

AGENDA
PENNSYLVANIA HEALTH INSURANCE EXCHANGE AUTHORITY
BOARD of DIRECTORS MEETING

Date: April 16, 2020
Time: 12:00 p.m.
Location: +1 (267) 332-8737,,206365317# | [Join Skype Meeting:](#)
<https://meet.lync.com/pagov/tglazer/1JOZLFC9>

1.0 Preliminary Matters

1.01 Call to Order

1.02 Roll Call

- Paula Sunshine, IBC - **Present**
- Sheryl Kashuba, UPMC Health Plan - **Present**
- Tia Whitaker, PACHC - **Present**
- Antoinette Kraus, PHAN - **Present**
- Mark Nave, Highmark - **Present**
- Jessica Brooks, Pittsburgh Business Group on Health - **Present**
- Todd Shamash, CBC - **Present**
- Laval Miller-Wilson, PA Health Law Project - **Present**
- Dr. Rachel Levine, DOH – **Absent**
 - Designee Meghna Patel - **Present**
- Secretary Teresa Miller, DHS – **Absent**
 - Designee Lisa Watson, DHS - **Present**
- Commissioner Jessica Altman, PID – **Present**

1.03 Approval of Previous Meeting’s Minutes

- *Discussion: None*
- **Motion:** *To approve as true, correct and accurate the minutes recording the events, actions and details of the March 19, 2020 Public Meetings of the Pennsylvania Health Insurance Exchange Authority Board.*
- Motion:
 - Paula Sunshine
- Second:
 - Sheryl Kashuba
- Yays:
 - All Board Members
- Nays:
 - None

1.04 Opportunity for Public Comment

- *Please note that public participation is permitted at this meeting, as required by the Sunshine Act, 65 P.S. § 280.1. In the absence of official policy relating to public comment at Board meetings (which the Board anticipates will be forthcoming), and to ensure the orderly progress of today’s meeting, all comments should be directed to the Chairperson, and should be limited to no more than five (5) minutes in duration. Questions asked of the Chairperson or the Board as part of public comment may or may not be addressed at the meeting.*
- No public comment

2.00 Action/Discussion Items by the Board

2.01 COVID19 Update and Planning Efforts

Discussion: Executive Director Sherman spoke to the ongoing monitoring and planning related to the COVID19 pandemic. He detailed how increased unemployment might result in more Pennsylvanians losing employer provided health insurance and that projections suggest Pennsylvania could see an increase in Medicaid and marketplace enrollment. Sunshine noted that most employers had thus far been utilizing furloughs, allowing employees to remain on an employer's insurance coverage. Sherman stated the Exchange Authority seamlessly adopted Governor Wolf's March telework directive for staff and contractors that were co-located with the Exchange Authority. Sherman highlighted upcoming deadlines that could be impacted by COVID19 including standing-up the eligibility and enrollment system and call center, both of which must be operational for 2021 Open Enrollment. Sherman shared that GetInsured converted its Nevada call center to a virtual call center since the spread of the pandemic. Sunshine asked about the Exchange Authority's call center planning and if the Exchange Authority could provide an update on plans in the May Board meeting. Kashuba asked for this to include pros and cons of proceeding with a virtual call center. Sherman agreed to both. Miller-Wilson asked what the Exchange Authority would be losing due to COVID19 to which Sherman stated that GetInsured signed a lease in Atlanta, Georgia. Absent COVID-19, the Exchange Authority would have a standard call center with all operational and training staff being in Atlanta. With a virtual call center, the Exchange Authority would lose the in-person approach to the call center. Nave added that most employers have had to go virtual due to COVID19 and asked if hiring was still to focus on the Atlanta metro area, to which Sherman said yes. Sunshine raised the question of a permanently remote call center and suggested a long-term plan weighing options be crafted. Watson added that their team is operational remotely. Hannah Turner (Director of Operations) thanked folks for their feedback and shared that all hiring and training will continue on schedule and be remote at this time and that there is ongoing communication with Nevada to learn from there experiences. The Chair recapped the conversation and asked if it made sense to revisit this topic in May. Whitaker, Sunshine, Nave, Brooks agreed. Whitaker asked we determine a business continuity plan for the pandemic going dormant, businesses resume standard practices, and the pandemic resurfacing during Open Enrollment. Sherman said this is something the Exchange Authority is exploring and planning for.

2.02 Standard Administrative Updates

Discussion: Sherman shared personnel updates including the hiring of Chief Information Officer Duane McKee and Procurement and Fiscal Management Specialist Gwen Zeh. Heather Lemmon (Chief Finance Officer) recapped 2020 Q1 financials including that anticipated revenue is on track and that the Exchange Authority is currently under budget on expenses. Lemmon also mentioned we are awaiting our response from federal partners on the Exchange Authority's Advance Planning Document funding request. Hannah Turner (Director of Operations) shared updates related to Exchange Authority insurer partners including that insurer integration testing has begun. Kyrie Perry (Chief of Staff) shared stakeholder engagement updates including that the initial meetings of the Outreach & Education Workgroup and Broker Workgroup were held. The Board had no questions.

2.03 Standard Technology and Operations Update

Discussion: Stars on a String presented by Kiernan Conn in which overall project status were shared, consistent with the slide. The Board had no questions.

2.04 2021 Rate Filing Overview & Reinsurance Update

Discussion: Shannen Logue, Deputy Insurance Commissioner of Product Rate Regulation and Megan Barber, Policy Director at the Pennsylvania Insurance Department spoke to their 2021 rate filing process and the launch of the state's reinsurance program. The Board had no questions.

2.05 Technical, Operational and Policy Decisions

Discussion: Turner presented and stated 2021 plan certification Proposed Requirement 4, related to producer payment schedules, was proposed to ensure transparency and to support producers' ability to strategize how they'll manage their book of business. Given the uncertainty relate to COVID19 and other feasibilities, the Exchange Authority recommended withdrawing this proposal. No further discussion.

2.06 Brand Update and Naming

Discussion: Perry introduced Amanda Forr and Ann Merrick from the Bravo Group who presented two naming options as well as the corresponding market testing results. Bravo expressed that the name "Pennie" will allow the Exchange Authority to reframe health insurance in an unexpected way that is free from the baggage of the typical negative associations with both the insurance industry and government. Bravo concluded that they believe the white space, the lack of politicization and the polarization and therefore, the more universal appeal of Pennie over the other naming choices, makes Pennie their recommendation for helping the exchange to grow among new target audiences. Kraus noted that she fears people will spell the name with the letter Y and therefore that will cause confusion. Exchange Authority and bravo acknowledge this and stated there are ways to mitigate misspellings. Brooks stated, "I love the name Pennie." Sherman stated the Board would enter Executive Session to discuss matters of intellectual property.

Entered Executive Session

Re-entered Public Session

Discussion: Sherman recommended Pennie suggesting the name matters less to existing customers, but needs to appeal to a resistant, remaining uninsured which Pennie likely does better. Perry added that Pennie sparks curiosity and will live in a white space, allowing it to be noticeably disruptive which will capture commonly unreceptive audiences. Chair noted that both names have great potential and asked the Board for input. Kashuba said she was leaning towards Commonwealth as it was most traditional but has since been moved to prefer Pennie. Miller-Wilson said he's been persuaded by the white space argument of avoiding polarization and reminded us of the 21-year old program Health Choices who successfully adopted this approach. He also noted the importance of the right visual identity and tagline. Others concurred. Watson, Nave, Whitaker and Kraus echoed the group stating they leaned towards Commonwealth as it was familiar but now prefer Pennie. Kraus suggested the Exchange Authority be thoughtful of those that may spell it "penny" to which Perry stated this has been considered and all spelling variations will be purchased when web domains are procured. Sunshine stated "We've been at this for seven years. We have the same people in the Exchange we had when we started, and we had the same folks that we've been trying to convince the virtues of health insurance for the seven years... I think it's time to try something new." Sunshine continued stating that she prefers Pennie. Chair noted a sense of collective conclusion and recommended a motion.

Motion: *I would welcome a motion to adopt Pennie as the public facing name of the Pennsylvania Health Insurance Exchange Authority.*

Motion:

- Laval Miller-Wilson

Second:

- Jessica Brooks

Yays

- All

Nays

- none

3.00 Executive Session

Zach: Thank you to the Board, to the Bravo Group, to the team for all of the work and consideration thoughts that went into getting a name. We have a name, now that's very exciting. So, we are about to go into Executive Session to talk about contract-related items.

Public session line remained open while Executive Session was conducted.

Re-entered Public Session

Chair: took role, there was a quorum

Motion: *To authorize the Exchange Authority to enter into a contract for independent verification and validation and a security assessment, with a vendor on DGS's ITQ in accordance with DGS's approved waiver, and to permit the executive director to execute the contract.*

Motion:

- Tia Whitaker

Second:

- Todd Shamash

Yays:

- All

Nays:

- None

Motion: *To permit the Exchange Authority to negotiate a sole source amendment to the GetInsured contract if there are no protests at the conclusion of the statutorily required public notice period.*

Motion:

- Sheryl Kashuba

Second:

- Lisa Watson

Yays:

- All

Nays:

- None

4.00 Adjournment