

beWellnm Board Meeting

Friday March 19, 2021

Digitally/Telephonically

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

Access Code: 142 178 2692#

[Board meeting link](#)



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 January 29, 2021 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
 - Updates:
 - CEO Update
 - Enrollment Period
 - Technology Build
 - Committee Work
 - General Counsel Services Contract
 - Community Innovation Investment & Referral Program
- Future Meetings
 - Strategic Retreat
 - Enrollment Period Update

CEO Update



- Key Updates
 - Federal Update
 - The American Rescue Plan authorized additional funds to lower premiums on-Exchange.
 - Enhanced subsidies will be available April 1st.
 - Significant changes and reductions (more later today).
 - We're adapting our outreach to support.
 - Legislative
 - State Update
 - Legislative Session
 - House Bill 122: Health Insurance Premium Surtax
 - House Bill 272: Health Insurance Easy Enrollment Program
- Recognitions

March Committee Meetings Discussions



Native American

Native American Advisory Committee and new leadership for Tribes

Strategy and development of a Tribal Sponsorship Program

Operations

Technology Build Update (provided later today)

Outreach & Education

Enrollment Period Update

Strategies for supporting enrollment with enhanced subsidies

Finance

Update on assessment


Investment Update

Technology Build Update



Weekly Status Dashboard

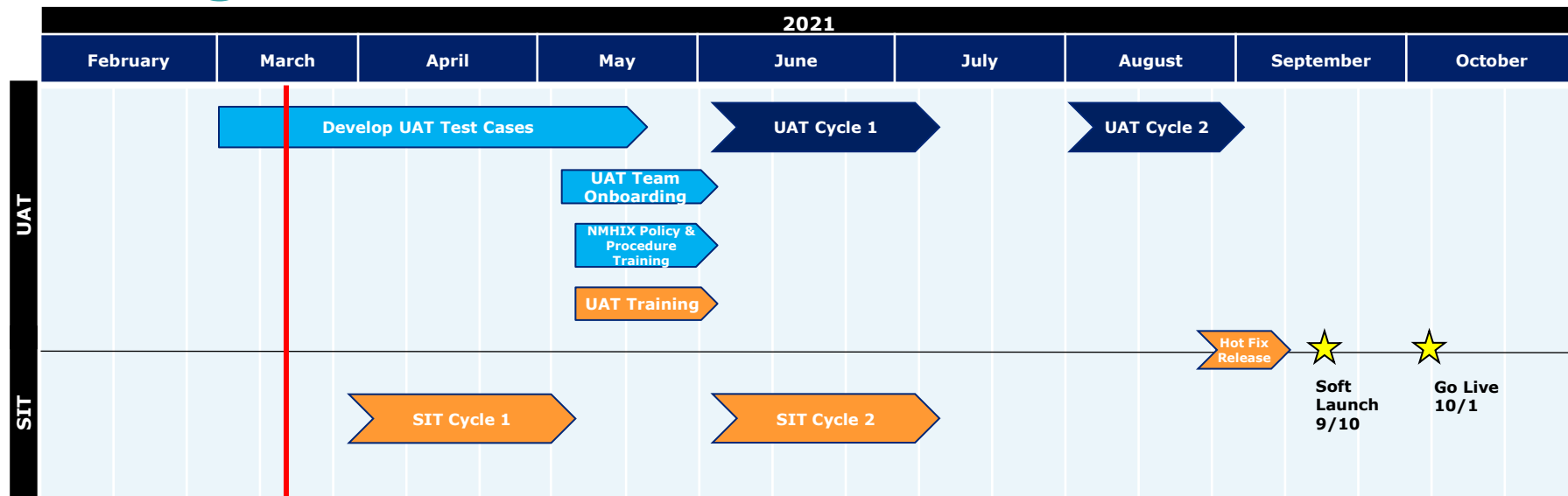


Schedule		Risks & Issues		Resources	
Status	Trending	Status	Trending	Status	Trending
G	↑	Y	↔	G	↔
Key Milestones*		Due Date	Status	<div><ul style="list-style-type: none">Design Phase – 99% completeDevelopment – 81% complete (Optum internal tracking tasks removed since last report)IV&V Health Check-3 – 80% completeHSD SIT activities – 10% complete (currently in internal SIT readiness)beWellnm Operational Activities – 46% complete (E&E, Plan Management, CCIIO activities updated)Plan Management beWellnm led activities – 66% completeE&E Activities – 81% completeHSD environment integration start: 3/11/21 (behind schedule as of 3/11)SIT start – 3/30/21UAT start – 6/9/21Go-live - 10/1/2021</div> <div><div>Trending Scale:</div><div>Improving ↑</div><div>No Change ↔</div><div>Worsening ↓</div></div> <div><div>C Task Complete</div><div>Y 1+ Week Behind Schedule</div><div>G On Track – No Major Issues</div><div>R Major Risk</div></div> <div><div>* Project schedule % complete based on 3,200+ total number of tasks</div><div></div></div>	
Approve remaining CR005 documents	3/19/21	Y			
CMS Operational Readiness Review (ORR) demos	3/26/21	G			
HSD internal SIT cycle complete	3/29/21	G			
Optum submits Security Report (SAR) to beWellnm	4/1/21	G			
Submit Safeguard Security Report (SSR) to IRS	4/15/21	G			
Submit Security Package to CMS	6/1/21	G			
Final ORR (tentative)	7/30/21	G			
Authority to connect (ATC) granted	8/3/21	G			
Final progress letter to CMS (go-no/go decision)	8/6/21	G			

Status

- **Accomplishments**
 - Account Transfer development, Pre-SIT activities completed by HSD
 - Pre-SIT activities underway by Optum
 - Ongoing operational activities meetings with HSD
 - Coordination of appeals, communications
 - Customer Engagement Center (beWellmn)/Consolidated Customer Support Center (HSD)
 - CMS Office of Communication meeting to align notices and communications about the transition
- **Activities/Goals for next two to four weeks**
 - Begin work on proxy service for HSD to connect to the Federal Data Services Hub;
 - NMHIX will host a single FDSH connection; although now CMS allows states to operate two connections.
 - Issue QHP Certification guidance, in conjunction with OSI, open review period
 - Release Stakeholder FAQ document(s)
 - Carrier meetings to prepare for EDI testing
 - Deloitte, Optum begin SIT environment integration, technical sessions underway
 - Complete IV&V health-check 3
 - Continue drafting privacy, security plan and documents, 3rd party audit activities
- **NMHIX Escalation**
 - Nine (9) low, medium-level risks
 - Five (5) additional risk regarding A/T testing with HSD under review.

Testing Overview



Legend

-  beWellnm/PCG tasks
-  UAT Team tasks
-  Go Live
-  Optum/NFP tasks

beWellnm®

Risks and Issues Update

Top Risks		Total HIGH Severity Risks: 0		Total MEDIUM Severity Risks: 2	
ID	Title	Severity	Mitigation Update		
9	Due to the overlap of SIT 2nd cycle with UAT 1st cycle, UAT entry and exit criteria will need to be discussed or adjusted. This has not yet occurred. (New CR will be needed to incorporate any change).	Medium	Under discussion		
6.3	COVID-19 may have impacts on UAT Testing because UAT testers will not have ability to get assistance when they cannot finish executing a test script for various reasons.	Medium	UAT Test Execution - Recommended at 1/12/21 Risk meeting: Tester would initiate a Zoom meeting with his/her testing lead. Depending on the problem, the matter could be escalated from there as needed. [Need to capture this in the UAT Management Plan. Once that plan is in place, this risk can be lowered to green.]		
Top Issues		Total HIGH Severity Issues: 0		Total MEDIUM Severity Issues: 0	

Risk/Issue Level:	Low	Medium	High
-------------------	-----	--------	------

Other Risks and Issues

- Seven other risks, currently low/green severity level, five of which are related to the impact of Covid-19.
- One issue (re: availability of HSD resources) also low/green severity level.
- Analyzing potential risks associated with account transfer testing with HSD – aligning IT environments, schedule and resources.



bewellnm

6

Months to Go Live

Soft Launch 9/10/21

Go Live 10/1/21

Open Enrollment Start 11/1/21



be well nm®

Enrollment Period Update



OUTREACH STRATEGY

beWellnm is deploying a diversified campaign where paid media is largely handled by CMS, and we focus on localized and community level work

Medium	Run By	Message
Community Outreach	beWellnm	Free local help, plans are more affordable, sign up immediately
Paid TV	CMS	Affordability of plans, SEP
Paid Radio	CMS	Affordability of plans, SEP
Print (Paid & Earned)	beWellnm	Free local help, plans are more affordable, sign up immediately
Earned TV & Radio	CMS & beWellnm	All of the above
Digital	beWellnm	Free local help, plans are more affordable, sign up immediately
Text & E-Mail	CMS	Reminders to enroll
Communication to Enrollers	beWellnm	Updates, FAQs, affordability changes



Outreach Outcomes

Data includes enrollment from the SEP, and is through 2/28.

- Enrollment up ~ 825 (2%). Goal is to keep the momentum
- For the new enrollees we are observing strong enrollment from targeted demographics, including:
 - New Mexicans receiving financial assistance
 - Assisted enrollments
 - 18-34 enrollment
 - Targeted counties
- Other Outcomes:
 - Organizations have been willing to meet and discuss the enrollment period while also distributing beWellnm flyer (churches, schools, public libraries, and more).
 - Over half of our new enrollment assisters are bilingual (Spanish, but also other languages)
 - Earned Media: Interviews with over 7 organizations, news coverage with 20+
 - Not just urban, rural New Mexico also covered as we look to the uninsured across the state in targeted counties
 - Social Media & Digital:
 - Click through rate above industry standard
 - Messages that appear most effective: Free local help, enroll safely, get covered, affordable premiums



American Rescue Plan Act Changes



ARPA Additional Premium Assistance

be well nm[®]



Opportunity

April 1st through May 15th

We are working to aggressively promote these additional subsidies largely within the existing budget. The goal is to capture the national energy, work in compliment to the federal efforts, and retain budget for our technology launch later this year. Effort and messaging is a natural extension of what we've already developed through the beginning of this enrollment period.

Target Audience

Existing Marketplace

Encouraging existing enrollees to go back in an adjust their application. This is required to receive the additional subsidies. If they don't update their application, they can receive the extra tax credit when the file their 2021 taxes.

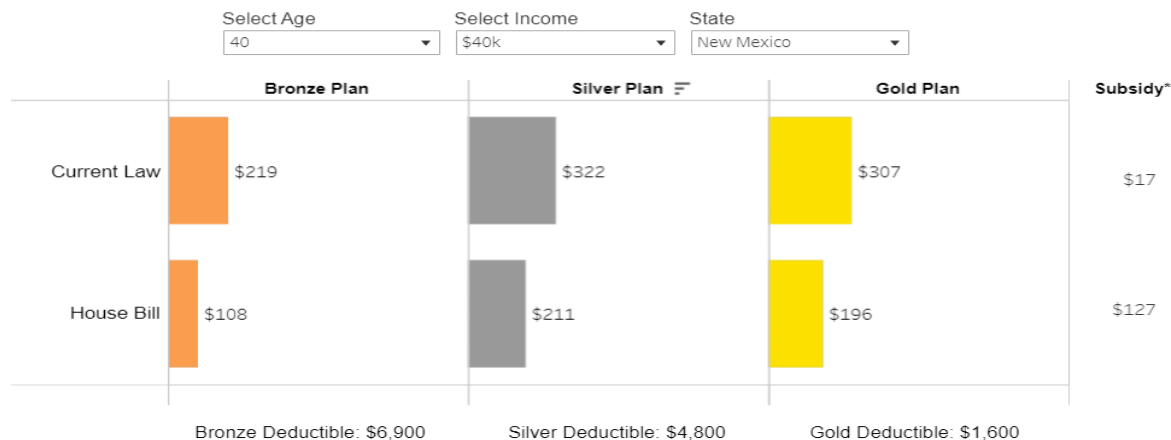
All Uninsured

Based on income; promoting low-cost or no-cost premiums.

Premium Assistance Example



Premium Payments After Subsidies under Current Law and House COVID-19 Relief Proposal



<https://www.kff.org/report-section/impact-of-key-provisions-of-the-house-covid-19-relief-proposal-on-marketplace-premiums-premium-interactive/>

NOTE: *Current law premiums and subsidies account for additional financial assistance provided to enrollees in California, Vermont, and Massachusetts. This table shows the weighted-average premiums for the lowest-cost bronze plan, the second-lowest cost silver plan, and the lowest-cost gold plan based on premiums in effect in 2021.

SOURCE: KFF analysis of data from Healthcare.gov, Massachusetts Health Connector, and HIX Compare from the Robert Wood

Community Innovation Investment & Referral Program



Community Innovation Investment & Referral Program



Seeking to establish a Community Innovation Investment & Referral Program. The core goal of this program is to invest in communities groups to help spread awareness of beWellnm, the enhanced subsidies, and have the remaining uninsured referred back to our network of enrollment assisters.

- Through the beginning of the year, beWellnm has analyzed the potential to partner with new institutions to spread awareness.
 - In our discussions, we learned that multiple organizations would like to commit to setting up an enrollment assister in their area, but the time commitment (15-20 hours for the federal training alone) is a barrier.
- With over 400 enrollment assisters (producers & navigators) in the majority of counties (and serving every county), we would be best served establishing a program that uses community groups to refer uninsured New Mexicans to our network.
- With an estimated 56,000 uninsured New Mexicans eligible for tax credits on the Exchange, we need to continue existing outreach efforts while exploring new approaches to connect directly to these individuals. This program is designed to establish partnerships for bringing that connection together.

Community Innovation Investment & Referral Program



Parameters:

- This approach would facilitate greater community-level investment, while CMS continues to spend money on TV & Radio advertising.
- Amount: \$100,000
 - This amount can be withdrawn from the Reserve fund and thus will not be assessed to carriers.
- Reporting will occur on how the program goes through Open Enrollment, with an update provided to the Board later this year. Report will include an overall assessment of the program's success, along with areas of opportunity for upcoming enrollment periods.
- Given that the reimbursement to groups will be based upon referrals, if the program is unsuccessful the money will not be spent.

Motion: Move that the Board increase the 2021 budget by \$100,000 in Outreach & Education for the Community Innovation Investment & Referral Program, using \$100,000 from the Reserve Account so as not to increase the assessment.

General Counsel Services Contract



General Counsel Services



DISCUSSION

- Scope of Work
 - General legal counsel services to the Exchange.
- Contract was re-procured in early 2020, in accordance with the New Mexico Procurement Code.
- The staff is generally pleased with this vendor.

RECOMMENDATION

Staff recommends extending the contract through April 2022 with a contract not-to-exceed of \$125,000.

Motion: Move that the Board authorize the CEO to extend the General Counsel Services Contract through April 30, 2022 with a Not-To-Exceed of \$125,000.*

**This amount is consistent with the 2021 budget approved by the Board of Directors at the July 17, 2020 Board Meeting.*

6. Agency Reports



7. Public Comment



8. Other Board Business



9. Next beWellnm Board Meeting is May 21, 2021 location TBD



10. Adjournment



Stay Home, Stay Safe, Wear a Mask



beWellnm.com | 1.833.ToBeWell