

**BOD MEETING MINUTES**  
**PENNSYLVANIA INSURANCE EXCHANGE**  
**BOARD of DIRECTORS MEETING**

**Date:** May 19, 2020

**Time:** 12:00 p.m.

**Location:** +1 (267) 332-8737,,323897164# | [Join Skype Meeting:](https://meet.lync.com/pagov/tglazer/J36TZHLD)  
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**1.0 Preliminary Matters**

**1.01 Call to Order**

**1.02 Roll Call and Introductions**

*Introduction of new BOD member – Aja Abraham, SVP of Business and Network Development at Capital Blue Cross and CEO of Dominion National - Aji Abraham is responsible for provider engagement, pharmacy services, ancillary services, and new business ventures. Additionally, Aji is CEO of Dominion National, a dental and vision benefits administrator within the Capital BlueCross family of companies. Aji previously served as Deputy Secretary for Administration at Pennsylvania’s Department of State, Director of Government Relations for the Pennsylvania Dental Association, and Dauphin County Deputy District Attorney.*

- Commissioner Jessica Altman, Pennsylvania Insurance Department (Chair) - **Present**
- Sheryl Kashuba, University of Pittsburgh Medical Center Health Plan (Vice Chair) - **Present**
- Paula Sunshine, Independence Blue Cross - **Present**
- Aji Abraham, Capital Blue Cross - **Present**
- Jessica Brooks, Pittsburgh Business Group on Health - **Present**
- Antoinette Kraus, Pennsylvania Health Access Network - **Present**
- Dr. Rachel Levine, Department of Health - **Absent**
  - Meghna Patel, Department of Health – **Present (left BOD mtg @ 2:00)**
- Secretary Teresa Miller, Department of Human Services - **Absent**
  - Lisa Watson, Department of Human Services - **Present**
- Laval Miller-Wilson, PA Health Law Project - **Present**
- Mark Nave, Highmark - **Present**
- Tia Whitaker, Pennsylvania Association of Community Health Centers - **Present**

**1.03 Approval of Previous Meeting’s Minutes**

- *Discussion: None*
- *Motion: To approve as true, correct and accurate the minutes recording the events, actions and details of the April 16, 2020 Public Meetings of the Pennsylvania Health Insurance Exchange Authority Board.*
- Motion:
  - Laval Miller-Wilson
- Second:
  - Sheryl Kashuba
- Yays:

- All Board Members
- Nays:
  - None

#### 1.04 Opportunity for Public Comment

- *Please note that public participation is permitted at this meeting, as required by the Sunshine Act, 65 P.S. § 280.1. In the absence of official policy relating to public comment at Board meetings (which the Board anticipates will be forthcoming), and to ensure the orderly progress of today's meeting, all comments should be directed to the Chairperson, and should be limited to no more than five (5) minutes in duration. Questions asked of the Chairperson or the Board as part of public comment may or may not be addressed at the meeting.*
- No public comment

#### 2.00 Action/Discussion Items by the Board

- NONE

#### 2.01 Standard Administrative Updates

- **Discussion:** Zachary Sherman (Executive Director) shared personnel updates including the hiring of Outreach Manager, Scott Yeager who most recently served as a public engagement manager, is a licensed producer, started his career in higher education supporting data analysis and enrollment; very mission oriented.
- Sherman continued stating as the Exchange Authority has worked down the implementation path, it has become increasingly apparent that policy plays a big role in all facets of the organization and needs its own office. As such, David Thomsen has been promoted into the role of Director of Policy. David had been serving as Senior Policy Analyst and was really accelerating in that role and seemed to be the natural fit for the position. Our other policy resource, Erik Huet, Policy Analyst, will be a part of David's team and a member of the Policy office.
- The Exchange Authority continues to fill open positions noting that this week commitment was secured for the Call Center Lead Digital Marketing Coordinator roles. They will be formally introduced at the next Board meeting in June.
- **Stakeholder engagement**
  - **Discussion:** Hannah Turner (Director of Operations) shared that we do continue to monitor the impact of COVID 19 and the impact on our project. Organizationally, we do have 3 standing working groups. All our insurers have completed connectivity testing and the next phase of Initial Integration is wrapping up. There are a couple of carriers that had a delay getting started due to issues with vendor COVID 19 activities. Everyone else has moved into our Complex Integration testing stage where there is a variety of scenarios of different levels of complexity.
  - For our Policy Working Group, we have received helpful feedback including agent / broker activities which was very insightful to see where there were commonalities as well as differences.
  - In the Service Coordination Working Group, we have been doing deep dives into the customer experience with new customers, current customers data migration while transitioning from healthcare.gov. We are also talking about the broker experience, their functionality in the system and the timeline for transitioning brokers from healthcare.gov to the new platform.

- Continue to use SharePoint to share meeting materials and recordings of meeting for those who cannot attend.
- **Discussion:** Kyrie Perry (Chief of Staff) stated that, starting with our Advocates, we are in constant feedback with a variety of groups and one way of engaging folks is through our Outreach and Education Workgroup. At the last meeting, we did update them specifically on our customer notices, what we are developing and the process we are going through to update the notices and get them into the system and how advocates could be involved. We are continuing to utilize our Stakeholder Feedback Webform as another form of ongoing communication. Similarly, our Advisory Council is being engaged through that webform and we are preparing for our second of three Advisory Council meetings in the 2020 calendar year. We will share any pertinent information with the Board at the July Board meeting.
- We are continuing to engage brokers. We saw a lot of growth in our Broker Workgroup from meeting 1 to meeting 2. We continue to discuss transition activities and timelines with them as well as the Broker Certification policies. They also provided feedback through our Broker webform and through the Broker Certification form that Turner and team put out to our other insurer partners.
- Lastly, some interesting things we are doing with other state-based exchanges. We are working through National Association of State Health Policy (NASHP) to drive advocacy around COVID19. We are working with other state-based exchange partners to draft a couple of letters to be issued soon. We, of course, also continue our regular communication with our other state-based exchange partners as we continue standing up this system. Antoinette Kraus inquired if we would be sharing drafts of notices for feedback from Advocate Group. Perry assured her that we continue to find the best way to bring advocates into our notice process. That could include some of the language within certain notices or focusing on specific topics of concern but is still being formulated. Laval Miller-Wilson mentioned that shortened timeframes on feedback, while not ideal, is sometimes necessary. Sherman added that input from those who work closely with customers is so important in making sure that the notices we put out are readable and understandable. Aji asked how we are keeping the House and Senate informed on the progress we are making? Sherman replied that it is usually on an ad-hoc basis as questions arise they reach out to him or someone in the Commissioners office and we facilitate an answer, but this in no way means we couldn't be more proactive and communicating on a more regular basis in some form. Sherman is very open to that perspective and feedback. Commissioner added that currently Pennie does not have their own Legislative Director, so her LD has been the primary point of contact.

## 2.02 Standard Technology and Operations Update

- **Discussion:** Stars on a String presented by Perry on behalf of the Project Management Office in which overall project status were shared, consistent with the slide. The Board had no questions.
- Duane McKee (Chief Information Officer) shared the User Acceptance Testing for June release. Sherman clarified that what was out of scope for this release wasn't necessarily out of scope for this implementation. It's simply what we'll be testing later this summer and deploying as part of the September release. We will be bringing these reports back each Board meeting simply to give everyone a sense of how we're doing. Mark Nave shared that he appreciates the detail and agreed that this is a very important phase of the project and is something we should be talking about in year one.

### 2.03 Call Center Update

- **Discussion:** We have been having extensive conversations with GI regarding the virtual call center. Original plan was to have the brick and mortar office up and running and ready to move into next month. However, that is now on hold given the COVID situation. We are currently moving in the direction of a Virtual Call Center. This will be continuously monitored as the situation warrants. Recruiting for these positions is underway and we have had an extreme number of applicants. First class for CSR training will be June 1<sup>st</sup> and we are looking at 50 to 60 people. Aji shared that, as an insurer, they also do recruiting for call centers and would be willing to share where, inside the state, it's easier to recruit for these types of positions. Sherman agreed that sharing that information with the GI Team would be extremely helpful. Paula Sunshine asked what the multiple of associates during OE vs steady states. Turner replied that in the current plan there would be around 120 ongoing CSR and during OE it would bump up to about 200.
- Preparing for virtual Call Center during 2021 OEP is something that our vendor's have already implemented these solutions in Nevada, and they do have that infrastructure in place. We will work closely with our privacy and security team to be sure the solutions that are implemented meet our expectations for all our customers data and information. Laval Miller-Wilson followed up with what he would be very interested in hearing more about is the diversity (racial & ethnic) of the workforce. This type of diversity is something that is valued by the Commonwealth and the Authority, so the heavy question is "how do we achieve that workforce diversity when hiring is sight unseen"? These are tough questions and no easy answers. Feeling a little anxious that these goals are achieved in the environment of virtual. Sherman assured all that we would be taking this back as feedback and a request to our vendor to be sure we fully understand how we are working towards that goal in this environment. We will update at the next BOD meeting. Sherman also added that we did put in our contract with GI a requirement that the call center have the ability to service calls in Spanish.

### 2.04 Broker Certification

- **Discussion:** Turner reviewed the terms and functionality used related to what our Producers can do and refresh everyone on the role of Certified Producers and Certified Assistants, consistent with the slide. Mark Nave asked for further explanation into the search capability. Turner explained that there will be 2 main ways of searching – either by name or location.
- Turner proceeded to review the 4 components for consideration in the Proposed Producer Certification Policy – licensure, compliance, training and certification renewal. Paula Sunshine asked, "what is the milestone date for all this to be completed and will they be in a position to start the certification process?" Turner will be discussing this issue in the next topic.
- Transition for current brokers and the timeline was discussed in accordance to the slides shown. \*\*This answered Paula Sunshine's question regarding milestone date for completion. Paula then asked about the pre-registered brokers, what happens if a pre-registered broker sells a new customer on November 2<sup>nd</sup>? Turner confirmed that the grace period for re-certification is until the last day of the month. At that time, if they have not been re-certified, they will be turned off. Paula stated her reason for asking was for broker commissions purposes and staying as vigilante with re-certifications as we will be. Mark Nave

100% agreed with Paula. Turner confirmed that we will be doing a lot of outreach over the summer to get current producers into the pre-registration process. Ideally, we would like to have most of our pre-registered brokers complete training before November 1<sup>st</sup>.

- Vote on full proposal
  - *Discussion: None*
  - ***Motion:*** *To adopt a producer certification policy, as outlined, that would require producers to annually certify that they have an active health producer license; that they will comply with all applicable federal and state laws, regulations, and rules; and that they have or will complete Pennsylvania specific exchange training?*
  - Motion:
    - Laval Miller-Wilson
  - Second:
    - Lisa Watson
  - Yays:
    - All Board Members
  - Nays:
    - None

## 2.05 Brand Development Update

- **Discussion:** Perry stated that the Exchange would be providing a brand update specifically discussing 2 visual concepts and accompanying descriptor lines as well as our results from brand testing. At this point, Perry kicked it over to Matt Johanning, Creative Director with the Bravo Team.
- Matt reviewed both concepts as well as tagline exploration, Amanda Forr explained Brand Testing and walked through the highlights of their findings as they are related to Pennie taglines and logos, and Ann Merrick discussed the logo findings and their recommendations as is consistent with the slides provided. Perry reiterated the creative process is incredibly subjective and has no right or wrong answer. She encouraged the Board members to take the opportunity to openly share their opinions.
- After Perry and Sherman both shared their opinions, Sherman opened it up to the Board for comments and questions. Sheryl Kashuba asked if any consideration was given to or any favorability with the light blue Pennie being related to the age-old color of Blue Cross/Blue Shield. The Bravo team confirmed that they did do a deep dive for colors brands are using across the board in healthcare. This is not like the color for any other logo. Ann also reiterated that of the 500+ responses received, only one commenter said it reminds them of BC. It did not emerge as a statistically significant trend or concern. Commissioner Altman also pointed out that blue is also the core of the Commonwealth logo colors. Miller-Wilson added that he agrees with Kashuba in that the blue is rather striking with BlueCross. Brooks feels the lighter color shows everything the research showed and likes the taglines. Color looks more like periwinkle and likes the “arch” that dots the i. Sunshine feels we couldn’t go wrong with either one but keeps coming back to approachable and easy to use. Kashuba said that she could get behind Concept 2 with a change to the blue color. Amanda with Bravo stated that she would appreciate the opportunity to take another look at that and come up with something that works for everyone. Commissioner Altman asked, after hearing a broad consensus about the tagline and the majority of people supporting

Concept 2 while understanding the concern of the color and open to different color palettes, if there was anyone who felt very strongly against those things or anyone who would amend the proposal based on the conversation.

- *Discussion: See above*
- ***Motion:*** To adopt the tagline of “Connecting Pennsylvanians to Health Coverage” and the majority of Concept 2 as presented by the Bravo Team and the Pennie Team with the direction that we would like the teams to work together to revisit the color palette to avoid potential brand confusion with other prominent players in the health insurance space.
- Motion:
  - Laval Miller-Wilson
- Second:
  - Jessica Brooks
- Yays:
  - All Board Members
- Nays:
  - None

**Public Session Adjournment**

**Entered Executive Session**