

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

**YOUR HEALTH IDAHO BOARD
MINUTES
FRIDAY, JUNE 16, 2017**

1. BOARD MEMBERS PRESENT

- Mr. Stephen Weeg, Chair
- Mr. Scott Kreiling, Vice Chair
- Mr. Kevin Settles, Treasurer
- Mr. Hyatt Erstad, Secretary
- Mr. Tom Shores
- Ms. Karen Vauk
- Dr. John Rusche (via teleconference)
- Mr. Fernando Veloz
- Dr. John Livingston
- Ms. Margaret Henbest
- Ms. Candace Sweigart (via teleconference)
- Ms. Janice Fulkerson
- Senator Jim Rice
- Rep. Kelley Packer (via teleconference)
- Director Dean Cameron
- Director Richard Armstrong

2. OTHERS PRESENT

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Mr. Layne Bell, Your Health Idaho
- Mr. Jeff Hull, Your Health Idaho
- Ms. Karla Haun, Your Health Idaho
- Ms. Alanee DeRouen, Your Health Idaho
- Ms. Frances Nagashima, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Mr. Mike Stoddard, Hawley Troxell
- Mr. Russ Barron, Idaho Department of Health & Welfare
- Mr. Jeremy Pisca, Risch Pisca, PLLC
- Ms. Emily Patchin, Risch Pisca, PLLC
- Ms. Tammy Perkins, Office of the Governor
- Mr. Peter Sorensen, Blue Cross of Idaho
- Ms. Lori Wolff, Idaho Department of Health & Welfare
- Mr. Norm Varin, PacificSource Health Plans
- Ms. Moriah Nelson, Idaho Primary Care Association
- Mr. Shad Priest, Regence Blue Shield
- Mr. Brian Kane, Idaho Attorney General's Office

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code §74-204, the Board of Directors meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Stephen Weeg (Chair), at 9:04 a.m., Friday, June 16, 2017, at the State Capitol Building, Room WW55. In accordance with Idaho Code §74-203 (1), the meeting was held in an open public forum and was streamed in audio format on the Idaho Public Television web site.

4. ROLL CALL

Mr. Erstad called roll and determined that The Chair, Mr. Kreiling, Mr. Settles, Mr. Shores, Ms. Vauk, Mr. Veloz, Dr. Livingston, Ms. Henbest, Ms. Sweigart (via teleconference), Ms. Fulkerson, Senator Rice, Rep. Packer (via teleconference), Director Cameron, and Director Armstrong were present, resulting in a quorum. Dr. Rusche joined the meeting via teleconference at 10:02 a.m.

Mr. Edgington, Ms. Maher, and Representative Erpelding were absent.

5. PUBLIC COMMENT PERIOD

The Chair and Mr. Kelly thanked Director Armstrong for his service as a Board member and assisting Idaho in getting YHI up and running.

Chair Weeg welcomed Russ Barron, the new Director of the Department of Health and Welfare.

6. PRIOR MEETING MINUTES

Motion: Mr. Erstad moved to approve the meeting minutes from the March 17, 2017, Board meeting as presented today. **Second:** Ms. Henbest. **The motion carried.**

7. REVIEW OF AGENDA

The Chair moved to amend the agenda to add the three items at the bottom of the agenda related to the Executive Director merit, variable pay, and FY18 goal weighting. The good faith reason for the addition was simply that it was inadvertently left off the agenda and was caught 4 hours following the deadline for posting the agenda.

Motion: Chairman Weeg moved to add the Executive Director merit, variable pay, and FY18 goal weighting motions at the end of the agenda. **Second:** Senator Rice. **The motion carried.**

8. ANNUAL BOARD SURVEY RESULTS

Chairman Weeg said this is the third year the Board has conducted a survey and the results this year reflect a more mature organization. There is strong consistency across the board in terms of overall responses. When looking at the survey results, keep in mind that there have been several new members this year as well as the shifting from monthly Board meetings to a quarterly cadence, which has resulted in some decline in cohesion across the Board. Ms. Fulkerson added

that the Board becomes more strategic as the organization matures, which is reflected in the results.

9. ANNUAL BOARD TRAINING

Mr. Stoddard, YHI's legal counsel, and Brian Kaine from the Attorney General's office presented the annual Board training. The Governance Committee's Charter sets forth requirements for Board training on an annual basis. This year, Mr. Stoddard sent out a survey to the Board and scores were used to determine what areas the Board needed to review. Highlights from the training follow.

What constitutes a Board meeting: a need for a quorum in order to deliberate towards or make a decision.

All the same open meeting and public record rules apply to email, text, or other electronic communications. When Board members are communicating, please copy the Idahohix@hawleytroxell.com email address. This simplifies compliance with public records requests

Any record regarding YHI business is considered a public record, though they may not be subject to disclosure.

YHI is an Independent Body, Corporate and Politic. It is not a state department organization, nor is it a not-for-profit corporation.

YHI does not normally pay state and local income taxes. YHI is also specifically excluded from state purchasing and bidding laws but does have its own set of procurement policies to ensure fairness.

The Governor of the State of Idaho does have the sole right to appoint or terminate Board members. However, he may not terminate or hire YHI employees. The Governor or any state official cannot do anything that would directly impact YHI's operations and/or financials. The Board is entirely responsible for the oversight of the Operations of YHI.

YHI may not use state revenues, though technically the legislature or any state agency could allocate money to YHI. We simply are not allowed to ask the state for money. YHI may not impose taxes; however, YHI can impose fees. YHI can use Federal dollars to support operations. The state is not liable for any of YHI's obligations.

YHI is subject to state and federal regulations. Some of those that affect YHI include the Affordable Care Act (ACA), DOI requirements, DHW contractual agreements, and so on. YHI can however create its own policies and procedures. YHI does not technically regulate carriers, consumers or agents. YHI interacts with them but does not regulate them. YHI is allowed to rely on the work done at DHW and DOI, otherwise YHI needs to enter into agreements with and pay DHW and DOI for their services if the ask is not part of their regular operations.

Executive Sessions must be listed on an agenda. The reasons for an executive session must be specific as identified by Open Meeting Laws. The Board must cite the code when entering into

the session. Once in Executive Session, the Board may only discuss the cited reason for the session and may not veer off topic, even to loosely related topics.

Fiduciary duties, for the YHI Board member, are basically the same as for other state officials. All Board members must state up front, prior to meetings, if there is a potential conflict of interest. The Board has discretion on whether that Board member can remain in the meeting and participate in the discussion. A Board member may not vote on something where there is a conflict. However, there is no conflict if all members of a class are evenly impacted.

10. ENROLLMENT UPDATE, CUSTOMER EXPERIENCE, AND APPEALS

Mr. Kelly said effectuation rates have leveled out at just over 95,000 Idahoans and enrollments come from every corner of the state. As has been the case historically, there are slightly more females than males and when looking at the age groups, the largest group is between the ages of 55 and 64. About 85 percent of YHI's customers receive a monthly tax credit and just over 50 percent receive cost share reductions which help with co-pays, deductibles and prescriptions, moving from coverage to care.

YHI's customers are also stable in their choice of plans with the majority of customers selecting silver plans. Silver and bronze plans combined account for over 90 percent of enrollments. Customers have also been shopping and comparing more, resulting in a more even distribution among carriers.

Mr. Kelly said in regards to the support center, due to the ease of use in YHI's technology, the Support Center has seen a dramatic drop of over 55 percent in the number of calls compared to last year. While we have significantly reduced the time to resolve a customer issue, which is just under three days for about 80% of our customers, we are now shifting our efforts to decrease the number of contacts needed to resolve a customer's issue. YHI has implemented targeted uptraining and is researching the concept of skill-based routing. These will be among the tools we consider to address these issues. We are also looking at resource balancing to ensure the proper resources in the Support Center.

We've also learned there are significant differences in customer needs based on the time of year. Issues during open enrollment are often faster and easier; and the complexity of cases increases outside of Open Enrollment. For example, researching complex 1095 issues can take days and the validation of qualifying life events to establish a Special Enrollment Period is very time-consuming, but is critical in maintaining the integrity of YHI's enrollment process.

Average handle time continues to move down as YHI's Customer Advocates become more efficient and processes more refined. There has been an average reduction of almost 3 minutes per call over the past three months. June month-to-date is trending lower as well and average handle time is expected to settle at around 11 minutes.

We are tracking call drivers and utilizing a pareto analysis to provide focused up-training to the Customer Advocates. In addition, we use this information to determine which process improvements will have the largest impact. These efforts will translate directly to a better customer experience.

YHI is currently using a pareto analysis of appeal drivers and currently the largest drivers of appeals are changes in enrollment dates and YHI's reconciliation team is helping to address that volume on a daily basis. In doing so, the team is hoping to resolve those enrollment dates prior to them resulting in an appeal.

In terms of appeals going to hearing, we have had just one this calendar year, which was overturned. YHI is currently waiting on a federal hearing outcome, one of only two since YHI was established.

One of the biggest changes in terms of appeals is the application of an APTC effective date. YHI is now matching the APTC effective date with eligibility dates which will result in a highly-improved customer experience. This is currently done manually and automation will be included in the September release.

11. 2018 ENROLLMENT PREPARATIONS

Mr. Kelly said the coming open enrollment period can be summarized in three words: technology, training, and teamwork. We have implemented system updates since March to improve the overall experience.

Training for agents, brokers, and enrollment counselors has been underway all year, with high attendance and positive feedback. YHI is investigating the possibility of skills-based training for the call center to allow for workforce balancing and faster resolution.

YHI's policy and operations teams, along with partners at DOI, DHW, and GetInsured, are working to address all aspects of upcoming cross-walk plans to make it as streamlined as possible for customers and their representatives.

Next week, YHI is kicking off our Open Enrollment summit with key partners from DHW and DOI, carriers, and agents. The primary goal of this meeting is to make the shortened open enrollment period seamless for all parties involved.

Mr. Kelly shared the Open Enrollment Timeline which highlights key dates. Open Enrollment has been shortened and is scheduled to end on December 15. It is important to note that 90 percent of enrollment in the previous open enrollment period occurred by December 15. And for those customers that decided to change plans, 75 percent did so before that deadline. Most of the key dates remain consistent with prior year timelines. Anonymous shopping starts October 1, Open Enrollment starts November 1, and open enrollment ends on December 15.

Mr. Kelly shifted to the technology update and said current technology improvements are paying off. The recent addition of uploading documentation to verify a qualifying life event for special enrollments has resulted in early dismissal of invalid requests. Since reconciliation between carrier and YHI has been automated, time and attention that was spent on a manual process has been redirected to other key processes.

The system enhancements that were implemented earlier this week should greatly improve the overall consumer experience by allowing YHI to quickly reset forgotten passwords; permitting customers to opt out of any and all communications was a compliance issue and also provides

more options for consumers. Aligning our rating areas from zip codes into counties brought us into compliance with DOI.

Mr. Kelly said LMS training and certification has been moved up by two weeks this year on August 15, and live training begins September. This just-in-time training allows for technology upgrades and final approval of plans before training of the agents and brokers.

This year, YHI outlined the most important topics in advance and scheduled webinars for the year and posted them onto the partner tools page. In addition, we are tapping into our seasoned agents and have videotaped their best practices for peer-to-peer training.

YHI also reviewed the most frequently asked questions and concerns, and developed a how-to-guide for agents. And finally, we have started a recognition program for agent attendance and engagement.

As of last week, we have over 900 certified consumer connectors. Experienced agents can now choose to take a shortened training program for certification, while newcomers will continue to complete all training modules.

We have introduced different methods for different learning styles including how-to guides, videos, and webinars.

Due to the integrated support center, our agent liaison has poured over agent calls and emails and, as a result, is able to respond quickly with training for our support center, and also agents as needed.

As we prepare for a shortened open enrollment, we see a higher skill level among our consumer connectors and anticipate greater customer satisfaction as a result.

Mr. Shores asked if there would be CE credits for agent training again this year? Mr. Kelly said the team is working on it, but it has not been finalized yet.

The training material developed to help YHI staff up and serve during the last open enrollment is being re-organized into segments, called Scope of Support, based on teams that our Customer Advocates are serving on. This framework will allow us to investigate utilizing skill-based routing to serve our customers even better during the next open enrollment by routing each call to the correct Customer Advocate team with even greater efficiency. YHI is also looking at resource balancing to ensure we have proper coverage for incoming calls, emails and tickets. As part of that, YHI is looking at whether or not it can support a team focused on the agent and broker community.

12. CMS AND POLICY UPDATES

Mr. Kelly shared new CMS policies that were announced earlier this year that the federal exchange will no longer utilize SHOP technology for small business and will move to a direct enrollment process. That is YHI's current model and therefore no changes are anticipated.

The direct enrollment with web brokers will also not impact Idaho.

Regulatory reporting remains on track including, SMART reporting, documentation for our Authority to Connect, and monthly enrollment figures.

Mr. Kelly said one of the key policy decisions to be finalized is centered on plan crosswalks for the 2018 renewal process. This is particularly important this year in Idaho if YHI has any carriers not planning to return to the exchange. The team is investigating anything from minor processes that need to be adjusted to the financial impacts. We do not have a final decision on this policy yet, but expect it in later in June or early July, at which point YHI will work on an analysis and if there are significant impacts to the exchange, YHI will bring it back to the Board as needed.

Our Open Enrollment summit will bring together our cross-organizational partners including DHW, DOI, YHI, carriers, and agents in order to brainstorm and find ways to work within a forty-five-day open enrollment period, which is half of what it was in the past. We also believe that anonymous shopping and other tools, will allow agents and brokers to work with their clients and do up-front work before they can enroll on November 1.

All redeterminations related to APTC's and plan renewals will be completed prior to October 1. All coverage will be effective January 1 due to the earlier cutoff date.

13. DHW MOU

Mr. Kelly said today we are submitting extensions of three existing agreements, include the memorandum of understanding with the Department of Health and Welfare to continue assisting with eligibility support services for APTC customers. These costs are accounted for in the approved Fiscal 18 budget and are consistent with the costs incurred this year.

Motion: Ms. Fulkerson moved that the Board approve the DHW MOU in an amount consistent with the FY18 budget. **Second:** Mr. Kreiling. **The motion carried.**

14. WIND RIVERS SOW

Mr. Kelly said next, we have a statement of work for our external training services. Wind Rivers will continue in this capacity delivering support, training, and issue identification and tracking for our consumer connectors.

The Statement of Work is at a not-to-exceed amount of \$130K and is included in our approved budget.

Motion: Ms. Fulkerson moved that the Board approve the Wind Rivers SOW #1 in amount not to exceed \$130,000, which is included in the approved FY18 budget. **Second:** Mr. Shores. **The motion carried.**

15. DRAKE COOPER SOW

Mr. Kelly said the third statement of work is for Creative Services. Drake Cooper will continue as provider of advertising, campaign strategy, media services and measurement of messaging effectiveness.

The statement of work is for a not-to-exceed amount of \$495K and is accounted for in our approved budget.

Motion: Ms. Fulkerson moved that the Board approve the Drake Cooper SOW #1 in amount not to exceed \$495,000, which is included in the approved FY18 budget. **Second:** Mr. Shores. **The motion carried.**

The Board took a break at 10:35 a.m. and reconvened at 10:45 a.m.

16. FINANCE AND BUDGET

a) Third Quarter Financial Statements

Mr. Kelly said Assessment Fee revenue shows favorability of \$200K which was primarily driven by effectuations and offset slightly by lower than anticipated average premium. Total grant spend to date is just under \$100M and we expect to draw down the remaining grant funds by June 30, 2017. YHI will not utilize the \$2M restricted for SHOP.

Third quarter financial results show revenue favorability of \$1.8M which is driven primarily by favorability in grant revenue (\$1.5M) and assessment fee revenue (\$0.2M). Operating expenses are also favorable at \$0.3M which is driven by employee and employee related costs (\$0.1M), DHW Eligibility Shared Services (\$0.2M), and professional services (\$0.1M). This favorability is offset by O&E unfavorability of \$0.1M, which is primarily due to the timing of costs incurred relative to the activities as they were timed in the original budget. Depreciation is also unfavorable by \$0.5M due to accelerated depreciation schedules for the HIX technology asset to remain in compliance with Generally Accepted Accounting Principles (GAAP).

Mr. Kelly said YTD revenues are unfavorable by \$300,000 and primarily driven by grant unfavorability of \$500,000 which is offset by \$200,000 in favorability in assessment fee revenues. Operating Expenses are favorable by \$1.2M with the bulk of this driven by employee and employee related costs (\$600,000) and favorability in Outreach & Education (\$300,000). Professional services and facility costs are also favorable by \$100,000 and \$200,000 respectively.

Project income statement is primarily centered on GetInsured design, development, and implementation (DDI) activity, which are the change requests to enhance our technology. Currently there is unfavorability simply due to the timing of when those enhancements occurred relative to the original budget. These are still 100 percent grant funded.

Mr. Settles added that revenues are up due to increased enrollments and expenses are down due to timing of staffing. Going forward, YHI will be fully self-supported by the end of the year.

Motion: Mr. Settles moved that the Board approve the 3rd Quarter Financial Statements for Fiscal Year 2017 through March 31, 2017, as presented today. **Second:** Mr. Veloz. **The motion carried.**

b) FY17 Forecast

Mr. Kelly said this is a look at our current financial year which ends at the end of June. Grant income is the large driver of revenue favorability, with total revenue favorability projected to be \$5.4M. The assessment fee revenue favorability of \$200,000 is expected to remain unchanged. Total favorability on operating expenses is expected to be at about \$800,000 and may end up slightly higher at the end of the fiscal year. There is timing favorability around employee and employee related costs (\$500,000) and there is Favorability in Outreach & Education (\$250,000). There is also some unfavorability in eligibility and shared services with DHW (\$550,000). And finally, depreciation unfavorability (\$2M) due to accelerated depreciation schedules to remain in accordance with GAAP.

c) FY17 Audit Plan

Mr. Kelly said Harris & Co is YHI's auditor again this year, and the team has already taken steps internally to prepare. We have completed our physical asset audit and field work will begin on July 24. Draft financial statements will be reviewed in August and at the September 15 Board meeting we will put forth financials, including the programmatic audit, for Board consideration and possible approval. On September 29, YHI is required to submit the audited financial statements to the state controller's office as YHI is captured in the state's budget as a component unit.

d) Cash Management

Mr. Kelly said cash management is driven by our transition away from grant funding and is critical to YHI's sustainability. Cash flows are forecasted on a weekly basis to ensure the inflows and outflows are well managed and well understood. YHI's long term cash balance settles in around \$8M. And cash reserve target is at \$6.5M. The CDARS balance is about \$5M. The difference between the Cash balance and the CDARS balance are kept as cash in our bank accounts for ease of access.

e) Lessons Learned

Mr. Kelly said this year we have continued to grow and as a result have extended controls beyond the finance area. As recommended by CMS, YHI looked at other states in terms of best practices particularly in relation to fraud, waste and abuse practices. YHI looked at other states' Fraud, Waste and Abuse models and adopted best practices as a basis for our own model. CMS did approve the use of it. It is not necessarily finance centered as it looks more broadly at the company overall.

Finally, due to internal growth, YHI implemented greater standardization in payroll and PTO processes. And as discussed at the finance meeting, YHI will investigate implementing a payroll process audit, which will ensure the processes have a high degree of integrity.

17. OTHER BUSINESS

a) FY18 Strategic Goals

Mr. Kelly shared the strategic goals and said in 2016 YHI adopted two strategic goals. The first is to Provide a Flawless Customer Experience. The second is to Reduce the Uninsured Rate. The strategic goal established in 2016 to Provide a Flawless Customer Experience

remains in place at YHI. However, due to the nature of outside influences and much uncertainty surrounding the future framework of the exchange, the Committee determined that establishing a goal to further reduce the uninsured rate would be ill-timed.

Mr. Shores asked what the current uninsured rate is and Mr. Kelly said it is about 13.8 percent, based on the latest Kaiser Family Foundation. Director Cameron said that number is about the same as what the DOI estimates.

Ms. Henbest added that we chose the Kaiser Family Foundation because it was consistent. Now that there is uncertainty around the ACA, that is less relevant and is no longer an applicable measurement.

Motion: Ms. Henbest moved that the Board approve the revisions to the Strategic Goal as presented today. **Second:** Ms. Fulkerson. **The motion carried.**

Senator Rice said this is a good change as it is affected by so many other factors that it is semi-meaningless. Dr. Rusche added that it is important to keep an eye on the uninsured rate, though he supports it not being part of the goals.

b) FY18 Operational Goals

Mr. Kelly said YHI examined FY18 operational goals approved by the Board at the March meeting. After review, risk management and low-cost promise are unchanged.

However, changes were made to the Idahoans' Experience to make it more challenging; results showed we had already achieved more than 85 percent of case resolution in under three days. Retention and enrollment was revised downward due to marketplace and policy uncertainty. To that end, we determined that 3 percent growth would be our highest threshold. For the employee engagement, we established a 4 percent improvement for the top threshold. Details of these goals and their targets are included in the appendix.

Motion: Ms. Henbest moved that the Board approve the revisions to the Operational Goals as presented today. **Second:** Senator Rice. **The motion carried.**

c) Employee Engagement Survey

Mr. Kelly said regarding our employee engagement survey, YHI implemented the first one in 2016, with just 23 respondents who had been here for at least 90 days. The score was 4 out of 5 and from there, YHI created an EETF that focused on two primary areas: 1) there is someone at work that encourages my development, and 2) at work my opinions seem to count.

YHI resurveyed in March 2017, with over 50 people that participated, and overall employee satisfaction increased by 2 percent. We are still reviewing the scores but the scores found team members felt very connected to the purpose of YHI, but across the organization see opportunities to increase feedback and recognition from employees' direct supervisors. Each manager and supervisor will have results from the survey incorporated into their FY18 objectives.

The workgroup that addressed last year's survey results implemented recommendations and we saw a 10 percent gain in results for development opportunities. The group's efforts on making opinions count has not been fully executed, and we did see a decreasing result in that area. We will continue to implement recommendations from the EETF around making opinions count.

Next steps will be to create a new task force and tackle the new areas of focus.

d) Annual Conflict Disclosure

Mr. Kelly thanked the Board members for completing their disclosures and noted that there are only three Board members remaining that need to complete and submit their forms. He noted Ms. Fulton will reach out to those that have not completed them to ensure they are received by June 30.

e) Privacy & Security Policy Update

Mr. Kelly said YHI policies were updated as part of our annual requirements. Of the 20 documents revised, the changes reflect new federal standards from MARS-E 2.0.

The documents were also revised to reflect titles rather than names for longevity purposes.

Motion: Ms. Henbest moved that the Board approve the revisions to the Privacy & Security Policies as presented today. **Second:** Dr. Livingston. **The motion carried.**

18. EXECUTIVE SESSION

Motion: The Chair moved that the Committee enter into Executive Session pursuant to Idaho Code Section 74-206 (1) to consider the evaluation of employees and to consider records that are exempt from disclosure as trade secrets under Your Health Idaho's public records policy and Idaho's public records act pursuant to Idaho Code Section §74-206 (1)(b)(d).

Executive Session Roll Call: Mr. Erstad called roll and determined that The Chair, Mr. Kreiling, Mr. Settles, Mr. Shores, Ms. Vauk, Dr. Rusche, Mr. Veloz, Dr. Livingston, Ms. Henbest, Ms. Sweigart, Ms. Fulkerson, and Senator Rice, were present, resulting in a quorum.

The Committee entered into Executive Session at 11:15 a.m. and reconvened at 12:14 p.m. No final actions nor decisions were made while in Executive Session.

Motion: Ms. Henbest moved that the Board approve the merit increase of 3.4% for the Executive Director, effective July 1, 2017, which funds are included in the fiscal year 2018 budget.

Second: Mr. Erstad. **The motion carried.**

Motion: Ms. Henbest moved that the Board approve variable pay of \$14,063.51, which funds are included in the Fiscal Year 2017 budget, for achievement of Fiscal Year 2017 Operational Goals for the Executive Director and authorize the Board Chair to release payment of funds once goal achievement is complete. **Second:** Senator Rice. **The motion carried.**

Motion: Ms. Henbest moved that the Board approve the overall Fiscal Year 2018 Executive Director Variable Pay Weighting of 40% for Idahoans Experience, 15% for Retention and Enrollment, 15% for Risk Management, 15% for Low Cost Promise, and 15% for Employee Engagement, which goals were presented and approved today. **Second:** Mr. Erstad. **The motion carried.**

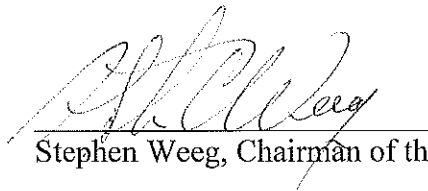
19. NEXT MEETING

The Chair said the planned next meeting will be September 15, 2017. But keep in mind there may have a need for a Special meeting between now and then, depending upon what happens in Washington, D.C.

20. ADJOURN

There being no further business before the Board, the Chair adjourned the meeting at 12:17 p.m.

Signed and respectfully submitted,

A handwritten signature in cursive script, appearing to read "Stephen Weeg", written over a horizontal line.

Stephen Weeg, Chairman of the Board