



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

Date: August 21, 2025
Time: 1:00 PM – 4:30 PM
Location: 312-318 Market Street, Bowman Tower, Floor 3, Harrisburg, PA 17101 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 - **Present**
- Joel Hopkins, Capital Blue Cross - **Present**
- Antoinette Kraus, Pennsylvania Health Access Network - **Present**
- Amy Lowenstein, PA Health Law Project - **Absent**
 - → **Antoinette Kraus as proxy**
- Alexis Miller, Highmark - **Present**
- Dr. Tracey Conti, University of Pittsburgh Medical Center - **Present**
- Secretary Valerie Arkoosh, Department of Human Services – **Present (left meeting @ 2:00)**
 - Aven Bittinger, delegate - **Present**
- Koleen Cavanaugh, IBX - **Present**
- Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**

▪ **Minutes**

- **Motion:** *To adopt the minutes of the **May 16, 2025** meeting of the PHIEA Board of Directors.*
 - Motion: Tia Whitaker
 - Second: Joel Hopkins
 - Discussion: None
 - 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 – H.R. 1/Final Rule
 - Introduction – Executive Director Trolley reviewed what has occurred with the Federal updates since the Board last met in May.
 - Summary of provisions/Implementation timelines – Director of Policy, David Thomsen, provided a summary of the Federal changes and the impact on Pennie, as well as the provisions being taken.
 - Marketplace Integrity & Affordability Final Rule Litigation – Chief Counsel, Ana Paulina Gomez, gave a detailed review of the litigation surrounding the Final Rule including the provisions the injunction is looking to prevent DHHS from putting into effect.



- Pennie's Approach and Next Steps – Executive Director Trolley explained the approach Pennie is taking when communicating with consumers, as well as reducing the burdens that our consumers will ultimately experience.
- Organizational updates
 - Introduction – Executive Director Trolley gave a brief overview of the measures Pennie is taking to continue to reach the uninsured even if the tax credits go away.
 - New assister network update – Director of External Affairs, Charles Angelo, updated the Board on our new assister network, Health Market Connect (HMC).
 - Three-year uninsured growth plan – Mr. Angelo provided the data findings of Pennie's research and the 3-year growth plan that Pennie intends to follow in order to reach as many uninsured consumers as possible.
- **Open Enrollment Readiness & Contingency Planning**
 - Introduction – Executive Director Trolley prefaced this section by letting the Board know that it is business as usual for this Open Enrollment period, but changes will be coming in the near future.
 - Focus area: Retention – Chief Operations Officer, Robert Schobert, reviewed the areas being prioritized for OE2026. Pennie is working to ensure the autorenewal process works smoothly and communicating the value in staying covered.
 - Focus Area: Mitigating Federal Uncertainty – Mr. Schobert explained how Pennie is minimizing the impacts and providing consistent messaging to consumers.
 - Focus area: Growth – Mr. Angelo, reviewed the steps Pennie is taking to effectively grow enrollees this OEP.
 - Focus area: Communications – Mr. Angelo explained Pennie's increased consumer communications and the focus on enrollee education and retention.
 - **Motion:** To repurpose the \$1.5M advertising byline earmarked for state subsidy advertising to Pennie's advertising and print/ mailing budget for Open Enrollment 2026 marketing and communication efforts.
 - Motion: Alexis Miller
 - Second: Koleen Cavanaugh
 - Discussion: None
 - Board Decision: Unanimous
 - OE Contingency Planning – Mr. Schobert explained the steps that Pennie will be taking this OEP and what goals Pennie wants to achieve for both the consumer and insurers.
 - Close out/summary: Executive Director Trolley reiterated the steps Pennie is prepared to take with any of the scenarios that are possible.
- **Project Updates**
 - Introduction: Executive Director Trolley introduced the Project Updates.
 - Featured Plan Display – Mr. Thomsen provided an explanation of the focus group results for the Featured Plan Display
 - Labor & Industry Wage Data – Mr. Thomsen explained the change with the Income Verification process that is believed to allow Pennie to verify more people automatically.
- **Adjourn** - The meeting was adjourned at 4:09 PM