



# beWellnm Board Meeting

Friday, September 20, 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 July 19, 2019, beWellnm Board Meeting

Chairman David Shaw



## 4. Chairman's Remarks

Chairman David Shaw



## 5. Matters from the CEO

Ms. Jeffery Bustamante, Interim CEO

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# BOKF Investment Update

# Interim CEO Update

- hCentive Contract
- SB294 Update
- American Community Survey Update & Uninsured Rate
- State Exchange Summit 2020
- Federal Rule
  - Public Charge
- Analytics Overview
  - Early Results
    - UNM
    - Survey Research
    - Medicaid Pilot Project
- Recognitions



# Interim CEO Update

- Analytics Overview, Status Update, & Early Results
  - UNM
  - Survey Research
  - Medicaid Pilot Project
  - Medicaid Transition Population
  - Partnership with HSD

# Interim CEO Update

- Today's Meeting
  - 2020 Contracts
  - Open Enrollment Preview
  - Individual Exchange Build Update
- November Meeting
  - Open Enrollment Update
  - Open Enrollment 2021 Discussion

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## 6. Committee Reports



## a. Matters from the Native American Committee

Director Teresa Gomez, Committee Chair

# Native American Program Update

- **Native American Advisory Committee**

- BeWellnm Native American Advisory Committee meeting was held September 3, 2019
- Next meeting scheduled for Tuesday, December 3, 2019

- **Native American Road Show**

- Visits to Governor and President's offices wrapped up September 19, 2019
- Opportunity to present at the next All Pueblo Council of Governors meeting in October

# Native American Outreach and Enrollment Events

Name of Event	Date	City	Name of Event	Date	City
GIMC outreach and enrollment event	July 10, 2019	Gallup	Eastern Navajo Fair: School and Organization Exhibits	July 25, 2019	Crownpoint
To'Hajiilee Men's Conference	July 18, 2019	To'Hajiilee	Just Move It Finale Crownpoint	July 25, 2019	Crownpoint
Mescalero Environmental Fair	July 24, 2019	Mescalero	Just Move It Finale Shiprock	August 2, 2019	Crownpoint
Eastern Agency Division of Behavioral and Mental Health Services Mini Conference and Health Fair	July 24, 2019	Crownpoint	Isleta Pueblo Police Annual Night Out	August 6, 2019	Isleta Village Proper
Just Move It Finale Gallup	July 24, 2019	Gallup	Enrollment Day in Gallup	August 7, 2019	Gallup

# Native American Outreach and Enrollment Events

Name of Event	Date	City
First Nations Back to School Celebration	August 9, 2019	Albuquerque
Enrollment Day in Farmington	August 13, 2019	Farmington
41 <sup>st</sup> NM Conference on Aging Health and Enrichment Fair	August 13 - 14, 2019	Albuquerque
Enrollment Day in Mescalero	August 15, 2019	Ruidoso
7 <sup>th</sup> Annual Health Fair Santo Domingo	August 23, 2019	Santo Domingo Pueblo
Gallup Indian Medical Center Outreach Day	August 28, 2019	Gallup
Health Insurance Benefits Outreach and Education Fair	August 29, 2019	Zuni Pueblo

# Native American Program Marketing

- Videos to promote Native American enrollment are available on beWellnm's YouTube channel.
- New Native American fact sheet developed →
- In the works: side by side piece that shows Indian Health Service covered benefits VS. Marketplace covered benefits.

## Why is Health Insurance important for Native Americans?

Health insurance coverage is a smart choice.

Here are just a few reasons why it makes sense for you, your family and your community.

- **Expanded access to care!** You can get services such as doctor visits, preventative care, emergency room care and prescriptions. You may also continue to receive services at Indian Health Service.
- **Health insurance covers emergency and specialty care** outside of Indian health care systems.
- **Native Americans may qualify for no-cost or low cost health insurance.** Native Americans may not have to pay certain out-of-pocket costs.
- **Native Americans can enroll right now.** The sooner you enroll, the sooner you can have peace of mind knowing you and your family have access to quality health care.
- **It supports Indian Health Service systems** because health insurance can pay for care received at an IHS facility.

Everyone who enrolls in a Qualified Health Plan (QHP) has access to a core set of benefits, called **Essential Health Benefits (EHBs)**.

1. Ambulatory patient services
2. Emergency Services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care



**Need help getting started? We're here for you.**

Call us at 833-ToBeWell to talk to a Native American Enrollment Counselor or visit us online to locate a Certified Enrollment Counselor near you. We'll take you through the process step-by-step, and **our services are completely free.**



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

NM001022 02/19



# beWellnm Enrollment Activities

Month	July	August	Year to Date
Total Visits	85	66	923
Completed Appointments	38	66	647
QHP's	17 (3 NA)	15 (3 NA)	175 (24 NA)
Medicaid	19 (1 NA)	22 (1 NA)	72 (8 NA)

Next Native American Standing Committee  
Meeting October 29, 2019

# New for 2020 Open Enrollment

- Bridging a Native American Marketing Campaign with the overall beWellnm 2020 Open Enrollment Marketing campaign.
  - During Open Enrollment the momentum, focus and energy is high to the community. In addition, advertising, media and outreach is increased. We are leveraging the Open Enrollment activities and are incorporating a Native American focused campaign to increase awareness during a very noticeable, recognizable and engaging time of the year.



## b. Matters from the Operations Committee

David Leachman, Committee Chair

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# SHOP Update

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# I.T. Services Contract

# Office Network & IT Services

## DISCUSSION

- Original Scope of Work
  - Onsite and remote desktop support for all employees
  - Monitoring and routine maintenance of servers and beWellnm IT infrastructure.
- We extended the end date of their contract in October 2018, to align with all other contracts, however we did not add enough funds to the contract extension.
- Staff recommends increasing the Not-to-Exceed by \$30,000 to get through 2019.
- Contract may not be extended again; a re-procurement has been initiated.

## RECOMMENDATION

- Increase the Not-To-Exceed for 2019 by \$30,000.

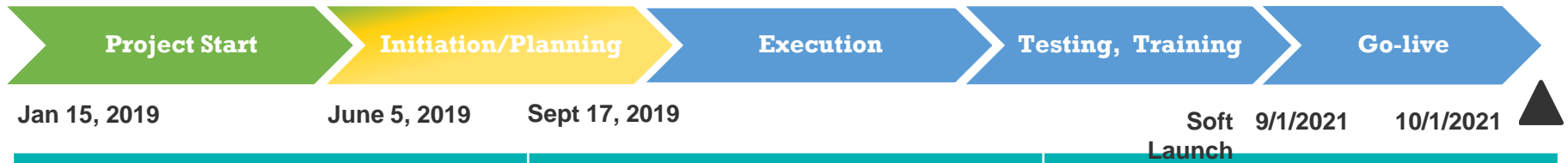
**Motion:** Move that the Board authorize the CEO to increase the Office Network & IT Services Contract Not-To-Exceed by \$30,000.\*

*\*This amount is consistent with the 2019 projection reviewed by the Board of Directors at the July 19, 2019 Board Meeting.*

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# Individual Exchange Technology Update

# Weekly Status Dashboard



Schedule		Risks		Resources	
Status	Trending	Status	Trending	Status	Trending
<b>G</b>	↔	<b>G</b>	↔	<b>G</b>	↔

Key Milestones	Due Date	Status
hCentive Contract Execution	8/30/19	<b>C</b>
Project Initiation Meeting	9/17/19	<b>C</b>
hCentive Process/Schedule discussion	9/26/19	<b>G</b>
HSD Meeting	9/27/19	<b>G</b>
External Stakeholder Kickoff Meeting	10/10/19	<b>G</b>

Summary
<ul style="list-style-type: none"> <li>• beWellnm, hCentive contract negotiations complete, Contract signed 8/30</li> <li>• 15-day protest period</li> <li>• Project Initiation Meeting, 9/17</li> <li>• External Stakeholder Kickoff, 10/10</li> </ul>

Trending Scale:	Improving	No Change	Worsening
	↑	↔	↓

<b>C</b> Task Complete	<b>Y</b> 1+ Week Behind Schedule
<b>G</b> On Track – No Major Issues	<b>R</b> Major Risk



# Status

- **Accomplishments**

- beWellnm, hCentive contract signed
- beWellnm, IV&V review of PMP documents – Charter, Staffing, Change, Communications Plans
- beWellnm approval on PMP documents
- Additional feedback on Deliverable Management Plan, Risks & Issues Plan
- Documents available in ShareFile for Project Team members.
- Project Initiation Kickoff date 9/17
- Ongoing project planning, requirements gathering sessions

- **Highlights for next six weeks**

- Plan for Meeting with HSD, 9/27
- External Stakeholder Kickoff date 10/10
- Review and Approve Deliverable Management, Risk and Issue Plan
- Finalize Charter and PMP documents upon hCentive review
- Project Plan build, review and edits

- **NMHIX Escalation Needed**

- None at this time

# Deliverables Status

#	Deliverable	Author	Review & Approval								Accepted
			hCentive		PCG		IV&V		beWellnm		
			Reviewed	Approved	Reviewed	Approved	Reviewed	Approved	Reviewed	Approved	
1	Change Management Plan	PCG	tbd	tbd	✓	n/a	✓	✓	✓	✓	
2	Staffing Plan	PCG	tbd	tbd	✓	n/a	✓	✓	✓	✓	
3	Deliverable Review Process	PCG	tbd	tbd	✓	n/a	✓	□	✓	□	
4	Communication Management Plan	PCG	tbd	tbd	✓	n/a	✓	✓	✓	✓	
5	Project Charter	PCG	tbd	tbd	✓	n/a	✓	✓	✓	✓	
						n/a					
6	Risk & Issues Plan	PCG	tbd	tbd	✓	n/a	✓	□	✓	□	
7	Project Plan	PCG	tbd	tbd	✓	n/a	✓	□	✓	□	
8	Blueprint	PCG									

## Legend

Delivered	✓
Pending	□
Due	X

# Risk Log

ID	Title	Probability	Impact	Open Date	Mitigating Action	Trigger Date	Owner

# 25

## Months to Go Live

Soft Launch 9/1/21

Go Live 10/1/21



# c. Matters from the Outreach & Education Committee

Director Martin Hickey, Committee Chair

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# Open Enrollment Preview

# Pre-Open Enrollment Outreach activities

- Continue outreach to churches, civic groups, school groups, medical providers, and more throughout the state.
- Presence at health or job fairs
- Book venues in various New Mexico cities and towns
- Presentations with attendees exploring different facets of health insurance
- Outreach phone calls to identify interested providers for outreach
- Coordinate with hospitals for events
- Continue outreach to Small Business owners encouraging their support during Open Enrollment to educate staff of their options

# Media Road Show

- Purpose: Raise awareness about the upcoming open enrollment period
  - beWellnm will host a statewide Road Show to meet with community groups
  - Share information about open enrollment, resource information, and more.
- End of September through October
- The Road Show will target media outlets in the following locations:

Gallup/Grants	Los Alamos	Espanola	Alamogordo	Roswell	Clovis
Farmington	Las Vegas	Las Cruces	Hobbs	Santa Fe	Albuquerque



# Looking forward to Open Enrollment

- CCIIO Open Enrollment Readiness Review (OERR) Sept 25, 2019.
- Finalizing all Enrollment Events across the state; partnering with brokers, Enrollment Counselors, and Human Services Department
- Media Road show during Open Enrollment Season
- **October 3<sup>rd</sup>: beWellnm-Hosted Open Enrollment Kickoff**
- Marketing campaign will be focused on “because you just never know” (Print, Media, Radio and TV)
- Social Media campaign (Instagram, Facebook, Twitter, LinkedIn)
- New Mexican Focused
  - Awareness, Education, Enrollment and Retention

# New Outreach Opportunities

- Hosted meetings with all Enrollment Counselors and or Navigator Organizations to discuss Open Enrollment and identify any opportunity for additional education and or outreach efforts.
  - Customized marketing fliers to support the enrollment counselor
  - Cobranding marketing with the health care facilities such as La Clinica Health Center and Taos Holy Cross Hospital
  - Updating the beWellnm website to reflect enrollment counselor spoken languages
  - Holy Cross Hospital updating their billing statements to support options on beWellnm and encourage their uninsured patients to contact their onsite enrollment counselor

# Hospital Association Outreach

Recently presented to the **NM Hospital Association–Rural Hospitals**

**The main objective:** Inform hospital CEOs about beWellnm and increase opportunity for partnership to provide education and resources

Outcomes of the meeting:

- opportunity to educate financial counselors, human resources, and billing personnel
- beWellnm attendance at health fairs being hosted by the hospitals

# Enrollment Events

- Total 21 events with in 16 Cities

Albuquerque (3)	Las Vegas (1)
Artesia (1)	Los Lunas(1)
Carlsbad(1)	Lovington (1)
Clovis (2)	Roswell (1)
Farmington(2)	Ruidoso (1)
Gallup (2)	Santa Fe(1)*
Hobbs (1)	Silver City (1)
Las Cruces(2)	Taos(1)
*Additional events in Santa Fe are being planned	

# BeWellnm Office

- Customer Engagement Team-Call Center
  - At least 12 beWellnm staff will be certified as Enrollment Counselors
  - Hours during Open Enrollment
    - Monday-Friday: 8am – 6pm
    - Weekends Staffed as Necessary
      - Saturdays by Appointment
      - Sunday December 15, 2019: 9am-1pm

# Website

- Updating Website
  - Open Enrollment messaging
  - Frequently Asked Questions-CHRISTUS Health Plan
  - All Enrollment Events-with RSVP option
  - Update with all Certified Enrollment Resources
- New functionality and views to support New Mexicans
  - Allow New Mexicans to book an appointment online to meet with a certified enrollment counselor at the beWellnm office
  - Adding information to allow consumers to identify which Enrollment Counselors are bilingual or multilingual

# Discontinued Plans for 2020

- CHRISTUS Health Plan- will not be renewed for 2020; per the Office of Superintendent of Insurance.
- Per CMS, consumers who will not have a QHP offered by their current issuer available to them for 2020 will have a suggested alternative plan from a different issuer selected.
- New Mexico is opting to have CMS identify and enroll individuals in a new plan who: – Have a discontinued plan. – Have not enrolled in a new plan
- Most people with a discontinued plan will shop and enroll in a new plan, as seen last year.
- Information will be provided to stakeholders, including outreach and enrollment entities, about this process.

# Plan Environment 2020

- There will still be 4 carriers on the Individual Market next year:
  - Blue Cross Blue Shield
  - Molina Health Plan
  - New Mexico Health Connections
  - True Health New Mexico



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# Outreach & Education Contract

# Outreach & Education Services

## DISCUSSION

- Current Work
  - Prime Contract
  - Outreach & Education
  - Establishment of Navigator Organizations
  - Website Support
  - Social Media
  - Advertising
  - Public Relations

## RECOMMENDATION

Extend the contract until 12/31/2020 with an increase to the Not-To-Exceed of \$3,444,650.

**Motion:** Move that the Board authorize the CEO to extend the term of the Waite Company contract through December 31, 2020 and to increase the contract Not-To-Exceed by \$3,444,650.\*

*\*This figure is consistent with the 2020 budget, as passed by the Board of Directors at the July 19, 2019 Board Meeting.*



## d. Matters from the Finance Committee

Treasurer Brandon Fryar, Committee Chair

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# SB 294 Implementation Update

# Update on Implementation of SB 294:

SB 294 Section	SB 294 Update to SB 221	Status of Implementation
1A	<p>SB 294 amended SB 221 to state that the Exchange is a <i>governmental entity</i> for purposes of:</p> <ul style="list-style-type: none"> <li>❖ Gift Act</li> <li>❖ Sunshine Portal Transparency Act</li> <li>❖ Whistleblower Protection Act</li> <li>❖ Procurement Code</li> </ul>	<p><b>Procurement Code:</b></p> <ul style="list-style-type: none"> <li>❖ Completed training for Certified Procurement Officer</li> <li>❖ In process of updating internal procedures for Procurement Code and NMAC 1.4.1.1.</li> <li>❖ Recommend amending the Plan of Operations to state that the Exchange will follow the New Mexico Procurement Code and NMAC 1.4.1.1 Procurement Code Regulations.</li> <li>❖ Therefore, given the comprehensiveness of the Code and NMAC Regulations, the Board Procurement Policy is unnecessary.</li> </ul> <p><b>Sunshine Portal Transparency Act:</b></p> <ul style="list-style-type: none"> <li>❖ Waiting to meet with Department of Information Technology (DoIT) to discuss how we will comply.</li> <li>❖ In the meantime, for the most part, we currently post similar documents to those required by SPTA on our website as part of the board meeting documentation.</li> </ul> <p><b>Gift Act, Whistleblower &amp; Sunshine Portal Act</b></p> <ul style="list-style-type: none"> <li>❖ Staff training held in July 2019.</li> </ul>

# Update on Implementation of SB 294:

SB 294 Section	SB 294 Update to SB 221	Status of Implementation
1N	The board and the exchange shall implement performance-based budgeting and submit annual budgets for the exchange to the secretary of finance and administration and the legislative finance committee.	<ul style="list-style-type: none"> <li>❖ The 2020 budget approved by the Exchange Board on July 19, 2019 was submitted to DFA and LFC on August 26, 2019.</li> <li>❖ Performance-based budgeting to be implemented in 2021. We plan to develop baseline metrics for the 2020 budget this fall, in order to submit a performance-based budget to the Board in 2021.</li> </ul>
1O	The exchange shall cover its directors and employees under a surety bond, in an amount that the director of risk management division of the general services department shall prescribe.	<ul style="list-style-type: none"> <li>❖ We already have a \$500,000 ERISA Bond plus \$250,000 of employee dishonesty coverage.</li> <li>❖ RMD is currently evaluating the amount of additional coverage we will require in order to be compliant with this new requirement.</li> </ul>

# Plan of Operation & Procurement Policy

## DISCUSSION

- As noted earlier, given the comprehensiveness of the Code and NMAC Regulations, the Board Procurement Policy is unnecessary.

## RECOMMENDATION

- Adopt Language in Plan of Operation stating that beWellnm will ensure compliance with the New Mexico Procurement Code.

**Motion:** Move that beWellnm cease to use the Board Procurement Policy and update the Plan of Operation to reflect compliance with the New Mexico Procurement Code and open a public comment period for October 2019.

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# Finance Committee Contract Approval Recommendations



# General Counsel Services

## DISCUSSION

- Current Work
  - General Legal Counsel
- Current contract (which ends 12/31/2019) will reach the four year limit under the New Mexico Procurement Code on May 4, 2020.
- The NTE on the current year's contract will be short; we budgeted \$120,000 and based on the current level of spending, will need to increase the NTE to \$180,000.
- BeWellnm staff recommends extending this contract to 4/30/2020 and starting a re-procurement in accordance with the NM Procurement Code no later than the start of the 1<sup>st</sup> calendar quarter 2020.

## RECOMMENDATIONS

- Increase the Not-To-Exceed for 2019 by \$60,000.
- Extend contract to 4/30/2020, with a 2020 NTE of \$50,000.

**Motion:** Move that the Board authorize the CEO to extend the General Counsel Services contract to April 30, 2020 and increase the Not-To-Exceed by \$60,000 for 2019 and \$50,000 for 2020.\*

*\*These budgeted amounts are consistent with the 2019 projection and 2020 budget, as passed by the Board of Directors at the July 19, 2019 Board Meeting.*

# Human Resources Services

## DISCUSSION

- Current Work
  - General HR Services
  - Trainings
  - Employee Assistance
  - Staffing & Recruiting
  - Job Description Review
  - Compensation Study
- BeWellnm staff are currently pleased with the service
  - Cost matches or is below other options
  - Less expensive than going to another firm or hiring a full-time staff member
- BeWellnm staff recommends extending this contract

## RECOMMENDATION

- Extend the contract through 12/31/2020 with an increase to the contract not-to-exceed of \$100,000.

**Motion:** Move that the Board authorize the CEO to extend the REDW HR contract to December 31, 2020 with an increase in the contract not-to-exceed of \$100,000.

*\*This amount is consistent with the 2020 budget, as passed by the Board of Directors at the July 19, 2019 Board Meeting.*

# Investment Management Services

## DISCUSSION

- Current Work: Investment Manager/Advisory Services.
- BeWellnm staff are currently pleased with the service.
  - Cost matches or is below other options
- **NOTE:** Investment management/advisory services are excluded from the Procurement Code for specific state agencies per Section 13-1-98 CC.
- BeWellnm staff recommends pursuing the same exemption from the Procurement Code that exists for state agencies.
- In the meantime, beWellnm staff recommends extending this contract to July 31, 2020 and re-procuring investment management services if unable to obtain exemption from the Procurement Code.

## RECOMMENDATION

- Extend the contract through July 31, 2020 with an increase to the Not-To-Exceed by \$40,000. \*

**Motion:** Move that the Board authorize the CEO to extend the term of the BOKF, dba Bank of Albuquerque contract through July 31, 2020 with an increase to the contract not-to-exceed amount of \$40,000.

*\* This amount is consistent with the 2020 budget, as passed by the Board of Directors at the July 19, 2019 Board Meeting.*

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# Financial Statements



# e. Matters from the CEO Search Committee

Director Martin Hickey, Committee Chair

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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*

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# OSI 2020 Plan Review



# OSI Plan Review

## 2020 Individual Average Rates

### Rates for Calendar Year 2020 (Submitted/Reviewed in 2019)

#### Rating Area 1

Tier	Age	Health Care Service Corporation, a Mutual Legal Reserve Company				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections				Total # of Plans
		21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	
Bronze		\$230.70	\$294.83	\$514.46	2	\$194.33	\$248.36	\$433.37	3	\$208.74	\$266.77	\$465.50	3	\$219.66	\$280.72	\$489.84	3	11
Silver		\$281.38	\$359.60	\$627.47	3	\$240.69	\$307.60	\$536.73	1	\$261.42	\$334.09	\$582.96	2	\$264.22	\$337.68	\$589.22	1	7
Gold		\$283.48	\$362.28	\$632.15	1	\$254.47	\$325.22	\$567.48	2	\$271.98	\$347.59	\$606.51	2	\$269.16	\$343.99	\$600.23	2	7

#### Rating Area 2

Tier	Age	Health Care Service Corporation, a Mutual Legal Reserve Company				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections				Total # of Plans
		21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	
Bronze		\$309.76	\$395.87	\$690.75	2	\$205.66	\$262.83	\$458.61	3	\$246.31	\$314.79	\$549.29	3	\$307.52	\$393.01	\$685.77	3	11
Silver		\$377.80	\$482.83	\$842.50	3	\$254.71	\$325.52	\$568.00	1	\$308.48	\$394.23	\$687.90	2	\$369.91	\$472.75	\$824.91	1	7
Gold		\$380.62	\$486.43	\$848.79	1	\$269.30	\$344.17	\$600.53	2	\$320.93	\$410.15	\$715.68	2	\$376.83	\$481.58	\$840.32	2	7

#### Rating Area 3

Tier	Age	Health Care Service Corporation, a Mutual Legal Reserve Company				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections				Total # of Plans
		21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	
Bronze		\$338.57	\$432.69	\$755.01	2	\$198.32	\$253.45	\$442.25	3	\$223.35	\$285.45	\$498.08	3	\$240.34	\$307.16	\$535.97	3	11
Silver		\$412.94	\$527.74	\$920.87	3	\$245.62	\$313.90	\$547.73	1	\$279.72	\$357.48	\$623.77	2	\$289.11	\$369.48	\$644.71	1	7
Gold		\$416.03	\$531.68	\$927.74	1	\$259.69	\$331.89	\$579.11	2	\$291.02	\$371.92	\$648.97	2	\$294.51	\$376.38	\$656.75	2	7

#### Rating Area 4

Tier	Age	Health Care Service Corporation, a Mutual Legal Reserve Company				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections				Total # of Plans
		21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	
Bronze		\$312.36	\$399.19	\$696.55	2	\$222.97	\$284.96	\$497.23	3	\$219.18	\$280.12	\$488.77	3	\$246.66	\$315.24	\$550.06	3	11
Silver		\$380.97	\$486.88	\$849.57	3	\$276.16	\$352.93	\$615.83	1	\$274.49	\$350.80	\$612.11	2	\$296.71	\$379.19	\$661.66	1	7
Gold		\$383.82	\$490.52	\$855.91	1	\$291.98	\$373.15	\$651.11	2	\$285.58	\$364.97	\$636.83	2	\$302.25	\$386.28	\$674.02	2	7

#### Rating Area 5

Tier	Age	Health Care Service Corporation, a Mutual Legal Reserve Company				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections				Total # of Plans
		21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	
Bronze		\$328.55	\$419.89	\$732.67	2	\$220.81	\$282.20	\$492.41	3	\$233.79	\$298.79	\$521.36	3	\$249.77	\$319.21	\$556.99	3	11
Silver		\$400.73	\$512.13	\$893.62	3	\$273.48	\$349.50	\$609.85	1	\$292.79	\$374.18	\$652.92	2	\$300.45	\$383.97	\$670.00	1	7
Gold		\$403.72	\$515.95	\$900.29	1	\$289.14	\$369.53	\$644.78	2	\$304.62	\$389.30	\$679.29	2	\$306.06	\$391.15	\$682.52	2	7

# OSI Plan Review

Rates for Calendar Year 2019 (Submitted/Reviewed in 2018)																						
		CHRISTUS Health Plan				Molina Healthcare of New Mexico, Inc.				Blue Cross Blue Shield of New Mexico				New Mexico Health Connections				True Health New Mexico				
Age	Tier	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	Total # of Plans
	Bronze	\$278.51	\$355.94	\$621.08	1	\$188.41	\$240.79	\$420.17	1	\$255.07	\$325.98	\$568.81	2	\$222.44	\$284.28	\$496.04	3					7
	Silver	\$381.55	\$487.61	\$850.85	1	\$261.13	\$333.72	\$582.31	1	\$322.45	\$412.09	\$719.07	3	\$267.30	\$341.61	\$596.07	1					6
	Gold	\$374.78	\$478.97	\$835.76	1	\$269.67	\$344.64	\$601.37	1	\$325.58	\$416.09	\$726.04	1	\$266.78	\$340.95	\$594.92	2					5
		CHRISTUS Health Plan				Molina Healthcare of New Mexico, Inc.				Blue Cross Blue Shield of New Mexico				New Mexico Health Connections				True Health New Mexico				
Age	Tier	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	Total # of Plans
	Bronze	\$278.51	\$355.94	\$621.08	1	\$194.07	\$248.02	\$432.77	1	\$317.02	\$405.16	\$706.96	2	\$251.39	\$321.27	\$560.60	3					7
	Silver	\$381.55	\$487.61	\$850.85	1	\$268.96	\$343.73	\$599.78	1	\$396.93	\$507.28	\$885.16	3	\$302.09	\$386.07	\$673.65	1					6
	Gold	\$374.78	\$478.97	\$835.76	1	\$277.76	\$354.98	\$619.41	1	\$396.50	\$506.73	\$884.20	1	\$301.50	\$385.32	\$672.35	2					5
		CHRISTUS Health Plan				Molina Healthcare of New Mexico, Inc.				Blue Cross Blue Shield of New Mexico				New Mexico Health Connections				True Health New Mexico				
Age	Tier	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	Total # of Plans
	Bronze	\$278.51	\$355.94	\$621.08	1	\$194.07	\$248.02	\$432.77	1	\$339.53	\$433.92	\$757.15	2	\$243.39	\$311.05	\$542.75	3					7
	Silver	\$381.55	\$487.61	\$850.85	1	\$268.96	\$343.73	\$599.78	1	\$422.52	\$539.98	\$942.22	3	\$292.47	\$373.78	\$652.21	1					6
	Gold	\$374.78	\$478.97	\$835.76	1	\$277.76	\$354.98	\$619.41	1	\$419.28	\$535.84	\$935.00	1	\$291.91	\$373.05	\$650.94	2					5
		CHRISTUS Health Plan				Molina Healthcare of New Mexico, Inc.				Blue Cross Blue Shield of New Mexico				New Mexico Health Connections				True Health New Mexico				
Age	Tier	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	Total # of Plans
	Bronze	\$240.96	\$307.95	\$537.34	2	\$197.84	\$252.83	\$441.17	1	\$295.81	\$378.05	\$659.66	2	\$249.79	\$319.23	\$557.03	3					8
	Silver	\$323.89	\$413.94	\$722.28	3	\$274.18	\$350.41	\$611.43	1	\$370.60	\$473.63	\$826.45	3	\$300.16	\$383.61	\$669.36	1					8
	Gold	\$324.25	\$414.39	\$723.07	2	\$283.16	\$361.88	\$631.44	1	\$371.00	\$474.13	\$827.32	1	\$299.58	\$382.86	\$668.06	2					6
		CHRISTUS Health Plan				Molina Healthcare of New Mexico, Inc.				Blue Cross Blue Shield of New Mexico				New Mexico Health Connections				True Health New Mexico				
Age	Tier	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	21	40	55	# of Plans	Total # of Plans
	Bronze	\$278.51	\$355.94	\$621.08	2	\$207.26	\$264.87	\$462.18	1	\$343.37	\$438.84	\$765.73	2	\$252.93	\$323.25	\$564.04	3					8
	Silver	\$374.37	\$478.44	\$834.85	3	\$287.24	\$367.09	\$640.55	1	\$430.48	\$550.15	\$959.96	3	\$303.94	\$388.44	\$677.79	1					8
	Gold	\$374.78	\$478.97	\$835.76	2	\$296.64	\$379.11	\$661.51	1	\$430.61	\$550.32	\$960.26	1	\$303.36	\$387.69	\$676.48	2					6

# OSI Plan Review

CHANGE FROM PRIOR YEAR'S FINAL RATES																
Reg1	Health Care Service Corporation, a Mutual Legal Reserve				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections			
Tier	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg
Bronze	-9.6%	-9.6%	-9.6%	-9.6%	3.1%	3.1%	3.1%	3.1%	N/A	N/A	N/A	N/A	-1.3%	-1.2%	-1.2%	-1.3%
Silver	-12.7%	-12.7%	-12.7%	-12.7%	-7.8%	-7.8%	-7.8%	-7.8%	N/A	N/A	N/A	N/A	-1.2%	-1.2%	-1.1%	-1.2%
Gold	-12.9%	-12.9%	-12.9%	-12.9%	-5.6%	-5.6%	-5.6%	-5.6%	N/A	N/A	N/A	N/A	0.9%	0.9%	0.9%	0.9%
Reg2	Health Care Service Corporation, a Mutual Legal Reserve				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections			
Tier	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg
Bronze	-2.3%	-2.3%	-2.3%	-2.3%	6.0%	6.0%	6.0%	6.0%	N/A	N/A	N/A	N/A	22.3%	22.3%	22.3%	22.3%
Silver	-4.8%	-4.8%	-4.8%	-4.8%	-5.3%	-5.3%	-5.3%	-5.3%	N/A	N/A	N/A	N/A	22.5%	22.5%	22.5%	22.5%
Gold	-4.0%	-4.0%	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%	-3.0%	N/A	N/A	N/A	N/A	25.0%	25.0%	25.0%	25.0%
Reg3	Health Care Service Corporation, a Mutual Legal Reserve				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections			
Tier	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg
Bronze	-0.3%	-0.3%	-0.3%	-0.3%	2.2%	2.2%	2.2%	2.2%	N/A	N/A	N/A	N/A	-1.3%	-1.2%	-1.2%	-1.2%
Silver	-2.3%	-2.3%	-2.3%	-2.3%	-8.7%	-8.7%	-8.7%	-8.7%	N/A	N/A	N/A	N/A	-1.1%	-1.2%	-1.1%	-1.1%
Gold	-0.8%	-0.8%	-0.8%	-0.8%	-6.5%	-6.5%	-6.5%	-6.5%	N/A	N/A	N/A	N/A	0.9%	0.9%	0.9%	0.9%
Reg4	Health Care Service Corporation, a Mutual Legal Reserve				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections			
Tier	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg
Bronze	5.6%	5.6%	5.6%	5.6%	12.7%	12.7%	12.7%	12.7%	N/A	N/A	N/A	N/A	-1.3%	-1.3%	-1.3%	-1.3%
Silver	2.8%	2.8%	2.8%	2.8%	0.7%	0.7%	0.7%	0.7%	N/A	N/A	N/A	N/A	-1.1%	-1.2%	-1.2%	-1.2%
Gold	3.5%	3.5%	3.5%	3.5%	3.1%	3.1%	3.1%	3.1%	N/A	N/A	N/A	N/A	0.9%	0.9%	0.9%	0.9%
Reg5	Health Care Service Corporation, a Mutual Legal Reserve				Molina Healthcare of New Mexico				True Health New Mexico				New Mexico Health Connections			
Tier	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg	21	40	55	Avg
Bronze	-4.3%	-4.3%	-4.3%	-4.3%	6.5%	6.5%	6.5%	6.5%	N/A	N/A	N/A	N/A	-1.3%	-1.3%	-1.2%	-1.3%
Silver	-6.9%	-6.9%	-6.9%	-6.9%	-4.8%	-4.8%	-4.8%	-4.8%	N/A	N/A	N/A	N/A	-1.1%	-1.2%	-1.1%	-1.1%
Gold	-6.2%	-6.2%	-6.2%	-6.2%	-2.5%	-2.5%	-2.5%	-2.5%	N/A	N/A	N/A	N/A	0.9%	0.9%	0.9%	0.9%
Company Average over All Regions:																
				Bronze	-2.2%			Bronze	6.1%						Bronze	3.5%
				Silver	-4.8%			Silver	-5.2%						Silver	3.6%
				Gold	-4.1%			Gold	-2.9%						Gold	5.7%
				All Plans	-3.7%			All Plans	-0.7%						All Plans	4.2%

# OSI Plan Review

Individual Market:						
2nd Lowest Silver Plan by Region (Non-Tobacco Rates)						
Region:	Age 21		Age 40		Age 55	
Rating Area 1	\$255	True Health New Mexico - True Silver	\$326	True Health New Mexico - True Silver	\$568	True Health New Mexico - True Silver
Rating Area 2	\$301	True Health New Mexico - True Silver	\$384	True Health New Mexico - True Silver	\$670	True Health New Mexico - True Silver
Rating Area 3	\$273	True Health New Mexico - True Silver	\$348	True Health New Mexico - True Silver	\$608	True Health New Mexico - True Silver
Rating Area 4	\$276	Molina Healthcare of New Mexico - Constant Care Silver	\$353	Molina Healthcare of New Mexico - Constant Care Silver 1	\$616	Molina Healthcare of New Mexico - Constant Care Silver 1
Rating Area 5	\$285	True Health New Mexico - True Silver	\$365	True Health New Mexico - True Silver	\$636	True Health New Mexico - True Silver
Lowest Silver Plan by Region (Non-Tobacco Rates)						
Region:	Age 21		Age 40		Age 55	
Rating Area 1	\$241	Molina Healthcare of New Mexico - Constant Care Silver	\$308	Molina Healthcare of New Mexico - Constant Care Silver 1	\$537	Molina Healthcare of New Mexico - Constant Care Silver 1
Rating Area 2	\$255	Molina Healthcare of New Mexico - Constant Care Silver	\$326	Molina Healthcare of New Mexico - Constant Care Silver 1	\$568	Molina Healthcare of New Mexico - Constant Care Silver 1
Rating Area 3	\$246	Molina Healthcare of New Mexico - Constant Care Silver	\$314	Molina Healthcare of New Mexico - Constant Care Silver 1	\$548	Molina Healthcare of New Mexico - Constant Care Silver 1
Rating Area 4	\$267	True Health New Mexico - True Silver	\$342	True Health New Mexico - True Silver	\$596	True Health New Mexico - True Silver
Rating Area 5	\$273	Molina Healthcare of New Mexico - Constant Care Silver	\$350	Molina Healthcare of New Mexico - Constant Care Silver 1	\$610	Molina Healthcare of New Mexico - Constant Care Silver 1
Lowest Bronze Plan by Region (Non-Tobacco Rates)						
Region:	Age 21		Age 40		Age 55	
Rating Area 1	\$191	Molina Healthcare of New Mexico - Core Care Bronze 2	\$244	Molina Healthcare of New Mexico - Core Care Bronze 2	\$427	Molina Healthcare of New Mexico - Core Care Bronze 2
Rating Area 2	\$202	Molina Healthcare of New Mexico - Core Care Bronze 2	\$259	Molina Healthcare of New Mexico - Core Care Bronze 2	\$451	Molina Healthcare of New Mexico - Core Care Bronze 2
Rating Area 3	\$195	Molina Healthcare of New Mexico - Core Care Bronze 2	\$249	Molina Healthcare of New Mexico - Core Care Bronze 2	\$435	Molina Healthcare of New Mexico - Core Care Bronze 2
Rating Area 4	\$203	True Health New Mexico - True Bronze	\$260	True Health New Mexico - True Bronze	\$453	True Health New Mexico - True Bronze
Rating Area 5	\$217	True Health New Mexico - True Bronze	\$277	True Health New Mexico - True Bronze	\$483	True Health New Mexico - True Bronze

# OSI Plan Review

Small Group Market:						
2nd Lowest Silver Plan by Region (Non-Tobacco Rates)						
Region:	Age 21		Age 40		Age 55	
Rating Area 1	\$244	True Health New Mexico - True Select Silver B	\$311	True Health New Mexico - True Select Silver B	\$543	True Health New Mexico - True Select Silver B
Rating Area 2	\$286	True Health New Mexico - True Select Silver B	\$366	True Health New Mexico - True Select Silver B	\$639	True Health New Mexico - True Select Silver B
Rating Area 3	\$260	True Health New Mexico - True Select Silver B	\$332	True Health New Mexico - True Select Silver B	\$579	True Health New Mexico - True Select Silver B
Rating Area 4	\$248	True Health New Mexico - True Select Silver B	\$317	True Health New Mexico - True Select Silver B	\$553	True Health New Mexico - True Select Silver B
Rating Area 5	\$307	True Health New Mexico - True Select Silver B	\$392	True Health New Mexico - True Select Silver B	\$684	True Health New Mexico - True Select Silver B
Lowest Silver Plan by Region (Non-Tobacco Rates)						
Region:	Age 21		Age 40		Age 55	
Rating Area 1	\$226	True Health New Mexico - True Select Silver C	\$289	True Health New Mexico - True Select Silver C	\$505	True Health New Mexico - True Select Silver C
Rating Area 2	\$266	True Health New Mexico - True Select Silver C	\$340	True Health New Mexico - True Select Silver C	\$593	True Health New Mexico - True Select Silver C
Rating Area 3	\$241	True Health New Mexico - True Select Silver C	\$308	True Health New Mexico - True Select Silver C	\$538	True Health New Mexico - True Select Silver C
Rating Area 4	\$231	True Health New Mexico - True Select Silver C	\$295	True Health New Mexico - True Select Silver C	\$514	True Health New Mexico - True Select Silver C
Rating Area 5	\$285	True Health New Mexico - True Select Silver C	\$364	True Health New Mexico - True Select Silver C	\$635	True Health New Mexico - True Select Silver C
Lowest Bronze Plan by Region (Non-Tobacco Rates)						
Region:	Age 21		Age 40		Age 55	
Rating Area 1	\$211	True Health New Mexico - True Select Bronze A	\$270	True Health New Mexico - True Select Bronze A	\$471	True Health New Mexico - True Select Bronze A
Rating Area 2	\$248	True Health New Mexico - True Select Bronze A	\$317	True Health New Mexico - True Select Bronze A	\$553	True Health New Mexico - True Select Bronze A
Rating Area 3	\$225	True Health New Mexico - True Select Bronze A	\$288	True Health New Mexico - True Select Bronze A	\$502	True Health New Mexico - True Select Bronze A
Rating Area 4	\$215	True Health New Mexico - True Select Bronze A	\$275	True Health New Mexico - True Select Bronze A	\$479	True Health New Mexico - True Select Bronze A
Rating Area 5	\$266	True Health New Mexico - True Select Bronze A	\$339	True Health New Mexico - True Select Bronze A	\$592	True Health New Mexico - True Select Bronze A

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## 8. Public Comment

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## 9. Other Board Business



# 10. Next beWellnm Board Meeting

Friday, November 15, 2019

CNM Workforce Training Center





# 11. Adjournment