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Pennie Board of Directors Meeting

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January 18, 2022

Agenda

- **Preliminary Matters**

- **Administrative Matters**

- **Action/Discussion Items by the Board**

    - **Open Enrollment 2022 Data Debrief**

    - **Forward Look for 2022**

    - **Notice of Benefit and Payment Parameters 2023**

- **Adjournment**

Preliminary and Administrative Matters

Preliminary Matters

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

Administrative Matters

- 2022 BOD Calendar Finalized:
  - **January 18th, 2022** 12:00 pm – 3:30 pm
  - **February 17th, 2022** 12:00 pm – 5:00 pm (strategic planning)
  - **May 10th, 2022** 12:00 pm – 3:30 pm
  - **August 18th, 2022** 12:00 pm – 3:30 pm
  - **October 20th, 2022** 12:00 pm – 3:30 pm
  - **December 1st, 2022** 12:00 pm – 3:30 pm

- All meetings are planned as remote to this point, an in-person option can be provided if determined necessary by the Board, in accordance with public health guidelines
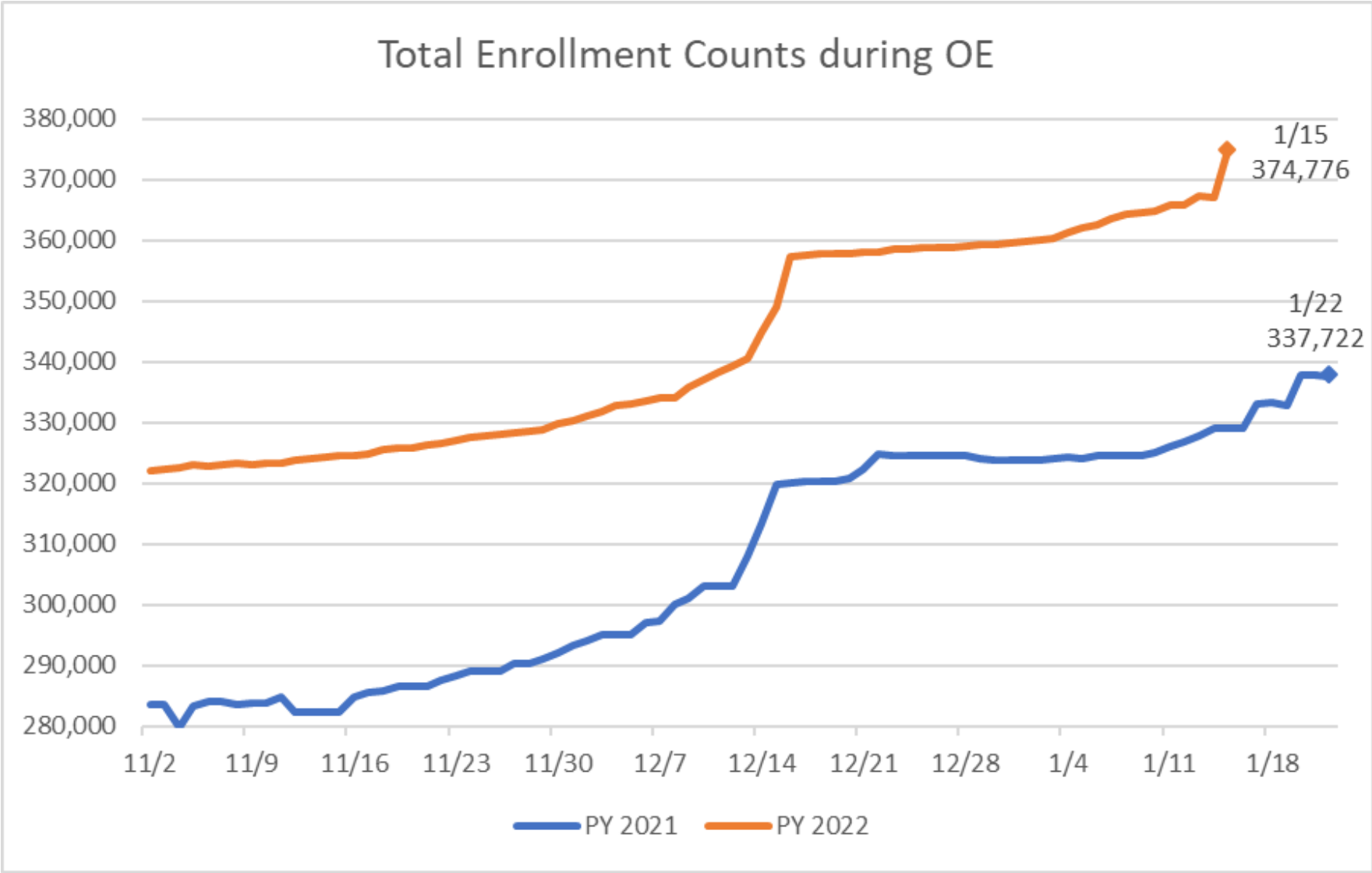
Open Enrollment 2022 Data Debrief
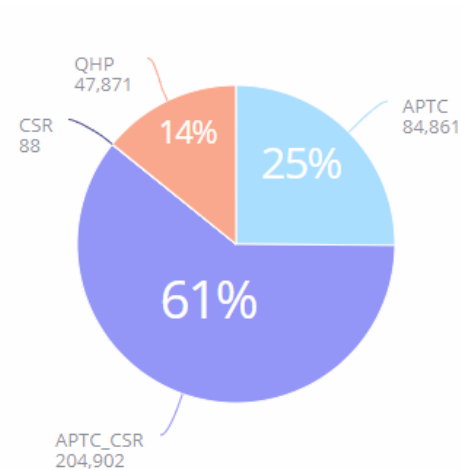
Exchange Enrollment Metrics for 01/15/2022

Plan Year 2022		Grand Total	Plan Year 2021 Comparison (EOD 01/22/21)
Medicaid Account Transfer Metrics	Medicaid Inbound	29,520	38,363
	Medicaid Outbound	50,873	55,148
Enrollment Metrics	Total enrollment	374,776	337,722
	Autorenewals	217,316	206,801
	Active renewals	89,890	55,699
	New enrollment	67,570	75,222

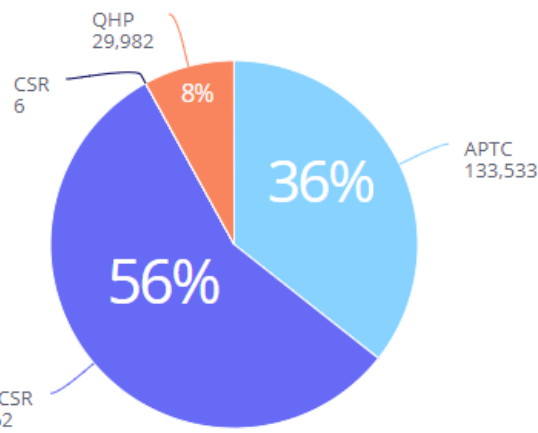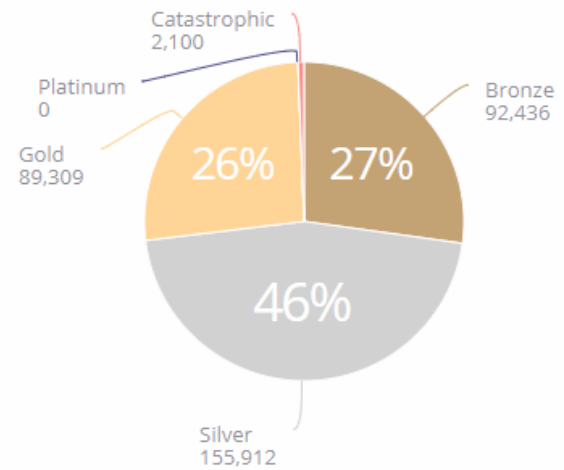***Note:*** Enrollment counts on this page include only health plan selections

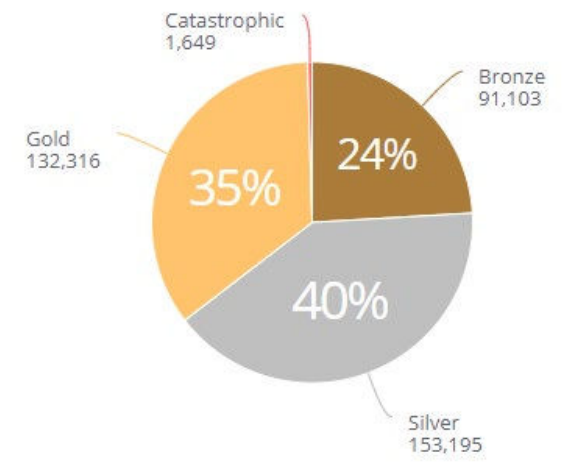# Enrollment Data: Trending throughout Open Enrollment

Total Enrollment Counts during OE

PY 2021 — PY 2022

1/15 374,776

1/22 337,722

Enrollment Data: Financial Assistance and Metal Tier

Reference:
← EOD 01/22/2021 →

First pie chart (left, top):
- QHP 47,871 — 14%
- CSR 88
- APTC 84,861 — 25%
- APTC_CSR 204,902 — 61%

Second pie chart (right, top):
- Catastrophic 2,100
- Platinum 0
- Gold 89,309 — 26%
- Bronze 92,436 — 27%
- Silver 155,912 — 46%

← EOD 01/15/2022 →

Third pie chart (left, bottom):
- QHP 29,982 — 8%
- CSR 6
- APTC 133,533 — 36%
- APTC_CSR 211,262 — 56%

Fourth pie chart (right, bottom):
- Catastrophic 1,649
- Gold 132,316 — 35%
- Bronze 91,103 — 24%
- Silver 153,195 — 40%

Eligibility	Definition
APTC_CSR	Can select a plan, and can use APTC and CSR
APTC	Can select a plan, and can use APTC
CSR	Can select a plan, and can use CSR
QHP	Can select a plan, but cannot use APTC or CSR
NONE	Not eligible to select a plan

Note: Enrollment counts on this page can include a person twice, if that person exists in two buckets (one with a terminating plan and one with a later-starting plan). Total enrollment on this page can exceed the actual count of total enrollment

Dental Enrollment Metrics for 01/15/2022

Dental Insurers in Pennsylvania

BEST	Dominion
Capital Blue Cross	EMI Health
Delta Dental	Guardian
DentaQuest	

Plan Year 2022		Grand Total
Enrollment Metrics	Total enrollment	87,701
	Autorenewals	52,082
	Active renewals	6,026
	New enrollment	29,593
	Enrolled in **both** Dental and Health	79,678 (91%)

Dental Only Enrollment Data: Metal Tier

Metal Tier	2022 Count	2022 Percentage
Low	59,321	67%
High	28,630	33%
Total	**87,951**	**100%**

Note: Enrollment counts on this page can include a person twice, if that person exists in two buckets (one with a terminating plan and one with a later-starting plan). Total enrollment on this page can exceed the actual count of total enrollment
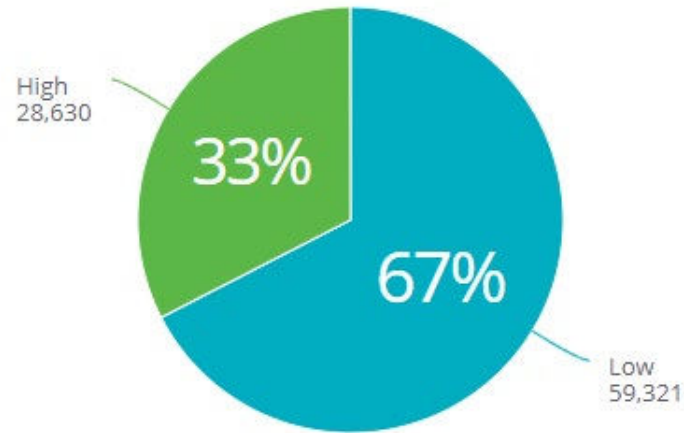
Customer Service Metrics for 01/15/2022

Plan Year 2022		Total	Last Year Compare (EOD 01/22/21)
Call Volumes	Calls Offered	310,094	306,746
	Handled by CSR	192,108	195,679
Call Handling Metrics	ASA (secs)	58.0	129.6
	AHT (mins)	12.79	11.46
	Call abandonment rate	1.16%	7.38%

Note: *11/02/20 call activity is removed from the Last Year Compare.*

Broker and Assister Metrics for 01/15/2022

Plan Year 2022		Grand Total	Last Year Compare (EOD 01/22/21)
Designations	Households with broker designations	159,318	97,826
	Households with assister designations	4,223	1,959
	Enrollments with broker designations	120,611	78,814
	Enrollments with assister designations	3,069	1,739

Note: *Count of enrollments/policies, not count of enrollees/members.*

Forward Look for 2022

Post-OEP Operational Activities and Communications

- Reminder changes post-OEP (call center hours):

  - Pennie Customer Service & Assister/Broker Support returns to normal, outside of Open Enrollment hours on Tuesday, January 18, 2022:

    - Pennie Customer Service Hrs: Mon. - Fri. 8:00 am – 6:00 pm, Closed Sat./Sun.

    - Pennie Assister/Broker Support Hrs.:   Mon. - Fri. 8:00 am – 6:00 pm, Closed Sat./Sun

- Post-OEP customer communications:

  - Post-OEP Survey, in conjunction with Governor's Office of Performance through Excellence to gauge customer satisfaction and learn where they learned about Pennie

  - Post-OEP Press & Data release

Forward Look for 2022

1095-A Operational Activities and Communications

- 1095-A progress update:

  - Successfully ran full 1095-A process for all 2021 customers in secure Staging environment

  - On track to release approximately **327K** validated 1095-A forms to customer secure inboxes and send to printer for mailing the evening of **January 18**

  - Implemented IVR language noting the timing for availability of the forms to customers who call the contact center

- 1095-A customer communications update:

  - Postcard "Heads Up" sent to all 2021 customer households week of 12/27. Included QR code to 1095-A webpage at pennie.com with FAQs & Bilingual Explainer Video

  - Both English & Spanish stuffers placed within all envelopes along with 1095-A form to explain what a customer should do with their 1095-A form as well as common FAQs

  - Email to be sent on 1/21 as a reminder to customers that 1095-A is available within their Pennie secure inbox

Easy Enrollment Program Launch

- Communications update:

  - Landed on "**Path to Pennie**" as the official program name. Easy Enrollment is what the program is called in Maryland and has been temporarily used while we worked to create our own name. Path to Pennie appropriately captures the program's purpose and ensures the Department of Revenue's role is recognized (myPath is the name of DOR's online tax filing hub).

  - From the start of tax filing season until the March release deployment, Pennie will host a Path to Pennie landing page on Pennie.com with educational FAQs, next steps, and explainer videos for customers to reference

  - Pennie will also be disseminating informational talking points for the call centers of both Pennie and the Department of Revenue, select Pennsylvania Volunteer Income Tax Assistance (VITA) sites, and other stakeholders to use when engaging customers

  - Throughout the next month, Pennie will be working with its vendors to create an advertising campaign to promote the Path to Pennie program in late March through mid-April, when the tax filing season ends

  - Finally, in late March through April, Pennie will directly communicate with customers who have completed the tax schedule, but have not yet enrolled through Pennie

Forward Look for 2022

"Path to Pennie" Program Launch

- Operational progress update:

  - Pennie is finalizing the instructional steps on how to manually open the Path to Pennie Tax Filer SEP for any consumer who calls the Pennie call center and attests to filling out form REV-1882.

  - These instructions will be provided to the Pennie call center and stakeholders before the start of tax filing season (1/24). They will also be posted on the Path to Pennie page on pennie.com.

  - Access to the Path to Pennie Tax Filer SEP will become automated with the deployment of the March release, currently slated for the end of March.

- Automated process beginning in late March:

  - Begins weekly electronic transfer of tax filer information to Pennie for those who fill out form REV-1882.

  - Pennie will generate an account for the household which uninsured tax filers and their dependents can claim via an account claiming notice sent to the tax filer via postal or electronic mail.

  - Account claiming notice will include an eligibility estimate that mirrors the anonymous shopping tool.

  - Process will trigger a 60-day 'Tax Filer' SEP for tax filers to claim their account and create and submit their Pennie application.

2023 Plan Certification Policy Timeline

- **January 12, 2022 – February 11, 2022:** Pennie's 2023 plan certification policy is publicly released and open for stakeholder feedback

- **February 11, 2022 – February 17, 2022:** Pennie team compiles stakeholder feedback and prepares recommendation to Board

- **February 17, 2022:** Pennie presents the 2023 plan certification policy at the Board meeting for input and approval

2023 Plan Certification Policy Content

- Proposed requirements:
  - **Requirement #1:** Coverage for COVID-19 consistent with CARES Act *(Carryover from PY22 Policy)*

  - **Requirement #2:** Commissions disclosure to producers *(Carryover from PY22 Policy)*
    - Requires advanced notice of commissions prior to OEP, consistency of commissions during OEP, and advanced notice of decreases after OEP

- Proposed considerations:
  - **Consideration #1:** Renewal plan mapping *(Carryover from PY22 Policy)*
    - No change proposed from PY21 & PY22 definition (adopted federal standard)

  - **Consideration #2:** Meaningful difference *(Carryover from PY22 Policy)*
    - Meaningful Difference Standard from PY21 & PY22 definition (adopted federal standard)

2023 Plan Certification Policy Content

- Other provisions and feedback:
  - **Feedback #1:** Identification of plans with limited provider networks *(New)*
    - Customers can use provider search tool in Pennie plan shopping to identify which plans include their specific providers.
    - However, there is no tool currently available that gives a general characterization of provider network size

  - **Feedback #2:** Standard plans *(New)*
    - Standard plans are a specific plan benefit design that insurers would be required to offer with no modifications, in addition to any other plans they may offer
    - Recent proposed federal regs (NBPP for PY23) proposed implementation of standard plan design for all FFM and SBM-FP states for PY23

  - **Feedback #3:** QRS star ratings *(New for PY23)*
    - Based on stakeholder feedback, Pennie did not implement for PY21 or PY22;
    - No longer optional for PY23, per federal regulations

2023 Plan Certification Policy Content

- Other provisions and feedback cont.:

  - **Feedback #4:** National Committee for Quality Assurance (NCQA) Health Equity Accreditation *(New)*

    - Aligns with Pennie's strategic goal of "...reducing inequities experienced by vulnerable populations"

    - Proposal: Require insurers have NCQA Health Equity Accreditation for 2024 plan certification. Insurers who have not completed accreditation will be able to provide proof of progress towards accreditation for 2024

  - **Feedback #5:** Effect on APTC *(New)*

    - Seeking feedback from stakeholders on what they believe exchange's role is in addressing annual changes in APTC (based on changes in SLCS premiums)

BREAK

Notice of Benefit and Payment Parameters 2023

NBPP Provisions Overview

- Emphasis on health equity, improving consumer choice and ease of enrollment, enhancing continuous coverage provisions, and network adequacy

- Proposal to require issuers in FFM and SBM-FP states to create standardized plans in each metal level

- Would restore Section 1557 LGBTQI+ and sexual orientation nondiscrimination provisions and require EHB benefit design to be based on clinical evidence

- Enhances continuous eligibility provisions and would limit the *de minimis* AV amounts allowable for each metal level tier

- Proposes a new framework of federal oversight of State Based Marketplaces

- See *Health Affairs* NBPP summary of Part 1, Part 2, and Part 3

Pennie NBPP Comments Submission Overview

- Pennie is seeking approval to provide comments in the following areas only:

  - Express support for health equity, network adequacy, enhancement of continuous eligibility, web-broker/insurer display requirements, *de minimis* AV, and non-discrimination provisions.

  - Request the final rule to provide SBEs with the option of adopting the standardized plan framework as it is proposed for the FFM and SBE-FPs.

  - Request CMS to clarify the proposed employer-sponsored coverage verification requirement.

  - Oppose the standardization of APTC proration policies across SBMs; this concept runs counter to the philosophy that states operating their own eligibility and enrollment platform should have control over policies in their respective jurisdictions.

  - Oppose the increased oversight that is being proposed through the establishment of the State Exchange Improper Payment Measurement (SEIPM) program because the level of effort associated is onerous and the current oversight process is sufficient.

Adjourn

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Appendix

December BOD Meeting Data Follow Up

2022 Broker Recertification Data

- **Overall takeaway:** The decertification numbers we are seeing this year are to be expected and as depicted in the second table, **68%** of the brokers being decertified had 0 households with enrollments. Extensive outreach was conducted by Pennie to these brokers and there was still no action taken.

As of 12/23/2021	Total
Brokers Certified through 2022	2,960
Brokers Decertifying end of 2021	779

Decertifying Brokers	Total	Email Bounce Backs
0 households (HHs) with enrollments	533	--
1+ HHs with enrollment (Insurer Agent)	48	--
1+ HHs with enrollment (Independent Agent)	198	36
10+ HHs with enrollments (Independent Agents)	44	9

2022 Broker Recertification Communication Efforts

- **Sept-Oct:** Weekly email to all brokers about recertification (original advertised recertification deadline of 11/1/2021)

- **Nov-Dec 15:** Weekly email to brokers not yet recertified (extended recertification deadline of 12/15/2021)

- **Dec 7 – Dec 10:** Phone outreach to all independent agents with 1+ HHs with enrollments; some call notes state broker no longer at agency, retired, deceased, no longer working individual market, etc. and some had email bounce backs indicating that the individual is no longer with their agency

- **Dec 7:** Ops team email outreach to insurers regarding all insurer agents with 1+ HHs with enrollments (insurer agency manager can reassign customers to another already-recertified agent)

- **Dec 15:** Email to independent brokers with 1+ HH not yet recertified (extended no further extensions recertification deadline of 12/17/2021)

- **Dec 21:** Ops final verification of recertification training to determine final broker decertification list

OE 2022 Data Debrief Definitions and Caveats

Key Data Caveats

- This dashboard is intended to show directional trends that will indicate overall consumer activity and call center performance.

- Caution should be taken when trying to compare numbers across categories for a variety of reasons:
  - Consumers may not cleanly flow from one step to the next (i.e., application to plan selection as not all consumers who apply will be eligible).
  - Some numbers are at a household level (like application) where others are at an individual level (like members enrolled).
  - Duplication may exist at some steps (i.e., consumers may create more than one account unintentionally), and consumers may show up in multiple places (i.e., mixed household eligibility will show up in account transfer and plan selection).

- This exchange metrics dashboard is inclusive of health plan information only, it currently excludes dental plan information. Dental only enrollment information is provided on separate slides.

- This dashboard reports plan selections as enrollments.

- Finally, call center information is inclusive of all calls received during call center normal business hours.

- OE 2021 Caveats:
  - For Active Renewals, note that there was a small manual auto-renewal run performed 11/13/2020; enrollees from that run are reflected in this Active Renewals metric.
  - For the total conditional and full eligibility applications, note that these are a subset of the "2021 Applications Started" metric reported in the Platform Metrics table. These two metrics then will most likely differ.
  - For customer service metrics, call information for 11/2/2020 has been excluded from the totals due to technical difficulties in the call center telephone system.

- OE 2022 Caveats:
  - Call center data is repulled with current definitions and will not match the last year's report.

Dashboard Definitions – Health

	Metric	PY 2022 Description	PY 2021 Description
Exchange Metrics	Medicaid Inbound	Count of unique application referrals from the Medicaid system to Pennie since 11/1/2021.	Count of unique application referrals from the Medicaid system to Pennie.
	Medicaid Outbound	Count of unique applications that had at least one individual assessed as potentially Medicaid eligible and were therefore transferred to the Medicaid system for determination, since 11/1/2021.	Count of unique applications that had at least one individual assessed as potentially Medicaid eligible and therefore transferred to the Medicaid system for determination.
	Autorenewals	Count of unique enrollees on enrollment records created before 11/1/2021 that did not come in and actively shop since 11/1/2021.	Count of unique enrollees on enrollment records created before 11/1/2020.
	Active Renewals	Count of unique enrollees on enrollment records created after 11/1/2021, given they were covered by health insurance through Pennie during Nov '21 or Dec '21.	Count of unique enrollees on enrollment records created after 11/1/2020, with an external applicant ID (and for Health, removing external enrollments marked as Dental). Note that there was a small manual auto-renewal run performed 11/13/2020; enrollees from that run are reflected in this Active Renewals metric.
	New Enrollment	Count of unique enrollees on enrollment records created after 11/1/2021, given they were <u>not</u> covered by health insurance through Pennie during Nov '21 or Dec '21.	Count of unique enrollees on enrollment records created after 11/1/2020 by accounts that do not have external applicant IDs that indicate they came from HC.GOV.

Note: The Plan Year 2021 comparison values are pulled from the previous year's report containing the specified day's data.

Dashboard Definitions - Health

	Metric	Description
Exchange Metrics	Enrollment by Financial Assistance – Total	Display of enrollment for this plan year by financial assistance breakdown. Limited to Enrollees & Subscribers, to enrollees with coverage ending in the future, and removing those with canceled enrollment.
	Enrollment by Metal Tier – Total	Display of enrollment for this plan year by application metal tier. Limited to Enrollees & Subscribers, to enrollees with coverage ending in the future, and removing those with canceled enrollment. Tiers are Bronze, Silver, Gold and Catastrophic.

Dashboard Definitions - Dental

	Metric	Description
Dental Enrollment Metrics	Autorenewals	Count of unique enrollees on enrollment records created before 11/1/2021 that did not come in and actively shop since 11/1/2021.
	Active Renewals	Count of unique enrollees on enrollment records created after 11/1/2021, given they were covered by dental insurance through Pennie during Nov '21 or Dec '21.
	New Enrollment	Count of unique enrollees on enrollment records created after 11/1/2021, given they were <u>not</u> covered by dental insurance through Pennie during Nov '21 or Dec '21.
	Enrollment by Metal Tier – Total	Display of enrollment for this plan year by application metal tier. Limited to Enrollees & Subscribers, to enrollees with coverage ending in the future, and removing those with canceled enrollment. Tiers are Low and High.

Dashboard Definitions

	Metric	Description
Customer Service Metrics	Calls Offered	Total number of calls received. Note: the calls handled will not sum to this number as they don't include abandons or transfers. Only calls started during call center business hours have been included
	Calls Handled by CSR	Number of calls handled by a call center representative
	ASA	Average speed to answer measured in seconds
	AHT	Average handle time measured in minutes
	Call Abandonment Rate	Percentage of total calls that a customer dropped before a CSR picked up the call to provide service

Dashboard Definitions

	Metric	Description
Broker and Assister Metrics	Number of households with broker designations	Count of the households which have an active designated a broker
	Number of households with assister designations	Count of the households which have an active designated an assister
	Number of enrollments with broker designations	Count of policies created with a broker attached
	Number of enrollments with assister designations	Count of policies created with an assister attached