

beWellnm
New Mexico Health Insurance Exchange
Board Meeting Minutes
Friday, January 28, 2022, 8:30AM-12:30PM MDT
Public Dial-In: 1-415-655-0001
Access Code: 2551 817 5663#
Online: [Board meeting web link](#)

<p>Board Members Present:</p> <ul style="list-style-type: none">• Dr. Mark Epstein• Ms. Terriane Everhart• Mr. Dan Foley• Superintendent Russell Toal• Mr. Brandon Fryar• Ms. Mona Ghattas• Ms. Teresa Gomez• Ms. Nandini Kuehn• Ms. Patsy Romero• Mr. David Shaw• Ms. Lorelei Kellogg on behalf of Secretary David Scrase	<p>Board Members Absent:</p> <ul style="list-style-type: none">• Mr. Quinn Lopez
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1. Welcome, Roll Call, and Confirmation of Quorum - Chairman David Shaw

The meeting was called to order at 8:35 a.m. Roll call was taken and a quorum was established.

2. Approval of Agenda - Chairman David Shaw

Motion: Superintendent Toal

Second: Director Gomez

The motion passed unanimously.

3. Approval of Minutes of the November 19, 2021 beWellnm Board Meeting - Chairman David Shaw

Motion: Director Romero

Second: Director Kuehn

The motion passed unanimously.

4. Chairman's Remarks - Chairman David Shaw

Chairman Shaw recognized the Board members and leadership for their work on each committee's scorecards.

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

Mr. Bustamante indicated the proposed Notice of Benefit and Payment Parameter was published and the Build Back Better bill is still in congress. He provided a summary of the January committee meetings. The Native American Committee discussed KPIs, enrollment and recent outreach activities. He indicated there was a growth of enrollments for Native Americans. Director Gomez noted that the Exchange should manage expectations regarding enrollment numbers, which have historically been based on secondary information. Director Romero concurred. The Operations Committee discussed the performance of the technology solution, the Customer Engagement Center (CEC). The Finance Committee reviewed the financials and received an organizational update. Director Fryar indicated the committee also discussed the carrier assessments.

The Standardized Plan Committee met a few times and reviewed possibilities for standardized plans, including timelines. The committee is developing a strong proposal and stakeholder input strategy for implementation for plan year 2024. Superintendent Toal indicated that due to the amount of work and the uncertainty in the market, OSI is asking insurers to enter their QHP applications on an accelerated basis and to provide more information. The recommendation from the committee and the payer community was to postpone standardized plans until OE for plan year 2023.

The Outreach and Education Committee received an update on OE, with plan selection breakdown. The Stakeholder Advisory Committee received a public policy and OE update. The Legislative Committee received an update on the legislative session. Superintendent Toal indicated that OSI (supported by the governor's office) made a request for the allocation of about \$65 million for the Health Care Affordability Fund, \$35 million of which is earmarked for Exchange consumers, to lower premiums and reduce out-of-pocket costs, and \$30 million of which is allocated to a small business reinsurance plan.

Mr. Bustamante presented a summary of the committee KPIs including. The Finance Committee KPIs include reducing administrative expenses to 32% and maintaining reserves at 50% of overall budget without additional assessment. Finance-based SLA's are met. The Native American Committee KPIs include growing enrollment by 45%, including enrollment tied to events, and communicating with every tribe in New Mexico. Operations Committee KPIs include meeting all SLAs, especially those centered around the Customer Engagement Center (CEC) and reducing cost/member of the SHOP solution. Outreach Committee KPIs include enrolling 45,000 – 52,000 New Mexicans, reducing cost/enrollment from \$85 (current) to \$76.

Director Romero requested a graph and analysis of enrollment under the federal platform vs. enrollment today. Superintendent Toal indicated he would like to see greater enrollment and noted that the Exchange needs to do things differently in order to significantly grow enrollment, including community organization and engagement. Chairman Shaw indicated that final committee KPIs will hopefully be finalized in March. Director Kuehn concurred and asked about

a baseline of uninsured individuals. Superintendent Toal indicated he will get some numbers out to the Board. Director Fryar encouraged staff to be aware of those who may be eligible for Exchange coverage at the end of the PHE and take aggressive strategies to reach this population. Mr. Bustamante concurred.

Mr. Bustamante and the Directors next discussed areas for improvement. The first includes the Customer Engagement Center (CEC) and the Escalation Center (EC), user experience, and the account claim process. The CEC takes roughly 1500 calls per day, many of which are tier 2 calls and are transferred to the EC. There are generally 30-34 staff at the CEC and 7-9 staff in the EC.

Director Romero noted the consumer complaints surrounding the CEC and expressed concern that the CEC may not be adequately staffed to meet consumer needs. Mr. Bustamante noted that the CEC has received a higher than anticipated volume of calls and had higher abandonment rates and wait times. The Exchange will continue improvement in these areas, with the goal to have a 3% abandonment rate. Director Fryar asked about average answer times and asked that the metrics be presented to the Board. The goal is to answer 70% of calls within 30 seconds or less, but the number was much higher in December. Mr. Earnest indicated the cause was staffing issues (since improved) and the types of calls, including problems that consumers encountered when claiming their migrated accounts. Director Gomez asked for a regular summary of metrics and outcomes.

Second, the Escalation Center was overwhelmed due to higher than anticipated call volumes; many New Mexicans wanted their account questions handled over the phone; and the number of wanted to pay by phone rather than online.

Mr. Bustamante proposed to hire seven additional staff, three to support the escalation team and four to support premium billing. The escalation team currently receives about 200-250 calls per day, with reps handling about 30 calls each per day. The premium billing team currently receives about 400-450 calls per day, with each rep 38 calls per day. The corresponding budget increase would be \$500,000 to the personnel categories. Director Foley requested specific information regarding KPIs and an articulation of the anticipated outcomes resulting from the budget increase. Director Everhart also requested information regarding accountability metrics. Mr. Bustamante provided a timeline of roughly one month to have new staff hired and trained, with anticipated wait times decreasing to approximately 10-20 minutes or lower. Director Romero acknowledged statewide staffing challenges and requested that the Exchange set realistic goals regarding when the new staff will be fully trained. Director Gomez requested that the Exchange not compare “apples to oranges” when analyzing open enrollment figures while also looking forward to the end of the PHE. Chairman Shaw requested that Mr. Bustamante provide additional information in writing to the Board.

Motion: Move that the Board authorize the CEO to increase the 2022 personnel budget categories with an increase in the not- to-exceed of \$500,000.

Motion: Director Romero

Second: Superintendent Toal

The motion passed unanimously.

Another area of attention is the user experience. There are components of the system that worked as intended but were not friendly to the user experience. Areas of focus include: broker experience and functionality, Medicaid assessments and transfers, eligibility determinations, and account management. Resolution includes ServiceNow tickets for system issues; collecting and implementing feedback from New Mexicans and stakeholders; and engaging with technology vendor user-experience professionals. Superintendent Toal recommended that the Exchange leverage carrier experience to improve operations. Director Foley recommended that the Exchange also leverage broker resources and work closely with those that produce at higher volumes. Mr. Bustamante indicated the Exchange will continue regular meetings with both carriers and brokers.

A fourth area of focus is the “account claim” functionality. It was difficult for some New Mexicans to claim their migrated (from healthcare.gov) accounts. The instructions for claiming an account were confusing to some consumers. Other consumers had to establish a new account, resulting in duplicate accounts. These challenges will sunset with open enrollment and the Exchange is continuing to resolve duplicate accounts. Director Kellogg asked for an update on the account transfer process with HSD. Mr. Earnest indicated the account transfer process worked well overall, but the parties are working on enhancements, including Medicaid assessment results display, a system change to ease matching criteria to improve match rates and allow a smoother transfer, and increase the percentage of people who are able to determine their eligibility for either MD or QHP in real time. Superintendent Toal asked that there be a dedicated effort to fix and test issues in a timely manner to be prepared for the PHE.

A final area of attention is growing Exchange enrollment. Mr. Bustamante recommended that the Exchange increase the 150% Federal Poverty Level (FPL) to 200% FPL for an SEP. Superintendent Toal noted that the Affordability Fund is also tied to 200% of the FPL, so the change makes sense. Directors Romero and Kuehn concurred.

Staff also recommends a spring SEP, which would close before the end of the PHE. Director Gomez expressed reservation about an SEP when there are OE issues that still need to be resolved. Mr. Bustamante will complete a preparedness report and recommendation on this by late February.

Mr. Bustamante next discussed the print vendor contract. Staff recommends amending the contract to increase the total NTE amount to \$1,343,830, to accommodate the anticipated print volumes through the rest of the year. Director Kuehn asked for more information to support the increase in the contract amount. Ms. Schwing indicated the Exchange expected 50% of notices to be electronic, although the amount requested by consumers was ultimately lower. Further, the Exchange is sending out more notices than anticipated due in part to problems related to account access by consumers. Mr. Bustamante will provide further information at the March board meeting.

Motion: Move that the Board authorize the CEO to take the contracting steps necessary and adjust the budget as necessary to support print vendor services through the end of March, at which time the Board will decide how to proceed further.

Chairman Shaw noted that the intent is to run this proposal through the Finance Committee.

Motion: Superintendent Toal
Second: Director Romero
The motion passed unanimously.

Mr. Bustamante indicated the Exchange is required to procure an annual independent assessment of the information system privacy and security controls. The current contract term ends on March 31, 2022. Staff is pleased with the vendor and recommends extending the contract through December 31, 2022, with an increase in the not-to-exceed of \$175,000.

Motion: Move that the Board authorize the CEO to extend the Independent Privacy and Security Controls Assessment contract through December 31, 2022, with an increase in the not-to-exceed of \$175,000.

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

Mr. Bustamante next discussed Exchange priorities, including a potential spring OE. He requested an amendment to the Albuquerque Hispano Chamber of Commerce (AHCC) contract to extend the contract term through March 2023 with an increase in the NTE of \$2,300,000. The Board last voted to extend the contract through July 2022 to move it off cycle from OE, with an understanding there might be more PHE work happening sooner. The amendment would support evolution of the outreach program to continue growing enrollment, the potential SEP, efforts to retain New Mexicans in coverage, preparation for the PHE roll-off, and debrief and preparation for the next OE. This would give the AHCC nine more months on their contract but would not require an increase to the budget (only an adjustment).

Director Epstein confirmed that there isn't a total dollar change but rather a timing issue to make the spend earlier within the limits of what was budgeted. The Outreach and Education Committee supported this consideration.

Director Kuehn indicated that the committee looked at metrics and "per enrollee" expectations and asked Mr. Bustamante to clarify those expectations. Mr. Bustamante indicated there was an initial goal to reduce the cost to \$76/enrollee. The Exchange is currently at about \$78/enrollee but the contract amendment would help the Exchange meet the initial goal of \$76.

Superintendent Toal requested an evaluation of the contractor's performance and monthly metrics and expressed that the Board does not yet have the information necessary to extend the contract as requested. At most he would recommend that the Board not extend the contract past September 30th so the Board can obtain more information and ensure that the AHCC understands the importance of doing things in a different manner.

Director Romero asked if the contract extension had been vetted by the appropriate committees and recommended that the Board listen to AHCC's presentation. Ernie C 'de Baca, President and CEO of the AHCC, noted that when AHCC received this contract it was during the pandemic and once things began to open up AHCC hosted several successful outreach events.

He expressed that certainty regarding the contract term is important for planning and staffing purposes.

Director Epstein acknowledged that a contract amendment would interfere with the rhythm of what the committee already established and shared his understanding that the amendment speaks only to disbursement of funds. He agreed with Superintendent Toal that the extension from September through March is also contract change and stated that the Exchange needs to consider OE lead time in its analysis. Chairman Shaw asked whether an extension through September would create a situation with the subsequent OE. Mr. Bustamante confirmed that this would likely place the Exchange in the middle of the Medicaid maintenance-of-effort roll-off and there would be a new set of challenges with that timing. Superintendent Toal asked to postpone the vote until after the presentation from AHCC.

Mr. Bustamante discussed other exchange priorities, including the end of the PHE maintenance-of-effort and implementation of the Affordability Fund. The Exchange meets weekly with the OSI regarding these matters. Mr. Bustamante provided a summary and analysis of certain aspects of OE. There are 45,664 total plan selections, with 12,331 new consumers. This represents about 6% growth year over year. The Exchange saw people connected to more comprehensive coverage, including 58% of consumers enrolling in gold plans and 28% enrolling in silver. This is the highest amount of gold and silver plan selections the Exchange has ever had. The Exchange saw some consumers come through that were 400%+ FPL.

Exchange traffic was driven largely by social, digital, direct, and community level outreach given the pandemic. Superintendent Toal asked for the percentage of enrollees that were auto-renewed and those that were effectuated. Mr. Bustamante indicated the auto renewal population is roughly 30-35% and typically 85-90% are effectuated. The Exchange has made outbound calls and is working with carriers to make sure consumers are effectuated. Mr. Trey LaFleur from Molina Health Care indicated Molina has seen heavier lifts and is working with the Exchange closely to make sure members who need effectuation assistance between the Exchange and Molina are assisted.

Ms. Arzate presented a report on behalf of AHCC, detailing AHCC's outreach efforts throughout OE.

Director Romero thanked AHCC for the presentation and its efforts, and asked for further information regarding the outcome and results of the efforts on enrollment. Ms. Arzate stated that AHCC focused on in-person assistance and shared some consumer enrollment success stories. The AHCC will meet with Exchange leadership and sub-vendors to discuss lessons learned and upcoming opportunities. Mr. Bustamante reiterated that the Board is looking for more quantitative data how outreach efforts move the needle on enrollments. He noted that data collection and analysis is ongoing. However, the Exchange has been able to identify that activity is driving enrollment among key populations, more than in prior years. Further, New Mexico still has a large portion of its population on Medicaid and in any given month individuals roll off, with some coming onto the Exchange.

Director Kuehn asked why there are 73,000 people visiting the beWellnm site yet not following through with enrollment. Mr. Bustamante indicated that consumers often visit the website for informational purposes or when assisting other consumers.

Director Foley asked AHCC to articulate the objectives it had during the first year of the contract and whether AHCC felt it achieved the objectives. Mr. C 'de Baca stated the objectives are to increase enrollees; enroll Native Americans; enroll Hispanics and Spanish speaking consumers; and to lower the amount of uninsured eligible New Mexicans. The contract goal was to increase enrollment by 10% and he believes AHCC exceeded that. Ms. Arzate indicated that AHCC has targeted certain communities and has been successful utilizing congressional offices and non-profits to help reach immigrants and uninsured. Director Foley requested that AHCC provide more concrete details regarding whether and to what extent it met its contractual objectives. Director Epstein requested that the timeline for AHCC to meet its goals and objectives also be clarified.

Superintendent Toal asked how sub-vendors are monitored and which community-based groups are involved in outreach efforts. He requested an offline conversation about advocacy groups who can serve as a resource to support outreach and enrollment efforts among uninsured populations.

Director Everhart recognized AHCC for their efforts. Director Foley asked about the original contract term and recommended that the Exchange execute these types of contracts for longer than one year as it is difficult to review and measure contract performance within one year.

Mr. Bustamante explained that the outreach and education services contract was procured in 2020. The current term ends in July 2022. This was done to move the contract off cycle from OE. Staff recommends extending the contract through March 2023 with a total contract not-to-exceed of \$3,200,000. This would also ensure that the vendor is in place for any upcoming SEPs.

Motion: Move that the Board extend the contract through March 2023 and increase the not-to-exceed by \$2,300,000.

Motion: Director Romero

Second: Director Epstein

The motion passed unanimously.

Director Epstein requested that the Exchange consider how challenging it is to piecemeal a contract and requested that in the future the contract term stick to the normal cycle as best possible. Director Foley recommended that the Exchange extend the contract for a longer term to allow the vendor to fully perform the services and be held accountable for the outcome. Director Romero amended her motion and agreed to extend the contract through July 2023. Director Foley asked if there will be sufficient data to analyze the vendor's performance under the contract if the contract is extended through July 2023.

The Directors confirmed that the motion is to extend the contract through July 2023.

Director Everhart requested that in the future the Board revisit contract terms, dates and the reasoning behind them earlier rather than making a quick decision during a Board meeting. Superintendent Toal encouraged the Exchange to more closely track, monitor and measure vendor performance. Director Gomez requested regular reports on contracts, including contract amounts and renewal and end dates.

Director Romero suggested that the Board add deliverables to the AHCC contract. Mr. Bustamante noted that the contract contains reporting deliverables. He will make sure additional requirements are clear. Director Epstein cautioned the Board about overstepping its bounds regarding the management of contracts. He noted there should be an annual rhythm where management sets expectations and makes clear recommendations to the Board, including explanations from management regarding departures from this schedule and what metrics will be successful.

Amended Motion: Move that the Board extend the contract through July 2023 and increase the not-to-exceed by \$2,300,000.

Motion: Director Romero

Second: Director Foley

The motion passed. Superintendent Toal and Director Foley opposed the motion.

6. Agency Reports

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

The Easy Enrollment bill is moving through the legislature and will now go to multiple House and Senate committees. The OSI is focused on the budget and is starting discussions with carriers regarding reinsurance and expanded OE opportunities.

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

NMMIP has been engaged in discussions with OSI regarding its part of the Health Care Affordability Fund, to develop a plan to serve New Mexicans who aren't eligible for Medicaid, Medicare or the Exchange. The NMMIP Board meets monthly and just voted to expand benefits to bring them in line with standard commercial plans offered across the State.

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

Superintendent Toal stated that the OSI and HSD are in active planning for the transition at the end of the PHE.

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

Mr. Brandon Malin noted that the majority of the enrollments through the broker community are at no cost to the Exchange. Some of the OE issues have detoured many in the broker

community from being able to produce as they have in the past. He asked about the steps the Exchange will take moving forward to improve broker relationships and to help drive broker engagements. Chairman Shaw thanked Brandon for his comments and asked Mr. Bustamante to review Mr. Malin's comments with the outreach team.

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

There were no comments.

9. Next regular beWellnm Board meeting: March 18, 2022, location to be determined

10. Adjournment

Motion: Superintendent Toal

Second: Director Romero

The motion passed unanimously.