

BOARD MEETING MINUTES  
YOUR HEALTH IDAHO

**Date: September 16, 2013**

**Place: Lincoln Auditorium**

Chair Stephen Weeg called the meeting to order at 10:05am with the acknowledgement that the Idaho Health Insurance Exchange is now doing business as Your Health Idaho.

**Members Present:**

Stephen Weeg, Scott Kreiling, Zelda Geyer-Silvia, Hyatt Erstad, Tom Shores, Mark Estess, Frank Chan, Jeff Agenbroad, Fernando Veloz, John Livingston, Margaret Henbest, Jim Rice, John Rusche, Bill Deal, Dick Armstrong

**Members via phone:**

Karen Vauk, Kelley Packer

**Members Absent:**

Dave Self, Kevin Settles

Roll call showed that seventeen (17) members were present, with fifteen (15) voting members and two (2) non-voting members.

**Others:**

Amy Dowd, Rick Moran, Pat Kelly, Alberto Gonzalez, Jody Olson, Moriah Nelson and Paul Buckley

**Review of Agenda**

Chair Stephen Weeg called the meeting to order. He advised the board that the Agenda should be amended include the draft Board Meeting Minutes from August 29, 2013.

John Rusche made a motion to accept the amendment to the agenda

Second: Hyatt Erstad

Motion carried

**Review of draft meeting minutes:**

John Rusche requested that the minutes reflect that he was present on August 29, 2013.

John Rusche made a motion to accept the minutes with the change

Second: Hyatt Erstad

Motion carried

Chair Stephen Weeg made a motion that the board move to Executive Session pursuant to Idaho Code Section 63-2345(1)(e) to consider preliminary negotiations for a technology contract in which this governing body is in competition with another governing body. Roll call completed and motion approved, board moved to Executive Session at 10:10am.

Executive Session ended at 12:05pm, and the board members took a scheduled break for lunch.

The board returned at 12:41pm and Chair Stephen Weeg stated that they would now move into public session; and that no decisions or deliberations were made during the Executive Session. He informed the board that there was a typo in the Idaho Code for Executive Session and instead of it being 63-2345(1)(e) it should be 67-2345(1)(e).

#### **Public Comment Period, None**

Chair Stephen Weeg stated that as there was a little time in the agenda, he said that several board members had left during the Executive Session to listen to a conference call address from the White House with President Obama and Secretary of Health and Human Services, Kathleen Sebelius.

John Rusche, one of the board members who had the opportunity to attend, stated that it was a call put together to encourage and thank those working in the Exchanges for their efforts, and to point out the historical significance of the changes that are coming out with the extension of health insurance availability to Americans. It was a message of encouragement and thanks to all the Exchanges from both the President and Secretary Sebelius.

#### **Open Enrollment Readiness**

Amy Dowd informed the board that there were only thirteen (13) working days until October 1<sup>st</sup>, and that Your Health Idaho will be ready on all fronts. One healthcare carrier (Altius) has withdrawn its plans from the Exchange, leaving 146 plans now available. She provided a presentation on open enrollment readiness which included:

Consumer Support and Call Center: Call Center readiness is under way with ten (10) contract staff that have been hired by YHI with training to be completed by 9/20. The toll-free number is (855-YH-IDAHO), and a call tree has been established to help track and navigate calls. YHI is on target to open services on Monday, 9/23/13, more than 1 week prior to open enrollment. John Rusche asked about the final number of plans and pricing. Amy said this information would need to come from DOI.

Consumer Connector Program: YHI met with proposed IPA Organizations, finalized Draft IPA Agreements and finalized Grant Amounts for each IPA. The training materials were completed and Train-The-Trainer sessions were provided in three (3) locations throughout the state. YHI has seventy (70) trained, tested and certified instructors representing all IPA organizations. We will be finalizing IPA agreements (the next draft expected by 9/17), and finalizing the IPA & Agent/Broker Referral list for website. There is a webinar scheduled for 9/23 for Agents/Brokers. Chair Stephen Weeg asked if there was a final agreement and dollar amount in place for IPA's. Alberto said the agreements have not been finalized as they are working on the HIPAA language, although they know that the dollar amount is.

Amy added that they were finalizing the IPA and agent/broker referral list. Tom Shores said he expected the total number of certified producers for the marketplace for 2014 to be approximately 400.

Idaho Tribal Agreement: YHI provided specific training at the Indian Health Services Affordable Care Act training conference in Boise with all tribes represented, and reached out to each of the five Tribal Chairs to offer a meeting to discuss Your Health Idaho's commitment to a mutually acceptable Consultation Policy with each of the five tribes. Prior to 10/1, the plan is to assist tribes in connecting with appropriate agencies related to YHI products, processes, or supports available.

John Rusche informed the board and YHI he has relations with several of the tribes and would assist with referrals to tribal members.

Jody Olson provided the updates for Outreach and Education: Jody told the board that promotional materials were now available, including a one page double-sided information sheet. YHI has distributed over 3000 fans and there will soon be additional branded items in the form of lip balm and pens. She asked that if any board member was attending a meeting, event, or other promotional opportunity that they contact her for materials. We plan to have a booth at Fit One Idaho (formerly known as the Women's Fitness Celebration) and other expos around Idaho. 2000 stickers have been made and provided to Delta Dental who is sending them home with students.

There is on-going website development; messages are going out via social media (Facebook and Twitter), and we are responding in near real-time with information being requested. Paid advertising will begin and billboards are planned for YHI.

Chair Stephen Weeg said he was getting very nervous with the fast approaching launch date, and what appears to be a lack of public information via a powerful marketing campaign.

Susannah Buckley-Green (Gallatin) said that while providing general awareness information ahead of time they did not have the budget to cover both pre and post launch, and felt that a 'call to action' plan after the launch and during open enrollment would be more effective use of the marketing dollars.

Scott Kreiling asked if there were any plans for a direct mailing. Susannah said that there would be total market saturation with newspaper inserts and direct mailing.

Susannah said that their creative team was arriving in Idaho tomorrow and they would be doing a workshop on Wednesday. Production will begin on September 23<sup>rd</sup> with the first round of placement being radio, print and outdoor. Television has been deliberately moved back to ensure that we have 'buffer time' should there be any issues after launch we could update our advertising and messaging accordingly.

Chair Stephen Weeg asked if someone went on the (web) site on 10/1 and wanted to enroll, are all the IT pieces in place, and are they still testing out the link with the federal platform?

Amy assured him that they have a contingency plan in place if the link does not work, and that they will post more information on the plans and premium assistance on the website as part of the fallback plan. This information would be hidden, but if the federal platform is not working, this additional information will be brought forward for the public to access.

Amy informed the board that they have finally received notice in writing that the skinning will not be accommodated for this year. On the advice of legal counsel, an interstitial pop-up box is also required to advise the public that they are moving away from Your Health Idaho's site.

Accenture Gaps Assessment; Results to Date. The contract with Accenture was finalized last week and it contained 2 scopes of work. Amy provided a presentation that showed Phase 1 Key Observations of Operating Model & Application Architecture; and Opportunities for Reduced On-going Costs, Streamlined Consumer Experience, and Operational Process Efficiencies. The results and suggestions will be considered for our Phase Two technology solution and Accenture will continue to develop and refine detailed deliverable identified in Work Order two.

Zelda Geyer-Silvia said that timing is critical. They plan to provide the opportunity for enrollees to use credit or debit cards for the initial payment, to assure enrollment can be effectuated by 1/1/2014.

Amy welcomed two new staff to Your Health Idaho. One of the staff has been with us since about day five, and that is Alison Verrinder, who joins us as an Administrative Assistant and Moriah Nelson comes on board as Policy Analyst.

Finally within the Open Enrollment Readiness, Amy shared a preview of how our Phase 2 vendor structure may look, and the importance of needing strong coordination and Program Management oversight moving ahead.

### **Risk Management Plan**

Amy provided a presentation of the Your Health Idaho Risk Register Summary. This summary was sectioned into three columns. The first column depicted any potential failure or conflict,

the second column described the possible risk in detail and the third column provided mitigating action that could be executed.

The Board took a 15 minute break and moved into the next agenda item at 2:37pm.

### **Security Verification**

Rick Moran provided a presentation with information on security and privacy and what that means for Your Health Idaho. There are many Federal and non-Federal entities that needed to be accommodated; most with their own unique requirements that pertain to security and safeguards and obviously the variety and level of safeguards are only as good as the safeguards that are placed among them.

Federal entities need Concurrence and Signed Approval Agreements with CMS based on Minimum Acceptable Risk Standards for Exchanges – (MARS-E); Non-Federal entities (agents/brokers, IPA's and insurers) will also need signed agreements with CMS, and Non-Federal Entities (Call Center and Your Health Idaho staff) will be taken care of at a local level. Rick informed that board that he has requests into CCIIO/CMS for a copy of the assessment that was done on the data service hub and also to the vendor that provided the federal exchange solution security assessment.

Alberto Gonzalez: Your Health Idaho provided the IPA privacy training and certification locally, acting as a certifying agency. ID's are now available to in-person assisters and these are being used to track who is assisting, (and to what level) a particular individual. We have been providing our own as we did not know that these ID's were available to us.

Chair Stephen Weeg reminded the board that prior to September 30, 2013 they have to submit a verification to sign off to Governor Otter and Director Deal that assures them we have sufficient safeguards in place to afford the security of personally identifiable information.

Hyatt Erstad asked about the procedure should paper applications need to be used. Amy said that paper applications would be available on the Your Health Idaho website, and that we are legally required to provide and accept paper applications.

Alberto added that some of the applications might be 4-6 pages long, and that from a consumer stand point (and also from the workflow stand point) on-line forms would obviously be a much easier process than paper applications.

Chair Stephen Weeg suggested that the board have a brief meeting on September 30, to check the status of readiness, and should there be any type of impact or delay, it would be a board decision to proceed with a soft launch or discuss any required delay. The onus would not be just

on the shoulders of the Executive Director, but a full board decision.

## **Finance Update**

Pat Kelly provided a presentation overview of Your Health Idaho finance-related achievements through September 6, 2013; the grant draw process and comprehensive insurance policies are in place (with the exception of the errors and omissions policy which should be completed next week). The employee benefit plan has been implemented, financial policy guidelines have been established and an initial sustainability forecast is complete. An Audit RFP was sent to 5 local accounting firms to perform our first audit.

Pat requested the Board approve the financial policy guidelines that were posted to the share drive earlier last week and have been approved by the Finance Subcommittee.

Jeff Agenbroad: I move that the board approve the finance policies and procedures guidelines as received in our information packet

Second: Fernando Veloz, motion carried

Pat said that draws have begun on the Level One grant and our second Level One grant is in process. The Audit RFP went out to five firms; with four responding and one declining. The decision was in favor of Harris and Company, with a budget of 13K for the audit. Pat requested the Board approve proceeding with Harris and Company to complete an audit by 11/1/13 and in an amount not to exceed \$13k. John Rusche made the motion to approve Harris and Company with the budget of 13K

Second: Jeff Agenbroad, motion carried

Pat informed the board of the pathway that has been designed to return the loan of \$385K to DHW. This loan was for start-up costs for Your Health Idaho. DHW is requesting repayment prior to September 30<sup>th</sup>, 2013. Idaho Independent Bank has agreed to provide a short term Line of Credit in the amount of \$100,000. Pending underwriting the terms will be for one year with interest rate of prime and an up-front fee of \$500. We expect all the paperwork to be completed next week, at which time we plan to repay the loan in full to DHW.

Pat requested the board to approve this Line of Credit in an amount of \$100k and an up-front fee of \$500.

In lieu of legal documents, Jeff Agenbroad provided a scripted motion for the benefit of Your Health Idaho's legal counsel: I move that the board approve a revolving Line of Credit with Idaho Independent Bank in the amount of (not to exceed) \$100,000 with the terms identified in Page 1 of the board materials, and subject to and consistent with the terms as outlined on Page 2 of the board materials; and with other such changes as maybe be approved by the Executive

Director as being not inconsistent therewith, expanding the signature authority to execute the loan documents to include not only Amy but other officers of the Exchange as necessary, and that the Executive Director and officers of the Exchange authorized to take such steps as appropriate to carry out the transactions contemplated by the Line of Credit agreement.

Second: John Livingston, motion carried

### **Governance Committee Update**

Mike Stoddard updated the board on recent developments within the Governance Subcommittee that was held on August 29, 2013, where they reviewed the Indemnification Agreement and the Public Records Policy. Those two drafts are dated September 10, 2013. The Indemnification Agreement provides more protection from any possible lawsuits outside of the bylaws. This should be signed by all members of the board with the Executive Director signing for Your Health Idaho.

Jim Rice: I move that the Indemnification Agreement be put in and place signed by all board members and the Executive Director of Your Health Idaho.

Second: John Rusche, motion carried

Mike stated that the second document for approval by the board is the draft Public Records Policy; this follows public record law and includes some additional items that should provide additional coverage. He stated that the Public Record Policy will be added to the YHI website.

Jim Rice: I move to adopt the Public Record Policy as presented

Second: John Rusche, motion carried

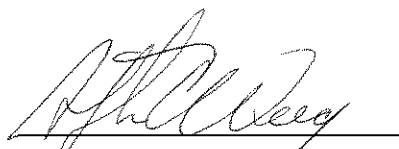
### **Next meeting date**

Chair Stephen Weeg suggested that since we need to certify to the Governor and Dir. Deal that we are ready to go on September 30, a brief meeting should be held at 2:00pm on that date, and hold another one for October 3 at 2:00pm for an update/overview of the launch.

### **Adjourn**

There being no additional business, Chair Stephen Weeg thanked the board and Executive Director and the meeting was adjourned at 3:54pm.

Respectfully signed and submitted by:

  
Stephen Weeg, Chairman