

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

Date: April 15, 2021
Time: 12:00 PM
Location: Microsoft Teams meeting

Preliminary Matters (Jessica)

- **Call to Order**
- **Roll Call**
 - Commissioner Jessica Altman, Pennsylvania Insurance Department (Chair) - Present
 - Sheryl Kashuba, University of Pittsburgh Medical Center Health Plan (Vice Chair) - Present
 - Alison Beam, Acting Secretary, Department of Health
 - Meghna Patel - Present
 - Jessica Brooks, Pittsburgh Business Group on Health - Present
 - Frank Fernandez, Capital Blue Cross - Present
 - Antoinette Kraus, Pennsylvania Health Access Network - Present
 - Laval Miller-Wilson, PA Health Law Project – Present
 - Alexis Miller, Highmark - Present
 - Paula Sunshine, Independence Blue Cross - Present
 - Teresa Miller, Secretary, Department of Human Services
 - Catherine Buhrig, Director of the Bureau of Policy for the Office of Income Maintenance at the Department of Human Service - Present
 - Tia Whitaker, Pennsylvania Association of Community Health Centers - Present
- **Minutes**
 - **Motion:** To adopt the minutes of the **March 25, 2021 Meeting of the PHIEA Board of Directors.**
 - Motion: Antoinette Krauss
 - Second: Tia Whitaker
 - Board Decision: Unanimous (11-0)
 - Note: Laval Miller-Wilson joined the meeting after this motion. His vote was given by proxy to Antoinette Kraus.
- **The floor was opened for public comments, of which there were none.**
- **Q12021 Financial Statement Review**
 - Pennie's Chief Financial Officer gave a financial overview for Q1 2021 for which Pennie is under budget.
- **Cognosante Presentation – Assister Impact**
 - 2021 OEP recap
 - Karen Gage, Senior VP for Cognosante, reviewed the Assister Services Contract and its subcontractors.
 - Events are conducted within and outside the health centers. Each health center has a community they work within to conduct health fairs.
 - Cognosante did not have specific expectations for enrollment figures, therefore there is no comparison of actual enrollment numbers versus projected enrollment numbers.

- COVID-19 and weather cancellations had a negative impact on attendance of assister events. In-person attendance has improved with warmer weather and individuals becoming vaccinated.
- **ACTION ITEM** – Cognosante to provide Information on demographics and diversity of assisters as well as how many full-time versus part time employees.
- Post OEP – Future Goals
 - Increase the number of assisters through August by approximately 17%. This will be predominately in the Philadelphia area, but also through online and phone.
 - Leverage vaccination clinics as healthcare education outlets.
 - Expand the current Cognosante partner network to include additional subcontractors.
 - Pennie has worked with FEMA to maintain a presence at a mass vaccination site in the Philadelphia convention center which includes a table, two pop-up banners, and education materials.
- **Update on Pennie and the American Rescue Plan**
- Phase 1 Implementation Updates
 - Pennie's Chief Information Officer shared call center and technology updates.
 - Assistors were not engaged with Phase 1 testing.
 - Pennie's Marketplace and Insurer Operations Specialist shared insurer coordination approach.
 - Pennie's Director of External Affairs shared an updated regarding broker/assister networks, marketing/communications, outreach, ARP digital and print ads, ARP TV spot, social media animation, and website explainer videos.
 - **ACTION ITEM** - Pennie's Director of External Affairs to add board of directors to the press list.
 - **ACTION ITEM** - There was concern around the ARP TV spot showing content that is not compliant with social distancing, CDC and Department of Health guidelines. Pennie's Director of External Affairs to follow-up.
 - There are Spanish translations of tv, radio, and out of home advertisements.
- Phase 2 Implementation Updates were reviewed for each line of business.
- **2021 Strategic Improvement Opportunities**
 - Pennie's Chief Information Officer reviewed improvement opportunities including Spanish translation, regulatory/compliance items, reconciliation workbench improvements, and a carrier, assister, broker test environment.
 - Pennie's Chief of Staff presented a broker grant program concept. There was interest in additional partnering with the carriers on this idea as well as concern with focusing efforts on brokers as opposed to community-based organizations that are already serving uninsured and underinsured populations. Director Sherman shared that Pennie is working to expand the assister network by augmenting the current subcontractor pool as well as exploring the access and availability of brokers in harder to reach communities. This is in support of the strategic goal to have as much enrollment support as possible.
 - **ACTION ITEM** - In addition to the assister network, there was desire to understand the demographics and diversity of the broker network as well.
 - The broker grant program will be revisited for more clarity and definition as an incentive program for 2023
 - Insurer ticketing improvements are similar to the CSR ticketing system and will be more robust than assister ticketing. Pennie is working with the insurers to determine prioritization of enhancement features.
- **Binder Payment Policy**
 - Pennie's Marketplace and Insurer Operations Specialist reviewed binder payment policy proposals.

- Allow customers a minimum of two weeks to make binder payment.
- Do not require binder payment if enrollee changes plans within the same insurer with no gap in coverage.
- Do not require binder payment when subscriber disenrolls but the remaining family members maintain enrollment in the same plan with no gap in coverage.
- Apply 95% Threshold to Binder Payments.
 - There were concerns around the specific percentage of 95% threshold to binder payments. Verbiage will be updated to reflect that insurers would be required to apply a *reasonable threshold* to binder payments.

Motion: To approve the binder payment policies as proposed for implementation beginning plan year 2022, with the exception that the insurers would be required to apply a reasonable threshold to binder payments, with the reasonable threshold to be determined later this year.

- Motion: Alexis Miller
- Second: Laval Miller-Wilson
- Board Decision: Unanimous (11-0)

The meeting adjourned at approximately 3:03 p.m.