

**beWellnm**  
**NEW MEXICO HEALTH INSURANCE EXCHANGE**  
**CNM WORK FORCE TRAINING CENTER AT 5600 EAGLE ROCK AVE,**  
**ALBUQUERQUE, NEW MEXICO**

**MINUTES OF THE BOARD OF DIRECTORS MEETING**  
**FRIDAY, JULY 15, 2022, 8:30 A.M.**

**BOARD MEMBERS:**

Chairman David Shaw  
Brandon Fryar  
Dan Foley  
Terriane Everhart  
Quinn Lopez  
Dr. Mark Epstein  
Patsy Romero  
Dr. Nandini Kuehn  
Superintendent Toal  
Teresa Gomez

**ABSENT:**

Nicole Comeaux

Minutes prepared by Katrina Janeiro of Minutes Solutions Inc. from a recording.

**1. CALL TO ORDER**

There being a quorum present, and the Directors having been given adequate and proper notice of the meeting, the meeting was called to order.

**2. APPROVAL OF THE AGENDA – CHAIRMAN DAVID SHAW**

**Motion:**

**Second:**

**The motion passed unanimously.**

**3. APPROVAL OF THE MINUTES OF THE JUNE 28, 2022 beWellnm BOARD MEETING – CHAIRMAN DAVID SHAW**

**Motion:** Superintendent Toal

**Seconded:** Patsy Romero

**The motion passed unanimously.**

**4. CHAIRMAN'S REMARKS – CHAIRMAN DAVID SHAW**

Chairman David Shaw welcomed all to the Board meeting.

5. **MATTERS FROM INTERIM CEO – HEATHER KORBULIC, GETINSURED**

Heather Korbulic provided an overview of the upcoming topics and defined the framework for success over the coming months, with many steps leading to the goal of increasing beWellnm enrollment.

The PHE will be extended another 90 days; it was also noted it would likely be extended again until January, 2023. As well, a reconciliation bill is being considered that will affect ARPA enhanced subsidies. These items are outside the control of beWellnm and could impact the framework for success.

a. **Update Regarding beWellnm Operations, Preparation for Open Enrollment and the End of the Public Health Emergency, and Other Pending Matters – Heather Korbulic**

Caleb Cage presented a visual document that outlines milestones until the end of 2022 for beWellnm Operations, OE, and PHE end.

Heather Korbulic explained that it is not possible to make all the requested user changes prior to open enrollment; staff has undertaken a scope and severity assessment to prioritize changes.

Kiernan Conn defined his role, outlined his background, and encouraged all parties involved to work as a team to successful enrollment.

Kiernan Conn outlined technology challenges broken down into functionality concerns, usability terms, structural concerns, and operational concerns. Regulatory gaps exist in the system, and the challenges they present are felt by all exchanges. Manual workarounds are currently in place to address system deficiencies. It was explained that if someone over 65 notes that they do not have Medicare, it must be manually dealt with by operations; however, this is a relatively small population. Heather Korbulic expressed that all exchanges are at the mercy of changes from the government, and it was explained that beWellnm is responsible for tracking and implementing these changes.

Kiernan Conn outlined system changes, many of which are already underway, to ensure the system is ready for new and changing 2023 regulations. Inconsistent functionality issues were outlined that cause usability issues for customers, brokers, and staff. All broker issues are logged, and while not all will be resolved prior to open enrollment, it is a priority to resolve these. The Board encouraged staff to make broker issues a higher priority as they are the direct connection to the customers and there is already a lack of brokers.

Kiernan Conn explained that the reporting model for beWellnm is outdated and restricts both self-service reporting and options for canned reports. Optum has committed to resolving this, and work is underway. Errors do continue to arise for processes that have been functioning well over time, and examples of this were recounted.

Kiernan Conn explained the restrictions and challenges that are faced due to the Optum solution that was chosen by beWellnm, noting because only one other exchange is on this platform there are less learnings and updates than if it was a platform used by many states. As well, improvements that are being implemented are split between product level work and implementation work, which adds to the complexity of the system. Delays, increased costs, and potential for errors due to dual systems were outlined.

Release management and issue resolution processes were outlined. The core ticketing system is difficult to use, and staff have limited visibility, which was originally implemented to protect PPI, but limits staff ability to effectively resolve issues. Work to resolve ticket issues is underway.

Issues related to prime and subcontractor issue management were outlined, noting that beWellnm does not necessarily need to be involved with issue resolution between Optum and NFP.

Product, SIT, and UAT testing has been undertaken, but many items continue to be missed causing staff to rely on override capability and operational exception processes. Recent UAT testing and results were outlined. It was explained that technical documents, such as the FSD, are in hard-to-understand language and process documentation is frequently not available.

After project go-live, many work governance practices were discontinued, but they are now being put back in place. beWellnm and OSI are now in agreement regarding rules and enforcement for the upcoming year, as leniency to carriers results in ineffective processes.

Heather Korbolic provided an overview of the customer engagement center, escalation center, premium billing, and administration, noting that many needed changes in each of these departments are already underway. It was clarified that Optum has the main contract, but subcontracts to NFP for call center staff. The beWellnm CEO has ultimate responsibility with support from the COO and Operations Manager. It was explained that manual overrides will always be necessary, but currently beWellnm has an abundance of them. Heather Korbolic noted that it would be beneficial to prepare a list of current manual overrides and determine an acceptable number going forward; this work is currently underway.

Heather Korbolic provided characteristics that are vital for the next CEO and recommended that CEO recruitment be completed as soon as feasible as overlap with the current CEO will be crucial to ongoing success of the Exchange.

Communications were outlined, along with current and upcoming campaigns. Marketing and outreach budgets were explained and compared to similar states. Heather Korbolic noted that it is not possible to compare the beWellnm marketing spending directly, as each state is unique.

Broker, carrier, and consumer relation works were outlined. Vendor management and training efforts were presented. Heather Korbolic was urged to contact carriers to inform them of broker training efforts and utilize the Board to promote broker training.

Heather Korbolic updated the Board on the work being done in preparation of the unwinding of the Public Health Emergency, noting an end date is unknown at this time.

The Board was updated on the readiness of the Exchange for the upcoming open enrollment and the steps being taken to prepare.

**b. Presentation from Optum – Keith Gall, Optum**

Keith Gall acknowledged the difficulties in the past, and noted his team is dedicated to improvements moving into open enrollment.

The issues surrounding duplicate accounts were discussed, and solutions will be deployed by the end of July, 2022. The need for additional onsite staff was acknowledged and is being addressed.

Keith Gall explained that the system and team are technologically prepared for the PHE Unwind when it occurs, with one-month subsidy functionality planned for December, 2022.

Solutions are currently in the works to account for the HCAF program, and the team is on track to deliver these updates on schedule. The Board expressed concerns around ensuring adequate testing is scheduled. Optum has extended their testing to 11 days, and seeks to extend it further to 15 days.

Optum's program for beWellnm is unique; the same product is developed differently for each state. As states continue to move to exchanges, Optum confirmed they have a vested interest in ensuring that beWellnm is successful for the benefit of all parties involved. When questioned by the Board on their success to date, Optum rated their service as a "C-" or "D+" on a scale from "A" to "F."

The Board outlined the issues with day-to-day operations, the lack of communication, and fundamental flaws between management and Optum/NFP. Optum acknowledged the issues and noted that changes are being made to ensure that these relationships and communications are improved going forward, and confirmed staff will be onsite to support staff at the Exchange. Optum confirmed that these changes are within the current budget.

**c. Presentation from NFP – Michael McDonough, NFP Health**

Michael McDonough reflected on lessons learned and noted that NFP will improve, and is confident things will be better going forward. NFP is committed to improving on leadership, staffing, technology, and training to provide a better service to the Exchange and their members. He outlined how they plan to ensure better service moving forward. NFP continues to hire more staff in New Mexico.

It was explained that calls go to the CEC, and if calls are escalated, they are transferred to the beWellnm team. Michael McDonough outlined the issues that resulted from this and how they will improve on this process going forward.

The Board expressed concern regarding the number of calls that were immediately transferred to brokers, and Michael McDonough outlined the increased training and staff hires to ensure that calls are handled appropriately, including more rigid QA audits and expanded frontline leadership to provide real time and immediate coaching and support.

It was confirmed that beWellnm is aligned with and supportive of the training NFP is providing their staff.

Preparedness plans were outlined if PHE unwind occurs in October, 2022, versus January, 2023.

It was confirmed that the Exchange has the ability to penalize vendors if they are not delivering services as per their contracts.

**d. Presentation from Hispano Chamber**

The Hispano Chamber outlined expectations of the marketing, education, and outreach plan for open enrollment for the 2023 plan year. The Chamber outlined that they met the SLAs and remained under budget, but also admitted that there are learnings and improvements that can be made.

The Chamber is committed to a comprehensive, data-driven outreach and education campaign and outlined the results they are striving towards for the Fall OEP.

The Hispano Chamber outlined their vendor management plan, and Heather Korbolic noted that The Hispano Chamber's campaigns will be scored based on the engagement data derived from these campaigns.

The Board questioned how the Chamber will engage with the community outside of chambers of commerce institutions and Rotary Clubs, and the Chamber outlined how they will leverage partnership to raise awareness of the beWellnm brand. Sample branding and advertising material was presented to the Board and outlined how these branding pieces will be rolled out through OEP.

The Chamber requested Board recommendations for Community Ambassadors, and the Board discussed several options including rural healthcare providers.

The Chamber discussed their plan to reach uninsured and underinsured individuals, including media tours on changes that are taking place focusing on accessibility and affordability. The Board stressed that state decision makers must be informed of changes that have been made within the Exchange.

## **6. MATTERS FROM THE FINANCE COMMITTEE – BRANDON FRYAR**

### **a. Discussion and Possible Action on Approval of a Technology Change Request in Connection with the Optum Contract to Take Steps Necessary for Open Enrollment Preparation**

The Health Care Affordability Fund changes are complete, with additional functionality included to turn certain functions on or off to account for the uncertainty of congressional action on ARPA subsidies. These functionalities will be provided without a change to the previously discussed cost.

An overview of the changes due to the end of the PHE and Medicaid Continuous Coverage requirement was presented. The Board questioned whether CMS has been approached in unity with other Exchanges regarding the end of the PHE, and Heather Korbolic confirmed that meetings have taken place. beWellnm and these various Exchanges are striving to unify their requests to these parties in hopes of greater success.

Changes for open enrollment in January were outlined, noting there would not be costs to implement these changes.

The Board discussed the change request for payments and reconciliation. This includes enhancements and process improvements to improve customer experience and encourage carriers to reconcile. The plan is for these to be implemented prior to open enrollment. The total cost for these items is \$538,666 through 2024, with \$191,400 being paid in 2022, as DDI and \$66,437 in 2022, as M&O.

**Motion: Move that the Board approve an increase in the Optum contract not-to-exceed (NTE) \$538,666, which includes an increase in the 2022 budget of \$257,836, for**

**implementation of new functionality for pay by IVR, recurring credit card payments, and continuous reconciliation.**

**Motion:** Director Fryar

**Seconded:** Superintendent Toal

**The motion passed unanimously.**

**b. Discussion and Possible Action on Contract Extension for Calendar Year 2023 for Audit Services.**

**Motion:** Move that the Board authorize the CEO to extend the Audit Services Contract through 2023 with a not-to-exceed of \$125,000.

**Motion:** Director Fryar

**Seconded:** Director Romero

**c. Discussion and Possible Action on Contract Extension for Calendar Year 2023 for Office Network and IT Services (ABBA).**

**Motion:** Move that the Board authorize the CEO to extend the Office Network and IT Services Contract through 2023 with a not-to-exceed of \$86,000.

**Motion:** Director Fryar

**Seconded:** Superintendent Toal

**d. Discussion and Possible Action on Contract Extension for Calendar Year 2023 for Printing and Mailing Services (Horizons of New Mexico)**

**Motion:** Move that the Board authorize the CEO to amend the print vendor contract to increase the total not-to-exceed amount by \$950,000.

**Motion:** Director Fryar

**Seconded:** Director Kuehn

**e. Discussion and Possible Action on Contract Extension for Calendar Year 2023 for Privacy and Security Controls Audit Services (BerryDunn).**

**Motion:** Move that the Board authorize the CEO to extend the Independent Privacy and Security Controls Assessment Contract through December 31, 2023, with an increase in the not-to-exceed of \$175,000.

**Motion:** Director Fryar

**Seconded:** Director Foley

**f. Discussion and Possible Action on Contract Extension for Calendar Year 2023 for Maintenance and Operations of SHOP Technology (NFP).**

**Motion:** Move that the Board authorize the CEO to amend the SHOP contract to increase the total not-to-exceed amount by \$750,000.

The current SHOP enrollment number is approximately 700 to 800. This item was added to the agenda for the next Board meeting, as some felt SHOP may not be worthwhile.

**Motion:** Director Fryar

**Seconded:** Superintendent Toal

**g. Discussion and Possible Action Regarding Amendment to MOU between NMHIX and OSI.**

**Motion:** Move that the Board authorize the CEO to extend the MOU with the Office of Superintendent of Insurance for 2023 in an amount not-to-exceed \$400,000.

**Motion:** Director Fryar

**Seconded:** Superintendent Toal

**h. Discussion Regarding Additional Assessment Required for Calendar Year 2022.**

Additional assessments required for 2022 were presented. The Board discussed the past cutting of assessments and the resulting impact of this action. Current investment account stands at approximately \$16 million with \$1.3 million lost to date in 2022. The Board encouraged staff to ensure that carriers are aware of these changes and assessments.

**7. PUBLIC COMMENT**

There were no comments.

**8. OTHER BOARD BUSINESS – DIRECTORS AND HEATHER KORBULIC, INTERIM CEO**

The Board questioned the CEO on vendor presence at meetings, and Heather Korbulic explained that this is in the works. She fully endorses this for the future CEO.

The Board discussed that the fully executed contract has been received from REDW, and the search committee of no more than five members is in the works. Once there is a short list of potential CEOs, the entire Board will discuss and meet with each candidate in special executive sessions.

The Board commended Get Insured for their candid report at this meeting.

9. **NEXT MEETING**

The next Board of Directors meeting will be held on September 16, 2022.

10. **ADJOURNMENT**

**Motion:** Director Gomez

**Seconded:** Director Romero

**The motion passed unanimously.**

**DISCLAIMER**

The above minutes should be used as a summary of the motions passed and issues discussed at the meeting of the members of the Board of the New Mexico Health Insurance Exchange. This document shall not be considered a verbatim copy of every word spoken at the meeting.

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Director

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Director

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Date

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Date