION MEMBER LIST

The following is a list of Louisiana Health Care Commission members, along with the organizations they represent, as of December 31, 2013.

**Ms. Robelynn Abadie**

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**Ms. Rhonda R. Bagby**

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**Robert E. Barsley, DDS, JD**

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**Eric T. Baumgartner, MD, MPH**

At-Large Appointment

**Mr. Scott Broussard**

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**Roderick C. Campbell, MBA/HCM**

Louisiana Primary Care Association

**John Steven Caraway, DC**

Chiropractic Association of Louisiana

**Ms. Julie Cherry**

Louisiana AFL-CIO

**Mr. Derrell D. Cohoon**

America's Health Insurance Plans

**Ms. Amy David**

At-Large Appointment

**Rita J. Finn, MSN, RN**

Louisiana State Nurses Association

**Ms. Emma Fontenot**

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At-Large Appointment, Chairperson of the LHCC

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Louisiana Council on Human Relations

**Brenda G. Hatfield, PhD**

AARP Louisiana, a volunteer representative

**Ms. Linda P. Hawkins**

League of Women Voters of Louisiana

**Ms. Hedy S. Hebert**

Louisiana Association of Health Underwriters

**Ms. Bridgette R. Jamison**

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**Anil Kukreja, PhD**

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**Eva Lamendola, OD**

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**Mr. Calder Lynch**

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**Ms. Donna M. Mayeux**

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National Federation of Independent Business

**Rachel Moore, MD**

Louisiana State Medical Society

**Mr. Andrew Muhl**

AARP Louisiana

**Mr. Ron J. Nezat**

At-Large Appointment

**Ms. Phyllis Perron**

Louisiana Insurers' Conference

**Ms. Debra Rushing**

eQHealth Solutions

**Mr. Tej P. Shah**

Blue Cross Blue Shield of Louisiana

**Mr. Jeremy Stillwell, PT**

Louisiana Physical Therapy Association

**The Honorable Ledricka Johnson Thierry**

House Committee on Insurance

**Ms. Cheryl Tolbert**

Louisiana Business Group on Health

**Laura E. Trunk, MD**

Louisiana Association of Health Plans

**Ms. Jennifer Barber Valois**

Louisiana Association for Justice

**Mr. Chris Vidrine**

Governing boards of state colleges and universities -  
Louisiana State University System

**The Honorable Rick Ward, III**

Senate Committee on Insurance

**STAFF:**

**Ms. Crystal Marchand Campbell**, Executive Director

**Ms. Kristen Kieren**, Assistant Director

**Ms. Vanessa Vince**, Insurance Compliance Examiner



# MEETINGS OF THE LOUISIANA HEALTH CARE COMMISSION

The Louisiana Health Care Commission conducted four meetings during the calendar year, January 1 – December 31, 2013. Throughout the year, the Commission heard from various experts on health care issues that are of importance to the state of Louisiana. The Commission also closely monitored the introduction and the ensuing passage of the federal health care reform legislation, also known as the Affordable Care Act, and implementation as well as impact on Louisiana residents.

The Executive Committee for the Health Care Commission consists of the Chair, Vice-Chair and three commission members representing health care providers, insurers and consumers. The mission of the LHCC Executive Committee is to plan the agenda for LHCC meetings, schedule any emergency meetings necessary between regular meetings and to propose subcommittee assignments. The LHCC Executive Committee held three meetings during the calendar year, January 1– December 31, 2013.

## **LHCC Meeting – January 25, 2013**

On January 25, 2013, the District Director for Louisiana with the United States Small Business Administration discussed the impact of health care reform on small businesses. He stated that the decline in small businesses offering health coverage had ceased and that between 2000 and 2009, the percentage of small businesses offering health insurance coverage to their employees dropped from 68 to 59 percent. He further stated that from 2009 to 2011, the number of small firms offering health insurance benefits has remained steady at 59 percent. He informed the members that the solvency of the Medicare Trust Fund had been extended and that Medicare's trustees estimate that due to the Affordable Care Act (ACA), the Medicare Hospital Insurance Trust Fund is currently solvent until at least 2024 instead of 2016. He stated that the ACA will help small businesses provide access to better options, reduce overall cost and estimates that up to four million small businesses will be eligible to benefit from more than \$40 billion in tax credits. He stated that consumers and business owners can obtain information from [www.healthcare.gov](http://www.healthcare.gov); the website will eventually allow consumers and business owners to compare prices, making purchasing health insurance easier and more transparent. He stated that employers are not required to provide health insurance coverage to their employees under the new law. He further stated that the employers' responsibility for businesses with more than 50 employees will go into effect only if the workers receive an individual tax credit for health insurance that an employee purchases in an exchange.

## **LHCC Meeting – March 22, 2013**

On March 22, 2013, the Senior Vice President and Chief Medical Officer at Blue Cross Blue Shield of Louisiana discussed the concept of “patient centered medical homes.” He stated that most health care dollars are spent on patients with chronic diseases and most chronic diseases are linked to

poor lifestyle choices. He also stated that the concept of “patient centered medical homes” has become a manner as to how a primary care practice should be designed around the needs of the patient, believing that a personal physician-patient relationship is an important part of care. A physician gave a PowerPoint presentation on Defensive Medicine, entitled “A Policy and Cost Overview.” He defined defensive medicine from different perspectives and compared the action and rationale of the existence of defensive medicine. He discussed the growing health expenses and five procedures that physicians and patients should question. The Medicaid Medical Director for the Department of Health and Hospitals discussed the health care challenges for individuals with Medicaid and their health care providers. She stated that the Affordable Care Act included \$250 million dollars in grants for Medicaid programs to provide technical assistance and staff training in order to measure quality improvement. She further stated that Louisiana received a two year grant wherein the state will receive \$1 million for two years. She discussed several Medicaid issues in which she hopes to see improvement, and welcomed feedback from the Commission members. The Commission members briefly discussed concerns in the Medicaid programs including: Medicaid inconsistencies; health care issues in children such as asthma and ADD; behavioral/mental health; Bayou Health pharmacy plans; and a report card or dashboard on the Bayou Health plans.

### **LHCC Meeting – August 23, 2013**

On August 23, 2013, the President and CEO of Health Agents for America spoke about the role of navigators and discussed the four organizations that will assist in educating the public in health insurance enrollment for the ACA in 2014. Three officers of the Terrebonne General Medical Center (TGMC) discussed the LSU public-private partnership of TGMC, Chabert Medical Center and Ochsner Foundation. The officers reported that there was no interruption in service during the transition of management, and the mission of Chabert Medical Center to serve the indigent population had not changed. They further explained that the public-private partnership had been successful in preserving the program of the Graduate Medical Education (GME) system and discussed the expanded physician services in specialty care areas and preventive health care screenings. The Executive Counsel for the Department of Health and Hospitals discussed the formation and development of nine LSU public-private hospital partnerships. He discussed the advantages of the partnerships including: access for the low-income; preservation of clinical capacity; increased level of services for residents in their communities; and protection and improvement of the GME program.

### **LHCC Meeting – October 25, 2013**

This was the first meeting after the ACA federal exchanges were activated; as such the presentations reflected the first responses to exchange access. The Chief Executive Officer for the Louisiana Health Cooperative discussed technical problems that consumers were having with enrollment in the health insurance marketplace website for the Affordable Care Act (ACA). The Director of

Marketing and Sales for Vantage Health Plan, Inc. stated that a large segment of the population believes that an individual has to purchase a health insurance policy from the government through the health insurance exchange and may not be aware that an individual can purchase a health insurance policy from a private insurance company. The Senior Vice President of Business Development and Strategy for Blue Cross Blue Shield of Louisiana (BCBSLA) discussed the difficulty their office experienced with individuals signing up for health insurance through the exchange. A representative with the Capital Area Agency on Aging discussed the organization's role as a private, non-profit navigator for the federal health insurance exchange. She informed the LHCC members that the agency serves their traditional service area of thirteen parishes surrounding East Baton Rouge parish, with the focus on individuals age 50 to 65 years old. A representative with the Southwest Louisiana Area Health Education Center (SWLAHEC) discussed the agency's role as a navigator for the health insurance marketplace. He stated that SWLAHEC was awarded \$1.1 million on behalf of the four Area Health Education Centers (AHEC) in Louisiana. A representative with The Martin Luther King Health Center, Inc. discussed the navigator grant the clinic received and the clients that are assisted.

A representative with the Louisiana Primary Care Association advised that the organization has had limited success in enrolling individuals over the telephone for health insurance through the marketplace; he also stated that some people mistakenly believe the health insurance is free.

The Deputy Commissioner of the Office of Health Insurance in the Louisiana Department of Insurance (LDI) discussed the review and approval of the health insurance plans approved by the LDI on the federal health insurance exchange for the ACA. The Deputy Commissioner of the Licensing & Compliance Division of the LDI briefly discussed the health insurance producers and navigators for the health insurance marketplace. He stated that the LDI does not maintain records of health insurance producers that are certified to sell health insurance for the marketplace.

## OTHER ACTION TAKEN

Formal action was taken during the August 23, 2013 LHCC meeting to form a Medicaid Subcommittee.

Action was also appropriately taken to create a new Subcommittee to, in effect, serve as the repository for further study of the ACA including serving as a repository for information, comment and receiving questions from the public.

The LHCC Access to Care Brochure Subcommittee was formed in 2011. The Subcommittee agreed to create regional brochures listing local health care resources for the uninsured population throughout the state. At the October 25, 2013 meeting, a vote was taken to continue with the work of this subcommittee. During this reporting period, brochures were created for the Houma and Northshore Louisiana areas. These brochures were prepared for printing and distribution in early 2014.

# DEPARTMENT OF INSURANCE ANNUAL HEALTH CARE CONFERENCE

The Louisiana Department of Insurance held its Annual Health Care Conference on Tuesday, April 16, 2013, in Baton Rouge, Louisiana, at the Crowne Plaza. There were nearly 600 consumers, health care providers, academics, government and business representatives from Louisiana and surrounding states in attendance. We also welcomed 19 exhibitor booths at this year's conference, traveling from as far as Georgia to join us.

Local and national speakers discussed health care issues that affect many Louisiana policyholders, employers and providers. Conference panel topics included a federal health care reform update, a status update of Louisiana's public health care system, telehealth and Louisiana's private health insurance market. Our Keynote Speaker was the Honorable Jonathan Perry, Louisiana State Senator; the "Cajun Ambassador" gave a lighthearted and comedic speech during lunch.

## ANNUAL HEALTH CARE CONFERENCE POWERPOINT PRESENTATIONS

Following you will find a list of presentations given during the 2013 Annual Health Care Conference; each listed presentation contains a link to the Louisiana Department of Insurance website where you can access the PowerPoint presentations in their entirety.

### **Brian Webb**

Manager, Health Policy and Legislation, National Association of Insurance Commissioners

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Webb.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Webb.pdf)

### **Tyler Carruth**

State Health Information Technology Coordinator, Louisiana Department of Health and Hospitals

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Carruth.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Carruth.pdf)

### **Paula Guy**

Chief Executive Officer, Georgia Partnership for TeleHealth, Inc.

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Guy.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Guy.pdf)

### **Dr. Donald E. Hines**

Executive Director, Louisiana Rural Health Information Exchange

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Hines.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Hines.pdf)

**Cindy Munn**

Executive Director, Louisiana Health Care Quality Forum

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Munn.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Munn.pdf)

**Bruce Broussard**

President and Chief Executive Officer, Humana, Inc.

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Broussard.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Broussard.pdf)

**Glen J. Golemi**

Chief Executive Officer, UnitedHealthcare - Gulf States Region

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Golemi.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Golemi.pdf)

**J. R. Pegues**

Chief Executive Officer, Coventry Health Care of Louisiana and Coventry Health and Life Insurance Company (Arkansas, Mississippi and Tennessee)

[http://www.ldi.la.gov/Health/LHCC/2013\\_HealthcareConference/Pegues.pdf](http://www.ldi.la.gov/Health/LHCC/2013_HealthcareConference/Pegues.pdf)

## LOOKING AHEAD

The Louisiana Health Care Commission will continue to study, monitor and make recommendations related to the availability and affordability of health care and health care coverage to the Commissioner of Insurance.

The Louisiana Health Care Commission will continue to study the issue of the uninsured and underinsured in order to make recommendations to further expand coverage options.

The Louisiana Health Care Commission will continue to monitor all federal and state legislation and make recommendations accordingly.

The Louisiana Health Care Commission will continue to monitor the implementation of federal health care reform as policies develop at both a state and national level.

The Louisiana Health Care Commission will coordinate and host the Department of Insurance Annual Health Care Conference scheduled for May 20, 2014, in Baton Rouge.

## CONCLUSION

We trust that this report is both informative and enlightening to our state legislators. The Louisiana Health Care Commission remains committed to addressing the many health policy issues that play a part in ensuring that Louisiana citizens have access to affordable, quality health care. The Commission will continue to educate and encourage discussion of all stakeholders in the debate of the provision of health care for all Louisiana citizens.

The Commission looks forward to playing a role in the search for more effective and efficient solutions for the delivery of health care in Louisiana.



Donna D. Fraiche, Chair  
Louisiana Health Care Commission



Crystal Marchand Campbell, Executive Director  
Louisiana Health Care Commission

For more information about the Department of Insurance and the Louisiana Health Care Commission, you may access the Department of Insurance website at [www.ildi.la.gov](http://www.ildi.la.gov). Lists of Louisiana Health Care Commission members and meeting dates are available on the website.



## APPENDIX

The following is a list of Louisiana Health Care Commission members, along with the organizations they represent and contact information, as of December 31, 2013.

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**Ms. Leah Barron**

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Louisiana State University System)

**The Honorable Rick Ward, III**

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**LOUISIANA HEALTH CARE COMMISSION  
2013 REPORT TO THE LEGISLATURE**

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