



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

**Date:** May 14, 2026  
**Time:** 1:00 PM – 4:00 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
  - **Sirisha Reddy, Designee** - Present
- 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
  - **Alexis Deisenroth, Designee** - Present
- Koleen Cavanaugh, IBX - Present
- Tia Whitaker, Pennsylvania Association of Community Health Centers - Present

• **Minutes**

- The Board will review and vote to approve minutes for the February Board Meeting.

***Motion:*** To adopt the minutes of the **February 19, 2026** meeting of the PHIEA Board of Directors.

- Motion: Tia Whitaker
- Second: Antoinette Kraus
- 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**

- Updates and Enrollment and Terminations Review
  - Executive Director Trolley provided an overview of the 2026 enrollment and termination trends that were seen in Open Enrollment. The review included data for non-payment of premium trends and future enrollment impacts.



- 2025 budget recap
  - Chief Financial Officer Heather Lemmon provided an overview of the 2025 Financial Recap and shared what Pennie has been seeing in the 2026 Q1 report.
  - Director of Administration, Kristin Hand reviewed the transition to State Fiscal Year (SFY) budgeting.

- **Reinsurance Budget**

- Executive Director Trolley provided an overview of the 2025 coverage year reinsurance budget and shared the long-term projected budget outlook.

**Motion:** To authorize an additional funding amount of up to \$31M for the reinsurance program in the 2026 calendar year budget to pay in full the reinsurance overrun for the 2025 coverage year.

- Motion: Joel Hopkins
- Second: Koleen Cavanaugh
- Discussion: None
- Board Decision: Unanimous

- **Enrollment Issues**

- Executive Director Trolley addressed the enrollment issues Pennie is seeing that pertain to increased fraudulent enrollments and provided actions being taken and recommended changes.

**Motion:** To require documentation demonstrating that the person is eligible for the adoption, birth, AI/AN, loss of MEC, loss of other qualifying coverage, gain court-appointed dependent, and release from incarceration QLEs/SEPs in order to enroll in a Pennie plan as presented by Pennie staff.

- Motion: Ellen Galardy
- Second: Koleen Cavanaugh
- Discussion: None
- Board Decision: Unanimous

**Motion:** To amend the 2026 meeting schedule to add two more Board meetings dated June 5 and June 26 for the purpose of fraud updates.

- Motion: Joel Hopkins
- Second: Amy Lowenstein
- Discussion: None
- Board Decision: Unanimous

- **Call Center Updates/Contractual Discussion**

- Chief Operating Officer Rob Schobert provided high-level updates as well as core workstreams that are most pertinent to the launch of our in-house Call Center.



**Motion:** To authorize the Executive Director to exercise the three renewal options allowed under the contract with GetInsured as presented by Pennie staff.

- Motion: Tia Whitaker
  - Second: Antoinette Kraus
  - Discussion: None
  - Board Decision: Unanimous
- 
- **Consumer Research and Open Enrollment 2027 Marketing Plan**
    - Director of External Affairs Chachi Angelo reviewed the data from the research that was done following Open Enrollment as well as a brief recap of what is being planned for OE27.
  - **Adjourn** – The May 14, 2026 Pennie Board of Director’s meeting adjourned at 3:26 PM