

A photograph of a man holding a young child. The man is on the right, looking up and smiling. The child is on the left, laughing with their mouth open. They are outdoors, with a large tree trunk and branches behind them. The background is filled with bright, out-of-focus sunlight filtering through the leaves, creating a bokeh effect. The overall mood is joyful and warm.

beWellnm

3.17.23 Board Meeting

Agenda

Agenda for the March 2023 Board of Directors Meeting

 March 17th, 2023 · 8:30am MDT

Welcome, Roll Call, & Confirmation of Quorum

Approval of Minutes of the January 27, 2023, and the February 10, 2023 Board Meetings

Chairman's Remarks

Matters from the CEO

Matters from the Executive Committee

Matters from the Finance Committee

Matters from the Operations Committee

Matters from the Outreach and Education Committee

Matters from the Native American Committee

Agency Reports

Public Comment

Other Board Business

Next beWellnm Board Meeting

Adjournment

Welcome, Roll Call, & Confirmation of Quorum

Chairman David Shaw

Approval of Agenda

Chairman David Shaw

 Vote

Motion to Approve the Agenda

Approval of Minutes of the January 27, 2023, and the February 10, 2023 Board Meetings

Chairman David Shaw

 Vote

Motion to Approve previous Meeting Minutes



1.27.23 minutes.docx



2. 10 2023 Meeting Minutes.docx

Chairman's Remarks

Chairman David Shaw

Matters from the CEO

As we prepare to enter Q2, the beWellnm team is focused on the successful implementation of our Medicaid unwinding project as well as continuing our systematic review of operations, expenses, and processes.

Completion of the Strategic Review

A draft copy of the review is appended to today's Board materials

- Well thought out and comprehensive document
- Identifies a number of areas which the Board and exchange should focus on in the coming months, making nine (9) specific recommendations
- Underscores the importance of change, both for the Board and for staff, in order to place beWellnm on the path to excellence

TL/DR: It's about having a common vision, always focusing on execution, pushing projects to closure relentlessly, and adopting outcome rather than activity as our measurement of success.

Review of Q1 Roadmap and Progress

Completed projects:

- Strengthen internal communications and governance technology
- Formally separate Communications and Outreach with the installation of appropriate leadership for each function
- Analyze the impact of ending the exchange's administration of the SHOP marketplace

Ongoing projects:

- Continued preparation for transition of the Medicaid population in partnership with OSI and HSD
- 1095A issuance and revision
- Complete analysis of the impact of discontinuing our premium billing operations
- Revisit and revise plan of operation and strategic plan

Recommendations:

- Recommend formally ending the exchange's active administration of the SHOP marketplace

Presentation of Q2 Operational Roadmap

- Implementation of Medicaid unwinding plan
- Completion of 1095A project

- Completion of premium billing operations analysis and associated recommendation
- Procurement of communications and outreach assistance
- Preparation for and completion of SMART audit

Matters from the Executive Committee

David Shaw, Chair

Matters from the Finance Committee

Brandon Fryar, Treasurer

Contract Extension

Legal Services Contract Discussion

- Scope of Work
 - General legal services to the Exchange and Board.
- Procurement
 - These services were procured in 2020, in accordance with the New Mexico Procurement Code.
 - The contract for professional services can be renewed up to 4 years, through April 30, 2024 (current contract expires on April 30, 2023).
- Recommendation: Staff recommends extending the legal services contract through April 30, 2024, with an increase in the not-to-exceed of \$75,000. This amount is consistent with the 2023 budget approved by the Board at the September 2022 Board meeting.

 [Vote](#)

Motion to extend legal services contract

Move that the Board authorize the CEO to extend the legal services contract through April 30, 2024, with an increase in the not-to-exceed of \$75,000.

Matters from the Operations Committee

Dan Foley, Chair

The Operations Committee discussed:

- Enrollment Overview ([See Dashboard](#))
- Medicaid Unwinding Update
- Proposed change to SHOP
- 1095A Update
- Change Requests 3.0 and 3.1

The Operations Committee is bringing three items for Board discussion and possible action:

1. Medicaid unwinding update and Contingency Authority for additional CEC staffing;
2. Recommendation for approval of a change to SHOP operations; and
3. Recommendation for approval of contract amendment for Releases 3.0 and 3.1

1. Medicaid Unwinding update and contingency authority for additional CEC staffing

SYSTEM CHANGES

- Release 2.7.1.3 went live on Monday, 3/13. In addition to Medicaid Unwinding functionality, this release includes:
 - Easy Enrollment -- new question in the application; new 60-day SEP for those who indicated they need coverage on their state tax form.
 - Removal of 23rd cut off rule -- allow application and enrollment through the end of the month for 1st of the next month coverage. For example, apply and enroll by April 30, for coverage starting May 1.
 - Cancel Enrollment Improvements -- Allow future cancellations, up to 60 days in advance; collect cancellation reasons.
 - Update to Admin SEP Logic to allow previous year coverage changes
 - Citizenship/immigration screen updates to replace Alien Number with USCIS Number; include option for Ukrainians humanitarian parolees; content change for question about arrival date.
- Account transfer changes required additional development to address problems discovered during

testing.

- Testing week of 3/13, with implementation scheduled for Monday, 3/21.
- Medicaid unwinding functionality -- first of the current month effective date, first month's premium also included.

CEC STAFFING - CURRENT MODEL

The baseline staffing for Medicaid Unwinding supports the following assumptions:

- Significantly higher number of calls per enrollment
 - During OE, CEC received about one call (1.1) per active and new enrollee.
 - For this event, we would be able to support 5 to 10 calls per enrollment. [See note.](#)
- Approximately 95% of households that will be losing Medicaid call at least one time.
- Outbound contact campaign will drive more calls.
- Potentially longer handle times: The current plan is based on a 10-minute average handle time. Average handle time during Open Enrollment was about 9 minutes. Staffing for high call volume also provides flexibility for longer handle times if the call volume is lower.

The current model is depicted in Chart 1.

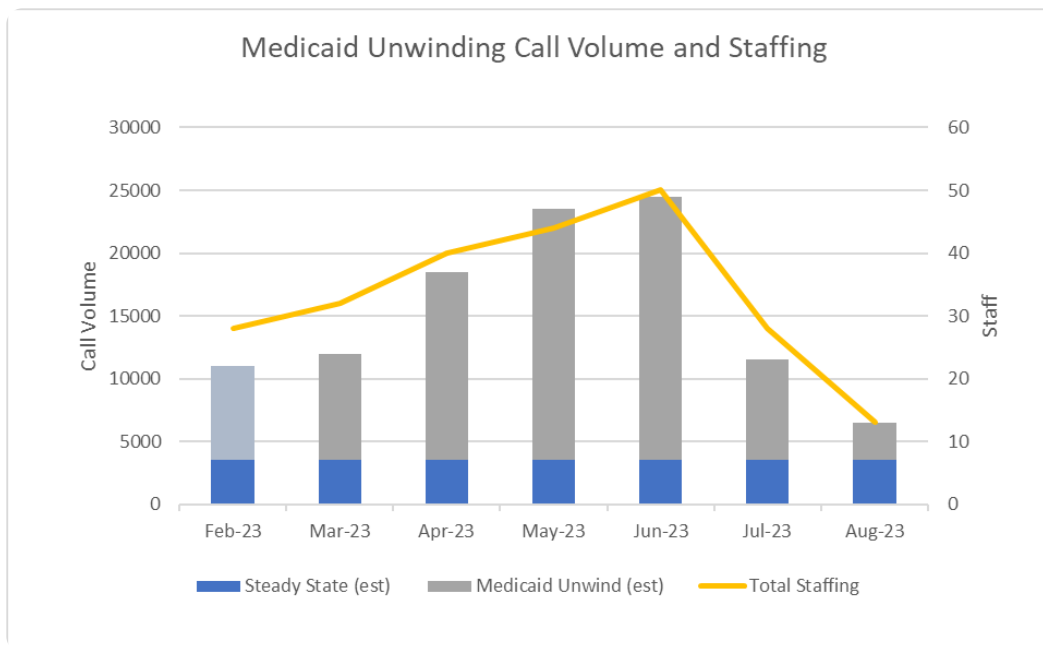


Chart 1. Medicaid Unwinding Call Volume and Staffing (Current Model)

CONTINGENCY FOR HIGHER CALL VOLUMES

Given the high degree of uncertainty about the population, including the timing of the calls, the Operations and Finance Committees discussed and suggested giving to the CEO authority to exercise a contingency if an increase in staffing is needed.

Contingency Option

Based on a review of estimated costs to increase staffing to 50 FTE for five months, we propose a contingency option to authorize the CEO to amend the contract to meet higher than projected call volumes or handle times.

- Estimate based on increasing staff to 50 for five months (e.g., April – August).

- Total additional cost: \$460,787 to increase staffing to 50 agents for five months. For illustration purposes, see Chart 2 below.
- Actual contract amendment would vary depending on revised call volume and/or handle time projections.
 - Option could be exercised in one or more increments.
 - Option would be exercised at least 2 - 3 weeks in advance of additional staffing needs.

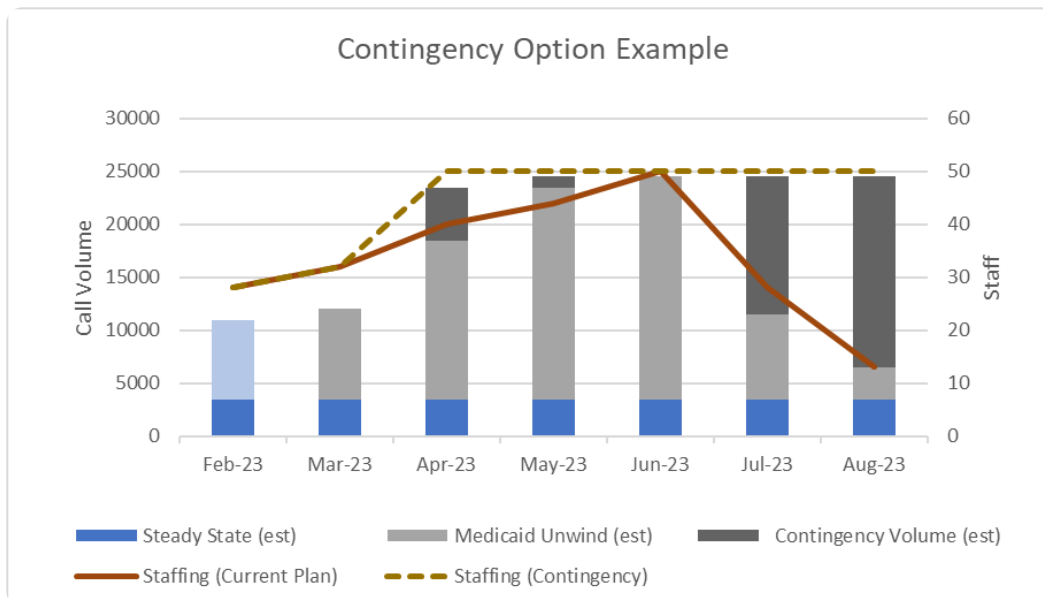


Chart 2: Contingency Option

2023 Budget Impact -- Can fit in current budget

- \$282,000 of funding is available in the current budget for additional staffing for Medicaid Unwinding
 - Budgeted \$1.85 million; will spend \$1.57 million (in Amendment 7)

- Remaining amount (\$178,000) could be reallocated from existing budget for open enrollment staffing.
 - Have \$2.3 million budgeted for Open Enrollment in 2023



Contingency Option for CEC staffing

Proposed Motion: Move that the Board authorize the CEO to amend the contract with Optum, in one or more amendments, to provide for additional CEC staff resources if the CEO determines that additional CEC staff resources are needed to meet customer service goals, and to provide an increase in compensation not to exceed \$460,000.

2. Proposed Change to SHOP Operations

- Eliminate use of the technology platform for eligibility, shopping and enrollment.
- Support small businesses with eligibility application and connection to brokers and carriers for direct enrollment.

CURRENT FIGURES

- Serving about 700 individuals; 120 businesses
- Costs \$750k annually for maintenance and operation of the technology platform

- Only one medical carrier offering SHOP Qualified Health Plans (QHP)
-

Next Steps

OSI will be notified by 5/22 of any Carriers seeking to offer SHOP QHPs

IF THERE ARE NO QHPS OFFERED - BEWELLM PROVIDES

- Website, telephone number
- Referrals to brokers or carrier(s)

IF THERE ARE QHPS OFFERED - BEWELLM PROVIDES

- Application process -- small businesses required to have an eligibility determination to claim the small business tax credit
- Website, telephone number
- Assistance connecting to brokers or carrier(s)
- Premium calculator for comparing QHP(s)
- Reports to IRS

EXPLORING WHEN WE WOULD STOP ENROLLMENT AND TRANSITION CURRENT GROUPS

Could occur in three step process:

1. Cease new enrollment through the platform (e.g., for July 1 effective dates)
2. Transition current groups to carriers for enrollment support (e.g., 10/1)
3. Winddown technology platform (by 12/31).

ADMINISTRATIVE AND PROCESS CHANGES, E.G., REVISE BROKER CERTIFICATION AND TRAINING

Planning for process changes, including development of a paper or web-based application, updates to broker and stakeholder training, etc.

Stakeholder Outreach

- Meeting with Carriers
- Outreach to brokers and agents so they are aware of the plan and how clients will be directed going forward.
- Communication and support for current employer groups



Motion to Approve Change to SHOP Operations

Proposed Motion: Move that the Board approve the staff recommendation to change administration of SHOP by discontinuing operation of the SHOP eligibility, shopping and enrollment platform.

3. Change Requests for Releases 3.0 and 3.1

A release calendar has been established to plan enhancements and other improvements to beWellnm systems. The calendar below shows the release schedule for the next few years.

NM HIX Release Schedule												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023			Backlog Grooming - for 2024						3 Approval ¹	4		
	Development and Testing (R1)					SIT/UAT (R1)				Requirements (R1)		
						Go Live (R1)						
	5			Requirements (R2)		Development and Testing (R2)						
									SIT/UAT (R2)			
										Go Live (R2)		
						Requirements (R3)						Hotfix Rel ²
						Development and Testing (R3)						SIT/UAT (R3)
	Backlog Grooming - for 2025								Approval ¹			
2025	SIT/UAT (R3)											
	Go live (R3)											

Notes:

- Approval¹ Approval from beWellnm for the proposed scope for the next year along with the estimated funding.
- Hotfix Rel² Hotfix/patch release to made in December only if required, otherwise the release is planned
- 3 Currently planned release R3.0 (large release)
- 4 Currently planned release R3.1 (small release)
- 5 Proposed release R3.6 (medium release)

* During Backlog grooming, consider if there is any scope for NFP
 * Review any reporting scope and how it would be executed

RELEASE 3.0 - AUGUST 2023

Release 3.0 is composed of two components: functionality enhancements and compliance updates

Functionality Enhancements

- Broker Functionality Updates
- Shopping Portal/User Interface (UI) Improvements
- Eligibility/Notice changes
- Other – Customer Service Representative portal changes

Compliance Changes [no cost to beWellnm]

- Advance Premium Tax Credit (APTC) for Medicaid denied eligible members under 100% of the Federal Poverty Limit (FPL)
- Introducing Non-Employer Sponsored Insurance (ESI) Minimum Essential Coverage (MEC) Request for Information (RFI)
- Awarding Qualified Health Plan (QHP) with Medicare (irrespective of QHP enrolled status)
- Making Citizenship/Immigration questions optional
- Display Cost Sharing Reduction (CSR) eligibility to members
- Support county level mapping through crosswalk
- Special Enrollment Period (SEP) effective date logic updates
- APTC enhancement to sync effective date and premiums

RELEASE 3.1 - OCTOBER 2023

Release 3.1 consists of functionality enhancements in preparation for open enrollment in 2023.

Functionality Enhancements

- Standardized Plan support
- Health Care Affordability Fund (HCAF) program changes
- Plan Shopping Improvement in Anonymous Shopping for Customers Assessed Potential Medicaid

- User role matrix changes: Addition of new user roles in the system
- Addition of 'Create Eligibility' button for renewal skipped applications
- Add mapping for Navajo Nation selection
- Disenroll over disenroll
- Usability improvements recommended by KPMG and OSI feedback

SYSTEM AND USER ACCEPTANCE TESTING

Release 3.0

- System testing will occur in June and User Acceptance Testing in July

Release 3.1

- System and User Acceptance Testing schedules are in progress

Additional details regarding each of the items in releases 3.0 and 3.1 are available in the [appendix](#).

ENHANCEMENT FUNDING ALREADY INCLUDED IN THE 2023 BUDGET

Total cost is \$2,220,640, of which \$2,007,632 is for 2023 and would come from the approved 2023 budget. The remainder, \$213,008, is for costs associated with 2024 and will be included in the 2024 budget.



Vote

Motion to Approve Change Request and Contract Amendment

Proposed Motion: Move that the Board authorize CEO to amend the Optum contract to enhance system functionality as defined and planned in Releases 3.0 and 3.1, with an increase in the not-to-exceed amount of \$2,220,640.

Matters from the Outreach and Education Committee

Mark Epstein, Chair

Medicaid Redeterminations Messaging campaign

- Global
- Influencer
- Direct Messaging

DIRECT MESSAGING DRIP CAMPAIGN

- Robocalls
- Texts
- Emails
- Postcards
- Personal Call

SAMPLES



NEED HELP REPLACING YOUR MEDICAID COVERAGE?

STAY COVERED FOR AS LITTLE AS \$10 A MONTH.

WE CAN HELP.

be well nm

be well nm



be well nm

Photo: Adobe Stock 421239884



Poster
English
Spanish
Vietnamese
Arabic
Swahili
Dari

Text #1 Target: Entire Target Audience
Message: Introduction. Here to help. Contact us.

Hi, it's Mia from beWellnm. 😊 Replace your Medicaid coverage for as low as \$10/mo. Talk to an expert. Visit beWellnm.com/StayCovered or call [1-833-862-3935](tel:1-833-862-3935). 👍

Text #3 Target: Created an account. Did not enroll.
Message: Log back in. Complete enrollment.

Hi, it's Mia from beWellnm. You're so close to low-cost health insurance! 😊 Log back in to your account at beWellnm.com to shop plans right from your couch. 😊
Reply 'X' to stop msgs.

Text #2 Target: Segment identified as having taken some action
Message: We saw you got started. Have questions?

Hi, it's Mia from beWellnm. I saw you looked at insurance options. 😊 Got questions? Call [1-833-862-3935](tel:1-833-862-3935) or visit beWellnm.com to make an appt with an expert. 🙋
Reply 'X' to stop msgs.

Text #4 Target: Those who remain unenrolled
Message: Avoid lapse in coverage. Got questions?

Hi, it's Mia at beWellnm. Don't go w/o health insurance! 😊 We can help U get low-cost coverage. Visit beWellnm.com or call [833-862-3935](tel:833-862-3935) to talk to an expert. 👍
Reply 'X' to stop msgs.

Text #5 Target: Spanish speaking (to be edited and translated upon approval of primary message)
Message: Introduction. Here to help. Contact us.

Hi, it's Mia from beWellnm. 😊 Replace your Medicaid coverage for as low as \$10/mo. Talk to an expert. Visit beWellnm.com/StayCovered or call [1-833-862-3935](tel:1-833-862-3935). 👍

NEED HELP REPLACING YOUR MEDICAID COVERAGE?

STAY COVERED FOR AS LITTLE AS \$10 A MONTH.

be well nm

If you recently lost your Medicaid coverage and can't get health insurance from your employer, beWellnm can help you find low-cost or even no-cost health insurance. Act soon to avoid a gap in coverage.

BeWellnm is the only place that offers assistance to help you pay for health insurance.

- Some can even get \$0 health insurance!
- The first month is free in most cases
- Plus, we make finding the right health insurance plan easy and our assistance is absolutely free.

ACT NOW TO REPLACE YOUR MEDICAID COVERAGE:

Go to beWellnm.com/StayCovered to schedule a free appointment.

OR

Go to beWellnm.com/EnrollNow to review plans and enroll.

OR

Call us at 1-833-862-3935 to talk to a helpful enrollment expert.

OR

Scan the QR code to learn more.





Rack Card

English/Spanish

English/Vietnamese

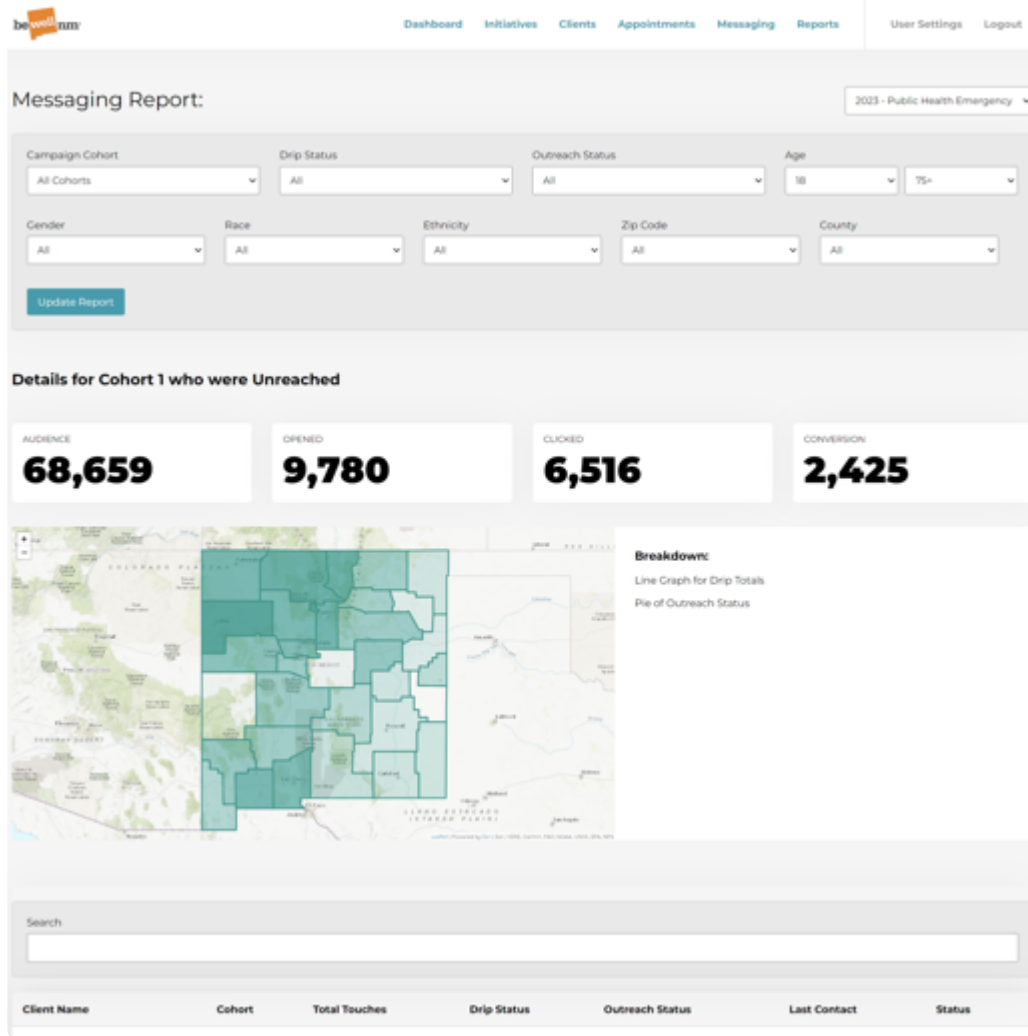
English/Arabic

English/Swahili

English/Dari

(CTURL: beWellnm.com/StayCovered)

Analytics for the Future



Draft Mock-Up of Portal Reporting

Overlaying of data from multiple sources

Timeline

- HSD joint media outreach with beWellnm - March 15th+
- HSD press conference with beWellnm - March 30th
- Robocalls begin the week of April 3rd

Matters from the Native American Committee

Sharon Clahchischilliage, Chair

Tribal Leadership Recruitment

2023 Recruitment letters

- Sent to Tribal leadership on January 19, 2023. Tribal Leadership have not responded with notice of representation to date.
 - February 21, 2023, Governors of the Eight Northern Indian Pueblos Council request a second letter be sent. Advised the council that I would forward those letters to the administrative assistance for distribution.
 - Sent follow-up letters to Tribal Governors and President's administrative secretaries on February 24, 2023.

Two Tribes and Pueblos have responded to date:

- Pueblo of Nambe
 - Navajo Nation
-

Enrollment Update

One of our Key Performance Indicators: Grow Native American Enrollment to 750. From January to February 2023, we have increased enrollments by 61. That is a 9% increase in one month!

Native American Population			
645			
NATIVE AMERICAN BY TRIBE			
Note: Only Native Americans with a Tribal affiliation qualify for Native American Plans and Subsidies.			
Top 10 Tribes by Consumers - All States		Top 10 Tribes by Consumers - New Mexico	
NM_NAVAJO_NATION	215	NM_NAVAJO_NATION	215
OK_CHOCTAW_NATION_OF_OKLAHOMA	42	NM_PUEBLO_OF_LAGUNA	40
NM_PUEBLO_OF_LAGUNA	40	NM_PUEBLO_OF_ACOMA	22
OK_CHEROKEE_NATION	39	NM_PUEBLO_OF_ISLETA	20
NM_PUEBLO_OF_ACOMA	22	NM_PUEBLO_OF_JEMEZ	17
NM_PUEBLO_OF_ISLETA	20	NM_ZUNI_TRIBE_OF_THE_ZUNI_RESERVATION	15
NM_PUEBLO_OF_JEMEZ	17	NM_MESCALERO_APACHE_TRIBE_OF_THE_MESCALERO_RESERVATION	12
OK_THE_MUSCOGEE_CREEK_NATION	16	NM_PUEBLO_OF_SANTA_CLARA	11
NM_ZUNI_TRIBE_OF_THE_ZUNI_RESERVATION	15	NM_PUEBLO_OF_TAOS	9
OK_CHICKASAW_NATION	14	NM_JICARILLA_APACHE_NATION	7



New Mexico has approximately 228,400 Native American citizens and of that 151,856 are on Medicaid.

Medicaid Enrollment Report Native Americans by Managed Care Organization/Fee-for-Service

Thru: 01/01/2023 - 01/31/2023 {as of 02/01/23}

# of Unique enrollees	
	Grand Total
Parents and Caretakers (Non Expansion Adults)	22,816
Pregnant Women	1,084
Supplemental Security Income Related	10,521
CYFD Children	815
Transitional Medicaid	122
Breast and Cervical Cancer	8
Working Disabled	395
Institutional Care	285
Home & Community Based Waiver	493
Developmentally Disabled	644
Family Planning	4,469
Qualified Medicare Beneficiary	4,436
Medicare Premium Only (SLIMB & QI)	1,171
Other Adult Group/Expansion	44,211
Children, including CHIP and not in another category	60,386
Grand Total	151,856

Outreach & Events



Eight Northern Indian Pueblos Council, Inc - February 21, 2023 (Zoom)

Met with all eight (8) Northern Pueblo Governors, gave a presentation on beWellnm and introduced our initiatives within their pueblos. Topics covered:

Governors requested the following to be sent to their attention:

- NAAC Appointee Request- due to the transition, it may have been misplaced
- Enrollment event flyer for March 3, 2023
- Requested enrollment events in their pueblos.
 - Advised that once an appointee representation is identified then I will work directly with them.



American Indian Higher Education Conference - March 6 & 7, 2023

American Indian Higher Education Conference for college students from across the country, particularly the four American Indian Colleges and other New Mexico state colleges with an American Indian program.



- Acoma Pueblo Health Council
 - Cibola Health Council
 - Southwest Indigenous Initiative
 - Canoncito Band of Navajo Health Council
-

In collaboration with Santa Fe Service Unit and Lorraine Y. Chavez Insurance Agency, beWellnm hosted an enrollment event.

CITIES OF GOLD CASINO & HOTEL

MARCH 3, 2023

10:00 AM - 3:00 PM



Santo Domingo Health Center - Wednesdays

Laguna Community Health Center - Thursdays

2023 CMS ITU Outreach and Education Training:
Albuquerque IHS Area

April 24, 2023 - Agenda to follow

Marketing

Completion of the Native American flyer for the State of New Mexico Turquoise plans which are identified or labeled as "Max Savings" while shopping plans.



Lower out-of-pocket costs. Lower deductibles. Lower copays.

Examples of how Max Savings Plans can save you more on your health insurance:

Lowest-Premium Gold Plan		
Becky & Paul Native American \$69,000 Household Income Live in Gallup Married with 1 Child		
Monthly Premium:	WITHOUT ASSISTANCE: \$1,012	WITH ASSISTANCE: \$0
Annual Out-of-Pocket Max:	WITHOUT ASSISTANCE: \$18,999	WITH ASSISTANCE: \$0
Annual Deductible:	WITHOUT ASSISTANCE: \$8,000	WITH ASSISTANCE: \$0
Primary & Specialty Care:	WITHOUT ASSISTANCE: \$20-\$35	WITH ASSISTANCE: \$0
Urgent Care & ER:	WITHOUT ASSISTANCE: \$50-\$500 \$50-\$500 after deductible	WITH ASSISTANCE: \$0

Lowest-Premium Gold Plan		
Ken 27, Native American \$27,000 Household Income Lives in Tesuque Pueblo Single, No Children		
Monthly Premium:	WITHOUT ASSISTANCE: \$227	WITH ASSISTANCE: \$0
Annual Out-of-Pocket Max:	WITHOUT ASSISTANCE: \$9,199	WITH ASSISTANCE: \$0
Annual Deductible:	WITHOUT ASSISTANCE: \$8,000	WITH ASSISTANCE: \$0
Primary & Specialty Care:	WITHOUT ASSISTANCE: \$35/\$40% All Coinsurance after deductible	WITH ASSISTANCE: \$0
Urgent Care & ER:	WITHOUT ASSISTANCE: \$35 All Coinsurance after deductible	WITH ASSISTANCE: \$0

Lowest-Premium Gold Plan		
Juliet & Frank 32 & 28, Native American \$30,000 Household Income Live in Jemez Pueblo Married, No Children		
Monthly Premium:	WITHOUT ASSISTANCE: \$541	WITH ASSISTANCE: \$0
Annual Out-of-Pocket Max:	WITHOUT ASSISTANCE: \$18,999	WITH ASSISTANCE: \$0
Annual Deductible:	WITHOUT ASSISTANCE: \$8,000	WITH ASSISTANCE: \$0
Primary & Specialty Care:	WITHOUT ASSISTANCE: \$20-\$35	WITH ASSISTANCE: \$0
Urgent Care & ER:	WITHOUT ASSISTANCE: \$50-\$500 All Coinsurance after deductible	WITH ASSISTANCE: \$0

* Max Savings includes Advanced Premium Tax Credit and New Mexico Premium Assistance.

Health insurance is more affordable than ever.

The Marketplace Affordability Program reduces monthly premiums by offering additional premium assistance, only available with income levels up to 400% FPL.

- **New Mexico Premium Assistance**
- **Native American Premium Assistance**

Provides no-cost premium options for Native Americans who are members of a Federally Recognized Tribe up to 300% FPL who qualify for beWellnm and reduced premiums between 300-400% FPL. When you shop for plans, you will see the "Max Savings" flag to let you know which plans qualify for extra savings.

Native American Premium Assistance:
Look for Max Savings and Extra Savings Plan markers.

Max Savings Extra Savings

Based on income, Native Americans may qualify for a \$0 monthly premium and no out-of-pocket costs when they use covered services.

it's as easy as 1-2-3

1. Preview your options using beWellnm's Shop and Compare Tool.
2. Set up an appointment with a Certified Enrollment Assister in your area. All beWellnm enrollment assistance is free!
3. Get enrolled and make your first premium payment to start your coverage.

enroll now!
be well nm.com
1-833-862-3935 | beWellnm.com



NMHC 0832/23

February Newsletter

FEBRUARY 2023

Healthy News for Native Americans

BeWellnm for Native Americans Newsletter



NATIVE AMERICAN ADVISORY COMMITTEE

Join the NAAC meeting hosted by beWellnm's Native American Liaison, Miranda Tso. NAAC meetings are excellent opportunities to learn how beWellnm can positively contribute to the health of your community, ask questions, and provide feedback on how we can better serve Native Americans. Tribal leadership, Tribal programs, Indian Health Service, Tribal Health Centers and Qualified Health plans are welcome to attend. Click below to RSVP and for the WebEx meeting link:

Date: Wednesday, February 15, 2023

Time: 1:00 PM to 3:00PM

[Click Here to Join via WebEx](#)

[RSVP](#)

Newsletter Highlights

[Native American Advisory Committee Meeting](#)

[Native American Enrollment Events](#)

[Next Steps for Enrolled Customers](#)

[Health Insurance and Form 1095-A](#)


[A Message from our CEO, Brent Gilbert](#)




February Newsletter Results

- 697 sent
- Open Rate: 60.4%
- Click Rate: 4.4%

Facebook for Native Americans



Protecting generations.
Helping you find the right health insurance plan.



BeWellnm for Native Americans
508 likes • 621 followers

Posts About Photos Videos

Intro

BeWellnm for Native Americans is here to help you find the right health plan for you and your family.

Page · Business service

WAITE COMPANY, LLC, THE
is responsible for this Page


7501 Jefferson NE, Suite #100, Albuquerque, NM, United States, New Mexico


(833) 862-3935

[beWellnm.com/getting-started/new-customers/new-native-american](https://www.beWellnm.com/getting-started/new-customers/new-native-american)


Not yet rated (0 Reviews)

Photos [See all photos](#)




BeWellnm for Native Americans
2d · 


Getting routine health checkups can save money, and your life! Serious health conditions can be caught and solved early with regular routine exams. Call your provider and schedule a check-up. Visit [beWellnm.com](https://www.beWellnm.com) or call 833.862.3935. #BeWellnm #BuildingaHealthierNM



Like Comment

BeWellnm for Native Americans
3d · 

Essential Health Benefits are a core set of benefits, which include mental health and substance use disorder services, rehabilitative and habilitative care, lab work, pediatric services, as well as oral and vision care. Visit bit.ly/3DcJmhy to see all the essential health benefits available.



What are
Essential Health Benefits?

Visit New Mexico's Official Health Insurance Marketplace
[beWellnm.com](https://www.beWellnm.com)

Privacy · Terms · Advertising · Ad Choices · Cookies · More · Meta © 2023

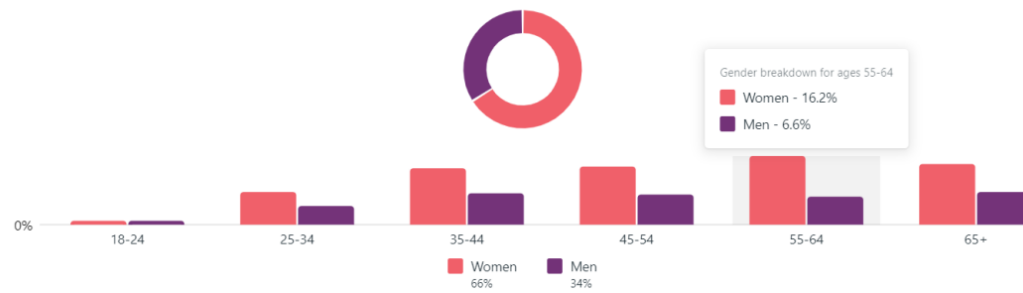
Current audience

Potential audience

Facebook Page followers ①

621

Age & gender ①



We are looking to increase our print advertisements for Native American newspapers, newsletters and social media.

- Kukadze'eta / Towncrier
 - Pueblo of Laguna Community monthly newspaper
 - March & April 2023

Agency Reports

Matters from the Office of the Superintendent of Insurance -
Colin Baillo

Matters from the New Mexico Medical Insurance Pool -
Colin Baillo

Matters from the New Mexico Human Services Department
- Kari Armijo/Lorelei Kellogg

Public Comment

1-2 minutes/participant

Other Board Business

Director Baillio regarding technical issue related to standardized plans and OSI actions

Next beWellnm Board Meeting

May 20, 2023 at the CNM Workforce Training Center

Adjournment

Chairman David Shaw

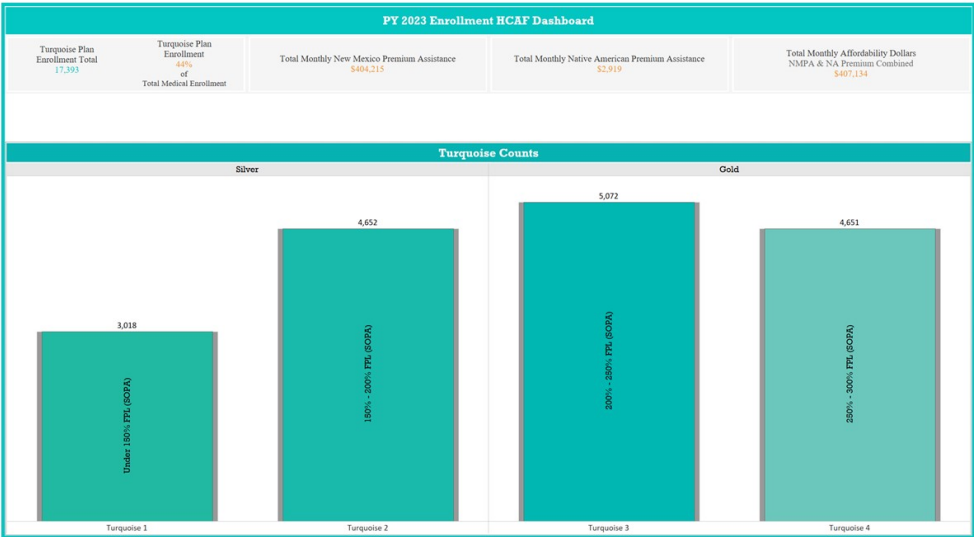
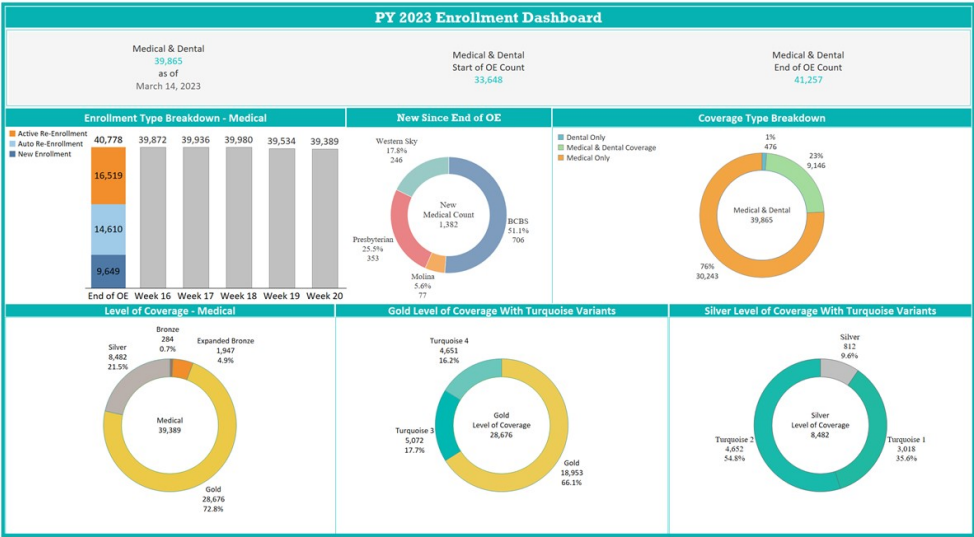
 Vote

Motion to Adjourn the Meeting

Notes

While enrollment is difficult to project, based on national estimates presented to the Operations Committee, New Mexico may enroll about 7,100 individuals into exchange coverage. However, if we enroll 15,000 individuals, we could support more than 5 calls per enrollee. (Note: these are high enrollment estimates. See [Medicaid Unwinding Update from Operations Committee](#).)

Enrollment Overview



PY 2023 Enrollment Dashboard - Average Subsidy & Premium

Avg. APTC (PMPM)		Avg. NMPA (PMPM)		A/AN Avg. NAPA (PMPM)																												
\$535.5		\$26.03		\$22.63																												
APTC Qualifying Consumers Average Premium and Subsidy (PMPM)																																
Avg. Gross Premium (PMPM)		Avg. APTC (PMPM)		Avg. NMPA (PMPM)																												
\$625.36		\$535.5		\$0.09																												
				\$76.87																												
Net Premium After Subsidy																																
\$0 Medical After Subsidies 11,779 30%			\$50 & Under after Subsidies 19,554 50%																													
Consumer Subsidies Breakdown - Medical			Net Premium Medical - Plan Level																													
<div><div><div>■ APTC + NAPA</div><div>■ APTC + NMPA</div><div>■ APTC + NMPA + NAPA</div><div>■ APTC ONLY</div><div>■ NMPA</div><div>■ NO SUBSIDY</div></div><div><div><div>39,389 Consumers Enrolled in Medical</div><div><div><div>APTIC + NAPA 73 0.19%</div><div>APTIC + NMPA 15,414 39.13%</div><div>APTIC + NMPA + NAPA 56 0.14%</div><div>APTIC ONLY 15,771 40.04%</div><div>NMPA 60 0.13%</div><div>NO SUBSIDY 8,015 20.30%</div></div></div></div></div><div><table><tr><td>\$0</td><td>9,134</td><td>22.1%</td></tr><tr><td>\$0.01 - \$5</td><td>851</td><td>2.0%</td></tr><tr><td>\$5.01 - \$10</td><td>895</td><td>2.1%</td></tr><tr><td>\$10.01 - \$50</td><td>3,173</td><td>7.7%</td></tr><tr><td>\$50.01 - \$100</td><td>2,112</td><td>5.1%</td></tr><tr><td>\$100.01 - \$500</td><td>8,341</td><td>20.6%</td></tr><tr><td>\$501 - \$1,000</td><td>2,983</td><td>7.3%</td></tr><tr><td>\$1,001 - \$2,000</td><td>972</td><td>2.4%</td></tr><tr><td>Above \$2,000</td><td>37</td><td>0.1%</td></tr></table></div></div>			\$0	9,134	22.1%	\$0.01 - \$5	851	2.0%	\$5.01 - \$10	895	2.1%	\$10.01 - \$50	3,173	7.7%	\$50.01 - \$100	2,112	5.1%	\$100.01 - \$500	8,341	20.6%	\$501 - \$1,000	2,983	7.3%	\$1,001 - \$2,000	972	2.4%	Above \$2,000	37	0.1%			
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GetInsured Strategic Review Report

Draft document included here



GI Strategic Review Report 3.13.23 final.docx

Release 3.0 and 3.1 Items

RELEASE 3.0 - AUGUST

Composed of two components -- functionality enhancements and compliance updates

Functionality enhancements

- Broker Functionality Updates
 - Display broker details in My Enrollment
 - Update Broker mailing address to business address
 - Enrollment data extract for Brokers
 - Broker digest report updates
 - Broker book of business search parameter update
- Shopping Portal/User Interface (UI) Improvements
 - Plan effective date display for Anonymous shopping
 - Display copay/coinsurance upfront in detail screen
 - Usability improvements
- Eligibility/Notice changes
 - APTC eligibility for future loss of Minimum Essential Coverage (MEC)

- Notice flag for Account Transfer sent status
- Other – Customer Service Representative portal changes
 - View uploaded documents by multiple customer service representative users
 - CSR Admin functions for HCAF subsidies
 - Batch Process to consume Head of Household changes in Account Transfers

Compliance changes [no cost to beWellnm]

- APTC for Medicaid denied eligible members under 100% FPL
- Introducing Non-ESI MEC RFI
- Awarding QHP with Medicare (irrespective of QHP enrolled status)
- Making Citizenship/Immigration questions optional
- Display Cost Sharing Reduction eligibility to members
- Support county level mapping through crosswalk
- SEP effective date logic updates
- APTC enhancement to sync effective date and premiums

RELEASE 3.1 -- OCTOBER

Enhancements in preparation for Open Enrollment

- Standardized Plan support:

- Add filter for Standardized plans on Plan shopping pages
 - Add visual indicator for Standardized Plans.
- HCAF program changes
 - Expands eligibility for Turquoise 3 and eliminates Turquoise 4
- Plan Shopping Improvement in Anonymous Shopping for Customers Assessed Potential Medicaid
 - Add radio button for customers to select whether they would like to include Medicaid Eligible members while viewing the Plan Shopping Pages in Anonymous shopping.
 - Default selection for the radio button will be to exclude Medicaid Eligible members.
- User role Matrix changes: Addition of new user roles in the system
- Addition of 'Create Eligibility' button for renewal skipped applications:
 - For accounts skipped from renewals, a 'Create Eligibility' button will be visible create their eligibility application for renewal year.
- Add mapping for Navajo Tribe selection
 - 'Ramah Chapter of Navajo Nation' will be replaced with 'Navajo Nation' on UI

- In AT, 'Ramah Chapter of Navajo Nation' will be sent when user selects 'Navajo Nation' on UI.
- Disenroll over disenroll
 - Ability to consume non-payment effectuation for already cancelled/terminated enrollment in HIX system.
- Usability improvements recommended by KPMG and OSI feedback
 - content changes