1. **BOARD MEMBERS PRESENT**
   - Mr. Stephen Weeg, Chairman
   - Mr. Scott Kreiling, Vice Chair
   - Mr. Hyatt Erstad, Secretary
   - Mr. Tom Shores
   - Mr. Dave Self
   - Ms. Zelda Geyer-Sylvia
   - Mr. Mark Estess
   - Mr. Jeff Agenbroad
   - Ms. Karen Vauk
   - Ms. Margaret Henbest
   - Mr. Kevin Settles
   - Mr. Fernando Veloz
   - Dr. John Livingston
   - Representative Kelley Packer
   - Representative John Rusche
   - Senator Jim Rice
   - Director Bill Deal
   - Director Dick Armstrong

2. **OTHERS PRESENT**
   - Ms. Amy Dowd, Your Health Idaho
   - Mr. Alberto Gonzalez, Your Health Idaho
   - Ms. Jody Olson, Your Health Idaho
   - Mr. Pat Kelly, Your Health Idaho
   - Mr. Ethan Owen, Your Health Idaho
   - Ms. Cheryl Fulton, Your Health Idaho
   - Ms. Jennifer Dickey, Your Health Idaho
   - Mr. Trent Cummins, Your Health Idaho
   - Mr. Mike Stoddard, Hawley Troxell
   - Mr. Jesse Lewin, Burson-Marsteller
   - Ms. Susannah Buckley-Green, Burson-Marsteller
   - Ms. Brie Gershick, Accenture
   - Mr. Gerald Massey, Accenture
   - Mr. Rich Birhanzel, Accenture
   - Mr. Michael Fairweather, Accenture
   - Mr. Joshua Tauber, Accenture
   - Mr. Luke Feaster, Accenture
   - Mr. Linu Alex, GetInsured
   - Mr. Shankar Srinivasan, GetInsured
   - Mr. Fred Heil, GetInsured
Ms. Becky Webb, GetInsured
Mr. Michael McCarthy, GetInsured
Ms. Yen Pham, First Data Corporation
Ms. Kalleen Lyman, First Data Corporation
Mr. Greg Kunz, Idaho Department of Health & Welfare
Ms. Lori Wolff, Idaho Department of Health & Welfare
Mr. John Kotek, Gallatin Public Affairs
Ms. McKinsey Lyon, Gallatin Public Affairs
Ms. Natalie Podgorski, Gallatin Public Affairs
Ms. Marnie Packard, Pacific Source
Ms. Rhonda Giles, Pacific Source
Mr. Shad Priest, Regence
Ms. Jeanne De Luca, Delta Dental of Idaho
Mr. Bill Roder, Delta Dental of Idaho
Mr. Doug Dammrose, Mountain Health Coop
Ms. Tammy Perkins, Office of Governor C.L. "Butch" Otter
Ms. Susan Becker, Drake Cooper
Ms. Audrey Putton, Idaho Statesman
Mr. Colby Cameron, Sullivan & Reberger
Mr. John Foster, Kestral West
Mr. Amil Antoine, Retired
Mr. Woody Richards, AHIP
Mr. Brody Ashton, Lobby Idaho

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code § 67-2343, the Board of Directors meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Stephen Weeg (Chair), at 8:02 AM, Friday, July 25, 2014, at the State Capitol Building, Room WW17. In accordance with Idaho Code § 41-6104(8), the meeting was held in an open public forum and was streamed in audio format.

4. ROLL CALL

Mr. Erstad called roll and determined the Chair, Mr. Kreiling, Mr. Shores, Mr. Self, Ms. Geyer-Sylvia, Mr. Estess, M. Agenbroad, Ms. Vauk, Ms. Henbest, Mr. Settle, Mr. Veloz, Dr. Livingston, Representative Packer, Representative Rusche, Director Deal and Director Armstrong were present, resulting in a quorum.

Senator Rice arrived at 8:42 AM.

5. PUBLIC COMMENT PERIOD

There were no comments from the public at this time.

6. APPROVAL OF PRIOR MEETING MINUTES

Motion: Mr. Settles moved to approve the minutes from the July 18, 2014 Board Meeting.
Second: Mr. Kreiling.

The motion carried.

7. REVIEW OF AGENDA

There were no changes to the agenda.

8. MARKETPLACE DEMO

Mr. Srinivasan reported that GetInsured has been developing the Your Health Idaho Marketplace as a series of checkpoints throughout the year. There are a total of five checkpoints; three have been met previously and the fourth is currently being met. The demo of the product today is through checkpoint three.

There will be three releases of the product. The first is Plan Management, the capability that enables issuers to come into the system and load their plans and review how they are displayed.

The National Association of Insurance Commissioners runs a system called SERFF which is used by most issuers and most exchanges around the country where plans are loaded, and reviewed preliminary to being offered through the Marketplace. The Department of Insurance reviews the plans to ensure they meet the plan requirements of the ACA and then recommends the plans for approval by the YHI Board.

The second release is the capability to allow the general public to come in and anonymously browse the plans that have been approved and receive a high level estimate of potential tax credits or cost-sharing reductions.

The third release also includes Consumer Experience, where consumers can come in and apply for subsidies through Your Health Idaho’s partners at DHW, or, people who are not applying for subsidies can come in and complete their entire experience on the Marketplace. These releases are still going through testing.

Mr. Srinivasan introduced Mr. Alex who spoke about Plan Management and the approval process. Mr. Alex explained the SERFF login and demonstrated how the plans will be reviewed by the Department of Insurance, approved by the YHI Board, and then moved into the Marketplace. He also showed how the exchange administrator will manage the plans.

Director Deal said the rates will be coming before the Board on in September and then uploaded and usable by October 1, 2014.

Mr. Srinivasan explained the Consumer Experience, where customers can review plans and shop for the option that best suits their needs. Members of the Board expressed concern about the process of sorting the plans, noting the process may not be simple enough for the consumer. YHI staff will work with the Board and Marketplace Committee moving forward to discuss decision support tools available on the anonymous browsing feature and what works best for Idaho.

Members of the Board said they want to keep the experience of the consumer at the forefront and make sure they are informed as possible about physicians, carriers, networks and plans.
Ms. Wolf described the process for the notification that the user will receive on the APTC qualification and the Chair noted DHW and GetInsured will need to further explain this process.

The demo ended at 9:45 am. The Board took a 10 minutes recess and reconvened at 9:55 am.

The Chair asked Board members to get their annual confidential disclosure statements into Ms. Fulton. He also suggested an educational Session for a deeper dive into the Marketplace about the decision support tool and then perhaps a Committee or Board level discussion. Ms. Dowd will work with GetInsured to get this scheduled.

9. MARKETPLACE COMMITTEE REPORT

Mr. Birhanzel presented the PMO Report regarding risk framework.

At the Board Strategy Session in May, the PMO was asked to produce an analysis to help the Board understand the present status and risks. The intention of this activity is to stimulate conversation about the PMO report and get feedback.

The risk framework - authority to operate and authority to connect – is purely in the context of the November 15 implementation. Mr. Birhanzel provided an overview of normal risks and items representing potential for excessive risk. The framework identifies the severity of a potential risk and how critical it is to implementation.

The items marked with an asterisk are a CMS requirement and are non-negotiable. Mr. Birhanzel summarized the categories and then went into detail on each section.

(a) Program Governance

There is a moderate risk just in the availability of the decision makers and making sure work goes on over the next months.

(b) Program Management

The program management office and team completed all contracting, with a few exceptions. Particularly important is a Security and Privacy procurement. The re-enrollment strategy is an area that has continued to be worked on and will come back to the Marketplace committee next Thursday for additional insight and what the resource plan and schedule is to get it done. There is a concern around potential gaps in design documentation for solution and scope. It’s important because there needs to be a traceable artifact to track when everything will be implemented.

(c) Plan Management

The Board had an extensive demo of plan management earlier in the meeting. This is the first release and it is out of the box software so relatively speaking it is low risk compared to the rest of the program.

Ms. Geyer-Sylvia asked about a “go/no-go” decision and the timing of loading plans into the federal exchange. Mr. Birhanzel noted it must be completed by is September 10, 2014.
Ms. Geyer-Sylvia clarified that she wanted to know if the Department of Insurance is loading to both state and federal systems and requested confirmation of what the date is that Your Health Idaho has to decide where to load and validate in both systems.

Director Deal said with the use of SERFF, these issues are already being addressed and are an important part of compliance. Your Health Idaho will have the opportunity to approve the rates and they will be released in the first part of October.

Ms. Geyer-Sylvia noted it sounds like once the plan is loaded in SERFF, there is validation that occurs in the Marketplace. She asked how far in advance the plans will be given before that end date.

Ms. Dowd said Your Health Idaho has had discussions with Mr. Trexler and he has a plan where he can load all the plans to both YHI and the federal website. There has not been a decision to do that or not yet. The carriers would have to make a recommendation about how much time they need to review what is in the federal website. This information needs to be validated with CMS, but timeframes with CMS are usually very fluid.

(d) Eligibility

Eligibility for tax credits will be determined by DHW. The risk is around a lack of schedule contingency. This road is presently green and on schedule but have interdependency with other things in the plan. Lack of scheduled contingency means that if you can’t move the schedule then you have to change the solution at some point and make adjustments.

(e) Marketplace

This is largely about GetInsured design being finalized. It is reflective in the code. The risk here is to ensure the Your Health Idaho business requirements are represented in the software so specific functions are the way we want them in Idaho and not just generic.

There has been good progress in development and evidence of testing. In the Agile Model, it is important to ensure scripts are written to test the stories. IV&V shares the view that defect management isn’t very precise and needs to be tightened up. Downstream in end-to-end testing, it is desired to have a way to trace defects back. On the infrastructure piece, the team wants to ensure there is no unplanned down time. IV&V is planning and verifying this. This is not a large risk, but there is no time to recover if there is a significant amount of down time.

(f) DHW / GetInsured Integration

The technical teams from all players are working closely together to develop the technical designs to interface. That process is on schedule. There needs to be more attention devoted to making sure the choices made in technical design are fully reflected in the business processes Your Health Idaho is going to execute.

The integration points are currently being built as stubs, which means you design the integration point in anticipation of how it will connect to the other side. Each side is built independently with technology specifications to ensure connection is successful once it is made. There is some manageable risk here.
(g) Testing

For testing, plans for the upstream documentation are important, especially around defect remediation. The completion of the testing is regression testing. When a defect is fixed and something else breaks, the team has to go back run a regression test. The problem is that there is a compressed time schedule for regression testing.

Blueprint testing is the testing Your Health Idaho has to demonstrate to CMS to get the authority to operate. We need to pay very close attention to this because it’s a binary switch, we either get authority or we do not.

(h) Training

There has been reasonable progress around training. The risk is not having a holistic training plan and not getting them done in the windows we have for it.

Mr. Shores said he thought agents were going to be trained in October, but at that point clients are already in the system. He said training needs to be moved up to September at the very latest.

Mr. Gonzalez said October 1 is the latest training rollout date and it will be attempted to have all trainings completed sooner.

Mr. Erstad asked if it is possible to defer the training requirements to the already completed federal training, and whether Your Health Idaho can defer for one year.

Mr. Gonzalez said they want to waive the FFM training requirement, but system training will still be required. This will be taken under advisement.

Mr. Kreiling said time and resources should be used to focus on other things and then separately do the system training, but it should be taken up with the Committee.

(i) Consumer Support

There is a process in place right now for additional staffing for both DHW and YHL. There is also a training program going on regarding DHW. There has already been some hiring done by DHW and there will be another wave of hiring in August. The Consumer Support outreach is progressing according to plan and represents less risk.

(j) Renewal and Re-enrollment

Ms. Wolff provided an explanation of renewal and re-enrollment.

There have been several conversations about how to migrate off the federal exchange and maintain Your Health Idaho enrollments. Your Health Idaho had approximately 76,000 enrollees last year, using the FFM. The FFM plans a passive renewal process, letting everyone keep their 2014 tax credit and renew them on their current plan unless the person acts otherwise. What Your Health Idaho is trying to do is determine how to re-verify and not risk losing enrollments or starting over at a lower number. The initial strategy was to get a data file from CMS, but that has not occurred to date.
The contingency plan is to request data from the carriers in order to begin to build the case files necessary to determine eligibility and amount of the tax credit for 2015. The requests have been made and YHI and DHW are negotiating with the carriers to obtain the data. DHW will be doing the legwork, not consumers, by calling, doing outreach and updating income to help us get that info. All DHW needs is projected income and tax filing status. Then it will use its interfaces to verify that info. DHW wants to start with 76,000 on the Exchange.

The first step was figuring out how much information the carriers have on consumers. Files are expected to be received sometime this week. This information will go into IBIS to determine eligibility. Customers will then be contacted to declare their income, determine that Your Health Idaho has the correct information and inform them of the changing Marketplace. All of the APTC rules will be implemented into IBIS in September and anyone else who comes in to apply for coverage will also have their eligibility determined using the rules in IBIS.

Mr. Gonzalez said that consumers will be notified of open enrollment period and can come to the marketplace if they choose, but if they don’t Your Health Idaho would have input their information for them so that on January 1, 2015 it will be in the system. It is anticipated that all of this can be done by December 15 with data entry staff, and we know what the costs are. This will allow Your Health Idaho to maintain the 76,000 already enrolled.

Ms. Wolff said the carriers have been very supportive. One of the requests from the carriers is that for anyone DHW can’t reach or is a potential loss, they provide that information back to them.

Ms. Geyer-Sylvia said there are still some open questions and it’s necessary to get these answered before we can assume this is going to get done.

Ms. Wolff said there are multiple steps in place to ensure every single person at risk of having a closed plan is contacted.

The Chair suggested making sure all of the right people are getting together and figuring out the best approach. There may need to be a follow-up Board session next week.

(k) FFM Data Conversion

One of the three most concerning risks is data conversion. Until the data file from CMS is obtained, the quality of the data is uncertain. There is a dependency on obtaining CMS approvals, but the team is confident they will go through.

(l) Security and Privacy

Ms. Dowd said Your Health Idaho has realized there is a need for program support in order to prepare for the third party privacy and security assessment. That has been one of the top priorities in implementing the exchange. Your Health Idaho has been looking for gaps in privacy and security requirements. Physical security on the office building, office policies specific to Your Health Idaho in handling PII, and system security requirements such as email encryption are all being addressed and enhanced. The team will continue to work with the Marketplace committee on meeting CMS requirements and receiving the third party assessment.
Motion: Mr. Veloz moved that the Board approve adding a Statement of Work (SOW) to the existing PMO contract and delegate authority to the Marketplace Committee to execute a SOW for PMO Privacy and Security project management work in an amount not to exceed $260,000 plus expenses.

Second: Representative Rusche.

The motion carried.

10. EXECUTIVE DIRECTOR REPORT

Updates regarding CMS Governance and Communications, as well as Staff Updates, were passed up for this meeting, in the interest of time.

Motion: Mr. Veloz moved that the Board, consistent with its resolution adopted on July 18, approve an amount up to $278,400 plus expenses for additional Program Management and Operations Leadership support to be added to existing PMO Contract for such purposes, and delegate the Chair or Vice Chair of the Board, Chair of the Marketplace Committee and the Executive Director authority to sign a SOW for additional Program Management and Operations Leadership support with the PMO.

Second: Representative Rusche.

The motion carried.

Finance Update

Due to increased operations at Your Health Idaho, a lease for more office space was presented and vetted through the Finance Committee last week.

Motion: Mr. Agenbroad moved that the Board approves entering into a new lease, in substantially the same form as the existing lease, for new office space at 1010 Jefferson and terminate existing lease in same location with a total five year cost of $545,000. Further move that the Board approves providing lease cancellation notice for the State street location.

Second: Mr. Kreiling.

The motion carried.

11. OUTREACH & EDUCATION COMMITTEE REPORT

(a) Consumer Connector Grant Funding Process

Mr. Gonzalez reported that Your Health Idaho is going to continue the in-person assister program and have navigators that are paid for by fee income. YHI will have in-person assisters and certified application counselors paid for by the establishment grant. However, agents and brokers will continue to be the lead referral for Your Health Idaho.

(b) O&E Committee Oversight of RFA Process
This year a competitive Request for Applications will be issued on August 1, with a deadline of August 15. The O&E Committee will meet on September 8 to give a recommendation. To streamline the process, the O&E Committee selected Representative Packer to support the staff with the enrollment entity selection process by working with the team to finalize.

**Motion:** Ms. Vauk moved that the Board delegate authority to the Outreach & Education Committee to issue a Request for Applications (RFA) for Enrollment entities, to select the entities that will receive grants and to allocate pre-approved funds among such entities as the Committee directs in an amount up to $950,135.

**Second:** Mr. Shores.

The motion carried.

Ms. Geyer-Sylvia asked where the money comes from. Mr. Gonzalez said there are still a significant number of dollars available from the Establishment grant and some will come from operational dollars as a CMS requirement. Your Health Idaho can designate how small or large that amount will be, however. That will be decided by the O&E, Finance Committees and Representative Packer.

Representative Rusche asked what the distinction is between in-person assisters and navigators.

Mr. Gonzalez answered that they perform the same function, but the funding stream is different.

12. **EXECUTIVE SESSION**

**Motion:** The Chair moved to enter into Executive Session to discuss personnel matters pursuant to Idaho Code §67-2345(1) (a) & (b).

**Second:** Representative Rusche.

**Executive Session Roll Call:** The Secretary called the Executive Session roll call and determined that Mr. Erstad called roll and determined the Chair, Mr. Kreilling, Mr. Shores, Mr. Self, Ms. Geyer-Sylvia, Mr. Estess, M. Agenbroad, Ms. Vauk, Ms. Henbest, Mr. Settle, Mr. Veloz, Dr. Livingston, Representative Packer, Representative Rusche, Director Deal and Director Armstrong were present, resulting in a quorum. The Board entered Executive Session at 11:50 AM.

The Executive Session ended at 12:16 PM. The Board took no final action nor made any final decisions while in Executive Session.

13. **PERSONNEL COMMITTEE REPORT**

Ms. Henbest said the Committee approved the job description of the Executive Director. The Committee referred the job description of the Operations Director back to the Executive Director as it is really a function of the ED to determine the staff responsibilities. The Committee was also charged with creating an Organizational Assessment to get a better understating of the dynamics in Your Health Idaho related to the work environment. There was some discussion of a re-evaluation of the Executive Director compensation from a market segment standpoint.
Motion: Representative Rusche moved that the Board appoint Pat Kelly as interim Executive Director to discharge the duties of the Executive Director of Your Health Idaho at a salary of $150,000 annually effective August 4, 2014 and continuing until a permanent Executive Director is appointed by the Board of Directors and that the Board extend and revise the eligibility shared services agreement with the Department of Health and Welfare to include support during this executive transition and that the Board accept Amy Dowd’s resignation at a mutually agreed termination date of August 3, 2014.

Second: Ms. Henbest.

The motion carried.

14. NEXT MEETING

The next meeting of Your Health Idaho’s Board of Directors will be held July 31, 2014 from 8:00 - 11:00 am MDT.

15. ADJOURN

There being no further business before the Board, the Chair adjourned the meeting at 12:21 PM.

Signed and respectfully submitted,

[Signature]

Stephen Weeg, Board Chair