

# beWellnm Board Meeting

Friday, May 17, 2019

CNM Workforce Training Center



NEW MEXICO'S HEALTH INSURANCE EXCHANGE

[beWellnm.com](http://beWellnm.com)

1.833.ToBeWell

THE PLACE TO SHOP, COMPARE AND BUY HEALTH INSURANCE. *Affordably.*



# 1. Welcome, Roll Call, & Confirmation of Quorum

Chairman David Shaw



## 2. Approval of Agenda

Chairman David Shaw



### **3. Approval of Minutes of the March 15, 2019, March 26, 2019 and April 26, 2019 beWellnm Board Meeting**

**Chairman David Shaw**



## 4. Chairman's Remarks

Chairman David Shaw



## 5. Matters from the CEO

Mr. Jeffery Bustamante, Interim CEO

# CEO Update

## Look Ahead-Roadmap Items

- Today's Agenda
  - RFP 2019-001 Discussion
  - Annual Meeting Plan of Operations Finalization
  - Programmatic Audit Discussion
- University of New Mexico Partnership
  - Contract Executed
  - Research Committee will be convening soon
- Vision, Mission, & Goals Committee
- Staff Recognitions

# CEO Update

## Look Ahead-Roadmap Items

- July Board Meeting
  - Vote on revised 2019 Budget
  - Vote on 2020 Budget
  - Initiate Annual Vendor Review
  - Senate Bill 294 Implementation Update
- September Board Meeting
  - Open Enrollment Outreach Plan Preview
  - Plan Year 2020 Qualified Health Plan Report from OSI
  - Report on Annual Vendor Review





# 2018 CMS Programmatic Agreed Upon Procedures (AUP) Report

# Motion

- **Motion:** Move that the Board accept the 2018 CMS Programmatic Agreed Upon Procedures Report as presented here today.



## 6. Committee Reports



# a. Matters from the Executive Committee

Chairman David Shaw

# Benefits of an SBM

## State Marketplace – Benefits & Flexibilities

Confidential—Do Not Distribute

Feature	Federally-facilitated Exchange	Partnership Exchange	State-Based Exchange
<b>Fully ACA-Compliant Exchange</b>	✓	✓	✓
<b>Custom User Interface Experience</b>	✗	✗	✓
<b>Custom Business Rules</b>	✗	✗	✓
<b>Complete Data Access</b>	✗	✗	✓
<b>Control on Spending &amp; Feature Prioritization</b>	✗	✗	✓
<b>Customer Service based on service-level agreements</b>	✗	✗	✓
<b>Agent/Broker Support</b>	✗	✗	✓
<b>Low Cost</b>	✗	✗	✓
<b>Shared Infrastructure, Components, &amp; Services to Increase Operational Efficiencies</b>	✓	✓	✗

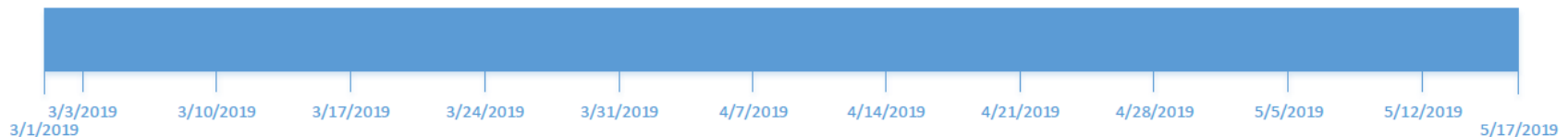
# RFP Summary

- Pursuant to the beWellnm Procurement Policy, beWellnm executed a competitive bid for Individual Technology and Customer Engagement Center Services.
- An RFP was released which sought a vendor who could offer an Individual Exchange Technology and Customer Engagement Center Services.
- Such a solution would facilitate beWellnm becoming a full State-Based Marketplace and provide improvements over Healthcare.gov.
- Evaluation Committee:
  - beWellnm Staff
  - beWellnm Board Members
  - Stakeholder Representation

# RFP Timeline of events

RFP Released on March 1<sup>st</sup>, 2019

RFP Winning Bidder announced May 17/2019



- Evaluator Team Created (02/15/2019)
- Calendar of RFP Dates/Events (03/06/2019)
- Evaluator Training (03/04/2019, 03/14/2019)
- Confidentiality Documents (03/19/2019)
- Receive Bids (04/01/2019)
- Technical Scoring by Evaluators (04/02/2019 – 04/18/2019)
- Consensus Scoring on Technical (04/18/2019)
- Determine Finalists/Schedule Interviews(04/19/2019)
- Reference Checks (04/19/2019 – 04/25/2019)
- Finalist Interviews (04/24/2019)
- Finalist Interview Scoring by Evaluators
- Consensus Scoring on Finalist Interviews (04/29/2019)
- Best and Final Offer Scoring (04/29/2019)
- Compile Scoring Results RFP Procurement (04/29/2019)
- Board Review of Evaluation Committee Recommendation (05/17/2019)



**Evaluator team comprised of Stakeholder groups**  
**Consistent Messaging to all Bidders/Evaluators**  
**Use of Sharefile for Score Submission**  
**Use of Consensus Scoring**  
**Adherence to RFP Evaluator Timeline**

# RFP Sections

## 5. Proposal Evaluation Process

### ATTACHMENT A: CONTENT OF PROPOSAL

ATTACHMENT A-1: QUALIFICATIONS AND EXPERIENCE

ATTACHMENT A-2: REFERENCES

ATTACHMENT A-3: SCOPE OF WORK

ATTACHMENT A-3-1: ELIGIBILITY AND ENROLLMENT

ATTACHMENT A-3-2: FINANCIAL MANAGEMENT AND BILLING

ATTACHMENT A-3-3: CUSTOMER ENGAGEMENT CENTER

ATTACHMENT A-3-4: PLAN MANAGEMENT

ATTACHMENT A-3-5: NOTICING

ATTACHMENT A-3-6: MAILROOM

ATTACHMENT A-3-7: TECHNOLOGY AND ADMINISTRATION

ATTACHMENT A-3-8: PRIVACY AND SECURITY

ATTACHMENT A-3-9: WEB PORTAL UX

ATTACHMENT A-4: PRICE PROPOSAL



# Scoring and Results of the RFP Procurement Process

	A	B	C	D	E	F
1	Scored Section	Total Possible Score	Get Insured	hCentive	Idea Crew	Softheon
2	A-1: Qualifications and Experience	35	32	35	25	16
3	A-3-1 Eligibility and Enrollment	132	82	114	52	68
4	A-3-2 Billing and Financial Management	89	46	79	41	52
5	A-3-3 Customer Engagement Center	60	43	20	33	32
6	A-3-4 Plan Management	18	17	14	13	12
7	A-3-5 Noticing	60	39	53	33	43
8	A-3-6 Mail Room	29	26	15	15	20
9	A-3-7 Administration and Technology	89	61	62	41	41
10	A-3-8 Privacy and Security	60	36	48	24	32
11	A-3-9 Web UX	60	53	56	34	29
12	BSRM's Combined	68	68	53	35	68
13	Subtotal A-3	700	503	549	346	413
14	A-2: References	100	68	87	81	20
15	Subtotal A-3, A-2	800	571	636	427	433
16	A-4: Price Proposal (post BAFO)	200	200	159	Not a Finalist	Not a Finalist
17	Total (A-1, A-2, A-3, A-4)	1000	771	795	Not a Finalist	Not a Finalist
18	Finalist Interviews	100	83	89	Not a Finalist	Not a Finalist
19	Total Score	1100	854	884	Not a Finalist	Not a Finalist
20						

# Motion

- **Motion:** Move that the Board authorize the CEO to enter into contract negotiations with hCentive for Individual Technology Solution and Customer Engagement Center Services in an amount not to exceed \$13,420,747 in Design, Development, & Implementation and \$14,105,487 in Maintenance and Operations for three years.

# Timeline Discussion

**Proposed Motion:** Move that the Board support a transition from SBM-FP to full State-Based Marketplace, with an anticipated launch of individual exchange technology operations for Plan Year 2022.

# Project Management Services

- BeWellnm procured Project Management Services in Fall 2018 with the expectation of higher spending on Individual Exchange Technology.
  - Project was scaled to a percentage of a higher build cost, and expecting higher services from the vendor.
- Current contract is unsuitable for the budgetary and operational needs of the project.

**Motion:** Move that the Board authorize the CEO to renegotiate the current Project Management Services Contract to a maximum of \$2,500,000 over the course of the project.



## **b. Matters from the Native American Committee**

Director Teresa Gomez, Committee Chair

# Native American Program Update

- **Continuous Native American Partnership Locations**

- Mescalero Apache Tribe – Village of Ruidoso Community Center (Bi-Monthly)
- Farmington, NM - San Juan Center for Independence (Bi-Monthly)
- Gallup, NM - Gallup McKinley County Chamber of Commerce (Monthly)
- Jicarilla Apache Nation – As Needed

- **Native American Advisory Committee**

- Native American Advisory Committee recruitment letters were mailed to Tribal officials February 13, 2019
- Next meeting scheduled for Tuesday, June 4, 2019

# Native American Program Outreach and Enrollment Events

Month of March		
Name of Event	Date	City
2019 Pueblo of Pojoaque Community Health Fair	March 20, 2019	Santa Fe
38th Native American Child and Family Conference	March 20, 2019	Albuquerque
38th Native American Child and Family Conference	March 21, 2019	Albuquerque
Crown Point Service Unit School Health Fair.	March 28, 2019	Prewitt

**600 Consumer Interactions**

# Native American Program Outreach and Enrollment Events

## Month of April

Name of Event	Date	City
Enrollment Day in Gallup	April 3, 2019	Gallup
Enrollment Day in Farmington	April 9, 2019	Farmington
Enrollment Day Mescalero/Ruidoso	April 18, 2019	Ruidoso
CMS ITU Training Albuquerque	April 23 & 24, 2019	Albuquerque
2019 Gathering of Nations Pow Wow	April 26 & 27, 2019	Albuquerque

**779 Consumer Interactions**



# beWellnm Enrollment Center Activities

Month	March	April	Year to Date
Total Visits	158	85	632
Completed Appointments	114	59	432
QHP's	30 (3 NA)	21 (6 NA)	113 (15 NA)
Medicaid	17 (3 NA)	10 (0 NA)	60 (5 NA)



# c. Matters from the Operations Committee

Chairman, David Shaw

# Plan of Operation Revisions

Per Section 4.4 of the Plan of Operation, “The Board shall convene an annual meeting in the first quarter of the calendar year, which may be held at the same time or in concurrence with a regular meeting. At the annual meeting the Board shall:”

Section	Requirement	Execution
4.4.1	Consider revisions to the plan of operation	Proposed changes accepted and listed for Public Input in March 2019.

## Public Input Process

A public comment period was discussed at the March Board Meeting.

- Announcement and link posted to beWellnm website prominently on the front page.
- Available from April 1 to May 10.
- Opportunity for public and stakeholders to see edited Plan of Operation and offer recommendations.
- No comment was received.

# Plan of Operation Revisions

## Recommended Changes (Board and Public Input)

Board Recommended  
Changes (Approved at March  
15, 2019 Board Meeting)

- Changes to Assessment phrasing to more accurately state how beWellnm assesses carriers.
  - The annual assessment shall be billed to health insurance issuers **in January. beWellnm may permit health insurance issuers to pay the annual assessment in more than one installment, at beWellnm's discretion. The annual assessment shall be subject to revision** pursuant to paragraph 13.7.
  - For each calendar year, beWellnm shall ensure that it holds **cash equivalents , investments, or other similarly liquid funds** sufficient for a reserve equal to approximately six months of the annual **operating** budget, **provided that for purposes of calculating the reserve, beWellnm may exclude amounts budgeted for non-recurring capital expenditures if including such amounts would result in an unnecessarily large reserve.**



# Public Comment RE: Plan of Operation

# Motion

**Motion:** Move that the Board accept the recommended changes to the Plan of Operation as presented today.



## d. Matters from the Finance Committee

Director Brandon Fryar, Treasurer



# e. Matters from the Outreach & Education Committee

Director Martin Hickey



# Outreach & Education Activities

Type of Activity	Year to Date
Community Events	47
Substantial Interactions at Community Events	13,000
Small Business's In the Pipeline	71
Small Business Strong Engagement	280
Small Business Lunch & Learns	3
Outreach Organizations – Chambers, Health Clinics	639

# Outreach & Education Activities cont.

- Brokers

Partnership with IIANM-Independent Insurance Agents of New Mexico

Partnership with NAHU-National Association of Health Underwriters

Continuous Outreach Calls to Newly Licensed Health Agents- to guide them to secure certification for Small Business and the Individual & Family Marketplace

Secured approval for 2 Continuing Education online Credits on Small Business Health Options for Brokers

- Enrollment Counselors

Very active outreach occurring, pursuing additional partnerships

1 new navigator organization (Taos Holy Cross Hospital)  
bringing the statewide total to 42 locations for enrollment help

6 new counselors have become certified YTD

# Outreach & Education Initiatives

- Initiatives-

Letter to hospitals clinics encouraging partnership with beWellnm, to help reduce their uninsured rate.

Developing video ad with existing Small Business Health Option groups. Expressing the importance of health insurance for employees and the ease of the beWellnm enrollment system, choice and tax credits.



# Data Analysis

# Data Analysis

## Enrollment Trends

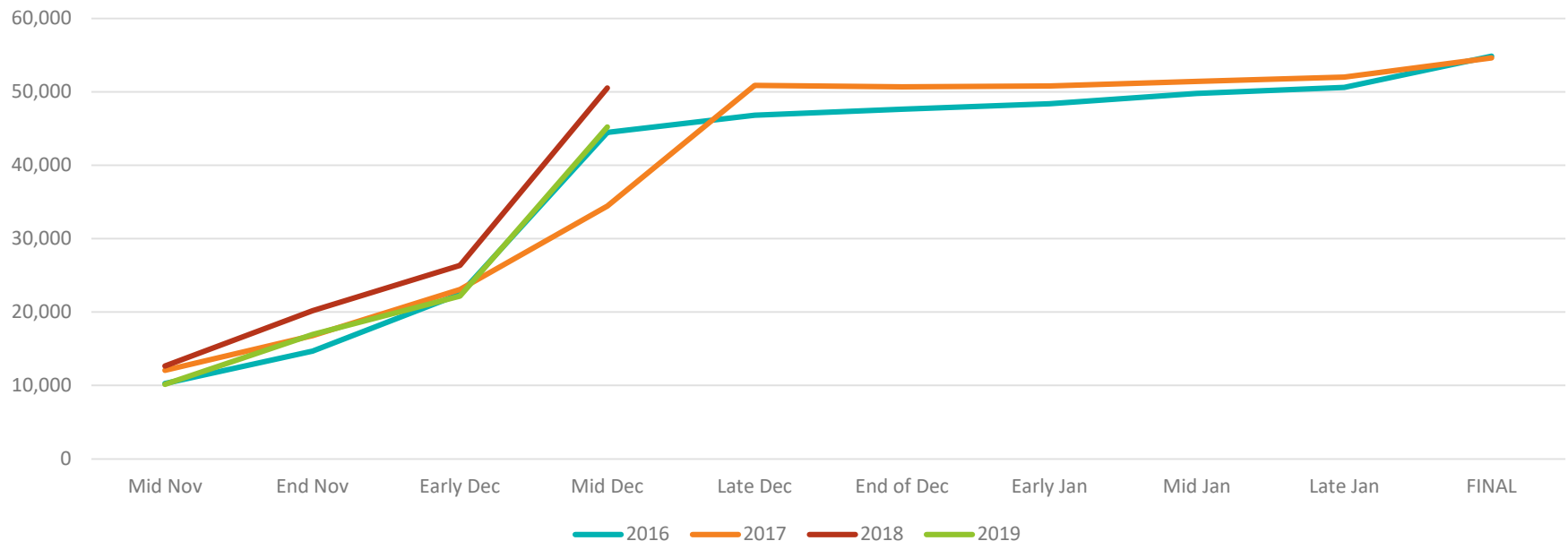
Plan Year	Plan Selection Enrollment	Plan Selection with Premium Assistance	Spring Enrollment (Effectuated+Special Enrollments)	Premium Assistance Spring Enrollment
2016	54,865	37,450	48,799	33,802
2017	54,653	39,151	49,614	36,279
2018	49,792	39,270	47,872	38,376
2019	45,001	35,589	45,633	36,321

# Data Analysis

## Open Enrollment Trends & Shorter Timeframe

Open Enrollment Trends										
	Mid Nov	End Nov	Early Dec	Mid Dec	Late Dec	End of Dec	Early Jan	Mid Jan	Late Jan	FINAL
2016	10,284	14,675	22,440	44,477	46,816	47,649	48,385	49,777	50,603	54,865
2017	12,071	16,814	23,078	34,437	50,896	50,683	50,808	51,442	52,006	54,653
2018	12,652	20,191	26,366	50,539						49,792
2019	10,150	16,935	22,169	45,232						45,001

Open Enrollment Timeframe Trends



# Government Accountability Office (GAO) Report

- Key Findings:
  - Individual Market
    - Covered Life Years: 42,804
    - Covered Life Years Total Market: 71,766
    - Penetration: 59.6%
    - State Rank: 24<sup>th</sup> Nationally
  - Small Business
    - Covered Life Years: 1,307
    - Cover Life Years Total Market: 51,881
    - Penetration: 2.5%
    - State Rank: 3<sup>rd</sup> Nationally (2<sup>nd</sup> when considering policy environment)
  - Market Concentration
    - Blue Cross previously #1 Market share, now Molina.
    - Top 3 Carriers cover 97% of overall market, but only 4 carriers total.
    - Tied for 15<sup>th</sup> for total carriers in 2015, tied for 10<sup>th</sup> in 2019.
      - More stable carrier market.
    - Only state that requires participation in every county.



## f. Matters from the Stakeholder Advisory Committee

Chair Mike Wallace



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## 7. Agency Reports

# Agency Reports

- Matters from the Office of the Superintendent of Insurance (OSI)
  - *Superintendent John Franchini*
- Matters from the New Mexico Medical Insurance Pool (NMMIP)
  - *Superintendent John Franchini*
- Matters from New Mexico Human Service Department (HSD)
  - *Secretary David Scrase*



## 8. Public Comment

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## 9. Other Board Business



# 10. Next beWellnm Board Meeting

Friday, July 19, 2019

Location TBD



# 11. Adjournment