

**IDAHO HEALTH INSURANCE EXCHANGE
DBA YOUR HEALTH IDAHO**

**MARKETPLACE COMMITTEE
MINUTES
MARCH 31, 2015**

1. COMMITTEE MEMBERS PRESENT

- Mr. Mark Estess, Chair
- Mr. Fernando Veloz, Vice Chair
- Mr. Tom Shores
- Ms. Zelda Geyer-Sylvia
- Representative John Rusche (via teleconference)
- Director Dick Armstrong

2. OTHERS PRESENT

- Mr. Pat Kelly, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Mr. Ethan Owen, Your Health Idaho
- Ms. James Wong, Your Health Idaho
- Ms. Wanda Smith, Your Health Idaho
- Mr. Bob Vanderbilt, Your Health Idaho
- Mr. Michael Fairweather, Accenture
- Mr. Vince Lam, Accenture
- Ms. Tamkeen Rasool, Accenture
- Ms. Sara Chinikamwala, Accenture
- Ms. Becky Webb, GetInsured
- Mr. Greg Kunz, Idaho Department of Health & Welfare
- Ms. Julie Hammon, Idaho Department of Health & Welfare
- Mr. Tom Trail, AARP Idaho
- Mr. Doug Dammrose, Mountain Health Coop
- Mr. Peter Sorensen, Blue Cross of Idaho

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code § 67-2343, the Marketplace Committee meeting of the Idaho Health Insurance Exchange (dba Your Health Idaho) was called to order by Mr. Mark Estess, Chair of the Committee (Chair), at 8:15 AM, Tuesday, March 31, 2015, at the offices of Hawley Troxell Ennis & Hawley, 877 W. Main Street, Suite 1000, Boise, Idaho. In accordance with Idaho Code § 41-6104(8), the meeting was held in an open public forum and was streamed in audio format. Members of the public could access the audio stream by dialing into a telephone number that was included in the notice of meeting posted on the Exchange Board's Web site and at the meeting location.

4. ROLL CALL

Mr. Veloz called the roll and determined that the Chair, Mr. Shores, Ms. Geyer-Sylvia and Director Armstrong were present resulting in a quorum.

Representative Rusche (via teleconference) joined at 9:37 AM.

5. APPROVAL OF PRIOR MEETING MINUTES

Motion: Mr. Shores moved to approve the meeting minutes from the February 3, 2015 Marketplace Committee meeting as presented.

Second: Mr. Veloz.

The motion carried.

6. REVIEW OF AGENDA

Motion: Mr. Veloz moved to add the Complex Case RFP discussion and motion to the Operations Update.

Second: Mr. Shores.

The motion carried.

7. OPERATIONS UPDATE

(a) Complex Cases

Mr. Wong stated that the FFM currently requires complex cases be closed within 15 days. YHI intends to mirror the FFM Service Level Agreement on this point. A Complex Case System should be auditable and reportable against SLA in order to satisfy audits and/or other information requests. YHI seeks to establish an SLA with complex case parties and needs a secure tracking system that serves and works effectively across multiple stakeholders. YHI will execute an RFP to look into various system solutions to address complex case management in a secure environment. The targeted dates include:

- March 31 - Marketplace Committee motion to proceed
- April 17 - Board delegation to Marketplace
- Late April - RFP Release
- Mid May - Proposal Evaluation Team (PET)
- June - Marketplace Committee approval of PET and contract execution

Director Armstrong asked for an estimate of the number of current cases that are classified as complex cases. Mr. Wong mentioned that there are currently 300 complex cases with an average resolution time ranging from several hours to several weeks. This process will be ongoing as there will likely always be several hundred cases to resolve at any given time. Director Armstrong inquired if the individuals who are brought on to execute this contract will be

independent contractors or YHI employees. Mr. Wong stated that this will not require additional employee headcount, but instead will be a software solution that meets the above requirements.

Mr. Shores would like to know how this is going to make the process more efficient. YHI currently has a manual tracking system. Mr. Wong said the current system is not across platforms and not auditable, and therefore YHI is looking at a cloud-based software system solution to streamline the process. Mr. Shores would like to see a system in place in which the agents and brokers can access the information in a secure manner allowing them to keep tabs on their clients with complex cases. YHI expects the solution will cost no more than \$95,000 up-front. The annual maintenance will cost is estimated at \$10-15k per year, depending on the number of licenses. YHI is considering 25-50 licenses. Ms. Geyer-Sylvia said this sounds like a CRM system and thinks that it is going to cost much more. She recommends that YHI develop the requirements and then come back with a solution. She also inquired as to whether DHW already has a system which does this and wondered if YHI can leverage what is already created. Mr. Owen stated that YHI needs a system which integrates YHI, DHW, GI and the carriers in a secure environment and therefore needs to create a new solution that will be accessible to each entity.

Motion: Mr. Veloz moved that the Marketplace Committee recommend to the Board that the Board authorize the Marketplace Committee to; 1) conduct an RFP for a Complex Case Management tool; 2) establish a Proposal Evaluation Team (PET) to evaluate responses to the RFP; 3) accept the recommendations of the PET; and 4) execute the contract in an amount not-to-exceed \$95,000 with annual operating costs not to exceed \$15,000.

Second: Mr. Shores.

The motion carried.

(b) Marketplace Dashboard

Mr. Wong reviewed the dashboard and said that it is once again presented in a slightly different format. In the upper left corner the numbers represent individuals, showing over 87,161 enrolled and 83,158 effectuated as of March 10, 2015. That number will rise slightly over the next month or two. 70% of the enrolled and effectuated are financial and 30% are non-financial. There have been 138,818 total calls into the call center, 19,569 emails received and responded to and a total of 17,732 tickets created. The YHI website has seen 9,460,412 total page views with an average session duration of 19 minutes and 35 seconds.

(c) Operations Status by Work Stream

Mr. Wong said that the Operations Team has been tackling a lot of issues and they continue to work through these. Complex cases and ticket management are included in the RFP, and in the ticketing area the team continues to work through the flow of tickets that come through with 30% of the issues being related to a delayed response time from the carriers.

Mr. Shores said that the carriers are having issues with the 834 files. The files are coming from YHI with multiple steps to occur, and the carriers aren't able to handle multiple issues. Ms. Geyer-Sylvia said the system is a standard system that is regulated so the team might need to

look at the process and change how the 834 files are created to work more effectively within the existing system. Director Armstrong said this process does have to do with dates in the system. The way DHW processes eligibility for welfare is much different than how YHI processes eligibility.

(d) Ticket Backlog Management

Mr. Wong said that Ticket Backlog Management is a very critical area that YHI is focusing on. There continues to be a high volume of tickets, and these need to be processed in a timely manner. The carriers and DHW report issues and reinstatement requests through tickets. The team is looking to change this and find a way to do it differently. The team is also looking at Pre-qualification of consumer requests which would minimize tickets created by identifying SEP qualities at the initial consumer call. Ms. Geyer-Sylvia asked if some tickets would be put in the Complex Case System. Mr. Wong said they would, and YHI would gain tremendous efficiencies with the complex cases, but that basic tickets would remain here.

Other steps to address the ticket backlog include tracking Support inbox emails, workload balance, putting special projects on hold, and multiple daily checkpoints to make sure that the team can get through the load of tickets as quickly as possible.

8. PROCESS IMPROVEMENT CHECKPOINT

Ms. Chinikamwala mentioned that YHI is improving governance by targeting communication, training and organizational structure. She said that since the last meeting, YHI has named Ms. Jody Olson as the Communications Lead. YHI is working with Ms. Olson to develop an overall goal of better structure and program governance by defining communication priorities and developing communication processes. YHI has always placed a large emphasis around outreach and education with external stakeholders, and will now also focus on better communication with the internal teams and vendors.

There has also been a Training Development Team formed lead by the Training Lead, Ms. Olson, to develop trainings for CSRs, Consumer Connectors and stakeholders. By defining basic processes and accountability, YHI will be able to structure and create materials in advance, all according to a Communications and Training Roadmap. The Roadmap will include policy updates, technology updates and operational updates to be communicated regularly and aid in the creation of a training program. The processes and accountability for these updates is still being defined. The goal is to improve the communications and training on the existing communication channels that are already in place.

The Organizational structure is also improving as the team has focused on creating an organizational chart, developing an organizational project plan and assigning RACI attributes. One example of a process around policy updates would be the seamless experience from content creation to communications to training. These all exist today but more controls are being put in place. As process improvement work is finalized, this task will be transitioning to the new Process Improvement Lead at YHI.

Mr. Shores mentioned that if everything is put in a handbook it won't be seen and could be inaccurate as this information can change regularly. He feels that the Agent Training webinars

have not been successful. Ms. Chinikamwala said that the team is looking at many different solutions and ways to communicate this information and improve on the existing communication structures. These structures will allow for updates and other information to get to the agents before they even have to ask for it.

9. PMO UPDATE

Mr. Vanderbilt reviewed the Program Dashboard and covered the major accomplishments and some of the risks. The team has completed the Integrated Release Plan and the Roadmap has been reviewed with feedback incorporated from stakeholders and CMS. This will be published weekly. Carrier testing is mostly complete, and is on track. The team has completed the end-to-end testing, with the update 2.4 scheduled to be released April 22. Four new staff have been added to YHI as some third party vendors transfer off.

Upcoming milestones include the 2.4 release, the SMART Report due 4/1, which is on track and completed, the IRS Testing Go-Live and completion of the dental requirements. Some risks include GI Carrier Integration Testing and carrier effectuations.

Mr. Shores asked about the updates included on release 2.4. Ms. Tamkeen Rasool said the minor releases are focused on pain points and process improvements. Mr. Owen reviewed some of the practical implications for Mr. Shores. Mr. Owen will send a complete list to Mr. Shores.

10. CMS UPDATE

YHI continues to maintain a frequent and strong relationship with CMS to ensure that requirements are met, the 2015 reporting structure is in compliance and all requests are addressed in a timely manner. Mr. Kelly reviewed the weekly calls with CMS, Technology Roadmap, operational pain points, and things that don't apply to YHI but may impact the team.

Many components of the SMART Compliance Audit do not yet apply, but it will be good to see what will need to be answered for next year. YHI has continued to express the inefficiencies with regards to SHOP. CMS is listening and is providing one more year of open enrollment with a manual SHOP process and YHI is still working with them to develop solutions for open enrollment 2017 when Idaho must implement SHOP. Ms. Geyer-Sylvia asked how YHI could use grant funds in 2017. Mr. Kelly said that SHOP requirements and new technology will be implemented in 2016 and grant funds would be used for this purpose. He stated that YHI is keeping all the options on the table for SHOP.

CMS announced last week that anyone with an incorrect 1095 and/or already filed taxes does not need to file an amended return and the IRS will not seek penalties. YHI is reviewing the broader implications of this change. So far, there are 4 known impacted 1095s in Idaho.

The Committee took a 15 minute break at 9:28 am and reconvened at 9:40 am.

11. POLICY UPDATES

The Project Steering Team continues to meet to discuss policy and operations. The following slides represent the most important discussion topics and decisions that have been made since the last Marketplace Committee meeting.

Mr. Wong shared the QHP certification timeline for 2015, which aligns with the DOI published plan certification timeline:

March 6 - Carriers to notify DOI of their intent to offer 2016 QHPs
May 1 - QHP rates and forms filings due in SERFF, Parts I-III in HIOS (as applicable) and YHI to provide Carrier Participation Agreements.
May 8 - QHP binder filings due in SERFF
June 1 - Carrier plan preview begins
July 24 - Final day for carriers to submit corrections and objection responses
July 31 - YHI participation agreement due
August 28 - DOI to provide final QHP recommendations to YHI
August 31 - QHP certification notices provided
September 1 - Anonymous shopping available to the public
October 1 - Open Enrollment begins.

Ms. Geyer-Sylvia said this timeline is incorrect and the validation information is wrong. Mr. Sorensen said that the carriers should have until mid-September to validate. It is his understanding that anonymous shopping will not begin until October 1.

Mr. Wong reminded the group that Idaho did not extend a Special Enrollment for those consumers who did not purchase insurance in 2014 and now realize the impact of the tax penalty.

The Dental Open Enrollment Period will mirror open enrollment and special enrollment periods, and consumers will not be able to shop for a QDP year-round on the exchange.

Regarding off-Exchange plan expirations, YHI will allow an SEP anytime an individual has an off-Exchange plan expire outside of the open enrollment period, even if the individual has the option to renew. This will be categorized as its own SEP, and not listed under loss of Minimal Essential Coverage (MEC). Ms. Geyer-Sylvia said her understanding is that this will only pertain to individuals who have a QHP off-Exchange. For example, many student health plans are not Qualified Health Plans so they would not qualify for a special enrollment period if this is the case. Mr. Sorenson said the intent of this decision is for people who lost their qualifying coverage. When their policy runs out and is no longer available, they deserve an SEP. It is recommended that clarification around this policy be reviewed and shared with the Committee. Mr. Kelly said the language needs to be revised by the Project Steering Committee, and then will be brought back to the Committee and then to the Board. This information, and all policy changes, need to be communicated to the carriers and the agents.

12. EXECUTIVE SESSION

Motion: Mr. Veloz moved that the Committee enter into Executive Session pursuant to Idaho Code Section 67-2435 to consider documents that are exempt from disclosure under YHI's public records policy and Idaho's public records act pursuant to Idaho Code 67-2435 (1) (d).

Second: Mr. Shores.

The motion carried.

Representative Rusche left the meeting at 9:49 am.

Executive Session Roll Call: Mr. Veloz called the roll and determined that the Chair, Mr. Shores, Ms. Geyer-Sylvia and Director Armstrong were present resulting in a quorum.

The Committee entered into Executive Session at 9:50 AM and reconvened at 10:18 AM.

13. PRIVACY PRE-ASSESSMENT RFP UPDATE

Mr. Owen reviewed the Privacy Assessment RFP and is recommending Deloitte & Touche LLP for the contract. The committee requested that the contract stipulate that Deloitte & Touche LLP be excluded from any remediation efforts, in order to maintain independence as well as not be incented to create findings from which they could profit. Mr. Owen agreed to add language to that effect.

Motion: Mr. Veloz moved that the Marketplace Committee recommend to the Board for approval that Deloitte & Touche LLP be selected as the vendor of the Privacy Assessment RFP and, subject to the negotiation of an acceptable contract, that a contract be awarded to Deloitte & Touche LLP consistent with the RFP in an amount not to exceed \$195,000, which funds are not included in the approved FY15 budget, and were included in the grant awarded on December 22, 2014; and that the Executive Director and Chair of the Marketplace Committee would be authorized to negotiate and execute such contract.

Second: Mr. Shores.

The motion carried.

14. APPROVALS FOR STATEMENTS OF WORK

(a) Accenture PMO & Testing

Mr. Kelly spoke about two items related to PMO and Testing work streams. At the February Marketplace and Board meetings, YHI extended the PMO and QA/Testing SOWs through the end of March. The rationale for this was that the Roadmap hadn't matured enough to specify resources. YHI has since then refined the Roadmap and engaged a local PMO lead. This has generated savings and shifted the PMO contract to a time and materials basis instead of fixed fee. The current level of spend is reduced by about \$450k to \$256,135 per month and testing was reduced to \$168,131 which is a reduction of about \$61,823. The offset of the PMO is \$300k after the local PMO lead is paid. Ms. Geyer-Sylvia says it looks like YHI is still highly dependent on extremely expensive resources and should be shifting off of this. Mr. Kelly added that the changes to the system are addressed by a number of points in the Roadmap. They all need to be tested to make sure they work and to make sure they don't break any other part of the system. Also, a large amount of work around change reporting is needed. Ms. Geyer-Sylvia is concerned how this will work after the grant is gone. Mr. Kelly said that after this year, the Technology Roadmap will not be at the level of 2015 spend going forward.

Motion: Mr. Veloz moved that the Marketplace Committee recommend to the Board, in connection with YHI's existing PMO contract with Accenture to execute Attachment 14, dated effective as of March 2, 2015, in an amount not to exceed \$3,336,786 through December 23,

2015. Of that amount, \$1,187,104 is included in the approved FY15 budget, \$2,149,682 is not included in the approved FY15 budget, is recommended for approval and inclusion in FY16 budget, was included in the grant awarded on December 22, 2014 and that the Executive Director and Chair of the Marketplace Committee would be authorized to negotiate and execute such Statement of Work.

Second: Mr. Shores.

The motion carried.

Mr. Shores and Ms. Geyer-Sylvia abstained.

15. NEXT MEETING

The next meeting will be held in late June or early July. Ms. Fulton will send out a Doodle poll.

There was additional discussion about dental. It was requested that all information that is presented about dental be specific to adult or pediatric.

16. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 10:40 AM.

Signed and respectfully submitted,



Mark Estess, Committee Chair