



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

Date: October 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 – **Absent**
 - Aven Bittinger, delegate - **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 – **Absent**
 - Carl Feldman, delegate - **Present**
 - Koleen Cavanaugh, IBX - **Present**
 - Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**
- **Minutes**
 - **Motion:** To adopt the minutes of the **August 21, 2025** meeting of the PHIEA Board of Directors.
 - Motion: Antoinette Kraus
 - Second: Joel Hopkins
 - Discussion: None
 - Board Decision: Unanimous
- **Opportunity for Public Comment**
 - The floor was opened for public comments, of which there were none.
- **Administrative Matters**
 - **2026 Meeting Dates**
 - **Motion:** To adopt the proposed meeting dates and to delegate authority to the Executive Director to sunshine those dates in accordance with the Sunshine Act.
 - Motion: Alexis Miller
 - Second: Sheryl Kashuba
 - Discussion: None
 - Board Decision: Unanimous



- **Executive Director's Report**
 - **Federal updates**
 - **Enhanced Premium Tax Credits** – Jennifer Lloyd, Director of Strategic Planning & Partnerships, provided an overview of the key updates and policy changes that Pennie is tracking and responding to prior to the Open Enrollment period.
 - **Open Enrollment (“OE”) Readiness & Contingency Planning**
 - Autorenewal outcomes & updated premium analysis – Ms. Lloyd reviewed the autorenewal outcomes and cost impacts that we are seeing prior to OE, including comparisons with results from last year's OE.
 - OE contingency planning – Chief Operating Officer, Robert Schobert, provided an update of Pennie's OE contingency planning and potential actions if the EPTCs were to be extended. David Thomsen, Policy Director, also gave an overview of OE contingencies and what options we can provide once the determination of the EPTCs has been decided.

Motion to extend the OEP to January 31: To authorize Pennie to extend the Open Enrollment Period to January 31, 2026, with a coverage effective date of February 1, 2026 *for QHP selection made on or after January 1, 2026.*

- Motion: Joel Hopkins
- Second: Sheryl Kashuba
- Discussion: None
- Board Decision: Unanimous

Deadline Day Motion: To authorize Pennie to make the effective coverage date January 1, 2026, for QHP selection made between the first day of open enrollment and Dec. 31, 2025.

- Motion: Koleen Cavanaugh
- Second: Amy Lowenstein
- Discussion: None
- Board Decision: Unanimous

Motion to delay OEP with last minute EPTC extension prior to 11/1: To authorize Pennie to delay the start of the Open Enrollment Period to November 10, 2025, if the Enhanced Premium Tax Credits are extended between 10/24 through 10/31.

- Motion: Antoinette Kraus
- Second: Alexis Miller
- Discussion: None
- Board Decision: Unanimous

The following three topics were discussed but no motions were made.



- **1. High premium SEP Policy:**

Option 1: To adopt a High Premium SEP effective from the end of OEP through February 15, 2026, for Pennie enrollees who experience a 50% or more premium increase.

Option 2: To adopt a 30-day High Premium SEP starting on the day after OEP ends for Pennie enrollees who experience a 50% or more premium increase.

- **2. Late Extension of EPTCs SEP (if EPTCs are extended after Nov. 1, 2025):**

Option 1: To authorize Pennie to adopt a 60-day SEP starting on the day after OEP ends if EPTCs are extended after November 1, 2025.

Option 2: To authorize Pennie to adopt a 60-day SEP starting on the date that new eligibility notices are mailed if EPTCs are extended after November 1, 2025.

- **3. Broad delegation to ED policy: To authorize Pennie's Executive Director to adopt any of the policies below as outlined by Pennie staff if the circumstances warrant it:**

- To delay the start of OEP by 10 days if EPTCs are extended between Oct. 24 and Oct. 31
- To modify the high-volume deadline day SEP.
- To provide a high premium SEP
- To add a 60-day SEP if EPTCs are extended after November 1, 2025

- **Call Center Proposal**

- Contact center slides – Mr. Schobert provided an overview of 3 options related to the Contact Center.

Motion: To authorize Pennie to develop and implement its own call center as outlined in staff's presentation and recommendation to the Board.

- Motion: Tia Whitaker
- Second: Joel Hopkins
- Discussion: None
- Board Decision: Unanimous

- **CY2026 Budget Proposal**

- Budget slides – Chief Financial Officer, Heather Lemmon, reviewed Pennie's 2025 financial overview as it is currently, as well as two options for Pennie's 2026 budget.

Motion:

To approve the two proposed 2026 budgets that have been prepared for the expiration or extension of the enhanced premium tax credits expiring by 12/31/2025 and to adopt the appropriate budget depending on what scenario materializes.



- Motion: Joel Hopkins
 - Second: Dr. Tracey Conti
 - Discussion: None
 - Board Decision: Unanimous
-
- **Adjourn** - The meeting was adjourned at 3:12 PM.