

beWellnm Board Meeting

Friday September 18, 2020

Digitally/Telephonically

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

Access Code: 126 650 1799#

[WebEx Link Click Here](#)



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 July 17, 2020 and August 7, 2020 beWellnm Board Meetings

Chairman David Shaw



4. Chairman's Remarks

Chairman David Shaw



5. Matters from the CEO

Mr. Jeffery Bustamante, CEO



Investment Results – Q2' 2020

BOK Financial

affordable
health
insurance
options.



BOK Financial Investment update



Separate Attachment Included

CEO Update



- Policy Environment
 - Election
- Today's Agenda
- November Agenda
- HB100 Update
- Analytics
- RFP Update
 - Link: <https://bewellnm.com/getmedia/4955e69b-b634-4209-a6e0-0415cf4009d5/RFP-2020-009-Outreach-and-Education-Services-Final.pdf;.aspx>
- Recognitions

6. Committee Reports



a. Matters from the Native American Committee

Director Teresa Gomez, Committee Chair



Outreach and Enrollment



- **BeWellnm for Native Americans Newsletter**
 - August newsletter sent out
 - Invite to NAAC
 - Links to educational material and resources
 - Providing enrollment assistance
 - How to become an assister



BeWellnm for Native Americans

August 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.



Native American Advisory Committee Meeting

LOCATION
CONFERENCE CALL

DATE AND TIME
09/01/20 11:00pm

Conference call in number available by request.
Email: jvazie@nmhix.com

[Yes, email call in info](#)[I can not make it](#)

More educational material and resources available [HERE](#)

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](#)

Become a Certified Enrollment Counselor!

Help reduce the uninsured in your community!

Learn more about beWellnm New Mexico Health Insurance Marketplace and benefits available to your community.

Are you interested in providing enrollment assistance?

[Get started today!](#)

Email: NativeAmerican@nmhix.com
Phone: 1-833-ToBeWell (862-3935)

Native Americans can enroll or change health insurance plans all year round. Make an appointment by phone with a Native American Enrollment Counselor at 1-833-ToBeWell or visit our [Native American team](#) at:

beWellnm
7601 Jefferson St NE, Suite 120
Albuquerque, NM 87109

[Website](#)[Enroll Now](#)[About Us](#)

[Learn More](#)

Find Us On Social Media:


Outreach



- **NAPPR, Inc**
 - Community Drive Through Event
 - Distribution to about 400 families
 - Included native American Rack Card and COVID-19 Collab Flyer
- **First Nations**
 - Food Distribution and Back to School Event (Approx. 300)
 - Included Native American Rack Card
- **Albuquerque Indian Center**
 - Backpack giveaway (Approx. 75)
 - Included Native American Rack Card

Auto Dial Campaign

- Over 1,000 Home Phone Numbers
- Message promoting health insurance enrollment and education during the pandemic
- Afternoon and evening campaign (divided list)
- Auto dial directly to Native American landlines
- Response from beWellnm Native American Enrollment Counselor

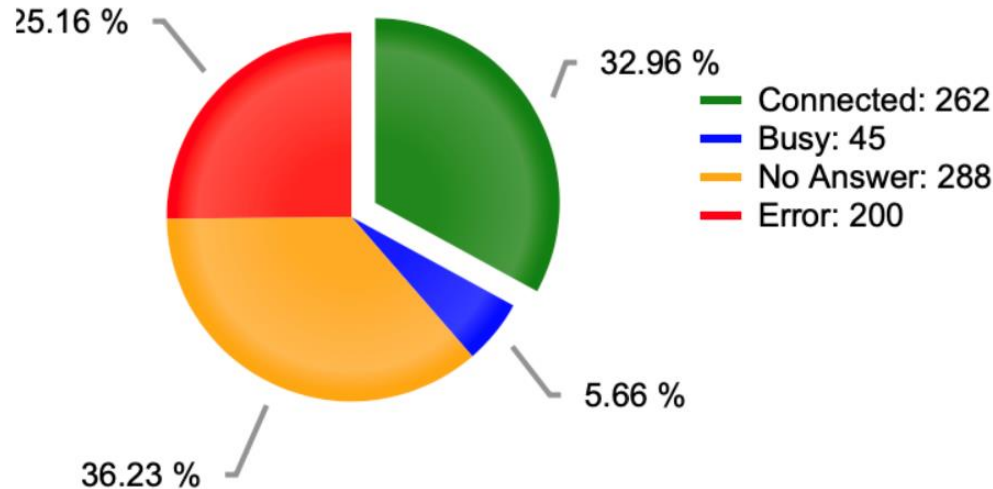


Auto Dial Campaign - Afternoon

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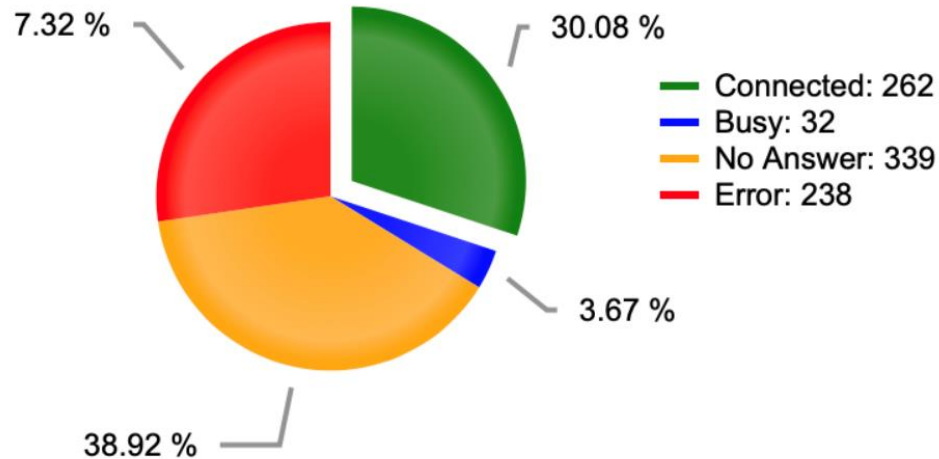
Project Statistics



Auto Dial Campaign - Evening



Project Statistics



Native American Advisory Committee



- Native American Advisory Committee continues to meet quarterly
- Next NAAC meeting Tues. December 1, 2020

NATIVE AMERICAN ADVISORY COMMITTEE 2020 SCHEDULED MEETINGS

BEWELLM	NATIVE AMERICAN PROGRAM	OFFICE: 505.314.5261	EMAIL: JYAZZIE@NMHIX.COM
JULIET YAZZIE	NATIVE AMERICAN LIAISON MANAGER	MOBILE: 505.252.7299	FAX: 505.314.5353
7601 Jefferson NE, Suite 120 Albuquerque, NM 87109		Dial in: 1-888-537-7715	Participant Code: 78594427#

QUARTERLY MEETINGS

STARTING	ENDING
TUESDAY, MARCH 10, 2020	1:00 PM
TUESDAY, JUNE 9, 2020	3:00 PM
TUESDAY, SEPTEMBER 1, 2020	1:00 PM
TUESDAY, DECEMBER 1, 2020	3:00 PM

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4	1 2 3 4	1 2 3 4 5 6 7	1 2 3 4	1 2	1 2 3 4 5 6
5 6 7 8 9 10 11	2 3 4 5 6 7 8	8 9 10 11 12 13 14	5 6 7 8 9 10 11	3 4 5 6 7 8 9	7 8 9 10 11 12 13
12 13 14 15 16 17 18	9 10 11 12 13 14 15	15 16 17 18 19 20 21	12 13 14 15 16 17 18	10 11 12 13 14 15 16	14 15 16 17 18 19 20
19 20 21 22 23 24 25	16 17 18 19 20 21 22	22 23 24 25 26 27 28	19 20 21 22 23 24 25	17 18 19 20 21 22 23	21 22 23 24 25 26 27
26 27 28 29 30 31	23 24 25 26 27 28 29	29 30 31	26 27 28 29 30	24 25 26 27 28 29 30	28 29 30
JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4	1	1 2 3 4 5	1 2 3	1 2 3 4 5 6 7	1 2 3 4 5
5 6 7 8 9 10 11	2 3 4 5 6 7 8	6 7 8 9 10 11 12	4 5 6 7 8 9 10	8 9 10 11 12 13 14	6 7 8 9 10 11 12
12 13 14 15 16 17 18	9 10 11 12 13 14 15	13 14 15 16 17 18 19	11 12 13 14 15 16 17	15 16 17 18 19 20 21	13 14 15 16 17 18 19
19 20 21 22 23 24 25	16 17 18 19 20 21 22	20 21 22 23 24 25 26	18 19 20 21 22 23 24	22 23 24 25 26 27 28	20 21 22 23 24 25 26
26 27 28 29 30 31	23 24 25 26 27 28 29	27 28 29 30	25 26 27 28 29 30 31	29 30	27 28 29 30 31
	30 31				

Presentations



July 22, 2020

State Health and Value
Strategies

Summer webinar
series – Designing
your OEP Campaign

July 30, 2020

National Indian Health
Board

Health Insurance
Enrollment During
COVID19 Webinar

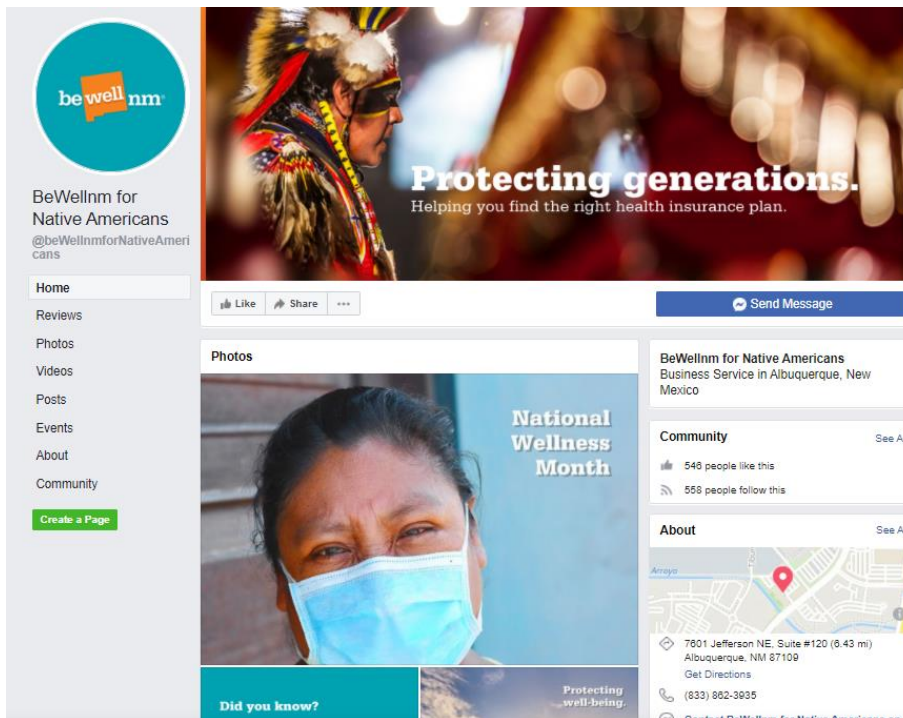
Social Media



@beWellNmForNativeAmericans

About 550 Likes

Over 550 Followers



Influencer Campaigns & FB Live



Facebook		
Name	Likes	Shares
Nataanii Means	156	28
Tatanka Means	376	78
Facebook Live		
Date	Likes	Views
7-Jun-20	8	112
16-Jun-20	13	165
15-Jun-20	9	134
Instagram		
Name	Likes	Views
Nataanii Means (Video)		3, 273
Tatanka Means (Image)	1,370	

The Native American landing page has been consistently in the top 5 most visited pages on the website.

Social Media — Followers & Engagement Rates

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Followers	2019	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Facebook Followers	17,583	17,550	17,735	17,793	17,855	17,842	17,833	17,835	17,806
Facebook Native American Page Followers	N/A	0	0	322	382	402	495	520	546
Twitter Followers	2,400	2,434	2,449	2,453	2,461	2,463	2,461	2,464	2,455
Instagram Followers	477	502	502	639	708	768	840	930	951
LinkedIn Followers	193	193	193	194	198	201	202	204	204
Engagement Rates	2019	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Facebook Engagement Rate	0.28%	0.02%	0.02%	0.13%	0.08%	0.05%	0.05%	0.10%	0.09%
Facebook Native American Engagement Rate	N/A	0.00%	0.00%	2.41%	2.30%	1.53%	4.26%	2.98%	1.61%
Twitter Engagement Rate	8.79%	0.05%	0.03%	0.18%	0.30%	0.22%	0.12%	0.05%	0.24%
Instagram Engagement Rate	0.81%	1.16%	1.69%	1.99%	1.77%	2.08%	1.33%	1.43%	1.21%
LinkedIn Engagement Rate	1.84%	1.84%	3.47%	2.51%	1.40%	1.36%	1.39%	2.52%	1.75%

Social Media - Engagement Rates

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Engagement/Reach Rate	2019	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Facebook Engagement Rate/Reach	N/A	2.19%	1.73%	6.30%	3.91%	4.40%	4.30%	4.98%	5.17%
Facebook Native American Engagement Rate/Reach	N/A			15.02%	10.21%	9.10%	15.10%	15.08%	19.20%
Twitter Engagement Rate/Imp	N/A	0.20%	0.12%	1.36%	2.57%	1.33%	1.75%	0.58%	3.17%
Instagram Engagement Rate/Reach	N/A	5.04%	7.16%	6.51%	10.75%	15.67%	12.63%	12.91%	12.42%
LinkedIn Engagement Rate/Imp	N/A	3.47%	5.75%	5.92%	7.33%	8.71%	7.56%	11.72%	11.87%

Social Media – Background Data



Background Data	2019	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Facebook Engagements	29,298	45	112	909	351	216	205	499	416
Facebook Impressions	4,546,809	2,225	5,281	7,758	7,916	4,742	4,681	6,804	5,221
Facebook Native American Engagements	N/A	0	0	129	345	108	460	162	123
Facebook Native American Impressions	N/A	0	0	1,679	3,441	2,357	5,990	2,331	834
Twitter Engagements	51,990	13	16	120	153	118	45	17	64
Twitter Impressions	200,470	6,206	11,059	9,094	7,941	8,881	3,548	3,268	2,217
Instagram Engagements	22,372	74	278	330	276	352	166	186	115
Instagram Impressions	222,842	1,363	3,869	5,755	2,762	2,746	1,315	1,438	925
LinkedIn Engagements	146	7	27	73	58	49	42	77	50
LinkedIn Impressions	30,685	207	505	1,254	782	551	554	650	449

b. Matters from the Operations Committee

Director David Leachman, Committee Chair



Weekly Status Dashboard

Project Start

Initiation/Planning

Execution

Testing,
Training

Go-live

1/15/2019

6/5/2019

8/28/2020

10/1/2021



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

Key Milestones	Due Date	Status	Summary
FSD Batch-1 reviews complete	7/10/20	Y	<ul style="list-style-type: none"> Overall project – 33% complete hCentive DDI Execution <ul style="list-style-type: none"> Requirements – 92% complete Design Phase – 76% complete Development – 28% complete IV&V Health Checks – 24% complete beWellnm Operational Tasks – 21% complete 2nd change request in review period Adjustments to SIT and UAT schedules are likely to accommodate longer design timeframe for Account Transfer functions with HSD
FSD Batch-2 reviews complete	7/10/20	Y	
FSD Batch-3 reviews complete.	7/10/20	Y	
RTM Complete	5/28/20	C	
Second IV&V health check complete	7/31/20	Y	
Submit updated Blueprint to CCIIO	8/31/20	G	
Submit Account Transfer FSD for review	9/23/20*	G	
Account Transfer FSD approval	10/30/20*	G	
Optum development complete	11/3/20*	G	

Trending Scale:	Improving ↑	No Change ↔	Worsening ↓
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C	Task Complete
G	On Track – No Major Issues
Y	1+ Week Behind Schedule
R	Major Risk

* Dates may change

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- **Accomplishments**

- HSD account transfer meetings underway, draft dates available
- 27 of 31 FSD, 11 of 13 ICDs, 3 of 5 content review documents approved
- 12 of 22 notices sent to print vendor, 8 received
- Bi-weekly status meeting and weekly functional reviews with CCIIO/SMIPG
- First carrier workgroup meeting to discuss 820 companion guide complete
- beWellnm leadership continuing to engage with HSD for RTE

- **Highlights for next six weeks**

- HSD, Optum sync up dates for development/SIT readiness timelines
- Continue RTE, FFM+ account transfer related technical sessions, FSD, ICD reviews
- Weekly reviews with CCIIO for NM SSApp gap analysis, account transfer, etc.
- Submit updated Blueprint to CMS. Continue work on privacy and security documents
- Review IV&V second health check with project team
- Conduct remaining carrier workgroup meetings
- Review and approve change request to start UAT cycle-1 at the same time as SIT cycle-2.

- **NMHIIX Escalation**

- Resolve CMS account transfer concerns
- Release IV&V health check to project team
- Continue follow-on meetings with HSD, request expedited review of FSDs, ICDs



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12

Months to Go Live

Soft Launch 9/1/21

Go Live 10/1/21

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Plan of Operation



Revisions



Document	Recommended Changes
Plan of Operation	<ul style="list-style-type: none">House Bill 100:<ul style="list-style-type: none">Add that the Exchange use best practices for state-based exchangesChange agent/broker to “insurance producer”Establishment of Health Benefits Plan CommitteeReporting requirements with the State-Based ExchangeStandardized Plans<ul style="list-style-type: none">Committee with Board MembersClear requirements to solicit public input (coordination with advocates, producers, OSI, etc.)Public comment period requiredTimeline<ul style="list-style-type: none">Begin review approximately 14 months before Plan YearReview proposed standardized plans by February before Plan YearRecommendations brought forth to Board Approval at March Board Meeting before Plan Year
	<ul style="list-style-type: none">Other Changes<ul style="list-style-type: none">Specificity that beWellnm adheres to the State Procurement CodeMoving in-house call center under Outreach & Education

Public Input



Source	Recommended Changes
Stakeholder Advisory Committee	<ul style="list-style-type: none">• Add language on carrier representation on Plan Design Committee• Added language on Plan Design Committee Activities<ul style="list-style-type: none">• Consultation with OSI• Review possibilities for Standardized Plans, placement within market• Coordinate with key stakeholders• Generate recommendation for Board consideration• Move up Board review from March Board meeting to January
Staff Recommendation	<ul style="list-style-type: none">• Add language on carrier representation<ul style="list-style-type: none">• Decline suggestion. While carrier participation in this process is critical, balancing the committee in a fair way must be up to the Chair of the Board.• Add language on activities<ul style="list-style-type: none">• Added• Move up Board review from March Board meeting to January<ul style="list-style-type: none">• Added

Public Input



Source	Recommended Changes
E-Mail & Other Inboxes	<ul style="list-style-type: none">Public Comment Received<ul style="list-style-type: none">Blue Cross Blue Shield of New Mexico<ul style="list-style-type: none">Add language on carrier representation on Plan Design CommitteeEarlier timeframe, starting sooner and concluding in a December Special Board MeetingMolina<ul style="list-style-type: none">Earlier timeframe, starting sooner and concluding at January MeetingSet number of days (45) for public comment on standardized plansRequire public work sessions to support committee
Staff Recommendation	<ul style="list-style-type: none">BCBS of NM<ul style="list-style-type: none">Carrier Representation: Decline, see previousEarlier Timeframe: Decline moving up decision to December Special Board Meeting, commit to moving up to January Meeting. Accept starting process soonerMolina<ul style="list-style-type: none">Earlier timeframe: AddedPublic comment: Agree, but added language to require 30 days unless circumstances require a shorter timeframePublic work sessions: Agree, added language to reflect that “coordination with stakeholders” will include public works sessions

Public Input



Source	Recommended Changes
E-Mail & Other Inboxes	<ul style="list-style-type: none">• Public Comment Received<ul style="list-style-type: none">• Office of Superintendent of Insurance<ul style="list-style-type: none">• Include OSI staff with any Health Benefits Plan Committee meeting (HBPC)• Coverage Affordability be added to the HBPC's role• No more than two carrier representatives from the Board on the HBPC• Superintendent serve as Chair of the of the HBPC• Recommended reporting metrics for the required reports• Changes the complaints and grievances referral from, "any applicable consumer assistance office or ombudsman established under federal law or other state agency" to "The Office of Superintendent of Insurance."• "Article IX should include the following sentence: 'Any disputes over certification of qualified health plans shall be the purview of the Office of the Superintendent of Insurance.'"• Standardized Plans<ul style="list-style-type: none">• Include goal of limiting adverse premium impacts• State that independent actuaries will be involved• Give carriers a year lead time for implementation• Add language regarding adherence to state and federal plan design laws

Public Input

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Source	Recommended Changes
E-Mail & Other Inboxes	<ul style="list-style-type: none">• Public Comment Received<ul style="list-style-type: none">• Office of Superintendent of Insurance<ul style="list-style-type: none">• Standardized Plans (cont.)<ul style="list-style-type: none">• Notice and comment should mirror rulemaking process, with ample time afforded to comment and formal responses from the HBPC prepared• The Exchange should give itself flexibility in the event that the environment changes after adoption• Standardized plans should be identified when individuals are shopping for a plan

Public Input



Source	Recommended Changes
Staff Recommendation	<ul style="list-style-type: none">• OSI Comment: The comment spans a significant range of topics. Many of the recommendations can be adopted, but some are better placed in the Committee charter and others in the Plan. The responses will categorize them accordingly.<ul style="list-style-type: none">• Plan of Operation Add: Coverage affordability as part of mission statement, disputes of the certification of plans being the purview of the OSI,<ul style="list-style-type: none">• Standardized plans: Add goal of limiting adverse premium impacts, adherence to state and federal laws, notice and comment updates, and flexibility.• Committee Charter Add: Composition of HBPC use of independent actuaries,<ul style="list-style-type: none">• Standardized plans: Use of independent actuaries• Adapted changes per recommendations<ul style="list-style-type: none">• Reporting metrics: BeWellnm can draft a separate policy to support the usefulness and transparency of good reporting. The level of detail is too specific for the Plan of Operation, and would not necessarily be the purview of the HBPC.• Changes to complaints and grievances: Include reference to OSI, but not limit it exclusively to the OSI. BeWellnm still maintains an ongoing relationship with CMS regarding complaints and grievances.• Lead time: Moved up to January finalization per Molina's recommendation above.

Public Comment



Motion



- **Motion:** Move that the Board accepts the changes to the Plan of Operation as presented here today

2022 Open Enrollment Decision



2022 Open Enrollment Decision

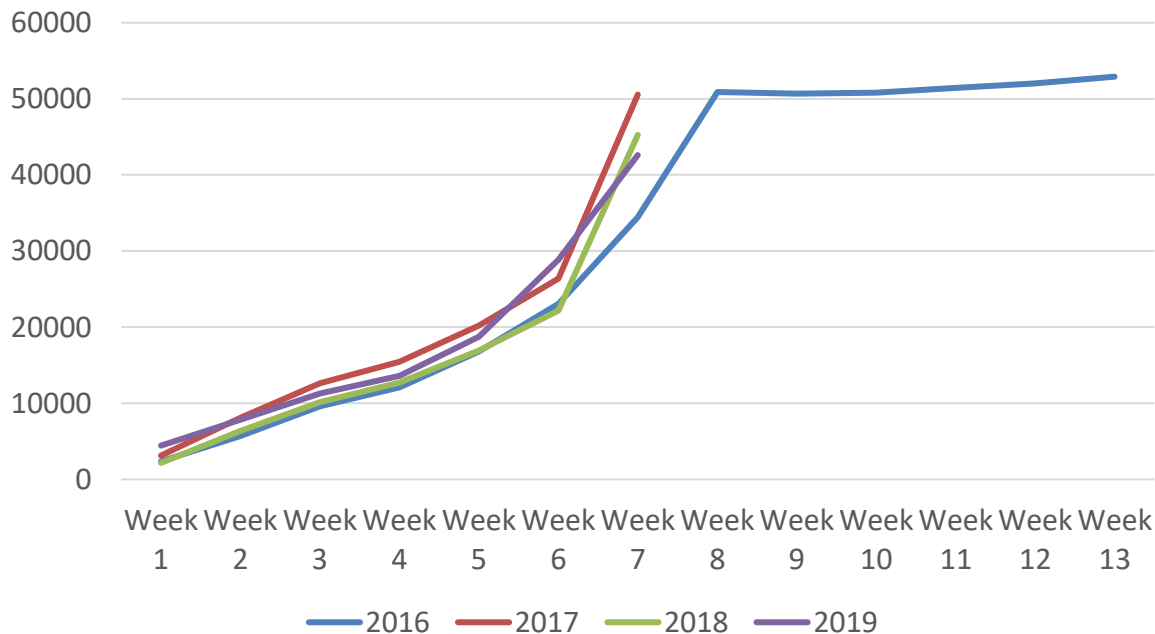


- First year as full State-Based Exchange
- Starts officially November 1, 2021
- On the federal platform, runs until December 15, 2021
- Board can set their own Open Enrollment timeframes, such as having it run into January
- Other States:
 - Minnesota: December 23
 - Washington: December 30
 - Rhode Island: December 31
 - Connecticut: January 15
 - Colorado: January 15
 - Nevada: January 15 (change from last year)
 - Massachusetts: January 23
 - California: January 31
 - DC: January 31
 - New York: January 31

2022 Open Enrollment Decision



beWellnm Enrollment Pattern



2022 Open Enrollment Decision



- **Other States:**
 - Risk mix appears to be as healthy or healthier for enrollees between December 15 and January.
 - Historically, other states were similar to New Mexico in their enrollment, with greater than 90% of individuals enrolling by December 15th.
 - Average enrollment for State-Based Exchanges, as a percentage of overall enrollment, from December 15-January is ~6% (eliminating outliers).
- **Decision was presented to Stakeholder Advisory Committee:**
 - Both support & opposition. Committee did not come to a unanimous decision
 - **Support**
 - Longer timeframe will help individuals navigating new system and resolving issues. This assists a wide range of people, including enrollees, producers, etc.
 - Can help drive higher enrollment.
 - Higher consumer confidence in January.
 - **Opposition**
 - People who may wait until the last day.
 - Confusion around dates.

2022 Open Enrollment Decision



Deadline	Benefits
Mid-Late December	<ul style="list-style-type: none">• Consistency
Mid-Late January	<ul style="list-style-type: none">• Longer enrollment has shown higher enrollment• States with longer enrollment note a healthy risk mix that enrolls in January• February 1 effective date for January enrollees
End of January	<ul style="list-style-type: none">• See above• March 1 effective date for late January enrollees• Capture stragglers with enrollees

2022 Open Enrollment Decision



- Staff Recommendation:
 - Extend the Open Enrollment into January.
 - Coordinate heavily with key stakeholders, including carriers, producers, advocates, and other partners, to identify an ideal date.
 - Report back to Board upon identifying a date with justification.

Recommended Motion: Move that the Board direct the CEO to identify and commit to a mid to late date for Open Enrollment 2022 to close in coordination with key stakeholders and report back as appropriate.

Contract Extension



Office Network & IT Services



DISCUSSION

- Scope of Work
 - Onsite and remote desktop support for all employees
 - Monitoring and routine maintenance of servers and beWellnm IT infrastructure.
- Contract was re-procured in early 2020, in accordance with the New Mexico Procurement Code.
- Awarded to a vendor with a Statewide Price Agreement.
- The staff is generally pleased with this vendor.

RECOMMENDATION

Staff recommends extending the contract through 2021 with a contract not-to-exceed of \$60,000.

Motion: Move that the Board authorize the CEO to extend the Office Network & IT Services Contract through 2021 with a Not-To-Exceed of \$60,000.*

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

c. Matters from the Outreach & Education Committee

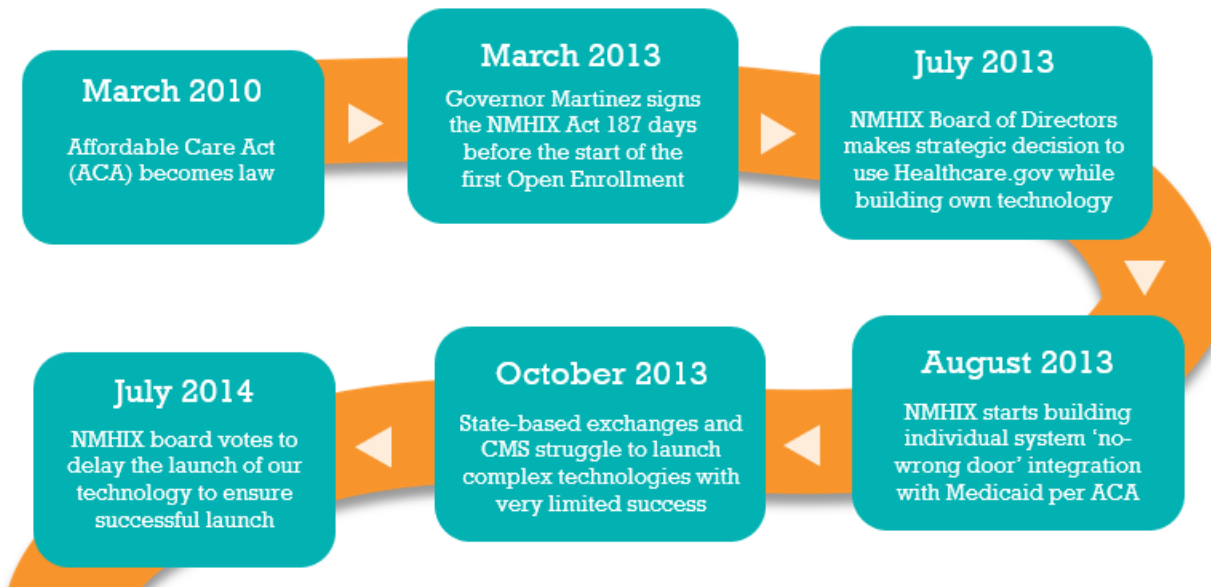
Director Mark Epstein, Committee Chair



Strategic Retreat



Strategic Retreat



Strategic Retreat

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Q4 2014

CMS informs NMHIX to re-design exchange technology, but does not award additional grant funding to support build.

March 2015

The Board votes a fiscally responsible decision to cease building the individual technology and look at leasing Healthcare.gov from CMS

2015-2017

CMS reports the development of regulations and standards for the Federal Platform Lease, setting the lease rate at 1.5% for 2017, 2.0% for 2018, and 3.0% for 2019.

2020

Key changes occur in NMHIX approach to organizational design. Changes affect technology, outreach approach, and more. Concurrently, COVID-19 dramatically alters landscape.

May 2019

NMHIX Board votes to build individual exchange technology solution for Plan Year 2022. The build will pay for itself

July 2018

NMHIX Board votes to work with new Small Business Health Options Program Technology Vendor saving over 50% in yearly costs, while also partnering with Rhode Island.

Strategic Retreat



- Outreach Path:
 - 2013: BeWellnm begins to contract with numerous partners to achieve different outreach responsibilities.
 - 100% Funded with Federal Dollars
 - Several vendors independently contracted
 - 2014: BeWellnm switches vendors for key services
 - 2015: Federal dollars end at end of year
 - 2017: Organization releases RFP to re-procure outreach services. Switches to Prime Contract model, with prime and sub-contractors providing all services in one contract
 - 2018 & 2019: BeWellnm begins technology build to transition away from using Healthcare.gov. Change will afford greater control of data and ability to be responsive to New Mexico
 - 2020: COVID-19 Pandemic shifts ability to do outreach, will have long-term consequences

Strategic Retreat



- Key changes have prompted organizational shifts
 - Changes
 - COVID-19
 - Individual Exchange Technology
 - Standardized Plans
 - Coordination with partners
 - State
 - Community
 - Agents/brokers
 - Shifts
 - Change in approach to staff-level work (long term shifts)
 - Change in philosophical approach to outreach
 - Large and smaller level shifts

Community-Based Participatory Outreach



Based on Detroit Urban
Research Center Community
Based Participatory Research
model

Community is involved in each
step of the process.



Community Listening Sessions



Goals:

LISTEN to communities so we can best CONNECT uninsured New Mexicans to healthcare coverage.

Inform outreach efforts with meaningful contributions directly from impacted communities.

Discussion:

Do you need any additional information about all the insurance options available?

How can we better connect you with those seeking insurance?

What goals do you have during this open enrollment?

Do you see resistance from your community regarding purchasing coverage?

- **Region 1-Central (Bernalillo, Santa Fe, Valencia, Torrance)**
Monday August 31st 12:00 pm---1:30 pm
- **Region 2- Northwest (San Juan, Rio Arriba, Taos, McKinley, Sandoval, Cibola)**
Tuesday September 1st 12:00 pm - 1:30 pm
- **Region 3-Northeast (Colfax, Union, Harding, Mora, San Miguel, Quay, Guadalupe)** Wednesday September 2nd 12:00 pm - 1:30 pm
- **Region 4- Southwest (Doña Ana, Catron, Socorro, Sierra, Grant, Hidalgo, Luna)**
Thursday September 3rd 12:00-1:30pm
- **Region 5- Southeast (Otero, Eddy, Lea, Chaves, Lincoln, Roosevelt, Curry, De Baca)**
Tuesday September 8th 12:30 pm - 2:00 pm

Registration site: <https://www.bewellnm.com/listen-sessions>

Community Listening Sessions



High Level Summary

- Barriers are diverse
 - Internet access
 - Phone access
 - More pressing needs
- Support people as they go through transitions
- Concern about assistance exists, including Public Charge
- Find people where they are currently
 - Post office
 - Grocery stores
 - Food banks
 - More
- Have a presence in each community, but also tap into existing resources
 - i.e. Use local known individuals to help promote Open Enrollment and the value of coverage on local radio
- Larger summary coming soon

Outreach Update



Outreach-Assisters



- Agents and Brokers - Continued recruitment (2021 Certification released in July)
 - 2491 brokers contacted to get certified
 - 358 opportunities
- Enrollment Counselors
 - 16 possible Navigator Organizations contacted

Outreach-Businesses



- Outreach calls
 - 3685 businesses contacted
- Planned, organized, and executed 3 small business Facebook Lives to Northwest, Southeast, and North Central NM to educate business owners about health insurance options for the business and its employees including special enrollment due to loss of coverage.

Outreach Organizations



- Circulated collaboration flyer on behalf of beWellnm
 - 11 churches distributed flyer to congregation
 - 94 public school districts distributed flyer to parents
 - 41 different medical providers
- Utilized chamber memberships and relationships to circulate communications to their memberships
 - Met with ABQ Hispano Chamber about collaborating efforts for Hispanic owned small businesses as well as Native American communications in the Metro area

O & E Activities



- **Impact and Coffee** – a community group of non-profit organizations that come together and discuss concerns and struggles. Through bringing nonprofit innovators together, I&C focuses on new, exciting developments in nonprofit programming, how the community can help solve any challenges that have arisen in planning or implementation, and to provide a forum for nonprofit professionals to make personal connections.
- **Chaves County Health Council Planning Committee** – currently planning a Virtual Expo in SE New Mexico that includes community services in the area.
- **New Mexico First Town Hall** - Throughout the Town Hall series, New Mexicans will consider our values, challenges, and assets to discover common ground on policy recommendations that can move us forward to a healthier New Mexico.

Continued

- **Broker Advisory Group** – First meeting was held July 9th. This advisory group was created for beWellnm Certified Brokers to have a voice for their community while having the opportunity to share experiences and concerns directly with the New Mexico Health Insurance Exchange.

Facebook Live Events

- Small Business – Discussions regarding the importance of healthcare with a broker, enrollment counselor, and a leader in the community.
- Individual/Family - Discussions regarding the importance of healthcare with a broker, enrollment counselor, and a leader in the community.
- Individual /Family Hosted Bilingual presentation with Mexican Consulate –Discussion focused on get Free Assistance, Financial Assistance, Everyone qualifies for coverage.
- Upcoming Facebook live presentations:
 - September, share the value & importance of health insurance
 - October, share the resources available: promoting certified brokers & enrollment counselors on virtual and telephonic meetings during COVID
 - November, share message of Open Enrollment, how to enroll, and who to call or schedule a virtual meeting
 - December, share the deadline and who and where New Mexicans can get free assistance



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Continued

- **Corporate Volunteer Council** -The Corporate Volunteer Council of Central New Mexico, or “CVC,” is a local chapter of a nationwide network. It is a nonprofit organization of companies that strive to improve our communities and serves as a resource for organizations with employee volunteer programs.
- **New Mexico First- (Health Body and Mind Sessions)** Sessions held weekly with various based organizations. Including community health advocates, local legislators, and health professionals.
- **B2B Expo Mastermind Sessions** –
 - Build a community of support to New Mexico businesses.
 - Connect-Collaborate-Community is a Virtual event for networking and roundtable discussions. Collaborate with mastermind facilitator on current challenges and what has been and not been working. It is also an opportunity to get involved with the community and with leaders in our city.



Media



Earned Media

- Coordinated 2 media interviews for Jeffery
 - One story published in Kaiser Health News and the other in Bloomberg Law – were focused on the exiting of NMHC and the transition to a State based Exchange.

beWellnm Outreach



Digital Programs

- Continued executing social media ads:
 - COVID-19 special enrollment message
 - HSD, beWellnm, and NMMIP collaboration message
 - Recently unemployed message for those who recently lost their job
- Continued executing programmatic ads:
 - COVID-19 special enrollment message
 - HSD, beWellnm, and NMMIP collaboration message
- Continued organic posts to reach all audiences regarding COVID-19
- Continued retargeting, through pixels, both small businesses and Native Americans that have been driven to the website through digital ads

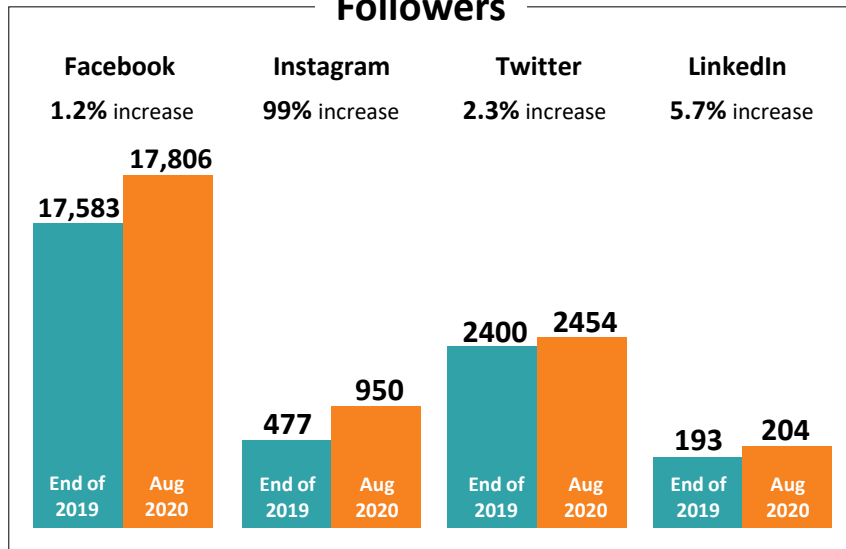
beWellnm COVID-19 Outreach

be well nm[®]

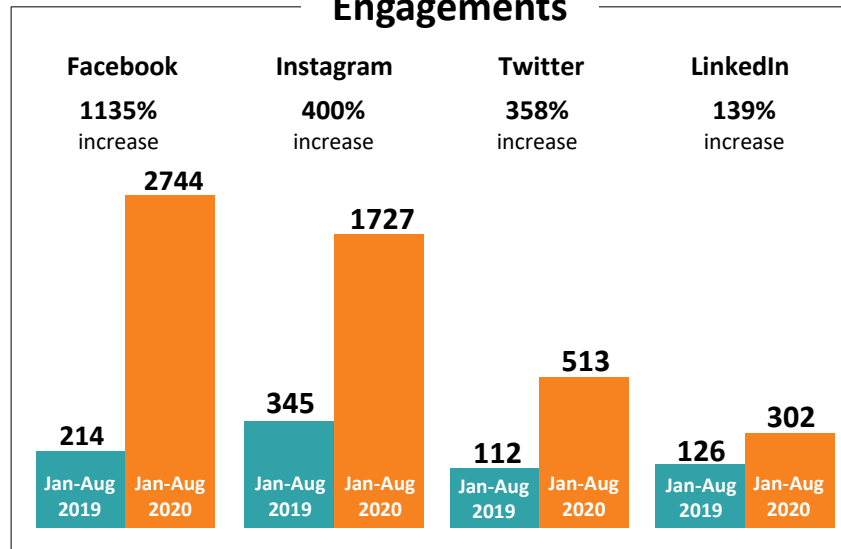


Digital Programs

Followers



Engagements



Year to Year Website Report

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Website

July & August Pageviews

As of August 31st
Data subject to change

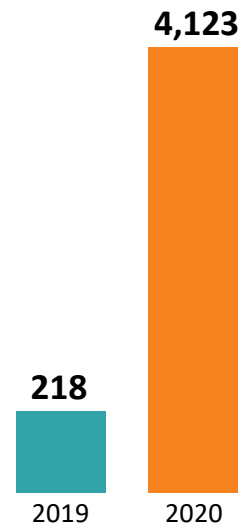
41%
increase



July & August Total Website Referrals

from Social Media
As of August 31st
Data subject to change

1891%
increase



Website



- Top 5 landing pages in beWellnm.com
 - Small business toolkit – 6774 views
 - Find a broker – 5570 views
 - Qualify for coverage – 2297 views
 - Enroll now – 2106 views
 - Native American – 1868 views

New- Virtual Appointments for Consumer

- This is a new appointment booking program that beWellnm will be launching for consumers to instantly book appointments with Brokers and Enrollment Counselors. This will be a way for consumers to connect with Certified Brokers and Enrollment counselors to complete applications in a virtual setting.

Contact Center

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Incoming Calls

Year	July	August
2019	844	802
2020	1083	923

- Incoming calls- an increase of 21.87% compared to last year.
- Outreach Calls to Medicaid non qualifying applicants or not recertified with Medicaid program.

2021 Open Enrollment Marketplace Kickoff Event

- The event will be in a virtual environment
- Set for September 30th via zoom
- Presenters- BeWellnm, OSI, HSD, NMHIP and all 2021 QHP Issuers
- Audience- Enrollment Counselors, Brokers, and Community Partners
- A Save the date has been sent!



d. Matters from the Finance Committee

Treasurer Brandon Fryar, Committee Chair



Carrier Assessment Re-Allocation - 2019

New Mexico Health Insurance Exchange - 2019 Assessment Re-Allocation								
Re-allocation based on NAIC Annual Statements for Year Ended 12/31/2019								
NAIC#	INSURANCE COMPANY	Comprehensive (Hospital & Medical)	Medicaid Premium	Total Direct Written Premium Sbj to Assessment	2019 Market Share	2019 Re- allocation	2019 Assessment Collected	Difference to Invoice or (Refund)
					%	\$ 19,673,026	\$ 19,673,026	
11504	PRESBYTERIAN INSURANCE COMPANY	\$ 86,859,775	-	\$ 86,859,775	1.55%	\$ 305,531	\$ 397,739	\$ (92,208)
14154	THE CHRISTUS HEALTH PLAN	4,923,399		4,923,399	0.09%	17,318	47,247	(29,929)
15011	NEW MEXICO HEALTH CONNECTIONS	\$ 113,354,214		\$ 113,354,214	2.03%	\$ 398,725	\$ 449,557	\$ (50,832)
16281	TRUE HEALTH NEW MEXICO	89,259,918		89,259,918	1.60%	313,973	349,656	(35,682)
16351	Western Sky Community Care (CENTENE)	\$ -	370,110,007	\$ 370,110,007	6.62%	\$ 1,301,868	\$ 1,337,058	\$ (35,190)
60054	AETNA LIFE INSURANCE COMPANY	38,677,859		38,677,859	0.69%	136,050	131,612	4,438
62308	Connecticut General Life Insurance Company	\$ 45,551		\$ 45,551	0.00%	\$ 160	\$ -	\$ 160
65498	Life Insurance Company of North America	7,295,424		7,295,424	0.13%	25,662	-	25,662
67369	CIGNA HEALTH AND LIFE INSURANCE CO	\$ 59,908,364		\$ 59,908,364	1.07%	\$ 210,729	\$ 215,620	\$ (4,892)
70670	HEALTH CARE SERVICE CORPORATION	342,439,590		342,439,590	6.12%	1,204,537	1,032,170	172,367
78611	HCSC INSURANCE SERVICES COMPANY	\$ -	1,563,934,829	\$ 1,563,934,829	27.96%	\$ 5,501,168	\$ 5,206,223	\$ 294,945
79413	UNITEDHEALTHCARE INSURANCE COMPANY	196,776,675		196,776,675	3.52%	692,165	732,723	(40,558)
95330	PRESBYTERIAN HEALTH PLAN INC	\$ 175,450,476	2,419,838,741	\$ 2,595,289,217	46.40%	\$ 9,128,975	\$ 9,327,703	\$ (198,728)
95739	MOLINA HEALTHCARE OF NEW MEXICO INC	95,187,970	28,809,731	123,997,701	2.22%	436,164	445,718	(9,554)
	TOTAL	\$ 1,210,179,215	\$ 4,382,693,308	\$ 5,592,872,523	100%	\$ 19,673,026	\$ 19,673,026	\$ 0

Contract Extension



Audit Services



DISCUSSION

- Scope of Work
 - Financial Statement Audit
 - CMS Programmatic (SMART) Audit
- Contract was re-procured in 2018 for the 2018 audit (conducted in 2019).
- Cost is competitive.
- The staff is pleased with this vendor.

RECOMMENDATION

Staff recommends extending the contract through 2021 with a contract not-to-exceed of \$90,000 for the 2020 audit and \$90,000 for the 2021 audit.

Motion: Move that the Board authorize the CEO to extend the Audit Services Contract through 2021 with a Not-To-Exceed of \$180,000.*

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

OSI MOU



DISCUSSION

- Historically beWellnm has had a Memorandum of Understanding (MOU) with the Office of Superintendent of Insurance to conduct all Plan Management functions for the Exchange as required by the New Mexico Health Insurance Exchange Act.
- The original MOU (as amended) expired on December 31, 2019. In discussion with OSI, another MOU is appropriate to coordinate and fund plan management activities.
- OSI will also be coordinating and supporting the Exchange in implementation of the Standardized Plans, as required by House Bill 100.

RECOMMENDATION

Staff recommends establishing a new MOU with OSI through 2021 with a not-to-exceed of \$350,000 for 2020 and \$350,000 for 2021.

Motion: Move that the Board authorize the CEO to enter into an MOU with the Office of Superintendent of Insurance for 2020 and 2021 in an amount not to exceed \$700,000.*

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

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*

OSI Rate Report



Individual Health Insurance Rates on beWellnm

Region	# of Plans				Average "Age 40" Rates			% Change from Prior Year		
	Bronze	Silver	Gold		Bronze	Silver	Gold	Bronze	Silver	Gold
1	12	8	7	2020	\$289.48	\$361.47	\$364.19			
	15	12	9	2021	\$250.84	\$328.15	\$335.90	-13.3%	-9.2%	-7.8%
2	10	7	6	2020	\$345.13	\$435.68	\$437.13			
	15	12	9	2021	\$300.94	\$392.61	\$400.60	-12.8%	-9.9%	-8.4%
3	10	7	6	2020	\$327.36	\$446.67	\$448.01			
	15	12	9	2021	\$295.95	\$386.33	\$395.07	-9.6%	-13.5%	-11.8%
4	11	9	7	2020	\$318.22	\$421.72	\$427.20			
	15	12	9	2021	\$296.94	\$387.41	\$396.48	-6.7%	-8.1%	-7.2%
5	11	9	7	2020	\$335.75	\$450.58	\$455.64			
	15	12	9	2021	\$306.98	\$400.97	\$410.53	-8.6%	-11.0%	-9.9%

OSI Rate Report



Small Business Health Insurance Rates

Region	# of Plans					Average "Age 40" Rates				% Change from Prior Year			
	Bronze	Silver	Gold	Platinum		Bronze	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum
1	4	8	8	2	2020	\$365.20	\$392.32	\$476.92	\$563.20				
	8	8	9	4	2021	\$301.53	\$339.65	\$410.74	\$582.96	-17.4%	-13.4%	-13.9%	3.5%
2	4	8	8	2	2020	\$511.28	\$502.17	\$607.73	\$788.48				
	8	7	8	4	2021	\$400.10	\$460.86	\$550.71	\$816.14	-21.7%	-8.2%	-9.4%	3.5%
3	4	8	8	2	2020	\$511.28	\$491.23	\$593.79	\$788.48				
	8	7	8	4	2021	\$388.58	\$447.86	\$534.77	\$816.14	-24.0%	-8.8%	-9.9%	3.5%
4	5	8	8	2	2020	\$365.20	\$376.57	\$456.86	\$563.20				
	8	8	9	4	2021	\$304.29	\$342.75	\$414.49	\$582.96	-16.7%	-9.0%	-9.3%	3.5%
5	4	8	8	2	2020	\$511.28	\$510.46	\$618.28	\$788.48				
	8	7	8	4	2021	\$403.24	\$464.59	\$555.78	\$816.14	-21.1%	-9.0%	-10.1%	3.5%

8. Public Comment



9. Other Board Business



10. Next beWellnm Board Meeting is November 20, 2020 location TBD



11. Adjournment

