

beWellnm Board Meeting

Thursday, January 16, 2020

CNM Workforce Training Center



NEW MEXICO HEALTH INSURANCE EXCHANGE



1. Welcome, Roll Call, & Confirmation of Quorum

Chairman David Shaw



2. Approval of Agenda

Chairman David Shaw



3. Approval of Minutes of the November 15, 2019, beWellnm Board Meeting and the December 12, 2019 Special Board Meeting

Chairman David Shaw



4. Chairman's Remarks

Chairman David Shaw



5. Matters from the CEO

Mr. Jeffery Bustamante, CEO



CEO Update



- Board Schedule for 2020
- Federal Policy Update
 - Auto-Enrollment
 - Silver Loading
 - Notice of Benefit and Payment Parameters for 2021
- State Policy Update
- Enrollment Timeframe
- Today's Meeting
- Recognitions

6. Committee Reports



a. Matters from the Native American Committee

Director Teresa Gomez, Committee Chair



Native American Program Update

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- Native American Advisory Committee will meet quarterly in 2020.
- 2020 NAAC calendar developed
- 2020 NAAC recruitment letters to be sent out by the end of January

Outreach and Enrollment



Name of Event	Date	Location
Catch the Wellness Wave	November 7, 2019	Sandia Day School
17 th Annual Health Insurance Fair and Turkey Trot	November 13, 2019	Shiprock Chapter House
Eastern Navajo Wellness Day	November 14, 2019	Navajo Tech. Wellness Center
1 st Annual Wellness Feast	November 16, 2019	Berna Facio Professional Development Center
Enrollment Day in Gallup	December 04, 2019	Gallup Chamber of Commerce

Outreach and Enrollment



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Name of Event	Date	Location
Farilito Walk	December 5, 2019	Nambe Wellness center
Enrollment day in Farmington	December 10, 2019	San Juan Center for Independence
Enrollment day in Mescalero/Ruidoso	December 12, 2019	Village of Ruidoso Community Center
<i>All Pueblo Council of Governors Presentation</i>	<i>December 19, 2019</i>	<i>School for Advanced Research Santa Fe</i>

Marketing

- Side by Side comparison sheet - I.H.S. vs Q.H.P.
- Turned into one page handout for outreach and enrollment events

Health Insurance benefits for Native Americans



Services beyond IHS coverage

This table shows you what healthcare services you can receive, beyond your IHS coverage, when you sign up for health insurance through beWellnm. To learn more, or to make an appointment with a Native American Enrollment Counselor, call 833-ToBeWell (862-3935) or visit beWellnm.com.

Services Covered:	Indian Health Service	Qualified Health Plans
Acupuncture		+
Bariatric Surgery ¹	+	+
Chiropractic Care		+
Cytology		+
Diabetes Care	+	+
Diagnostic Test (X-Ray/fluorid)	+	+
Durable Medical Equipment ²		+
Emergency Care ³		+
Emergency Medical Transportation ³		+
Emergency Room ³		+
Home Health Care		+
Hospital Stay (Facility fee/physician/surgeon fees) ³		+
Imaging (CT/PET/MRI scans)	+	+
Lab Services	+	+
Mental/Behavioral Health Services (Outpatient/inpatient) ¹		+
Nutrition	+	+
Optometry ²		+
Outpatient Surgery (ambulatory surgery center/physician/surgeon fees)		+
Pediatrics	+	+
Outside Pharmacy (Wal-Mart/Walgreens/CVS etc.)		+
Pregnancy Services (Office visits/Childbirth classes/delivery services)		+
Prenatal Care (Delivery not covered at most facilities) ¹	+	+
Preventive Care/Screening/immunizations	+	+
Primary Care	+	+
Public Health Nursing	+	+
Radiology (Not available at all facilities) ²		+
Rehabilitation/Habilitation Services	+	+
Skilled Nursing Care	+	+
Specialist Visits	+	+
Substance Abuse Services (Outpatient/inpatient)	+	+
Urgent Care		+
Women's Health	+	+

¹ Only 1 per lifetime under IHS

² Not covered at most facilities under IHS

³ Delivery not covered at most facilities under IHS

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March 2021 1/2/21

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Partnership Locations

- **beWellnm Native American Partnership Locations**
 - Mescalero Apache Tribe – Village of Ruidoso Community Center
 - Farmington, NM - San Juan Center for Independence
 - Gallup, NM - Gallup McKinley County Chamber of Commerce
 - Jicarilla Apache Nation – As Needed

***All Enrollment Days available on beWellnm.com**



Enrollment Center – Open Enrollment

Activity	OE 2019 Nov. 1 – Dec 15, 2019	OE 2020 Nov. 1 – Dec 15, 2019
Total Visits	1,286	989
Qualified Health Plan	736 (37 NA)	747 (23 NA)



NEXT Native American Standing Committee Meeting Scheduled for *Tuesday, March 03, 2020*



b. Matters from the Operations Committee

Director David Leachman, Committee Chair



Weekly Status Dashboard



Schedule		Risks		Resources	
Status	Trending	Status	Trending	Status	Trending
G	↔	G	↔	G	↔

Key Milestones	Due Date	Status	Summary
First IV&V Health Check Start	11/18/19	C	<ul style="list-style-type: none"> All 2019 Map & Gap Analysis completed Project schedule updated by hCentive 4 of 4 HSD sessions completed. Additional sessions for full week to be scheduled in Jan. First IV&V health check underway First set of hCentive Deliverables underway.
Annual Work Cycle Plan	12/16/20	G	
Project Schedule Baseline	12/20/19	G	
Map & Gap Sessions	1/17/20	G	
Environment Plan	1/23/20	G	
Development Environment Complete	2/12/20	G	
CSR Portal FSD Submission	2/18/20	G	
RTM Submission	4/23/20	G	

Trending Scale:	Improving	No Change	Worsening
	↑	↔	↓

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

Status

- **Accomplishments**

- IV&V first health-check review interviews complete
- PMO review of project schedule underway, hCentive provided further update
- Map & Gap Analysis sessions including with HSD underway, no major issues to note
- Annual Workplan Deliverable reviewed, comments submitted back to hCentive
- Environment workplan DED review underway
- Continuing follow-up by beWellnm, HSD, hCentive on Map & Gap action items

- **Highlights for next six weeks**

- Complete Annual Workplan Deliverable in 10-5-5 review
- Deep dive sessions in Jan as a follow-up from IV&V health check reviews
- Baseline project schedule
- Additional Map & Gap Analysis sessions scheduled for week of 1/23/20.
- Additional sessions with HSD scheduled for week of 1/13/20
- Begin FSDs development
- Develop outline for Operational Readiness Planning for Individual Marketplace Staffing, Policies & Procedures, CMS Reporting, etc.

- **NMHIX Escalation Needed**

- None at this time



21

Months to Go Live

Soft Launch 9/1/21

Go Live 10/1/21

New
Mexico

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c. Matters from the Outreach & Education Committee

Director Martin Hickey, Committee Chair



2020 Open Enrollment-Update



Data Snapshot

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State	2019 End of OE Enrollment	2020 End of OE Enrollment	% Reduction
New Mexico	45,001	42,714	5%
Nevada	83,449	~77,000	7.7%
Oregon	148,150	145,264	2%
Arizona	161,241	153,020	5.1%
Kentucky	85,745	83,139	3.1%
Arkansas	67,413	64,360	4.6%
National	8.5 Million	8.26 Million	~2.9%

OE Key Secondary Themes

Key Themes from Open Enrollment:

- Call Center traffic up
- New enrollees up for those with no prior year enrollment
- Overall new enrollees down
- Assisted enrollments up
- Number of agents/brokers up
- Percent of plans with CSR up
- Demographics Stable
- Overall premium down, but average premium paid up
- Deductibles up

Contact Center Activities

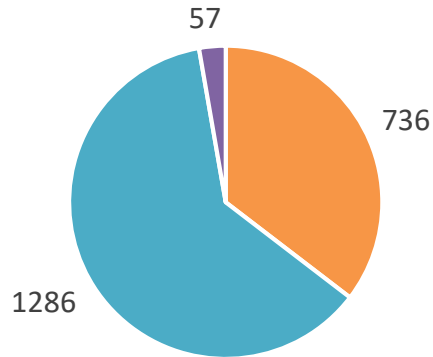


Jefferson Enrollment Center-Activities

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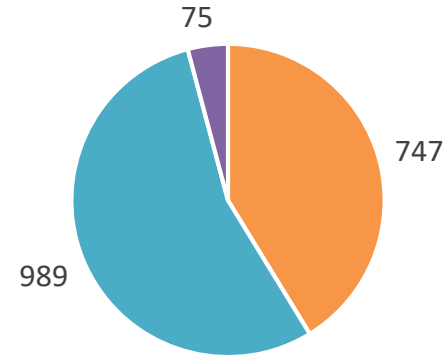


OE 2019



- Enrollments
- Appointments
- % Appts converted to Enrollments

OE 2020

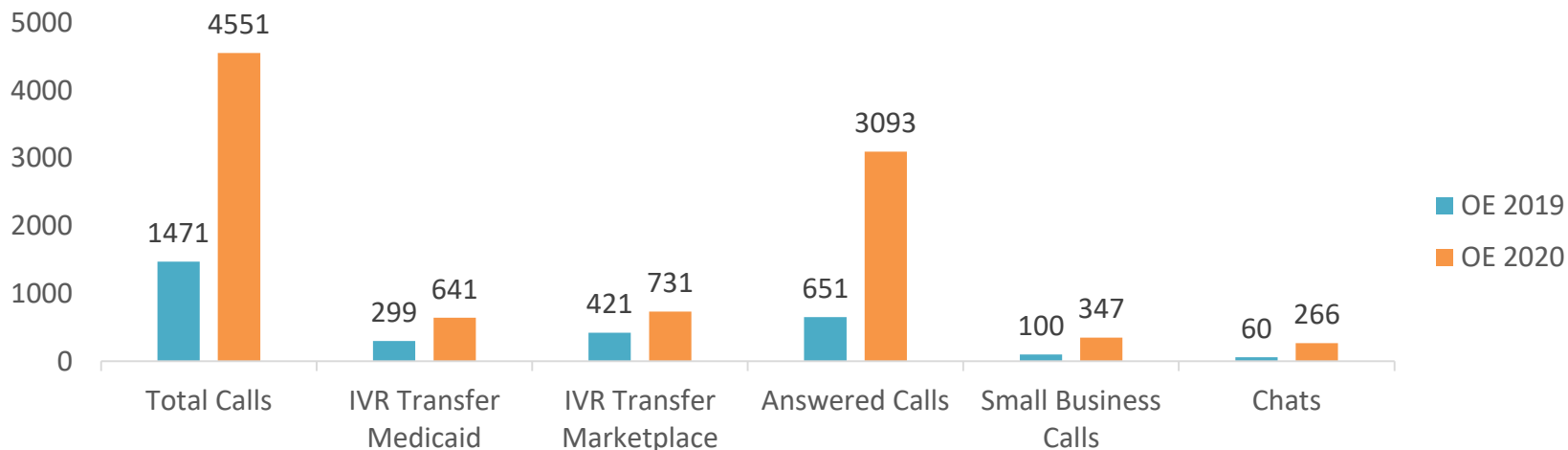


- Enrollments
- Appointments
- % Appts converted to Enrollments

Call Volume



2019/2020



Outreach & Education

Contract Strategy



Outreach & Education Contract Strategy be well nm[®]

For first year as full State-Based Exchange

- Starts officially November 1, 2021
- Considerable prep work
- First Open Enrollment can last up to 90 days, depending upon Board decision for enrollment timeframe (November 1-December 15 vs November 1-January 31)
- Current outreach contract must be re-procured before 2022
- Staff recommend re-procuring this year
 - Benefits
 - Better preparedness for final phases of transition
 - Better preparedness for longer open enrollment
 - Allows greater flexibility in setting Open Enrollment timeframe
 - 1 less change for 1/1/2022
- RFP Recommendations
 - Shift in philosophy to facilitate:
 - Greater integration with data
 - More community based work
 - Greater integration with partners

Contract Timelines



Current Contract-2020

Outreach & Education

Ends December 31 2020

Nov
OE 2021

Dec
OE 2021

April 2020-Launch RFP

Award RFP

New Contract- Begins January 2021

New Contract January 2021

O & E

Up for renewal January 2023

Nov OE
2022

Dec OE
2022

Jan/Feb
OE 2022

d. Matters from the Finance Committee

Treasurer Brandon Fryar, Committee Chair



New Mexico Health Insurance Exchange

2020 Assessment Allocation Based on 2018 Market Share

Source: NAIC Statutory Financial Statement filings for Year Ended 12/31/2018

NAIC#	INSURANCE COMPANY	Comprehensive (Hospital & Medical)	Medicaid Premium #	Total Direct Written Premium Sbj to Assessment	2018 Market Share	2020 Assessment Allocation (based on 2018 Market Share)	2020 Reserve Assessment	Total 2020 Assessment
					%	\$ 22,593,955	\$ -	\$ 22,593,955
11504	PRESBYTERIAN INSURANCE COMPANY	\$ 104,704,429	\$ -	\$ 104,704,429	1.87%	\$ 423,384	\$ -	\$ 423,384
13214 #	UNITEDHEALTHCARE OF NEW MEXICO INC		-	-	0.00%	-	-	-
14154	THE CHRISTUS HEALTH PLAN	13,034,447		13,034,447	0.23%	52,706	-	52,706
15011 @	NEW MEXICO HEALTH CONNECTIONS	110,739,627		110,739,627	1.98%	447,788	-	447,788
16281 @	TRUE HEALTH NM	86,808,697	-	86,808,697	1.55%	351,021	-	351,021
16351 #	Western Sky Community Care (CENTENE)	-	355,087,759	355,087,759	6.35%	1,435,836	-	1,435,836
60054	AETNA LIFE INSURANCE COMPANY	135,784,612		135,784,612	2.43%	549,060	-	549,060
62308	Connecticut General Life Insurance Company	197,374		197,374	0.004%	798	-	798
65498	Life Insurance Company of North America	7,061,694		7,061,694	0.13%	28,555	-	28,555
67369	CIGNA HEALTH AND LIFE INSURANCE CO	55,286,206		55,286,206	0.99%	223,556	-	223,556
70670	HEALTH CARE SERVICE CORPORATION	305,117,696		305,117,696	5.46%	1,233,777	-	1,233,777
78611 #	HCSC INSURANCE SERVICES COMPANY	-	1,526,015,345	1,526,015,345	27.31%	6,170,611	-	6,170,611
79413	UNITEDHEALTHCARE INSURANCE COMPANY	194,019,541		194,019,541	3.47%	784,539	-	784,539
95330 #	PRESBYTERIAN HEALTH PLAN INC	213,193,197	2,385,637,804	2,598,831,001	46.51%	10,508,659	-	10,508,659
95739 #	MOLINA HEALTHCARE OF NEW MEXICO INC	94,881,628	-	94,881,628	1.70%	383,664	-	383,664
TOTAL		\$ 1,320,829,148	\$ 4,266,740,908	\$ 5,587,570,056	100%	\$ 22,593,955	\$ -	\$ 22,593,955
		24%	76%					

Estimates based on Q3'2019 NAIC reports for carriers whose MCD market share changed due to entrance into/exit from market as result of Medicaid re-contracting

@ Estimates based on Q3' 2019 NAIC reports

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e. Matters from the Stakeholder Advisory Committee

Mike Wallace, Committee Chair



f. Matters from the Ad-Hoc Committee

Director Martin Hickey, Committee Chair



House Bill 100-Summary



- Bill and summary have been provided
- Ad Hoc Committee Met:
 - December 16
 - Discussed legislation, feedback, standardized plans, & other states' models
 - January 14
 - Developed discussion further from the 12/16 meeting, with the additional consideration of carrier and stakeholder committee feedback
 - Feedback Sessions
 - Carriers: January 10
 - Stakeholder Advisory Committee: January 14

Recommendations & Motion



Recommendations:

- Stakeholder Advisory Committee: Encourage the Board to support House Bill 100, while also being responsive to concerns from carriers and other stakeholders.
- Ad Hoc Committee: Same recommendation.

Motion: Move that the Board support House Bill 100 and direct the CEO to be responsive to current and future stakeholder concerns, including carrier matters as detailed today.

7. Agency Reports



Agency Reports



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

8. Public Comment



9. Executive Session



10. Other Board Business



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11. Next beWellnm Board Meeting

Friday March 20, 2020
Location: TBD



12. Adjournment



An orange square graphic, tilted slightly to the right, positioned behind the 'be well' portion of the logo.

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