pennie

connecting Pennsylvanians to health coverage

this meeting will be recorded for the purpose of taking minutes

Board of Directors Meeting

August 20,2020

August 2020 Board Meeting

Meeting Agenda

1. Preliminary Matters
2. Action/Discussion Items by the Board
    - Standard Updates
        - Administrative
        - Stakeholder Engagement
        - Technology and Operations
        - Communications and Outreach
    - Implementation Progress Review
3. Executive Session
4. Resume Public Session
5. Adjourn

Preliminary Matters

Preliminary Matters

- Call to Order
- Roll Call
- Approval of Previous Meeting’s Minutes
- Opportunity for Public Comment

Standard Updates

Administrative Updates

Personnel

- Kelsey Cameron – *Communications Associate*
- Tammy Kennedy – *Reconciliation Specialist*
- Ben Schrass – *Data Manager*

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Stakeholder Engagement

- Insurer
- Brokers
- Others

Insurers

Impact of COVID-19 on Insurers

EDI Technical Working Group

- EDI testing – progress continues, most insurers are on final recon phase (details on Tech Update slides)

Service Coordination Working Group

- Communications & branding collaboration, agreement to share notice templates & schedules
- Contact Center roles & responsibilities (Pennie CSRs and Insurer CSRs)
- Continued focus on operational activities in support of customer service, including ticketing tool

Insurer Policy Working Group

- Focused on plan preview and policy FAQs or clarifications as needed

Plan Preview

- Insurers can review their plan information on our IT platform, same as customer experience.
- Able to validate plan details, benefits, rates, SBCs, etc.
- Plan data imported from SERFF system
- If updates/corrections needed to plan data, insurers can update SERFF templates, PID reviews (as needed), then updates loaded directly from SERFF into our IT platform
- Some updates/corrections can be made directly in the portal by insurers (e.g. customer service phone, logo)
- Insurers will sign-off that their plans are displaying accurately and are ready for sale

Brokers

Pre-Registration

- **As of August 19 over 1,800 producers have pre-registered!**
- Broker pre-registration will end August 31st

Broker Training

- PSI selected to administer producer training
- Training modules in last stages of development
- Training to be released in September

Broker Engagement

- Picking up in anticipation of Pennie certification
- Recent Pennie Demo hosted by URL Insurance Group is a resource for producers
- Broker Workgroup met on August 14 and went over:
  - Co-Branding with Pennie
  - Training Updates
  - System functionality

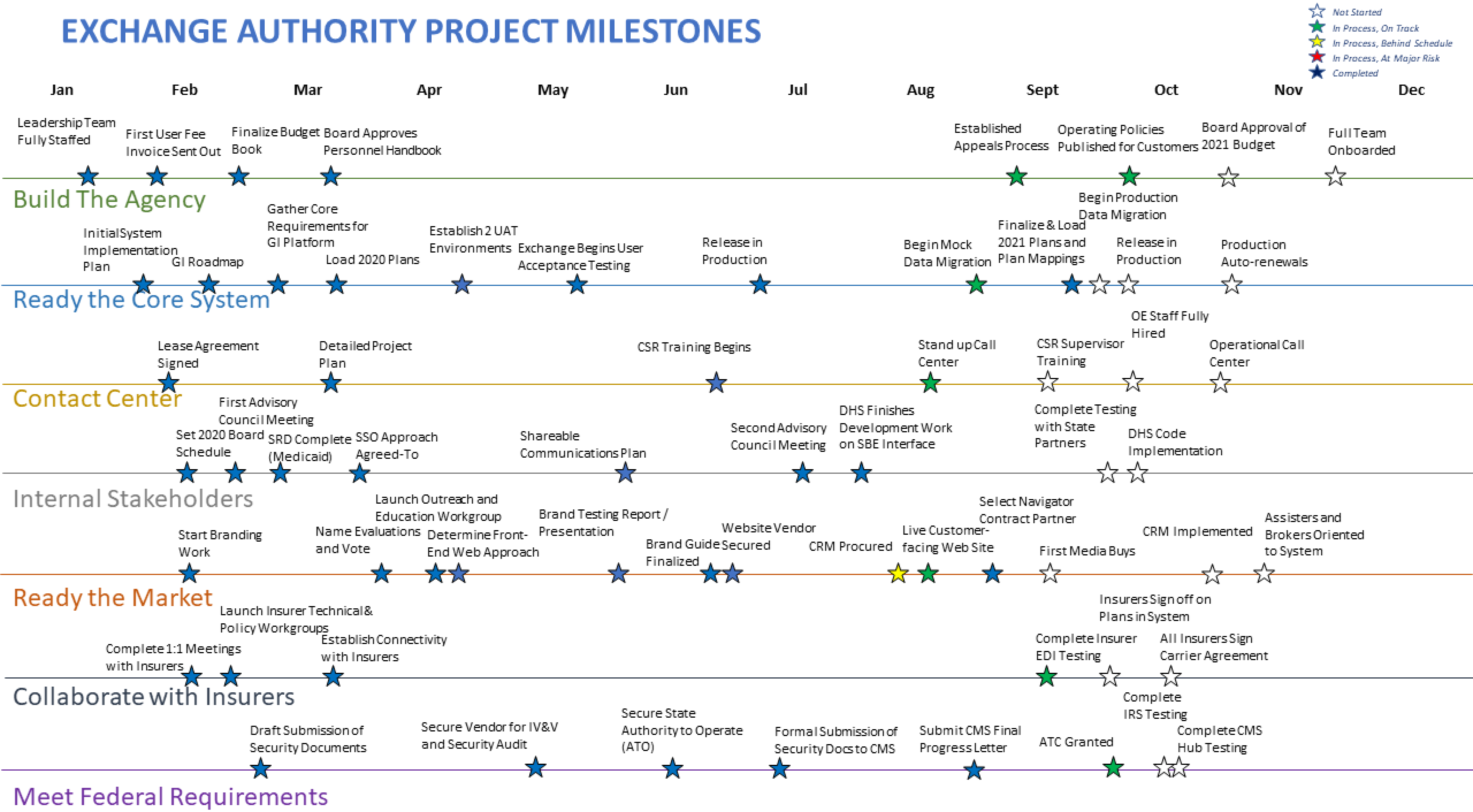
Other Stakeholders

- Outreach & Education Workgroup met August 5. Workgroup members shared what OEP Toolkit items would best serve their needs
- Next Advisory Council meeting is September 23
- Continually in contact with fellow state agencies, other state-based marketplace partners, and exchange-focused advocacy groups
- Continually creating connections with municipalities, community and faith-based organizations and other external parties

Technology and Operations

- Stars on a String
- Call Center
- Technology

EXCHANGE AUTHORITY PROJECT MILESTONES



Call Center Update

CSR Staffing & Training

- 92 CSRs started (or completed) training
    - Includes 14 PA residents

Telephony

- IVR flows for incoming calls have been finalized, implemented, and testing underway
- Courtesy callback option available after 60 sec on hold
- Self-help informational messages for FAQs (e.g. login support, when to go to HealthCare.gov vs Pennie)
- Dedicated Pennie-certified broker & assister phone line

Escalations & Handoff Processes

- Internal escalation flows from variety of sources (e.g. social media, sister agencies, legislative constituent services teams)

Coordination with Insurers

- Clear expectations about what Pennie CSRs and Insurer CSRs can (or cannot) do, how best to refer/transfer customers to the other entity
- Use of Pennie ticketing system for escalations or customer-specific issues requiring research

Tech Update

September Release Progress

UAT for this release began on 8/10 and is on track

Medicaid AT Testing began on 8/3 and is on track

Federal Data Services Hub (FDSH) Testing

Renewal and Redetermination Verification (RRV) was the last service that required testing. This testing was successfully completed on 8/13.

Security Assessment

Security Assessment has been completed and submitted to CMS. Authority to Connect is entering its final stages of approval. IRS review is on a similar trajectory

Insurer Connectivity Testing

Reconciliation Testing is in-flight, 4 insurer entities have completed this round of testing, 8 we have sent discrepancy reports to and another 2 have submitted their inbound file.

The second round of complex scenario testing is complete across all insurers.

PayNow All but 2 insurers and signed
off on PayNow testing or have communicated that they will postpone integrating with the service until 2021.

Vericred (Provider Directory) – All insurers have provided test files and all but one have sent production files.

Communications and Outreach

- Creative and Web
- Customer Communications
- Coordination with Insurers
- Transition Communications
- Pennie Ambassadors

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Creative & Web Updates

- Bravo Group presented two Go-To-Market creative concepts, which the Board weighed in on. We are moving forward with creative concept #1 *Pennie gets you covered.*

- Pennie.com is on track to launch 8/24. It will include instructional videos for using the site and shopping tool, plus it will be integrating with our learning management system for a more robust information source. The site passed pre-launch stress testing and ADA compliance checks.

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Customer Communications Plan

- Firming up our overall launch communications efforts, inclusive of talking points for stakeholders and Board members
- Solidifying the earned media plan and socializing it with partner agencies (Governor's Office, PID)
- Finalizing our tactical customer communications plan
- Concluding the producer communications plan, inclusive of message points
- Working to develop our Open Enrollment Toolkit

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Customer Communications Plan with Insurer

- Establishing process for sharing customer high-volume notices and other customer communications so they can ready their call centers.
- Sharing “transition” language to use in their customer communications to ensure a consistent, cohesive message.
- Updating insurers on the number of notices customers receive, as well total number of notices written for customers

Transition Communications

- The current draft of CMS' transition notice may create confusion if received by customers first.
- Pennie and Get Covered New Jersey jointly shared edits and feedback on the letter.
- CMS is considering this feedback but may choose not to accept all of our recommendations.

In the interest of mitigating customer confusion, Pennie will send a "Welcome to Pennie" mailer in advance of the CMS notice.

Pennie Ambassadors – an expansion of our Outreach Team

Purpose

To leverage local social currency to connect diverse communities to coverage by:

- Establishing a presence in diverse, hard-to-reach communities
- Increasing educational efforts
- Building partnerships with culturally-specific, community and faith-based organizations
- Assisting with direct customer outreach efforts where needed

Each Ambassador would:

- Complete Pennie Assister training
- Operate in concert with existing local resources, partners and Exchange Assisters
- Conduct educational outreach, not enrollment facilitation

Ambassador Team composition

- 15-20 Ambassadors (working up to 20 hours/week)
- Rate of $25-30/hour

Total funds needed: $250,000 in personnel

Funding details

Ambassadors would serve hard-to-reach populations, which could include Medicaid eligible residents, therefore Medicaid matching funds could be used to support this project. This project would be covered using the existing, Board approved CY2020 budget.

Pennie Implementation Progress Review

Operational and Functional Call Center

- Halfway through hiring process for call center representatives
- IVR testing underway
- Ticketing detailed process flow discussions underway
- Call Center SLAs include a range of metrics from
  - 75% 1st encounter resolution,
  - Max monthly average time to answer 60 sec,
  - Max time to answer 5 minutes (OEP) or 2.5 minutes (non-OEP),
  - Top 2 ratings on 85% of customer satisfaction surveys, and
  - Process eligibility documents in a manner to ensure customers have every opportunity to satisfy reasonable opportunity period.

Potential Risks	Mitigation
• Customer and call volumes exceed expectations resulting in less than desirable service levels	• Collaboration across partners to ensure proper call routing and create a positive customer experience. • Robust training for GI CSRs, IVR messaging to empower customers to self-service for common and simple activities, courtesy call back option, customer referrals to Pennie-certified brokers and assisters.

Medicaid/CHIP Call Center Handoffs

- Pennie and the Department of Human Services' Office of Income Maintenance (OIM) must establish customer service processes and handoffs for customers transitioning from Pennie to Medical Assistance or CHIP and vice versa.
- Pennie is working with OIM to create and host informative materials on each entity's public-facing website, while scripting for each type of handoff to ensure a smooth transition between programs and to provide a quality customer experience
- October 9^{th} - Limited scope informational handoffs begin
- November 1^{st} – Full handoffs begin when eligibility portal goes live

Potential Risks	Mitigation
• Without effective handoffs and coordinated customer service, customers will be at risk of dropping coverage when transitioning from one program to the other	• Pennie CSR training on Medical Assistance & CHIP • OIM CSR training on Pennie, transition from HealthCare.gov • Detailed call center swim lanes for both simple and complex customer scenarios, including critical delineations of compliance-related activities • Informational FAQs on one another's websites regarding each other's programs, and the "no wrong door" process of coordination on single streamlined application.

Pennie Appeals

- Pennie customers dissatisfied with a Pennie eligibility determination must be afforded certain appeal rights
- Pennie has worked with a series of agencies to study options and has decided to go with the Department of State Independent Hearing Examiners' Office
- Hearing officers were secured August 18th and training for them will begin shortly
- The hearing officers will need to be ready to oversee appeals starting in November

Potential Risk	Mitigation
• Higher volume of appeals than expected (between 4,000 and 5,000)	• Pennie will attempt to use an informal resolution period to address appeals and get them withdrawn where possible.

Certified and Trained Assisters

- Assister individual agreement currently being drafted by Pennie legal office and will be available for Assisters to sign on October 1st
- Assister training being developed by Cognosante and to be made available starting October 1st
- Discussions occurring with Cognosante to determine desired account setup structure
- Assister entity account creation to be completed by end of September
- Assister individual account creation to be completed by end of October

Potential Risks	Mitigation
• Disagreement on desired account setup structure.	• Three feasible structures have been shared with the assister entity and they are able to decide which they would like to utilize. Pennie will be closely involved with this decision to ensure the most appropriate setup structure is selected.
• Training is not completed by October 1st.	• A weekly touchpoint with Pennie's outreach team and Cognosante has been set and this is a top priority for discussion on those calls. Pennie is in close contact with the vendor and is assisting in all ways possible to facilitate the development of training and drive to the October 1st deadline.

Certified and Trained Producers

- Pre-registration for producers ends August 31st
- Producer training vendor secured and will provide continuity for producers, as this vendor is also PID's Continuing Education provider vendor
- Producer training will be available starting September 16th

Potential Risks	Mitigation
• Data integrity issues during pre-registration. • An influx of producers wanting to register after the August 31st pre-reregistration end date, but before November 1st open enrollment start date.	• Outreach from Pennie MarComm team to producers who provided wrong information during pre-registration process. • Specific status change notices will be generated and sent to producers where corrected information is necessary. • Exploring a variety of approaches to assisting producers who missed pre-registration

Release in Production

- 20.9 release User Acceptance Testing (UAT) is underway. Approximately 760 test cases (TC's) will be executed before the platform is launched. Currently, 249 TC's have been successfully executed and passed.
- So far in UAT 92.6% of executed tests have passed, which is on target with our expectations.
- Production deployment date: September 24th
- UAT vendor (KPMG), GetInsured and Pennie participate in daily conversations on the 20.9 release testing

Potential Risks	Mitigation
• GetInsured does not successfully pass UAT for all 20.9 release functionality and therefore elements do not go into production as planned.	• Extend UAT period until all TC's are executed and passed. • Address known issues in a special release, in October. • Define operational workarounds to address known issues.

Customer Automatic Renewals

- A successful auto-renewal process is critical to ensuring customers are able to stay enrolled in their existing plans.
- Planning for the testing and execution of the migration of existing customer data from Healthcare.Gov to the Pennie platform is ongoing.
- Initial data migration from FFM will occur on September 9th
- Auto-renewals will take place during October

Potential Risks	Mitigation
• Challenges with the auto-renewal process could produce errors related to customers' application information and eligibility statuses.	• Testing the auto-renewal process in a staging environment before the actual process occurs in production is a high priority. During this testing, any problems realized can be addressed before the auto-renewal process occurs in production. • Targeted outreach and dedicated customer support to renewing customers who experience issues or have questions about the renewal process

Authority to Connect (ATC) Granted

ATC by CMS is required to activate a system-to-system connection to the Federal Data Services Hub (FDSH). Without ATC Pennie could not perform critical validations, such as a social security number checks.

- All work needed by Pennie to secure the ATC is complete.
- Pennie's ATC submissions are currently under review by CMS.
- CMS has indicated that their evaluation is nearly complete and the documentation has been sent for final reviews and sign off.

Potential Risks	Mitigation
• Delays in federal approval of the ATC will cause strain on an already tight implementation timeline	• Regular communication between the Pennie CIO and the CMS security team to ensure questions and concerns are addressed quickly. • Continued support and engagement from the GI security team as well as Office of Administration's IT team.

Executive Session

Resume Public Session

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Vote(s)

Adjourn

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