beWellnm Board Meeting

Thursday, January 16, 2020

CNM Workforce Training Center
1. Welcome, Roll Call, & Confirmation of Quorum

Chairman David Shaw
2. Approval of Agenda

Chairman David Shaw
3. Approval of Minutes of the November 15, 2019, beWellnm Board Meeting and the December 12, 2019 Special Board Meeting

Chairman David Shaw
4. Chairman’s Remarks

Chairman David Shaw
5. Matters from the CEO

Mr. Jeffery Bustamante, CEO
CEO Update

• Board Schedule for 2020
• Federal Policy Update
  – Auto-Enrollment
  – Silver Loading
  – Notice of Benefit and Payment Parameters for 2021
• State Policy Update
• Enrollment Timeframe
• Today’s Meeting
• Recognitions
6. Committee Reports
a. Matters from the Native American Committee

Director Teresa Gomez, Committee Chair
Native American Program Update

- Native American Advisory Committee will meet quarterly in 2020.
- 2020 NAAC calendar developed
- 2020 NAAC recruitment letters to be sent out by the end of January
## Outreach and Enrollment

<table>
<thead>
<tr>
<th>Name of Event</th>
<th>Date</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catch the Wellness Wave</td>
<td>November 7, 2019</td>
<td>Sandia Day School</td>
</tr>
<tr>
<td>17th Annual Health Insurance Fair</td>
<td>November 13, 2019</td>
<td>Shiprock Chapter House</td>
</tr>
<tr>
<td>and Turkey Trot</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eastern Navajo Wellness Day</td>
<td>November 14, 2019</td>
<td>Navajo Tech. Wellness Center</td>
</tr>
<tr>
<td>1st Annual Wellness Feast</td>
<td>November 16, 2019</td>
<td>Berna Facio Professional Development Center</td>
</tr>
<tr>
<td>Enrollment Day in Gallup</td>
<td>December 04, 2019</td>
<td>Gallup Chamber of Commerce</td>
</tr>
</tbody>
</table>
### Outreach and Enrollment

<table>
<thead>
<tr>
<th>Name of Event</th>
<th>Date</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farilito Walk</td>
<td>December 5, 2019</td>
<td>Nambe Wellness center</td>
</tr>
<tr>
<td>Enrollment day in Farmington</td>
<td>December 10, 2019</td>
<td>San Juan Center for Independence</td>
</tr>
<tr>
<td>Enrollment day in Mescalero/Ruidoso</td>
<td>December 12, 2019</td>
<td>Village of Ruidoso Community Center</td>
</tr>
<tr>
<td>All Pueblo Council of Governors Presentation</td>
<td><strong>December 19, 2019</strong></td>
<td><strong>School for Advanced Research Santa Fe</strong></td>
</tr>
</tbody>
</table>
Marketing

- Side by Side comparison sheet - I.H.S. vs Q.H.P.
- Turned into one page handout for outreach and enrollment events
Partnership Locations

- **beWellnm Native American Partnership Locations**
  - Mescalero Apache Tribe – Village of Ruidoso Community Center
  - Farmington, NM - San Juan Center for Independence
  - Gallup, NM - Gallup McKinley County Chamber of Commerce
  - Jicarilla Apache Nation – As Needed

*All Enrollment Days available on beWellnm.com*
# Enrollment Center – Open Enrollment

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Visits</td>
<td>1,286</td>
<td>989</td>
</tr>
<tr>
<td>Qualified Health Plan</td>
<td>736 (37 NA)</td>
<td>747 (23 NA)</td>
</tr>
</tbody>
</table>
NEXT Native American Standing Committee Meeting Scheduled for Tuesday, March 03, 2020
b. Matters from the Operations Committee

Director David Leachman, Committee Chair
Weekly Status Dashboard

**Schedule**

<table>
<thead>
<tr>
<th>Schedule</th>
<th>Risks</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Status</td>
<td>Trending</td>
<td>Status</td>
</tr>
</tbody>
</table>

**Key Milestones**

<table>
<thead>
<tr>
<th>Key Milestones</th>
<th>Due Date</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>First IV&amp;V Health Check Start</td>
<td>11/18/19</td>
<td>C</td>
</tr>
<tr>
<td>Annual Work Cycle Plan</td>
<td>12/16/20</td>
<td>G</td>
</tr>
<tr>
<td>Project Schedule Baseline</td>
<td>12/20/19</td>
<td>G</td>
</tr>
<tr>
<td>Map &amp; Gap Sessions</td>
<td>1/17/20</td>
<td>G</td>
</tr>
<tr>
<td>Environment Plan</td>
<td>1/23/20</td>
<td>G</td>
</tr>
<tr>
<td>Development Environment Complete</td>
<td>2/12/20</td>
<td>G</td>
</tr>
<tr>
<td>CSR Portal FSD Submission</td>
<td>2/18/20</td>
<td>G</td>
</tr>
<tr>
<td>RTM Submission</td>
<td>4/23/20</td>
<td>G</td>
</tr>
</tbody>
</table>

**Summary**

- All 2019 Map & Gap Analysis completed
- Project schedule updated by hCentive
- 4 of 4 HSD sessions completed. Additional sessions for full week to be scheduled in Jan.
- First IV&V health check underway
- First set of hCentive Deliverables underway.

**Trending Scale**

- **C**: Task Complete
- **G**: On Track – No Major Issues
- **R**: Major Risk
- **Y**: 1+ Week Behind Schedule

- **Improving**
- **No Change**
- **Worsening**
Status

• **Accomplishments**
  - IV&V first health-check review interviews complete
  - PMO review of project schedule underway, hCentive provided further update
  - Map & Gap Analysis sessions including with HSD underway, no major issues to note
  - Annual Workplan Deliverable reviewed, comments submitted back to hCentive
  - Environment workplan DED review underway
  - Continuing follow-up by beWellnm, HSD, hCentive on Map & Gap action items

• **Highlights for next six weeks**
  - Complete Annual Workplan Deliverable in 10-5-5 review
  - Deep dive sessions in Jan as a follow-up from IV&V health check reviews
  - Baseline project schedule
  - Additional Map & Gap Analysis sessions scheduled for week of 1/23/20.
  - Additional sessions with HSD scheduled for week of 1/13/20
  - Begin FSDs development
  - Develop outline for Operational Readiness Planning for Individual Marketplace Staffing, Policies & Procedures, CMS Reporting, etc.

• **NMHIX Escalation Needed**
  - None at this time
21

Months to Go Live

Soft Launch 9/1/21
Go Live 10/1/21
c. Matters from the Outreach & Education Committee

Director Martin Hickey, Committee Chair
2020 Open Enrollment-Update
## Data Snapshot

<table>
<thead>
<tr>
<th>State</th>
<th>2019 End of OE Enrollment</th>
<th>2020 End of OE Enrollment</th>
<th>% Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Mexico</td>
<td>45,001</td>
<td>42,714</td>
<td>5%</td>
</tr>
<tr>
<td>Nevada</td>
<td>83,449</td>
<td>~77,000</td>
<td>7.7%</td>
</tr>
<tr>
<td>Oregon</td>
<td>148,150</td>
<td>145,264</td>
<td>2%</td>
</tr>
<tr>
<td>Arizona</td>
<td>161,241</td>
<td>153,020</td>
<td>5.1%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>85,745</td>
<td>83,139</td>
<td>3.1%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>67,413</td>
<td>64,360</td>
<td>4.6%</td>
</tr>
<tr>
<td>National</td>
<td>8.5 Million</td>
<td>8.26 Million</td>
<td>~2.9%</td>
</tr>
</tbody>
</table>
Key Themes from Open Enrollment:

- Call Center traffic up
- New enrollees up for those with no prior year enrollment
- Overall new enrollees down
- Assisted enrollments up
- Number of agents/brokers up
- Percent of plans with CSR up
- Demographics Stable
- Overall premium down, but average premium paid up
- Deductibles up
Contact Center Activities
**Call Volume**

### 2019/2020

<table>
<thead>
<tr>
<th>Category</th>
<th>OE 2019</th>
<th>OE 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Calls</td>
<td>1471</td>
<td>4551</td>
</tr>
<tr>
<td>IVR Transfer Medicaid</td>
<td>299</td>
<td>641</td>
</tr>
<tr>
<td>IVR Transfer Marketplace</td>
<td>421</td>
<td>731</td>
</tr>
<tr>
<td>Answered Calls</td>
<td>651</td>
<td>3093</td>
</tr>
<tr>
<td>Small Business Calls</td>
<td>100</td>
<td>347</td>
</tr>
<tr>
<td>Chats</td>
<td>60</td>
<td>266</td>
</tr>
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</table>
Outreach & Education

Contract Strategy
For first year as full State-Based Exchange

- Starts officially November 1, 2021
- Considerable prep work
- First Open Enrollment can last up to 90 days, depending upon Board decision for enrollment timeframe (November 1-December 15 vs November 1-January 31)
- Current outreach contract must be re-procured before 2022
- Staff recommend re-procuring this year
  - Benefits
    - Better preparedness for final phases of transition
    - Better preparedness for longer open enrollment
    - Allows greater flexibility in setting Open Enrollment timeframe
    - 1 less change for 1/1/2022
  - RFP Recommendations
    - Shift in philosophy to facilitate:
      - Greater integration with data
      - More community based work
      - Greater integration with partners
Contract Timelines

Current Contract-2020

Outreach & Education

Ends December 31 2020

April 2020-Launch RFP

Award RFP

New Contract- Begins January 2021

Nov OE 2021

Dec OE 2021

Nov OE 2022

Dec OE 2022

Jan/Feb OE 2022

New Contract January 2021

O & E

Up for renewal January 2023

Current Contract - 2020

Outreach & Education

Ends December 31 2020

April 2020-Launch RFP

Award RFP

New Contract- Begins January 2021

Nov OE 2021

Dec OE 2021

Nov OE 2022

Dec OE 2022

Jan/Feb OE 2022

New Contract January 2021

O & E

Up for renewal January 2023
d. Matters from the Finance Committee

Treasurer Brandon Fryar, Committee Chair
## New Mexico Health Insurance Exchange

### 2020 Assessment Allocation Based on 2018 Market Share

**Source:** NAIC Statutory Financial Statement filings for Year Ended 12/31/2018

<table>
<thead>
<tr>
<th>NAIC#</th>
<th>INSURANCE COMPANY</th>
<th>Comprehensive (Hospital &amp; Medical)</th>
<th>Medicaid Premium</th>
<th>Total Direct Written Premium Sbj to Assessment</th>
<th>2018 Market Share %</th>
<th>2020 Assessment Allocation (based on 2018 Market Share)</th>
<th>2020 Reserve Assessment</th>
<th>Total 2020 Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>11504</td>
<td>PRESBYTERIAN INSURANCE COMPANY</td>
<td>$104,704,429</td>
<td>$-</td>
<td>$104,704,429</td>
<td>1.87%</td>
<td>$423,384</td>
<td>$-</td>
<td>$423,384</td>
</tr>
<tr>
<td>13214</td>
<td>UNITEDHEALTHCARE OF NEW MEXICO INC</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>14154</td>
<td>THE CHRISTUS HEALTH PLAN</td>
<td>13,034,447</td>
<td>13,034,447</td>
<td>0.23%</td>
<td>52,706</td>
<td>-</td>
<td>52,706</td>
<td></td>
</tr>
<tr>
<td>15011</td>
<td>NEW MEXICO HEALTH CONNECTIONS</td>
<td>110,739,627</td>
<td>110,739,627</td>
<td>1.56%</td>
<td>447,788</td>
<td>-</td>
<td>447,788</td>
<td></td>
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<tr>
<td>16281</td>
<td>TRUE HEALTH NM</td>
<td>86,808,697</td>
<td>86,808,697</td>
<td>1.55%</td>
<td>351,021</td>
<td>-</td>
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<tr>
<td>16351</td>
<td>Western Sky Community Care (CENTENE)</td>
<td>355,087,759</td>
<td>355,087,759</td>
<td>6.35%</td>
<td>1,435,836</td>
<td>-</td>
<td>1,435,836</td>
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<tr>
<td>60054</td>
<td>AETNA LIFE INSURANCE COMPANY</td>
<td>135,784,612</td>
<td>135,784,612</td>
<td>2.43%</td>
<td>549,060</td>
<td>-</td>
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<tr>
<td>62308</td>
<td>Connecticut General Life Insurance Company</td>
<td>197,374</td>
<td>197,374</td>
<td>0.004%</td>
<td>798</td>
<td>-</td>
<td>798</td>
<td></td>
</tr>
<tr>
<td>65498</td>
<td>Life Insurance Company of North America</td>
<td>7,061,694</td>
<td>7,061,694</td>
<td>0.13%</td>
<td>28,555</td>
<td>-</td>
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<tr>
<td>67369</td>
<td>CIGNA HEALTH AND LIFE INSURANCE CO</td>
<td>55,286,206</td>
<td>55,286,206</td>
<td>0.99%</td>
<td>223,556</td>
<td>-</td>
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<tr>
<td>70670</td>
<td>HEALTH CARE SERVICE CORPORATION</td>
<td>305,117,696</td>
<td>305,117,696</td>
<td>5.46%</td>
<td>1,233,777</td>
<td>-</td>
<td>1,233,777</td>
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<tr>
<td>78611</td>
<td>HCSC INSURANCE SERVICES COMPANY</td>
<td>1,526,015,345</td>
<td>1,526,015,345</td>
<td>27.31%</td>
<td>6,170,611</td>
<td>-</td>
<td>6,170,611</td>
<td></td>
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<tr>
<td>79413</td>
<td>UNITEDHEALTHCARE INSURANCE COMPANY</td>
<td>194,019,541</td>
<td>194,019,541</td>
<td>3.47%</td>
<td>784,539</td>
<td>-</td>
<td>784,539</td>
<td></td>
</tr>
<tr>
<td>95330</td>
<td>PRESBYTERIAN HEALTH PLAN INC</td>
<td>213,193,197</td>
<td>2,385,637,804</td>
<td>46.51%</td>
<td>10,508,659</td>
<td>-</td>
<td>10,508,659</td>
<td></td>
</tr>
<tr>
<td>95739</td>
<td>MOLINA HEALTHCARE OF NEW MEXICO INC</td>
<td>94,881,628</td>
<td>94,881,628</td>
<td>1.70%</td>
<td>383,664</td>
<td>-</td>
<td>383,664</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$1,320,829,148</strong></td>
<td><strong>$4,266,740,908</strong></td>
<td><strong>$5,587,570,056</strong></td>
<td><strong>100%</strong></td>
<td><strong>$22,593,955</strong></td>
<td><strong>$-</strong></td>
<td><strong>$22,593,955</strong></td>
<td></td>
</tr>
</tbody>
</table>

| # | Estimates based on Q3'2019 NAIC reports for carriers whose MCD market share changed due to entrance into/exit from market as result of Medicaid re-contracting |
| @ | Estimates based on Q3' 2019 NAIC reports |

**Source:** NAIC Statutory Financial Statement filings for Year Ended 12/31/2018
e. Matters from the Stakeholder Advisory Committee

Mike Wallace, Committee Chair
f. Matters from the Ad-Hoc Committee

Director Martin Hickey, Committee Chair
House Bill 100-Summary

- Bill and summary have been provided
- Ad Hoc Committee Met:
  - December 16
    - Discussed legislation, feedback, standardized plans, & other states’ models
  - January 14
    - Developed discussion further from the 12/16 meeting, with the additional consideration of carrier and stakeholder committee feedback
  - Feedback Sessions
    - Carriers: January 10
    - Stakeholder Advisory Committee: January 14
Recommendations:

• Stakeholder Advisory Committee: Encourage the Board to support House Bill 100, while also being responsive to concerns from carriers and other stakeholders.

• Ad Hoc Committee: Same recommendation.

Motion: Move that the Board support House Bill 100 and direct the CEO to be responsive to current and future stakeholder concerns, including carrier matters as detailed today.
7. Agency Reports
Agency Reports

• Matters from the Office of the Superintendent of Insurance (OSI)
  – Superintendent Russell Toal
• Matters from the New Mexico Medical Insurance Pool (NMMIP)
  – Superintendent Russell Toal
• Matters from New Mexico Human Service Department (HSD)
  – Secretary David Scrase
8. Public Comment
9. Executive Session
10. Other Board Business
11. Next beWellnm Board Meeting

Friday March 20, 2020
Location: TBD
12. Adjournment