



## AGENDA BOARD of DIRECTORS MEETING

**Date:** September 24, 2020

**Time:** 12:00 p.m.

**Location:** Skype - +1 267-332-8737,, 315644475#

<https://meet.lync.com/pagov/tglazer/GS55J47V>

### 1.01 Preliminary Matters

#### 1.01 Call to Order

#### 1.02 Roll Call

- Commissioner Jessica Altman, Pennsylvania Insurance Department (Chair) - **Present**
- Sheryl Kashuba, University of Pittsburgh Medical Center Health Plan (Vice Chair) - **Present**
- Paula Sunshine, Independence Blue Cross - **Present**
- Aji Abraham, Capital Blue Cross - **Present**
- Jessica Brooks, Pittsburgh Business Group on Health - **Present**
- Antoinette Kraus, Pennsylvania Health Access Network - **Present**
- Dr. Rachel Levine, Department of Health - **Absent**
  - Meghna Patel, Department of Health - **Present**
- Catherine Buhrig, Director of the Bureau of Policy for the Office of Income Maintenance at the Department of Human Service - **Present**
- Laval Miller-Wilson, PA Health Law Project - **Present**
- Mark Nave, Highmark - **Present**
- Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**

#### 1.03 Approval of Previous Meeting's Minutes

- *Discussion: None*
- **Motion:** *To approve as true, correct and accurate the minutes recording the events, actions and details of the [August 20, 2020 Public Meeting of the Pennsylvania Health Insurance Exchange Authority Board.](#)*
- Motion:
  - Sheryl Kashuba
- Second:
  - Aji Abraham

- Yays:
  - All Board Members
- Nays:
  - None

#### **1.04 Opportunity for Public Comment**

- Please note that public participation is permitted at this meeting, as required by the Sunshine Act, 65 P.S. § 280.1. In the absence of official policy relating to public comment at Board meetings (which the Board anticipates will be forthcoming), and to ensure the orderly progress of today's meeting, all comments should be directed to the Chairperson, and should be limited to no more than five (5) minutes in duration. Questions asked of the Chairperson or the Board as part of public comment may or may not be addressed at the meeting. **There were no public comments.**

## **2.00 Action/Discussion Items by the Board**

**2.01 Standard Administrative Updates** - Sherman thanked everyone for wishing him happy anniversary on 1 year with Pennie. We've come a long way and made considerable progress are well positioned to launch Pennie. Today, we will be focusing on readiness for the start of open enrollment. We will briefly roll through some preliminary matters and standard updates. We will also follow-up with the Pennie Ambassador effort and the bulk of the meeting on the five scenarios.

- **Personnel - Kristin Hand**, Procurement and Fiscal Management Specialist - Wide ranging experience in state procurement and budget management. Comes to us from the PA Gaming Control Board, another quasi, where she served in their finance department for over a decade. Welcome Kristin!
- **Stakeholder engagement** - We will not be going slide by slide but will be pointing several things out and taking questions. As the Commissioner eluded to, there have been some major milestones on the Tech side of things. Last Friday, we successfully exited our end-to-end user acceptance testing phase and all the great work that went into testing the Pennie platform came to a conclusion. There were zero critical defects in what we approved, there were zero hi defects, so we exceeded our established criteria there and there were 6 medium defects. Sherman wanted to commend

everyone who had a hand in that and especially Duane McKee, CIO who led all the teams through that effort. **Tia Whitaker** asked if assisters were involved in the UAT testing? Sherman asked if she meant assister functionality or assister's actually testing? Tia clarified that she was asking about both. Sherman stated that Assister functionality is part of what goes live tomorrow, and we did not have direct outside facing partners involved in any of the testing. So assisters, insurers and brokers didn't test due to time constraints, but they will be able to access the platform later in October after the certification process. **Antoinette Kraus** had some questions regarding the call center - when is there going to be a number and when will the call center go live? What are the hours for the call center? Sherman stated that the Call Center will be live on October 9th and we've been holding off from sharing a public facing number as we don't want people to call a deadline until it's live. Our plan is to time the opening of the call center specific to when customer communications from CMS will go out to existing customers notifying them of the transition and where they can renew and access coverage for 2021 OE. The hours of operation going into OE will be Monday through Friday, from 8AM to 7PM, on Saturday, it will be 8AM to 1PM and Sunday will be closed. Outside of OE will M-F 8AM to 6PM, with the only caveat to that is that November 1st is a Sunday and we plan to be open that day even though it's a Sunday. Antoinette asked if we have the option of extending those hours? She is concerned about there being no Sunday hours. Sherman stated that hours are subject to change when mutually agreed upon with our vendor. Unfortunately, the cost of having a 24-hour call center was a factor but if we have a need to extend the hours, it can be done. We will also have the ability to extend the deadline day. If call volumes and wait times are so high, we can communicate that time will be extended. This will be discussed more in depth at the next BOD meeting. **Laval Miller-Wilson** asked how our vendor will know what the call volume is on a weekend if no one is there to answer the phone? Will we have voice mail? Sherman stated that there will be a message in the IVR and asked Hannah to talk about the IVR and other technical issues. Hannah shared that the IVR will take the calls when we are not open so we will be able to run accurate reports as to what the call volume is on days we are not open. That way we can adjust as appropriate. **Tia** asked, from an outreach and enrollment perspective, these hours may be

problematic for people who need assistance. If folks are trying to get enrolled or there's an Issue with the website, where do they go for assistance? Hannah stated that is something that we need to communicate with assister organizations to determine what the need may be and find a way to provide for It. Sherman added that we are still working to establish the outreach events with the assister networks so we need to continue that to be certain the access points are there. **Antoinette** added that this is something we need to monitor as we roll out to be sure we meet the needs of Pennsylvanians. Sherman agreed. **Aji Abraham** asked if there were any concerns about the ticketing process? Sherman stated that our ticketing tool has good core functionality and will be deployed in early December. To the extent that there are missing things or processes that we need to put in place, we'll be accessible to CBC and all the other plans to talk about how we can make that happen. **Laval** asked what applicant callers can expect when there's a Medicaid or CHIP determination? What happens when Pennie says you're eligible for coverage but It's Medicaid or CHIP coverage? Do you refer to a particular CHIP contractor? Sherman stated that we will be discussing that later in the meeting and we will discuss It then.

## **2.02 Update on Pennie Ambassador Effort**

- Sherman gave a quick overview of the proposed Pennie Ambassador program we spoke about at the last BOD meeting. We wanted to know If, instead of us hiring these resources, would It make more sense to have be a part of the broader assister network? We spent some time with our partners and they have good existing outreach network and they were able to take a look at the need we put out there to be sure we have boots on the ground and getting the Information out to hard to reach areas and they were able to resource the need. So Instead of us bringing those people In as Internal part time resources, we are able to make that happen through the Cognasante contract. Kyrie then further explained that these Ambassadors will be an extension of the Pennie and Cognasante team helping build awareness and drive enrollment. They will be trained the same way as our Assister Community is being trained and will start October 1 and jump right into training and will support us through the OE period. The agreement with Cognasante is that we will have 18 part-time team members averaging 15 to 20 hours per week. They will be located across the

state performing different tasks In coordination with Cognasante and the Pennie team to Include going to community centers, libraries, helping disseminate our collateral materials, meeting with different organizations to build relationships that will help others to spread the word even farther. They will be doing community events both virtual and in-person and will have fun giveaways to the people they meet like Pennie branded face masks and reusable bags that the collateral materials will go In. And when they engage with folks, they are going to be mobile ready with an online capture tool so folks can put In their email or phone number and that will connect right back with the Pennie team that will generate an automatic email in which Pennie shares the ways this customer can get the service they want. We are eager to get going. There were no questions from the Board.

### **2.03 2020 Open Enrollment Readiness Scenarios**

- **Chachi Angelo** continued the discussion with our OE scenarios to show how different Customers, Producers and Assistors will interact with Pennie.

Our first scenario is a current customer with Healthcare.gov and is transitioning to Pennie.com

1. **Renewing/transitioning population** - Duane McKee (CIO) explained the data migration and autorenewal process as it pertains to "Deb". Chachi explained that she will receive communication postcard in the mail (wk of 10/5) introducing her to Pennie and giving her plenty of notice of the transition and open enrollment. **Paula Sunshine** asked if these communications have been shared with the Carriers? Kyrie stated that they have been - they are on the Insurer SharePoint site in the Communications folder. Chachi continued with an example of the email that will be sent out to customers. Hannah then explained that the email includes a unique access code that is used to create their account and gain access to the application that was created for them in the system. However, if this code is lost or misplaced, it will still be very easy for a customer to get assistance. **Paula** asked if people that were transitioning over to Pennie and didn't want to change their plan still had to do something or if they would be enrolled automatically because the email states that you must enroll through Pennie. Hannah explained that

we would take a closer look at that. **Antoinette** asked if we would be releasing an information sheet for assisters and brokers about the access code process? Hannah shared that this would be a part of their training.

2. **New customer – mixed eligibility household** - Chachi continued with the next scenario by showing everyone the paid tv commercial Pennie is running at this time as well as grocery store ads and social media digital ads. We also have a Spanish advertisement on tv, which Chachi also shared with the Board. **Mark Nave** asked about the different websites that could potentially be used to spoof people and Chachi assured him that we have purchased many URLs to help stop that from happening. **Antoinette** also asked about the website being in Spanish and Kyrie assured her that we are continuing to work on a completely Spanish website and Sherman also added that, although we will have multi-lingual CSRs and supervisors as well as assisters, we will not have the enrollment and eligibility application in Spanish this year. **Paula** suggested holding off running the Spanish ads until we are able to accommodate with a Spanish website. **Commissioner Altman** (Chair) also suggested that we touch base on the language access piece at the next Board meeting. Sherman agreed that would be acceptable. **Antoinette** asked about the guidelines regarding paper applications and Sherman replied that we don't have these guidelines at this time but will take that back and report further on it at the next BOD meeting.
4. **New customer, unsubsidized** - unfortunately, we were not able to get to this scenario, but these slides will be available to the Board and also for public review.
3. **Producer** - after break, the meeting continued with Scott Yeager, Outreach Manager, discussing the next step in our process - Becoming a Pennie Certified Producer. Scott demonstrated the producer directory tool, how customers will be able to find producers as well as highlighting producer training/certification and communication periods. He also explained the producer/assister call center line and talked about how we transfer producer's information to insurers. Ultimately, our goal is to make sure customers that need help

are connected with the producers or assister that can help them.

4. **Assister** - Scott went on to explain the Assister experience. This included a scenario featuring an assister at a digital enrollment event and how the team will work with the attendees and leads. Also highlighted were the stakeholder engagement and media relations work as well as the new Ambassador program. **Antoinette** asked if anybody could become a Certified Assister? Scott replied that within the Commonwealth of PA, you can apply as an individual to become an assister and you don't have to be affiliated with an organization to become an assister. However, we are encouraging the CDO organization to apply for assister organization status in the Commonwealth. In order for this to happen, there must be one registered PA Assister to act as registrant for the organization. Once this status is achieved, however, the individuals that work as Assisters for them must complete the individual licensing process. **Paula** asked if there would be a fee for the Assisters as well as Brokers and Sherman explained that the fee that is collected does not go to Pennie. It goes to the vendor for the use of the training platform that we leverage through an existing Commonwealth contract. And this is for Brokers only as the Assisters are not charged a fee. The cost of this training is paid for through the Cognasante contract. David Thomsen shared that we have had about 1/3 of the registered Brokers through the training in less than a week.

### 3.00 Adjournment

**Chair:** we went through an unbelievable amount of information today and there was great feedback from the Board. Before we close this down, are there any Board members who have any final comments or questions? **Paula Sunshine, Mark Nave** and several other Board members stated that the website looks terrific, it was a lot of hard work by a lot of people and the team seems to have achieved its objectives. Congratulations to the team - it's a huge accomplishment and job well done! The Chair then reminded everyone that there's only 1 more Board meeting till open enrollment!