

beWellnm Board Meeting

Friday May 22, 2020

Digitally/Telephonically

Public Dial-In: 1-888-537-7715

Participant Code: 78154952#

Join.me/ 436-988-864



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 March 20, 2020 beWellnm Special Board Meeting and the April's 17, 2020 Special Board Meeting

Chairman David Shaw



4. Chairman's Remarks

Chairman David Shaw



5. Matters from the CEO

Mr. Jeffery Bustamante, CEO



Update



- Today's Agenda
 - Programmatic Audit
 - COVID-19 Outreach Update
- Federal Update
 - Notice of Benefit and Payment Parameter for 2021
 - Final Rate of 2.5%
 - No changes to auto-reenrollment

6. Committee Reports



a. Matters from the Native American Committee

Director Teresa Gomez, Committee Chair

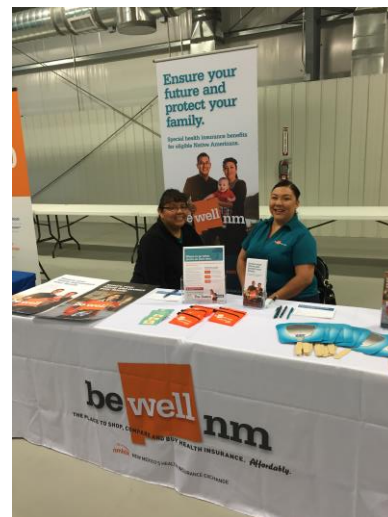


Outreach and Enrollment



Dates	Events Attended	Counties	Contacts
Jan. 1 – Mar. 3	11	6	400+

- Due to the COVID 19 Public health emergency order, all in-person events have been canceled, postponed or re-scheduled to future dates.
- All beWellnm certified enrollment assisters have been provided information on how to complete enrollments remotely.
- All events available on www.beWellnm.com



Outreach and Enrollment



- **BeWellnm for Native Americans Newsletter**

- Sent out quarterly
- Upcoming outreach and enrollment events
- Providing enrollment assistance
- How to become an assister



BeWellnm for Native Americans

March 2020



Hello Maureen,

Welcome to the beWellnm Native American Newsletter. We always welcome the opportunity to work closely with organizations that support health coverage through education and outreach for the Native American communities. We look forward to a continuous partnership. Please join us for our next Native American Advisory Committee Meeting.

Enrollment Events

NEW* You can now book an appointment online!
Schedule [HERE](#)

Gallup, NM
Wednesday April 01, 2020
Gallup McKinley County Chamber of Commerce

Farmington, NM
Tuesday April 14, 2020
San Juan Center for Independence

Mescalero/Ruidoso, NM
Thursday April 16, 2020
Village of Ruidoso Community Center

FREE enrollment assistance is available!

Click [here](#) to learn more on how to enroll.

Click [here](#) to locate an Enrollment Counselor.

[Cost Savings for Native Americans](#)

Providing Enrollment Assistance

Your staff can benefit from knowing more about the Health Insurance Marketplace and benefits available to Native Americans in your community.

Outreach and Enrollment



- **Native American Small Business Outreach**
 - Approximately 300
 - Outbound calls began December 2019
 - Working to set up a presentation/meeting to discuss benefits for employees at each location
 - Follow up with letters and information packets will be ongoing

Outreach and Enrollment



- **Peer to Peer Texting**

- Over 5,000 mobile numbers (Express Native American list)
- Text campaign directly to Native American mobile phones
- Response will be from beWellnm Native American Enrollment Counselor
- Create more direct conversation

Native American Advisory Committee



Marketing



Rack Card

Front and back piece.
Includes key facts and ways beWellnm
can be contacted

Health insurance benefits for Native Americans.

Because you just never know.

Need help signing up for health insurance?
BeWellnm is here to help. Call us, go online or visit an agent, broker or enrollment counselor located conveniently near you. We're making it easy and affordable to get the health insurance you need.



Help is here

Call our customer care center to find out more information or to get enrolled today.

1.833.ToBeWell (862.3935)



and here

By going online, you'll find easy-to-use forms to get enrolled anytime, day or night. You can even live chat with one of our friendly Enrollment Counselors. And, with our plan comparison tool, you can quickly find out if you qualify for financial assistance.

Learn more at beWellnm.com.



and here

Get free 1 on 1 assistance from an agent, broker or enrollment counselor. Please call us or go online to find a location near you.



Follow us on Facebook:
[BeWellnm for Native Americans](https://www.facebook.com/BeWellnmforNativeAmericans)

beWellnm.com

Enroll in health insurance **Now!**

- Native Americans can enroll at any time during the year. The sooner you enroll, the sooner you can have peace of mind knowing you and your family have expanded access to care.
- Take care of yourself, your family and your community.
- There are a variety of plans to choose from to meet your needs, budget and provider requirements.
- Health insurance covers emergency and specialty care outside of Indian Health care systems.
- Depending on annual income, Native Americans may not have to pay certain out-of-pocket costs.
- Support Indian Healthcare systems because health insurance can pay for your care.



NAHHS 008-000

Marketing



Fact Sheet

Key facts, 10 EHB's,
contact info and IHS
vs QHP covered
services comparison
chart
NEW*
Pre-enrollment
checklist

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.

- Native Americans can enroll right now. The sooner you enroll, the sooner you can have peace of mind knowing you and your family have expanded access to care.
- Expanded access to care! You can get services such as doctor visits, preventative care, emergency room care and prescriptions.
- 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.
- It supports Indian Health Service systems because health insurance can pay for care received at an IHS facility.

Pre-enrollment checklist:

Make sure you have the following family information needed to apply for a tax credit.

- ☐ Dates of birth and social security numbers for anyone applying for insurance.
- ☐ Income information. Enter employer and income information for everyone in your household.
- ☐ Health insurance policy numbers for any current health plans.
- ☐ Information about any job-related health insurance available to your family in current tax year.
- ☐ CIB/Tribal ID card.

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

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 (862-3935)** 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.



Follow us on Facebook:
BeWellnm for Native Americans

beWell nm



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		*
Colonoscopy		*
Diabetes Care	*	*
Diagnostic Test (X-Ray/bloodwork)	*	*
Durable Medical Equipment ²		*
Emergency Care ³		*
Emergency Medical Transportation ¹		*
Emergency Room ³		*
Home Health Care		*
Hospital Stay (Facility fee/physician/surgeon fees) ²		*
Imaging (CT/PET/MRI scans)	*	*
Lab Services	*	*
Mental/Behavioral Health Services (Outpatient/inpatient) ²		*
Nutrition	*	*
Optometry ²		*
Outpatient Surgery (ambulatory surgery center/physician/surgeon fees)		*
Pediatrics	*	*
Outside Pharmacy (Walmart/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

beWell nm



Marketing



Full Page front and back.
COVID 19 response flyer.
Information on beWellnm
and NM Medicaid. FPL
income chart provides
visual to help consumers
identify what health
coverage option they may
qualify for

Will be translated
into Diné.

Complement Indian Health Service with a no to low-cost health plan.

During the Pandemic, **EVERYONE QUALIFIES** for coverage.
We will help you and your family get covered for free or at
a low-cost to you.

Why should I get health insurance when I can go to IHS?

- **Complement your IHS coverage** while you travel. Coverage through Medicaid or beWellnm can be used outside of tribal territories. Because you just never know...
- **Receive care anytime.** No need to wait on a referral from IHS if you are already covered.
- Through Medicaid or beWellnm you have **access to specialists** that may not be available through IHS.
- Coverage through Medicaid or beWellnm will help **support your IHS clinics** by adding more funds to facilities so more people stay healthy.

Start Here Do you qualify for Medicaid?

Depending on your income and family size, you may qualify for Medicaid. To apply, call 1-855-637-6574 or apply online at the YES New Mexico portal.

1-855-637-6574 • yes.state.nm.us

Are you eligible to enroll in a plan through beWellnm?

Native Americans can enroll year round, call 1-833-862-3935 to see if you qualify for extra savings.

1-833-862-3935 • beWellnm.com

No matter what, Native Americans can get covered.



be well nm



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

How to qualify for coverage.

Federal Poverty Level (FPL) is a measure of income used to determine eligibility for Medicaid and the Children's Health Insurance Program (CHIP), as well as premium subsidies and cost-sharing reductions (cost-sharing subsidies) in the exchange, and other federal programs.

Green - Could qualify for a premium tax credit and cost-sharing reduction.

Dark Green - Could qualify for Medicaid coverage.

What is your monthly household income? (FPL – Federal Poverty Level)							
 	boWellnm Native Americans with incomes under 300% FPL DO NOT pay co-pays or deductibles.				boWellnm with Premium Assistance	boWellnm without Premium Assistance	
	Medicaid for Kids (age 0-5)						
	Medicaid for Kids (age 6-18)						
	Medicaid for Adults (age 19-64)						
How many people are in your household?	0-100% FPL	138% FPL	139% FPL	250% FPL	300% FPL	400% FPL	Over 400% FPL
Individuals	\$1,064	\$1,468	\$1,469	\$2,658	\$3,190	\$4,253	\$4,253+
Family of 2	\$1,437	\$1,983	\$1,984	\$3,592	\$4,310	\$5,747	\$5,747+
Family of 3	\$1,810	\$2,498	\$2,499	\$4,525	\$5,430	\$7,240	\$7,240+
Family of 4	\$2,184	\$3,013	\$3,015	\$5,458	\$6,550	\$8,733	\$8,733+
Family of 5	\$2,557	\$3,529	\$3,530	\$6,392	\$7,670	\$10,227	\$10,227+
Family of 6	\$2,930	\$4,044	\$4,045	\$7,325	\$8,790	\$11,720	\$11,720+
Family of 7	\$3,303	\$4,559	\$4,560	\$8,258	\$9,910	\$13,213	\$13,213+
Family of 8	\$3,667	\$5,074	\$5,075	\$9,192	\$11,030	\$14,707	\$14,707+

The FPL amounts are valid through March 31, 2021. If you think you qualify or are unsure what you qualify for, give us a call so we can help!



1-855-637-6574 • yes.state.nm.us



1-833-862-3935 • beWellnm.com



Media



Media



- ✓ Radio
 - 15 Radio Interviews completed state wide as of April 30th
 - Ongoing effort
- ✓ Print Ad
 - OPED to be released Teresa Gomez, beWellnm Board of Directors and Native American Committee Chair
 - LTE's to be sent to various newspapers and Tribal newsletters

Social Media



Social Media



Facebook @beWellnmForNativeAmericans



Social Media — Native American Influencer



Facebook @TatankaMeansOfficial



BeWellnm has partnered with social media influencer Tatanka Means (Diné, Oglala Lakota) to help get the word out and share the importance of health insurance during this difficult time.

Partnerships



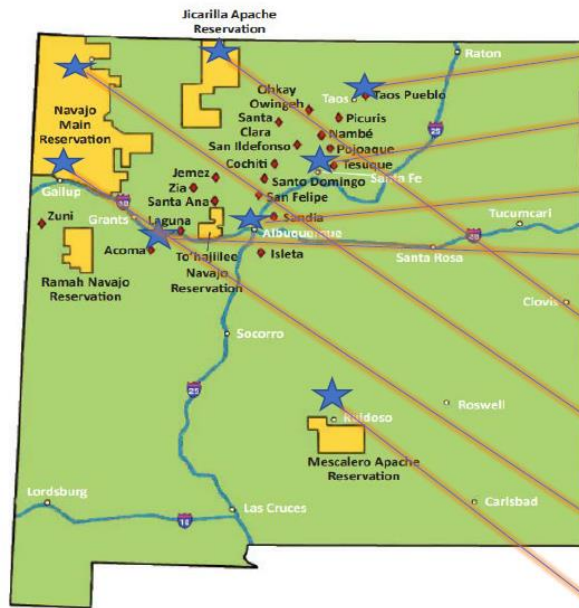
Partnerships

- **beWellnm Native American Partnership Locations**
 - Farmington, NM - San Juan Center for Independence
 - Gallup, NM - Gallup McKinley County Chamber of Commerce
 - Dulce, NM - Jicarilla Apache Nation – As Needed
 - Laguna, NM – Laguna Benefits Office – As Needed
 - Mescalero Apache Tribe – Village of Ruidoso Community Center
 - Santa Fe I.H.S. – Santa Fe Indian Hospital – As Needed

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



Partnerships



Indian Health Service Certified CHR/PBC

Taos-Picuris Indian Health Center
1090 Goat Springs Rd, Taos, NM 87571

Santa Fe Indian Hospital
1700 Cerrillos Rd, Santa Fe, NM 87505

Albuquerque Indian Health Center
801 Vassar Dr NE, Albuquerque, NM 87106

Acoma-Canoncito-Laguna Hospital
80 Veterans Blvd, Acoma Pueblo, NM 87034

Partner Locations - beWellnm

Dulce, NM (As needed)
Jicarilla Apache Nation Tribal Building
Hawks Dr, Dulce, NM 87528

Farmington, NM
San Juan Center for Independence
1204 San Juan Blvd, Farmington, NM 87401

Gallup, NM
Gallup McKinley County Chamber of Commerce
106 Rte 66, Gallup, NM 87301

Ruidoso, NM
Ruidoso Senior Center
501 Sudderth Dr # A, Ruidoso, NM 88345

beWellnm®



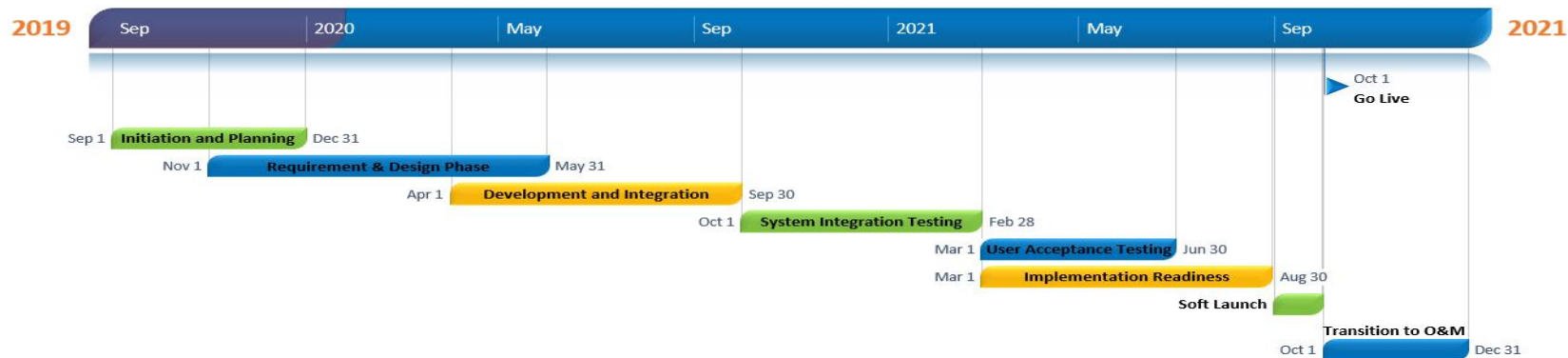
b. Matters from the Operations Committee

Director David Leachman, Committee Chair





BeWellnm - DDI & Transition Timeline – Go Live 2021



Note: Some dates may change based on discussions with beWellnm and other stakeholders during the Initiation and Planning Phase.

Weekly Status Dashboard



Schedule		Risks		Resources	
Status	Trending	Status	Trending	Status	Trending

Key Milestones	Due Date	Status	Summary
FSD Batch-1 reviews complete	3/20/20		<ul style="list-style-type: none"> Overall project – 12% complete hCentive DDI Execution <ul style="list-style-type: none"> Requirements – 78% complete Design Phase – 31% complete Development – 12% complete beWellnm Operational Tasks – 30% complete Content Reviews Complete – 7/2/20 SIT Start – 10/1/20 UAT Start – 4/8/21
FSD Batch-2 reviews complete	4/24/20		
FSD Batch-3 reviews complete.	5/22/20		
RTM Complete	5/28/20		
Submit declaration letter to CCIIO	6/15/20		
Content review	7/2/20		
Second IV&V health check complete	7/10/20		
Submit Final Blueprint to CCIIO	8/15/20		
Development complete	8/20/20		

Trending Scale:	Improving	No Change	Worsening

Task Complete	1+ Week Behind Schedule
On Track – No Major Issues	Major Risk

Status



- **Accomplishments**
 - Print vendor contract signed
 - Bi-weekly CCIIO/SMIPG meeting held on 4/22
 - CMS agreed to hub services readiness proposed date changes from hCentive
 - Approval process defined for content review process
 - First content document submitted for review and approval
- **Highlights for next six weeks**
 - Begin print vendor onboarding and engagement
 - Receive/review CMS dates, reconcile with baselined project schedule
 - Continue reviews transition activities with CMS
 - Submit, review ICDs, content review documents, second wave of FSDs
 - Continue working with HSD on account transfer requirements validation
 - Develop plan for FDSH connection as part of CCIIO outline
 - Continue updating beWellnm Stakeholder Engagement plan
- **NMHIX Escalation Needed**
 - Follow-up meeting with HSD on development/integration points, originally 3/26
 - HSD reviews of at least two functional specification documents behind schedule

c. Matters from the Outreach & Education Committee

Director Mark Epstein, Committee Chair



COVID-19 activities by program



beWellnm COVID-19 Outreach

Agents and Brokers

- Continued recruitment.
 - 543 brokers contacted to get certified with beWellnm individuals and families and SHOP
 - 129 opportunities created
- Implemented COVID-19 messaging: “Get certified to help your community get covered and stay safe during this unprecedented time.”
 - Updated website listings with changes to existing listings and added brokers
 - Continued communications to all enrollers stating beWellnm is their resource during this time

beWellnm COVID-19 Outreach



Enrollment Counselors

- Continued communications to enrollment counselors regarding COVID-19 updates and over-the-phone enrollments
- Coordinated two webinar presentations to enrollment counselors in support of outreach and to discuss the option of enrolling and helping consumers over the phone .

Medicaid Outreach

- Calling over 1100 head of households regarding their Medicaid coverage ended
- Launching Peer to Peer texting

beWellnm COVID-19 Outreach



Business Outreach

- Continued outreach calls to businesses.
 - 3,834 businesses contacted
 - 361 businesses interested in either offering coverage and or sharing information with employees
- Shifted message to, small businesses can be the driver in getting New Mexicans insured: “Help yourself and your employees find coverage during this difficult time. Employees might only be able to get covered through the business.”
 - Secondary message: “If you’ve had to furlough or lay any employees off, they might qualify for special enrollment...”
- Began planning and organizing a statewide tele town hall to educate business owners about health insurance options for the business and its employees.

beWellnm COVID-19 Outreach



Website

- Shifted homepage messaging to reflect changes and updates regarding COVID-19
 - Implemented COVID-19 pop-up on homepage
 - Created collaboration landing page with collaboration flyer pop-up
 - Created CARES Act landing page to be a resource for small businesses
- Implemented all updates and changes to the mobile website

Year over Year digital report



Year to Year Website report

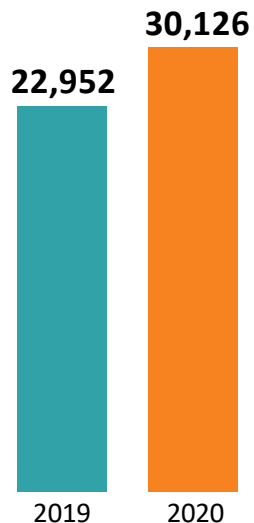


Website

Total Pageviews

As of March 31st

38%
increase



Total Website Referrals

from Social Media
As of March 31st

1053%
increase



beWellnm COVID-19 Outreach



Organizations

- Began and continue to call organizations statewide to circulate collaboration flyer either in print and or digitally
 - 14 churches distributed flyer to congregation
 - 27 public school districts distributed flyer to parents
- Utilized chamber memberships and relationships to circulate communications to their memberships
 - 26 chambers that sent out collaboration flyer digitally to about 4300 members

beWellnm COVID 19 Outreach



- Contacted over 486 community organizations and requested that they distribute digital flyers to their staff, contacts and partners with a extended reach to over 170,000 New Mexicans.

Such as, NM Workforce Solutions, CNM, UNM, APS ,NM 33 Counties, Mexican Consulate, WESSTCorp, Bernalillo County Sheriffs Office, Catholic Charities, SV Early Childhood & Share NM, Barrett Foundation, Higher education of learning , Insurance Carriers, American Cancer Society, NM Restaurant Association, NAHU, Presbyterian Medical Services, Lovelace Health Systems, Davita Medical Group, PNM & Department of Health, Medical Clinics, PBJ, Realtors, Native American Resources, City of Albuquerque Mayors Volunteer Board & many more.....

beWellnm COVID-19 Outreach



Digital Programs

- Social media ads executed:
 - COVID-19 special enrollment message
 - HSD, beWellnm, and NMMIP collaboration message
 - Recently unemployed message for those who recently lost their job
- Programmatic ads executed:
 - COVID-19 special enrollment message
 - HSD, beWellnm, and NMMIP collaboration message
- Utilized organic posts to reach all audiences regarding COVID-19
- Pixels have been placed to begin retargeting both small businesses and Native Americans that have been driven to the website through digital ads
- Newsletters were delivered to agents and brokers, small businesses and organizations with strong COVID-19 messaging and developed flyers

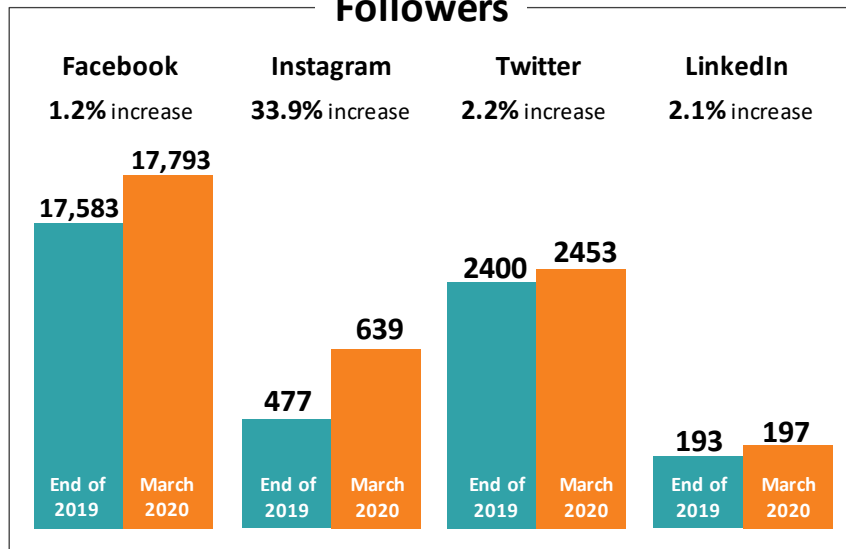
beWellnm COVID-19 Outreach

be well nm[®]

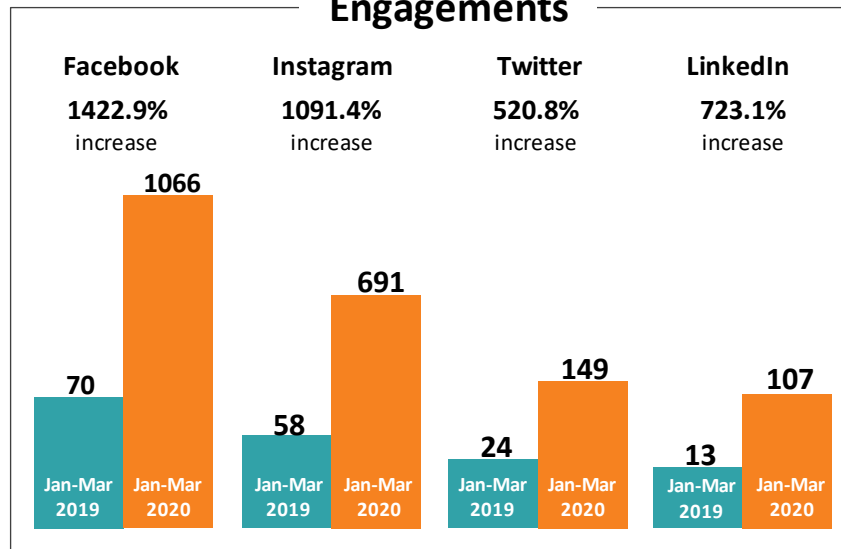


Digital Programs

Followers



Engagements



beWellnm COVID-19 Outreach



Earned Media

- Distributed COVID-19 press releases
 - COVID-19 special enrollment message
 - Small business can be key to getting New Mexicans enrolled in health insurance (picked up in three newspapers)
- Organized and coordinated 15 media interviews statewide

beWellnm COVID-19 Outreach



Native American Outreach

- Launched Native American social media influencer (Tatanka Means) campaign with COVID-19 messaging
- Executed social media posts on beWellnm for Native Americans regarding COVID-19
- Drafted Letter to the Editor from Board Member Teresa Gomez with COVID-19 messaging to be distributed to Native American media outlets
- Creating and will place Native American newspaper ads in audience specific publications
- Organizing a peer-to-peer texting campaign to hard hit tribal territories
- Created and will distribute Native American specific collaboration flyer
- Continued recruitment of IHS facilities to become enrollment partners
- Continued outreach phone calls to Native American organizations statewide
 - 27 Native American organizations booked and will distribute flyer

Digital Flyers



Created to support the following languages!

- Spanish
- Vietnamese
- Mandarin

We're here for you.

Now is the time to make sure you have a health plan in place.

Call us at 1-833-862-3935 or visit beWellnm.com to find out if you qualify for special enrollment.

For coronavirus prevention and treatment resources visit the New Mexico Department of Health's website at cv.nmhealth.org.

Because you just never know...

In these difficult times, you can get health coverage.
We are here to help.

During the Pandemic, **EVERYONE QUALIFIES** for coverage. We will help you get covered for free or at a low-cost to you.

Start Here Do you qualify for Medicaid? <small>Depending on your income and family size you may qualify for Medicaid. To apply call 1-855-637-6574 or apply online at the YES New Mexico portal.</small>	Are you eligible to enroll in a plan through beWellnm? <small>If you don't qualify for Medicaid, you may now qualify for free or low-cost private insurance through beWellnm. If you have recently lost your job or seen a reduction in your income, call 1-833-862-3935 to start your special enrollment period.</small>	Another option: The New Mexico Medical Insurance Pool <small>If you don't qualify for Medicaid and don't qualify for special enrollment through beWellnm, you can join the New Mexico Medical Insurance Pool. To request an application call 1-844-728-7896 or visit www.nmmpip.org.</small>
1-855-637-6574 yes.state.nm.us	1-833-862-3935 beWellnm.com	1-844-728-7896 nmmpip.org

No matter what, you can get covered.

MEDICAID HUMAN SERVICES DIVISION be well nm New Mexico Medical Insurance Pool

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

Contact Center



Contact Center



Incoming Calls

Year	March	April
2019	956	927
2020	1312	1284

- An increase of 38% compared to last year.
- Top call reasons
 - SEP
 - Marketplace Termination
 - Broker Assistance
 - Tax Forms

d. Matters from the Finance Committee

Treasurer Brandon Fryar, Committee Chair



Audit Report

Independent Accountant's Report On Applying Agreed-Upon Procedures



Motion



- **Motion:** Move that the Board accept the 2019 CMS Programmatic Agreed Upon Procedures Report as presented here 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. Other Board Business



10. Next beWellnm Board Meeting is July 17, 2020 location TBD



11. Adjournment



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

be well nm[®]

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

beWellnm.com | 1.833.ToBeWell



NEW MEXICO HEALTH INSURANCE EXCHANGE