

AGENDA
BOARD of DIRECTORS MEETING

Date: November 18, 2020
Time: 12:00 p.m.
Location: Microsoft Teams meeting

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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**
- Jessica Brooks, Pittsburgh Business Group on Health
- Catherine Buhrig, Director of the Bureau of Policy for the Office of Income Maintenance at the Department of Human Service - **Present**
- Frank Fernandez, Capital Blue Cross - **Present**
- Antoinette Kraus, Pennsylvania Health Access Network - **Present**
- Dr. Rachel Levine, Department of Health - **Absent**
 - Meghna Patel - **Present**
- Laval Miller-Wilson, PA Health Law Project - **Present**
- Mark Nave, Highmark - **Present**
- Paula Sunshine, Independence Blue Cross - **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 [October 22, 2020 Public Meetings of the Pennsylvania Health Insurance Exchange Authority Board](#).*
- Motion:
 - Sheryl Kashuba
- 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.**

2.00 Action/Discussion Items by the Board

2.01 Standard Updates – Sherman started the meeting by letting everyone know that we are now operational. Pennie has opened its doors and we have renewing and new customers and we are off and running. Today we will touch on a few things and only take questions on our standard updates. **The Board had no questions.**

2.02 Open Enrollment Updates

- We are now 18 days into Open Enrollment that has been long and productive. There have been many successes and many bumps in the road. Prior to the OE launch, the successful migrations of existing 2020 customers from HC.GOV took place. We landed in a good place from a renewing population perspective and we've seen consistent and steady volume.
- E&E update – the E&E launched as planned on November 1st with no blocking issues identified to date. On the first day of OE there was an issue with remote ID proofing not working, however that was identified quickly and resolved. Other small issues have popped up, but the resolution process has been very good.

- The Call Center is very active and busy since opening bright and early on November 1st and a very positive thing is staffing and customer service representative capacity has been adequate to meet call volumes. **Antoinette Kraus** asked about call center volumes and if there were any issues that needed to be addressed or if we were ok. Sherman stated that we're ok and will continue to monitor to be sure staffing levels remain adequate. **Mark Nave** wanted to share that his team appreciates the helpful, positive attitude from the staff in moving things forward. He also added 2 things - that maybe we could take a look at days open (specifically holidays) as well as in the lessons learned - gathering feedback from all stakeholders, so we can improve on the experience for next year. Sherman agreed that yes, lessons learned are very important and we want to get better across the board and strive for continuous improvement.
- Coordination with external parties – Sherman continued with an explanation of interaction between Pennie and DHS. The account transfer process has gone well since day one – since 11/1, over 13,000 account transfers have been exchanged with DHS. **Cathy Buhrig** asked if the volume is as expected. Sherman offered that a large driver of the change is the FFM runs auto-renewal at the end of OE and we ran it at the beginning of OE. Hard to compare at this point due to different operational procedures.
- Assisters - nearly 170 assisters have claimed their accounts and although there have been a few issues, it is getting better every day. **Laval Miller-Wilson** asked about the DHS files having all the correct data necessary to make a determination. **Cathy Buhrig** confirmed that they are not having any issues with the information coming over, just that the volume seems lower. Sherman added that the goal is to make sure all the data points we're sending over are accurate as possible.
- Insurers - enrollment and payment files transferred as expected. Minor issues were quickly identified and resolved. 1:1 calls with insurers continue as it seems to be very productive. **Mark Nave** commented that his Highmark team mentioned their appreciation with the 1:1 time to work through issues.
- Brokers – we've seen really great activity – over 2,100 brokers have claimed their accounts and continues to grow, consistent with the slide.
- Online engagement/paid media – the results of the public awareness campaign have been very effective, consistent with the slide. There were no further questions from the Board.
- **Jennifer** continued the meeting by presenting directional trends for overall customer activity and call center performance. Important to note that when we talk about enrollments, it is the equivalent of plan selections. **Paula Sunshine** asked for the difference between a claimed account and an application. Claimed accounts are from HC.gov and are the ones we created prior to 11/1

and have been updated since and new accounts are accounts that were created after 11/1 when we went live. Applications are when they go into the account and create an application. Sherman added that they're applying to see if they're eligible for a qualified health plan or financial assistance. **Commissioner Altman** asked why applications is much higher than accounts. Sherman explained that it's because of the renewals. There were no further questions.

- The meeting continued with Jennifer explaining Enrollment Data: Financial Assistance, as well as Enrollment Data: Metal Tier, both consistent with the slide(s). APTC and Net Premium Metrics were also explained, and Sherman added that he expects these numbers to change throughout OE.
- The next slide, Rating Areas Map, showed the number of enrollees by rating area.
- Customer Service Metrics were explained next and Sherman offered that average handle time is consistent with OE customer service work. **Mark Nave** asked how we get better through effectiveness of our agents. Sherman stated that our call center supervisors and management is tracking calls to be certain reps are performing. All calls are recorded so we can flag calls and look into any issues. Jennifer continued with the Broker and Assister Metrics. Sherman wrapped up this section stated that if there were any questions or things that didn't get covered today that you want to hear about, data that you want to see or other qualitative updates around OE, please let us know.

2.03 2021 Budget Proposal

- Sherman mentioned that we are not asking for approval of this budget today. We will come back next month with an updated version for your consideration and vote. Heather pointed out that there is no revenue information as we are planning on discussing revenue during the December BOD meeting. Heather shared that CMS approved our request for federal funding in the amount of \$17.4 million for services and functions, consistent with the slide. Sherman added that the difference between this federal approval and the last one is the cost associated to the GetInsured platform and call center.
- Heather continued with CY2020 Budget Expenditures to Date, CY2021 Proposed Budget: Overview and CY2021 Proposed Budget by Program Area consistent with the slide(s).
- Continuing with CY2021 Personnel Budget and CY2021 External Affairs Budget, **Laval Miller-Wilson** asked if translation services for the website was in this portion of the budget and Kyrie explained that is included in the IT Budget.
- The following slide, CY2021 IT and Customer Service, was discussed. **Mark Nave** asked if we have year-to-year budget view to show variance by category from 2020 to 2021. Sherman and McKee both reiterated that the additional

funding is aimed at automated regression test cases. **Tia Whitaker** asked where there would be budget dollars allocated for changes to the system, the application, the functionality, any of those inner workings based on experience of consumers and assisters. Sherman stated that there are hours to use to expend on development work with GetInsured that are already paid for.

- Heather continued with CY2021 General Operating overview. She explained that these are only projections and we will fine tune these number further. Sherman also added that the Legal services fees are dependent on the amount of hearings and appeals we have as they are being handled by the Department of State.
- Heather concluded with the CY2021 Proposed Budget: Summary, consistent with the slide.

2.04 2021 Board Planning

- The meeting continued with Kyrie Perry explaining 2021 Board Planning topics that will be discussed and voted on at the December BOD meeting, consistent with the slide. **Paula Sunshine** asked what happens with Supreme Court decision and is there anything we need to be thinking about or prepared for around that? Kyrie stated that Jon Koltash will talk about the hearing and the future of the case.

2.05 Federal Update

- **Jon Koltash** gave an overview of the November 10 Supreme Court Hearing. There are currently 3 issues before the court, consistent with the slide. **Chair** added that this is something that we need to continue talking about and tracking.
- **David Thomsen** continued the meeting explaining the impact of a new federal administration on Pennie, consistent with the slide.

3.00 Adjournment