

**NH Reinsurance Program
Actuarial Work Group
Meeting Summary – November 10, 2020**

Attendees

From NHHP- Mike Degan; Lisa Kaplan-Howe; John Hastings; Kevin Stone

From Leif Associates: Liz Leif; Nic Ramey

From Carriers: Zhuo Chen; Zach Harris; Laura Pendergast; Steve Phillips

Discussion Points

-Actuarial Workgroup will meet periodically to serve as an advisory body to NHHP for the NH Reinsurance Program

-Initial Focus will be on establishing the Reinsurance parameters for Year 2- 2022

-State Funds are set at 60 basis points off the second lowest cost silver plan (SLCSP)

-Federal 'matching' funds will be estimated based on Pass-Through Credit savings

-The goal is to set Reinsurance parameters each year to fully deplete the funding amount for that year.

-Leif Associates will receive Carrier data to enable parameter estimation.

-Timeline for parameter estimation is initial estimate by February Week 1, Workgroup Review February Week 2; Finalization of Estimate February Week 3-4. This allows 6-8 weeks for NHID review, NHHP Board review and approval, and finalization for Carrier "with and without" rate calculations.

Data Submission

-We will not seek 2018 data. We will seek 2019 and 2020.

-Leif would like data at Member level.

-Carriers would prefer to submit data at a summarized level (e.g., totals by claim category vs. all individual claims)

-Data should include both paid and incurred by month.

-The submission timeframe called for in the Data Request provided is acceptable to all 3 Carriers IF the data can be summarized somewhat. This would be harder to achieve if no summarization can occur.

-Carriers need to check on the January date when claim tables are refreshed. The goal of January 15 for final 2020 claims may have to slide a few days to accommodate this refresh.

-Questions of how Trend will be applied and what adjustments will be made for Covid impact were raised. Leif welcomes suggestions from Workgroup members.

Confidentiality

-A draft Confidentiality Agreement between Leif Associates and each Carrier individually was distributed.

-Leif can accept changes required by each Carrier to accommodate their Legal department concerns or preferences.

-We would like to receive the edited Confidentiality Agreements from Carriers ASAP so we can move forward with data sharing.

Follow-Up Actions

1. Each Carrier to have direct discussion with Leif about data submission and level of summarization
2. Each Carrier to prepare "final" Confidentiality Agreement and return to Leif for execution
3. Each Carrier to provide Leif with date for final 2020 data submission based on claim table refresh schedules.
4. Actuarial Workgroup members to provide Leif with any suggestions on trend applications and Covid adjustments.

Next Meeting

Next Meeting is scheduled for Tuesday February 9 at 3:30 pm. NHHP to send out Zoom meeting invite.