



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

**Date:** February 19, 2026  
**Time:** 10:00 AM – 3:00 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**
      - **Aven Bittinger, Delegate** – **Present** (proxy for 2<sup>nd</sup> half of meeting)
    - Joel Hopkins, Capital Blue Cross - **Present**
    - Antoinette Kraus, Pennsylvania Health Access Network - **Present**
    - Amy Lowenstein, PA Health Law Project - **Present**
    - Ellen Galardy, Highmark - **Present**
    - Rep. Dr. Venkat, Pennsylvania State Representative - **Present**
    - Secretary Valerie Arkoosh, Department of Human Services
      - **Carl Feldman, Delegate** - **Present**
    - Koleen Cavanaugh, IBX - **Present**
    - Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**
  - **Introduce New Board Member**
    - Executive Director Devon Trolley introduced the two newest Pennie Board members
      - Pennsylvania State Representative, Dr. Arvind Venkat
      - Ellen Galardy, Highmark
  - **Minutes**
    - **Motion:** To adopt the minutes of the **December 12, 2025** meeting of the PHIEA Board of Directors.
      - Board Decision: Unanimous
  - **Opportunity for Public Comment**
    - The floor was opened for public comments, of which there were none.
- **Executive Director's Report**
  - **Key updates**
    - Executive Director Devon Trolley reviewed key updates experienced throughout the Open Enrollment period.



- **OE 2026 Data Review & Comparison to 2025**
  - Executive Director Trolley provided an overview of the outcomes that were noticed with the past OEP to include call center operations, marketing impacts, goals and terminations.
- **2025 Year in Review**
  - Jennifer Lloyd Jennelly, Director of Strategic Planning & Partnerships (SPP), reviewed the 2025 Key Takeaways as well as an in-depth update of the four (4) goals that Pennie had set and how meeting these goals were achieved.
- **2026 Strategic Initiatives**
  - Executive Director Trolley reviewed the three (3) Key Initiatives that were adopted for 2026 and Pennie's Strategic Plan to accomplish these initiatives.
- **2026 Key Initiative: Updates and Milestones**
  - **Call center project**
    - Director of Operations, Jim Lesko, walked through the Call Center Project and reviewed the roadmap from where we started, what is in the immediate future, and what the goals are and steps being taken towards the projected completion in 2028.
  - **Preparing for federal changes**
    - Pennie's Policy Director, David Thomsen, provided an overview of the Federal changes that we are expecting for next year's OEP and beyond. Director Thomsen also reviewed the stakeholder feedback and analysis along with timeline considerations and the change of open enrollment start and end dates.
    - ***Motion:*** *To change the dates of the Pennie Open Enrollment Period, beginning with the 2027 Open Enrollment Period, to start on October 15 and end December 15.*
      - Motion: Tia Whitaker
      - Second: Antoinette Kraus
      - Discussion: None
      - Board Decision: Unanimous
  - **Affordability**
    - Executive Director Trolley addressed the impacts of the loss of EPTCs and the two (2) programs available to assist the populations who were affected as a result – the state health insurance affordability program and the reinsurance program.
    - ***Motion:*** *To authorize Pennie to commit up to \$60 million in contributions to the reinsurance program for the purposes of PID setting parameters for the 2027 coverage year.*
      - Motion: Dr. Arvind Venkat
      - Second: Joel Hopkins
      - Discussion: None
      - Board Decision: Unanimous
- **Long-Term Outlook**
  - Executive Director Trolley briefly reviewed the three-year outlook of key activities that Pennie laid out with Open Enrollment and our in-house call center through early 2028.



- **CMS Proposed Rule**

- Executive Director Trolley introduced the CMS Proposed Rule that had recently been released touching on the timeline given to respond. She then turned it over to Policy Director David Thomsen for a more in-depth look into key pieces of the proposed rule as well as the additional items that had been identified.
- Policy Director David Thomsen provided an in-depth review of the guidance necessary to avoid future operational risk and negative impacts to consumers.

- ***Motion:*** *To authorize Pennie to submit a comment letter to CMS in response to the proposed Notice of Benefit and Payment Parameters (NBPP) proposed rule, consistent with the approach outlined herein.*
  - Motion: Amy Lowenstein
  - Second: Ellen Galardy
  - Discussion: None
  - Board Decision: Unanimous

- **CY2026 Additional Funding Request**

- Chief Financial Officer Heather Lemmon briefly explained Pennie's financial position. She highlighted some strategic projections, strategic investment to support awareness efforts and sustain enrollment for the Board's considerations.
- External Affairs Director Chachi Angelo explained the need for additional funding for creative and advertisement services: to give Pennie a better chance of reaching the target demographics and the consumers Pennie believes are most eligible to receive the EPTCs.

- ***Motion:*** *To authorize additional funding in the amount of \$5,500,000 to increase 2026 funding for creative and advertisement services to reach out to uninsured populations in key markets with Pennie coming back with more information.*
  - Motion: Sheryl Kashuba
  - Second: Joel Hopkins
  - Discussion: None
  - Board Decision: Unanimous

- **Adjourn** – The February 19, 2026 Pennie Board of Director's meeting adjourned at 3:05 PM