



Individual Marketplace Recovery,
Public Health Emergency (PHE) Unwinding
and Operations Improvement Recommendations

March 28, 2022

■ TABLE OF CONTENTS

Topic	Slides
Executive Summary	3-4
Discussion of Recommendations	5-15
Implementation Plan (Individual Marketplace Recovery)	16
Critical Success Factors	17

■ EXECUTIVE SUMMARY

- The beWellnm Board of Directors tasked HMA with conducting a rapid yet comprehensive assessment of the current state of beWellnm’s individual marketplace infrastructure - information systems, operations, and management structure – and recommending changes to said infrastructure that would resolve outstanding problems and enable beWellnm to support the public health emergency “unwinding”.
- The recommendations in this document are based on facts from the individual marketplace transition, the consensus of parties interviewed as part of the assessment, best practices from other state-based marketplaces (SBMs), and the collective experience of HMA’s team.

■ EXECUTIVE SUMMARY cont.

Key Recommendations

1. Require Optum to engage in an FFM recovery-like effort to fix the individual marketplace information systems it deployed.
2. Phase out beWellnm premium billing – transition to carriers.
3. Terminate NFP subcontract – Optum assumes electronic data interchange (EDI) function, Accenture (CCSC) assumes CEC function.
4. Terminate DigiPros contract – Optum assumes print/mail function.
5. Stand up high-functioning organizations – an Individual Marketplace Recovery project team, a PHE Unwinding project team, and a re-focused Core Operations group – to implement these recommendations, the PHE unwinding, and stabilize beWellnm operations. The performance of these organizations must be transparent to the Board.
6. Build and execute a comprehensive, cohesive stakeholder engagement plan.

DISCUSSION

RECOMMENDATION 1. FOCUSED, RAPID RESPONSE FROM OPTUM

Recommendations

- Require Optum to detail a team that, in no more than 90 days, can resolve all system defects deemed critical to a successful PHE unwinding – with a particular focus on improving the consumer experience.
- Require Optum to dedicate a team to be collocated with beWellnm resources in Albuquerque to support rapid resolution of prioritized problems/issues/defects.

Review of Alternatives

Replace Optum with a different vendor	<ul style="list-style-type: none">- Infeasible given time constraints.- Potentially very costly.
Replace Optum with another exchange	<ul style="list-style-type: none">- Infeasible given time constraints and commitments that other SBMs have to meet.- Risky to rely on another SBM, especially in a “junior partner” scenario.
Replace Optum with the FFM	<ul style="list-style-type: none">- Infeasible given time constraints.- Unlikely that CMS could or would take this on (at least for the PHE unwinding).- Major public relations hit.
Keep Optum, add enhanced direct enrollment channels	<ul style="list-style-type: none">- Does not resolve core problems with Optum’s technology.- Adds integration complexity that will be difficult to manage.

DISCUSSION

RECOMMENDATION 2. PHASE OUT BEWELLM PREMIUM BILLING, TRANSITION RESPONSIBILITY TO CARRIERS

Recommendations

- Phase out premium billing by 5/31/22. For policies purchased on or after 6/1/22 with an effective date of 7/1/22 and later, the carriers would assume the responsibility for premium collection.
- Build and execute a wind-down plan to facilitate the transition.

Review of Alternatives

Retain premium billing (status quo)	<ul style="list-style-type: none">- Does not remove a major point of contention amongst multiple stakeholders.- A continuing distraction and resource drain at a time when beWellnm and Optum/NFP are juggling multiple challenges.
Continue premium billing with a new vendor	<ul style="list-style-type: none">- Resource-intensive and very risky given the transition burden and complexity.- Does not remove a major point of contention amongst multiple stakeholders.

DISCUSSION

RECOMMENDATION 3. TERMINATE NFP SUBCONTRACT, TRANSITION EDI FUNCTION TO OPTUM, TRANSITION CEC FUNCTION TO CCSC

Recommendations

- Terminate NFP subcontract – suggesting a 90-day wind-down period beginning 4/1/22 through 6/30/22.
- By 7/1/22, transition CEC function to HSD’s CCSC contract with Accenture. This contractor is best positioned to take on this function in a short time period: Accenture is already familiar with the in-scope programs, it is already operating (in Albuquerque), it is a strong firm that should be able to scale up to meet this challenge, and use of the CCSC has the potential to streamline and improve the quality of the consumer’s experience particularly during the PHE unwinding.
- With the phase out of premium billing, require Optum to assume the EDI function – a company with Optum’s resources should be able to accomplish this in a 90-day period.

Review of Alternatives

Retain NFP for CEC	- Track record does not suggest this is a better option than the recommended option.
Retain NFP for carrier EDI	- Credibility with carriers has been seriously compromised.
Replace NFP with a party <i>other than</i> Accenture or another SBM for CEC functions	- Presumably would require a procurement. - Introduces additional risk and complexity.
Replace NFP with another SBM for CEC functions	- Infeasible given time constraints and commitments that other SBMs have to meet. - Risky to rely on another SBM, especially in a “junior partner” scenario.

DISCUSSION

RECOMMENDATION 4. TERMINATE DIGIPROS CONTRACT, TRANSITION PRINT/MAIL FUNCTION TO OPTUM

Recommendations

- Terminate DigiPros contract with the goals of infrastructure streamlining, removing unnecessary contention, and enabling greater print/mail scalability and flexibility.
- Transition print/mail function to Optum – Optum already has plenty of capabilities in place in New Mexico, including multiple sites in Albuquerque.

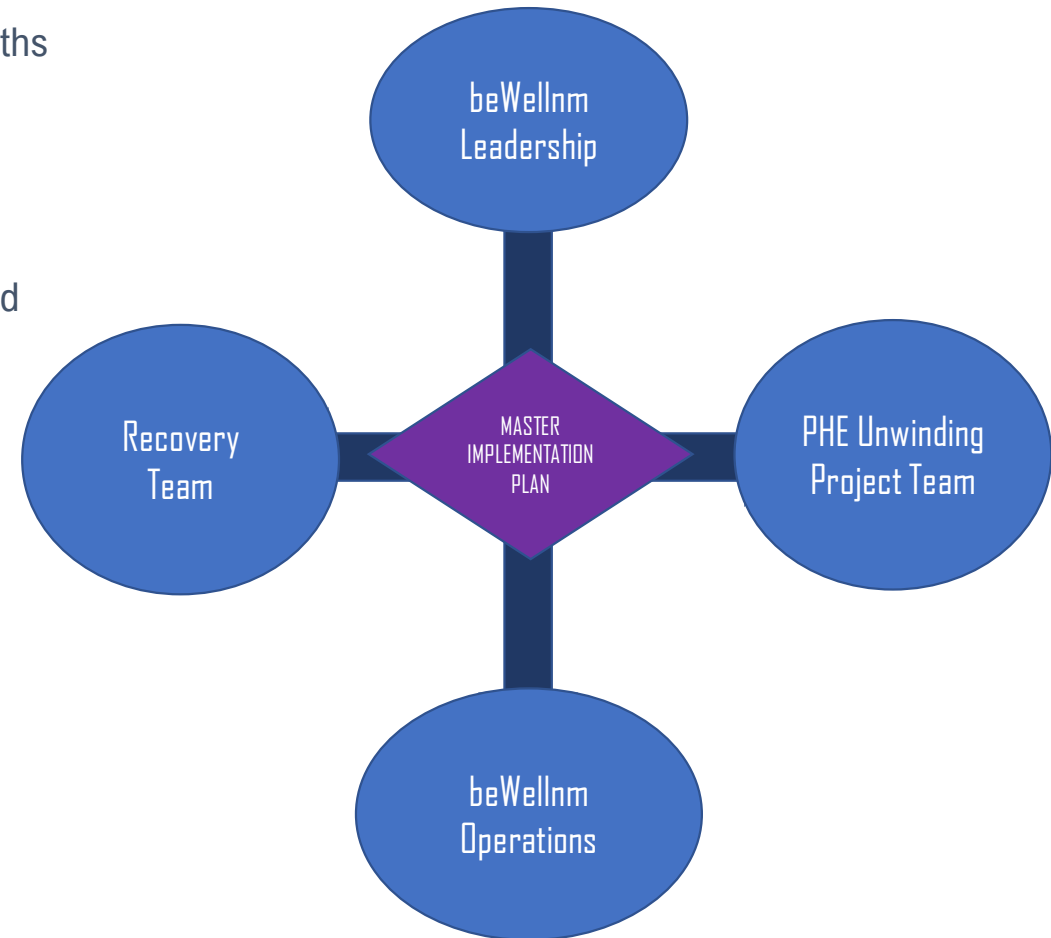
Review of Alternatives

Retain DigiPros (status quo)	- Track record does not suggest this is a better option than the recommended option.
Contract with a different vendor for print/mail	- Does not resolve finger-pointing problem with Optum. - Retains the current model which adds unnecessary complexity and – if another very small vendor is selected – unnecessary risk.

DISCUSSION

RECOMMENDATION 5. STAND UP HIGH-FUNCTIONING ORGANIZATIONS

- A **recovery team** that would operate for at least six months and focus on cataloging and re-prioritizing ALL issues, transitioning functions, re-testing and – ultimately – restoring confidence in the individual marketplace infrastructure
- A **PHE unwinding project team** that is tightly coordinated with HSD and can collaboratively manage the migration of impacted citizens to marketplace coverage
- Realigned **beWellnm core operations** with properly trained, equipped and compensated resources that are responsible for:
 - Clearing out backlogs in a disciplined manner
 - Developing and executing a comprehensive, cohesive stakeholder engagement plan – in so doing, restoring relationships with key stakeholders
 - Managing to clearly articulated performance metrics and aggressive yet achievable targets



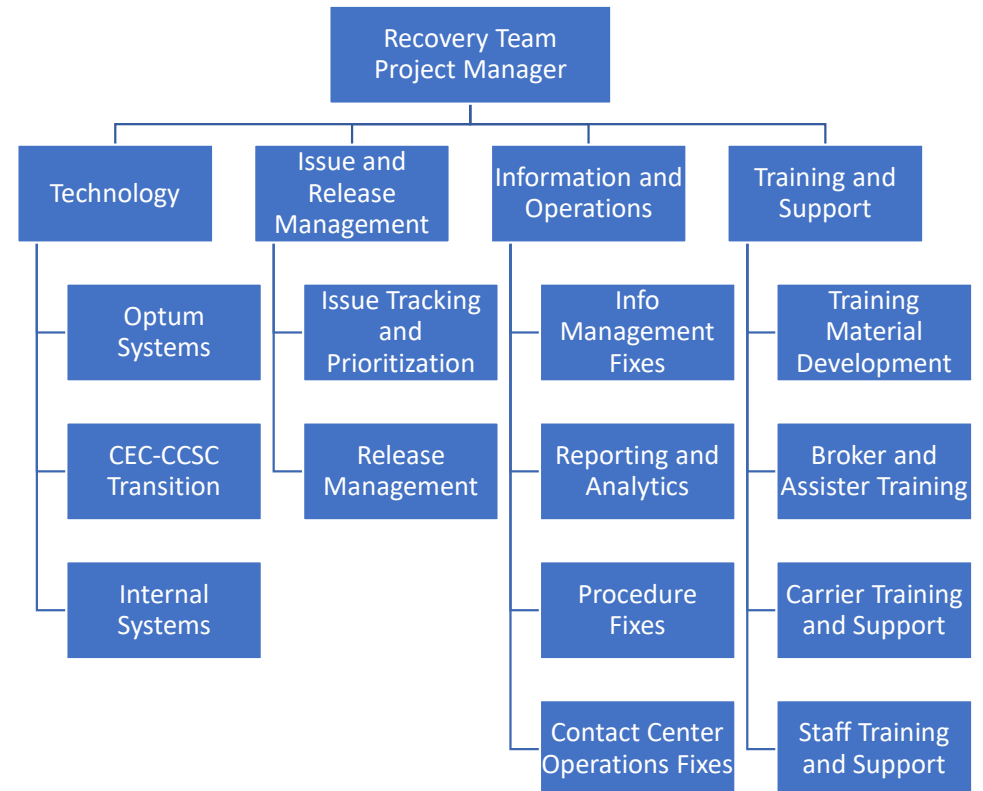
DISCUSSION

RECOMMENDATION 5. STAND UP HIGH-FUNCTIONING ORGANIZATIONS – Recovery Team

- Recovery Team branches/workstreams
 - Technology – fix all known issues in priority order, ensure technology can handle PHE unwinding load
 - Issue and Release Management - gather and consolidate ALL issues (technology, policy, process, people, other) into ONE tracking system, get those issues prioritized and resolve issues in a thoughtful manner
 - Information - address information quality, flow and access issues
 - Operations - fixes to procedure and internal systems
 - Training and Support - create useful and audience-targeted training courses and job-aids, provide scheduled and ad-hoc training

- Project manager: ideally a resource with extensive experience leading SBM implementations and “turnaround” efforts

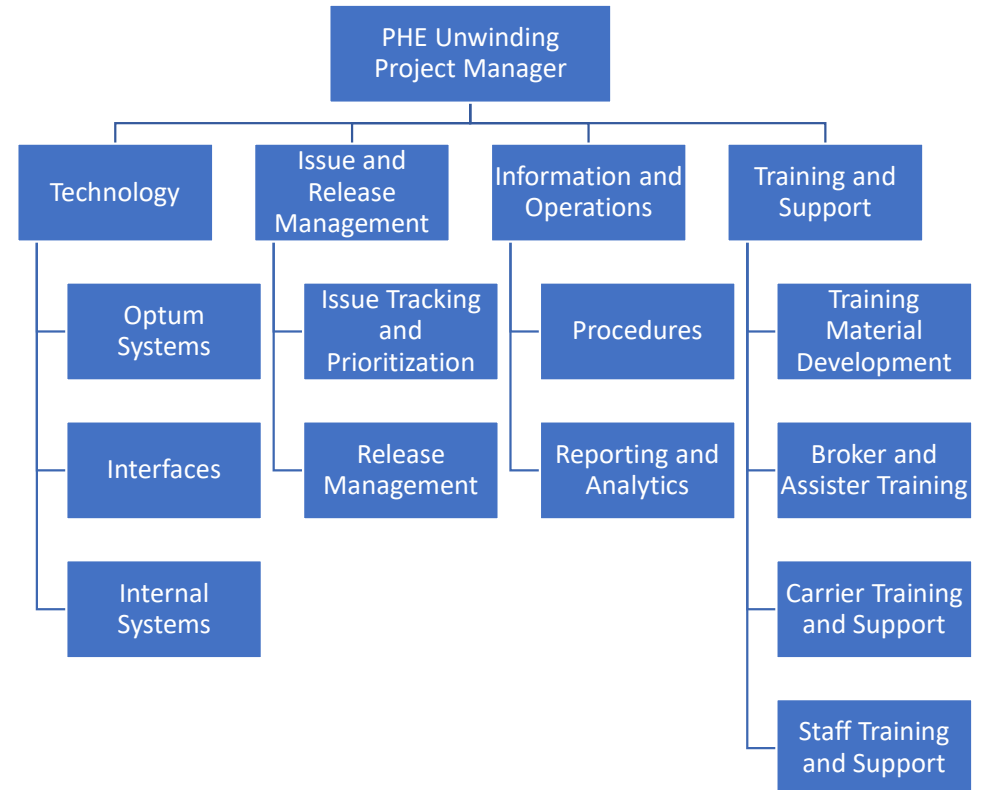
- Coordinated approach to communications
 - The Recovery Team will collaborate with the beWellnm *Stakeholder Experience and Supports* business unit (refer to slide 12) to ensure clear, consistent, timely communications in accordance with a comprehensive *stakeholder engagement plan* (refer to slides 13-15)



DISCUSSION

RECOMMENDATION 5. STAND UP HIGH-FUNCTIONING ORGANIZATIONS – PHE Unwinding Team

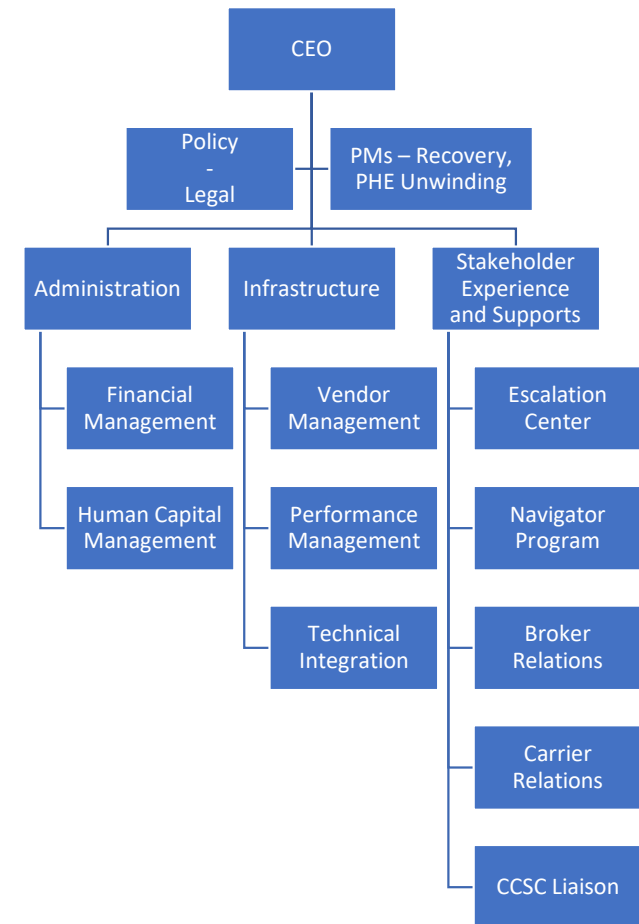
- Replicate the recovery team management structure including, potentially, leveraging recovery team resources depending on the timing of PHE unwinding activities
- Project manager: lead PHE unwinding activities within beWellnm and serve as an effective liaison to HSD



DISCUSSION

RECOMMENDATION 5. STAND UP HIGH-FUNCTIONING ORGANIZATIONS – beWellnm Operations

- CEO needs to be experienced in and focused on Exchange operations, especially exchange infrastructure and customer service
- Project managers should report directly to the CEO – full visibility into all project activities; enable rapid response to problems/issues
- Policy/legal advisory function is a major capability gap
- Concentrating stakeholder experience and supports resources and functions, while ensuring all stakeholders receive the requisite level of attention and engagement, will be critical to restoring beWellnm’s image and regaining stakeholder confidence in beWellnm



DISCUSSION AND RECOMMENDATIONS

6. BUILD AND EXECUTE A COMPREHENSIVE, COHESIVE STAKEHOLDER ENGAGEMENT PLAN

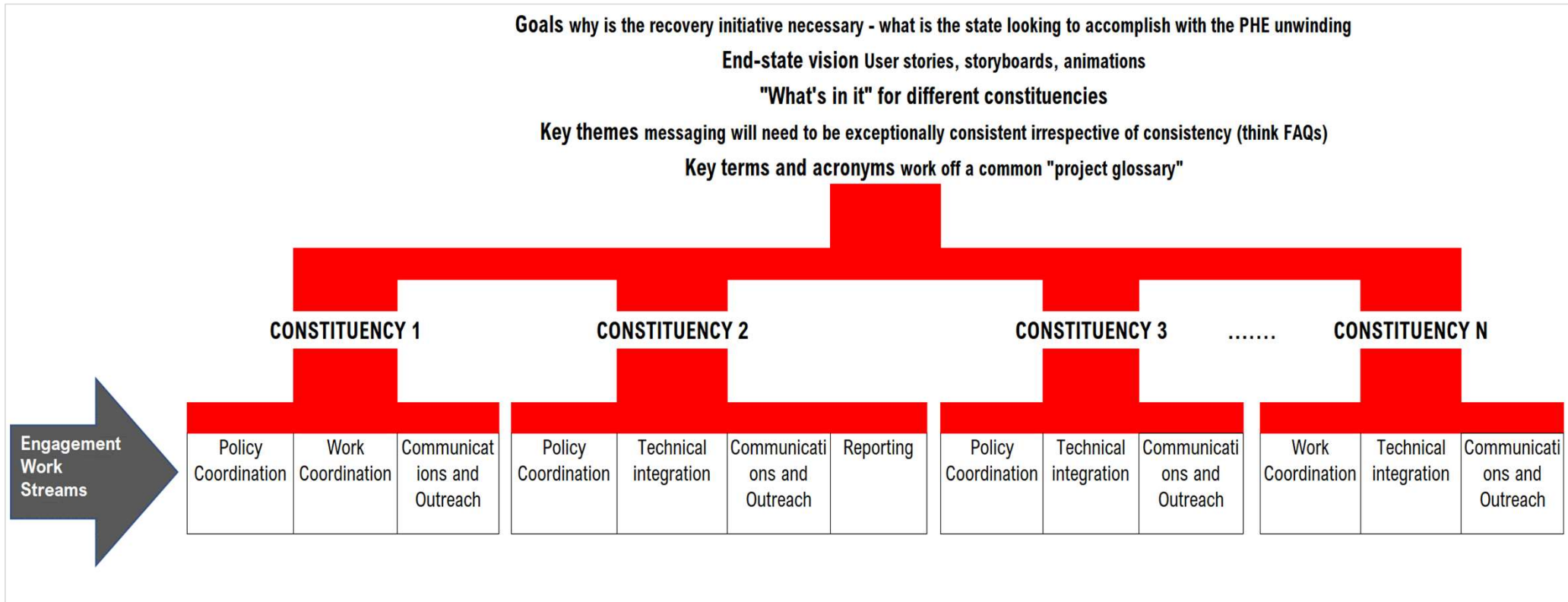
- Establish the universe of constituents/stakeholders, the rationale for engaging them, and the best ways to engage each

Constituency	<i>Responsibility for...</i>	<i>Accountability for...</i>	<i>Needs to be Consulted because...</i>	<i>Needs to be Informed because...</i>	<i>Communication frequency</i>	<i>Communication channel(s)</i>
<ul style="list-style-type: none"> - Gov Office - HSD - OSI - Carriers - Brokers - Navigators - Etc. 						

DISCUSSION AND RECOMMENDATIONS

6. BUILD AND EXECUTE A COMPREHENSIVE, COHESIVE STAKEHOLDER ENGAGEMENT PLAN

- The following diagram is a suggested framework for constructing and executing engagement plans with various constituencies.



DISCUSSION AND RECOMMENDATIONS

6. BUILD AND EXECUTE A COMPREHENSIVE, COHESIVE STAKEHOLDER ENGAGEMENT PLAN

- Engagement work streams include:

Work Stream Title	Work Stream Goals
Policy coordination	Ensure alignment of pertinent policies across parties, e.g. between beWellnm and HSD for handling the PHE unwinding
Work coordination	Clearly establish “division of labor” across parties and how handoffs between parties will be handled, e.g. transfers between contact centers operated by different parties
Technical integration	Achieve the requisite connectivity/information exchange between information systems that support critical program functions
Reporting	Ensure that information required to evaluate the performance of certain activities is available when needed, in the required format and with the required level of detail
Communications and Outreach	Ensure alignment on approach to communications, messaging/language that is employed, and the channel(s) used to communicate

IMPLEMENTATION PLAN – RECOMMENDATIONS

Key considerations

- Ability to determine number of necessary “sprints” and their timing will hinge on the rationalization, reassessment and reprioritization of open issues/problems/ defects
- The speed of various sprints may be tempered by the need to test and train/re-train
- Timeline and staffing will be heavily dependent on potential policy changes such as changing the deflection of many CEC calls to brokers

Task	4/9	4/16	4/23	4/30	5/7	5/14	5/21
Team formation (Optum, NFP, etc. all “on the ground”)							
Identification and scheduling of major changes (e.g. premium billing phaseout)							
Gather all known discrete issues, consolidate into “sprints” and prioritize							
Make sure that each issue / sprint has a clear identification of stakeholders, communication needs, plans and timelines							
For each Sprint (recommended in one Sprint / week, worse case two weeks) <ul style="list-style-type: none"> Work session on Monday to make sure all technical, testing, data, operations, communications, training deployment aspects are clarified, assigned in detail and tracked by PMO Tuesday – Thursday development and other related work performed and “unit tested” Friday – Acceptance test, data validation, regression test, performance test, train, update training and support materials and communicate Weekend – Release to production / operations and validate (including validation of changes to policies, procedures, training, etc. Monday – “Command Center” for latest release and work session for next Sprint 				Sprint 1	Sprint 2	Sprint 3	Sprint 4

CRITICAL SUCCESS FACTORS

Factor	Expectation/Rationale
Leadership	<ul style="list-style-type: none"> - Experience in major projects, including project, organizational and leadership transitions. - Willingness and ability to manage projects while also ensuring the supporting organization is strengthened.
Commitment	<ul style="list-style-type: none"> - Required of all parties, particularly vendors. - Includes spending “quality time” onsite with the beWellnm team.
Discipline	<ul style="list-style-type: none"> - Cuts across all aspects of implementing the recommendations: detailed activity planning, risk and issue management, meeting management, documentation, testing, training, readiness assessment, contingency planning and management. - Also means responding timely and clearly to requests for information, review and approval.
Bandwidth and Skill Mix	<ul style="list-style-type: none"> - Particularly critical in the areas of project management, testing and training. - If necessary, “buy” the requisite bandwidth and skills.
Culture	<ul style="list-style-type: none"> - Move to greater collaboration and cooperation.
Transparency	<ul style="list-style-type: none"> - Establish and enforce key performance metrics and associated targets. - Timely communication using the best channel(s) based on the audience. - Ensure that critical information is being delivered in a manner that facilitates comprehension and analysis. - Err on the side of “over-communicating”.



END OF DOCUMENT