

beWellNm
New Mexico Health Insurance Exchange
Board Meeting Minutes
Friday, July 16, 2021, 8:30AM-12:30PM MDT
Public Dial-In: 1-415-655-0001
Access Code: 182 453 7727#
Online: [Board meeting web link](#)

Board Members Present:	Board Members Absent:
<ul style="list-style-type: none">• Dr. Mark Epstein- via phone• Ms. Terriane Everhart- via phone• Mr. Dan Foley- via phone• Superintendent Russell Toal- via phone• Mr. Brandon Fryar- via phone• Ms. Mona Ghattas- via phone• Ms. Teresa Gomez• Ms. Nandini Kuehn• Ms. Janice Torrez• Ms. Patsy Romero• Mr. David Shaw• Ms. Nicole Comeaux and Abuko Estrada on behalf of Secretary David Scrase- via phone	

1. Welcome, Roll Call, and Confirmation of Quorum- Chairman David Shaw

The meeting was called to order at 8:40 a.m. Roll call was taken and a quorum was established.

2. Approval of Agenda - Chairman David Shaw

Director Gomez inquired as to why the Native American Committee update was not identified on the agenda. Mr. Bustamante confirmed that an update from the Native American Committee would be provided.

Motion: Director Romero

Second: Director Torrez

The motion passed unanimously.

3. Approval of Minutes of the May 14, 2021 beWellNm Board Meeting- Chairman David Shaw

Motion: Director Romero

Second: Superintendent Toal

The motion passed unanimously.

4. Chairman's Remarks - Chairman David Shaw

Chairman Shaw thanked everyone for attending the Board meeting.

5. Matters from the CEO - Mr. Jeffery Bustamante, CEO

Mr. Bustamante provided a high-level summary of the committee meetings. The Finance Committee reviewed the 2022 budget. The Operations Committee discussed the status of the technology build. The Outreach and Education Committee discussed their budget and the current open enrollment period (OEP), and received a report from Albuquerque Hispano Chamber of Commerce (AHCC). The Native American Committee discussed ongoing activities, outreach, work with media and the development of a tribal sponsorship program, which involves tribal administration covering the premiums for members of the tribe. The Exchange plans to pilot this program early next year.

Mr. Bustamante provided an update on federal legislation. The Supreme Court upheld the ACA with a 7-2 vote. The Exchange is also tracking the infrastructure bill which, if passed, might impact the Exchange through an extension, or permanent reauthorization of, American Rescue Plan Act dollars.

CMS has authorized a handful of grants. SBM-FPs are eligible for up to \$800,000. CMS is categorizing New Mexico as an SBM-FP even though New Mexico will operate as an SBM when the grant money is dispersed. The Exchange plans to use the grant money to ensure call center support at the end of the public health emergency (PHE), when approximately 60,000 individuals will roll off of Medicaid and may qualify for coverage through the Exchange.

Director Romero expressed support for the use of grant funds to address the Medicaid roll off and for allocating some of the funds for work with the Native American community. Director Torrez asked whether the Exchange could petition for additional grant funds once the transition to a SBE is complete. Mr. Bustamante indicated that the Exchange will not be able to do so. Chairman Shaw asked when the Exchange will receive the grant funds. Mr. Bustamante indicated the anticipated award date is September 10. Director Gomez confirmed with Mr. Bustamante that the grant is not competitive.

Looking forward, Mr. Bustamante noted that the Federal OEP ends on August 15. The Board will have a strategic retreat in August. The soft launch of the SBM technology solution will be in September, with the “go live” in October. The OEP begins in November. Mr. Bustamante anticipates that the Medicaid roll off will begin in January.

Regarding the end of the PHE, the Exchange believes that a good share of the individuals who roll off of Medicaid will be eligible for Exchange coverage and for increased subsidies. The

Exchange is having ongoing conversations with HSD regarding the transition of these individuals to Exchange coverage.

Director Romero expressed her desire that the Exchange ensure a warm handoff when working with HSD, OSI, and individuals who roll off Medicaid and track the outcomes of these efforts. Director Kuehn asked that the Exchange leverage lessons learned by Medicaid as it had a very successful enrollment period during the pandemic. Director Gomez applauded the efforts of the Exchange, Medicaid, OSI and the New Mexico Medical Insurance Pool (NMMIP) for their partnership in getting people successfully enrolled in Medicaid and stated that she will be interested to see the process in reverse after the roll off.

Directors Torrez and Fryar and Chairman Shaw inquired about collaboration with Medicaid MCO carriers to ensure individuals stay connected to coverage. Director Fryar asked that the Exchange “lean in” to the transition process. Mr. Bustamante noted that the Exchange will receive disenrollment files from Medicaid, which will include individuals who likely qualify for Exchange coverage. The Exchange will have follow-up contact with these individuals in multiple ways. Director Comeaux indicated that HSD and the Exchange continue to work on shared messaging to streamline and simplify the consumer experience. The parties will meet later in July to further discuss communication plans.

Upcoming priorities for the Exchange include further enhancements to the technology integration with HSD in 2022 and the implementation of the State Affordability Fund for plan year 2023.

6. Committee Reports

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

Mr. Bustamante provided an update on the current OEP. The Exchange has seen 6,646 new enrollments, with 36% of new enrollees selecting a plan with a premium of \$10/month or less. Chairman Shaw congratulated the Exchange on the new enrollments and suggested that the Exchange advertise the \$10/month cost.

Ms. Veronica Arzate with AHCC provided a comprehensive report on outreach efforts. AHCC hit the ground running, was “out and about” during COVID, and has worked to solidify the partnerships it has in place as well as building new ones. AHCC introduced its team of vendors: New Mexico Primary Care Association (NMPCA), Syndicate Media Management, K2MD, JKPR, Real Time Solutions and Research and Polling. Ms. Arzate shared some testimonials of New Mexicans who have been connected to coverage. Outreach efforts include advertising and educating on ARP, meeting consumers where they gather, revamping the website to be more user friendly, focusing on counties with high numbers of uninsured, preparing communications for partners, targeted brochures for the Native American community, and making social media more interactive (e.g. webinars), enrolling bi-lingual and culturally sensitive Navigators, and advertising in several different ways.

The Directors thanked AHCC for its presentation and its dedication to helping connect New Mexicans to coverage. Director Romero asked that El Centro be contacted about serving as an Enrollment Counselor. She also asked that the Exchange provide the baseline (more concise

data) for context when discussing goals for year-over-year growth. Superintendent Toal recommended that more commercials, radio interviews, etc. be done by community-based individuals rather than Exchange staff. Director Torrez stated that she would like to see metrics, including how many calls and appointments convert to enrollments. Director Kuehn asked about the fluctuation in enrollment numbers from March to May. Mr. Bustamante noted that it was likely due to an increased awareness of assistance available as a result of the ARP. Director Comeaux noted that the 2019 Urban Institute study, which identifies the population eligible for Exchange coverage and Medicaid, can be used for targeted outreach.

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

Mr. Bustamante and Ms. Anita Schwing provided the update. The 2022 budget proposal is \$14,304,891, which represents an overall reduction of 52.0%. It will result in the 2nd lowest assessment since the end of the grant funds.

Ms. Schwing discussed the budget assumptions and year-over-year changes in each budget category. They are:

- Salaries - increase of 9% for 32 positions. This includes six new positions, with 0% budgeted for salary increases for existing employees.
- Employee Benefits - increase of 9.8%. This is due to an increase in benefit premiums and the increase in positions.
- Professional Services - decrease of 29.3%. This budget category decreased largely due to consulting services that will not be required in 2022, for example, Human Resources consulting and Consumer Checkbook
- Administrative - decrease of 8.9%. This budget reduction is primarily due to the end of the lease for Suite 160 and a decrease in staff travel due to the pandemic.
- Outreach and Education - decrease of 13%. The decrease in this budget category is due moving some focus from television advertising to more focus on digital and community outreach, while bringing some social media work in-house, at a cost savings.
- Plan Management - increase of 11.1%. This category increased as a result of an increase in expenses paid to OSI per the MOU in 2022 to support work on standardized plans and the State Affordability Fund.
- Technology - decrease of 62.7%. The decrease in this budget category is attributable to the end (late 2021) of the Design, Development and Implementation costs associated with the individual Exchange technology build. Additionally, the Federal SBE-FP User Fee ends with the transition to the SBE, with the exception of retroactive adjustments that carriers report to the FFM.

Superintendent Toal and Director Comeaux inquired about the status of eligibility and enrollment specialists and a policy analyst to track and provide training on new federal eligibility requirements. Mr. Earnest indicated that the Exchange had begun the process of hiring eligibility FTEs. They will join current eligibility and enrollment specialists, and will work with the Operations Manager and a training specialist. Director Comeaux requested that the Exchange provide a timeline of how long it takes to get cases processed, including at the escalation level, to make sure there is adequate support. Superintendent Toal and Director Comeaux also

expressed concern about the possibility of reducing the OEP outreach budget during the Medicaid roll off at the end of the PHE.

Director Gomez asked whether the AHCC contract is eligible for renewal. Mr. Bustamante noted that the contract was procured in 2020 and is eligible for renewal. Director Torrez asked if the outreach budget includes the federal grant money. Mr. Bustamante indicated that it does not.

Director Kuehn inquired about the status of the standardized plan committee. Mr. Bustamante indicated that the committee will gather soon.

Director Comeaux inquired regarding future technology integration costs. Mr. Bustamante stated that he would have further information at the September Board meeting.

Mr. Bustamante noted that per the recommendation of the Finance Committee, the Native American outreach budget will continue to be its own line item.

Director Romero asked for an update on SHOP. Mr. Bustamante stated that he would provide a comprehensive update at the September Board meeting.

Motion: Move that the Board approve the 2022 budget.

Motion: Director Fryar

Second: Director Romero

The motion passed unanimously.

Ms. Aryn Fitzwater presented proposed revisions to the Procurement Policy, which include removing content that is duplicative with the state Procurement Code; removing federal procurement requirements, replaced with references to the regulations; adding language to indicate that the CEO will work in conjunction with staff certified by the state as procurement officers; and adding added language that protests will be handled in accordance with Procurement Code. The following provisions were retained: Board approval required for procurements over \$60,000; Board delegation of procurements to CEO; CEO must report to the Board on protests; and conflict of interest provisions.

Motion: Move that the Board approve the changes to the Procurement Policy.

Motion: Director Fryar

Second: Director Torrez

The motion passed unanimously.

Historically, the Exchange has had an MOU with the OSI to conduct Plan Management functions for the Exchange. Moving forward, OSI will also support the Exchange in the implementation of the Standardized Plans and the Affordability Fund.

Motion: Move that the Board authorize the CEO to extend the MOU with the Office of Superintendent of Insurance for 2022 in an amount not to exceed \$400,000.

Motion: Director Fryar

Second: Director Kuehn

The motion passed unanimously.

c. Matters from the Operations Committee

Mr. Brent Earnest reviewed the current project status dashboard. UAT Cycle 1 is closed, with testing continuing (including performance testing on account transfer functionality with HSD) in the coming weeks. The Exchange has been working to deliver required privacy and security documentation to CMS and IRS in order to get the required Authority to Connect (ATC). In late July, the Exchange will demonstrate its website, consumer assistance tools and call center information to CMS, and will participate in a second operational readiness review (ORR). The Exchange will submit a final progress letter to CMS on August 6. The letter outlines key milestones and becomes a go/no-go point in the transition. The call center will undergo testing with HSD's call center. Operationally, the Exchange will continue to work with HSD on call center training materials, which will be delivered in August.

The Exchange is implementing some change requests related to new federal requirements (HRAs and ARP). These require changes to the system that were not part of the procurement. They are being implemented at no cost to the Exchange.

Director Fryar asked if the Exchange is confident that the transition to a SBM will be successful. Mr. Earnest indicated that although there is still a lot of work to do, the Exchange is confident the launch will be successful. Director Kuehn asked if other states who transitioned had issues after their cut-off dates. Mr. Earnest and Mr. Bustamante were not aware of any major issues in other transitioning states.

Mr. Earnest provided a brief overview of risks that the Exchange is tracking, including the impacts of COVID on the development team and testing (in a remote environment); the potential additional load on call center resources due to the end of the public health emergency; delays involving automation of the print vendor process; and extended UAT testing.

Superintendent Toal noted the risk associated with a potential lack of integration between the Exchange, HSD and the NMMIP, and expressed his hope that a meaningful escalation process be in place.

7. Agency Reports

a. Matters from the Office of Superintendent of Insurance (OSI) - Superintendent Russell Toal

Superintendent Toal indicated the OSI is reviewing qualified health plans. The OSI is also planning for implementation of the Health Affordability Fund.

b. Matters from the New Mexico Medical Insurance Pool (NMMIP) - Superintendent Russell Toal

Superintendent Toal indicated the NMMIP is continuing to improve its operational procedures and engagement with health care utilization.

c. Matters from New Mexico Human Service Department (HSD) - Secretary David Scrase

Mr. Estrada provided the update on behalf of Secretary Scrase. HSD is continuing to work with the Exchange on the technology solution in anticipation of a smooth transition at the end of the public health emergency. Director Romero asked that notices sent to the relevant population use simple, user-friendly language. Director Torrez asked about research regarding where uninsured New Mexicans are located. Mr. Abuko indicated that HSD should have updated numbers from the Urban Institute by the end of the year.

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

There were no public comments.

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

Director Gomez requested that the Native American Committee (SAC) meeting be included in the committee reports, and asked how often the Stakeholder Advisory Committee (SAC) meets. Mr. Bustamante stated that the committee currently meets monthly. Director Gomez indicated she would like an update on the SAC in future Board meetings. Chairman Shaw asked whether there will be a strategic planning meeting. He and Mr. Bustamante discussed the need to choose a date that Directors can attend in person.

10. Next regular beWellNm Board meeting: September 17, 2021, location to be determined

11. Adjournment

Motion: Director Gomez

Second: Director Torrez

The motion passed unanimously.