



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

Date: May 16, 2025
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) - **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 - **Absent; Proxy to Sheryl Kashuba**
 - 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 March 12, 2025, and April 10, 2025, Meetings of the PHIEA Board of Directors.
 - Motion: Sheryl Kashuba
 - Second: Antoinette Kraus
 - Board Decision: Unanimous

- **Opportunity for Public Comment**

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

- **Executive Director's Report**

- **Federal updates**

- **Enhanced Premium Tax Credits** – Executive Director Trolley provided an overview of the contingency planning Pennie is doing to account for potential changes.

- **Organizational updates**

- **2024 Financial Recap** – Chief Financial & Administrative Officer, Heather Lemmon, shared that Pennie's audit was recently completed and there were no findings and was a completely clean audit. A complete overview of Pennie's revenues was provided.



- **Q1 2025 financial report** – Ms. Lemmon also provided a financial and budget overview for the first quarter of 2025.
- **2024 reinsurance contribution re-budget** – Ms. Lemmon reviewed the reinsurance payment increase and the need for re-budgeting the amount originally requested.
 - **Motion:** To approve an additional funding amount of \$2,152,185.00 for the reinsurance program in the CY2025 budget.
 - Motion: Joel Hopkins
 - Second: Sheryl Kashuba
 - Board Decision: Unanimous
- **Contact Center Update** – Chief Operating Officer, Robert Schobert, provided an update on the Pennie Contact Center and included key considerations Pennie is taking in this case to include costs, quality, timeliness and viability.
- **Pennie Brokers**
 - **Broker Demographics Report** – Pennie’s Director of External Affairs, Charles “Chachi” Angelo, provided a summary of Pennie’s Broker Project. Mr. Angelo shared results that included numbers of uninsured, where the majority of uninsured are located in PA, as well as broker recruitment.
 - **Broker Agreement Revisions** – Pennie’s Chief Counsel, Ana Paulina Gomez, provided an overview of the revisions that were made to the Pennie Broker Agreement including broker responsibilities, consumer protections, and what process is taken for decertification.

The Board of Directors collectively agreed to the Broker Agreement Revisions as outlined.
- **Secondary Income Data Source Update** – Policy Director, David Thomsen, provided an update to Pennie’s new income verification process and the benefits it will provide.
- **Featured Plan Display Update** – Mr. Thomsen gave an overview of updates on this project and shared that Pennie is on track to implement this prior to OE2026.
- **Adjourn** – The meeting was adjourned at 2:07 PM.