

beWellnm  
New Mexico Health Insurance Exchange  
Board Meeting Minutes  
Friday May 22, 2020, 8:30AM-10:00AM  
Digitally/ Telephonically

<p>Board Members Present:</p> <ul style="list-style-type: none"><li>• Chairman David Shaw- Via Phone</li><li>• Dr. Mark Epstein - Via Phone</li><li>• Superintendent Russell Toal- Via Phone</li><li>• Mr. Brandon Fryar- Via Phone</li><li>• Ms. Mona Ghattas- Via Phone</li><li>• Ms. Teresa Gomez- Via Phone</li><li>• Ms. Janice Torrez- Via Phone</li><li>• Dr. David Leachman - Via Phone</li><li>• Ms. Patsy Romero- Via Phone</li><li>• Mr. Dan Foley- Via Phone</li><li>• Ms. Nicole Comeaux on behalf of Secretary David Scrase - Via Phone</li></ul>	<p>Board Members Absent:</p> <ul style="list-style-type: none"><li>• Ms. Terriane Everhart</li></ul>
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**1. Welcome, Roll Call, and Confirmation of Quorum-** Chairman David Shaw

The meeting was called to order at 8:37 a.m. Roll call was taken and a quorum was established.

**2. Approval of Agenda-** Chairman David Shaw

**Motion:** Director Romero

**Second:** Director Torrez

**The motion passed unanimously.**

**3. Approval of Minutes of the March 20, 2020 Special Board Meeting and the April 17, 2020 Special Board Meeting -** Chairman David Shaw

**Motion:** Superintendent Toal

**Second:** Director Comeaux

**The motion passed unanimously.**

**4. Chairman's Remarks-** Chairman David Shaw

Chairman Shaw indicated that Colin Baillio has taken a new job and resigned from the Board. The governor will appoint a new Board member.

## **5. Matters from the CEO- Mr. Jeffery Bustamante**

Mr. Bustamante indicated that the two main areas of focus for the Board meeting are the programmatic audit and a COVID-19 outreach update. He indicated that the final Notice of Benefit and Payment Parameter for 2021 has been released. The NBPP dictates what the Exchange will pay to lease Healthcare.gov. The final rate for 2021 is two and a half percent (2.5%). CMS also had proposed some changes to its auto reenrollment processes. The New Mexico Exchange and many other exchanges opposed the changes. CMS ultimately made no changes to its auto reenrollment processes. At the next Board meeting, Board members will discuss the annual budget and changes to the Plan of Operation.

## **6. Committee Reports**

### **a. Matters from the Native American Committee- Director Teresa Gomez**

Director Gomez recognized the beWellnm team for attending to the needs of the Native American population and working to get Native Americans insured during the COVID-19 pandemic. Ms. Juliet Yazzie indicated that the Exchange is getting as much information as possible out to the Native American community. All beWellnm certified enrollment assisters have been provided information on how to complete enrollments remotely (over the phone) and how to gain the proper authorization from each consumer. The Exchange also has developed a flyer in collaboration with the New Mexico Human Services Department, focusing on the COVID-19 pandemic. The flyer will be translated into the Navajo language. The outreach team has given about 15 radio interviews and continues outreach to small businesses.

The Exchange also launched a Facebook page for Native Americans; released an Op-Ed featuring Director Gomez; partnered with Native American social media influencer Tatanka Means to disseminate COVID-19 messaging; will submit numerous letters to the editor to various tribal newspapers; and is posting often on all social media platforms. Ms. Yazzie met with members of the National Indian Health Board (NIHB) and shared New Mexico's best practices with them. NIHB will be distributing information to their partners across the nation.

Ms. Romero asked for an update on communications with, and assistance to, the Navajo Nation during the pandemic. Ms. Yazzie indicated that Exchange staff have done radio interviews in the Farmington, Grants and Gallup areas, submitted letters to the editor on how individuals can get enrolled, promoted its website and contact center, and provided information via email to over 400 contacts related to the Native American community. The Exchange is focusing on tribal newsletters and is trying to utilize technology as much as possible during the COVID-19 crisis.

Superintendent Toal asked whether the flyers have been distributed in Gallup, Dulce and Farmington, and at testing sites. Ms. Yazzie indicated that the flyers have been sent out to all of the tribal leaders and the asset list, and will be distributed in the Navajo language. She indicated that the Exchange is focused on IHS, tribal facilities, and ICU facilities. Mr. Bustamante confirmed that the Exchange will continue to provide information at testing sites.

b. Matters from the Operations Committee- Director David Leachman

Director Leachman recognized Mr. Swinson and Mr. Bustamante for their efforts on the individual exchange build during the pandemic. Mr. Bustamante provided the update. He summarized the status of the individual exchange build, including the Design, Development, and Implementation (DDI) and transition timelines. Most statuses are on task and on time.

Mr. Bustamante stated that the print vendor contract has been signed. The Exchange staff is meeting with CMS (CCIIO/SMIPG) on a bi-weekly basis and joining other meetings to learn from peer states. The vendor provided a demo of the product to the Stakeholder Advisory Committee in April.

Superintendent Toal inquired regarding the cooperation of the vendor in working to ensure as seamless a transition and integration as possible with HSD. Mr. Bustamante affirmed that the Exchange and its vendors are working towards this end; however, HSD and the Exchange need to have further meetings as part of the process. Director Comeaux noted that HSD has had an overwhelming amount of activity in response to the pandemic, and thereby had to delay the engagement with the Exchange. However, HSD is in a position to proceed with the necessary meetings. Mr. Bustamante noted that there is no anticipated delay to the individual exchange build.

Superintendent Toal noted that House Bill 100 requires the Board to review the Plan of Operation and approve amendments by September 1, which must be done in coordination with insurance producers. Mr. Bustamante stated that a draft of the Plan of Operation will be circulated to the Board for review shortly.

c. Matters from the Outreach and Education Committee- Director Mark Epstein

Ms. Manring provided the update. She indicated that the team's recent focus has been on COVID-19 education and outreach. The Exchange has continued broker recruitments, implemented COVID-19 messaging, updated its website with information related to COVID-19, and communicated with enrollment counselors regarding processes and protocols for remote (over the phone) enrollments. The Exchange has also collected information from the broker community on how COVID-19 has affected their businesses and practices. The Exchange continues to work with HSD and the NMMIP on outreach efforts to ensure that New Mexicans, including those who have lost Medicaid coverage, are being directed to appropriate coverage. The Exchange is working on a peer-to-peer texting project.

The Exchange continues its small business outreach, and has contacted more than 3,800 businesses about offering coverage options, resources and information to their employees. The Exchange held a successful state-wide tele town hall. It has adjusted its website messaging to address COVID-19 and created a landing page with a pop-up of the Exchange/HSD/OSI collaboration flyer. The Exchange also created a CARES Act landing page as a resource for small business owners.

Ms. Manring provided some statistics comparing 2020 digital outreach activities to the same time period last year. In 2020, there were a total of 30,126 beWellnm website page views as of March 31. There were 22,952 page views in 2019 during the same time period, a 38% increase. The Exchange received 1821 total website referrals from its social media campaign as of March 31, 2020, up from 158 during the same time period in 2019. This is a 1053 % increase. Social media platform followers and engagements have also increased.

Ms. Manring indicated that the contact center has seen an increase of 38% in call volume compared to 2019. Top call reasons include SEPs, marketplace termination, broker assistance and tax forms. The Exchange continues to leverage its partnerships with chambers of commerce, churches, public school districts, and other community organizations to circulate flyers, newsletters, and other information. Digital flyers were translated into Spanish, Vietnamese and Mandarin.

d. Matters from the Finance Committee- Director Brandon Fryar, Treasurer

Mr. Jonathan Rothweiler with REDW provided a summary of the 2019 Agreed-Upon Procedures (AUP) Report. He noted that CMS requires state-based exchanges to comply with various financial and programmatic criteria when submitting their SMART reports to CMS. The AUP report is used to demonstrate the Exchange's compliance with those criteria. The AUP report is limited to the SHOP function, and does not include the individual exchange.

Mr. Rothweiler indicated that CMS requires that the processing of premiums, cash receipts and the carrier remittances are accounted for in accordance with generally accepted accounting principles (GAAP). On the programmatic side, CMS requires that the Exchange comply with various sections of the Code of Federal Regulations, and certain eligibility determinations during the enrollment process.

The AUP Report is organized by four main procedures performed by REDW: (1) small business receipts and disbursements procedures (confirming that cash receipts and disbursements are properly accounted for); (2) various procedures to determine compliance with 45 CFR 155(c) and (k), which covers the general operating functions of an exchange; (3) eligibility and enrollment procedures; and (4) errors identification - appeals processes (examining whether the Exchange properly adjudicated eligibility and enrollment appeals). There were no compliance findings.

Mr. Bustamante noted that the AUP report will be posted on the beWellnm website.

**Motion:** Move that the Board accept the 2019 CMS programmatic Agreed-Upon Procedures Report as presented.

**Motion:** Director Fryar  
**Second:** Director Romero  
**The motion passed unanimously.**

## **7. Agency Reports**

### **a. Matters from the Office of the Superintendent of Insurance- Superintendent Russell Toal**

Superintendent Toal indicated that Director Baillio has been hired by HSD and is doing a great job. OSI is continuing to work with HSD and the Exchange on coverage initiatives. OSI also continues to take action against brokers and insurers that sell coverage that does not offer full health plan services. OSI has set up a temporary call center to address COVID-19 concerns.

### **b. Matters from the New Mexico Medical Insurance Pool- Superintendent Russell Toal**

Superintendent Russell Toal indicated that the NMMIP is making operational improvements that will take effect June 1. Some funding will go to Medicaid, where it can be matched with federal funds and used to disseminate information about coverage opportunities.

### **c. Matters from New Mexico Human Service Department- Director Comeaux**

Director Comeaux noted the coordination between HSD, the Exchange and OSI regarding marketing related to COVID-19 and coverage opportunities. HSD has widely distributed the marketing materials. HSD is preparing to utilize the additional funding from the NMMIP. HSD has seen an increase of over 15,000 enrollments in Medicaid since March, which exceeds the normal growth. HSD was considering waivers that would either allow additional individuals to fall under the federally poverty level and thus qualify for Medicaid, or allow for payment of certain individuals' premiums on the marketplace. CMS denied both waivers.

Regarding the Native American population, HSD has distributed over one million pounds of food and has established over 2,100 non-congregate shelters for individuals who have tested positive for COVID-19. HSD is working with OSI and others to gain clarity on issues surrounding testing. HSD also is engaging in efforts to assess its budget and cost containment so as not to impact members and providers.

## **8. Public Comment (1-2 minutes/participant)**

No public comment.

## **9. Other Board Business- Directors and Mr. Jeffery Bustamante, CEO**

## **10. Next beWellnm Board meeting- July 17, 2020, location to be determined**

## **11. Adjournment**

**Motion:** Director Janice Torrez  
**Second:** Director Patsy Romero  
**The motion passed unanimously.**