



Pennsylvania Health Insurance Exchange Authority d/b/a Pennie®

BOARD of DIRECTORS MEETING MINUTES

Date: December 1, 2022
Time: 12:00 PM – 3:30 PM
Location: Microsoft Teams meeting

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Preliminary Matters

- **Call to Order**
- **Roll Call**
 - Acting Commissioner Michael Humphreys, Pennsylvania Insurance Department (Chair) - **Present**
 - Sheryl Kashuba, University of Pittsburgh Medical Center Health Plan (Vice Chair) - **Present**
 - Dr. Denise Johnson, Acting Secretary of Health and Physician General, Department of Health
 - Megan Barbour as designee - **Present**
 - Dr. Tracey Conti, UPMC - **Present**
 - Frank Fernandez, Capital Blue Cross - **Present**
 - Antoinette Kraus, Pennsylvania Health Access Network - **Present**
 - Laval Miller-Wilson, Pennsylvania Health Law Project - **Present**
 - Alexis Miller, Highmark - **Present**
 - Paula Sunshine, Independence Blue Cross - **Present**
 - Meg Snead, Acting Secretary, Department of Human Services
 - Cathy Buhrig as designee - **Present**
 - Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**
- **BOD Member Announcements**
 - Jessica Brooks announced that this would be her last Board meeting. Executive Director Sherman thanked Jessica Brooks for her service, commitment, and leadership to the Pennie® Board and the work we do.
 - Dr. Tracey Conti was recognized as a new appointment to the Board.
 - Paula Sunshine also announced that she would be retiring at the end of the year and leaving the Board. She added that she believes this is the most effective and rewarding board she has served on because all are aligned in their interests and listen to one another. Executive Director Zachary Sherman thanked her for her service and wished her well.
- **Minutes**
 - **Motion:** To adopt the minutes of the October 20, 2022, meeting of the Pennie Board of Directors.
 - Motion: Paula Sunshine
 - Second: Frank Fernandez
 - Board Decision: Unanimous (11-0)
- **The floor was opened for public comments, of which there were none.**
- **Preliminary/Administrative Matters**
 - Vote on 2023 Meeting Dates
 - Executive Director Sherman reviewed the dates for Board of Directors meetings for the 2023 year.
 - Commissioner Humphreys referred to an article he read about the DC Exchange – that they are using their standard plans to promote policies aimed at reducing health disparities specifically with pediatric mental health. He asked where Pennie stood on pursuing a similar policy. Executive Director



Sherman shared that Pennie had solicited feedback on standard plans previously and decided to not move forward with the proposal; however, we will revisit the topic again during this year's plan certification policy review.

- **Action Item:** It would be good to have a conversation around the merits of standard plans and what it would take for Pennie to make standard plans happen. The February meeting where we talk about strategic priorities and initiatives for the upcoming year(s) would be a good place to discuss this.
- **Motion:** To adopt the meeting dates proposed by staff and to delegate authority to the Executive Director to sunshine those dates in accordance with the Sunshine Act.
 - Motion: Laval Miller Wilson
 - Second: Alexis Miller
 - Board Decision: Unanimous (11-0)
- **Public Health Emergency Update**
 - Timing update
 - Executive Director Sherman shared a timing update on the Public Health Emergency (PHE). The federal government did not announce the end of PHE in November (60-day deadline), so it can be inferred that it will be extended another 90 days to mid-April 2023. Pennie has adjusted its planning efforts as a result. Also, the PA Department of Human Services has announced that it is shifting to a 12-month unwinding period instead of six months. This is welcomed news as it will alleviate some of the pressure of trying to ensure continuity of coverage for everyone transitioning out of Medical Assistance and the Children's Health Insurance Program in only six months. No additional operational concerns or risks have been identified and this shift in timing does not pose any budgetary concerns.
 - Timeline
 - Special Advisor to the Executive Director, Jennifer Lloyd, reviewed the timeline for the PHE Unwinding for the 2023/2024 timeframe consistent with the slide. We are looking at approximately 16 months from the official end of PHE to the expiration of our 120-day special enrollment period for the final group of eligible recipients.
- **Open Enrollment (OE) 2023 Data and Progress Update**
 - Auto-Renewal Processing
 - IT Director Ben Schrass reviewed the OE Automatic Enrollment Highlights consistent with the slides.
 - Commissioner Humphreys asked if we are hearing anything regarding family glitch fix. Executive Director Sherman responded that the decrease in active renewals was not too surprising, but he believes that family glitch results will not be overwhelming in the first OE period.
 - Board Member Tia Whitaker asked if the website issues (advance premium tax credit calculation and eligibility) were a factor in the reduction of active renewals. Executive Director Sherman replied that it was not, as that issue was limited to a small subset of customers and was resolved quickly.
 - Enrollment metrics
 - IT Director Schrass explained the Metrics consistent with the slide(s). Executive Director Sherman did also point out that the silver-level plans are down quite a bit, while the gold-level plans are up due to competitive pricing.
 - Contact Center metrics
 - IT Director Schrass shared the metrics of our new Outbound Dialing Campaign.
 - Board Member Laval Miller-Wilson asked for additional information on the campaigns' success criteria. Pennie's Chief Operating Officer (COO), Duane McKee, explained that the campaigns are measured differently due to the responses expected. Executive Director Sherman added that these campaigns require different scripts and calls are made at least twice. Another added value is that we are extending any assistance they may need to complete their enrollment process.



- Commissioner Humphreys also asked about the “Fax” ticket numbers and COO McKee explained that those tickets are issued for anything coming through the fax queue and are processed accordingly. Most faxes received are from consumers providing additional income verification information instead of mailing the information.
- Broker and Assister metrics
 - IT Director Schress reviewed the data regarding our Broker and Assister Metrics consistent with the slide.
- OE Period Readiness Timeline
 - Special Advisor to the Executive Director Lloyd reviewed the Timeline Update consistent with the slide. One item to note is that the slide shows that the PHE is set to expire in January as Pennie did not want to move this until the formal extension had been received from the federal government. Once the formal announcement is made, it will be moved to mid-April 2023.
- External Affairs Update
 - External Affairs (EA) Director, Chachi Angelo, reviewed the EA Update including Pennie’s advertising and digital outreach campaigns, as well as website updates, consistent with the slides.
 - Commissioner Humphreys asked what additional languages Pennie’s application comes in besides English and Spanish. EA Director Angelo responded that currently those are the only two languages. However, Executive Director Sherman responded that Pennie has discussed, but not yet initiated, the development of applications in other languages with our vendor. It will require some resource allocation and prioritization but is something that can be considered and done, if given enough time. He also added that the website is available in 10 different languages, as well as a language line support in the call center.
 - Board Member Wilson gave a shoutout regarding the SEPTA transportation advertisements. He is very impressed with the station and train ads.
 - Board Member Conti asked if Pennie has done any outreach specifically to health centers that patients without insurance frequent, for example, federally-qualified health centers and free clinics. EA Director Angelo stated that it was a 2022 goal for the Outreach Team to connect with hospitals and health centers. Executive Director Sherman also shared that materials are available for all stakeholders. He also added that on the health center side, the assister contract includes the Pennsylvania Association of Community Health Centers, which provides dedicated people who provide enrollment assistance for coverage through Pennie in most, if not all, of their affiliated health centers across the Commonwealth. Board Member Tia Whitaker leads this work.
- Technology and Operations Update
 - COO McKee reviewed the timeline of the catch-up run implementation, as well as the 1095-A preparation as consistent with the slide.
 - Commissioner Humphreys asked if Path to Pennie was going to look the same this year as last. COO McKee stated that it will be a bit different as we’ve learned some lessons from our first year in processing Path to Pennie. Pennie has worked with the Department of Revenue in taking another look at the online process. The customer and taxpayer experience will be improved this year. There are also tax preparation software vendors who will be supporting the form this year.
- **Public Session was adjourned at approximately 1:15 PM.**
- **Executive Session**
 - An executive session was held to discuss agency business legally protected by law which, if conducted in public, would violate a lawful privilege, or lead to the disclosure of information or confidentiality protected by law.
 - Board Member Whitaker recused herself for the first part of Executive Session.