

# beWellnm Board Meeting

Friday January 29, 2021

Digitally/Telephonically

Public Dial-In: 1-415-655-0001

Access Code: 126 661 1376#

[Board meeting link](#)



NEW MEXICO HEALTH INSURANCE EXCHANGE

A photograph of a family of four—a man, a woman, a young boy, and a young girl—smiling and holding a large orange sign. The sign has the text 'be well nm' in white, lowercase letters, with a registered trademark symbol (®) to the right of 'nm'. The background of the photo is a solid teal color, matching the overall slide background.

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# 1. Welcome, Roll Call, & Confirmation of Quorum

**Chairman David Shaw**



# 2. Approval of Agenda

**Chairman David Shaw**



# **3. Approval of Minutes of the November 20 and the December 17, 2020 beWellnm Board Meetings**

**Chairman David Shaw**



# 4. Chairman's Remarks

**Chairman David Shaw**



# 5. Matters from the CEO

Mr. Jeffery Bustamante, CEO



# January Committee Meetings Discussions

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# CEO Update



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- Today's Meeting
  - Open Enrollment Update
  - Pivot to 2021
  - Technology Build Update
  - Health Benefit Plan Committee Update
- Future Meetings
  - Strategic Retreat
  - New Enrollment Period Update
  - Public Policy Update



# CEO Update



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- Key Updates
  - Federal Update
    - Executive
      - Current Administration already aggressively supporting Affordable Care Act
      - Open Enrollment Period Upcoming (more later)
    - Legislative
  - State Update
    - Legislative Session
- Recognitions

# Open Enrollment Recap



# Open Enrollment Update

- **We finished this enrollment period with 42,984 enrollments.** This represents modest growth year-over-year (0.6%).
- We outpaced State-Based Exchanges using the Federal Platform average enrollment by 3.7%. When you remove Arkansas (given their limited Medicaid program) and us (as the only remaining SBE-FP who grew), we outpaced SBE-FPs by 4.6%.
- We outpaced Medicaid Expansion states using the federal platform by about 1.7%. States that didn't expand Medicaid grew, but states that expanded on average lost enrollment.
- We outpaced Medicaid Expansion states without work requirements using the federal platform by about 2.7%.
- We met the top range of our projections from November.
- We beat carrier projections from those participating on beWellnm by 7,085.
- We beat CBO projections by about 4,500.



# Open Enrollment Update

New Mexico vs Other SBE-FPs			
State	2021	2020	Difference
Arkansas	66,094	64,601	2.3%
Kentucky	77,821	83,626	-6.9%
New Mexico	42,984	42,714	0.6%
Oregon	141,089	146,009	-3.4%
Virginia	261,943	271,055	-3.4%
Maine	59,738	62,213	-4.0%
Total	649,669	670,218	-3.1%



# Open Enrollment Update

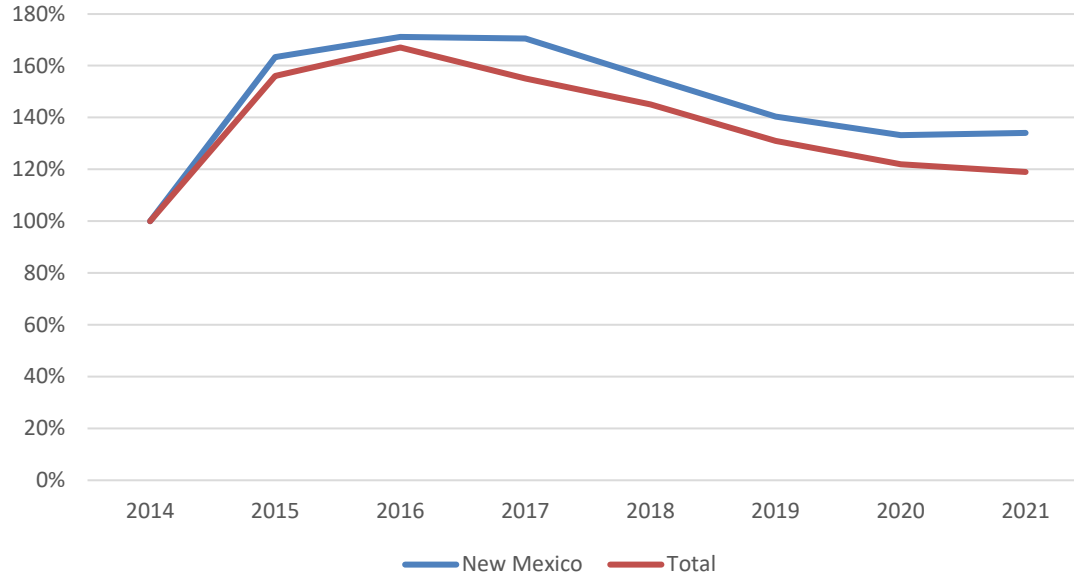
New Mexico vs SBE-FP Medicaid Expansion States, 2 Year Trend					
State	2021	2020	2019	20-21	19-21
Kentucky	77,821	83,626	84,620	-7%	-8%
New Mexico	42,984	42,714	45,001	1%	-4%
Oregon	141,089	146,009	148,180	-3%	-5%
Virginia	261,943	271,055	328,020	-3%	-20%
Maine	59,738	62,213	70,987	-4%	-16%

\*Virginia & Maine saw reductions due to Medicaid Expansion beginning in 2019



# Open Enrollment Update

New Mexico vs Healthcare.gov Medicaid Expansion States



Year 1 baselined as 100%



# Upcoming Enrollment Period



# Upcoming Enrollment Period

- The Centers for Medicaid & Medicare Services will be opening an enrollment period.
- Executive Order on January 28.
- BeWellnm began planning immediately.
  - Staff gathered to discuss goals and strategy
  - New vendor gathered to manage transition and meet the moment
- Parameters:
  - February 15–May 15
  - Full Open Enrollment
- BeWellnm outreach department currently amidst a re-focus on community level engagement.
  - Initial goal was to have changes completed by end of February. However, given the upcoming enrollment period, the outreach team has been moving fast to be prepared.
- **This enrollment period is an opportunity.**





# Goals for the Enrollment Period

- Key Populations
  - Remaining uninsured
  - Individuals who considered enrolling by 12/15 but didn't
  - Individuals who are feeling more economic security than they did in December
- Approach
  - Expanded community-level engagement (more on upcoming slides)
  - Capture national energy
  - Deliberate use of resources so we still are prepared for launch later this year
  - Media use, but running in complement to ground-up awareness campaign
- Goals
  - Begin reorganization implementation of Outreach for community level work
  - Enroll key populations
  - Growth of enrolled population



# Outstanding Challenges



The Outstanding Challenges Are:

- **Continuing enrollment growth**
- Connecting the remaining uninsured to coverage
- Preparation for the upcoming enrollment period, end of Public Health Emergency, and launch of technology solution

The primary barrier to success is value and awareness.

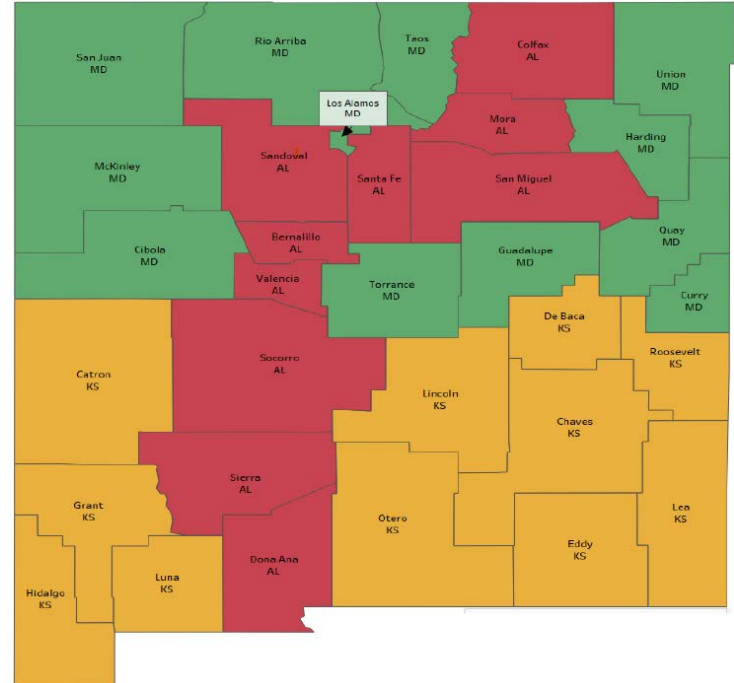
Part of overcoming these outstanding challenges is redeploying resources with the strong commitment to community-level engagement. BeWellnm is restructuring the outreach department to accomplish this task.

# Community Engagement Specialist

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The Community Engagement Specialist is a champion. They will champion beWellnm when in communities, and champion communities when at beWellnm.



# Feedback & Strategy Loop

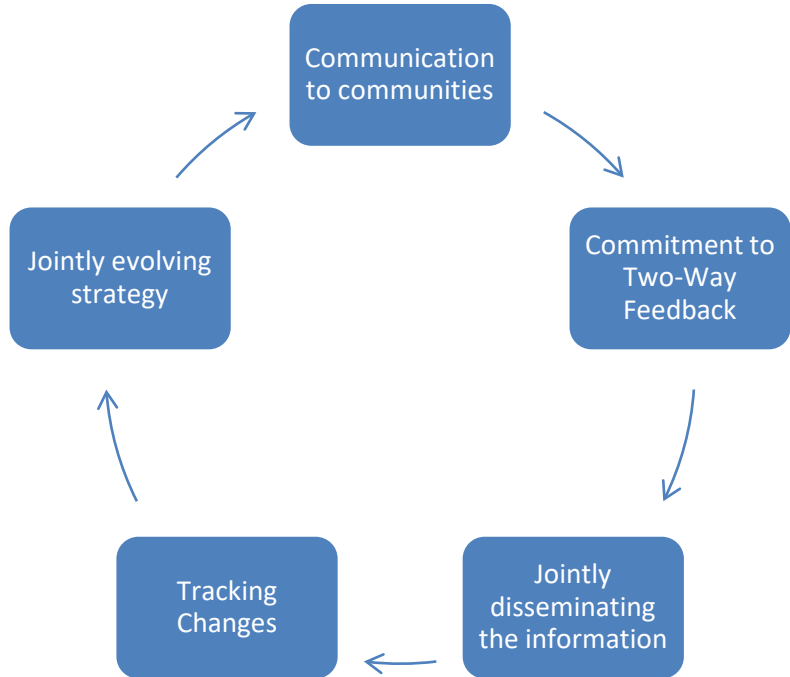
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Create a direct connection from community to beWellnm.

Expand awareness in communities and create a feedback loop that can influence our strategies as they evolve.

Feedback will be provided directly to beWellnm leadership, Board, & vendors. Each of these serve to advance mission in communities.



**Here we go!**



# Finance Update



# 2021 Assessment Allocation



- The Board of Directors approved a 2021 operating budget of \$27,280,525 at the July 17, 2020 meeting.
- We plan to proceed with the proposal, discussed during that same meeting, to use \$6.0 Million from investments to reduce the assessment that will be invoiced to carriers.
- Consequently, we will assess the carriers \$21,280,525 for 2021's operating costs, and \$0 for Reserves.

# 2021 Carrier Assessment

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## New Mexico Health Insurance Exchange - 2021 Assessment

Based on NAIC Annual Statements for Year Ended 12/31/2019

NAIC#	INSURANCE COMPANY	Comprehensive (Hospital & Medical)	Medicaid Premium	Total Direct Written Premium Sbj to Assessment	2019 Market Share	2021 Allocation	2021 Reserve Assessment
					%	\$ 21,280,525	\$ -
11504	PRESBYTERIAN INSURANCE COMPANY	\$ 86,859,775	-	\$ 86,859,775	1.59%	\$ 338,490	\$ -
63312	Friday Health Plans	15,000,000		15,000,000	0.27%	58,455	-
16281	TRUE HEALTH NEW MEXICO	89,259,918		89,259,918	1.63%	347,843	
16351	Western Sky Community Care (CENTENE)	-	370,110,007	370,110,007	6.78%	1,442,308	
60054	AETNA LIFE INSURANCE COMPANY	38,677,859		38,677,859	0.71%	150,727	-
62308	Connecticut General Life Insurance Company	45,551		45,551	0.00%	178	
65498	Life Insurance Company of North America	7,295,424		7,295,424	0.13%	28,430	
67369	CIGNA HEALTH AND LIFE INSURANCE CO	59,908,364		59,908,364	1.10%	233,461	-
70670	HEALTH CARE SERVICE CORPORATION	342,439,590		342,439,590	6.27%	1,334,477	-
78611	HCSC INSURANCE SERVICES COMPANY	-	1,563,934,829	1,563,934,829	28.64%	6,094,610	-
79413	UNITEDHEALTHCARE INSURANCE COMPANY	196,776,675		196,776,675	3.60%	766,833	-
95330	PRESBYTERIAN HEALTH PLAN INC	175,450,476	2,419,838,741	2,595,289,217	47.53%	10,113,768	-
95739	MOLINA HEALTHCARE OF NEW MEXICO INC	95,187,970	-	95,187,970	1.74%	370,945	-
	<b>TOTAL</b>	<b>\$ 1,106,901,602</b>	<b>\$ 4,353,883,577</b>	<b>\$ 5,460,785,179</b>	<b>100%</b>	<b>\$ 21,280,525</b>	<b>\$ -</b>

Notes:

2021 Assessment lower than budget by \$6,000,000

Friday Health Plans is new in the State of NM in 2021; their 2021 basis for assessment is their premium revenue projection.



# Audit Update



CMS's change related to 2020 Audited Financial Statements:

- The due date of the annual Financial Statements and financial statement audit has been April 1, since early in the ACA program.
- Beginning this year, CMS moved the due date to June 1, which is also the due date for the SMART Programmatic Audit and filing.
- There are efficiencies to be gained from this approach, but (this year) it will help with the complexity of being audited remotely while under COVID restrictions.

# 6. Committee Reports



# a. Matters from the Operations Committee



# Weekly Status Dashboard



Schedule		Risks & Issues		Resources	
Status	Trending	Status	Trending	Status	Trending
<b>G</b>	↑	<b>Y</b>	↔	<b>G</b>	↔

Key Milestones*	Due Date	Status
Approve 5 remaining FSDs, ICDs	12/15/20	<b>Y</b>
HSD development end	1/31/21	<b>G</b>
Optum pre-SIT start	1/4/21	<b>G</b>
Submit sec/privacy assessment plan to CMS	1/31/21	<b>G</b>
MARS-3 external audit start	3/2/21	<b>G</b>
Submit SSR to IRS	3/26/21	<b>G</b>
Carrier integration complete	6/21/21	<b>G</b>
ATC granted	7/30/21	<b>G</b>

- Requirements – 100% complete\*
- Design Phase – 97% complete
- Development – 58% complete
- IV&V Health Check-3 – 19% complete
- beWellnm Operational Activities – 28% complete\*
- HSD Pre-SIT start: 2/1/21
- SIT start – 3/30/21
- UAT start – 6/9/21
- Publish plans on Exchange – 8/31/21
- Go-live - 10/1/2021

Trending Scale: Improving (↑) No Change (↔) Worsening (↓)

**C** Task Complete      **Y** 1+ Week Behind Schedule

**G** On Track – No Major Issues      **R** Major Risk

\* Project schedule % complete based on 3,100+ total number of tasks



# Status

- **Accomplishments**
  - Multiple project dates alignment sessions held with HSD and project team last week and this week
  - Weekly meetings on calendar with HSD
  - HSD change request for scope and budget for ASPEN-HIX project scope and budget approved
  - 3rd party security and privacy auditor contract signed
  - Status meetings with CCIIO/SMIPG, no major issues to note
- **Goals for next four weeks**
  - Work with HSD, Deloitte to integrate development, operational and transition activities into project schedule on weekly basis
  - Review, update CEC related activities into project schedule
  - Update, re-baseline project schedule based on HSD and overall testing timeline changes
  - Deloitte, Optum begin development environment integration (Pre-SIT)
  - Submit Account Transfer Toolkit acknowledgment to CMS
  - Continued reviews with CCIIO for E&E, premium billing, ORR, FDSH, Hub discussion, IRS, ATC, plan management, data payloads, etc.
  - Review IV&V updated health-check readiness assessment including CMS's ORR protocol
  - Continue vendor notices development and pre-UAT testing
  - Complete 3<sup>rd</sup> party security and privacy auditor security and privacy plan (SAP)
- **NMHIX Escalation**
  - 11 medium-to-high level risks need close monitoring for mitigation (most COVID-19 related)

# Risks

Risk ID	Title	Description	Date Reported	Date Modified	Prob	Impact	Severity Level	Risk Response (Mitigation)
5	CMS reviews and feedback from any other sources may impact Optum development timelines	10/23/20 - Impact is dependent on when CMS may come back with a change. This is being monitored periodically but will be downgraded to a low probability and medium impact (green).	9/11/2020	10/23/2020	Low	Medium	Green	The team distributes the project plan to CMS regularly, this clearly shows that the development cycle is closed. Kevin hopes to have this discussion with CMS during the next meeting.
6	COVID-19 Restrictions	10/27/20 - Changed title to "COVID-19 Restrictions." <b>PMO will break this risk down into the many sub-components specific to different project areas</b>	10/9/2020	11/17/2020				
6.1	COVID-19 related UAT-specific training Impacts	All system training must done remotely. Follow-up access to the trainers may be limited. Individuals needing better understanding of system functionality may not be able to get the training they need. In the case of attrition on the testing team, provision must be made for onboarding and training new testers. Impact: Low (to be reviewed continuously)	10/9/2020	11/17/2020	High	Low	Green	<b>UAT Testing Training</b> - All remote training sessions should be recorded for later viewing by newly onboarded testers. All training collateral materials should be archived and made available to testers as needed. Create a buddy system for team members to interact and support each other. Define roles, responsibilities, escalation process. AI: Discuss how testers will coordinate. Technical change management. Define these processes.
6.2	External Partner (broker, navigator, etc) Training Impacts	Operational training. Continuation of Maureen's sessions would permanently shift to remote training.	10/9/2020	11/17/2020	High	Low	Green	Training for Brokers, etc. - review status every 45 days.



# Risks

Risk ID	Title	Description	Date Reported	Date Modified	Prob	Impact	Severity Level	Risk Response (Mitigation)
6.3	COVID-19 may have impacts on UAT Testing because UAT testers will not have ability to get assistance when they cannot finish executing a test script for various reasons.	It is already agreed that most testing will be done remotely. Remote testing will create challenges for testers because they will not have access to "live help" in the room and may not be able to quickly resolve problems they may have with test scripts or system performance. This may slow test execution. Impact: Medium (time constraint activity).	10/9/2020	11/17/2020	High	Medium	Yellow	UAT Test Execution - Recommended at 1/12/21 Risk meeting: Tester would initiate a Zoom meeting with his/her testing lead. Depending on the problem, the matter could be escalated from there as needed. <b>[Need to capture this in the UAT Management Plan. Once that plan is in place, this risk can be lowered to green.]</b>
6.4	COVID-19 may have Development related impacts	COVID impacts on Development should be minimal unless members of the Optum development team contract the virus. Assuming the Optum team is following a "work from home" strategy and generally practices social distancing, this risk should be	10/9/2020	11/17/2020	High	Low	Green	Development - If critical Optum/NFP/HSD/Print Vendor, etc. team members are affected then development could also be affected.
6.5	COVID-19 may have Operational Impacts	Elements of operations that require in-person physical contact will be impacted by COVID. Marketing strategies and outreach must follow a remote strategy. Limits on in-person gatherings will impact marketing strategy. Privacy and Security may be impacted if physical security assessments and in-person meetings can't be held. Impact: Low	10/9/2020	11/17/2020	High	Low	Green	Operational - Hiring/interviewing/onboarding challenges. Affects everybody on team. Creates management challenges. Setting up CEC could be impacted. Difficulties in managing and scheduling CEC operators if taking/making calls from home.



# Risks

Risk ID	Title	Description	Date Reported	Date Modified	Prob	Impact	Severity Level	Risk Response (Mitigation)
6.6	COVID-19 may have IV&V Review Impacts	Health checks and readiness reviews may need to be done remotely. Impact: Medium	10/9/2020	11/17/2020	High	Low	Green	<ul style="list-style-type: none"> <li>- IV&amp;V is creating plans for full onsite, hybrid, and full remote approaches to the ORRs.</li> <li>- The impact was moved from a medium to a low (changing the severity level to green).</li> </ul>
8	No Slack Available in the Schedule (testing delay which will impact soft-launch/go-live)	10/27/20 – This was elevated to a red risk with a high probability and impact. CR003 (revised scope and TBD date impact) will support this risk as a mitigation plan. There is a possibility that interim dates might shift, as long as the go-live date	10/9/2020	10/27/2020	Low	High	Green	Follow CR003 schedule and monitor ongoing. Lack of slack is still a problem but can be managed based on what we know now.
9	Due to the overlap of SIT 2nd cycle with UAT 1st cycle, UAT entry and exit criteria will need to be discussed or adjusted. This has not yet occurred. (New CR will be needed to incorporate any change).	<b>Next steps:</b> Wait for CR003 to be approved with a corresponding updated schedule. Optum will propose criteria changes in a CR00X(/). In the meantime, Optum should detail the changes they aim to propose.	10/9/2020	10/27/2020	Medium	Medium	Yellow	1/14/21: In active discussion.





# 8

## Months to Go Live

Soft Launch 9/10/21

Go Live 10/1/21

Open Enrollment Start 11/1/21



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# 7. Agency Reports



# 8. Public Comment



# 9. Other Board Business



# 10. Next beWellnm Board Meeting is March 19, 2021 location TBD



# 11. Adjournment



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