

# AGENDA

## PENNSYLVANIA INSURANCE EXCHANGE ADVISORY COUNCIL MEETING

**Date:** June 24, 2020

**Time:** 2:00 p.m.

**Location:** Skype: +1 267-332-8737,,186890932# <https://meet.lync.com/pagov/tglazer/J9LWZ478>

### 1.00 Preliminary Matters

#### 1.01 Call to Order – Zach called meeting to order @ 2:05 PM

#### 1.02 Roll Call

- **Deborah Wilkinson, CBC, URL Insurance Group - present**
- **Gloria Velazquez, Neighborhood Health Centers of the Lehigh Valley - present**
- **Jolene Calla, Esq., The Hospital and Healthsystem Association of Pennsylvania – absent**
  - **Judy Miller – present** representing Jolene Calla
- **Karen Groh, Lebanon Valley Chamber of Commerce - present**
- **Lawrence John, M.D., Pennsylvania Medical Society - absent**
- **Louise E. Hayes, Community Legal Services - present**
- **TBD - Senate President Pro Tempore Consumer Representative**
- **TBD - Speaker of the House Consumer Representative**

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

- Discussion: None
- Motion:
  - Deb Wilkinson
    - Second:
  - Louise Hayes
    - Yays:
  - Advisory Council 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. **There were no comments or discussion from the Public.**

### 2.00 Exchange Authority Milestone Review

**Zach Sherman (Executive Director)** – it’s been several months since we last met. We are fully in implementation mode of the State Based Exchange and there’s been a lot that has happened since the last time we met both in terms of project work and the public health crisis COVID-19 that has impacted each and every person on this call, across the country and across the world. We have had to make a series of project

changes on the implementation as a result of COVID-19. Administratively, we are all currently working remotely, and we had to make that transition very quickly. Jennifer will take you through the different milestones, but I wanted to say that it has changed the way we've done the work in a lot of ways, but I'm also happy to say we feel we are very much on track with our implementation.

- **Discussion** – Jennifer Lloyd (Project Manager) started with **Build the Agency**. Within this workstream, we are looking at growing our organization in terms of staff. We recently completed our first wave of hiring and have many new hires since our last meeting. Some of those positions include Marketing and Communication, Outreach positions, Security and EDI Specialists, Call Center Lead and we have recently formed a Policy Office due to the cross functional nature of policy within our organization. Because of this, we have appointed a Director of Policy with a Policy Analyst under him. We have grown to 19 full time employees in our organization. That concludes our first wave of hiring and we are starting to look towards our second wave of hiring. Some of the positions we are currently recruiting for are listed on Slide 7. This second wave of hiring will take us through September and early October.
- **The next workstream is Ready the Core System**. Some key milestones that we completed in this workstream includes UAT testing (**U**ser **A**cceptance **T**esting) Our first release is underway and very close to completion. It's been very successful and the vendor has passed the exit criteria and we are finishing up with the exit interviews and the content from that production will go live tomorrow. This is a very significant milestone as we work towards getting the system up and running in time for Open Enrollment. The next milestone we are working on completing is the second round of UAT testing for our September release. That testing will begin shortly. We are currently working on testing scenarios our contractor can use to determine if the system is performing in above board standards. This second release is much larger and much more comprehensive in comparison to the June release, however, we are very optimistic that the September release will also go well.
- **The next workstream** we have is **Contact Center**. The first major milestone that we have completed is Training Kick-off for call center representative. The first training class started on June 1<sup>st</sup> and will run through June 26<sup>th</sup>. The second class is slated to begin June 29<sup>th</sup> and will run through July 24<sup>th</sup>. Another major decision that was made and a major milestone was the decision to transition to a completely virtual call center. Originally planned on a brick and mortar call center in Atlanta, GA, but due to COVID-19 risks, the decision was made to keep it remote. We are working closely with GetInsured to be certain this transition runs smoothly.
- **Internal Stakeholders workstream** – we have a shareable communications plan that is almost complete. We are currently working very closely with CMS to finalize those key dates and once those are finalized, we will be ready to share. We are also operating some Broker and Outreach and Education workgroups to incorporate our stakeholders into this process and continue to get feedback and keep them up to date as we move through the quick transition to OE.
- **In our Ready the Market workstream**, we have had some very big milestones occur since February. The first one is selecting a name for the organization – we are calling ourselves Pennie or **Pennsylvania Insurance Exchange**. The descriptor line underneath our name is Connecting Pennsylvanians to Health Coverage. We worked with our vendor, Bravo Group, to design this brand. We want to be sure it encompasses a friendly, approachable, knowledgeable and helpful aura. We are

working to incorporate elements from our Brand Guide into the development of our website as we prepare for OE. The public brand launch will occur mid-September and the website will launch in late August or early September. Although we are using a vendor to develop the website, Exchange members are very closely involved in guiding the design and development of the website.

- **Our next workstream is Collaborate with Carriers**, and we are working closely with insurers to be certain they have the information necessary to make a smooth and successful transition. We have several recurring conference calls with them but 2 of the major calls deal with policy decisions and technology testing. Our connectivity testing is underway. This testing is data interchange between the Exchange and insurers to be certain we can pass enrollment file, reconciliations, etc. This testing is on track to be completed by early September.
- **Our final workstream is Meet Federal requirements** – we are working diligently to complete our security policies and documentation. Our security specialist is working closely with CMS to ensure our documentation is comprehensive and up to standards. We have not made a formal submission yet but we do anticipate doing that in early July. Also, the ATC (authority to connect) to the data services hub is to be secured later this month or early next month. This is a very significant milestone as this connection will give us access to enrollment data and member data that we need during data migration to successfully transition to a state-based exchange.

Overall, we are on track and moving very quickly towards a healthy transition to a state-based exchange. **Gloria Velazquez** asked if training is being rolled out to assisters? Jennifer explained that we are in the process of procuring a Navigator entity and we will be working with them to create and administer training to Assisters. This will be available in early October.

### 3.00 **Advisory Council Governance**

**3.01 Updated 2020 Meeting schedule** – next meeting Wednesday, September 23, 2020 @ 2:00 PM.

**3.02 Chairperson nominations** - Zach continued the meeting answering a question proposed by Louise regarding the selection of legislative members. He stated that with all that has been going on - reacting to and dealing with the public health crisis and the economic impact of it, we have not yet received appointees for these members. We held off the nomination and vote on a chair from the last meeting, however, if the Council is comfortable with nominating and voting on a chair today, there is significant value of having a chair going forward including council member participation in the preparation for our meetings. The role of the chair in that process would be to meet with Zach and team a month before each meeting to talk through what material the staff is bringing forward for discussion with the AC. This would give the chair the opportunity to bring their own ideas of what to bring to the AC for discussion. That would make for a tailored approach for each meeting. The council agreed that a vote today would make sense. Deb Wilkinson threw in her hat for the nomination. Deb further commented on why she did so – “the success of Pennie is very important to me and I have a seat on the Advisory Council for the PA Association of Health Underwriters so not only do I represent my broker partners and their interests, we are heavily invested in this market segment. I want to make it the best for all parties involved and I’m happy to put some legwork into doing that”. Zach asked for any other volunteers for the AC Chair position. hearing none, moved

### 3.03 Election of the Chairperson –

**Motion** - to nominate and approve Deb Wilkinson as the Chair of the Pennsylvania Health Insurance Exchange Advisory Council.

- *Discussion: None*
- *Motion:*
  - *Karen Grob*
- *Second:*
  - *Gloria Velazquez and Louise Hayes*
- *Yays:*
  - *All Advisory Council members*
- *Nays:*
  - *None*

Zach thanked Deb for volunteering and Deb replied that she is excited for the opportunity. Zach continued that at the next meeting will be right before the implementation of the launch when we're doing some aggressive promotion around Pennie and operationally gearing up for the renewals process and will be a good time to come together and talk about what's ahead of us.

**4.00 Marketing & Outreach Overview** – Charles Angelo (Chachi) congratulated Deb Wilkinson on her nomination to AC Chair. He continued by introducing himself to everyone as well as introducing our Outreach Manager, Scott Yeager.

#### 4.01 Marketing

– Chachi continued the discussion with our Overarching Goals. The Exchange Authority goals are fairly simple but more complex when you dive deeper and our goal today is to let you know where we are coming from in a Communication, Marketing and Outreach perspective. Scott wanted to emphasize that educating individuals from an Outreach and Marketing perspective not only explains the how and why the health exchange came to be but also provides them with the tools necessary to take our message to those who need it most. It's critical, as we move forward, that we provide people with the information and tools necessary to help continue and expand our reach within the Commonwealth. Chachi continued that, as much as we would like to dive more into messaging, we are actually just starting our brand implementation strategy and it needs additional research. But we wanted to give you an idea of what was involved in coming up with the name Pennie. In its simplest form and how it came to be was **Pennsylvania Insurance Exchange** – Pennie. It's welcoming, understanding and unbiased resource that will be there to help connect Pennsylvanians to health coverage. Chachi explained the 4 big buckets of our Target Audiences as well as the Target Subsets consistent with the slide. **Louise** asked if there are any plans for outreach to immigrants in the five-year bar for Medicaid? Chachi assured her that we will definitely be taking this into account. Scott continued that we are making good strides and inroads into working with populations who are underserved. We are working with and making partnerships to establish community bonds with not only Hispanic groups but individuals in the Asian community and the LGBTQ community as well as many others. He continued by pointing out the 5 counties that make up the majority of uninsured in PA. From an outreach perspective, these are the places we want to begin our education and our community engagement initiatives. We will not be overlooking the Hispanic population or the immigrant population. We are also addressing, through a partnership the PA Insurance Department and the Department of Agriculture, ways to work with individuals who are in the country on H2A visas. We realize how vital these individuals are to our economy and want to be sure they are provided with a viable path to work

with Assistants to connect them with Pennie. Chachi added that we are working with a consultancy to further evaluate the impact of Covid to better assess the potentially newly uninsured. Zach wanted to reiterate that the map we have here does not account for or reflect any impact on the uninsured Covid-19 has had. He did throw out a question to the AC to answer now or later or via email – any quantitative or qualitative insights into pockets of newly uninsured because of Covid. That could be geographically, industry wise or demographic wise. Any insights you could share with the team would be very informative towards tailoring our campaigns and outreach this year. Just a general call for information you might have. Chachi stated that this is important and a challenge from the Outreach perspective of what that world looks like now and how we reach those customers. Scott shared that Louise mentioned that they put a flyer out to engage the newly unemployed. That brings us to another major concern in our Outreach planning which is working with community and municipal level entities to see how we can best serve workers in transition. We've started working with the Department of Labor and Industry as well as Community and Economic Development at the state level to see what initiatives we can partner with them on to help meet the need in our communities. Chachi continued with our Critical Milestones section. June, July and August is the ramp-up to a 2 tiered campaign. Our brand guide has been delivered, our website will launch on August 24<sup>th</sup> and our public launch will be in September. From September 15<sup>th</sup> through October 31<sup>st</sup> is the Awareness Campaign. Once that's complete, we shift to the Call-to-Action Campaign which focuses on shopping and enrollment. Then, from January 16 to November 1, 2021 it's supporting and retaining our enrollees, acting on any issues that arise as well as being able to open a Special Enrollment Period. Scott also added that the emphasis on making sure that our goal in standing this Exchange up is to do so in such a way that is effortless for our current customers as well as our Brokers and Assistants and will be an enjoyable experience for those who will be new to Pennie in November. Moving ahead to January and 2021, the ultimate goal is to ensure an experience that people will want to share and talk about, they will want to educate others about. From September through October leading up to OE, Chachi explained how that will be a major focus on earned media. Earned media comes from advertising that comes from press releases, interviews with Zach on the morning programs to talk about Pennie and its advantages, online reviews among many others. Moving forward to OE, we have several other tactics such as Paid Media, Owned Media, Brand Ambassadors, Education and Enrollment Events and Direct Communications consistent with the slide. The AC had no questions.

**4.02 Outreach** – Scott continued that a lot of our priorities with Pennie outreach is centered around taking the very simple, clear and concise message that was sent from PA lawmakers that we are ready for a platform like Pennie to make it easier and more accessible for individuals and families as well as businesses to take advantage of health insurance. We're looking for community education centers similar to Commonwealth Public libraries. We're looking at establishing relationships with non-profits and community-based organizations like the business alliances across the Commonwealth that work closely with the LGBTQ community and non-profit organizations such as the United Way who are very entrenched in their communities. We need to effectively reach the rural communities as well as metropolitan communities and neighborhoods. The way we approach outreach has changes significantly in light of social restrictions and public health restrictions. Right now, we are

researching the most effective digital platforms for outreach. We want to be certain that our partners have the ability to be good advocates for us regardless of what the social restrictions may be.

**4.03 Feedback & Discussion - Deb** stated via chat that she missed the Broker workgroup regarding the pre-registration for agents and assisters. **Erik Huet** shared that we are allowing pre-registration for brokers that are currently registered on the FFM and brokers who are looking to join for the first time. Pre-registration will go through August 31<sup>st</sup>. That deadline date is extremely important for pre-registration as we will be migrating our brokers into the system in early September which coincides with the migration of customers into the system. We want to be certain that the brokers book of business transfers with them and in order to do that, they must be pre-registered by that date. Training for brokers will start in early September. There is a link to pre-register and Chachi will be sending it out to the entire AC. Scott wanted to take a moment and circle back to what Louise's mentioned regarding L&I – we recently had the opportunity to work with individuals from Labor & Industry, the Department of Human Services and the Department of Insurance on what would become a resource site or link on the UC page. They are in the process of getting final approvals and when that is completed, it will include information and a link to pennie.com so individuals in career transition will have the ability to access this information. And back to the question about reaching out to various community partners, where does the AC see Pennie having the most impact? This question is something that can be given some thought and you can reach out to Scott, Kyrie, Chachi, Zach anytime. Scott added that from an outreach position, one of our biggest concerns is when November 1<sup>st</sup> gets here, have an organization or an individual utilize the phrase “I didn't know”. Any advice to staving off “I didn't know” would be most helpful. **Gloria Velasquez** stated that one thing they have encountered with Covid and unemployment, is to make sure the phone lines are answered. One of the huge frustrations right now is that there is a lot of departments that say to “call us” but you can't get through because it's been busy and the chat platform ends before you get your question typed into it. Scott noted that the times before Covid and after Covid have changed and people are actually eager to talk to someone on the phone to get information especially for something as vital as health insurance, that's the least we can do. Chachi then brought up another important issue to discuss right now and that is what materials will your constituents need and in which language for our Open Enrollment Toolkit. **Gloria** chatted that posters in English, Spanish and Arabic would be helpful. Getting the word out in medical offices. Several other were chatting about digital for their social media and Chachi asked if there was a ballpark number of followers or viewers that could give us an idea of the amount of reach we could have through our AC channels? Gloria answered that there are 1,000 with just her agency alone. Deb chatted that there are 1,000+ on social media and 500+ in her weekly newsletter as well as 150-ish on their weekly webinars. Chachi added that Deb's weekly newsletter would be great in our Awareness Campaign. We could supply an article to add or an interview with Zach would both be great ways to engage with your audience. Scott continued by thanking Louise for offering her communications director to share best practices that would be a great help. Chachi added that these are the types of resources of how our AC can help push us in the right direction and assist us in talking to the correct people. Chachi asked Scott if he had any additional information. Scott stated that we covered a lot but if there are any comments

or questions or any items of interest we didn't cover or anything you think might be vital to the success of our Outreach & Marketing, please do not hesitate to email or contact us. We are very receptive to any ideas or feedback that you might have. Chachi reiterated that we appreciate the smallest to the largest input – we appreciate your feedback. He will be following up after this call with the link to our broker pre-registration as well as the link to our feedback form. Thank you very much for a very engaging conversation today. This is going to be a challenge, but we are all pushing in the same direction and appreciate your feedback now and moving forward. If there are any broad analytics that the AC members are seeing and would feel comfortable in sharing, we would welcome that as well.

**5.00 Adjournment** – Zach thanked everyone for the great conversation today. He also wanted to thank Deb Wilkinson for volunteering to be the AC Chair, and, at this point, turned the meeting over to her to close out the meeting.

**Chair** – Motion to Adjourn

- *Motion:*
  - *Gloria Velazquez*
- *Second:*
  - *Louise Hayes*