

# AGENDA

**BOARD of DIRECTORS MEETING**

**Date:** October 22, 2020

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

**Location:** [Join Microsoft Teams Meeting](https://teams.microsoft.com/l/meetup-join/19%3Ameeting_Yjc2Yzc1YTgtMzVhOC00Njg0LTg5NzUtZjhmN2MyNmM4MWZi%40thread.v2/0?context=%7b%22Tid%22%3a%22418e2841-0128-4dd5-9b6c-47fc5a9a1bde%22%2c%22Oid%22%3a%2265ce9710-8839-4079-8575-bac313fd96bd%22%7d)

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**1.0 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
		- Frank Fernandez, Capital Blue Cross (Aji replacement) - 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 September 24, 2020 Public Meetings of the Pennsylvania Health Insurance Exchange Authority Board.*
* Motion:
	+ Paula Sunshine
* Second:
	+ Laval Miller-Wilson
* 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.**

# 2.0 Action/Discussion Items by the Board

# 2.01 Standard Updates - Sherman started the meeting by thanking the Board for the support, guidance and leadership that has been shown to him and the team and expressed that this has put us in a great position to launch the Exchange. We are very excited and looking forward to what's to come. The meeting continued with Sherman going through the items on today's Agenda starting with Standard Updates and ending with return to Public Session after Executive Session.

# 2021 Board Planning - wanted to talk about Board planning/meetings for 2021. Sherman noted that we don't have a proposal at this time but wanted it to be on your radar for discussion at the next BOD meeting. How often to meet, should we think about having committees, should we go with quarterly or bi-monthly meeting schedule, or if there's interest in being engaged on a more regular basis, can that be accomplished through committees? And we would also like to talk about strategic planning exercise in early 2021 about priorities for the coming year and years. Generally speaking, there's interest from all parties to not meet so often. The 3-1/2 hour meetings every month for the last year has been very needed but it's a large body of work and a considerable amount of time that has been committed and we can't sustain that. That's a big piece of the discussion that we wanted to make sure was on your radar for thought before we put ideas in front of you. Commissioner Altman reiterated that we wanted the Board members to put some thought into what their preference is for meetings going forward. Paula Sunshine asked about the economic health for the next year. Will we widen our financial assumptions and what impact will that have on what we're trying to do? She asked that Zach and Commissioner Altman to think about and advise them "what is our role and how will we include that in report outs and planning for next year. Sherman stated that was good topic point - the assumptions around how we're doing, what we're projecting, how we're going to cover our financial responsibilities, having line of sight into how the Board will be engaged whether it's through a committee or some other way is definitely a good topic and discussion point for the Board's role in year two.

# Personnel - Caitie Davies Pescatello, Operations Specialist - she comes to us with 5 years’ experience in Project Management and Business Systems Analysis. She has direct exchange experience with Access Connecticut. Ben Haun, Data & Reporting Analyst, previously worked at Highmark, he is a graduate of Shippensburg University where he majored in statistics. Our Multimedia Designer is Nabil Laayouni who formerly worked for Hershey Entertainment Company. Juan Valencia, Outreach Coordinator, joins us from the U.S. Census Bureau where he was a Partnership Specialist doing outreach for the 2020 census. Carissa Sechrist, Legal Administrative Officer, joins our office of Chief Counsel. She comes to us from Walt Disney Corporation where she had a variety of responsibilities. Welcome to the team everyone!!

# 2020 Q3 Financial Overview - Heather Lemmon, CFO, reported that we are in a great financial situation and right where we should be on the revenue side of the house, consistent with the slide. The Board had no questions.

# Stars on a String - Jennifer Lloyd, Project Manager, continued the meeting with the Project Milestones discussion. Both Zach and Jennifer pointed out that so many of the stars are now blue which is an indication of completion. It's very exciting and a true testament to how quickly we've been moving in this implementation. Jennifer gave an update to what has been completed and what is ongoing, consistent with the slide. The Board had no questions.

# Stakeholder Engagement - Insurers - Hannah Turner, Director of Operations, gave an update on where we are with EDI Technical Working Group as well as the Service Coordination Working Group, the Insurer Policy Working Group and the 2021 Plan Preview, consistent with the slide. The Board had no questions.

# Stakeholder Engagement - Brokers, Assisters, Others - Kyrie Perry, Chief of Staff, shared our Broker stats and Scott Yeager, Outreach Manager, explained our Assister stats and outreach plan in conjunction with Cognasante. He also provided a list of several agencies throughout Pennsylvania that we are developing relationships with to help get the word out to all population. Mark Nave stated that, after OE, he would like to hear how the Assister program delivered value, specifically around performance ROIs overall effectiveness. He is very interested in hearing how the program did. Antoinette Kraus asked if we have a breakdown of how many are from Assister program run by Cognasante and how many are other community-based organizations? Karen Gage replied that she will be breaking that down and will share that with everyone. Sherman added that we will circle back to that question during that part of the Agenda. Laval Miller-Wilson asked a question via chat that Sherman asked him to verbalize - he wanted to know about the Stakeholder Engagement - Insurers 2021 Plan Preview that's been completed - from the Insurers and my colleagues as Board members how did that go and were there any lessons learned, was there enough time to do the plan preview? Just wanted to ask if there was any feedback. Mark Nave said that he was going to reach out to the market segment leader to get appropriate comments. Frank Fernandez stated that CBC thought the plan preview went very well and the amount of time was sufficient. They do have some suggestions for improvements with respect to cost share labels being made more consumer friendly (i.e. - input on cost share label when there's a product with multiple tiers) but will share more offline to be sure the detail is available. Sheryl Kashuba stated that she will also need to go back to her people to get that information. Hannah added that we hopefully we will be able to extend it or start later in the future, but it does have to be done before the renewal process begins. We definitely welcome any feedback to improve. Paula Sunshine said the "window shopping" so plan preview from consumer POV. There were no further comments or questions.

# Technology - Duane McKee, CIO, continued with technology updates and is happy to report that the Data Migration activities are complete, and the next step of re-running eligibility and auto-renewal process is ongoing and will likely continue into next week. The Insurer Connectivity Testing and the September Release Progress have both completed and are in production and ready to go. The Board had no questions.

# Operations - Hannah Turner continued the discussion by sharing Contact Center information including hours of operation, CSR Staffing & Training and Escalations & Handoff Processes consistent with the slide. The Board had no questions.

# Communications and Outreach - Chachi Angelo, MarCOMM Manager, discussed some high-level updates on the Communication & Outreach efforts. He wanted to thank the Board members and others who contributed to or shared news articles about Pennie. Sherman asked Chachi to explain a little bit about what's in the Toolkit and how it can be used. Chachi explained that it's a mix of talking points, social graphics, one click social posts, print collateral, editable fliers, and many other ways you can share and spread the word about Pennie. Paula asked if that if a citizen calls and they are not eligible for a subsidy, what message are they being given from the call center? Many carriers have off exchange plans that may be more cost effective and not sure how the Assisters or the Call Center is messaging when the right message may be that the caller needs to check off-Exchange. Sherman stated that we are targeting and reaching out to those who are eligible for financial assistance through Pennie and also people who are interested in the unbiased resources we provide to help with the decision support process. Someone who comes to us who is ineligible for financial assistance based on their income, they can still shop around and look at the on-Exchange products and enroll in them. I don't think we have a game plan or approach that refers people to off-Exchange products. Paula wanted to make sure that sending people to Brokers is part of the training and process. Sherman agreed that if you want the right plan for you, the Broker's play a key role that we cannot play. As for the silver loading question itself, there is more we can do by providing information and guidance and that is a key piece of feedback that we can take back. Paula stated that she wanted to be sure we have the right training and messaging for all types of people that may call. Kyrie added that there are many other messages out there for those who don’t fit that demographic and the Call Center is prepared and has been discussed. Hannah confirmed that it is a part of the CSR training and messaging - it's one of the first things discussed with a caller. There were no further questions.

# 2.02 Update on Language Efforts for Multilingual Families - Chachi continued with the updates on language efforts in accordance with the slide. Commissioner Altman stated that this was really great to see. Laval asked for an explanation regarding the plugin to translate Spanish, Mandarin and Russian and translating the platform into Spanish. What is the difference between the plug-in for Spanish and the bigger ambition of getting the whole site translated? Kyrie & Duane explained that the translation plug-in is a tool to assist with the language barrier on our website and the reason we were able to react to the Board as quickly as we did is because it was already pre-developed and tested and the translation was complete. However, the effort to translate the entire application or the eligibility and enrollment application through GetInsured is still being evaluated. Once we have that complete, we will be able to place that on the roadmap in the 2021 calendar year.

# 2.03 Presentation from Cognosante on their Outreach Plan - Karen Gage, from Cognasante, continued by explaining the Approach to Outreach, OEP Outreach, Training Status and Outreach Schedule, consistent with the slides. Laval asked about the events listed on the Outreach Schedule that include PA Senators - Tia Whitaker confirmed that those are individual events that the Senate staff and Senators have set up time slots for virtual enrollments for constituents who may be coming to their offices to have a virtual appointment with an assister. Kyrie also added that her and Tia have been working with the caucuses to ensure that PACHC can coordinate with them to facilitate enrollment events. Pennie is simultaneously working with various office to do virtual town halls with our team members as well as Zach. These may not be enrollment focused as much as education focused and they are not represented here but there is a lot of other activity happening with the legislature.

# 2.04 2021 Open Enrollment Reporting

# 2.05 SEP for Proactive Broad-Based Exceptional Circumstances - David Thomsen, Director of Policy, moved the meeting forward discussing the Broad-Based Exceptional Circumstances SEP that was approved by the Board at the June Board meeting. The three (3) broad-based exceptional circumstances are High-call volumes, System outage and Natural Disaster. Frank Fernandez asked if the attestation is verbal prompted by the CSR? David replied that it was. Paula asked to clarify that any one of the three criteria will open up an SEP and David explained that yes, that is correct. Sherman mentioned that we only have weekly totals of call volume, not call wait time. Chair acknowledged that the last day of OE is absolutely crazy, but it's pretty commonplace for the FFM to also extend an SEP so that the people who experience longer wait times. Mark Nave suggested that maybe we circulate a quick 2-minute survey to the plans that are not represented to get their feedback. Sherman noted that we did put this out to all the plans pull from their historical experience. Antoinette Kraus is in support of this, however, on the logistics side, what will happen if there is an unexpected wait time? Will there be a message, take your number and call you back? How is this going to be communicated? Hannah explained that if a customer is on hold for longer than 1 minute, they are offered a courtesy call back, regardless of call volume. Frank Fernandez asked if we have any data on what other states may have done with respect to this issue. Sherman stated that we do not have definitive data, but in the RI Exchange, every year after OEP was shortened, a wait in line type SEP attestation based was offered for those individuals who tried to enroll leading up to the deadline but were unable to. Chair suggested that we vote on what we have before us and have the Plans that want to go back to their Call Center teams and look at the data, go ahead and do that. Then, if changes need to be made and there are reasons to revisit, it can be further discussed at future Board meetings. David Thomsen continued with the Policy Proposals for Broad-based Exceptional Circumstances consistent with the slides. There were no further questions.

* ***Motion:*** *To approve three (3) different Broad-based Exceptional Circumstance SEPs as outlined today by the Pennie Team. The first being the Pennie Call Center experiences high-volume on a deadline day as defined in the presentation, the second in the event of a system outage as defined in the presentation and the third to adopt CMS guidance on natural disasters but expanding them to include emergencies declared by the Governor of Pennsylvania in the manner recommended in the presentation.*
* Motion:
	+ Antoinette Kraus
* Second:
	+ Laval Miller-Wilson
* Yays:
	+ All Board Members
* Nays:
	+ None

# 3.0 Executive Session

# 4.0 Resume Public SessionBylaw Amendment – Proposed

* *Discussion: None*
* ***Motion:*** *To waive the Notice requirement of Article 10 Section 10.1 of the Board’s Bylaws and approve the proposed amendments to Section 7.2 of our bylaws as discussed.*
* Motion:
	+ Mark Nave
* Second:
	+ Tia Whitaker
* Yays:
	+ All Board Members
* Nays:
	+ None

# 5.0 Adjournment - prior to adjourning, Chair noted that the Pennie team is working incredibly hard moving into OE and thanked everyone for the fantastic job and keep up the good work.