



**Pennsylvania Health Insurance Exchange Authority d/b/a Pennie®
BOARD of DIRECTORS MEETING**

Date: August 8, 2024
Time: 12:00 PM – 3:30 PM
Location: Microsoft Teams meeting

Preliminary Matters

- **Call to Order**
- **Roll Call**
 - Commissioner Mike Humphreys, Pennsylvania Insurance Department (Chair)
 - Sheryl Kashuba, University of Pittsburgh Medical Center Health Plan (Vice Chair) - **Present**
 - Secretary Dr. Debra Bogen, Department of Health - **Present**
 - Frank Fernandez, Capital Blue Cross - **Present**
 - Antoinette Kraus, Pennsylvania Health Access Network - **Present**
 - Amy Lowenstein, PA Health Law Project - **Present**
 - Alexis Miller, Highmark - **Present**
 - Dr. Tracey Conti, UPMC - **Present**
 - Secretary Valerie Arkoosh, Department of Human Services
 - **Carl Feldman as designee - Present**
 - Koleen Cavanaugh, IBX - **Present**
 - Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**
- **Minutes**
 - **Motion:** To adopt the minutes of the **May 16, 2024**, Meeting of the PHIEA Board of Directors.
 - Motion: Sheryl Kashuba
 - Second: Frank Fernandez
 - Board Decision: Unanimous
- **Opportunity for Public Comment**
 - The floor was opened for public comments, of which there were none.
- **Executive Director's Report** – Executive Director Trolley opened the meeting with a brief overview of the discussion topics and organizational updates to be covered in the meeting. She shared that Pennie's enrollment numbers at this time are at 437,000 which is up from the 434,000 achieved at the end of open enrollment.



- **Advanced Premium Tax Credits**
 - Executive Director Trolley reviewed the top takeaways with regards to the APTCs and the impact if they were no longer available.
 - Special Advisor Jennifer Lloyd presented data showing how much the population would be adversely impacted if the APTCs are allowed to expire.
 - Board members provided insight on how their organizations are preparing should APTCs expire.
- **Affordability Program**
 - Executive Director Trolley explained that the State Health Insurance Exchange Affordability Program functionality will be available in 2025, however there is no funding at this time for 2025.
 - Operations Director Rob Schobert shared the tentative timeline for next steps of the program implementation and provided a preliminary look at how the system would function and what it would look like to customers at various points in the application process.
- **Organizational Updates**
 - Special Advisor Jennifer Lloyd reviewed the top takeaways of the Medicaid Unwinding.
 - Executive Director Trolley provided a preliminary information regarding Pennie's open enrollment readiness for 2025 and the agency's focus on retention and growth strategy.
 - Executive Director Trolley gave a preview of Pennie's current financial position.
 - Executive Director Trolley gave a preview of the future budget contingencies and Pennie's approach for long term viability and sustainability.
- **Featured Plan Display Proposal**
 - Policy Director David Thomsen provided information about Pennie's proposed Featured Plan Display.

Motion: *To allow Pennie to develop and adopt, following consumer testing, a featured plan display starting in plan year 2026, where insurer parent companies will select no more than 15 of their plans – in a given area in a plan year – to be displayed through Pennie in a default display page including the lowest cost plan as defined by Pennie. Through this feature plan display, customers can view all parent companies' featured plans as default but also have the option to view all plans if they make that selection. The Board shall review customer experience data and market activity beginning when sufficient data is available during PY2026.*

- Motion: Dr. Debra Bogen
- Second: Koleen Cavanaugh
- Board Decision: Unanimous

- **Adjourn** – The public section of the Pennie Board of Directors meeting was adjourned at 2:38 PM



- **Executive Session**

The Pennie Board of Directors will hold an executive session. The agenda for the executive session will be limited to discussing legally privileged or confidential matters, to seek legal counsel, discuss personnel matters, or to review or discuss agency business that is legally protected by law.