



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

Date: August 6, 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**
 - 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. Arvind Venkat, Pennsylvania State Representative - **Present**
 - Secretary Valerie Arkoosh, Department of Human Services
 - **Carl Feldman, Designee** - **Present**
 - Koleen Cavanaugh, IBX - **Present**
 - Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**

- **Minutes**

- **Motion:** *To adopt the minutes of the **July 23, 2026** meeting of the PHIEA Board of Directors.*
 - Motion: Joel Hopkins
 - 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**

- Broader environment and enrollment update
 - Executive Director Trolley provided a summary of active litigation related to CMS' regulations that Pennie is currently monitoring.
 - She also provided an update on the recent court rulings and explained how Pennie is in compliance with Open Enrollment dates as well as additional income and tax reconciliation verification policies.
 - Current enrollment and terminations data was presented and reviewed.



- **Program Updates and Changes**

- Long-term anti-fraud efforts
 - Executive Director Trolley provided an overview of Pennie's long-term anti-fraud efforts and how fraudsters are operating. She also explained what steps Pennie is taking to continue maintaining these efforts.
- **Motion:** To seek approval from CMS to use PennDOT as a trusted data source to verify consumers' Pennsylvania residency of Pennie applicants.
 - Motion: Kileen Cavanaugh
 - Second: Joel Hopkins
 - Discussion: None
 - Board Decision: Unanimous
- **Motion:** To allocate \$150,000 to implement a PennDOT data check within Pennie's application if CMS approves Pennie to use PennDOT data as a trusted data source.
 - Motion: Sheryl Kashuba
 - Second: Antoinette Kraus
 - Discussion: None
 - Board Decision: Unanimous
- **Income thresholds**
 - Policy Director David Thomsen reviewed income thresholds and provided an explanation of the Federal changes and the impact tax repayment changes may have on consumers.
- **Motion:** To change the default thresholds to 30% or \$10,000 whichever is lower, and to delegate authority to Pennie to adjust the thresholds up to 40% and \$20,000 for the 2027 plan year.
 - Motion: Joel Hopkins
 - Second: Ellen Galardy
 - Discussion: None
 - Board Decision: Unanimous

- **Lunch Break**

- **Income verification**
 - Chief Operating Officer Rob Schobert provided background information on the income data verification process. He provided high-level data showing why Labor & Industry would be advantageous.
- **Motion:** To authorize Pennie to discontinue use of the Equifax service by November 1, 2026.
 - Motion: Joel Hopkins
 - Second: Arvind Venkat
 - Discussion: None
 - Board Decision: Unanimous



- **Budget**

- 2026 Q2 Report
 - Chief Financial Officer Heather Lemmon provided an overview of 2026 2nd quarter report
- Walk through 6-month budget and SFY budget for approval
 - Chief Financial Officer Heather Lemmon provided a high-level explanation of the 6-month GAP budget which is the time we will be transitioning to a SFY budget
- ***Motion:*** To approve both the 6-month budget from 1/1/27 to 6/30/27 and the state fiscal year 27-28 budget.
 - Motion: Ellen Galardy
 - Second: Joel Hopkins
 - Discussion: None
 - Board Decision: Unanimous

- **Open Enrollment Readiness**

- Autorenewal and Open Enrollment planning
- Marketing and Outreach
 - Executive Director Trolley provided an overview of the autorenewal planning, with a focus on Pennie's marketing and outreach strategy including direct communication with consumers, media and strengthening of the Assister Network.

- **Project Updates**

- Federal changes
 - Policy Director David Thomsen reviewed the federal changes that will be taking place starting in Plan Year 2027.
- Contact center
 - IT Director Rick Bradley addressed the technology platform that we are building for the new call center to include a new telephone system, licenses, team member onboarding and an adequate training environment.
 - Director of Operations Jim Lesko provided an overview of the workforce and training process associated with the new call center including the number of team members needed and the development of a high-quality training program.

- **Adjourn** – The August 6, 2026 Pennie Board of Director's meeting adjourned at 2:53 PM.