

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

**YOUR HEALTH IDAHO BOARD  
MINUTES  
SEPTEMBER 22, 2014**

**1. BOARD MEMBERS PRESENT**

- Mr. Stephen Weeg, Chair
- Mr. Scott Kreiling, Vice Chair
- Ms. Zelda Geyer-Sylvia
- Mr. Hyatt Erstad, Secretary
- Mr. Dave Self (via teleconference)
- Mr. Tom Shores
- Mr. Mark Estess (via teleconference)
- Ms. Karen Vauk
- Mr. Jeff Agenbroad, Treasurer
- Mr. Kevin Settles
- Mr. Fernando Veloz
- Dr. John Livingston
- Senator Jim Rice
- Representative Kelley Packer (via teleconference)
- Representative John Rusche
- Mr. Tom Donovan (filling in for Director Bill Deal)
- Director Dick Armstrong

**2. OTHERS PRESENT**

- Mr. Pat Kelly, Your Health Idaho
- Ms. Jody Olson, Your Health Idaho
- Mr. Ethan Owen, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Ms. Jennifer Dickey, Your Health Idaho
- Mr. Mike Stoddard, Hawley Troxell
- Mr. Jesse Lewin, Burson-Marsteller
- Ms. Brie Gershick, Accenture
- Mr. Michael Fairweather, Accenture
- Mr. Joshua Tauber, Accenture
- Mr. Luke Feaster, Accenture
- Mr. Shankar Srinivasan, GetInsured
- Mr. Fred Heil, GetInsured
- Ms. Becky Webb, GetInsured
- Ms. Lori Wolff, Idaho Department of Health & Welfare
- Ms. Tresa Ball, HR Precision
- Mr. Weston Trexler, Idaho Department of Insurance
- Ms. Marnie Packard, PacificSource
- Mr. Peter Sorensen, Blue Cross of Idaho
- Mr. Doug Dammrose, Mountain Health Coop

- Ms. Tammy Perkins, Office of Governor C.L. “Butch” Otter
- Mr. Brody Ashton, Lobby Idaho
- Mr. Phuoc Giang, Accenture
- Mr. Woody Richards, AHIP Willamette
- Mr. Jim Murray, SelectHealth
- Ms. Moriah Nelson, IPCA
- Ms. Jean DeLuca, Delta Dental
- Ms. Sarah Fuhriman, Hopkins Roden
- Mr. Bill Roden, Hopkins Roden
- Mr. Ken Burgess, Veritas Advisors
- Ms. Jennifer Gonzales, BSU School of Nursing
- Ms. Katrina Ross, BSU School of Nursing
- Ms. Erica Plaisted, BSU School of Nursing
- Ms. Kim Kruiesi, AP
- Mr. Vince Lam, Accenture

### **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 2:00 pm, Monday, September 22, 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 on the Idaho Public Televisions web site.

### **4. ROLL CALL**

Mr. Erstad called roll and determined that The Chair, Mr. Kreiling, Ms. Geyer-Sylvia, Mr. Shores, Mr. Estess (via teleconference), Mr. Agenbroad, Ms. Vauk, Mr. Settles, Mr. Veloz, Dr. Livingston, Senator Rice, Representative Packer (via teleconference), Representative Rusche, Mr. Donovan (filling in for Director Deal) and Director Armstrong were present, resulting in a quorum.

Mr. Self joined the meeting via teleconference at 2:22 pm.

Mr. Self left the meeting at 3:16 pm and Ms. Vauk left the meeting at 4:48 pm.

### **5. APPROVAL OF PRIOR MEETING MINUTES**

Motion: Mr. Erstad made a motion to approve the meeting minutes as presented from the July 25 and July 31, 2014 Board meetings.

Second: Mr. Settles.

The motion passed.

### **6. REVIEW OF AGENDA**

Motion: Mr. Agenbroad moved to shift the Public Comment Period to after the Ad Hoc Executive Director Search Committee Report.

Second: Mr. Shores

The motion passed.

## **7. EXECUTIVE DIRECTOR UPDATE**

### **(a) CMS Updates**

Mr. Kelly noted that YHI and DHW continue to be in daily consultation with CMS regarding project implementation and the execution of the YHI renewal strategy. YHI and DHW successfully passed the CMS milestone demonstration end-to-end eligibility functionality and CMS will come to Idaho for an Operational Readiness Review in mid-October. This will be the last major checkpoint before go live. YHI has received a number of approvals since the last Board meeting including the IRS approval for eligibility verifications and approval for the eligibility redetermination plan which allows YHI to move ahead while a formal written approval is processed. Eligibility processing began on September 11, 2014. YHI has also made progress in resolving issues in using the CMS flat file.

### **(b) GetInsured Updates**

Mr. Kelly informed the Board that YHI, the PMO and GetInsured (GI) have met twice in the last two weeks to align on several areas of project governance including lock down and management of code change. Any changes until go-live, not including bug fixes, will need to be approved by the Executive Director. On September 19, 2014, GI delivered a list of bug fixes to YHI and the PMO to be tracked and fixed by the time of go-live.

### **(c) The Path Ahead & Key Milestones**

Mr. Kelly reminded the Board that open enrollment 2015 begins in 54 days. YHI is in the process of finalizing the eligibility pre-screener and the anonymous browsing functionality for the 2015 plans. Additional key dates were shown on the timeline.

### **(d) Risk Mitigation**

Mr. Kelly noted that the team is maintaining a detailed and ongoing risk register which identifies what-if scenarios related to all critical work streams, applies a probability and impact and then lists specific mitigation tactics should the events occur. Each scenario contains a specific stakeholder communication tree should the what-if scenario materialize.

### **(e) Staffing Updates**

Mr. Kelly mentioned that YHI is continuing resource efforts in filling the remaining open positions. The Operations Director, Consumer Support Specialist and Consumer Support Temporary Staff are the remaining open positions with an expected onboard date of mid-October.

## 8. 2015 PLAN REVIEW

Mr. Trexler, Idaho Department of Insurance, presented the 2015 Plan Review and said DOI has been reviewing the plans over the last few months and briefly reviewed some of the standards. In order to be certified, a plan must meet the following QHP Certification Standards:

- Must cover all of the Essential Health Benefits
- Formulary meets minimum number of drugs available in each drug category
- Actuarial Value – (Metal Level) Platinum, Gold, Silver, Bronze and Catastrophic
- Cost Sharing Limitations – the maximum out-of-pocket cost for an individual is \$6,600
- Plan Variants allowing better coverage at lower income levels (cost-sharing)
- Meaningful Differences
- Service Areas
- Network Adequacy
- Essential Community Providers
- Accreditation
- Licensure
- Program Attestations
- Rating Requirements – age, tobacco use, geographical areas and 3 or more children
- Non-discrimination

Mr. Trexler continued by reviewing the plans that will be recommended for approval today. The Medical Plan Summary by Carrier includes 91 plans from 5 Carriers (9 catastrophic, 24 Bronze, 38 Silver, 17 Gold and 3 Platinum). The Carriers include Blue Cross of Idaho (23 plans), BridgeSpan Health (10 plans), Mountain Health CO-OP (12 plans), PacificSource Health Plan (27 plans) and SelectHealth (19 plans). Mr. Trexler also included information on the plans by area of the state, the small group medical plan summary by carrier (51 plans), the small group medical plan summary by area and the 27 on-Exchange dental plan summary by carrier. He also discussed the 63 off-Exchange only dental plan summary by carrier which includes a new class of dental plans that meet Exchange requirements, yet won't be sold on the Exchange, but the carriers wanted them to be certified by the Exchange and be recognized as a QHP. The rates will be made available from YHI at the beginning of October. Ms. Geyer-Sylvia asked if the three Carriers represented on the Board should abstain from approving these plans. Mr. Stoddard confirmed that it would be a conflict of interest and the three Board members that represent the carriers should abstain from voting on the plans, consistent with last year.

Senator Rice questioned why the Board would certify adult dental plans that are not going to be sold on the Exchange and mentioned that the agenda item to discuss the stand-alone dental plans should take place before the plan certification occurs. Mr. Trexler said that the YHI Board would be certifying that these plans meet the same requirements as the Exchange plans. Senator Rice questioned if YHI has actual statutory authority to do the certification and if it is limited to dental. Mr. Stoddard confirmed that there are no statutes that say that YHI is authorized or prohibited to do so. It is a provision by the ACA that State Exchanges can undertake this for dental plans only, but it is not required. Mr. Stoddard also reiterated that the Board will be certifying these plans as per the ACA, but cannot certify them for the DOI. Mr. Donovan mentioned that Director Deal's interest in full disclosure of plan coverage and network adequacy

is an important point for consumers to consider rather than choosing a plan purely based on premium cost.

**Plan Recommendation for Certification** The recommendation includes 91 Individual Medical, 80 Small Group Medical, 27 On-Exchange Dental and 63 Off-Exchange Dental.

Motion: Mr. Erstad moved that the Board accept the recommendation of the Department of Insurance and approve and certify the 261 plans as presented today as qualified health plans for plan year 2015.

Second: Senator Rice.

Ms. Geyer-Sylvia, Mr. Self and Mr. Kreiling abstained from voting.

The motion carried.

## **9. MARKETPLACE COMMITTEE REPORT**

### **(a) PMO Update**

#### PMO Dashboard

Mr. Tauber reviewed the PMO Dashboard and began with notable updates including the milestone achievements of the ability of the Idaho system to conduct end-to-end eligibility functions along with the receipt of the CMS file and conditional pre-approval of renewals. Core system testing will be completed by September 26, 2014. The CMS data file, which originally was lacking in required data, has now been received by YHI/DHW last Friday. DHW has begun running eligibility determinations for the coming year using alternate data sources initially and now with the completed data file. DHW says they are on track to complete the entire renewal process by October 31. R1 User Acceptance Testing has been completed and the team is now beginning R2, the carrier plan review has been completed, the carrier testing will continue into October (trending about 2 weeks behind schedule), the operational processes have been completed and training has been conducted.

Mr. Tauber spoke on the risks and noted that DHW has contingency plans in place to complete renewals for those individuals on whom are lacking complete data. There is also unpredictable Federal HUB availability due to the development and maintenance ahead of open enrollment. Also, some areas of the YHI site design and development may fall beyond the September 26 deadline. The team is largely tracking towards key development and testing being completed by Friday.

Ms. Geyer-Sylvia asked Mr. Tauber about the carrier user acceptance testing and to address backup plans if YHI runs into difficulty. Mr. Tauber said there are significant portions of E2E testing which are running at the same time as the User Acceptance Testing, and other testing that must be done in a specific order, which pushes E2E testing behind schedule by about 2 weeks.

#### Program Test Summary

Mr. Tauber reviewed E2E testing, UAT testing, DHW testing and Get Insured testing. E2E testing of R0 and R1 has been completed, with the release of R2 scheduled to happen on the November 15 go-live date. The UAT testing is scheduled to be completed on-time, even with the initial high number of R1 and 2015 plan review defects. The DHW testing plan is progressing as planned and the GetInsured testing is tracking towards the end of this week with some additional work to be done on carrier testing.

### **(b) GI Path to Development & Testing Completion**

Mr. Fairweather reviewed the GI Development and System Testing timeline. September 26 corresponds to the completion of all GI development and system testing which is on track to be completed on that same date. Following this date, the GI software will be frozen to be ready for deployment. Any software changes will be limited to the following areas through October 31:

- YHI approved bug fixed for End-to-End testing
- YHI approved bug fixed for User Acceptance Testing
- YHI approved CR's – tightly controlled
- List of YHI Managed Exceptions – closely managed

Mr. Fairweather also reviewed the YHI Managed Exceptions List which includes key exceptions that are known and will extend beyond the September 26 deadline. These items will be closely managed on a daily basis by YHI, GI and Accenture leadership.

- Notice and contents design finalization – On track to complete 9/26
- Notice Spanish Translation – On track to complete 10/17
- Passive enrollment development for non-financial enrollments (including notices) GI development scheduled to end 10/9 with the testing to be completed 10/23
- Carrier integration testing – seeking carrier support to accelerate integration testing to be completed by 10/15
- Account management – account management has been delayed to 9/26
- Special Life Event Changes – Design change to accommodate household changes. The Leadership Team will discuss a range of scenarios to handle with a target date of 9/26 to finalize the solution and design.

Rep. Rusche asked how many of the life event changes will be handled manually rather than systematically. Mr. Srinivasan said that these changes are generally self-reported by individuals, and the system will enable a way for the users to come into the Marketplace to change their information. If they are receiving financial subsidies, it is reported to DHW first, then sent to YHI. If that consumer needs to change their plan, YHI will send an invitation to the customer to do so. Files are sent by DHW to YHI every night, and at that point YHI will capture the changed information and notify the user subsequently.

### **(c) Renewal Update**

Ms. Olson explained that Your Health Idaho is pursuing a path to ensure Idahoans that enrolled in 2014 coverage receive an accurate redetermination of their eligibility for the APTC and CSR and maintain coverage without interruption into plan year 2015 if they take no action. They will also have the opportunity to shop for a new plan for 2015 if they so choose. This will all take place within a three-step process:

Step 1 – Accounts Created – DHW creates accounts in the eligibility system using data collected from enrollees, carriers and the CMS data file and will complete the eligibility determinations.

Step 2 – Redetermination – DHW will send redetermination notices to the consumers between September and October. The last two weeks of October, DHW will share the APTC outcomes with the carriers and on November 1, DHW will transfer 2015 APTC/CSR calculations to YHI.

Step 3 – Re-Enrollment - YHI staff, including temporary staff, will passively enroll 2014 consumers into a 2015 plan. On November 15, consumers can activate their account and select a different 2015 plan if they so choose. The carriers will be conducting a reconciliation process with YHI to ensure passive enrollment of all 2014 enrollees.

Ms. Geyer-Sylvia asked about the reconciliation timeline and is concerned about the December 23 deadline date. Mr. Kelly mentioned that the goal is to have the majority of re-enrollments completed by December 15; however there is a small subset that will fall after December 15. Ms. Olson confirmed that the temporary YHI staff will be verifying the data and filling in the data points that are missing to ensure that the consumer is re-enrolled in the same plan for 2015. Ms. Gershick mentioned that at this time, YHI is open to solutions to decrease the number of temporary staff hired to complete the renewal process. She also noted that the extra time needed to enroll people up until December 23 is needed to ensure quality control and ensure a complete re-enrollment.

Motion: Mr. Veloz moved to authorize the Marketplace Committee to coordinate the issuance of an RFP for selection of a vendor to handle data-entry and related activities related to passive enrollment for Plan Year 2015, if such services are deemed necessary as determined by the Marketplace Committee in its discretion, to select the preferred vendor using a proposal evaluation team or such other process as the Marketplace Committee deems appropriate, and to coordinate execution of a contract with any such selected vendor, in such amount as the Marketplace Committee deems necessary to accomplish the purposes of such RFP.

Second: Rep. Rusche.

Mr. Rice is not comfortable with this motion as it is unclear as to what the temporary staff would be doing. Director Armstrong said this is a data entry process, and the temporary staff would be building a record or case in the system to have something to work from going forward. This is a one-time event and only necessary this year.

The motion carried.

Ms. Wolff provided a quick update on the renewal strategy for those with an APTC. DHW began processing eligibility re-determinations on September 11 and received a revised version of the CMS file on September 12. Collection of data on 2014 enrollees and eligibility re-determination will continue throughout September and October. DHW has received about 9,000 completed APTC forms and is focusing their efforts on this process, and about 1,000 forms are being processed daily. DHW is processing the information from the APTC forms first before using the information from the CMS file. As soon as the re-determination is processed, the consumer will be mailed a notice, and the carrier will be notified if the consumer is no longer eligible for APTC. The projected completion date is October 31.

Ms. Geyer-Sylvia suggests that the plan rates be released earlier than scheduled. Mr. Donovan said the mechanism for the release of plan rates is through the anonymous browsing vehicle which will take place in eight days beginning on October 1.

#### **(d) Privacy & Security Update**

Mr. Owen updated the Board that the Privacy and Security maintains a top priority for YHI. By working with the PMO Privacy and Security Team and SecureState, it is ensured that YHI has the right policies in place to provide a secure experience for Idahoans. There are no critical issues to report. All audits may be repeated in the second quarter of next year. The timeline for the current audit is as follows:

- 9/2 – Policy and Procedures review began
- 9/8 – Interviews at GI and YHI commenced for third party vendor
- 9/15 – Started Attack & Penetration, and Vulnerability Scans
- 9/19 – Draft Security Assessment Report delivered
- 9/22 – Remediation efforts begin for items to address prior to launch
- 10/3 – Expected delivery of final Security Assessment Report

#### **(e) Communication of YHI's Intent to CMS**

Mr. Kelly said YHI's primary focus throughout 2014 is preparing for the implementation that was approved on May 21, 2014 to launch Idaho's own technology solution for a State-based Exchange for the 2015 open enrollment period. In July, the Board endorsed moving forward with Idaho's renewal strategy. Last week, Idaho was notified by CMS that to initiate the process of getting final CMS approval to go-live with Idaho technology, YHI needs to attest to Idaho's intent to transition off the FFM technology for 215 and to no longer use the federal technology as a contingency option. This attestation must be completed within the next two weeks. Based on input from DHW, Accenture and GI, YHI is confident that there is a solid plan in place to launch the state-based technology for 2015 and recommends submitting the attestation to the CMS.

Motion: Based upon the information provided to the Board by its vendors, staff and DHW, the "dual track" approach that the Board in July authorized the staff to follow regarding open enrollment for plan year 2015 is no longer necessary. Mr. Veloz moved that the Board authorize its Chairman, Executive Director, and other Board members or staff as necessary, to facilitate communications to CMS attesting that YHI will be prepared to operate its state-based Marketplace with an Idaho technology solution, and that operating on the federal Marketplace need no longer be maintained as an option; and that staff is directed to continue development of other contingency plans as YHI transitions to operating our state based Marketplace with an Idaho technology solution.

Second: Dr. Livingston.

The motion carried as stated.

#### **(f) Policy Decisions**



Ms. Gershick mentioned that the Project Steering Team continues to work through tactical and operational decisions. Note that the Marketplace Committee has not reviewed or ratified these decisions.

#105: Up sell on medical products - Ms. Geyer-Sylvia raised the issue that some of the medical carriers did not agree with this policy. She would like to revisit this next year, and recommends taking this issue to the Marketplace Committee in the upcoming week.

#107: Up sell on dental products – The Board decided to take the issue of dental offline and set up a Marketplace Committee meeting for the upcoming week to better understand the issue.

#110: Binder payments and effectuation of coverage - Senator Rice asked for legal opinion on this from the DOI and if this is regulation of insurance rather than Marketplace activity. Mr. Kelly mentioned that as this is related to APTC and CSR, it is a Marketplace Policy.

#9: Report a change – Voluntary disenrollment through a carrier - This decision was originally presented to the Marketplace Committee in August. The PST revisited the topic and determined a workaround process for carriers to report voluntary disenrollment and terminations of coverage. It was determined that this item needs to be revisited by the Marketplace Committee at their October meeting.

#10: Report a change – Involuntary disenrollment through a carrier, Individual – This decision was originally presented in March. It was amended and presented to the Marketplace Committee in August with a recommendation to revisit. After further review, the PST has re-confirmed the original August decision. This decision will be revisited after go-live.

Stand-Alone Dental Plans – YHI has conducted a review of its policies on stand-alone dental plans to ensure that they are aligned with the requirements of the ACA. As discussed at the YHI Board Strategic Planning Session in May of 2014, YHI is taking lessons learned from other states and implementing its technology in phases to ensure success and to minimize risk to the November 15 go-live date. For the plan year 2015, this means accepting technology limitations for certain aspects of dental enrollment. In accepting these limitations, YHI ensured its decisions were compliant with the ACA.

Motion: Mr. Veloz moved that the Board, pending CMS approval, require the carriers to continue to use the FFM interim APTC and Advanced CSR reconciliation and billing process until YHI can implement an Idaho specific process, while ensuring that the implementation of the new APTC and Advanced CSR reconciliation and payment process allow sufficient time for the carriers to implement the new process.

Second: Ms. Geyer-Sylvia.

The motion carried.

## **10. FINANCE REPORT**

Mr. Kelly quickly updated the Board on additional grant funding requests and will bring it to Committee and the full Board in October. YHI has filed a no-cost extension for the 2<sup>nd</sup> level one grant extending the grant period through October 2015. November 2014 will be the final

opportunity for any grant funding submission; YHI is currently planning final submission for November.

## **11. OUTREACH & EDUCATION REPORT**

Ms. Olson offered to the Board a one-on-one with Board members to discuss any of the O&E Committee topics. The awarding of grants to Enrollment Entities for plan year 2015 were finalized at the 9/19 Outreach and Education Committee meeting. Ms. Olson will share by email the names of these Enrollment Entities and their funding amounts.

### **(a) EEA Awards**

This agenda item was not discussed.

### **(b) Media & Outreach leading up to Nov. 15**

This agenda item was not discussed.

### **(c) SOW #7**

Mr. Kelly said this has been fully reviewed and vetted with the O&E Committee. He shared that the two highest budgeted amounts are Media and Community Outreach. Another major budget item is project management and strategy operations.

Motion: Mr. Shores moved that the Board accept the recommendation of the Outreach and Education Committee to allocate \$1,310,100 of the fiscal year 2015 Outreach and Education budget approved by the Board on June 20, 2014, for SOW #7 as presented today and to run from October 1, 2014 to December 31, 2014.

Second: Rep. Rusche

The motion carried.

## **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).

Executive Session Roll Call: Mr. Erstad called the Executive Session roll call and determined that the Chair, Mr. Kreiling, Ms. Geyer-Sylvia, Mr. Shores, Mr. Agenbroad, Mr. Settles, Mr. Veloz, Dr. Livingston, Senator Rice and Representative Rusche were present resulting in a quorum. The Committee entered Executive Session at 5:17 pm.

The Executive Session concluded at 5:44 pm. The Committee took no final action nor made any final decisions while in Executive Session.

**13. AD HOC EXECUTIVE DIRECTOR SEARCH COMMITTEE REPORT**

Motion: Rep. Rusche moved to authorize the Chairman of the Board and Chairman of the Personnel Committee to pursue a contract for the Executive Director position with Mr. Pat Kelly consistent with the YHI Budget.

Second: Dr. Livingston.

The motion carried.

**14. PUBLIC COMMENT PERIOD**

There were no comments from the public at this time.

**15. NEXT MEETING**

The next meeting of Your Health Idaho's Board of Directors is tentatively scheduled for Friday, October 24 at 8:00-11:00 am.

**16. ADJOURN**

There being no further business before the Board, the Chair adjourned the meeting at 5:47 pm.

Signed and respectfully submitted,

  
Stephen Weeg, Board Chair