

**Pennsylvania Health Insurance Exchange Authority d/b/a Pennie™
BOARD of DIRECTORS' MEETING MINUTES**

Date: January 18, 2022
Time: 12:00 PM
Location: Microsoft Teams meeting

Preliminary Matters

- **Call to Order**
- **Roll Call**
 - Commissioner Jessica Altman, Pennsylvania Insurance Department (Chair) - **Present**
 - Sheryl Kashuba, University of Pittsburgh Medical Center Health Plan (Vice Chair) - **Present**
 - Keara Klinepeter, Acting Secretary, Department of Health
 - **Megan Barbour as designee** - **Present**
 - Jessica Brooks, Pittsburgh Business Group on Health - **Present**
 - Frank Fernandez, Capital Blue Cross - **Present**
 - Antoinette Kraus, Pennsylvania Health Access Network - **Present**
 - Laval Miller-Wilson, PA Health Law Project - **Present**
 - Alexis Miller, Highmark - **Present**
 - Paula Sunshine, Independence Blue Cross - **Present (joined at 12:05 PM)**
 - Meg Snead, Secretary, Department of Human Services
 - **Cathy Buhrig as designee** - **Present**
 - Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**
- **Minutes**
 - **Motion:** To adopt the minutes of the **December 16, 2021** meeting of the PHIEA Board of Directors.
 - Motion: Laval Miller-Wilson
 - Second: Sheryl Kashuba
 - Board Decision: Unanimous (10-0)
 - **Note:** Paula Sunshine was not yet present during this motion.
- **The floor was opened for public comments, of which there were none.**
- **Administrative Matters**
 - Pennie™ shared the finalized 2022 Board of Directors meeting dates.
- **Open Enrollment 2022 Data Debrief**
 - An update following the end of Open Enrollment (OE) 2022 was provided. Pennie confirmed that there were no call-center triggers to extend OE. Nearly 375,000 Pennsylvanians were signed up for coverage, which came in near the high end of the enrollment projections shared at the October 2021 meeting.
 - A more detailed analysis of all OE data presented today will be provided at the February 2022 strategic planning session.
 - The Board was presented with the specific metrics and trends for OE 2022 in comparison to OE 2021. Pennie saw an 11% increase in total enrollments this year as compared to last year.
 - **Action Item:** Of the approximately 91,000 enrollees in a bronze plan, 40% were new enrollees or renewed customers who actively selected the bronze plan; 60% were automatically renewed. Pennie will research Advanced Premium Tax Credit (APTC) and

Cost Sharing Reductions (CSR) eligibility, along with an age breakdown, to determine why customers are selecting bronze plans.

- Pennie presented an overview of adult dental plan enrollments.
 - There is no CSR available for dental plans. Leftover APTC can only be applied to the pediatric portion of a stand-alone dental plan.
 - Unlike the Federally Facilitated Marketplace (FFM), stand-alone dental plans are offered through Pennie. There are no eligibility limitations. APTC can only be applied to dental enrollments for children up to age 19.
- Customer service metrics were presented to the Board.
- Broker and assister metrics were provided from a high-level look.
- **Forward Look for 2022**
 - Pennie provided an update on post-OEP operational activities and communications.
 - The Board was presented with an update on the progress of the 1095-A process and customer communications being sent regarding this tax form.
 - This is the first year Pennie has been responsible for sending out the 1095-A. The FFM had previously been responsible for fulfilling that requirement.
 - Pennie provided an update on the communications for and launch of the easy enrollment program, which will be known as “Path to Pennie.”
 - Pennie discussed the 2023 plan certification policy timeline and content of the proposed policy. The plan is to present the 2023 proposed plan certification policy at the February meeting.
- **Break - Due to being ahead of schedule, the Board decided to skip the break and move forward with the last section.**
- **Notice of Benefit and Payment Parameters 2023**
 - Pennie presented an overview of the provisions included in plan year 2023’s Notice of Benefit and Payment Parameters (NBPP) and the plan for the comments submission this year. The NBPP was released December 28, 2021, with comments due January 27, 2022.
 - Due to the extremely tight timeline, preparing a comment for stakeholder feedback is not feasible. The most-shared comment on the NBPP among those required to respond is a request for more time to respond. Pennie committed to future discussions with the Board to work towards streamlining future comment processes. Pennie is open to a discussion on the process going forward to try to make it more comfortable for the Board.
 - **Motion:** To authorize the Executive Director to submit comments to the 2023 NBPP as outlined in staff’s presentation and recommendation to the Board.
 - Motion: Jessica Brooks
 - Second: Antoinette Kraus
 - Board Decision: Unanimous (10-0)
 - **Note:** Alexis Miller had left the meeting prior to this motion.
- **Meeting adjourned at approximately 1:22 PM.**