

**New Mexico Health Insurance Exchange  
Board Meeting Minutes  
Tuesday, March 31, 2015  
Blue Cross Blue Shield Office  
Albuquerque, NM  
8:30 a.m. to 4:00 p.m.**

**Board Members Present:**

- Dr. J.R. Damron
- Secretary Brent Earnest
- Ms. Terriane Everhart
- Superintendent John Franchini
- Ms. Teresa Gomez
- Dr. Martin Hickey
- Dr. Larry Leaming (via telephone)
- Mr. Gabe Parra
- Ms. Patsy Romero
- Mr. Jason Sandel
- Mr. David Shaw
- Mr. Kurt Shipley
- Dr. J. Deane Waldman

**1. Welcome, Roll Call & Confirmation of Quorum- Dr. J.R. Damron, Chairman**

The meeting was called to order at 8:32 a.m. Roll call was taken and a quorum was established.

**2. Approval of the Agenda- Dr. J.R. Damron, Chairman**

**Motion:** Dr. J. Deane Waldman moved to approve the agenda.

**Second:** Mr. Kurt Shipley

The motion passed by voice vote.

**3. Approval of Minutes of the December 19, 2014, December 23, 2014, and January 9, 2015 Board Meetings of the beWellnm Board of Directors - Dr. J.R. Damron, Chairman**

**Motion:** Ms. Patsy Romero moved to approve the minutes of the December 19, 2014, December 23, 2014, and January 9, 2015, meetings of the beWellnm Board of Directors.

**Second:** Mr. Jason Sandel

The motion passed by voice vote.

**4. Public Comment**

Mr. Dick Mason, League of Woman Voters of NM, urged the staff and Board to work with the state agencies to publicize the Exchange and Medicaid enrollment.

Mr. Joe Martinez of Health Action NM, discussed that his organization was disappointed because they believe that there is a lack of information about the tax filing Special Enrollment period available on the beWellnm.com website and that more people are not informed about subsidies. He expressed the need for “on the ground” communication and education.

**5. Chairman’s Remarks - Dr. J.R. Damron, Chairman**

Dr. J.R. Damron advised of the following:

CMS recently reaffirmed NM’s status as a State Based Exchange. As it relates to the Burwell case, NM is considered a State-Based Exchange (SBE). Because of SBE status, the Supreme Court ruling should not impact NM.

The value of being an SBE is that it supports state-specific goals, education, and enrollment. He stated, “Form follows function” and that beWellnm is defined by our vision, mission, and goals.

Dr. J.R. Damron continued that the meeting today is also the beWellnm Annual Meeting and a review of the Plan of Operation will be covered. A public comment period will follow today’s review of the Plan of Operation and discussion and possible action on changes to the Plan of Operation will be on the agenda at the next Board meeting.

The Legislative Affairs Ad Hoc Committee met twice during the legislative session to review beWellnm related bills. None of the bills passed. Senate Bill 13 – beWellnm and Voter Registration needs to be addressed at a future Operations committee and Board meeting.

**6. Vision, Mission, Goals- Ms. Amy Dowd, CEO**

The Board aligned on goals at the January 9<sup>th</sup> Board meeting. Ms. Patsy Romero asked that the document be reviewed for grammar edits. Mr. Gabe Parra stated that some adjustments the document may be needed in the future depending on the Board decision regarding the enrollment technology that the Exchange plans to use moving forward.

**Motion:** Dr. J.R. Damron requested a motion that the Board adopt beWellnm Vision, Mission and Goals as presented with minor grammatical edits and revisions.

**Second:** Mr. David Shaw

The motion passed by voice vote.

**7. Committee Charters - Ms. Amy Dowd, CEO**

The Executive Committee reviewed all of the committee charters at their last meeting. Minor amendments are suggested to the Executive Committee and Finance Committee in regards to the section on membership and it is recommended that the Board adopt a new charter for the Legislative Affairs Ad Hoc Committee.

It is recommended that the Executive Committee charter specify that the membership of the Executive Committee is to include the Board Chair, Vice-Chair, Treasurer, the Secretary of the Human Services Division and the Superintendent of Insurance.

The Ad Hoc Legislative Affairs Committee met during the legislative session and established a charter. Dr. J.R. Damron indicated that the Executive Committee will meet regularly and Ad Hoc Legislative Affairs Committee will meet periodically.

**Motion:** Dr. J. Deane Waldman requested a motion that the Board approve the new Legislative Affairs Ad Hoc Committee Charter and approve changes to the membership sections of the Executive Committee and the Finance Committee Charters as discussed today.

**Second:** Mr. Jason Sandel

**8. Annual Meeting Business Per the Plan of Operations Section 4.4 - Dr. J.R. Damron, Chairman  
2015 Open Meetings Resolution - Ms. Amy Dowd, CEO**

Per the New Mexico Health Insurance Exchange Act, the Board must adopt a resolution each year regarding compliance with the open meetings law. No changes were made.

**Motion:** Mr. Gabe Parra requested a motion that the Board adopt the 2015 Open Meetings Act Resolution as presented today.

**Second:** Superintendent John Franchini

The motion passed by voice vote.

**Review Board Policies- Ms. Amy Dowd, CEO**

- The Governing Principals and Code of Conduct Policy will be reviewed at Committee level before the next Board Meeting. Mr. Justin Miller explained to the Board that the policy is being updated to further align with the New Mexico's Governmental Conduct Act.
- The new Records Retention Policy will be reviewed at Committee level and presented at a future Board meeting.
- Ms. Patsy Romero advised the Board that there were no changes recommended to the Procurement Policy.

**Plan of Operation Policy and Review - Mr. Gabe Parra, Director**

- Mr. Gabe Parra reviewed the recommended changes to the Plan of Operation that came from the annual review of the document.
- Section IV- Move 4.4.3 regarding plan management to a new section as timeline does not always align with annual meeting.
- Section V- Add Executive Committee as a standing Committee and align language regarding Committee functions and membership with language in the Committee charters.
- Section VII- Minor revisions, change "Health Care Guide" to "Enrollment Counselor" and add "Agents and Brokers."
- Section XIV- Add a new section regarding Plan Management timeline and responsibilities to replace section 4.4.3.

**Motion:** Ms. Patsy Romero requested a motion that the Board recommend changes to the Plan of Operation as presented today and open a 30-day public comment period before further discussion and possible action to adopt these changes.

**Second:** Mr. David Shaw

The motion passed by voice vote.

**Review and Evaluate the Performance of the Administration of the Exchange and Contracted Consultants and Vendors- Ms. Amy Dowd, CEO**

The recommendation from the team and the Executive Committee is to have the committees conduct a self-evaluation of their work and vendor oversight and report any issues back to the Board at the upcoming meeting. Guidance for self-evaluation will be provided to committees.

Ms. Patsy Romero asked about evaluation of vendors. Ms. Amy Dowd advised that templates and a process will be developed and reviewed with all committees. Secretary Brent Earnest requested that contract review be made part of the evaluation.

**Review Forms and Rates for Coverage issued by Health Plans through the Exchange-  
Superintendent John Franchini**

The current timeline for plan management does not align with the Annual Meeting requirements to be conducted in the first quarter. The recommendation is to review Qualified Health Plans and Qualified Dental Plans with the Board at the appropriate time as determined by OSI.

**Review and Monitor Quality of Care for Coverage Issued by Health Plans through the Exchange**

Superintendent John Franchini advised that OSI will be working with beWellnm regarding quality ratings and quality of care. State-Based Exchanges have more control of costs and are able to keep costs lower than Federally Facilitated Marketplaces.

Superintendent John Franchini added that quality results will likely be available during the 3<sup>rd</sup> quarter of 2015 (likely August).

**Consider Other Matters as Determined by the Chair**

Dr. J.R. Damron did not have any additional matters for the annual meeting.

**9. Matters from the CEO - Ms. Amy Dowd, CEO**

**Staff Team Updates**

Ms. Amy Dowd stated that Mr. Raj Shethia, Director of IT left the organization earlier this month. She thanked him for his contributions to beWellnm over the last two years.

Ms. Tracy Gwash was recognized for her hard work in the preparation and administration of Board and committee meetings and overall administrative support during the past month.

**Board Appointment Update**

Ms. Amy Dowd provided the following update:

Four Directors have terms that are set to end on June 30 of this year, including Director Parra, Director Hickey, Director Romero and Director Gomez.

In February, the Exchange sent letters to the appointing authorities for these seats including the Governor, the President Pro Tempore of the Senate and the Speaker of the House.

To date, beWellnm has received a letter back from Senator Papen who re-appointed Director Romero and Director Gomez to three-year terms.

**Tracking New Mexico's Uninsured Population**

Ms. Amy Dowd provided the following update on the uninsured rate in New Mexico that is available to beWellnm through two different data sources.

One is Gallup, which publishes the Gallup Healthways Well-Being Index, and the second is the Small Area Health Insurance Estimates program (SAHIE), which is within the U.S. Census.

Gallup generally reports this data annually, and the Census data is two years behind.

Gallup's year-end 2014 data shows a decrease in the uninsured rate from 20.2% to 15.3%.

The SAHIE data, which lags behind two years, shows the uninsured rate in New Mexico was 21.9% at the end of 2013. As a reminder this value for 2013 does not take into account the plans that were selected for 2014 during the 2013 Open Enrollment.

### **2015 Open Enrollment Period Results**

Ms. Amy Dowd reported that 52,358 New Mexicans had selected a plan as of February 22, 2015—this includes new enrollees as well as those that actively renewed or were passively renewed from 2014 coverage into 2015 coverage.

Mr. Jason Sandel asked if specifics were known about the individuals that were enrolled and also had questions about cost. Ms. Amy Dowd advised that we have basic demographic info on overall enrollment, but no personally identifiable information.

Outreach costs to date are \$8M since inception. Ms. Patsy Romero advised that many people that applied actually qualified and enrolled in Medicaid. She also advised that some of those originally enrolled may have lost their jobs and now qualify for Medicaid. Dr. Martin Hickey indicated that there are several options for people to enroll for coverage on and off the Exchange.

Secretary Brent Earnest noted that HSD provides a monthly report on Medicaid enrollments but asked whether the Exchange has ever received any information from the carriers on how many people they have enrolled through the Exchange. Superintendent John Franchini indicated that OSI is working with the carriers on a process to report good data. Ms. Patsy Romero asked if there is a way to get some of the numbers together using the information we have from the carriers and OSI. Ms. Amy Dowd advised that there is an opportunity to get more detailed data from other sources, but we need to address privacy and security aspects to allow us to use and share data.

### **The Value of New Mexico's State-Based Exchange**

Ms. Amy Dowd provided the following update:

beWellnm's focus on outreach and education over the last two years has been in support of our mission as an Exchange to expand access to high-quality and affordable coverage and enroll as many New Mexicans as possible. This has allowed us to enroll an additional 26,000 individuals during the 2015 Open Enrollment period.

We have been extremely successful in working toward this mission as our enrollment results show.

This success has put beWellnm in a very advantageous position to make the decision before the Board today about the enrollment mechanism that we want to use to enroll consumers moving forward.

### **Options Reviewed on a Path Forward for Individual Exchange Technology**

Ms. Amy Dowd stated at the January 9, 2015 meeting, the Board directed the beWellnm team to further explore the options below:

**Option 1:**

New Mexico to build a single-door system design without additional federal funds. Assuming CMS approval and ability to close delta between available funds and cost of implementation, beWellnm would be responsible for Individual Exchange technology functions for the 2017 Open Enrollment Period.

**Option 2:**

New Mexico to continue to work with CMS on a lease of federal technology services for Exchange Enrollment and Eligibility functions while maintaining State-Based Exchange status and continuing to operate key Exchange functions.

**Recent CMS Verbal Guidance on Allowable Uses of 1311 Grant funding (Option 1 and Option 2)**

Ms. Amy Dowd stated that according to verbal guidance from CMS, after June 2015, 1311 grant funds can be used for systems, process and tools that support the continued design, development and implementation of the Exchange. After June 2015, 1311 grant funds may not be used for routine operating expenses, which CMS requires State-Based Exchanges to pay for from their own operating budget.

**Option 1 and Option 2 Summary**

Ms. Amy Dowd provided an overview of the operating framework for Option 1 and the efforts to lower the costs. Ms. Dowd then gave an overview of the operating framework for Option 2 and the key learnings from the CMS meeting. Ms. Dowd provided a projected cost comparison of Option 1 versus Option 2.

**Option 1 Concessions**

Reduced Services & Budget Cuts if Option 1 Implemented.

If beWellnm were to close the delta and implement Option 1, with the cuts and reduction in service it would mean:

- No passive renewal for 2017: All consumers currently enrolled through Healthcare.gov will need to be identified, located, contacted and actively renewed into new plans with very limited outreach budget.
- No Consumer Experience Enhancements: This means no direct enrollment, no provider directory, no prescription drug search, no adult dental, no integrated call center and fewer broker tools. The cost of enhancements in out years to keep up with regulatory changes is high.
- Limited Marketing, Outreach & Education Implementation Activities: These activities will be significantly limited by reduced funds to develop systems, tools and processes to help reach all New Mexicans (i.e. research, enrollment referral tools, beWellnm.com website improvements, consumer decision support tools, outreach analytics tools).
- 1311 Grant Funds Directed Primarily to Technology v. Consumer Decision Support Tools and Resources.

**Option 2 Key Learnings from CMS Meeting & Key Considerations**

CMS confirmed New Mexico's State-Based Exchange Status

- CMS officials continue to confirm New Mexico's status as a State-Based Exchange Following our meeting, publically CMS's ASPE report now describes New Mexico as a "State-Based Marketplace (SBMs) Using the HealthCare.gov Platform."

- CMS verbally indicated they are fully committed to an Option II-like arrangement, however outstanding questions remain:
  - Cost of a potential lease option (variable v. fixed)
  - Payment structure and mechanism for lease of federal technology
  - CMS's commitment to availability of individually identifiable data
- CMS has indicated that a lease type arrangement would likely be addressed through the rule making process. Until CMS issues a rule, beWellnm has no guarantee in writing to demonstrate CMS commitment to this approach or exact costs.

### **Board Discussion and Possible Action on Individual Exchange Technology and Enrollment Platform for Future Plan Years**

Mr. Jason Sandel asked about SHOP costs to date. Ms. Amy Dowd responded that just over \$18M had gone to the technology vendor that built the system to date.

Mr. Jason Sandel also asked how much had been spent on technology for the development of the individual Exchange.

Ms. Amy Dowd explained that the Exchange has spent \$8.6 million on the individual exchange technology vendor, just under \$14 million went to HSD for enhancements to the ASPEN system to support the real-time eligibility determination process, and other expenses including PMO and IV&V that have been split between the individual and SHOP exchanges. This represents approximately \$22 million to \$25 million that has been spent to support the development of the individual Exchange technology.

Mr. Jason Sandel clarified that this means that the Exchange had spent approximately \$40 million to \$43 million on technology development.

Ms. Amy Dowd indicated that the money that went to HSD benefits the New Mexico Medicaid system real-time eligibility process beyond the Exchange. Secretary Brent Earnest indicated that the real-time eligibility development will still be usable in the Medicaid determination system.

Mr. Jason Sandel asked what the Exchange will retain if beWellnm decides to use the FFM platform for enrollment. Ms. Amy Dowd advised that on the individual marketplace enrollment, beWellnm has licensure to the code and access to the system that has been developed that is approximately 75% complete, not tested and non-compliant with CMS requirements. That system could be taken off of the shelf in the future and implemented. CMS has informed beWellnm that if they were to implement the system with this design, beWellnm may be issued a letter by CMS of non-compliance with design, that beWellnm may lose access to grant funds, and CMS would not provide beWellnm the data needed to do the APTC re-determination.

Mr. Jason Sandel asked for clarity regarding cost allocation with HSD that was a line item in the Option 1 budget, but not in Option 2. Ms. Amy Dowd indicated that cost allocation plan is a CMS requirement. The cost allocation plan was anticipated for overlapping duties for enrollment eligibility determination, call center and other areas where there are shared services between the state Medicaid department and the Exchange. In the Option 1 model, beWellnm and HSD anticipated there would be a significant cost allocation piece to be considered.

beWellnm has not gone through the detailed cost allocation process at this time as both options were being evaluated, but some preliminary work has been done. It is not anticipated that beWellnm would need a cost allocation plan in Option 2, but it could be a discussion during the rule-making process for a lease of the FFM technology. There was additional discussion between Secretary Brent Earnest and Mr. Jason Sandel regarding cost allocation and what the Exchange may pay for in an Option 1 arrangement.

Mr. Jason Sandel expressed concerns that if beWellnm decides to lease from the federal government, beWellnm will be “stuck” with Option 2 and that it will be more difficult and costly to implement our own technology in the future. He also asked about information regarding when beWellnm will have to pay to use Healthcare.gov. Ms. Amy Dowd advised that based on what beWellnm has been told to date, the Exchange will be able to use Healthcare.gov without a fee for 2016 because CMS does not have a way to charge fees from New Mexico in 2016, the fees will likely apply starting in 2017. It is expected the fee structure would be promulgated through the CMS rule-making process, but at this time beWellnm does not have any further details on a fee structure, the mechanism to pay for lease of the federal technology platform, or any potential cost-allocation requirements.

Ms. Amy Dowd cited an example that if CMS were to charge beWellnm 70% of the 3.5% assessment fee for each enrollee, and assuming a 10% enrollment growth each year that beWellnm is currently estimating, based on the information available today, that beWellnm may have to pay CMS \$5.4 M in 2017, \$5.7 M in 2018 and \$6 M in 2019 to lease enrollment technology.

Superintendent John Franchini said that even if beWellnm were to go with Option 1, there would be no guarantee that the technology system would work. He cited examples of Maryland and other states that had significant technology challenges.

The Board expressed their opinions and assessments of each option. Dr. Martin Hickey expressed concerns of the risk of using a private vendor for a technology build and the potential operational challenges associated with it for Option 1, including a data migration process. Mr. Sandel expressed concern that by going with Option 2 beWellnm would be entering into a risky relationship where exact costs are unknown and where CMS controls the fee structure.

Mr. Kurt Shipley noted that he feels that the Exchange will be dictated to under either option. Dr. Deane J. Waldman agreed with Mr. Shipley. Ms. Patsy Romero suggested the public be given an opportunity to comment. No public comments were made.

Dr. J.R. Damron asked that consideration be made in choosing the option that will allow us more flexibility and sustainability in the future. His concern is that politics will change, therefore, there are unknowns.

**Motion:** Dr. J. Deane Waldman requested a motion to stop building individual marketplace technology; use the federal marketplace technology for plan year 2016; to continue discussions with CMS to implement a lease option for 2017; to instruct the CEO to evaluate, terminate or amend all Exchange contracts and agreements for necessary changes; and to instruct CEO and staff to present a re-budget at next meeting for board approval.

**Second:** Dr. Martin Hickey

A roll-call vote was taken and the motion carried with 8 voting Aye and 4 voting Nay.

**Aye:** Dr. Martin Hickey, Dr. J.R. Damron, Mr. Gabe Parra, Mr. David Shaw, Dr. J. Deane Waldman, Mr. Kurt Shipley, Secretary Brent Earnest, Superintendent John Franchini

**Nay:** Mr. Jason Sandel, Ms. Patsy Romero, Ms. Teresa Gomez, Ms. Terriane Everhart

**Absent:** Mr. Larry Leaming.

#### **10. Matters from the Finance Committee - Director Patsy Romero, Chair and Treasurer**

Ms. Patsy Romero asked that staff work as efficiently and cost effective as possible given our current situation.

Ms. Anita Schwing stated assessments will be based on carrier market share and Exchange O&M budget. With the assessment timeline carriers will be notified of 2016 re-budget in order to calculate assessment and rate impact. The basis will be the carrier's 2014 market share; true-up will occur in Q2 2015.

The Board engaged in discussion regarding the New Mexico Medical Insurance Pool (NMMIP). There was discussion about the need to strategize about how those people will switch to the Exchange or Medicaid.

#### **11. Matters from the Operations Committee - Director Gabe Parra, Chair**

Ms. Amy Dowd reported that over the last two weeks, following the Finance Committee meeting, beWellnm has been working directly with Superintendent Franchini and his office on an amendment to the beWellnm Memorandum of Understanding with the Office of the Superintendent of Insurance.

The need for this amendment resulted from proposed updates to the Plan of Operation discussed earlier today, and meetings between beWellnm and Superintendent Franchini, where we discussed that OSI decided to utilize resources in a different way to support plan management than originally contemplated when the MOU was signed on March 14, 2014.

Ms. Amy Dowd recommended that the MOU be brought to the Finance Committee prior to the Board, because there is discussion about payment allocation for OSI from the Exchange to support plan management functions for several years out. The OSI has estimated their funding needs from the Exchange, but in advance of Board Approval we want to discuss the MOU at the Finance Committee before it is brought to the full Board.

These proposed amendments to the MOU have been reviewed by the Executive Committee at their March 25 meeting, by beWellnm legal counsel, and are currently under review by OSI legal counsel.

#### **Quarterly Shop Report**

- \$3.6 million in premiums
- SHOP currently has 147 employer groups and 877 covered lives
- 135 enrolled in dental coverage
- SHOP has 3 health carriers; 2 dental carriers
- SHOP has 308 certified Agents
- SHOP has a total of 84 active plans; 71 active health and 13 active dental

## **12. Matters from the Marketing and Outreach Committee - Director David Shaw, Chair**

Ms. Linda Wedeen reviewed the 2015 SHOP Road Map and Marketing Plan and advised that beWellnm is engaging Brokers and employers at a higher level than in 2014.

### **Open Enrollment Recap**

As of February 22, 2015, 52,358 Mew Mexicans had selected a plan or were automatically re-enrolled in health coverage through beWellnm. 51% were new customers and 49% were renewals. 76% had received financial assistance.

For 2015 Open Enrollment, the marketing and outreach objectives and strategy was very robust and included a benchmark survey. beWellnm engagement with the Agent and Broker network was also expanded robust advertising, social media presence, web site redesign, business outreach, and targeting outreach to the Exchange eligible population accounted for more awareness and increased enrollment. beWellnm also conducted mid-enrollment and website surveys to adjust our messages and strategy during the Open Enrollment Period.

The beWellnm website has information regarding tax SEP and the call center has also been given necessary information to assist consumers.

Mr. Jason Sandel asked if there is the possibility of extending a Special Enrollment Period for NMMIP members. Ms. Dowd stated she would like to discuss this further with the NMMIP Board.

Mr. Jason Sandel stated that the information presented shows that face-to-face contact is very important and asked that future presentations contain a "human contact" slide.

Mr. Jason Sandel reiterated the importance of year-round Native American Open Enrollment. Ms. Romero wants to see the "boots on the ground" approach for Hispanic communities in rural areas.

### **Stakeholder Advisory Committee –Mr. Dick Mason**

The Committee has developed a calendar to meet every 3 months during non- Open Enrollment and monthly during the Open Enrollment period.

Mr. Dick Mason stated he is building a listserv to get feedback and information in between meetings.

Mr. Dick Mason encouraged stakeholder representation at all open committee meetings.

Ms. Amy Dowd thanked Mr. Dick Mason for his role as leader of the stakeholder committee.

## **13. Matters from the Native American Committee- Director Teresa Gomez, Chair**

Mr. Scott Atole provided the following update on Native American outreach and training:

- beWellnm completed Native American Cultural Competency training for staff and vendors
- beWellnm conducted recruiting for NMHIC Advisory Committee
- beWellnm conducted leadership visits to several tribal communities and site visits to two I.H.S locations
- beWellnm worked to further develop information for the Native American pages on the website

### **Native American Advisory Committee**

The committee is:

- Recruiting for new appointees
- Discussing ongoing beWellnm updates
- Discussing the impacts of CMS decisions and marketing updates

#### **Native American Enrollment, Outreach and Education**

Ms. Monica Marthell provided the following update:

For the contract period beginning January 1, 2015 through March 31, 2015 NAPPR and subcontractor's numbers are as follows:

- Outreach encounters= 7,991
- Education encounters= 5,768
- Scheduled appointments= 981
- Completed appointments= 1,307
- Medicaid Enrollments= 444
- QHP Enrollments= 227

When asked about the total number of Native American enrollees, Ms. Marthell noted that since the inception of the program, which was October of the initial Open Enrollment, they have enrolled approximately 7,405 people in some type of coverage, 1,735 of those are QHP enrollments.

Ms. Marthell added that they track all this activity and they are seeing that within the completed appointments, they are seeing about 80% of those people leaving with being enrolled in some kind of coverage whether it's Medicaid or a QHP.

#### **Native American Enrollment Entity Services Agreement**

Ms. Teresa Gomez advised that contract with NAPPR expires today.

**Motion:** Ms. Teresa Gomez requested a motion that the Board approve a 3-month extension of the Enrollment Entity services contract with Native American Professional Parenting Resources (NAPPR) in an amount not to exceed \$385,000 for services to be provided between April 1, 2015 to June 30, 2015.

**Second:** Ms. Patsy Romero

The motion passed by voice vote.

#### **14. Matters from the Superintendent of Insurance - Superintendent John Franchini**

Superintendent John Franchini provided the following update:

Renewal rate requests are currently coming in. Rate review is public and competitive. After the legislative session, it was found that individuals are complaining about benefits "running out".

Complaints are primarily from large employer group members who are currently not covered under a plan with Minimum Essential Benefits.

#### **15. Matters from HSD - Secretary Brent Earnest**

Secretary Brent Earnest provided the following update:

The numbers continue to grow - there are 201,000 new adult expansion Medicaid enrollments bringing the total to 780,000 overall. Over the Open Enrollment period, we received 13,200 referrals from the Federal Marketplace and we sent them about 37,700. Native American enrollments were about 27,204 in the Medicaid expansion, bringing the total to 112,000.

**16. Matter from the NMMIP- Vice Chairman Jason Sandel**

Mr. Jason Sandel stated that a formal committee needed to be established to take advice from the pool based on audit findings.

**Motion:** Mr. Jason Sandel requested a motion that the Board establish an advisory Committee made up of a member of the NMMIP pool and the five beWellnm Directors that sit on the NMMIP Board to make recommendations to the Board regarding the transition of NMMIP insured members into the Exchange.

**Second:** Dr. J. Deane Waldman  
The motion passed by voice vote.

**17. Other Board Business**

Dr. J. Deane Waldman reiterated the need for a robust survey and analysis of the uninsured and that he would like to bring this to the Board on May 8. Ms. Dowd recommended that the Research Committee convene prior to the next Board Meeting. Also, it is not clear that grant funding may be used for this purpose.

Ms. Patsy Romero expressed concerns about the affordability of this effort before any work is done.

Ms. Patsy Romero thanked the staff for the work done to present options and review finances. She encouraged the public to continue to voice their concerns and give us feedback.

Dr. J.R. Damron echoed Ms. Romero's comments about staff. He asked the Directors if they still wish to be cc'd on all committee meetings.

Mr. Justin Miller advised that the inclusion of all board members on e-mails could result in possible quorum discussions.

Dr. J.R. Damron advised that we will keep it as is with a reminder that if you are cc'd, the e-mail is informational only.

Mr. Jason Sandel expressed that if we are going to contract with CMS, they need to participate in our Board meetings.

Dr. Martin Hickey commended staff for the presentation of materials and OSI for their work. He stated that he was happy that the decision made today was with the members in mind.

**18. Public Comment**

No Public comment.

**19. Next beWellnm Board Meeting**

May 8, 2015 location to be determined.

**20. Adjournment**

**Motion:** Dr. J. Deane Waldman moved to adjourn the meeting

**Second:** Superintendent John Franchini

The meeting adjourned at 3:12 p.m.

