

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, NOVEMBER 18, 2022, 8:30 A.M.

BOARD MEMBERS:

Chairman David Shaw
Quinn Lopez
Dr. Mark Epstein
Dr. Nandini Kuehn
Superintendent Toal
Nicole Comeaux
Jane Wisner
Anne Saipan
Dr. Nancy Wright
Dan Foley
Brandon Fryar
Sharon Clahchischilliage

Minutes prepared by Mary-Margaret Scrimger 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

On a motion duly made, it was resolved to approve the agenda for the November 18, 2022, meeting. Motion carried.

3. APPROVAL OF THE MINUTES OF THE SEPTEMBER 16, 2022, beWellnm BOARD MEETING – CHAIRMAN DAVID SHAW

On a motion duly made, it was resolved to approve the minutes from September 16, 2022. Motion carried.

4. CHAIRMAN'S REMARKS – CHAIRMAN DAVID SHAW

Chairman David Shaw welcomed Bruce Gilbert, the new CEO.

5. MATTERS FROM INTERIM CEO – HEATHER KORBULIC AND BRUCE GILBERT

- a. New CEO:** Bruce Gilbert addressed the Board, noting that the work as CEO is an opportunity to make a difference. Bruce Gilbert has spent his three days with the company meeting people and creating contact and context. The public health emergency is going to end soon, which will change the industry, and the current moment is an important time, as it is open enrollment. The system

is working, albeit with issues, and is significantly ahead of other comparable institutions. Bruce Gilbert would like to create year-to-year comparisons and strong data collection.

- b. Open Enrollment:** Heather Korbolic noted the additional data included in the presentation, as per the Board's request. Open enrollment has been steady and abandoned calls are down, resulting in approximately one abandoned call per day. Approximately 12% of call activity is from new clients.

Reporting from last year is complicated so a comparison is challenging, however, there are hard numbers regarding enrollment, which is currently 34,192, up from 29,330. Heather Korbolic noted that the busy season has not yet occurred and there are 61 days left to increase enrollment numbers. The program is not at saturation. Medicare numbers and uninsured numbers need to be reviewed. While brokers have given good feedback, there are still areas to improve.

CMS was supposed to provide a 60-day notice to the states but no notice was provided. Due to this, there is the assumption that beWellnm has another 90 days. Technical releases are being modified accordingly. There is concern regarding staffing, and while there are strongly trained staff, the staffing environment is changing. Politically, Congress wants to change how money is going to the states, which could be very challenging to a state's bottom line. With all these changes, the plan created will need to be a living document.

Kiernan Conn provided information on the readiness of open enrollment. The number and severity of defects were extremely low. Even with the ones identified, it can still be released for enrollment. The 12 severe defects have been addressed. The call center is ready, with over 60 staff trained and ready to answer the phone. There is a new payment report to improve the system. Staff are increasing their flexibility to allow for beWellnm to succeed. The team reviews the numbers daily to see what has occurred and how to improve.

The Board requested comparables for functional call centers and Kiernan Conn noted that the reduction in dropped calls is a good demonstration of the success of the call center. There is a detailed plan for things going wrong, who to call, and how to react. This is how significant the level of planning has been.

- c. Renewal Data:** Brent Earnest addressed the auto-renewal data, and nearly all candidates were auto-renewed. Colin Baillo was highlighted as being integral to this data. Native Americans are being offered premium assistance and data are being pulled on how successful this program is.

The Board discussed active re-enrollment, which is customers actively shopping and comparing. This is encouraged, to ensure the program selected is correct. Brent Earnest discussed the different plans, assistance, tax credits, etc. The Board requested information on whether the turquoise plan subsidization aligns with the target demographic population.

Brent Earnest discussed call center data, abandoned calls, turnaround, wait times, etc. The team is having daily conversations about how to improve on this, addressing issues, and implementing solutions.

There are two releases planned. December 2022, for public health emergency changes, and March 2023, for long-term solutions regarding the public health emergency. Scope and timeline are being evaluated based on public health emergency extensions. The team is testing for the December 2022 release and tax forms being sent out.

- d. **Media and Marketing Outreach:** Maureen Manring presented the outreach information. There have been extensive advertising releases including Spanish ads and outreach in the Native American community. The ad showing health insurance to be more affordable is the most popular thus far. The website has been updated to facilitate a more consumer focus and to support open enrollment. Enrollment events have been used to assist with enrollment and education. Social media is being geo-targeted.

There are community ambassadors to allow for specified support, such as an ambassador fluent in Cantonese. One of the main changes is the ability to immediately communicate with clients and regarding system changes. There has been effort to ensure that beWellnm is top in SEO.

6. **KPMG PRESENTATION**

Amiran Gelashvili noted that he is the managing director at KPMG for healthcare and government practice. He leads the *Affordable Care Act* domain. KPMG is invested and committed to healthcare, with the intent to improve the experience for consumers. KPMG evaluated consumer impact. While the beWellnm system is functioning, there are areas for technological improvements. Areas to improve include the flow of the system, and broker dashboard.

The most significant change is an earlier auto-renewals dry run, as it was significantly late. Heather Korbolic noted that the team agrees and is working to avoid a repeat. All defects have been traced to the KPMG recommendations and it was noted that some challenges are harder to solve than they appear, which consumes excess budget and time. However, the team is looking to address everything in question.

A committee of change managers prioritizes items based on scope and severity. It was noted that knowing when people drop out of the application would be beneficial, such as whether it were on the household income page, etc. However, this information is not currently available. Amiran Gelashvili noted that a dry run in June/July, instead of October, would be beneficial to track challenges and create a realistic view of the consumer population.

Heather Korbolic noted that 1095s have been overlooked. KPMG's engagement offers some comfort, however, there will be an increase in call volume for these. The team is working on the training, the policy, and the tools to ensure changes are made to the 1095As.

Amiran Gelashvili explained that KPMG's role is to ensure that beWellnm has support at the end of the contract. The Board noted the importance in ensuring the vendor is aware of changes well in advance. Heather Korbolic explained there was no robust testing in 2021, which is why KPMG was brought in. Part of KPMG's objectives were to ensure that beWellnm was self-sufficient afterwards, specifically with testing.

It is possible that KPMG will be requested to return afterwards to ensure the internal team is strong. There are efforts to create a team in anticipation of KPMG departing. Once this is in place, there will be more planning on what and how things will be tested.

Dr. Mark Epstein asked whether there were plans to have enough separation to reduce bias in the internal team, and it was answered that this will be put in place. Internal staff have been evaluated for role fit, as to bring in beWellnm-specific knowledge, unfortunately however, this was not possible.

Heather Korbolic noted that the challenges in relation to the 1095s are unknown. This could be a significant issue at the release. This is new to beWellnm but is not new to KPMG. Part of the issue is that the team does not know how significant the challenges will be or what the challenges will be. Clear policy is required as this is a tax form.

Dan Foley noted he was not in support of internal testing and it would be wise for a third party to be responsible for testing. Bruce Gilbert explained that once he has a better understanding of the situation, it may be warranted to extend KPMG's contract. Heather Korbolic suggested that there be an internal conversation regarding this and that a hybrid model may be best. Improvements will occur over time for the 1095 process.

7. **COMMITTEE REPORTS**

- a. **Native American Standing Committee - Sharon Clahchischilliage:** Heather Korbolic noted that sponsorship will be occurring. Maureen Manring explained that there are new partnerships, such as with the New Mexico Health Council for Native Americans. The Committee met with the Santa Fe Health Center on November 17, 2022, to discuss a strategy for the uninsured. There are going to be various events to reach out to the Native American community, which is assisted via an elite broker, and ads have begun.

Miranda Tso noted the first Native American advisory committee meeting has occurred. This Committee will allow for tribal representation, will meet every two months, and outreach will occur for this Committee. For the Native American community, there is significant work to be done. It was noted that Native Americans can enroll at any time of year, which should influence advertising and outreach.

- b. **Operations Committee – Dan Foley:** A dashboard is being created to review operations and solidify goals and objectives. The Committee wants to work with longer-term goals, rather than being reactive. Having a workable dashboard is important for long-term success.
- c. **Outreach and Education Committee – Mark Epstein:** There is work to do with vendors to ensure there is data regarding metrics and goals.
- d. **Finance Committee – Brandon Fryar:**

On a motion duly made, it was resolved to approve an increase in the Optum contract not-to-exceed the amount of \$565,896 for the implementation of new functionality to ease the transition from Medicaid to Marketplace coverage (PHE release 2.6). Motion carried.

On a motion duly made, it was resolved to approve an increase in the Optum contract not-to-exceed \$479,174 for implementation of the long-term PHE unwinding solution, easy enrollment application/enrolment support, removal of the 23rd of the month rule, and improvement in voluntary terminations (Spring release 2.7). Motion carried.

8. OTHER BOARD BUSINESS – Directors and Heather Korbolic

It was requested and agreed upon to re-establish the Legislative Committee due to anticipated changes to the landscape. It was requested that Board members only communicate what has been clearly decided by the Board and communicated via the Chairman. It was suggested that there be a full-time person for this advocate role.

9. PUBLIC COMMENT

Barbara Webber with Health Action New Mexico expressed her want to provide positive feedback regarding Heather Korbolic, Brent Earnest, and Maureen Manning regarding their work in the last year, noting there have been significant positive changes. It is extremely important to ensure that people don't just have access to healthcare but are also able to afford their prescriptions. There are multiple ways to reduce costs in New Mexico.

10. NEXT MEETING

The next Board of Directors meeting will be held on January 27, 2023.

11. ADJOURNMENT

As there were no addition material to cover, the meeting was adjourned.

DISCLAIMER

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

Director

Director

Date

Date