



**\*\*this meeting will be recorded for the purpose of taking minutes\*\***

## Conference Call Etiquette

- Please mute your line if you are not speaking.
- Identify yourself & organization before you speak.
- If you are on the phone and logged in via web, turn off your computer speakers.
- Please press \*6 to unmute your line.
- The chat is reserved for Board members.



**pennie**

# **Board of Directors Meeting**

**October 22, 2020**

## October 2020 Board Meeting

# Agenda

- **Preliminary Matters**
- **Action/Discussion Items by the Board**
  - **Standard Updates**
  - **Update on Language Efforts for Multilingual Families**
  - **Presentation from Cognosante on their Outreach Plan**
  - **SEP for Exceptional Circumstances**
- **Executive Session**
- **Resume Public Session**
- **Adjournment**

## October 2020 Board Meeting

# Preliminary Matters

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



# Standard Updates



October 2020 Board Meeting

# Standard Updates

- 2021 Board Planning
- Personnel
- 2020 Q3 Financial Overview
- Stars on a String
- Stakeholder Engagement
- Technology
- Operations
- Communications and Outreach

October 2020 Board Meeting

# Personnel

- Caitie Davies Pescatello – Operations Specialist
- Ben Haun – Reporting & Data Analyst
- Nabil Laayouni – Multimedia Designer
- Carissa Sechrist – Legal Administrative Officer
- Juan Valencia – Outreach Coordinator

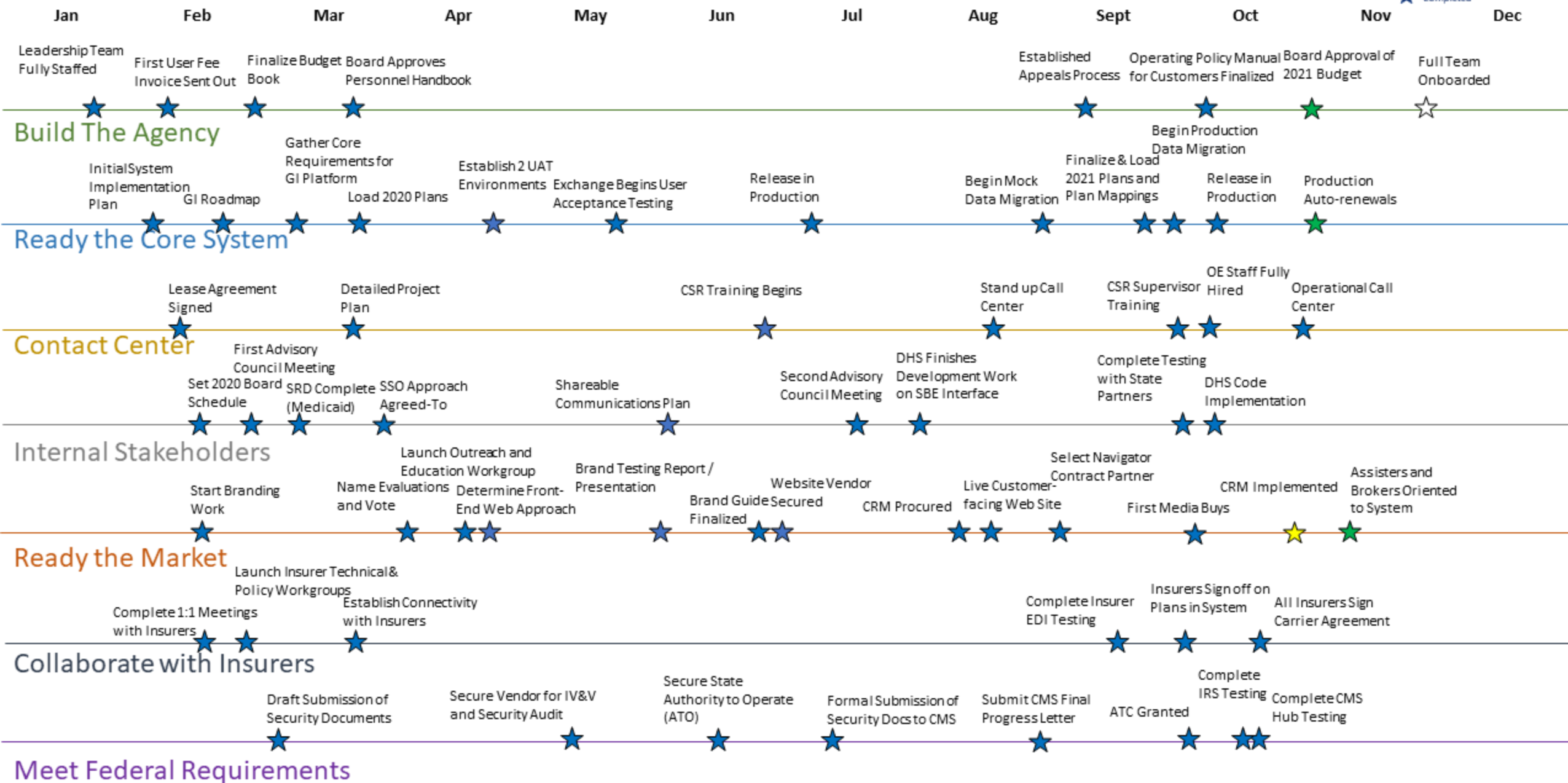


## 2020 Q3 Financial Overview

Revenue	Q1	Q2	Q3	YTD
User Fees Billed	\$2,990,423	\$2,837,529	\$2,794,827	\$8,622,779
Treasury Interest	\$2,391	\$4,483	\$2,503	\$9,377
PID Funds Transfer	\$1,350,000	-\$1,350,000	\$0	\$0
<b>Total Revenue</b>	<b>\$4,342,814</b>	<b>\$1,492,011</b>	<b>\$2,797,330</b>	<b>\$8,632,155</b>
Expenses	Q1	Q2	Q3	YTD
Personnel	\$405,389	\$646,096	\$785,771	\$1,837,256
Operations	\$272,236	\$106,259	\$2,572,715	\$2,951,210
<b>Total Expenses</b>	<b>\$677,625</b>	<b>\$752,355</b>	<b>\$3,358,486</b>	<b>\$4,788,466</b>
<b>Net Income</b>	<b>\$3,665,189</b>	<b>\$739,657</b>	<b>-\$561,156</b>	<b>\$3,843,689</b>

# EXCHANGE AUTHORITY PROJECT MILESTONES

- ☆ Not Started
- ★ In Process, On Track
- ★ In Process, Behind Schedule
- ★ In Process, At Major Risk
- ★ Completed



# Stakeholder Engagement - Insurers

## EDI Technical Working Group

- All EDI Testing Completed - Connectivity, Integration, Reconciliation, Pay Now
- Production Ready – file transmission to begin Oct 26<sup>th</sup>

## Service Coordination Working Group

- Tools for communication of operations issues
  - Integrated ticketing tool – deployment scheduled early December
  - Insurer SharePoint issue tracker
- Standard Operating Procedures documentation

## Insurer Policy Working Group

- Proposed broad-based exceptional circumstances SEP policy (see later section)

## 2021 Plan Preview - Completed

- All 2021 plans verified by insurers in Pennie system
- All insurer agreements executed
- Production Ready

# Stakeholder Engagement – Brokers, Assisters, Others

## Brokers

- 3,034 Pre-Registered Producers
- 2,000+ Producers trained and ready to be certified
- Broker resources shared for Pennie account claiming 10/26 - 10/30
- OEP Registration helped new producers and those who missed the Sept. 2nd pre-registration deadline

## Assisters

- 259 Assisters participating in Pennie Assister Training; 163 or 59% completed as of 10/21
- Assister began creating Pennie accounts on 10/21
- Cognosante's outreach plan and overall approach to 2021 Open Enrollment has been delivered to Pennie
- Assister materials and presentations have helped prepare Assisters for account claiming and OEP

## Others

- Greater Philadelphia Hispanic Chamber of Commerce
- Philadelphia Department of Public Health
- Allegheny County Department of Public Health
- Allegheny County Department of Human Services
- State agencies
- Other state-based marketplaces

# Technology

## Data Migration/Auto Renewal

- Data Migration - Data Migration of FFM applications and enrollments is Complete.
- Eligibility and auto-renewal processing is in progress and will run through the last week of October, completing with the release of renewal and eligibility notices.
- This process involves checking existing application information against the Federal Data Service Hub to determine if change of circumstances might exist. Examples include:
  - Loss of QHP eligibility due to access to other qualified coverage, such as Medicare
  - Loss of financial assistance (APTC/CSR) eligibility due to expiration of customer consent to check external data sources
  - Loss of financial assistance (APTC/CSR) eligibility due to failure to file previous year's tax return (*not being run until early 2021*)
- Results of this process will be shared once complete

## Insurer Connectivity Testing

- Reconciliation Testing All insurer entities have completed this round of testing, meetings to review the resulting reports have been completed.
- PayNow - Complete
- Provider Directory – Complete

## September Release Progress

- The September Release has been successfully promoted to production.
- Medicaid AT functionality is in production on both the Pennie and DHS environments.

# Operations

## Contact Center – Live as of Oct 9<sup>th</sup>

- Hours of Operation:

	Current	As of Nov 1 <sup>st</sup> **
<b>Mon – Fri</b>	8am – 6pm	8am – 7pm
<b>Saturday</b>	Closed	8am – 1pm
<b>Sunday</b>	Closed	Closed

\*\*Contact center will be open on Sunday Nov 1st

- Interim IVR message – limited scope, through end of Oct
- Full IVR starting Nov 1<sup>st</sup> - production ready

## CSR Staffing & Training

- Projected Staffing by 11/1 (on track): 252 CSRs total (27 of which are PA-residents)

## Escalations & Handoff Processes

- Handoff processes fine-tuned and ready for production
  - Medicaid / Medical Assistance (DHS)
  - CHIP
  - Insurers
  - PID
- Escalation paths ready for production
  - Escalations from contact center to Pennie staff
  - Escalations from Pennie staff to contact center
- Quick response process prepared to adapt to real-time operations needs
- We will closely monitor these processes, communicate with our partners, and be ready to adapt them as needed

# Communications and Outreach

## Advertising

- Earned & Paid Awareness campaign through RedHouse ongoing
- Harmelin Media's Open Enrollment campaign strategy is under review

## Customer Communications

- Welcome to Pennie Postcard sent on 10/7 – customers received starting 10/9
- CMS Letter sent week of 10/4 - copy shared with Stakeholders for awareness
- Updated the content in the account migration notice to align with the Board's feedback on 9/24
- Prepped an educational pop-up and landing page to go live in parallel with notice distribution

## Partner Communications

- 2021 Open Enrollment Toolkit is live! Emails with link to Toolkit being sent 10/23

## Assister/Broker Communications

- Conducted training with 200+ Assisters on "how to set up a Pennie account"
- Training email reminders for FFM & Non-FFM brokers
- Follow-up after Broker Workgroup for producer/assister resources page
- 10/26 – Email will go to brokers to start claiming their account

## Frequently Asked Questions (FAQs)

- Robust public-facing FAQs available at [help.pennie.com](https://help.pennie.com) for customers and stakeholders



# **Update on Language Efforts for Multilingual Families**





# Updates on language efforts

## Content

- *Materials to be translated:* Appeals language, Paper application, and Marketing collateral (brochures, palm cards, posters, social graphics & content, talking points for stakeholders).

## Pennie.com

- Purchased plugin to translate the site into Spanish, Mandarin and Russian.
- The site will be translated before OE.

## Eligibility and Enrollment Platform (GetInsured System)

- Full assessment of level of effort associated with translating the platform into Spanish is ongoing.
- Based on initial assessment, if prioritized, the platform could be translated into Spanish as soon as late summer/early fall.

## Customer Service and Support

- *Call Center:* We have dedicated Spanish speaking Customer Service Representatives and Supervisors. The Customer Service Center's language line also supports customers, assisters and brokers in 240+ languages including Arabic, Cantonese, Mandarin, French, German, Hebrew, Hindi, Japanese, Portuguese, Russian and Vietnamese to name a few.
- *Assister network:* our expanded network is multilingual. Our partnership with Latino Connection has specifically helped increase efforts targeting Spanish-speaking communities
- *Bilingual Customer Success Specialists:* eight part-time, temporary outreach specialists have been hired to work Nov- Jan 2021. Their priorities will include communicating with customers who speak English as a second language, whose eligibility changed significantly, who may not be leveraging the purchasing power of cost-sharing reductions, etc.
- *Support tools:* additional how-to guides to be published externally for Assisters, brokers and Pennie's bilingual Customer Success Team and Customer Service Reps.

# Pennie.com Spanish Site

Inicio de sesión del corredor / asistente +1 (844) 844-8040 ¿Hablas español? Busca en Inicio de sesión del cliente


**pennie** conectando a los residentes de Pennsylvania con la cobertura de salud Aprende Tienda Conecta **Cúbrete**

Bienvenido a Pennie™

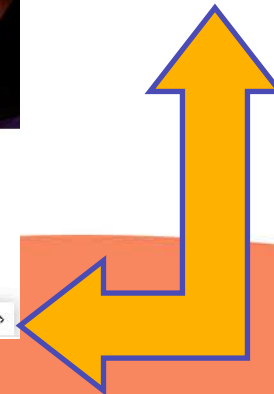
## Estamos aquí para ayudar.

Tanto si es la primera vez que compra un seguro médico como si sólo está mirando a su alrededor, Pennie™ puede ayudarle a encontrar el plan adecuado para sus necesidades de atención médica.

¿Nuevo en Pennie? ¿Listo para comprar?



Toggle between English & Spanish



Inscripción abierta

Español >

# Pennie.com Spanish Site

Inicio de sesión del corredor / asistente +1 (844) 844-8040 ¿Hablas español? Busca en Inicio de sesión del cliente

**pennie** conectando a los residentes de Pennsylvania con la cobertura de salud Aprende Tienda Conecta **Cúbrete**

Tienda / Asistencia financiera

Asistencia financiera

## Consigue el apoyo financiero que necesitas!

¿Sabía que casi 9 de cada 10 clientes de Pennie califican para asistencia financiera?



Mira a ver cómo funciona la ayuda financiera con Pennie. [Ver en Español.](#)

## Fundamentos de la asistencia financiera útil

Si usted califica para recibir asistencia financiera, Pennie se complace en conectarlo con dos tipos que reducen lo que usted paga por el seguro y la atención médica: un crédito fiscal por primas anticipadas (APTC) y reducciones de costos compartidos (CSR).

**¿Qué es un crédito fiscal por adelantado de la prima?**

El crédito fiscal por primas anticipadas (APTC) es un crédito fiscal que reduce la prima o el pago mensual del seguro médico. Cuando solicite la cobertura a través de Pennie, estimará su ingreso esperado para el año. Si califica para un APTC, puede utilizar cualquier cantidad del crédito por adelantado para reducir sus pagos mensuales.

[Aprenda más sobre los APTCs visitando nuestra página de preguntas frecuentes.](#)

**¿Cómo calculo mis ingresos familiares previstos?**

Empiece con los ahorros y los ingresos brutos ajustados de su hogar - lo que espera ganar antes de los impuestos - y actualícelo con los cambios que espera. Asegúrese de incluir a todas las personas de su hogar y a sus dependientes, ya sea que necesiten cobertura o no.

[Aprenda más sobre cómo estimar sus ingresos.](#)

**¿Qué es una reducción de costos?**

La reducción de costos compartidos (CSR) ayuda a disminuir los gastos de bolsillo como deducibles y copagos. Si califica, debe inscribirse en un plan en la categoría Plata para obtener los ahorros adicionales.

[Aprenda más sobre la RSC.](#)

Inicio de sesión del corredor / asistente +1 (844) 844-8040 ¿Hablas español? Busca en Inicio de sesión del cliente

**pennie** conectando a los residentes de Pennsylvania con la cobertura de salud Aprende Tienda Conecta **Cúbrete**

## Conecta con Pennie

Tanto si es la primera vez que compra un seguro médico como si sólo está mirando a su alrededor, Pennie puede ayudarlo a encontrar el plan adecuado para sus necesidades de atención médica.

Cuando usted tiene preguntas, nosotros tenemos respuestas. Trabajemos juntos para conseguirle la cobertura adecuada.

## Llámanos.

**Soporte telefónico de Pennie**

Si desea hablar con uno de los amables y capacitados representantes de servicio al cliente de Pennie, puede llamar al **Centro de Contacto de Pennie** al 1-844-844-8040.

Si usted es un Corredor o Asistente certificado por Pennie y necesita ayuda, puede llamar al **Centro de Contacto de Pennie** al 1-844-844-4440.

**Soporte TTY:**

Los consumidores sordos, con problemas de audición o de habla se les pedirá que marquen el 711 Telecommunications Relay Service para que se les conecte con un intérprete que luego conectará al consumidor con un CSR en el Pennie Contact Center.

**Horas de operación de Pennie:**

\*El lanzamiento de la Inscripción Abierta de Pennie cae el domingo 1 de noviembre de 2020 con un horario de funcionamiento de 8:00 a.m. a 7:00 p.m., hora del este.

Centro de Contacto Pennie	De lunes a viernes	Sábado	Domingo
Durante OEP*	8:00am-7:00pm EST	8:00am-1:00pm EST	Cerrado
Fuera de la OEP*	8:00am-6:00pm EST	Cerrado	Cerrado



# Brochure

## Path to Perfect Plan Flyer

### El camino hacia el plan perfecto

#### Cosas a tener en cuenta al momento de seleccionar un plan

##### Quiere que su médico esté incluido en su plan?

Use nuestro directorio de proveedores para ver si sus médicos y otros proveedores están incluidos en su plan

##### Toma medicamentos bajo receta?

Mire los planes que está considerando comprar para saber cuánto podrían costar sus recetas médicas

##### Visita al médico con frecuencia, tiene una afección crónica o tiene una cirugía planificada en breve?

Revise los gastos totales de su bolsillo al elegir un plan, incluidos los deducibles, los copagos y los coseguros

##### Necesita ver a un especialista?

- Verifique cada plan para ver si necesita una referencia médica de su proveedor de atención primaria para ver a otro médico
- Vea si el plan pagará a los especialistas que estén fuera de la red o en otro estado

#### Servicios de cuidado preventivo cubiertos al 100%:

- Examen físico anual con su proveedor de atención primaria (PCP, por sus siglas en inglés)
- Algunas pruebas de laboratorio
- Vacunas
- Pruebas médicas apropiadas según la edad y el sexo, por ejemplo: colonoscopia, mamografía

#### Asistencia financiera

De acuerdo con su edad, sus ingresos y el tamaño de su familia, es posible que cuente con asistencia financiera para reducir el costo de su prima mensual y el precio de sus gastos médicos y de los gastos de su bolsillo por la atención

**pennie**  
conectando Pennsylvania con la cobertura médica

pennie.com | 1-844-844-8040

#### TÉRMINOS COMUNES

##### Plan

La cobertura médica que compra, a menudo llamada póliza o producto

##### Prima

El monto que usted paga por la cobertura médica cada mes

##### Copago y coseguro

Se paga en dinero y/o porcentaje por servicios de atención médica cubiertos

##### Deducible

Revise los gastos totales de su bolsillo al elegir un plan, incluidos los deducibles, los copagos y los coseguros

**Pago máximo de su bolsillo**  
La mayor cantidad de dinero en forma de deducibles, copagos y coseguros que podría pagar cada año (sin incluir su prima mensual), independientemente de la cantidad de atención médica que reciba

##### Red

Los proveedores y centros de atención médica (hospitales, centros de atención de urgencia, laboratorios, etc.) que su compañía de seguro médico ha contratado para brindar servicios de atención médica

#### TÉRMINOS COMUNES

**Hagamos que la compra de un seguro médico sea más fácil de comprender. Estos son algunos de los términos que verá mientras compra:**

##### Prima

El monto que usted paga cada mes por la cobertura médica

##### Deducible

El monto que debe por los servicios de atención médica antes de que su aseguradora comience a pagar

##### Copago

La tarifa predeterminada que usted paga por los servicios de atención médica en el momento de la atención

##### Coseguro

El porcentaje que usted paga de los costos de un servicio de atención médica cubierto (por ejemplo) después de haber pagado su deducible

##### Pago máximo de su bolsillo

La mayor cantidad de dinero en deducibles, copagos y coseguros que podrá pagar cada año (sin incluir su prima mensual), independientemente de la cantidad de atención médica que reciba

##### Red

Los proveedores y centros de atención médica (hospitales, laboratorios, etc.) que su compañía de seguro médico ha contratado para brindar servicios de atención médica. Recibir atención dentro de la red suele ser más económico que recibir atención fuera de la red

#### Qué es Pennie?

Pennie es el sitio oficial de Pennsylvania para comprar planes de seguro médico y dental de calidad y es el único lugar que le ayudará a averiguar si reúne los requisitos para recibir asistencia financiera que reduzca su prima mensual y/o gastos de su bolsillo.

Cuando le indica que sabe es que necesita cobertura médica. Pennie tiene las respuestas.

#### Fechas clave para recordar para la cobertura de 2021

**Del 1 de noviembre de 2020 al 15 de enero de 2021**  
Inscripción abierta

**15 de diciembre de 2020**  
La fecha de inscripción para que la cobertura comience el 1 de enero de 2021

**15 de enero de 2021**  
Último día para solicitar la cobertura de 2021

Obtenga respuestas a sus preguntas sobre seguros médicos, compare y compare planes y dé el siguiente paso hacia la buena salud con Pennie!

pennie.com • 1-844-844-8040

**Bienvenido a pennie**  
conectando Pennsylvania con la cobertura médica



Acaba de quedarse sin seguro médico?

Es la primera vez que compra un seguro médico?

Quiere comparar planes y precios?

**pennie**  
Con Pennie está cubierto.

Pennie lo ayuda a comparar y comprar cobertura médica.

Obtenga más información en el interior.

**Bienvenido a pennie**  
conectando Pennsylvania con la cobertura médica



Pennie es el sitio oficial de Pennsylvania para comprar planes de seguro médico y dental de calidad y es el único lugar que le ayudará a averiguar si reúne los requisitos para recibir asistencia financiera que reduzca su prima mensual y/o gastos de su bolsillo.

Pennie le brinda cobertura en pennie.com

#### Cómo inscribirse

- 1. Compare planes y obtenga un presupuesto rápido**  
Pennie lo ayuda a comprar y comparar el precio y las opciones de cobertura de los planes de seguro médico y dental incluso antes de presentar la solicitud.
- 2. Solicite cobertura**  
Cuando sea el momento de presentar la solicitud, no olvide tener a mano la información importante descrita en la lista de verificación de compras y otros detalles sobre su grupo familiar.
- 3. Pague la primera prima mensual**  
Muchos planes le permiten pagar por Internet. Su cobertura no puede comenzar hasta que haya pagado la primera prima mensual.
- 4. Ya está cubierto!**  
Disfrute de la tranquilidad de saber que usted y su familia cuentan con seguro médico. Comience a usar la cobertura para recibir la atención que necesita.

#### Obtenga el apoyo financiero que necesita!

Casi 9 de cada 10 residentes de Pennsylvania ya califican para recibir asistencia financiera!

Pennie se compromete en ayudarte a acceder a los dos tipos de ayuda que reducen lo que usted paga por la cobertura y la atención, si reúne los requisitos. Crédito fiscal anticipado para la prima (APTC, por sus siglas en inglés) y reducciones de costos compartidos (CSR, por sus siglas en inglés). Obtenga toda la información en pennie.com!

Obtenga respuestas a sus preguntas sobre seguros médicos, compare y compare planes y dé el siguiente paso hacia la buena salud con Pennie!

pennie.com • 1-844-844-8040

## 12x14 Poster

**Bienvenido a pennie**  
conectando Pennsylvania con la cobertura médica

Pennie es el sitio oficial de Pennsylvania para comprar planes de seguro médico y dental de calidad y es el único lugar que le ayudará a averiguar si reúne los requisitos para recibir asistencia financiera que reduzca su prima mensual y/o gastos de su bolsillo.

#### Obtenga la asistencia financiera que necesita!

Casi 9 de cada 10 clientes de Pennie ya califican para recibir asistencia financiera!

Pennie puede ayudarlo a ver si califica para recibir una cobertura gratuita o de bajo costo. Existen dos tipos de apoyo que podrían reducir lo que usted paga por la cobertura y la atención médica: Crédito fiscal anticipado para la prima (APTC, por sus siglas en inglés) y reducciones de costos compartidos (CSR, por sus siglas en inglés). Obtenga toda la información en pennie.com!

Obtenga respuestas a sus preguntas sobre seguros médicos, compare y compare planes y dé el siguiente paso hacia la buena salud con Pennie!

pennie.com • 1-844-844-8040

f PenniePA t PennieOfficial



## Palm Card



# **Cognosante Team Assister/Ambassador Outreach Plan**

**Karen Gage, Senior Vice President, Cognosante**

# Approach to Outreach

- Assister Training
- Analysis of Commonwealth top uninsured population areas
- Coordination with partners and community stakeholders across Pennsylvania during OEP and SEP
- Marketing the Pennie brand
- Education and awareness activities
- Pennie focused events or coordination with planned community events (YMCAs, charities, nonprofits)
- Ongoing individual assistance provided by the Health Centers

# Open Enrollment Period Outreach

- Pennie Ambassadors
  - Create awareness - scheduled events to generate leads, hand out materials
- PACHC Assisters
  - Local presence for education and enrollment assistance
  - Walk-in and appointments at Health Centers
  - Planned events and distribution of Pennie materials
- Assister Meetings and Webinars
  - Weekly Pennie Assister Check-Ins
  - Monthly Assister Call
  - Daily and Weekly Cognosante Team Touch Points
- Latino Connection Pennie Table and Mobile Events
  - Scheduled table events in the community
  - Coordinating with Dept of Health CATE COVID Mobile Response Unit Testing Events





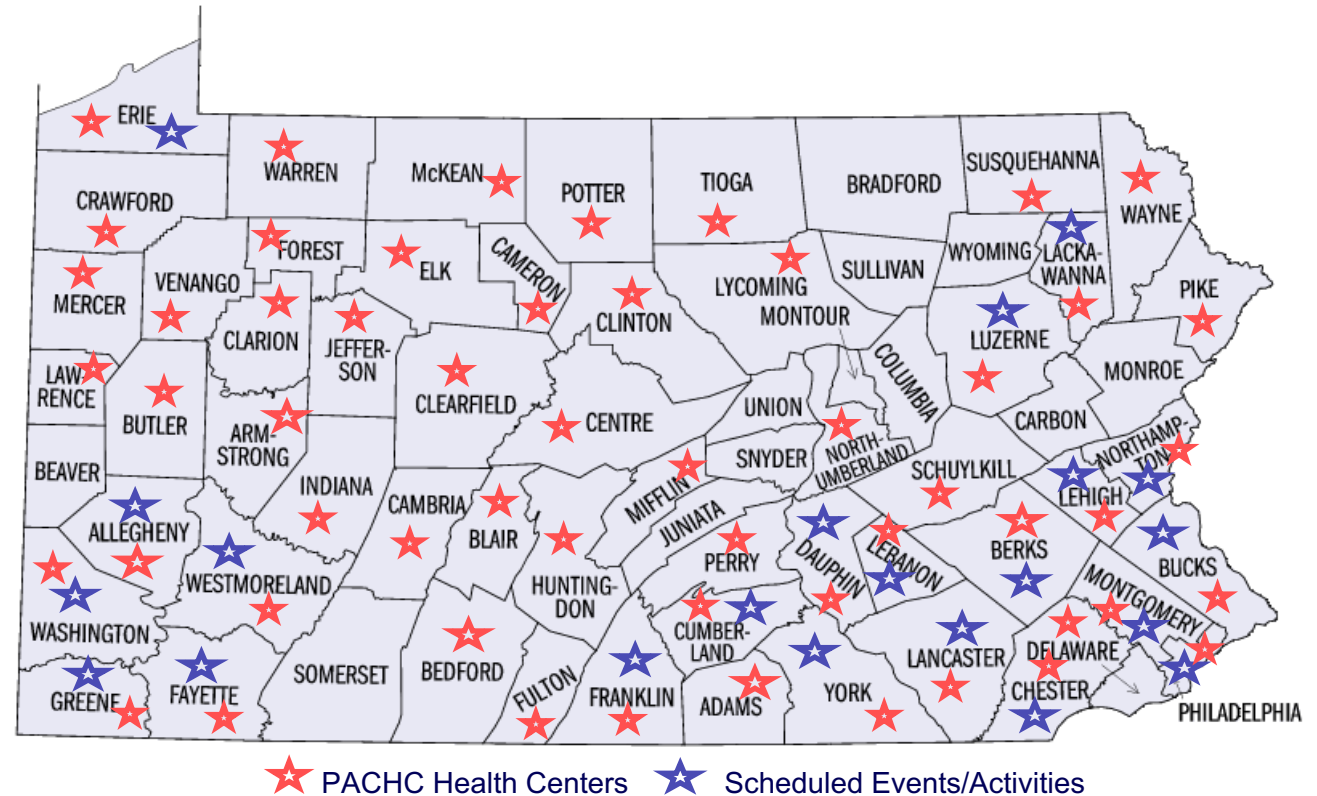
# Outreach Training Status *(as of 10/20/2020)*

- 10 Assister Training Modules made available October 1
- 260 training requests to date
  - More than 200 are Cognosante Team Assisters and Ambassadors
- ~60% of individuals have completed training

## Outreach Schedule

*(as of 10/20/2020)*

- 58 Events/Activities currently scheduled by PACHC and Latino Connection
  - 18 In-Person Ambassador events
  - 32 In-Person Assister events
  - 8 Virtual and Townhall events with PA Senate







# **SEP for Exceptional Circumstances**



# Broad-Based Exceptional Circumstances

## SEP Exceptional Circumstances – 45 CFR § 155.420(9)

Proposal	Policy Goal(s)	Benefits	Challenges
Exceptional circumstance SEPs	<ul style="list-style-type: none"> <li>Ensure Pennsylvanians have access to health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control</li> </ul>	<ul style="list-style-type: none"> <li>May differ from current practice</li> </ul>

### Approach recommended by Pennie and approved during June BOD meeting:

Broad-based circumstance (proactive) – when feasible to identify in advance, staff will bring a specific proposal to the Board for approval which will include criteria and timeline for use (e.g. system backlog at end of OEP)

Proposing SEPs for three broad-based exceptional circumstances:

- High-call volume
- System outage
- Natural Disaster

# Broad-based Exceptional Circumstance

High-call volume

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstances SEP if the Pennie call center experiences high-call volume on a coverage deadline day	<ul style="list-style-type: none"> <li>Ensure Pennsylvanians have access to health coverage, and the information they need to enroll</li> </ul>	<ul style="list-style-type: none"> <li>Ensures that customers who could not enroll due to circumstances outside of their control are able to complete the enrollment process</li> </ul>	<ul style="list-style-type: none"> <li>Call volume not yet known</li> </ul>

Circumstances in which the Pennie call center experiences high-call volume on a deadline day (e.g. Deadline for Jan. 1 coverage or on the last day of OEP)

Staff Proposal: Provide customers who attest to having tried to contact the call center during a time of high-call volume on a deadline day, with up to 7 additional calendar days to enroll in coverage.

- Dec. 15 – Give impacted customers through Dec. 22 to enroll in Jan.1 coverage.
- Jan. 15 – Give impacted customers through Jan. 22 to enroll in Feb. 1 coverage.

Stakeholder feedback:

- Broad general support for the SEP
- Requests to further clarify look-back period & how applicants will document eligibility
- 1 insurer thought a 7-day extension was too long

# Broad-based Exceptional Circumstance

High-call volume

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstances SEP if the Pennie call center experiences high-call volume on a coverage deadline day	<ul style="list-style-type: none"> <li>Ensure Pennsylvanians have access to health coverage, and the information they need to enroll</li> </ul>	<ul style="list-style-type: none"> <li>Ensures that customers who could not enroll due to circumstances outside of their control are able to complete the enrollment process</li> </ul>	<ul style="list-style-type: none"> <li>Call volume not yet known</li> </ul>

## Staff Recommendation:

To be considered “high-call volume” one of the following conditions must be met:

- Pennie call volumes are **2x greater** than the previous *5-business day average (Mon – Fri)* OR
- Pennie call center wait times are **2x greater** than the previous *5-business day average (Mon – Fri)* OR
- Call center wait times average more than **15 minutes** on a deadline day

Provide customers who contact the call center during a time of high-call volume on a deadline day, with up to **5 additional business days (Mon – Fri)** to enroll in coverage.

- Dec. 15 – Give impacted customers through Dec. 22 to enroll in Jan. 1 coverage (*must contact the call center to open for 1/1 coverage; CSR will ask them if they tried to call on Dec. 15*)
- Jan. 15 – Give impacted customers through Jan. 22 to enroll in Feb. 1 coverage (*will keep shopping open for everyone*)

# Broad-based Exceptional Circumstance

## System outage

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstances SEP due to a system outage close to a deadline day	<ul style="list-style-type: none"> <li>Ensure Pennsylvanians have access to health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control</li> </ul>	<ul style="list-style-type: none"> <li>Impact hard to assess until it happens</li> </ul>

System outage impacting customers' ability to complete an application for coverage, shop for a plan, or otherwise prevents them from completing the enrollment process during the 7-days leading up to, and including, a coverage deadline day.

**Staff proposal:** Provide customers with up **to 7 additional calendar days** to enroll in coverage if a significant system outage occurs.

- Dec. 9 - Dec.15 – Give impacted customers through Dec. 22 to enroll in Jan.1 coverage.
- Jan. 9 - Jan.15 – Give impacted customers through Jan. 22 to enroll in Feb. 1 coverage.

### Stakeholder feedback:

- Broad general support for the SEP
- Request to further clarify deadline day refers to OE
- 1 insurer thought proposed 7-day extension was too long

# Broad-based Exceptional Circumstance

## System outage

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstances SEP due to a system outage close to a deadline day	<ul style="list-style-type: none"> <li>Ensure Pennsylvanians have access to health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control</li> </ul>	<ul style="list-style-type: none"> <li>Impact hard to assess until it happens</li> </ul>

System outage impacting customers' ability to complete an application for coverage, shop for a plan, or otherwise prevents them from completing the enrollment process during the 7-days leading up to, and including, a coverage deadline day.

### Staff recommendation:

A system outage would include, but would not be limited to, one of the following systems being inoperable for a **minimum of two hours** in the 7-days leading up to, and including, *Dec. 15 or Jan. 15*:

- Critical Pennie platforms: Ex. Pennie.com, Eligibility & Enrollment platform, Pennie call center (*5 previous business days Mon-Fri*)
- Critical eligibility data sources: Ex. the Federal Data Hub

Provide customers with up to **7 additional calendar** days to enroll in coverage if a significant system outage occurs.

- Dec. 9 - Dec.15 – Give impacted customers through Dec. 22 to enroll in Jan.1 coverage.
- Jan. 9 - Jan.15 – Give impacted customers through Jan. 22 to enroll in Feb. 1 coverage.

# Broad-based Exceptional Circumstance

## Natural Disaster

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstance SEP for individuals impacted by a Natural Disaster during an enrollment period.	<ul style="list-style-type: none"> <li>Ensure Pennsylvanians impacted by a natural disaster have access to health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control</li> <li>Adapts existing federal guidelines to PA</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing Covid-19 emergency declaration</li> <li>Ongoing Opioid emergency declaration</li> </ul>

Provide a SEP for up to 60 days from **the last day of a FEMA-declared emergency or an Emergency Disaster Declaration issued by the Governor** in at least one county during an enrollment period.

Staff proposal: **Adopt CMS guidance but expand to include emergencies declared by the Governor:**

Emergency and Major Disaster Declarations by FEMA or the Governor of Pennsylvania (See *generally* Special Enrollment Periods (SEPs), Termination of Coverage, and Payment Deadline Flexibilities, Effective August 9, 2018)

### Stakeholder feedback:

- Broad support for this SEP
- Request for clarification on how customers would attest to impact
- Concern about how retroactive coverage dates would be applied

# Broad-based Exceptional Circumstance

## Natural Disaster

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstance SEP for individuals impacted by a Natural Disaster during an enrollment period.	<ul style="list-style-type: none"> <li>Ensure Pennsylvanians impacted by a natural disaster have access to health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control</li> <li>Adapts existing federal guidelines to PA</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing Covid-19 emergency declaration</li> <li>Ongoing Opioid emergency declaration</li> </ul>

**Staff recommendation:** Adopt CMS guidance but expand to include emergencies declared by the Governor: Emergency and Major Disaster Declarations by FEMA or the Governor of Pennsylvania (See *generally* Special Enrollment Periods (SEPs), Termination of Coverage, and Payment Deadline Flexibilities, Effective August 9, 2018)

- Individuals must attest to the following: 1) they resided in a county with a FEMA-declared emergency or major disaster declaration from the Governor; and 2) the emergency or disaster prevented them from completing enrollment (if enrolling after OEP) (*primary address would have to be from the county with the declared emergency*)
- Provide retroactive coverage as applicable *based on effective date rules from the start of emergency declaration period*
- Does *not* include the Governor's opioid declaration or the Covid-19 public health emergency declaration





# Executive Session



# Resume Public Session

## October 2020 Board Meeting

# Bylaw Amendment – Proposed

Section 7.2. Special Meetings and Notice of Special Board Meetings – Special meetings of the Board may be called for any purpose by the Chair or upon written request from a majority of other members of the Board. Members shall state the purpose of the requested meetings. The Executive Director, on behalf of the Chair, shall send written notice to each board member **[with as much notice as possible, but no less than 24 hours]** ~~at least 72 hours~~ in advance of a special meeting.

Notification of special meetings may be made **[personally, by United States mail, or]** ~~by any written or~~ electronic means **[(including by telecopy, text message, or email)]** deemed reasonably likely by the Executive Director to reach the intended recipient. Such notice shall contain the date, time, place, and purpose of the meeting. **[Business transacted at the special meeting shall be confined to the purposes stated in the notice of the meeting.]**



# Adjourn

## October 2020 Board Meeting



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