

beWellnm Board Meeting

January 27, 2023

CNM Workforce Training Center - 5600 Eagle Rock Ave NE,
Albuquerque, NM 87113

To attend digitally / telephonically

Dial-In: 1-415-655-0001

Access Code: 2557 117 8467#

[Board meeting web link](#)



NEW MEXICO HEALTH INSURANCE EXCHANGE

A photograph of a family consisting of a man, a woman, and two children. They are all smiling and holding a large orange sign that has the "be well nm" logo on it. The man is in the back, the woman is in the middle, and the two children are in the front.

be well nm[®]

1. Welcome, Roll Call, & Confirmation of Quorum

Chairman David Shaw



2. Approval of Agenda

Chairman David Shaw



3. Approval of Minutes of the November 10, 2022 and the November 18, 2022 beWellnm Board Meetings

Chairman David Shaw



4. Chairman's Remarks

Chairman David Shaw



5. Matters from the CEO

Bruce Gilbert



CEO Update



- Introduction of Alex Sanchez, (incoming) Director of Communications
- Q1 Strategic Roadmap Overview
- Open Enrollment Review
 - OE, by the numbers
 - Outreach and Marketing review
- 1095A Forms
- Federal Updates
 - Notice of Benefit and Payment Parameters rulemaking
 - End of the Medicaid Continuous Coverage Requirement

Open Enrollment Overview

- 40,778 enrolled in Medical plans*
 - 21.4% increase from the start of open enrollment (33,601)
 - 24% are new enrollees
 - 43% enrolled in a Turquoise Plan (17,503)
 - For comparison, January 2022 enrollment was 30,873; February 2022 was 33,637.
- 29% have a \$0 plan
- 37% of plans cost less than \$10/month
- NM Premium Assistance (from HCAF) providing \$409,000/month in additional subsidies to New Mexicans, reducing monthly premiums by \$26 (on average, for those receiving the subsidy)

* includes members in 656 policies for which the binder payment has not been made yet ('plan selections')

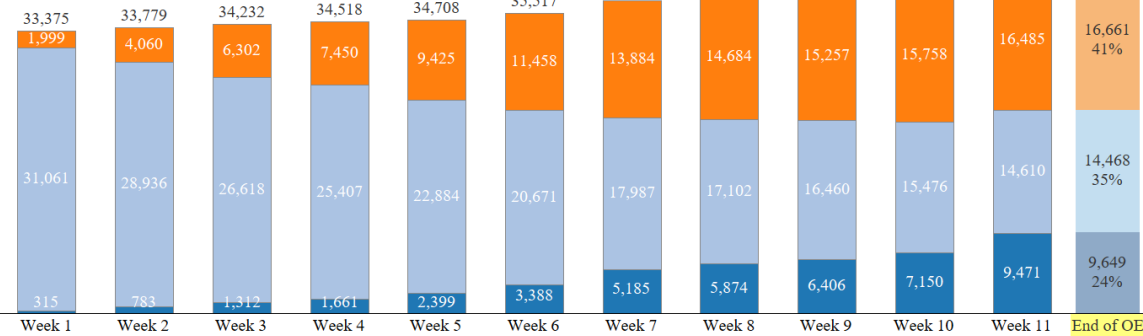
PY 2023 Open Enrollment Dashboard

Medical & Dental
End of OE Count
41,257

Medical & Dental
Start of OE Count
33,648

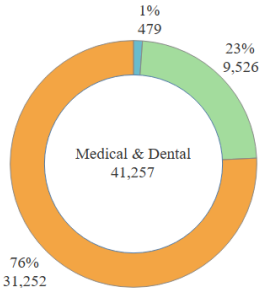
Enrollment Coverage Type Breakdown

Active Re-Enrollment
Auto Re-Enrollment
New Enrollment

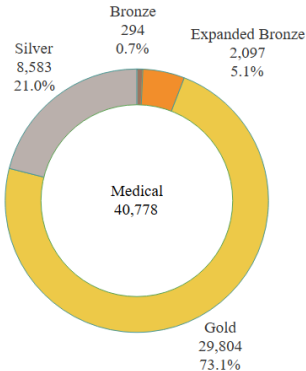


Member Level Weekly Enrollment - Medical

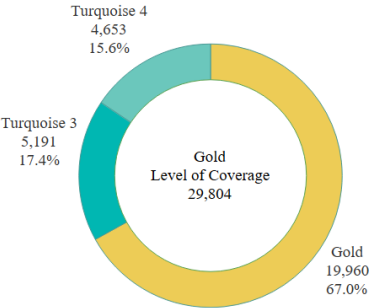
Dental Only
Medical & Dental Coverage
Medical Only



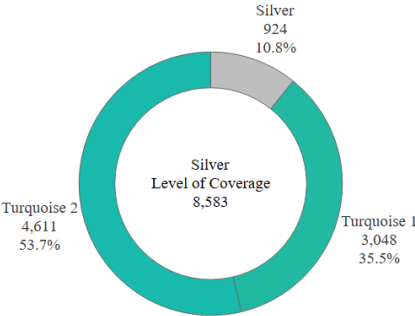
Level of Coverage - Medical



Gold Level of Coverage With Turquoise Variants



Silver Level of Coverage With Turquoise Variants



PY 2023 OE HCAF Dashboard

Turquoise Plan
Enrollment Total
17,503

Turquoise Plan
Enrollment
43%
of
Total Medical Enrollment

Total Monthly New Mexico Premium Assistance
\$406,023

Total Monthly Native American Premium Assistance
\$2,668

Total Monthly Affordability Dollars
NMPA & NA Premium Combined
\$408,691

Turquoise Counts

Silver

Gold



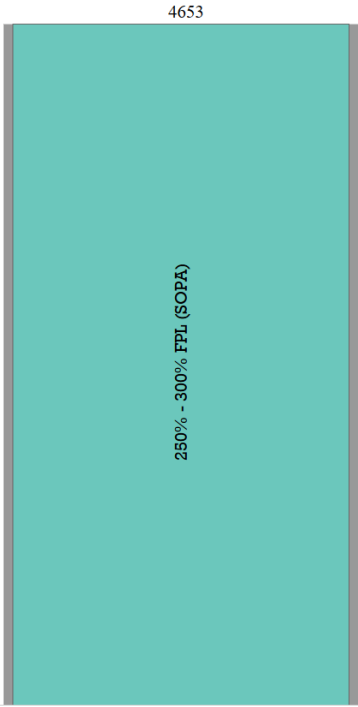
Turquoise 1



Turquoise 2



Turquoise 3



Turquoise 4

PY 2023 OE Dashboard - Average Subsidy & Premium

| | | |
|-----------------------------|-----------------------------|-----------------------------------|
| Avg. APTC (PMPM) \$536.8 | Avg. NMPA (PMPM) \$25.97 | AI/AN Avg. NAPA (PMPM) \$22.42 |
|-----------------------------|-----------------------------|-----------------------------------|

APTC Qualifying Consumers Average Premium and Subsidy (PMPM)

| Avg. Gross Premium (PMPM) | Avg. APTC (PMPM) | Avg. NMPA (PMPM) | Avg. NAPA (PMPM) | Avg. Net Premium (PMPM) |
|---------------------------|------------------|------------------|------------------|-------------------------|
| \$626.95 | \$536.8 | \$12.84 | \$0.08 | \$77.18 |

Net Premium After Subsidy

| | |
|--|---|
| \$0 Medical After Subsidies 11,870 29% | \$50 & Under after Subsidies 19,621 48% |
|--|---|

Consumer Subsidies Breakdown - Medical Net Premium Medical - Plan Level



Customer Engagement Center Calls

| Week | Total Handled Calls | Avg. Wait Time (mins) | Avg. Handle Time | Abandoned Calls | Queue to Call Back |
|---------------|---------------------|-----------------------|------------------|-----------------|--------------------|
| 11/1 – 11/5 | 2,583 | 0.5 | 9.9 | 19 | 23 |
| 11/7 – 11/12 | 2,408 | 0.4 | 9.4 | 14 | 23 |
| 11/14 – 11/19 | 3,242 | 0.4 | 8.2 | 10 | 31 |
| 11/21 – 11/26 | 1,378 | 0.1 | 8.2 | 0 | 4 |
| 11/28 – 12/3 | 2,739 | 0.3 | 9.5 | 3 | 20 |
| 12/5 – 12/10 | 2,671 | 0.2 | 9.7 | 2 | 30 |
| 12/12 – 12/17 | 3,999 | 0.3 | 8.9 | 9 | 67 |
| 12/19 – 12/23 | 2,100 | 0.3 | 9.4 | 3 | 19 |
| 12/26 – 12/31 | 1,722 | 0.3 | 9 | 1 | 21 |
| 1/3 – 1/7 | 2,023 | 0.2 | 9.3 | 2 | 16 |
| 1/9 – 1/15 | 4,405 | 0.4 | 8.5 | 40 | 175 |
| Total | 28,270 | 0.3 | 9.1 | 103 | 429 |

Premium Billing Calls

| Week | Total Handled Calls | Avg. Wait Time (mins) | Avg. Handle Time | Abandoned Calls | Queue to Call Back |
|---------------|---------------------|-----------------------|------------------|-----------------|--------------------|
| 11/1 – 11/5 | 462 | 0.6 | 6.7 | 7 | 27 |
| 11/7 – 11/12 | 459 | 2.5 | 8.6 | 16 | 39 |
| 11/14 – 11/19 | 576 | 1.8 | 8.1 | 55 | 110 |
| 11/21 – 11/26 | 325 | 0.7 | 6.8 | 6 | 4 |
| 11/28 – 12/3 | 753 | 1.0 | 7.3 | 31 | 76 |
| 12/5 – 12/10 | 701 | 1.3 | 8.9 | 46 | 75 |
| 12/12 – 12/17 | 955 | 2.2 | 7.5 | 67 | 230 |
| 12/19 – 12/23 | 874 | 1.8 | 8.2 | 50 | 137 |
| 12/26 – 12/31 | 498 | 5.2 | 8.9 | 88 | 133 |
| 1/3 – 1/7 | 642 | 3.2 | 9.8 | 16 | 46 |
| 1/9 – 1/15 | 878 | 1.9 | 11.1 | 55 | 0 |
| Total | 7,123 | 2.0 | 8.3 | 437 | 877 |

Escalation Center Calls

| Week | Total Handled Calls | Avg. Wait Time (mins) | Avg. Handle Time | Abandoned Calls | Voice Mail |
|---------------|---------------------|-----------------------|------------------|-----------------|------------|
| 11/1 – 11/5 | 138 | 1.8 | 18.7 | 9 | 43 |
| 11/7 – 11/12 | 123 | 6.2 | 20.9 | 8 | 30 |
| 11/14 – 11/19 | 235 | 7.1 | 13.0 | 26 | 113 |
| 11/21 – 11/26 | 102 | 2.2 | 15.5 | 4 | 25 |
| 11/28 – 12/3 | 224 | 2.9 | 17.0 | 9 | 43 |
| 12/5 – 12/10 | 196 | 2.1 | 20.1 | 4 | 42 |
| 12/12 – 12/17 | 307 | 2.9 | 18.9 | 14 | 117 |
| 12/19 – 12/23 | 186 | 1.5 | 20.5 | 9 | 34 |
| 12/26 – 12/31 | 191 | 1.9 | 21.8 | 6 | 32 |
| 1/3 – 1/7 | 306 | 3.0 | 19.8 | 14 | 69 |
| 1/9 – 1/15 | 568 | 2.5 | 18.1 | 19 | 172 |
| Total | 2,576 | 3.1 | 18.6 | 122 | 720 |

Outreach and Marketing for OE



- Events
- Social Media
- Appointment Tool

Open Enrollment Outreach Events

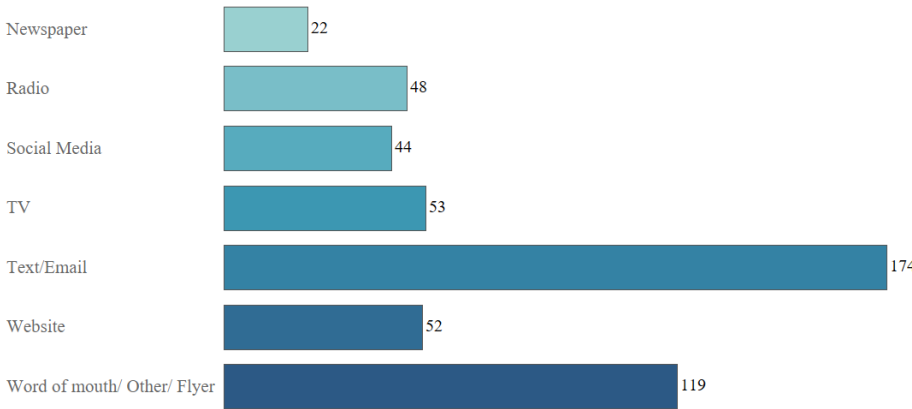
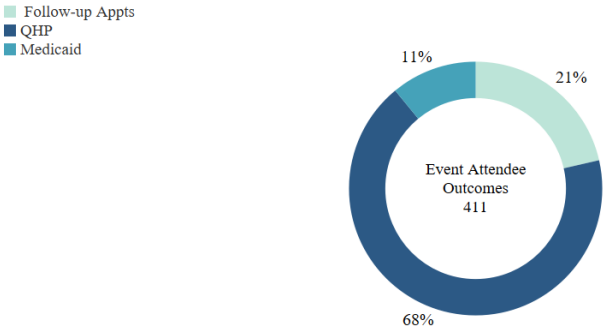
| | |
|--|----------------------------------|
| Total Number of Completed Events 33 | All Events Attendee Total 522 |
|--|----------------------------------|

Open Enrollment Events - Completed (January Snapshot)

| Date | Location | Attendees | Radius (miles) | Consumers in radius | RSVP | RSVP attend | QHP | New | Renew | Medicaid | Follow up Appts |
|-----------|------------------------|-----------|----------------|---------------------|------|-------------|-----|-----|-------|----------|-----------------|
| 1/3/2023 | Las Cruces | 17 | 15 | 2,834 | 9 | 5 | 13 | 3 | 10 | | 1 |
| 1/5/2023 | Belen | 11 | 20 | 808 | 5 | 4 | 7 | 3 | 4 | | 2 |
| | Carlsbad | 4 | 40 | 627 | 1 | 1 | 2 | | 2 | | 1 |
| 1/7/2023 | Ruidoso | 10 | 30 | 658 | 7 | 4 | 8 | 3 | 5 | | 2 |
| | Santa Fe | 41 | 12 | 3,774 | 23 | 13 | 26 | 9 | 17 | 2 | 4 |
| 1/10/2023 | Las Vegas | 11 | 40 | 1,059 | 0 | 0 | 5 | 4 | 1 | 3 | 2 |
| 1/14/2023 | Albuquerque- S. Valley | 72 | 8 | 8,436 | 14 | 5 | 31 | 14 | 17 | 13 | 12 |

Event Outcomes Total

Event Total Reported Media Outreach



Appointment Scheduling Tool



Total Appointments

Total Appointments Scheduled
3,927

Past Appointments
3,400

Upcoming Appointments
19

Canceled Appointments
508

Virtual Appointments
1,222

In-Person Appointments
2,164

New Consumers
1,785

Returning Consumers
1,571

Scheduling

Schedule By Call Center
518

Scheduled By AHC
16

Scheduled By Broker
420

Self-Scheduled
2,973

Outcomes

Client Was Enrolled
2,058

Client Needs To Rescheduled
206

Client Never Showed Up
159

Unreported
993

Client Needs More Time
19

Client Needs Education
92

Client Was Unprepared
0

Verification Pending
15

Not Affordable
4

Enrolled In Alternate Coverage
0

- NM Assisters profiles: 201 of 364 NM assisters
- Prime scheduling dates:
 - Oct. 17, Oct. 31, Nov. 1, Nov. 3, and Nov. 7
- Popular timeslots:
 - Mornings: 10am and 11am
 - Afternoons: 1pm, 2pm and 3pm
- Outreach campaigns focused on individuals that started an application on the beWellnm website but didn't take any action.
- Sent 69,233 emails and 66,871 text messages about events near them.
- Emphasized affordability -- Turquoise Plans, NM Premium Assistance, making their health insurance more affordable than ever!

- Opportunities for continued improvements: Update data on unreported outcomes
- Increased participation of brokers with utilizing API to connect their calendars

Open Enrollment Social Media Posts



Top performing and engaging post shared with consumers, communities & partners.



1095A Update



NEW MEXICO HEALTH INSURANCE EXCHANGE



Form 1095A Production and Process

- Form 1095-A provides consumers with information about their health coverage so they can file their taxes and reconcile their premium tax credit.
- Sending about 31,500 1095A forms
- Printing and mailing underway; required to send by January 31.
 - Call center and escalation teams prepared to assist customer with questions
 - Conducting outreach to households for whom corrected forms will be issued
- Correction and Void process will run every two weeks
- Tracking production against some new metrics, e.g.:
 - $\leq 2\%$ error rate due to technical reasons
 - $\leq 7\%$ of forms require correction and reissuance to customers

Notice of Benefit and Payment Parameters

- Released December 12, 2022; comments due on January 30, 2023.
- System analysis in progress; some initial key components that may have some system and customer impacts for SBMs include:
 - Reimplementation of the ‘consequences’ – loss of APTC – for Failure to File and Reconcile taxes. IRS will be sending new ‘flag’ when a tax filer has failed to reconcile for two consecutive years.
 - Changes to allow attestation of income by consumers when no data is available from the IRS data hub.
 - Flexibilities for changing hierarchies for Auto-reenrollment – e.g., allowing bronze-to-silver plan mapping.
 - Tracking payment error rates. Propose to establish and implement a required Improper Payment Pre-Testing and Assessment (IPPTA) program in calendar years 2024 - 2025.
- <https://www.cms.gov/newsroom/fact-sheets/hhs-notice-benefit-and-payment-parameters-2024-proposed-rule>

6. Matters from the Executive Committee

Chairman Shaw



Legislative Update

Al Park of Park & Associates



7. Matters from the Finance Committee

Brandon Fryar, Treasurer



KPMG Contract Extension

**affordable
health
insurance
options.**

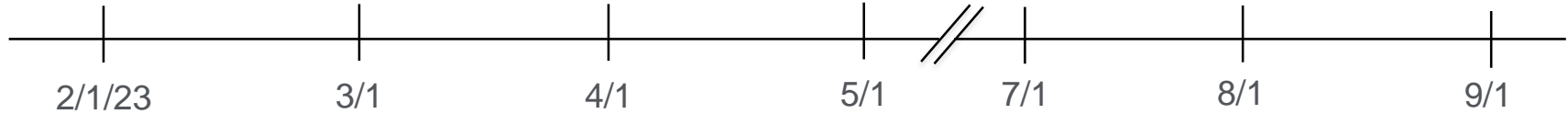


KPMG Extension

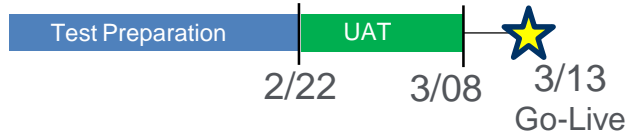
- KPMG contract initially set to run through February.
- Given size and scope of March and August release, negotiated a contract extension, with end date in September.
- Extension captures additional releases, and still includes support for beWellnm's establishment of permanent testing capability.
- Request Board approval for an extension and increase of \$748,981.



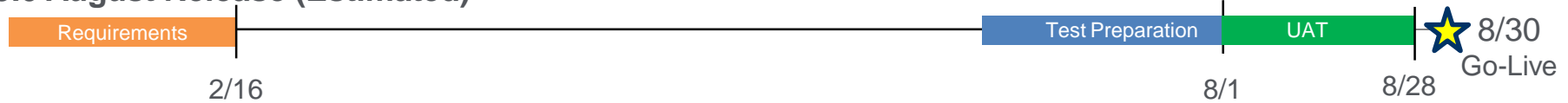
Release and Testing Timeframes



2.7 March Release



3.0 August Release (Estimated)



Motion for KPMG Contract Extension



Motion for Consideration:

Move that the Board authorize the CEO extend the KPMG contract through September 2023, with an increase in the not-to-exceed (NTE) amount of \$748,981 for user acceptance testing and related services.

2023 Carrier Assessments

affordable
health
insurance
options.



New Mexico Health Insurance Exchange

2023 Assessment Allocation Based on 2021 Market Share

Source: NAIC Statutory Financial Statement filings for Year Ended 12/31/2021

| NAIC# | INSURANCE COMPANY | Comprehensive (Hospital & Medical) | Medicaid Premium | Total Direct Written Premium Sbj to Assessment | 2021 Market Share % | 2023 Assessment Allocation (based on 2021 Market Share) \$ 28,088,033 | Reserve Assessment | 2023 Assessment \$ 28,088,033 |
|--------------|--|--|-------------------------|--|----------------------------------|---|-----------------------|--------------------------------------|
| 11504 | PRESBYTERIAN INSURANCE COMPANY | \$ 67,712,947 | \$ - | \$ 67,712,947 | 0.99% | \$ 277,386 | | \$ 277,386 |
| 16281 | TRUE HEALTH New Mexico - <i>estimated</i> | 6,125,000 | - | 6,125,000 | 0.09% | 25,091 | | 25,091 |
| 16351 | Ambetter/Western Sky Community Care (CENTENE) | 1,879,536 | 555,113,045 | 556,992,581 | 8.12% | 2,281,720 | | 2,281,720 |
| 60054 | AETNA LIFE INSURANCE COMPANY | 42,502,725 | | 42,502,725 | 0.62% | 174,112 | | 174,112 |
| 62308 | Connecticut General Life Insurance Company | 12,802 | | 12,802 | 0.00% | 52 | | 52 |
| 65498 | NY Life: Life Insurance Company of North America | 8,711,940 | | 8,711,940 | 0.13% | 35,688 | | 35,688 |
| 67369 | CIGNA HEALTH AND LIFE INSURANCE CO | 63,437,746 | | 63,437,746 | 0.93% | 259,873 | | 259,873 |
| 70670 | HEALTH CARE SERVICE CORPORATION | 366,657,865 | | 366,657,865 | 5.35% | 1,502,014 | | 1,502,014 |
| 78611 | HCSC INSURANCE SERVICES COMPANY | - | 2,248,480,185 | 2,248,480,185 | 32.79% | 9,210,898 | | 9,210,898 |
| 79413 | UNITEDHEALTHCARE INSURANCE COMPANY | 411,296,347 | | 411,296,347 | 6.00% | 1,684,875 | | 1,684,875 |
| 95330 | PRESBYTERIAN HEALTH PLAN INC | 95,804,178 | 2,883,475,565 | 2,979,279,743 | 43.45% | 12,204,618 | | 12,204,618 |
| 95739 | MOLINA HEALTHCARE OF NEW MEXICO INC | 105,383,817 | - | 105,383,817 | 1.54% | 431,705 | | 431,705 |
| TOTAL | | \$ 1,169,524,903 | \$ 5,687,068,795 | \$ 6,856,593,698 | 100.0% | \$ 28,088,033 | \$ - | \$ 28,088,033 |
| | | 17.1% | 82.9% | | | | | |

8. Matters from the Outreach and Education Committee

Mark Epstein, Chair



9. Matters from the Operations Committee

Dan Foley, Chair



10. Matters from the Native American Committee

Sharon Clahchischillage, Chair



Topics

- Native American Advisory Committee
- Enrollment Update
- Outreach and Events
- Marketing

**Affordable
health
insurance**



Native American Advisory Committee



Native American Advisory Committee



November 2022 Meeting

- Emailed letter to 2022 Tribal Leadership Administration for representation
 - Pueblo of Nambe
- Meeting notification sent via our November 2022 newsletter
 - Tribal Leadership
 - Tribal Organizations & Programs
 - Consumers

Attendees:

- Jicarilla Apache Nation
- Indian Health Service:
 - Taos/Picuris Health Center
- Tribal 638 Health Centers
 - Santo Domingo Health Center
 - Laguna Community Health Center
- Qualified Health Plans
 - Blue Cross Blue Shield of New Mexico
 - Presbyterian Health Plan

BeWellnm for Native Americans

December 2022

Happy Holidays! My name is Miranda Tso, and I would like to introduce myself. I am the Native American Liaison Manager at beWellnm and an enrolled member of the Navajo Nation. Since 2015, I managed beWellnm's Walk-in Enrollment Center, Customer Engagement Center, and Escalation Center helping New Mexicans across the state enroll in healthcare coverage. With more than 25 years of healthcare industry experience, I found my passion for education and outreach.

BeWellnm hosts Native American Advisory Committee (NAAC) to promote effective communication and collaboration between the Navajo Health Insurance Exchange (NMHIX) and Native American communities of New Mexico. The NAAC board includes representatives, Indian Health Service, Tribal Health Centers, programs, and now our Native American consumers.

NAAC meetings are excellent opportunities to learn how NMHIX positively contribute to the health of your community, ask for provide feedback on how we can better serve Native American communities. NAAC meetings will be held remotely and bi-monthly using which can also be joined by phone. If you are interested in attending, please click the box below.

Yes! I am interested in attending NAAC meeting

Native American Tribal Leadership November 2022

As a tribal leader associated to healthcare with in your community, beWellnm would like to extend invitation to you to participate in the beWellnm Native American Advisory Committee.

Affordability challenges are causing many New Mexicans to go without health insurance. In fact, about 214,000 New Mexicans are uninsured. Of those, one in five are Native American. Cost does not have to be a barrier for coverage, especially for lower-income residents.

As the State Based Marketplace for New Mexico, we were able to incorporate set expenses for Senate Bill 317, the

to learn new

October 22, 2022

The Honorable Leticia Trevino, Governor
Kerry Hall
State Capitol Building, Santa Fe, NM 87501

Dear Governor:

I'm writing to report your request in appointing a representative from Kewa Pueblo to the beWellnm, New Mexico Health Insurance Exchange (NMHIX) Native American Advisory Committee (NAAC). The Senate Bill 317, the New Mexico Health Insurance Exchange (NMHIX) Native American Advisory Committee. The NAAC's purpose is to provide a platform for the voices of coverage for Native Americans.

- Senate Bill 317, the New Mexico Health Insurance Exchange (NMHIX) Native American Advisory Committee, is a platform for the voices of coverage for Native Americans, specifically provisions of the federal patient protection and Affordable Care Act and the Indian Health Care Improvement Act.

The NAAC serves as an advisory capacity to the beWellnm Board of Directors, to comply with the Affordable Care Act, the Indian Health Care Improvement Act, and the New Mexico Health Insurance Exchange Act (Senate Bill 317). The NAAC is only an advisory to help develop appropriate strategies and policies that promote culturally competent services for Native American consumers.

The next meeting is scheduled for November 16, 2022 at 10:00am-11:00am.

We understand that the change of leadership for 2022 may affect your appointee designation, but your support in designating a representative, before the meeting, is much appreciated. As we have incorporated additional financial savings for Native Americans for 2022.

- As the State Based Marketplace for New Mexico, we were able to incorporate additional coverage for the uninsured and reduce the cost of out-of-pocket expenses for health care services for the most vulnerable Americans, as part of Senate Bill 317, the Healthcare Affordability Fund which was passed in 2022.

Please send your appointed representative contact information, to NAAC@beWellnm.com on or before December 15, 2022.

Please do not hesitate to contact me if you have any questions.

Sincerely,

Signature

Miranda Tso
Native American Liaison Manager
New Mexico Health Insurance Exchange
701 Jefferson NE Suite #720
Albuquerque, NM 87108
tso@beWellnm.com
Phone: (505) 314-2200

beWellnm is a 501(c)(3) nonprofit. 100% of the net assets of beWellnm are used to support the health care needs of New Mexicans. beWellnm is a 501(c)(3) nonprofit. 100% of the net assets of beWellnm are used to support the health care needs of New Mexicans. beWellnm is a 501(c)(3) nonprofit. 100% of the net assets of beWellnm are used to support the health care needs of New Mexicans.

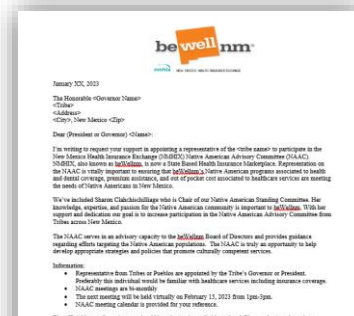
Native American Advisory Committee



2023 Recruitment Letters

- Sent to Tribal leadership on 1/19/2023
- February 2023 newsletter
 - Indian Health Service & Tribal Health Centers
 - Tribal Organizations & Programs

Next Meeting: February 15, 2023 at 1:00-3:00pm



| NATIVE AMERICAN ADVISORY COMMITTEE | | | |
|---|---------------------------------|----------------------|------------------------|
| BEWELLM | NATIVE AMERICAN PROGRAM | OFFICE: 505.314.5206 | EMAIL: MTSON@NMHIX.COM |
| MIRANDA TSO | NATIVE AMERICAN LIAISON MANAGER | MOBILE: 505.256.7214 | FAX: 505.314.5153 |
| 7601 Jefferson NE, Suite 120 Albuquerque, NM 87109 | | | |
| BI-MONTHLY MEETINGS | | STARTING | ENDING |
| February 15, 2023 | | 1:00 PM | 3:00 PM |
| April 19, 2023 | | 1:00 PM | 3:00 PM |
| June 21, 2023 | | 1:00 PM | 3:00 PM |
| August 16, 2023 | | 1:00 PM | 3:00 PM |
| October 18, 2023 | | 1:00 PM | 3:00 PM |
| December 2023 | | No Meeting | |

| JANUARY | FEBRUARY | MARCH | APRIL | MAY | JUNE |
|--|--|--|--|--|--|
| S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 |
| JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER |
| S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 |

Enrollment Update



Native American Population

645

NATIVE AMERICAN BY TRIBE

219

NATIVE AMERICAN BY RACE

Note: Only Native Americans with a Tribal affiliation qualify for Native American Plans and Subsidies.

| Top 10 Tribes by Consumers - All States | | Top 10 Tribes by Consumers - New Mexico | |
|---|-----|--|-----|
| NM NAVAJO NATION | 220 | NM NAVAJO NATION | 220 |
| OK CHOCTAW NATION OF OKLAHOMA | 42 | NM PUEBLO OF LAGUNA | 34 |
| OK CHEROKEE NATION | 38 | NM PUEBLO OF ACOMA | 22 |
| NM PUEBLO OF LAGUNA | 34 | NM PUEBLO OF ISLETA | 19 |
| NM PUEBLO OF ACOMA | 22 | NM PUEBLO OF JEMEZ | 18 |
| NM PUEBLO OF ISLETA | 19 | NM ZUNI TRIBE OF THE ZUNI RESERVATION | 15 |
| NM PUEBLO OF JEMEZ | 18 | NM Mescalero Apache Tribe of the Mescalero Reservation | 12 |
| NM ZUNI TRIBE OF THE ZUNI RESERVATION | 15 | NM PUEBLO OF SANTA CLARA | 11 |
| OK THE MUSCOGEE CREEK NATION | 15 | NM PUEBLO OF TAOS | 10 |
| OK CHICKASAW NATION | 14 | NM JICARILLA APACHE NATION | 8 |

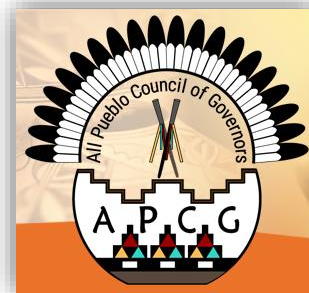
Outreach and Events



Outreach and Events



- Presentation with All Pueblo Council of Governors
 - February 2023
- Eight Northern Indian Pueblos Council, Inc. & Albuquerque Area Indian Health Service
 - Presentation scheduled for February 21, 2023
- Northern Navajo Medical Center

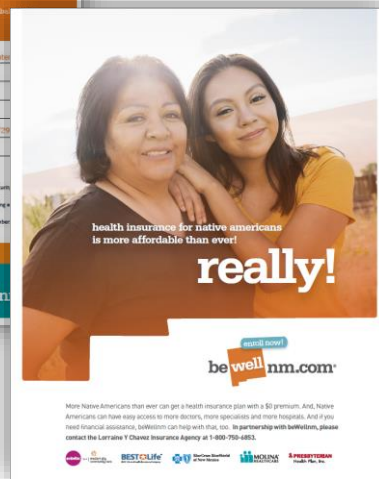


Outreach and Events

beWellnm®



- I.H.S.- Santa Fe Service Unit Meeting
 - Helena Burbank, CFO
 - ‘Uninsured’ Native American Report pulled
 - 1,568 total
 - beWellnm in partnership with Lorraine Y. Chavez Agency will set up an enrollment event
- Tribal Enrollment Events
 - Santo Domingo Health Center
 - Starting 2/1/23, weekly
 - Laguna Community Health Center
 - Started 1/19/23, bi-weekly
 - Working with other Pueblos: Isleta, Nambe, Zia, Santa Ana, San Felipe, San Ildefonso, Taos/Picuris & Jicarilla Apache Nation



Marketing



Marketing



Updated Native American tri-fold to utilize for

- Tribal Leadership
- Tribal Organizations
- Tribal Programs
- Community Partners

Other flyers are in the process of being updated and will be posted on our website.



Marketing



Native American campaigns

- Newsletters
 - Tribal Leadership
 - Tribal Organizations
 - Tribal Consumers
- Social Media
 - Facebook- beWellnm for Native Americans



Marketing



- Radio
 - KUNM- Native American Calling & Singing Wire
 - KYAT FM- Gallup & Grants
 - KGAK AM- Gallup & Grants
 - KNDN AM- Farmington
 - KZRR FM- Albuquerque
- Print
 - Gallup Independent
 - Navajo Times (Navajo Nation)
 - San Juan Sun (Farmington)

We are looking to increase our print advertisements for Native American newspapers, newsletters and social media.

11. Matters from the Health Benefits Committee

Colin Baillio, NM Office of the Superintendent of Insurance



Standardized Health Plans

- HB 100 passed during the 2020 legislative session
- The law authorizes beWellnm's Board of Directors to adopt standardized health plans
 - Standardized health plans are plans offered by all insurers in a market that have the same out-of-pocket cost (AKA “cost sharing”) design.
 - 8 states, Washington DC, and Healthcare.gov require standardized plans
- beWellnm Plan of Operation requires Board to adopt any requirements during the January board meeting



How could standardized health plans help consumers? **be well nm**[®]

- Allow consumers to do “apples-to-apples” plan comparisons
- Improve cost predictability
 - Use fixed co-pays instead of coinsurance
 - Minimize services subject to deductible
- Reduce out-of-pocket costs for high-value services, like primary care

beWellnm Health Benefits Committee



- Created by the Board in 2020
- Over 2+ years the committee developed priorities, reviewed standardized plans offered in other states, requested and incorporated input from stakeholders, and proposed plan designs
- Public comment period required by Plan of Operation closed on January 13, 2023
 - Committee incorporated feedback and responded to all comments in writing
- **The Committee proposes that the board adopt Standardized Health Plans for the 2024 Plan Year**

Visit the Committee webpage:

<https://www.bewellnm.com/about-us/board-committees/health-benefits-committee/>

Committee Recommendations

- Key features
 - Adopt 1 Silver plan, 1 Gold plan, and Turquoise variants for those plans
 - Improve cost predictability by minimizing services subject to deductible and only using co-pays
 - Categorize co-pay amounts in lower/medium/higher amounts, with services like primary care having the lowest costs
- The Committee will continuously evaluate and refine plan designs each year to meet consumer needs and welcomes engagement from the public and stakeholders

Standardized Health Plans - Motion



Proposed Motion: Move that the Board establish the standardized health plan designs and requirements proposed by the beWellnm Health Benefits Committee.

12. Update on the Medicaid Unwinding Process and Communications Plan

Lorelei Kellogg, Deputy Director, MAD/HSD
Brent Earnest, COO, beWellnm





HUMAN
SERVICES
DEPARTMENT



MEDICAID UPDATES

INVESTING FOR TOMORROW, DELIVERING TODAY.

BEFORE WE START...

On behalf of all colleagues at the Human Services Department, we humbly acknowledge we are on the unceded ancestral lands of the original peoples of the Apache, Diné and Pueblo past, present, and future.

With gratitude we pay our respects to the land, the people and the communities that contribute to what today is known as the State of New Mexico.



Evening drive through Corrales, NM in October 2021.

By HSD Employee, Marisa Vigil

PUBLIC HEALTH EMERGENCY EXTENSION TIMELINE

01/27/2020

• First Declaration

04/26/2020

• 1st Renewal

07/25/2020

• 2nd Renewal

10/23/2020

• 3rd Renewal

01/21/2021

• 4th Renewal

04/21/2021

• 5th Renewal

07/20/2021

• 6th Renewal

10/18/2021

• 7th Renewal

01/16/2022

• 8th Renewal

04/16/2022

• 9th Renewal

07/15/2022

• 10th Renewal

10/13/2022

• 11th Renewal

01/11/2023

• 12th Renewal

4/11/2023

• PHE scheduled to expire with 90 day extension

- <https://www.phe.gov/emergency/news/healthactions/phe/Pages/default.aspx>
- Secretary Azar first declared COVID-19 a nationwide public health emergency (PHE) on January 27, 2020, utilizing his authority under Sec. 319 of the Public Health Service Act.
- Letter from CMS on extension: “To assure you of our commitment to the ongoing response, we have determined that the PHE will likely remain in place for the entirety of 2021, and when a decision is made to terminate the declaration or let it expire, HHS will provide states with 60 days’ notice prior to termination” (**May 11, 2023**)
- CURRENT GUIDANCE 8/13/21: states have up to 12 months from end of PHE to roll off MOE population

The content of these slides, specifically references to the end of the Public Health Emergency, 6.2% FMAP, and Maintenance of effort requirements and timelines, is subject to change as a result of evolving federal guidance, experience, new information, changes in process requirements, and the availability of resources.

CONSOLIDATED APPROPRIATIONS ACT OF 2023

DETAILS OF THE ACT

12/23/2022 - Congress passed the \$1.7 trillion "Consolidated Appropriations Act of 2023" – or [omnibus bill](#)

Decouples Medicaid continuous enrollment requirement (MOE) and 6.2% FMAP enhancement from the declared COVID-19 Public Health Emergency.

The MOE ends on 3/30/2023. Closures may occur as early as 4/1/2023.

Permits CMS greater enforcement tools (e.g., corrective actions, authority to stop states from terminating coverage, CMPs of \$100,000 per day of noncompliance).

STATES MUST DO THE FOLLOWING

Adhere to timeliness requirements during this transition period. (awaiting guidance)

Make good faith efforts to have up-to-date contact information for Medicaid members.

- Coverage terminations on the basis of returned mail are not permitted unless a contact attempt has been made through at least one other modality.

Be compliant with federal Medicaid eligibility requirements, update beneficiary contact information, and make concerted

Publicize a monthly report to inform CMS and stakeholders on the progression of their PHE unwinding efforts.

- Failure to do so will be subject to a FMAP matching rate penalty beginning in July 2023.

SEC. 5131: TRANSITIONING FROM MEDICAID FMAP INCREASE REQUIREMENTS

THIS SECTION DECOUPLES THE MEDICAID CONTINUOUS ENROLLMENT REQUIREMENT AND THE 6.2 PERCENTAGE POINT FMAP ENHANCEMENT FROM THE DECLARED COVID-19 PUBLIC HEALTH EMERGENCY. INSTEAD, THE FOLLOWING APPLIES:

- The continuous enrollment requirement ends on 3/30/2023. Redeterminations may begin on 4/1/2023.
- 4/1/2023 – 12/31/2023 is defined as the transition period. FMAP levels described are available to Medicaid programs so long as the adhere to certain requirements during this transition period.
- Medicaid programs must make good faith efforts to have up-to-date contact information for Medicaid members. Coverage terminations on the basis of returned mail are not permitted unless a contact attempt has been made through at least one other modality.

FMAP ENHANCEMENTS ARE PHASED OUT THROUGHOUT 2023 ON THE FOLLOWING BASIS:



SEC. 5131: TRANSITIONING FROM MEDICAID FMAP INCREASE REQUIREMENTS - CONTINUED

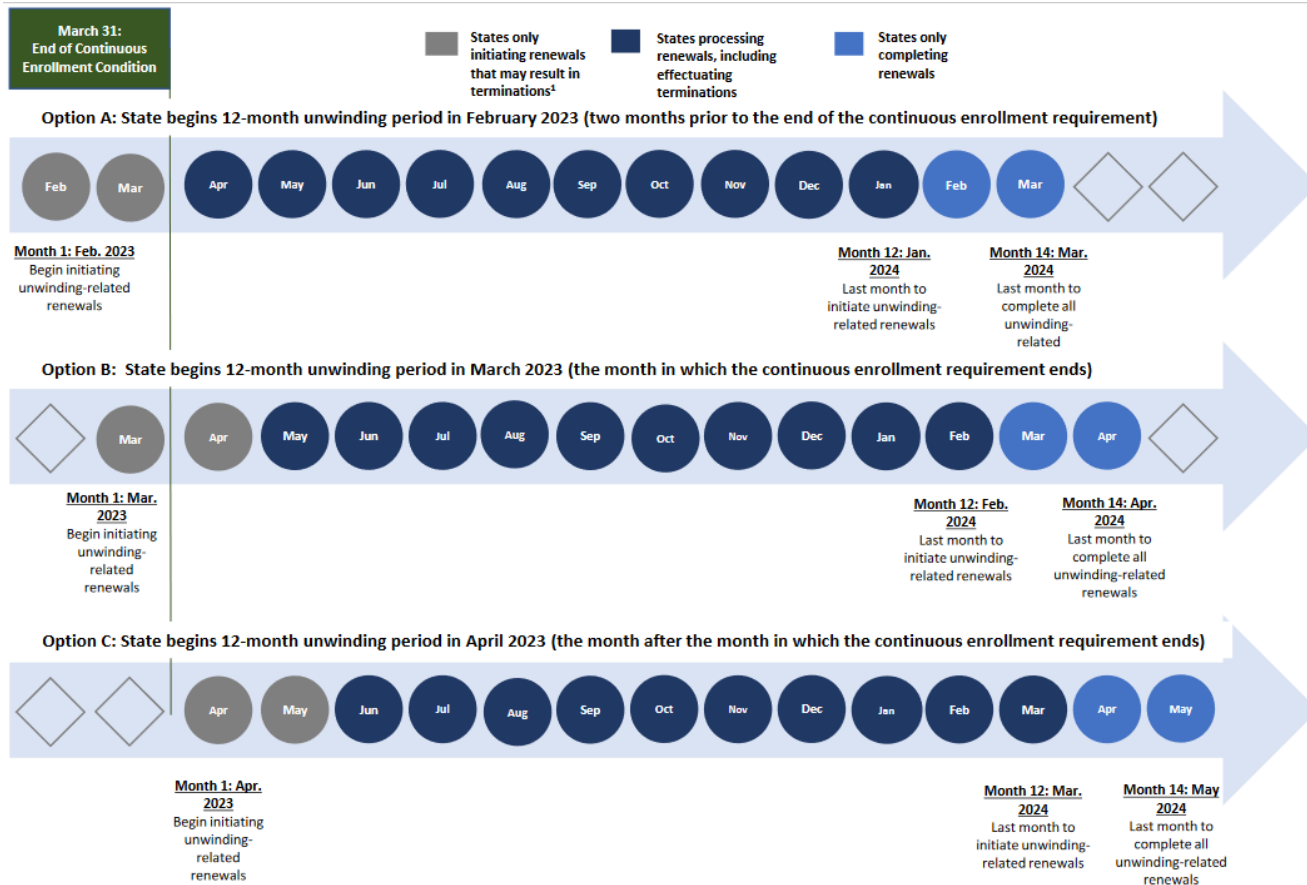
REPORTING REQUIREMENTS

- From 4/1/2023 – 6/30/2024, Medicaid programs must report certain data elements to HHS on a monthly basis. This data will be made publicly available. Elements include:
 - number of redeterminations initiated,
 - total renewals,
 - number of ex parte renewals,
 - terminations,
 - number of procedural terminations,
 - number of CHIP enrollments,
 - Exchange metrics (including account transfers, number of individuals found eligible for a QHP, and number of individuals selecting a QHP), and
 - call center metrics (including volume, average wait times, and average abandonment rates).

CMS ENFORCEMENT

- Medicaid programs not in compliance with reporting requirements will have an FMAP penalty applied, not to exceed one percentage point, calculated at 0.25 times the number of fiscal quarters in which the Medicaid program was noncompliant.
- From 4/1/2023 – 6/30/2024, HHS is granted additional corrective action plan enforcement authority. If HHS deems a state to not be compliant with federal redetermination rules, HHS can request a corrective action plan be submitted. If a Medicaid program fails to submit a CAP or implement its CAP, HHS may suspend the ability to conduct procedural terminations and may impose a civil monetary penalty of \$100,000 per day of noncompliance

MAINTENANCE OF EFFORT UPDATES



NM has
chosen
Option B

MEDICAID MAINTENANCE OF EFFORT & TIMELINE

There are two ways Medicaid eligible individuals are being kept open during the Maintenance of Effort:

1. Sustaining the Medicaid eligibility and benefit level of those individuals who are known to be no longer eligible for Medicaid or who would be eligible for a lesser benefit category;
2. Extending renewal dates in three month increments for individuals who fail to complete the renewal process.

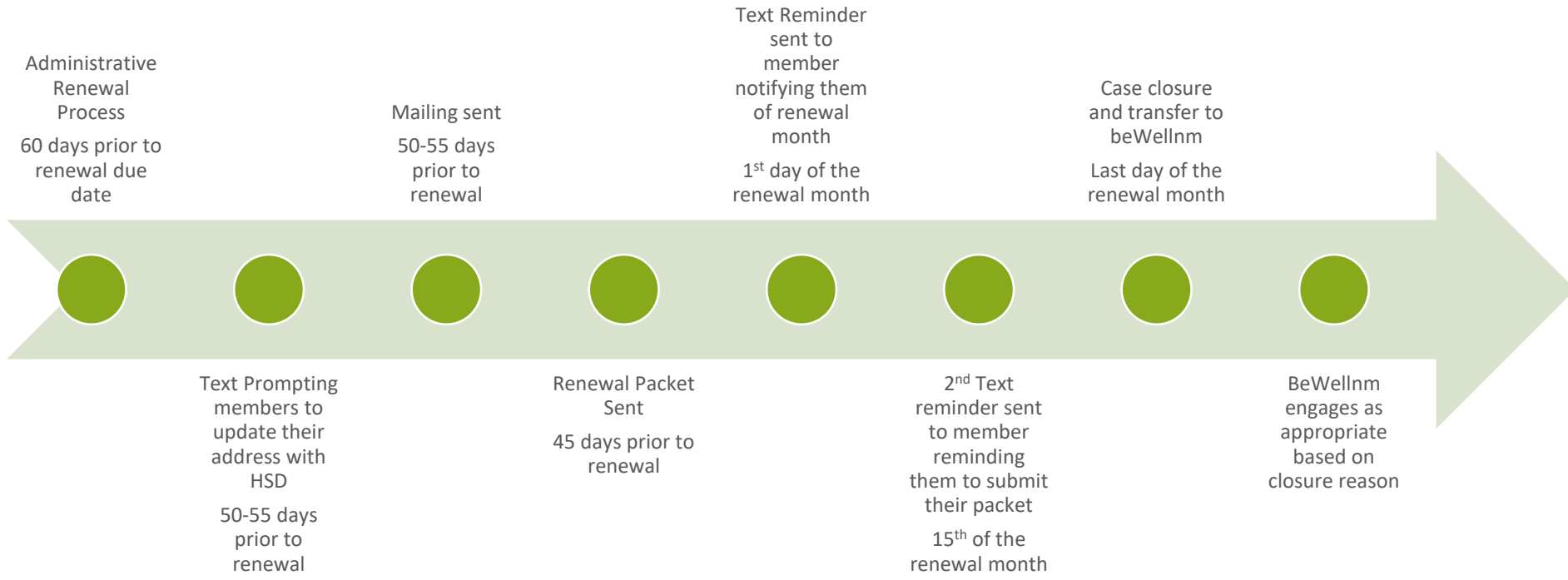
With the ending of the maintenance of effort, Medicaid members will have to complete the renewal process:

1. Administrative or no-touch renewal
2. Submission of renewal documents, via paper or online

Individuals who are found financially or otherwise ineligible for Medicaid can be closed when the MOE ends. Additionally, individuals who fail to return the necessary forms can also be closed with a procedural denial.

| Timeline | Activity |
|-----------------------------------|--|
| 3/1/2023 | Eligibility redetermination process begins for Medicaid renewals in March 2023 resulting in closures no earlier than 5/1/2023, impacting enrollment over a 3 month-period. |
| 03/31/2023 | Maintenance of Effort (MOE) ends |
| 1/23 – 3/23 | 6.2% FMAP |
| 4/23 – 6/23 | 5% FMAP |
| 7/23 – 9/23 | 2.5% FMAP |
| 10/23 – 12/23 | 1.5% FMAP |
| Renewal Months April - June | Assumed Financially Ineligible population |
| April 30 – Jun 30 | HSD will transfer end of month closures to beWellnm for Financially Ineligible population |
| Renewal Months July – March 24 | Assumed Financially Eligible population |

RECERTIFICATION PROCESS DURING UNWINDING

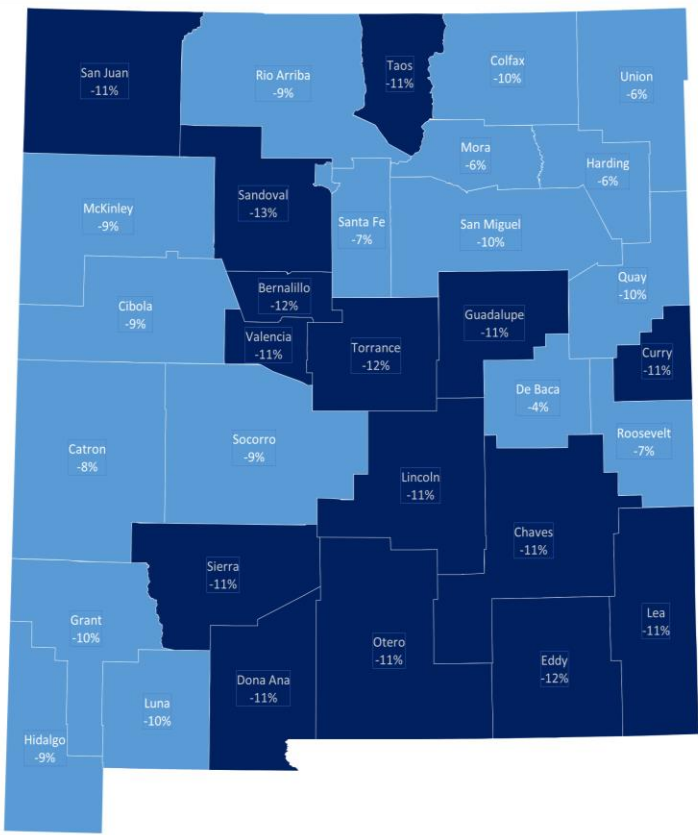
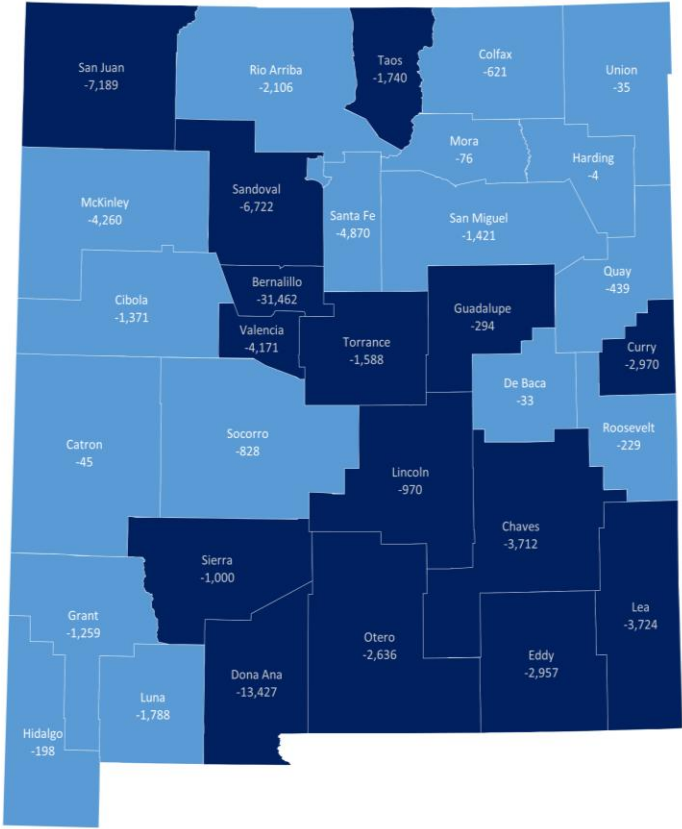


MEDICAID UNWINDING PLAN

| | SFY 2023 | | | | | | | | | SFY 2024 | | | | | | |
|---------------------------------------|---------------|-----------------------------|-------|---------------|-------|--------------------------------|-------|-------------------------------------|-------|----------|------|------|-------|-------|-------|------|
| Calendar Year | 10/22 | 11/22 | 12/22 | 01/23 | 02/23 | 03/23 | 04/23 | 05/23 | 6/23 | 7/23 | 8/23 | 9/23 | 10/23 | 11/23 | 12/23 | 1/24 |
| PHE Declaration | 10/13 renewed | | | 01/11 Expires | | | | | | | | | | | | |
| CMS Notice Commitment | | 11/12 Notice of termination | | | | | | | | | | | | | | |
| 6.2% Additional FMAP and Phase-Down | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% | 5.0% | 5.0% | 5.0% | 2.5% | 2.5% | 2.5% | 1.5% | 1.5% | 1.5% | 0.0% |
| Unwinding | | | | | | MOE ends 03/31/23 | | | | | | | | | | |
| Redetermination timing | | | | | | Redetermination letters go out | | Projected First Terminations 5/1/23 | | | | | | | | |
| Estimated ineligible Redeterminations | | | | | | | 29.3k | 29.3k | 29.3k | | | | | | | |

Estimated New Mexicans Financially Ineligible for Medicaid after Federal Maintenance of Effort (MOE) Ends (Nov 2022 estimate)

Percent Decrease in Medicaid Enrollment by County after Federal Maintenance of Effort (MOE) ends (Nov 2022 estimate)



104,378 Total Change (87,836 ineligible; 16,542 transition), 11% Change

IT'S TIME TO RENEW NM! [RENEW.HSD.NM.GOV](https://renew.hsd.nm.gov)

- Renew NM is a statewide public awareness campaign that provides resources and information to HSD customers and community partners about the changes to SNAP & Medicaid.
- **Call to action** to HSD customers:
 - Update your contact info.
 - Watch for your Turquoise envelope.
 - Submit your renewal.


It's Time to **Renew NM!**

Get Ready to Renew!

Everyone enrolled in **Medicaid** and/or **SNAP** will need to renew when they are notified.

▶ Learn more at renew.hsd.nm.gov



3 Steps to Renew Medicaid and SNAP

- 1
Update Your Contact Information

Go to yes.state.nm.us and update your contact information in the chat. We will need this information to send your renewal notice!
- 2
Watch for Your Turquoise Envelope

The New Mexico Human Services Department will send your renewal notice in a turquoise envelope with instructions on how to renew.
- 3
Complete Your Renewal Application

When notified, log in at yes.state.nm.us click **Renew My Benefits** and complete your renewal application. The fastest way to get your renewal processed is online.

If you are no longer eligible for Medicaid, you still may have low- or no-cost health coverage options! Learn more at beWellnm.com

Medicaid Unwinding and Coverage through beWellnm



NEW MEXICO HEALTH INSURANCE EXCHANGE



BeWellnm Unwinding Plan



- Partnered with HSD, OSI, and other stakeholders to minimize coverage loss and disruption during the unwinding of Medicaid CCR.
- The beWellnm strategic plan covers the following areas:
 - Technical solutions
 - Outreach and Marketing campaign
 - Consumer Engagement Center

Technical Solutions



- Modifying our Account Transfer (AT) process
 - To receive information about individuals who lose Medicaid coverage for procedural reasons to enable quick communication about their insurance options.
- Health Care Affordability Fund – Medicaid Premium Transition Relief
- Provide option for first of the month effective date for customers who lost their Medicaid coverage
 - Scenario: Individual who lost Medicaid on April 30, but is applying at beWellnm on May 15th, will be offered a May 1 effective date for their Marketplace coverage.
- Remove 23rd of the Month Rule
 - To allow individuals to enroll through the end of the month and still have coverage the first of the next month.
- Provide a 60-day Special Enrollment Period for applicants who were previously enrolled and no longer eligible for Medicaid.

Medicaid Premium Transition Relief



- A program under the Health Care Affordability Fund (HCAF) available to individuals and families who:
 - No longer qualify for Medicaid
 - Qualify for the federal premium tax credit through beWellnm; and
 - Have income at or below 400% FPL.
- This program covers one month of premium when the individual/family enrolls in a health plan through beWellnm; it is intended to smooth out coverage transition, ensure continuity of coverage, and effectuate coverage.

Unwinding Outreach and Marketing Campaign



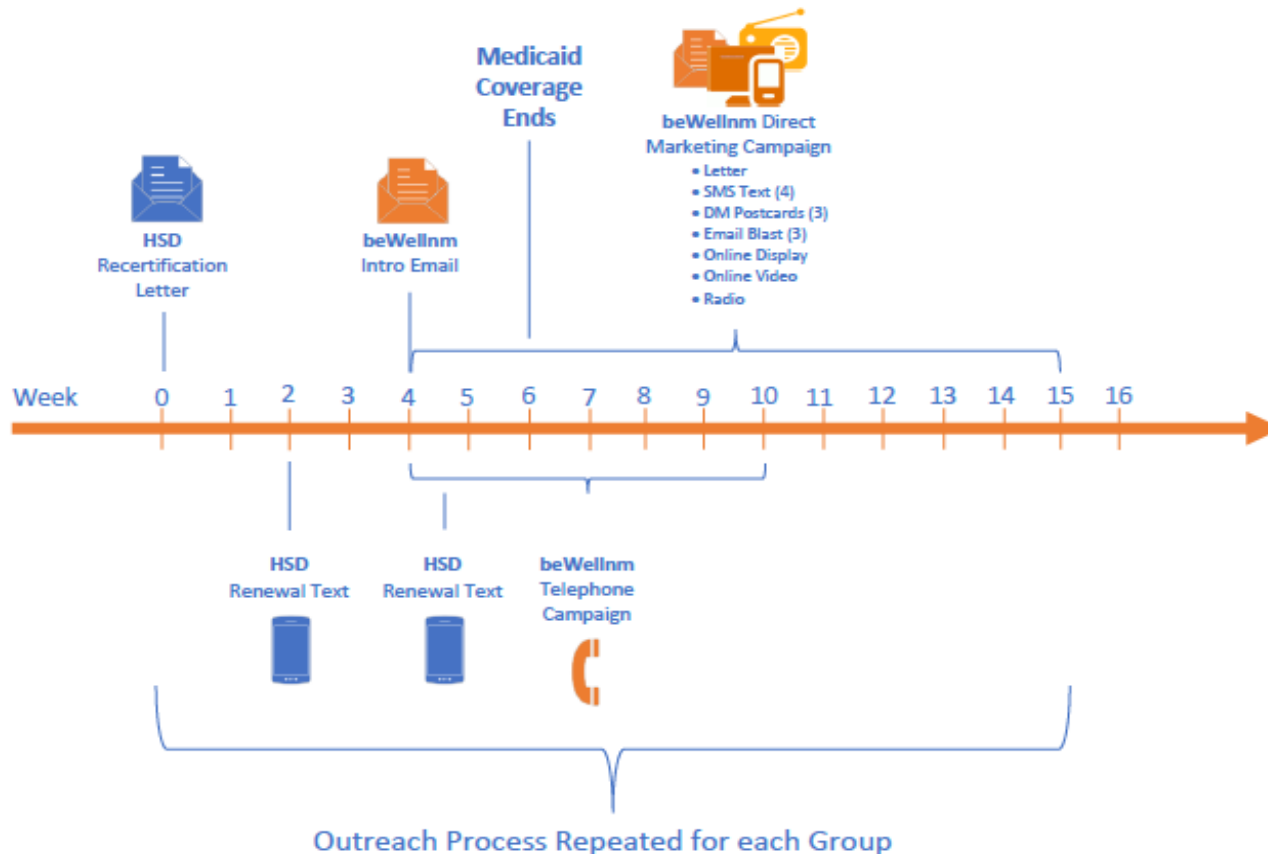
HSD Handoff to BeWellnm

- HSD will provide information to beWellnm for individuals who have been determined ineligible for Medicaid through an account transfer (AT) file.
- HSD will also provide contact information (full MOE file) to be used for outreach to consumers who may lose their Medicaid
- BeWellnm sends an outreach notice to individuals providing information about how to claim or start their application on www.beWellnm.com or reconnect with HSD as necessary

Coverage Outreach – Touch Points

Account Transfers

- HSD provides daily
- beWellnm pre-populates application
- beWellnm sends letter through vendor
- *Procedural closures sent once per month; triggers letter.*



beWellnm Outreach Plan



- Connect with every individual transitioning off Medicaid*
 - Direct Calls
 - Direct mail/Text/Outbound calls/Email
 - Fact sheets/Flyers/Social media posts
- Core populations
 - Financially ineligible
 - Targeted outreach based on anticipated closure date
 - Procedural closures
- Messages are aligned with HSD

* Successfully connecting to consumers will depend on the data received from HSD in A/T files; updating contact information is a key first step!

Outbound Direct Calls

- beWellnm will conduct outbound calls to individuals who are in transition from Medicaid.
- BeWellnm outbound callers will assist consumers to set an appointment with a certified Enrollment Assister or provide information about how to reconnect to Medicaid as appropriate.

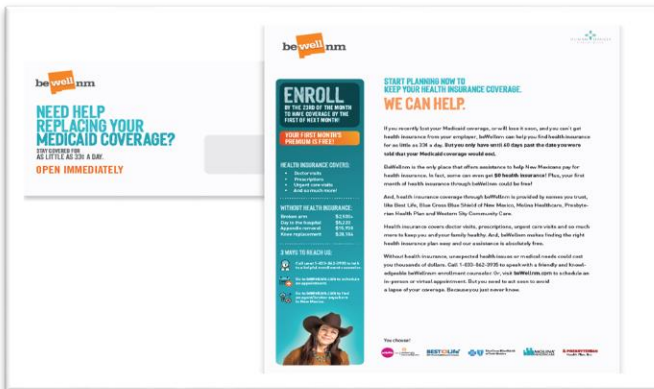
Emails, Letters, Postcards, Flyers



Direct Mail letters

Flyers

Postcards



Text Message Campaign



Text #1

BeWellnm can help you replace your Medicaid coverage for as low as \$10/month. And, your 1st month's premium is FREE! Visit beWellnm.com/need-help-replacing-medicaid or call 1-833-862-3935.

Text #2

Losing Medicaid? Get Lower out-of-pocket costs, lower deductibles & lower copays with New Mexico's own Turquoise Plans! Visit beWellnm.com/need-help-replacing-medicaid today!

Text #3


BeWellnm can help you replace your Medicaid coverage with low- or no-cost health insurance. Our help is FREE! Reply "health" to schedule an appointment.

Text #4


Time is running out to replace your Medicaid coverage for as little as 33¢ a day. Let us help. We make it easy. Visit beWellnm.com/need-help-replacing-medicaid or call 1-833-862-3935 today!

Website Updates






[GETTING STARTED](#)
[FINANCIAL HELP](#)
[WE CAN HELP](#)
[GET ANSWERS](#)



NEED HELP REPLACING YOUR
MEDICAID
COVERAGE?

STAY COVERED FOR AS LITTLE AS 33¢ A DAY.



Need help replacing your Medicaid coverage? We can help.

YOUR FIRST MONTH'S PREMIUM IS FREE!

SIGN UP

ON THE 2ND OF THE MONTH TO SAVE COVERAGE ON THE FIRST OF NEXT MONTH!

HEALTH INSURANCE COVERS:

- Doctor visits
- Prescriptions
- Urgent care visits
- And so much more!

WE CAN HELP YOU KEEP YOUR HEALTH INSURANCE COVERAGE.




If you recently lost your Medicaid coverage, or will lose it soon, and you can't get health insurance from your employer, beWellnm can help you find health insurance for as little as 33¢ a day. But you only have until 60 days past the date you were told that your Medicaid coverage would end.


beWellnm is the only place that offers assistance to help New Mexicans pay for health insurance. In fact, some can even get **\$0 health insurance!** Plus, your first month of health insurance through beWellnm could be free!

And, health insurance coverage through beWellnm is provided by names you trust, like Presbyterian Health Plan, Blue Cross Blue Shield of New Mexico and Western Sky Community Care.


Without health insurance, unexpected health issues or medical needs could cost you thousands of dollars. Call 1-833-862-3935 to speak with a friendly and knowledgeable beWellnm enrollment counselor. Or, [click here](#) to schedule an in-person or virtual appointment. But you need to act soon to avoid a lapse of your coverage.

3 WAYS TO REACH US:


-  Call us at 1-833-862-3935 to talk to a helpful enrollment counselor.
-  [Help on Demand form](#)
-  [Appointment + form](#)



Landing Page




[GETTING STARTED](#)
[FINANCIAL HELP](#)
[WE CAN HELP](#)
[GET ANSWERS](#)



NEED HELP REPLACING YOUR
MEDICAID
COVERAGE?

STAY COVERED FOR AS LITTLE AS \$10 A MONTH. [LEARN MORE](#)



TODAY IS
MAY 6, 2022

We are currently in the Special Enrollment Period. This means you will need to enroll soon! Enrollment is open until September 15th. Act now to avoid a lapse of your coverage.

[WHAT ARE QUALIFYING EVENTS?](#)

[START HERE FOR 2022 COVERAGE](#)

NEW MEXICO'S OFFICIAL HEALTH INSURANCE MARKETPLACE

Health insurance covers doctor visits, prescriptions, urgent care visits and so much more to keep you and your family healthy. And, beWellnm makes finding the right health insurance plan easy and our assistance is absolutely free.

Homepage Banner

Social Media Campaign



be well nm®



beWellnm
Sponsored

We can help you find low- or no-cost health insurance. Enroll by the 23rd of this month and have coverage by the first of next month!

**NEED HELP
REPLACING YOUR
MEDICAID
COVERAGE?**



**FIND LOW- OR NO-COST
HEALTH INSURANCE TODAY!**

BEWELNLM

**BeWellnm makes it easy and our
help is FREE!**

BEWELNLM.COM

Learn More



beWellnm
Sponsored

Time is running out to stay covered with low- or no-cost health insurance. Contact beWellnm today for FREE assistance.

**NEED HELP
REPLACING YOUR
MEDICAID
COVERAGE?**



STAY COVERED FOR AS LITTLE AS 33¢ A DAY.

BEWELNLM

**Your first month's premium
could be FREE!**

BEWELNLM.COM

Learn More



beWellnm
Sponsored

Are you losing your Medicaid coverage? Don't worry because you still may be able to get health insurance at low- or no-cost.

**NEED HELP
REPLACING YOUR
MEDICAID
COVERAGE?**



**STAY COVERED FOR AS LITTLE
AS \$10 A MONTH.**

BEWELNLM

**BeWellnm makes it easy and our
help is FREE!**

BEWELNLM.COM

Learn More

Radio Campaign



TITLE PHE Ending (Pre-Launch)

LENGTH Radio :30

VO:

If you became eligible for Medicaid coverage during the Covid-19 Public Health Emergency, you may receive a letter informing you know that your Medicaid coverage may be ending soon. If so, beWellnm, can help you find health insurance for less than ten dollars a month. BeWellnm makes finding health insurance and signing up easy and affordable. And our services are free! If you're about to lose your Medicaid coverage, start planning now. Call us at 1-833-862-39-35 or visit beWellnm.com.

TITLE Losing Medicaid – 10 Dollars

LENGTH Radio :30

VO:

Do you need help replacing your Medicaid coverage? BeWellnm can help you get health insurance for as little as ten dollars a month. We make finding health insurance and signing up easy and affordable. And our services are free! So, if you're losing your Medicaid coverage, call us at 1-833-862-39-35 or visit beWellnm.com to get the assistance you need and to get insured. Because you just never know!

Digital Campaign



NEED HELP
REPLACING YOUR
MEDICAID
COVERAGE?

STAY COVERED FOR
AS LITTLE AS 33¢ A DAY.



get help now!

be well nm[®]

NEED HELP
REPLACING YOUR
MEDICAID
COVERAGE?



STAY COVERED
FOR AS LITTLE
AS \$10 A MONTH.

get help now!

be well nm[®]

NEED HELP
REPLACING YOUR
MEDICAID
COVERAGE?



CLICK HERE TO
STAY COVERED!

be well nm[®]

Additional Information . . .

- Stakeholder tool kits and additional information will be available on www.beWellnm.com

13. Other Matters



Topics



- System Changes
 - Release 2.7
 - Release 3.0
- Change Requests and Contract Amendments
 - Call Center staffing for Medicaid Unwinding
 - Shared Support Systems

Upcoming System Changes



NEW MEXICO HEALTH INSURANCE EXCHANGE



Upcoming Releases – Release 2.7

March 13

- “PHE Unwind” system changes
 - Provides one-month subsidy; option to enroll on the first of the application month; receive ‘procedural closures from Medicaid’ for outreach
 - Opens a 60-day Special Enrollment Period
- Removal of the 23/24 rule for enrollment
 - Allows enrollment through the end of the month for an effective date on the 1st of the next month
- Improvement in the Cancellation process
 - Option to set a cancellation 60 days in the future
 - Track cancellation reasons
- Easy Enrollment
 - Provide an option for applicants to attest that they ‘checked the box’ on their tax form
 - Opens a 60-day Special Enrollment Period

Upcoming Release – Release 3.0 (August)

Enhancements

- Broker Functionality Updates
 - Display broker details in My Enrollment.
 - Update Broker mailing address to business address
 - Enrollment data extract for Brokers
 - Broker digest report updates
 - Broker book of business search parameter update
- Shopping Portal Improvements
 - Plan effective date display for Anonymous shopping
 - Display copay/coinsurance upfront in detail screen
- Eligibility/Notice changes
 - APTC eligibility for future loss of MEC
 - Notice flag for AT sent status
- Other – CSR portal changes
 - Display CRM document statuses in HIX
 - View uploaded documents by multiple CSR users
 - CSR Admin functions for HCAF subsidies
 - Batch Process to consume HOH changes in AT

Total estimated cost: \$2.2 million

- Staff is evaluating the change request and cost estimate
- Funding is already included in the 2023 budget
- Will require Board approval for contract amendment

Upcoming Release – Release 3.0 (August)

Compliance Changes (Requirements Phase: \$0)

- APTC for Medicaid denied eligible members under 100% FPL
- Introducing Non-ESI MEC RFI
- Awarding QHP with Medicare (irrespective of QHP enrolled status)
- Making Citizenship/Immigration questions optional
- Display CSR eligibility to members
- Support county level mapping through crosswalk
- SEP effective date logic updates
- APTC enhancement to sync effective date and premiums

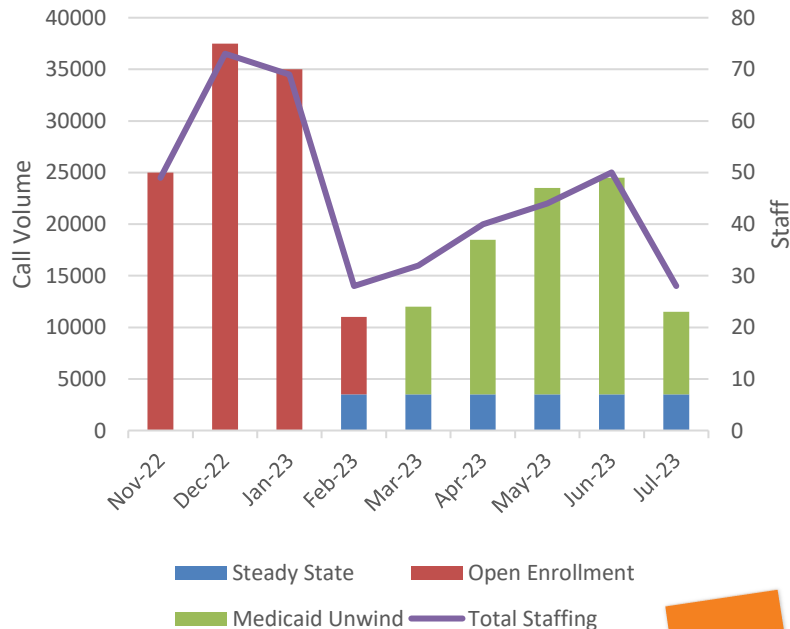
Total cost: \$0

- Staff is evaluating change designs
- Compliance changes are not charged to beWellnm

Staffing for Medicaid Unwinding

- Projecting 80,000 calls over four month period, March - July
- Approximately 86,000 households estimated to lose Medicaid coverage April 30 – June 30, but may be eligible for coverage on the Exchange.
- Recommended approach is to maintain higher OE staffing levels through February to prepare for unwinding.
 - Using a similar staffing methodology as is used in Open Enrollment, the change request would provide enhanced staffing February through July.
 - CEC staffing component of Change Request 11 would be \$1.57 million.
 - The 2023 budget already includes funding for this purpose.

OE and 'Unwinding' Call Volume
Estimates and Staffing



Contract Amendments

- CEC staffing for Medicaid Unwinding (CRMnO 11)
 - \$1.57 million to appropriately staff the CEC to support customers transitioning from Medicaid at the of the Continuous Coverage Requirement.
 - Funding for this purpose already included in the 2023 budget
 - Recommend approval for the CEC component of this CR
- Shared Support Systems (Telephony and CRM) for 2023 (CRMnO 15)
 - \$180,480 to maintain access to shared customer support systems
 - Funding for this purpose already included in the 2023 budget
 - Recommend approval

Contract Amendments - Motions

CEC staffing for Medicaid Unwinding (CRMnO 11)

- **Proposed Motion:** Move that the Board authorize the CEO to amend the Optum contract to increase Customer Engagement Center staffing to support customers transitioning from Medicaid at the end of the Continuous Coverage Requirement, with an increase in the not-to-exceed (NTE) amount of \$1,568,350.

Shared Support Systems (Telephony and CRM) for 2023 (CRMnO 15)

- **Proposed Motion:** Move that the Board authorize the CEO to amend the Optum contract to maintain access to shared support systems, with an increase in the non-to-exceed amount (NTE) of \$180,480.

14. Public Comment



15. Other Board Business



16. Next beWellnm Board Meeting- March 17, 2023



17. Adjournment





THE PLACE TO SHOP, COMPARE AND BUY HEALTH INSURANCE. *Affordably.*

beWellnm.com | 1.833.ToBeWell



NEW MEXICO HEALTH INSURANCE EXCHANGE