

**Pennsylvania Health Insurance Exchange Authority d/b/a Pennie<sup>®</sup>  
BOARD OF DIRECTORS STRATEGIC PLANNING MEETING MINUTES**

**Date:** February 17, 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 – Absent
  - 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
- **Announcement:** Chairperson Altman announced that she is leaving Pennsylvania. Her last day will be February 25, 2022, making this her last board meeting. Michael Humphreys, Pennsylvania Insurance Department's Chief of Staff, briefly introduced himself to the Board. He will be taking the reins as Acting Commissioner and Chair of the Board.
- **Walk-On Item:** Sheryl Kashuba presented the Board with a motion to add to the agenda a Resolution thanking Jessica Altman for her service.
  - Second: Tia Whitaker
  - Board Decision: Unanimous (11-0)
  - **Note:** Antoinette Kraus was not in attendance. Her vote was given by proxy to Laval Miller-Wilson.
- **Motion:** To approve the Resolution thanking Jessica Altman.
  - Motion: Jessica Brooks
  - Second: Alexis Miller
  - Board Decision: Unanimous (11-0)
  - **Note:** Antoinette Kraus was not in attendance. Her vote was given by proxy to Laval Miller-Wilson.
  - **A copy of the resolution, as read by the Board, is attached at the end of the minutes.**
- **Minutes**
  - **Motion:** To adopt the minutes of the January 18, 2022, meeting of the PHIEA Board of Directors.
    - Motion: Laval Miller-Wilson
    - Second: Alexis Miller
    - Board Decision: Unanimous (11-0)
    - **Note:** Antoinette Kraus was not in attendance. Her vote was given by proxy to Laval-Miller Wilson.
- **The floor was opened for public comments, of which there were none.**

- **2023 Plan Certification Policy Recommendations**

- The Board was presented with recommendations for the 2023 Plan Certification Policy as it applies to qualified health plans and qualified dental plans offering coverage through Plan Year (PY) 2023.
  - Conversation ensued on the meaningful difference standard (what was proposed for 2023 was the same policy in place for 2022). For PY 2022, the plans offered through Pennie® all met the meaningful difference standard; however, there was consensus that more improvements can still be made with the tools offered to assist navigate consumers in determining what is the best product available to them to meet their needs.
  - **ACTION ITEM:** Pennie will continue to do deeper analysis into the plans that are being offered in the marketplace and ensure that plan quality is also a consideration.
  - **Motion:** To approve the 2023 Plan Certification Policy as proposed by Pennie staff and presented in the PowerPoint presentation for the Board.
    - Motion: Laval Miller-Wilson
    - Second: Sheryl Kashuba
    - Board Decision: Unanimous (11-0)
    - **Note:** Antoinette Kraus was not in attendance. Her vote was given by proxy to Laval Miller-Wilson.

- **Meeting Orientation**

- Executive Director Sherman introduced Deb Faulkner, the President of Faulkner Consulting Group, to guide the discussion around the 2021 and 2022 strategy and goals.

- **2021 and 2022 Data Overview**

- The Board was presented with information covering the following topics:
  - Pennie at a Glance: Enrollment Data and Per Member Per Month
    - **ACTION ITEM:** Produce a map showing percentage of population with or without health insurance in each county to help illustrate percentage of eligible consumers.
  - Premium Data
  - Demographics data, financial assistance data, metal tier data
    - With this data, Pennie is giving the Board a sense of total enrollment as compared to people new to Pennie since the end the last Open Enrollment Period. This includes the enrollment activity from summer 2021 due to the American Rescue Plan (ARP).
    - Pennie has noticed most new customers who came in during Plan Year 2022 tend to be higher income.
    - As part of the application process, applicants answer whether they have access to affordable comprehensive coverage. Based on the responses, it can be assumed that many of Pennie customers are employed but do not have access to employer coverage.
    - **ACTION ITEM:** Produce a map of the uninsured and the characteristics of that group.
    - **ACTION ITEM:** Understand better the reasoning behind decision to stay with a bronze plan when a customer is eligible for a more robust cost-sharing reduction plan.
  - Stakeholder data, Medicaid account transfers

- Most stakeholders who did not recertify have moved on to other careers. Pennsylvania is seeing more applications for new insurance licenses than ever before. The assumption is that people are becoming insurance agents for a period of time until they are able to find another job.
    - **ACTION ITEM:** Investigate broker responses and what can be done to bring the response rate up on languages supported. .
    - Brokers can only assist when their insurer’s product is available in an area.
    - Applications that have been sent to Medicaid, but not yet processed, contribute to the response rate to outbound referrals not being 100%.
    - The data provided for households referred from Medicaid is only taking into consideration those who apply for Medicaid but are determined ineligible. The data does not include those who are currently on Medicaid.
    - **ACTION ITEM:** Improving the process for complete applications transferred from Medicaid. Pennie is working on the technology to address.
  - Marketing and communications data
    - The social media statistics provided on the slide are organic and include impressions for the paid advertisements.
- **2021 Strategic Goals**
  - Pennie reviewed the 2021 Strategic Goals and went over each one in detail.
    - **Strategic Goal #1:** Execute New Federal Affordable Care Act Requirements to: (1) maximize affordability and access; (2) minimize disruption to market participants; and (3) ensure fiscal stability and responsibility.
      - Presenters covered initiatives and achievements and opportunities for improvement
      - Calendar Year 2021 Financial Debrief
        - Pennie is currently in a strong financial position. The cushion will be beneficial if ARP subsidies expire at the end of 2022.
    - **Strategic Goal #2:** Increase health coverage for the uninsured and underserved through the development and advancement of policies and systems reducing inequities experienced by vulnerable communities.
      - Presenters covered initiatives and achievements and opportunities for improvement
    - **Strategic Goal #3:** Achieve operational excellence through improved: (1) customer service; and (2) ease of doing business with Pennie.
      - Presenters covered initiatives and achievements and opportunities for improvement
    - Feedback from assisters, brokers, and insurers was presented by Pennie
    - Pennie discussed recommended dispositions and future actions
- **2022 Strategic Goals, Outcomes, and Initiatives Planning**
  - Deb Faulkner was reintroduced to lead the discussion around the 2022 strategic goals.
  - The Board was first given a brief overview of environmental factors such as the ending of the public health emergency (PHE) and American Rescue Plan (ARP) subsidies.
  - Pennie provided information on the distribution of work throughout a normal year compared to this year.

- Pennie anticipates much time needing to be devoted to working on PHE unwinding and reacting to potential Build Back Better (BBB) legislation. There is not enough certainty around the PHE to know the exact timing needed for preparation and execution, so as we move through the year, some strategic projects may need to be delayed.
- Pennie and the Board discussed Pennie’s mission statement and a proposed amendment to give a nod to the desire to provide a quality product and directing consumers to the correct plan. Further discussion was continued after reviewing 2022 goals.
- The Board was provided with an overview of the proposed 2022 goals.
  - The second goal is meant to encompass more than just policies. Discussion around possible rewording took place.
  - For each goal, a detailed overview of the desired outcomes and initiatives was reviewed. The Board discussed how achievable they felt each goal was, especially with the changes that will come at the end of the pandemic, as well as potential rewording of the goals to better capture the desired approach for the year.
- After much discussion, Pennie amended the mission statement and strategic goals for 2022 to their liking.
  - **Motion:** To approve, as Pennie’s 2022 Mission Statement and Strategic Goals the following:
    - **Mission Statement:** Pennie aims to maximize the number of Pennsylvanians with affordable, quality health coverage and facilitate informed consumer decision-making.
    - Goal #1: Ensure operational readiness for and strategically maximize benefits and/or minimize harm of:
      - Unwinding of the public health emergency (PHE)/ending of Medicaid Maintenance of Effort (MoE); and
      - The outcome of the Build Back Better Act (passage of BBB or expiration of ARP subsidies)
    - Goal #2: Make the principles of diversity, equity, and inclusion general practice and partner with vulnerable communities to advance policies and practices that aim to reduce inequities
    - Goal #3: Mature exchange operations to achieve greater ease of doing business with Pennie for external stakeholders, consumers, and internal contributors
      - Motion: Laval Miller-Wilson
      - Second: Paula Sunshine
      - Decision: Unanimous (11-0)
      - **Note:** Antoinette Kraus was not in attendance. Her vote was given by proxy to Laval-Miller Wilson.
- **Meeting adjourned at approximately 5:03 PM.**



## Resolution of Appreciation to Jessica Altman for Extraordinary Service

**WHEREAS** Jessica Altman has served the Commonwealth as the Commissioner of the Pennsylvania Insurance Department with excellence and dedication since August 2017; has been committed to consumer protection and education; and has ensured that Pennsylvania's insurance markets always meet the needs of consumers.

**WHEREAS** Jessica Altman successfully led the Insurance Department during repeated challenges to the Affordable Care Act, playing an active role in increasing Pennsylvanians' understanding of the expanded access and consumer protections the Act would afford Pennsylvanians.

**WHEREAS** Jessica Altman worked tirelessly to drive Pennsylvania's uninsured rate down to 5.5 percent, the lowest in Commonwealth history.

**WHEREAS** Jessica Altman worked collaboratively with members of the Pennsylvania General Assembly to establish the Pennsylvania Health Insurance Exchange Authority, formalized through the passage of the Health Insurance Markets Oversight Act, Act 42 of 2019, signed into law by Governor Tom Wolf on July 2, 2019.

**WHEREAS** Jessica Altman chaired the Board of Directors for the Pennsylvania Health Insurance Exchange Authority, now known as Pennie™, and seamlessly transitioned Pennsylvania from a federally facilitated marketplace to a state-based exchange, giving



the Commonwealth control of operations and customer service as of January 1, 2021.

**WHEREAS** Jessica Altman spearheaded efforts to reduce premiums, address racial and ethnic health disparities, promote equity, and to expand coverage for all Pennsylvanians, including vulnerable populations.

**WHEREAS** Jessica Altman's successful leadership required extraordinary sacrifice, service, and dedication.

**BE IT THEREFORE RESOLVED** by all Members of the Pennie Board:

1. That we are forever grateful to Jessica Altman for her leadership and service.
2. That Jessica Altman's vision has improved the lives of millions of Pennsylvanians and positioned the Commonwealth to continue these efforts.
3. That this resolution be included in the February minutes of the Pennie Board meeting and be transmitted to Jessica Altman this 17th Day of February 2021.

Board Members of Pennie

Sheryl Kashuba, Vice Chair of Pennie, UPMC Health Plan

Jessica Brooks, Pittsburgh Business Group on Health

Frank Fernandez, Capital Blue Cross

Keara Klinepeter, Secretary, Pennsylvania Department of Health

Antoinette Kraus, Pennsylvania Health Access Network



Laval Miller-Wilson, Pennsylvania Health Law Project  
Alexis Miller, Highmark  
Paula Sunshine, Independence Blue Cross  
Meg Snead, Secretary, Pennsylvania Department of Human  
Services  
Tia Whitaker, Pennsylvania Association of Community Health  
Centers