



**Pennsylvania Health Insurance Exchange Authority d/b/a Pennie®
ADVISORY COUNCIL MEETING MINUTES**

Date: June 2, 2022

Time: 2:00 PM

Location: Microsoft Teams

1.0 Preliminary Matters

1.01 Call to Order

1.02 Roll Call

- **Chairperson, Deborah Wilkinson**, URL Insurance Group/ Pennsylvania Association of Health Underwriters – **Present**
- **Gloria Velazquez**, Neighborhood Health Centers of the Lehigh Valley – **Present**
- **Jolene Calla, Esq.**, The Hospital and Healthsystem Association of Pennsylvania – **Absent**
- **Karen Groh**, Lebanon Valley Chamber of Commerce – **Present**
- **Robin Rothermel**, Pennsylvania Medical Society – **Present (Joined the meeting at 2:20 PM.)**
- **Louise E. Hayes**, Community Legal Services – **Present**
- **TBD** - Senate President Pro Tempore Consumer Representative
- **TBD** - Speaker of the House Consumer Representative

1.03 Approval of Previous Meeting's Minutes

- **Motion:** To approve as true, correct and accurate the minutes recording the events, actions and details of the March 11, 2021, Public Meeting of the Pennsylvania Health Insurance Exchange Authority Advisory Council.
 - Motion: Karen Groh
 - Second: Gloria Velazquez

1.04 Opportunity for Public Comment

- The floor was opened for public comments, of which there were none.

2.0 Administrative Matters

2.01 Discuss 2022 Meeting Schedule

- Pennie proposed a time in either September or November for the next meeting. The council all prefer September.

2.02 Chairperson Nominations

- Deborah Wilkinson was nominated for the position of Chairperson by Karen Groh, which was seconded by Gloria Velazquez. No other nominations were made.
- **Motion:** To close nominations for the position of Chairperson of the Pennsylvania Health Insurance Exchange Authority Advisory Council.
 - All voted in favor of closing the nominations.

2.03 Election of the Chairperson

- Deborah Wilkinson was the only nominee for Chairperson.



- **Motion:** To elect **Deborah Wilkinson** chair of the Pennsylvania Health Insurance Exchange Authority d/b/a Pennie Advisory Council.
 - Motion: Karen Groh
 - Second: Louise Hayes
 - Council Decision: Unanimous (4-0)
 - **Note:** Robin Rothermel was not in attendance for this vote.

2.04 Since We Last Met

- Executive Director Sherman provided an update on what has been happening with Pennie since the last meeting.
 - The vast majority of customers are eligible for auto renewal. Those who are determined eligible for Medical Assistance (Medicaid) when going through the renewal process would be an example of those not eligible for auto renewal. At the time of initial application, applicants do have to sign off on the use of their information to be considered for auto renewal.

3.0 Update on the Public Health Emergency/American Rescue Plan Subsidies (30:30)

3.01 A Possible Timing Scenario

- Jennifer Lloyd provided an overview of a possible timing scenario for the end of the Public Health Emergency (PHE). The timeline shown was based on the PHE ending October 15, 2022.
 - The timeline shows the earliest a possible transfer could happen. Not many Medical Assistance (MA) Account Transfers (ATs) are expected early in the process, but should an individual return their renewal packet, have that packet reviewed, and receive the denial almost immediately, they would be transferred to Pennie at that time.
 - If a customer fails to return a complete renewal packet, the PA Department of Human Services (DHS) and Pennie have decided on a 30-day waiting period before contact information is sent to Pennie in an effort to honor the reconsideration period through DHS. This allows the customer time to provide the correct information to DHS to potentially keep MA but is early enough for Pennie to contact them in hopes of providing continuity of coverage.

3.02 Technical/Operational Update

- Duane McKee reviewed the technical and operational plan to prepare for the unwinding of PHE.
 - Automatic eligibility is currently under 15%, which is based on the number of people transferred over and those who enroll. The goal for this process has not been set, but Pennie wants to see an improvement.

3.03 Overview of PHE Policies

- David Thomsen shared the proposals from the May 2022 Board Meeting



- The first proposal focuses on the extension of the Special Enrollment Period (SEP) for Loss of Minimum Essential Coverage (MEC).
 - If a customer loses MEC prior to the end of the PHE, they will not qualify for this SEP extension.
- The second proposal focuses on a retroactive coverage effective date option and whether it should be offered for 60 days or 120 days after the loss of MEC.
 - Pennie settled on either a prospective date option or the full retroactive period. The goal is to ensure the option for continuous coverage. If Pennie gave the option to choose any start date, continuous coverage would not always be provided.
 - The Council had a chance to provide their feedback on the proposals.
 - The Council sees the importance of this proposal but have different feelings about how long the option for retroactive coverage should be available.
 - The 60-day option would help limit abuse of the option to retroactively effectuate coverage for those who have experienced large claims or have procrastinated getting coverage.
 - The 120-day option would be beneficial for those losing MA and are overwhelmed by the process.
 - Pennie is looking into its ability to offer this option to just those who have lost MA at the end of the PHE.

3.04 PHE Unwinding Communications and Marketing Efforts and Timing

- Charles Angelo reviewed the PHE unwinding communications and marketing efforts and timing.
 - The Council was asked to provide feedback on how best to message the PHE unwind.
 - A comment was made about when the Spanish notices would be ready. Charles confirmed the Spanish notices will align with the English notices.
 - Concerns were expressed over the volume Pennie could see between Open Enrollment (OE) and ATs. The messaging for OE has to be distinctly different from the messaging for ATs. Pennie is already considering the number of individuals who will need to be contacted and have been preparing for the expected volume.
 - **ACTION ITEM:** Pennie is looking into adding verbiage on signs about contacting our customer service team with questions about the process.
 - Assister education was another concern. The Council pointed out the importance of training for this situation. Pennie will provide a separate



training from the standard certification for this process. There will be a lot of time and energy spent making sure each assister and broker is prepared.

- It was asked what Pennie is planning for the outreach team. Charles responded that the outreach team will be making phone calls and sending letters. The PHE campaign is its top priority. The goal is to make sure individuals get information through all channels possible without being overwhelming.

3.05 Update on American Rescue Plan (ARP) Subsidies

- Executive Director Sherman provided an update on ARP subsidies.

3.06 Discussion on Messaging of ARP Subsidies

- Charles Angelo led a discussion with the Council around the messaging of ARP subsidies.
 - It was asked if the notices could say something about what a customer's premium would be based on either action of Congress. Pennie will look into systematically being able to provide customers with a notice that provides the different premiums based on the situation.
 - Pennie has considered having a mail stuffer in the auto-renewal notice to call attention to a potential change. Messaging up until this point has focused on the subsidies being available because of a federal law and is only available for a certain timeframe.
 - The Council found the Frequently Asked Questions (FAQ) sheet about the ARP was helpful to customers and brokers. It was suggested using something similar as a mail stuffer and sending it frequently. Charles responded that Pennie has already started drafting similar notices to be prepared to send as soon as the expiration of these subsidies is confirmed.

With respect to time, Chairperson Wilkinson decided to save the 2021 Review and 2022 Strategic Goals and Planned Initiatives for a future meeting.

4.0 Adjournment

Motion: To adjourn this meeting of the Pennsylvania Health Insurance Exchange Authority Advisory Council.

- Motion: Karen Groh
- Second: Gloria Velasquez

Meeting adjourned at approximately 4:00 PM.