

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

Date: August 19, 2021
Time: 12:00 PM
Location: Microsoft Teams meeting

Preliminary Matters

- **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
 - **Megan Barbour as designee** - **Present**
 - Jessica Brooks, Pittsburgh Business Group on Health - **Present**
 - Frank Fernandez, Capital Blue Cross - **Present**
 - Antoinette Kraus, Pennsylvania Health Access Network - **Absent**
 - Laval Miller-Wilson, PA Health Law Project - **Present**
 - Alexis Miller, Highmark - **Present**
 - Paula Sunshine, Independence Blue Cross - **Present**
 - Meg Snead, Secretary, Department of Human Services
 - **Cathy Buhrig as designee** - **Present**
 - Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**
- **Minutes**
- **Motion:** To adopt the minutes of the June 17, 2021 Meeting of the PHIEA Board of Directors.
 - Motion: Laval Miller-Wilson
 - Second: Sheryl Kashuba
 - Board Decision: Unanimous (10-0)
 - Note: Frank Fernandez joined the meeting after this motion. Antionette Kraus was not in attendance. Her vote was given by proxy to Laval Miller-Wilson.
- **The floor was opened for public comments, of which there were none.**
- **Pennie Telework Policy Status**
 - Pennie's Executive Director reported that the Telework Policy is still in development, but no meaningful updates.
- **Q2 2021 Financial Statement Review**
 - Pennie's Chief Financial Officer gave a financial overview for the second quarter of 2021, for which Pennie is under budget.
- **Health Equity Update**
 - Pennie's Executive Director presented the potential revisions to Pennie's adopted strategic goals.
 - Pennie's Director of Policy gave a breakdown of each goal and how we organized the initiative.
 - The first goal is to ensure equitable access to quality, affordable health coverage through the application and enrollment process.

- Pennie is working with the Department of Human Services (DHS) to ensure automatic eligibility determinations for account transfers from Medical Assistance. A policy is being developed to allow individuals to access an effective date based on their application date with DHS.
 - Due to the pandemic and ARPA, the plan for integrated eligibility across programs has been deferred.
 - DHS is very much engaged with Pennie regarding the manual to automatic transition. As with Pennie, their focus is on the expiration of the public health emergency. Pennie is trying to be well coordinated with DHS for when the continuous coverage requirement is switched off. DHS will have 12 months to do income reviews and prepare people for what their next steps are to maintain coverage.
 - **ACTION ITEM** – Pennie will add enhanced direct enrollment back to the long-term goals.
 - **ACTION ITEM** – One mid-term goal currently states, “Develop a binder payment policy that does not prevent customers who make a minor billing error from effectuating health insurance coverage” Adjust the goal be broader than just binder payments. The goal should address issues where subsidies cause premiums to be less than \$1 and people don’t feel the need to pay.
 - The second goal is to reduce uninsured rates and promote health coverage and utilization of health care services in underserved communities.
 - The third goal is to understand the data making up the Commonwealth marketplace.
 - The American Community Survey (ACS) is run every year, but it takes about another year to publish the data. The most complete date we have is from 2018. The data from the 2019 ACS is still limited. The information from the surveys is what Pennie uses to inform initiatives. For example, the objective to build a Spanish language eligibility and enrollment tool was based on the knowledge that the limited-English proficient population is up to three times more likely to be uninsured.
 - Pennie anticipates being able to better understand the breakdown of short-term COVID uninsured population and chronically uninsured population when more data becomes available.
 - Pennie will be reviewing data to better understand how to reach the LGBTQ+ community, veterans, and the disabled to provide health equity for those groups.
 - **ACTION ITEM** – Generate a customer survey to get direct feedback from members about where inequities might be felt and identify opportunities for growth. This will be added to a mid-term or long-term goal.
 - The fourth goal is to build a diverse and representative organization and engage with other Commonwealth agencies.
 - Pennie wants to engage with the Governor’s office first regarding the recently added Diversity, Equity, and Inclusion (DEI) position. The plan is to see what they are doing and evaluate if it would be valuable to Pennie to have a DEI position of its own.
 - **ACTION ITEM** – Incorporate cultural competency training from the top down into the 2022 priorities.
- **Motion:** To amend Pennie’s second strategic goal to read as follows: Increase health coverage for the uninsured and underserved through the development and advancement of policies and systems reducing inequities experienced by vulnerable communities.
 - Motion: Laval Miller-Wilson
 - Second: Tia Whitaker
 - Board Decision: Unanimous (11-0)
 - Note: Antionette Kraus was not in attendance. Her vote was given by proxy to Laval Miller-Wilson

- **2022 Open Enrollment Planning**
 - Pennie's Deputy Chief of Staff went over a high-level timeline of focus areas for each month leading up to and throughout open enrollment.
 - Pennie's Marketplace and Insurer Operations Specialist presented on plan management for the 2022 Plan Year.
 - Based on the filings, and before review, Pennie has more insurers on the exchange than in any other year. There are no longer any counties with only one insurer, we have the highest number of insurers in a single county (6), and the filings show a 2% statewide average price increase. The final plans will be released publicly in September.
 - As the Pennsylvania insurance Department (PID) reviews the plans, Pennie will work with them to make sure everything is showing correctly in its system for plan certifications.
 - Pennie's Chief Information Officer talked about release 21.9, release scheduling and verbiage changes for the 2022 Plan Year.
 - The removal of ARPA content includes removing the unemployment insurance question from the streamlined application since that was only specific to Plan Year 2021.
 - The major releases are still scheduled to occur quarterly.
 - **ACTION ITEM** – Provide more details around some of the smaller features rolled out in releases.
 - Pennie's Chief Information Officer and Director of External Affairs discussed the timeline for auto-renewal.
 - Not having the federal government involved in this process this time around means one less complicated factor and should make the process a little simpler this time.
 - 16% of total enrollees changed plans during OEP. 21% of those who were auto-renewed changed plans.
 - Pennie's Director of External Affairs went over target audience and high-level tactics Pennie will use to reach customers for awareness and call to action messaging.
 - Pennie has started some contingency planning related to COVID-19 if there cannot be boots on the ground for OEP events.
 - Pennie's Chief Information Officer talked about the preparation of the contact center for the numbers of customers seeking assistance for the application process.
- **Executive Session**
 - An executive session was held to discuss the details of Cognosante's subcontracting proposal and seek legal counsel regarding ongoing contract negotiations which, if conducted in public, would violate a lawful privilege, or lead to the disclosure of information or confidentiality protected by law.
 - **Motion:** To authorize the Executive Director, with the approval of the Board Chairperson, to execute an amendment to Pennie's existing navigator contract to increase the scope and reach of its navigator program. The total value of the amendment may not exceed any ARPA grant funding received from the United States Department of Health and Human Services plus any additional operational funds previously authorized by the Board.
 - Motion: Alexis Miller
 - Second: Laval Miller-Wilson
 - Board Decision: Unanimous (10-0)
 - Note: Antionette Kraus was not in attendance. Her vote was given by proxy to Laval Miller-Wilson
 - Note: Tia Whitaker recused herself from the executive session and vote.
 - On behalf of the Board, the Commissioner wanted to note the importance, as Pennie moves forward to implement any changes to the navigator contract and oversee the existing navigator contract, in

monitoring the performance, the outcomes, and making sure that funds we are investing in ensuring we are reaching more people are going to good use.

- **Easy Enrollment Status Update**
 - Pennie's Executive Director provided a brief update on the status of easy enrollment.
 - Pennie's Director of Policy went over the timeline of work and immediate next steps.
- **Update on Pennie and the COVID-19 Enrollment Period**
 - This item was not presented due to time constraints.
- **Meeting adjourned at approximately 3:35 pm**