



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

Date: March 12, 2025
Time: 10:00 AM - 3:00 PM
Location: 312-318 Market Street, Bowman Tower, Floor 3, Harrisburg, PA 17707 **or** Microsoft Teams meeting

- **Preliminary Matters**
 - **Call to Order**
 - **Roll Call**
 - Commissioner Mike Humphreys, Pennsylvania Insurance Department (Chair) - **Present**
 - Sheryl Kashuba, UPMC Health Plan (Vice Chair) – **Present**
 - Secretary Dr. Debra Bogen, Department of Health
 - **Aven Bittinger as designee - Present**
 - Joel Hopkins, 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, University of Pittsburgh Medical Center - **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 January 29, 2025, Special Meeting of the PHIEA Board of Directors.
 - Motion: Joel Hopkins
 - Second: Dr. Tracey Conti
 - Board Decision: Unanimous
- **Opportunity for Public Comment**
 - The floor was opened for public comments, of which there were none.
- **Addition to Agenda**
 - **Motion:** To add to the agenda a presentation about CMS' Proposed Program Integrity Rule.
 - Motion: Tia Whitaker
 - Second: Dr. Tracey Conti
 - Board Decision: Unanimous



- **Open Enrollment Deep Dive**
 - Executive Director Trolley presented statistics of the recent Open Enrollment including new and retained enrollees, changes by County, and change in net premiums.
- **2024 Year in Review**
 - Executive Director Trolley shared the successes and status of Pennie's key 2024 initiatives and goals.
- **CMS Proposed Rule**
 - Executive Director Trolley provided preliminary analysis of CMS' proposed standards and Pennie's preliminary framing of its response.
- **Lunch Break**
- **2025 Focus Areas and Contingency Planning**
 - Director of Strategic Planning & Partnerships, Jennifer Lloyd, provided an overview of Pennie's Vision and 2025 Strategic Goals.
 - **Vision and Strategic Goals**
 - **Motion:** To approve the 2025 strategic goals as presented to the Board with the understanding that no benchmarks need to be included, and Goal #4 will be revised with more of an educational approach in place of a more affordable approach.
 - Motion: Carl Feldman
 - Second: Joel Hopkins
 - Board Decision: Unanimous
 - **Strategic Initiatives**
 - Chief Operating Officer, Robert Schobert, provided a thorough explanation of Pennie's 2025 Strategic Initiatives
- **2025 Continued - Contingency Planning**
 - EPTC Contingency Planning
 - Chief Operating Officer Robert Schobert provided an explanation of the System Impacts that consumers could experience should the EPTC not continue.
 - Chachi Angelo, Director of External Affairs, gave an overview of how Pennie would help consumers to understand what next steps are should the EPTC expire.
 - Executive Director Trolley and External Affairs Director Angelo updated the Board on Pennie's contingency plan for 2026 Open Enrollment without EPTC and the shift to focusing on value of coverage instead of cost.



- **2026 and Beyond: Introducing Strategic Topics**
 - **Intro**
 - Executive Director Devon Trolley provided an example of the budget in 2026 without EPTC as well as potential strategic initiatives for Pennie without EPTC.
 - **Interactive Tool**
 - External Affairs Director Chachi Angelo explained Pennie's interactive consumer tools for 2026 and beyond.
 - **Contact Center**
 - Chief Operating Officer Robert Schobert explained potential options for Pennie's contact center.
 - **Small Businesses**
 - Chief Operating Officer Robert Schobert updated the Board on the research that was performed regarding the status of the health insurance market for small businesses.
- **Adjourn** – the meeting was adjourned at approximately 3:15 PM.