

beWellnm Board Meeting

Friday November 20, 2020

Digitally/Telephonically

Public Dial-In: 1-415-655-0001

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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 September beWellnm Board Meeting

Chairman David Shaw



4. Chairman's Remarks

Chairman David Shaw



5. Matters from the CEO

Mr. Jeffery Bustamante, CEO



CEO Update



- Today's Meeting
 - Restructure
 - Enrollment Projections
 - Open Enrollment Update
 - Outreach & Education RFP
 - Consumer Checkbook Contract Extension
 - Technology Build Update
- Future Meetings
 - Strategic Retreat
 - Report out from Health Benefits Plan Committee
 - Open Enrollment Recap
 - Public Policy Update

CEO Update



- Key Updates
 - Federal Update
 - Election & beWellnm
 - Supreme Court Case
 - Notice of Benefit & Payment Parameters
 - State Update
 - Upcoming Legislative Session(s)
- Recognitions

November Committee Meetings

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Native American

Discussed partnerships, sponsorships, advertising and other outreach efforts

Discussed energy around Native American enrollment corresponding with Open Enrollment

Next Native American Advisory Committee: December 1st

Operations

Technology Build Update (provided later today)

Received Small Business Health Options Program Update

Outreach & Education

Discussed Outreach & Education RFP (update provided later today)

Reviewed Outreach & Enrollment efforts corresponding with Open Enrollment.

Reviewed Contact Center traffic.

Finance

Discussed Outreach & Education RFP

Reviewed Quarterly Financials

Enrollment Projections

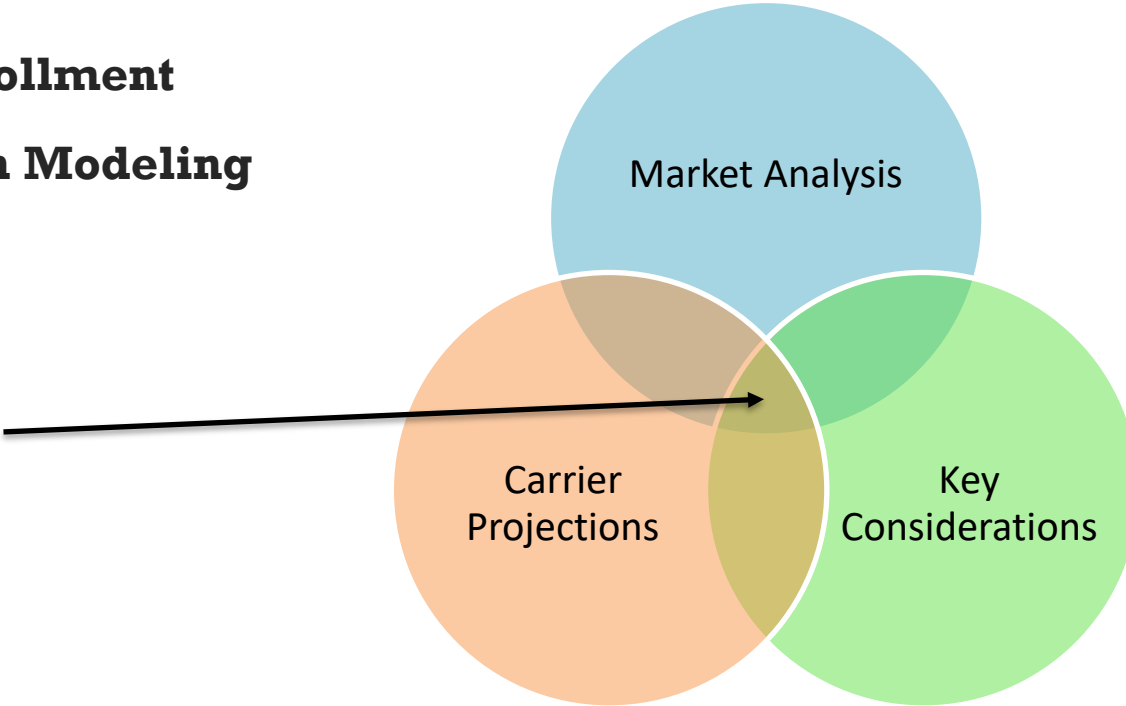


Enrollment Projections



Open Enrollment Projection Modeling

Projection



Enrollment Projections



- Key Considerations
 - High Level
 - CMS is no longer doing projections.
 - Supreme Court Case
 - Public Charge
 - Pandemic
 - Employment, Economy, & Uninsured Rate
 - Overall enrollment this year is on a continuum: End of Open Enrollment Period and end of Public Health Order
 - This projection is only for the end of the Open Enrollment Period.

Enrollment Projections



- Pandemic Key Considerations
 - Federal Public Health Order prohibits many individuals from being rolled off of Medicaid while the Order is active.
 - Downward pressure on Exchange enrollment. Some of these individuals would be eligible for Exchange.
 - Perception that COVID-19 related services will be covered.
 - This is not a reasonable assumption, given comorbidities and the future of the virus.
- Economy
 - Improving since initial losses, but started to stall in October.
 - Second surge in November will make things more difficult, including projecting coverage.
 - The annual #1 identified barrier to obtaining coverage, affordability, is the same or worse.
- Practical Barriers

Enrollment Projections



- Key Considerations
 - CMS used to do projections, no longer provides them.
 - The Congressional Budget Office still provides projections for Congress. Key takeaways include ([Source](#)):
 - Overall federal spending is expected to increase, including spending for premium tax credits.
 - Expects 1 million more uninsured for 2021, 8 million fewer in employment based coverage, 9 million more in Medicaid/CHIP, and 2 million more from other forms of coverage (high level statements, not representative of overall shift).
- Plan Discontinuance
 - New Mexico Health Connections

Enrollment Projections



- Market Analysis
 - According to Urban Institute study provided by the NM Human Services Department, approximately 43,000 New Mexicans remain who were eligible for premium assistance, pre-pandemic. ([Source](#))
 - Enrollment has not grown with this population through 2020.
 - Medicaid Enrollment is about 50,000 higher than projected for October 2020.
 - Some of these individuals would be eligible for Exchange coverage, but cannot be disenrolled due to the Public Health Order.
 - Urban Institute estimated that at 15% unemployment, 16,000 more New Mexicans would be eligible for exchange coverage. ([Source](#))
 - According to the Department of Workforce Solutions, the most recent uninsured report is 9.4%. ([Source](#))

Enrollment Projections



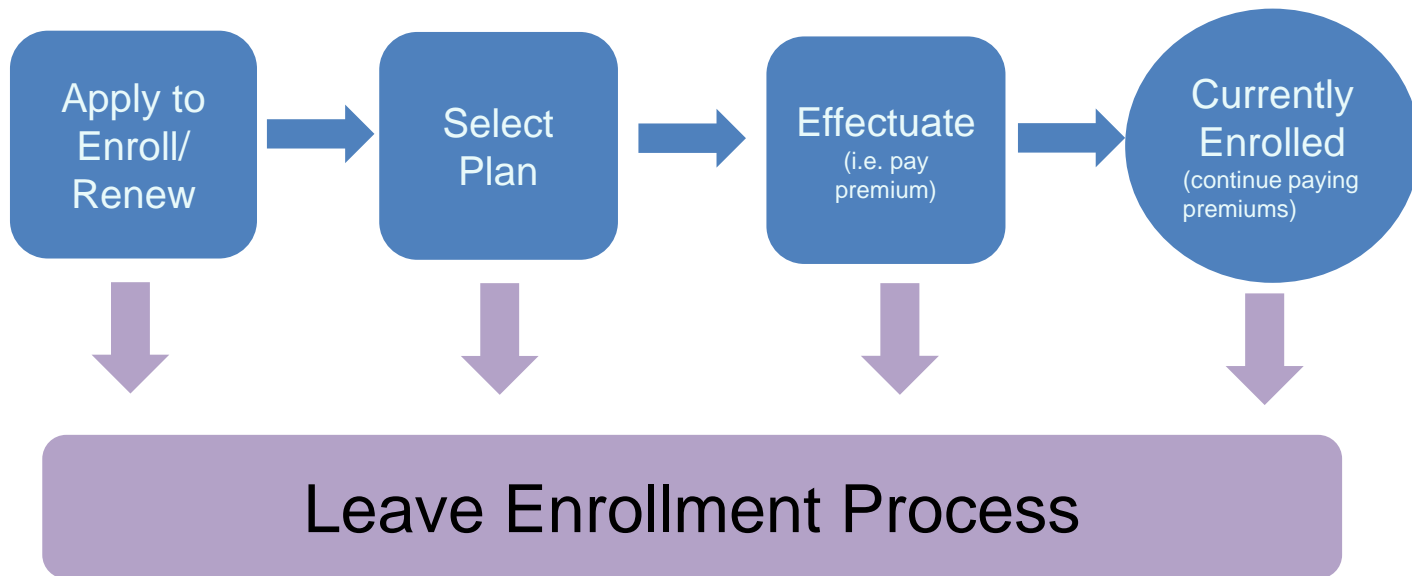
- Market Analysis
 - BeWellnm enrollment currently at ~36,000.
 - Given the Urban Institute's two studies, the total market appears to be approximately 89,500. Key Assumptions include:
 - This total market analysis does simple addition of the previously eligible for Exchange coverage but not yet covered and the newly eligible.
 - Urban did not model at 10% unemployment. However, the ratio is the same for 15% and 20% in their modeling. Thus, we roughly estimate that there are about 10,500 newly eligible.
 - This model does not account for those who were eligible for Exchange coverage in the earlier report but are now eligible for Medicaid. However, overall parameters of such a change are uncertain and difficult to model.

Enrollment Projections



- **Carrier Projections**
 - Annually, beWellnm reaches out to carriers participating in the upcoming year to help generate an overall enrollment projection.
 - In prior years, this has been accurate and often meeting one or both of the plan selections and effectuated enrollment projections.
 - **This year's projection from carriers totals 35,899.**
 - This is a very conservative estimate compared to prior years, and seems to align heavily with many of the current economic challenges.

Exchange Enrollment Definitions



2021 NM Plan Selection Carrier Projection

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2019
New
Mexico
OE Plan
Selections
42,714

2020
Projected
Renewals
32,000-33,000

Rolling average
76% renewals



2020 Projected
New Plan
Selections
9,000-10,000



2020
NM Plan
Selection
Projection
41,000-43,000

~11% drop
off between
plan
selection
and
effectuation

2020
NM
Effectuation
Projection
36,500-38,500

6. Committee Reports



a. Matters from the Operations Committee

Director David Leachman, Committee Chair



Weekly Status Dashboard



Schedule		Risks & Issues		Resources	
Status	Trending	Status	Trending	Status	Trending
Y		Y		G	

Key Milestones	Due Date	Status
Re-baseline of project schedule	10/16/20	C
2 nd IV&V health check review with project team	10/21/20	C
3 rd IV&V health check start	10/20/20	G
RTM approved	10/1/20	G
All FSDs, ICDs approved	11/05/20	Y
SIT infrastructure setup	11/10/20	G
HSD SIT environment setup	11/13/20	G
SIT STUB	1/13/20	G
UAT infrastructure setup	2/15/20	G

- Optum Requirements – 92% complete
- Design Phase – 94% complete
- Development – 49% complete
- IV&V Health Check-2 – 93% complete
- beWellnm Operational Activities – 28% complete
- SIT expected start – 3/16/21
- UAT expected start – 5/25/21
- Privacy, Security documents ready for Audit – 3/1/21
- ATC granted expected – 7/30/21
- Go-live - 10/1/2021

Trending Scale:  Improving  No Change  Worsening

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

** Project schedule % complete based on 3,100+ total number of tasks Over a 100+ tasks added since last report. Additional expected.



Status

Accomplishments

- Project schedule re-baselined with key activities and dates. Forwarded to CMS, continue on monthly basis.
 - Includes A/T action plan, harness/TDS Testing, IRS security-ATO, privacy-security testing milestones, notices, beWellnm proposed staffing plan, etc.
- Reached agreement with HSD for Account Transfer (A/T) process
 - About a month behind CR002 schedule
 - Continuing to engage with HSD leadership, technical staff on the A/T Process
- Completed Single Streamlined Application Gap Analysis with CMS
- Released RFP for Independent Security and Privacy Controls Assessment – proposals due 11/20/20.
- Conducted Carrier workgroup meetings
 - Topics covered to date: Electronic Data Interchange (EDI) for the 834 (enrollment) and 820 (premium payment) report/file; data migration and renewals

Upcoming Tasks

- Review and process change request 003 (CR003) – modify scope for account transfer process; update schedule
- Complete technical documentation of account transfer functionality
- Update technical design for a single connection to the Federal Data Services Hub (FDSH) for use by HSD and beWellnm
- Review, approve User Acceptance Testing (UAT) Management plan
- Review, approve notices testing framework, begin testing



10

Months to Go Live

Soft Launch 9/1/21

Go Live 10/1/21



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b. Matters from the Outreach & Education Committee

Director Mark Epstein, Committee Chair



Outreach & Education RFP



Outreach & Education RFP



- **Purpose:** Contractor will provide Outreach & Education Services (more detail on following slides)
- **Procurement Administrator:** Natasha Romero
- **Procurement Method:** The Exchange issued a Request for Proposals (competitive bid) for outreach and education services per Board direction at the August 7th Special Board Meeting.
- **Response:** The Exchange received five proposals. One proposal was considered incomplete, one submitted late, and one was disqualified, the final two met all requirements and were reviewed for scoring.

Outreach & Education RFP



- **Services within the contract include:**
 - **Outreach & education**
 - Broker engagement
 - Community engagement
 - Event coordination and staffing (sometimes by beWellnm team, Prime Vendor or both)
 - **Website management**
 - **Media management**
 - Monitoring and reporting
 - Letters to the editor
 - Interviews with staff
 - **Social media**
 - **Public relations**
 - Crisis management
 - **Marketing & advertising**

Outreach & Education RFP



- Seeking a Vendor With:

- Proficiency in engaging with New Mexico's diverse population, including rural areas and the traditionally underserved (such as Hispanic and Native American populations), in a localized way.
- Awareness of beWellnm's move to an SBE and how this will improve the consumer experience with getting and keeping coverage, having better choices of health plans, and seamless interfaces with Medicaid.
- Enroll the remaining uninsured in New Mexico who qualify for Exchange coverage, particularly those who are eligible for cost-sharing assistance.
- Retain eligible consumers with current NMHIX coverage and increase affordable access to health care services for New Mexico's uninsured.
- Improved community integration, supporting an Exchange that is vested in the communities it serves

Outreach & Education RFP



- Seeking a Vendor With:
 - Promotion of a robust Navigator/enrollment counselor program
 - Increased direct and creative consumer engagement
 - Increased awareness and understanding of the SHOP
 - A unified social media strategy
 - Increased participation of agents and brokers
 - beWellnm seeks to contract with a prime contractor that will provide innovative strategies to increase awareness and understanding of our programs. The selected contractor will refocus our priority on face-to-face consumer engagement through creative outreach and education activities that achieve the stated beWellnm goals in a cost-effective, efficient manner.
 - The prime contractor will need to engage in highly effective performance management and improved, standardized reporting on the results of all outreach and education efforts.

Schedule

Action	Responsible Party	Due Dates
1. Issue RFP	NMHIX	September 11, 2020
2. Acknowledgement of Receipt Form	Potential Offerors	September 23, 2020
3. Deadline to submit Questions	Potential Offerors	September 23, 2020
4. Response to Written Questions	Procurement Manager	September 25, 2020
5. Submission of Proposal	Potential Offerors	October 12, 2020
6.* Proposal Evaluation	Evaluation Committee	October 16, 2020
7.* Selection of Finalists	Evaluation Committee	October 20, 2020
8.* Best and Final Offers	Finalist Offerors	October 21, 2020
9.* Oral Presentation(s)	Finalist Offerors	October 26, 2020
10.* Finalize Contractual Agreements	Agency/Finalist Offerors	November – December 2020
11.* Contract Awards	Agency/ Finalist Offerors	November 6, 2020
12.* Protest Deadline	NMHIX	November 21, 2020

*Dates indicated in Events 7 through 13 are estimates only and may be subject to change without necessitating an amendment to the RFP.



Outreach & Education RFP Responses



- Response: The RFP received five responses total:
 - One was after the deadline
 - One was only responsive to a very focused part of the RFP
 - One was missing mandatory documents per the Procurement Code
 - Two were fully responsive to the scope of the RFP and mandatory documentation
 - Albuquerque Hispano Chamber of Commerce
 - Sunny505

Consensus Scores



Summary of Bidder Scores			
Evaluation Criteria	Possible Points	ABQ Hispano	Sunny 505
Financial Stability	P/F	P/F	P/F
Transmittal Letter	P/F	P/F	P/F
Campaign Contributions Disclosure	P/F	P/F	P/F
Organizational Experience	25	25.00	25.00
Organizational References	25	19.20	14.30
Mandatory			
Outreach and Education	300	212	193
Marketing and Advertising	100	75	89
Communications and Public Relations	100	92	57
Accountability	50	38	24
Mandatory Total	550	415.25	362.75
Cost	300	273	300
Total	1000	733	702

Outreach & Education RFP Recommendation



- **Recommendation:** The Evaluation Committee recommends the Albuquerque Hispano Chamber of Commerce as the finalist in the Outreach and Education RFP. However, the Committee also recommends that the contract be negotiated so that there are performance incentives tied to ensuring an adequate in-person assistance network. This should be accomplished via the New Mexico Primary Care Association, county and tribal health councils, and the exploration of unutilized partners.

Motion: Move that the Board authorize the CEO to enter into contract with the Albuquerque Hispano Chamber of Commerce in an amount not to exceed \$3,600,000. The Board also instructs the CEO to negotiate the contract so that it includes performance-based requirements.

**This amount is consistent with the budget approved by the Board of Directors.*

Consumer Checkbook



Consumer Checkbook



DISCUSSION

- Scope of Work
 - Greatly enhanced plan comparison tool over anything else currently available (including healthcare.gov)
- Contract was procured in early 2020, in accordance with the New Mexico Procurement Code.
- Awarded to Consumer Checkbook to support the use of the plan comparison tool for New Mexicans shopping on the individual exchange.
- The staff is generally pleased with this vendor.

Utilization (11/1/2019 – 10/31/2020)

Users: 17,996

Sessions: 26,257

Average Session Duration: 6min 35seconds

RECOMMENDATION

Staff recommends extending the contract through March 2021 so that services remain intact during and immediately after Open Enrollment, with a contract addition not-to-exceed of \$85,000.

Motion: Move that the Board authorize the CEO to extend the Consumer Checkbook contract with the extension not-to-exceed \$85,000.*

**This amount is consistent with the budget approved by the Board of Directors.*

7. Agency Reports



8. Public Comment



9. Executive Session



10. Other Board Business



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11. Next beWellnm Board Meeting is January 22, 2021 location TBD



12. Adjournment



Stay Home, Stay Safe, Wear a Mask,
and Happy Thanksgiving!



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