



beWellnm

# 9.22.23 Board of Directors

# Welcome, Roll Call, & Confirmation of Quorum

Chair David Shaw

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# Agenda

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## BeWellnm Board of Directors Meeting

 September 22nd, 2023 · 8:30am MDT

**Welcome, Roll Call, & Confirmation of Quorum**

**Approval of Agenda**

**Approval of Minutes for July 28, 2023 Board Meeting**

**Chairman's Remarks**

**Matters from the CEO**

**Matters from the Executive Committee**

**Matters from the Outreach and Education Committee**

**Matters from the Native American Committee**

**Matters from the Operations Committee**

**Matters from the Finance Committee**

**Public Comment**

**Other Board Business**

**Next beWellnm Board Meeting**

**Adjournment**

# Approval of Agenda

**Chair David Shaw**



## Approval of Agenda

Move that the Board approve the agenda and any potential changes to the agenda order. First:  
Second:

# Approval of Minutes for July 28, 2023 Board Meeting

Chair David Shaw

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 **Vote**

## Motion to Approve Previous Meeting Minutes

First: Second:



**July 28 2023 Board Minutes.pdf**

# Chairman's Remarks

**Chair David Shaw**

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## Matters from the CEO

2023 has been - and will continue to be - a challenging year for the Exchange. Medicaid unwinding is being extended and Open Enrollment is around the corner. We are also looking toward 2024, adopting a budget and identifying priorities. Progress on reaching the milestones set out in the quarterly roadmaps has continued, with excellent results. Overall, I believe we have done well and anticipate continued success through the remainder of this year and into 2024.

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### Medicaid Unwinding

I remain pleased with our work on the Medicaid unwinding. As you may know, CMS issued a monthly report tracking the percentage of programmatic closures which tracked to marketplace applications both for states on the FFE and those with state-based exchanges. Although we have been advised that CMS will be parsing data differently going forward (separating the FFM, states with integrated Medicaid and exchange systems, and those requiring file transfers like New Mexico) data for the months of April and May has been released and New Mexico is recognized as one of the best performing of all state exchanges.

That's not an accident. BeWellnm has committed substantial resources and efforts to assisting those New Mexicans no longer eligible for coverage under Medicaid. Our efforts have not gone unnoticed; beWellnm will be featured in a story in the Washington Post comparing our strategy and results with those of other states who have not seen the same level of engagement.

Since the unwinding began we have seen over 4,000 new enrollments, which comprises about 8.7% of the programmatic closures. This is significantly better than the Urban Institute's national projection of 5.5% and is one of the highest conversion rates in the nation among SBEs using account transfers. We contin-



ue to see significant year over year, month over month growth in enrollment as illustrated below:

- From the end of last year, enrollment is up nearly **27%** (+11,688)
- Enrollment is up over **20%** YoY (+9,039) at September 1 and continues to climb.

## 2024 Budget

By utilizing insourcing and committing to cost efficiencies, our proposed budget for the upcoming year will actually be reduced by 3.3% despite increases in headcount, salaries, benefits, and system improvements.

Our budget development philosophy heading into 2024 was simple: work to identify opportunities to reduce expenses in both the short- and long-term while increasing investment in our core functions.

While more detail will be presented later in the meeting, some highlights of the 2024 budget are:

- Hiring internal UAT and IT support staff allows us to reduce our outlay on technology support and testing (KPMG and ABBA Technologies) by over \$1,000,000.
- Our communications and outreach efforts are more robust than ever, leveraging in-house expertise, new technology and tools to measure and drive consumer engagement despite reducing projected overall costs by over \$100,000.

- On the operations side, developing and implementing a staffing model based on actual experience will drive down the cost of the CEC by nearly \$1,100,000 and the elimination of SHOP technology platform provides additional savings of \$750,000.

We are re-investing these savings in expanding our internal expertise, increased compensation for staff, replacing legacy systems and equipment, creating more extensive and easier to access feedback channels for customers, and improving the customer experience.

The budget as presented allows beWellnm to continue its important work, centered on expanding public awareness and improving our level of service.

## Quarterly Roadmap Scorecard

Quarter 1 - Four projects were successfully completed, the only open project being the Board's review of the Plan of Operation and Strategic Plan.

Quarter 2 - Six projects were successfully completed, the only open project being the Board's review of the Plan of Operation and Strategic Plan.

Quarter 3 - Seven projects are on track and will be completed, the only open project being the Board's review of the Plan of Operation and Strategic Plan.

The list of projects completed is available in the Appendix.

## Q4 Operational Roadmap

- Continuation of Medicaid Unwinding

- Open Enrollment Planning Completed
- Approval of Open Enrollment Readiness by CMS
- Develop a roadmap for AI chat functionality
- Complete user surveys of brand awareness and familiarity with beWellnm
- Design and initiate a retention strategy for terming consumers

## 2024 Playbook

As we head into 2024, it's important that we understand and agree on what we should be focused on in the upcoming year. I've historically used what I call an annual playbook to outline big-picture touch points to keep a spotlight on what's important and assure that we have a shared vision, unified goals, identified priorities, and aligned funding. For 2024, my playbook is:

### **Focus on our core functions: What are we? What do we do?**

*We provide access to subsidized individual health plans. We publicize the availability of our service. We provide technology and personal assistance to help people enroll in those plans.*

Everything we do should support one of those three core functions.

### **Track outcomes not output: Output = effort, Outcomes = impact**

*Focusing on volume of activity does not help us understand the value of those actions. Busy does not equal progress.*

When organizations prioritize output over outcomes, they risk getting caught in a cycle of engaging in more and more activity without truly understanding if it is solving customer problems or driving business value.

**Manage cost: Identify opportunities to reduce expenses in both the short- and long-term**

*Commit to cost efficiency. Prioritize investments in core functions. Continue to reduce dependence on vendors.*

We need to look beyond cost takeout and instead emphasize value creation and continuous improvement, strengthening alignment with business goals through a balanced focus on growth and cost.

**Build a 24/7/365 brand: End the practice of seasonal relevance**

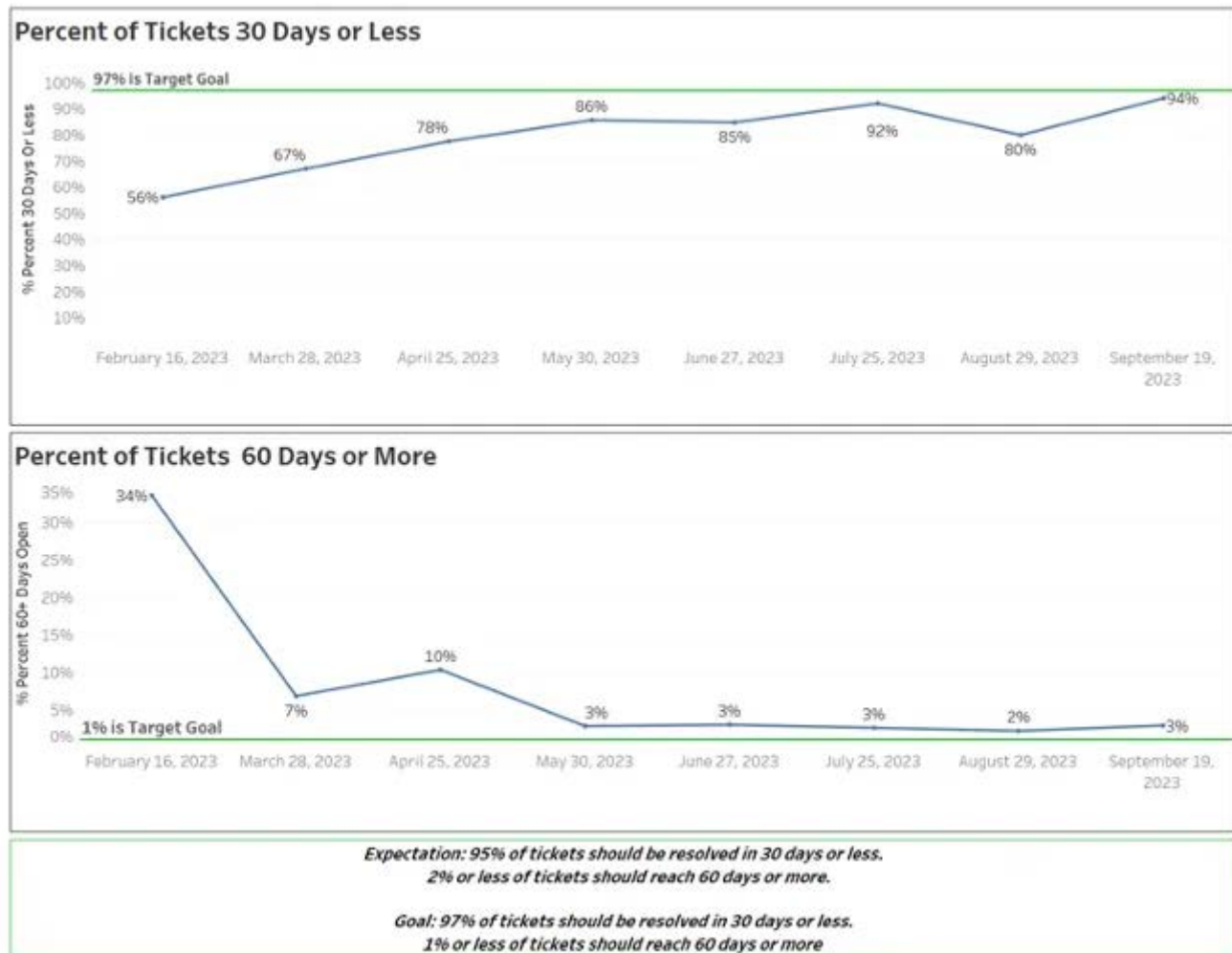
*Become a year-round partner to many different communities. Maximize our opportunities for earned media. Utilize multiple channels to build brand awareness.*

We need to offer and communicate a clear, relevant customer promise and build trust by delivering on that promise.

**Measure the right things: In the world of overwhelming data, how do you know if you are measuring the right things?**

*Measuring actions that do not contribute to the attainment of objectives wastes effort and focuses attention on meaningless activities that add no value. Even worse, when the wrong metrics take up attention, then the wrong things get worked on.*

How many customers logged in but didn't complete an application? How are our Google reviews (which demonstrate public reputation)? If something does not support a strategic goal or core function, it's not worth measuring. As an example of this new approach, here's a new customer service metric we just implemented:



**Iterate, adapt, and pivot as needed: "The measure of intelligence is the ability to change."**

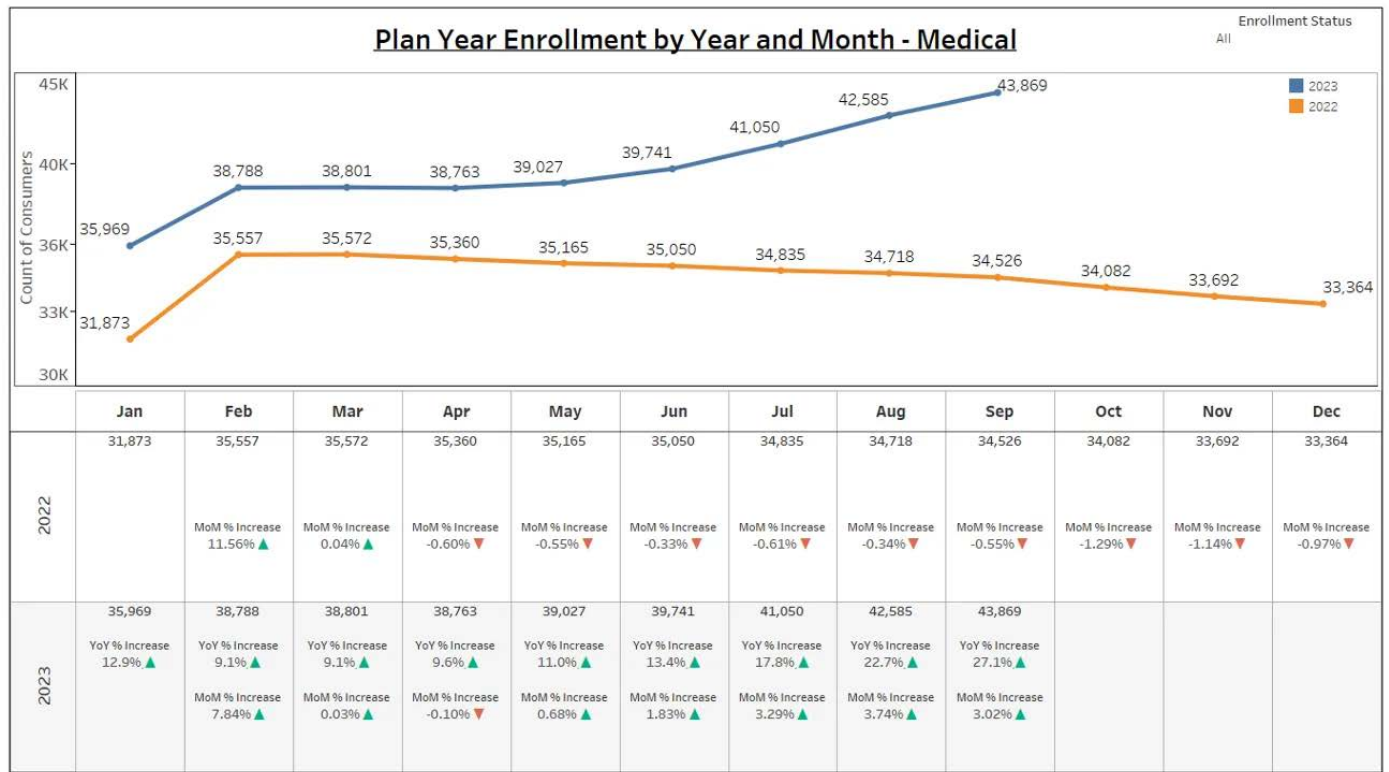
*All businesses transform over time in response to a changing environment. Successful entities are open to new ideas and don't panic when things don't go according to plan.*

We need to be willing to constantly refine and improve our operations, systematically reviewing and evaluating both strategy and effort to make sure both move us forward.

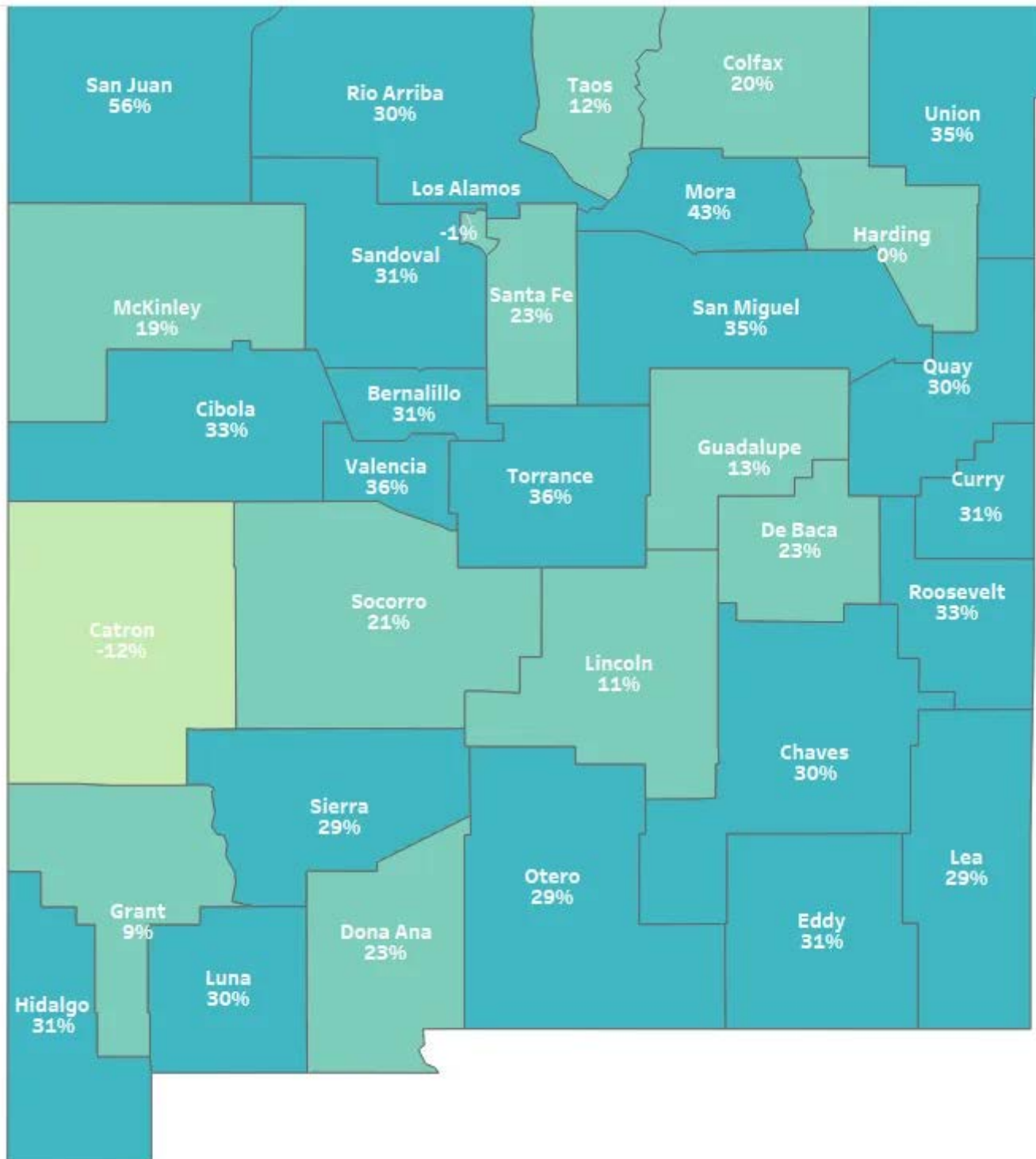
2023 versus 2022: What the Data Shows

WE DID SOME YEAR-OVER YEAR COMPARISONS TO SEE WHAT WE COULD LEARN ABOUT TRENDS OR PROGRESS, AND THE NUMBERS TELL A COMPELLING STORY:

New Mexico is seeing increased enrollment in the Exchange compared to last year. Thus far we have 27% more consumers enrolled in medical plans now than we did last year and 34% more in dental plans year over year. Some of the increased enrollment is due to Medicaid Unwinding but also due to special enrollment flexibilities New Mexico offers.



The enrollment growth isn’t limited to just the urban areas in New Mexico. 29 out of 33 counties saw double digit enrollment growth from September of 2022 to September of 2023.



While average monthly medical premiums have increased 7.9% from 2022 to 2023, the average net medical premium for consumers has decreased by 16% over the same time period.



Enrollment Increase - Plan Premium & Subsidies													
View Consumer or Plan Level Consumer Level										Enrollment Status All		Enrl Coverage Type MEDICAL	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Yearly Avg
2022	Avg. Monthly Premium PMPM \$554.86	Avg. Monthly Premium PMPM \$544.87	Avg. Monthly Premium PMPM \$545.44	Avg. Monthly Premium PMPM \$545.26	Avg. Monthly Premium PMPM \$545.22	Avg. Monthly Premium PMPM \$544.73	Avg. Monthly Premium PMPM \$543.65	Avg. Monthly Premium PMPM \$542.58	Avg. Monthly Premium PMPM \$541.80	Avg. Monthly Premium PMPM \$541.13	Avg. Monthly Premium PMPM \$540.52	Avg. Monthly Premium PMPM \$540.09	Avg. Monthly Premium PMPM \$544.18
	Avg. Monthly Subsidy PMPM \$374.77	Avg. Monthly Subsidy PMPM \$366.70	Avg. Monthly Subsidy PMPM \$367.61	Avg. Monthly Subsidy PMPM \$367.59	Avg. Monthly Subsidy PMPM \$368.38	Avg. Monthly Subsidy PMPM \$368.81	Avg. Monthly Subsidy PMPM \$368.29	Avg. Monthly Subsidy PMPM \$366.89	Avg. Monthly Subsidy PMPM \$366.21	Avg. Monthly Subsidy PMPM \$364.79	Avg. Monthly Subsidy PMPM \$364.72	Avg. Monthly Subsidy PMPM \$364.63	Avg. Monthly Subsidy PMPM \$367.45
	Avg. Net Premium PMPM \$180.09	Avg. Net Premium PMPM \$178.18	Avg. Net Premium PMPM \$177.83	Avg. Net Premium PMPM \$177.66	Avg. Net Premium PMPM \$176.84	Avg. Net Premium PMPM \$175.92	Avg. Net Premium PMPM \$175.36	Avg. Net Premium PMPM \$175.69	Avg. Net Premium PMPM \$175.59	Avg. Net Premium PMPM \$176.34	Avg. Net Premium PMPM \$175.80	Avg. Net Premium PMPM \$175.45	Avg. Net Premium PMPM \$176.73
2023	Avg. Monthly Premium PMPM \$597.65 7.71%▲	Avg. Monthly Premium PMPM \$590.71 8.41%▲	Avg. Monthly Premium PMPM \$589.68 8.11%▲	Avg. Monthly Premium PMPM \$588.84 7.99%▲	Avg. Monthly Premium PMPM \$587.72 7.80%▲	Avg. Monthly Premium PMPM \$586.46 7.66%▲	Avg. Monthly Premium PMPM \$584.02 7.43%▲	Avg. Monthly Premium PMPM \$580.74 7.03%▲	Avg. Monthly Premium PMPM \$577.11 6.52%▲				Avg. Monthly Premium PMPM \$586.99
	Avg. Monthly Subsidy PMPM \$442.42 18.05%▲	Avg. Monthly Subsidy PMPM \$438.76 19.65%▲	Avg. Monthly Subsidy PMPM \$438.76 19.35%▲	Avg. Monthly Subsidy PMPM \$438.06 19.17%▲	Avg. Monthly Subsidy PMPM \$437.36 18.73%▲	Avg. Monthly Subsidy PMPM \$438.33 18.85%▲	Avg. Monthly Subsidy PMPM \$439.21 19.26%▲	Avg. Monthly Subsidy PMPM \$439.36 19.75%▲	Avg. Monthly Subsidy PMPM \$437.24 19.40%▲				Avg. Monthly Subsidy PMPM \$438.83
	Avg. Net Premium PMPM \$155.23 -13.81%▼	Avg. Net Premium PMPM \$151.95 -14.72%▼	Avg. Net Premium PMPM \$150.92 -15.13%▼	Avg. Net Premium PMPM \$150.78 -15.13%▼	Avg. Net Premium PMPM \$150.36 -14.97%▼	Avg. Net Premium PMPM \$148.13 -15.80%▼	Avg. Net Premium PMPM \$144.80 -17.42%▼	Avg. Net Premium PMPM \$141.38 -19.53%▼	Avg. Net Premium PMPM \$139.87 -20.34%▼				Avg. Net Premium PMPM \$148.16

In summary, everything is trending in the right direction:

- Increased enrollment.
- Double digit growth throughout New Mexico.
- A reduction in net premiums paid by consumers.



# Matters from the Executive Committee

Chair David Shaw

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## Convening of Strategic Planning/Plan of Operations Subcommittee

 **Vote**

### Strategic Plan and Plan of Operations Subcommittee

Motion to Approve a Subcommittee for the Future Review and Revision of beWellnm's Strategic Plan and Plan of Operations. First: Second:

# Matters from the Outreach and Education Committee

Mark Epstein, Chair



BeWellnm Outreach Team

## Outreach Update

### MEDICAID UNWINDING ENROLLMENT EVENTS - APRIL 2023 - PRESENT

- 72 total enrollment events = 628 attendees, 203 QHP enrollments
  - 50 Community events = 359 Attendees, 95 QHP enrollments

- 17 broker events beginning in July = 170 attendees, 74 QHP enrollments
  - 4 virtual enrollment events beginning in August = 99 attendees, 34 QHP enrollments
  - BeWellnm office Enrollments = 67 QHP enrollments
    - 2 text messages (July and August) driving consumers to BeWellnm office
- 

## BeWellnm Assister Partners

### RFP AWARDEES AUGUST 1, 2023 - DECEMBER 31, 2024

- **Albuquerque Indian Center** - Bernalillo and Sandoval Counties
- **Constellation Consulting** - Otero, Lincoln, Chavez, Eddy, Lea Counties
- **Holy Cross Hospital** - Taos, Santa Fe, Rio Arriba, San Miguel Counties

## BeWellnm Partner Onboarding

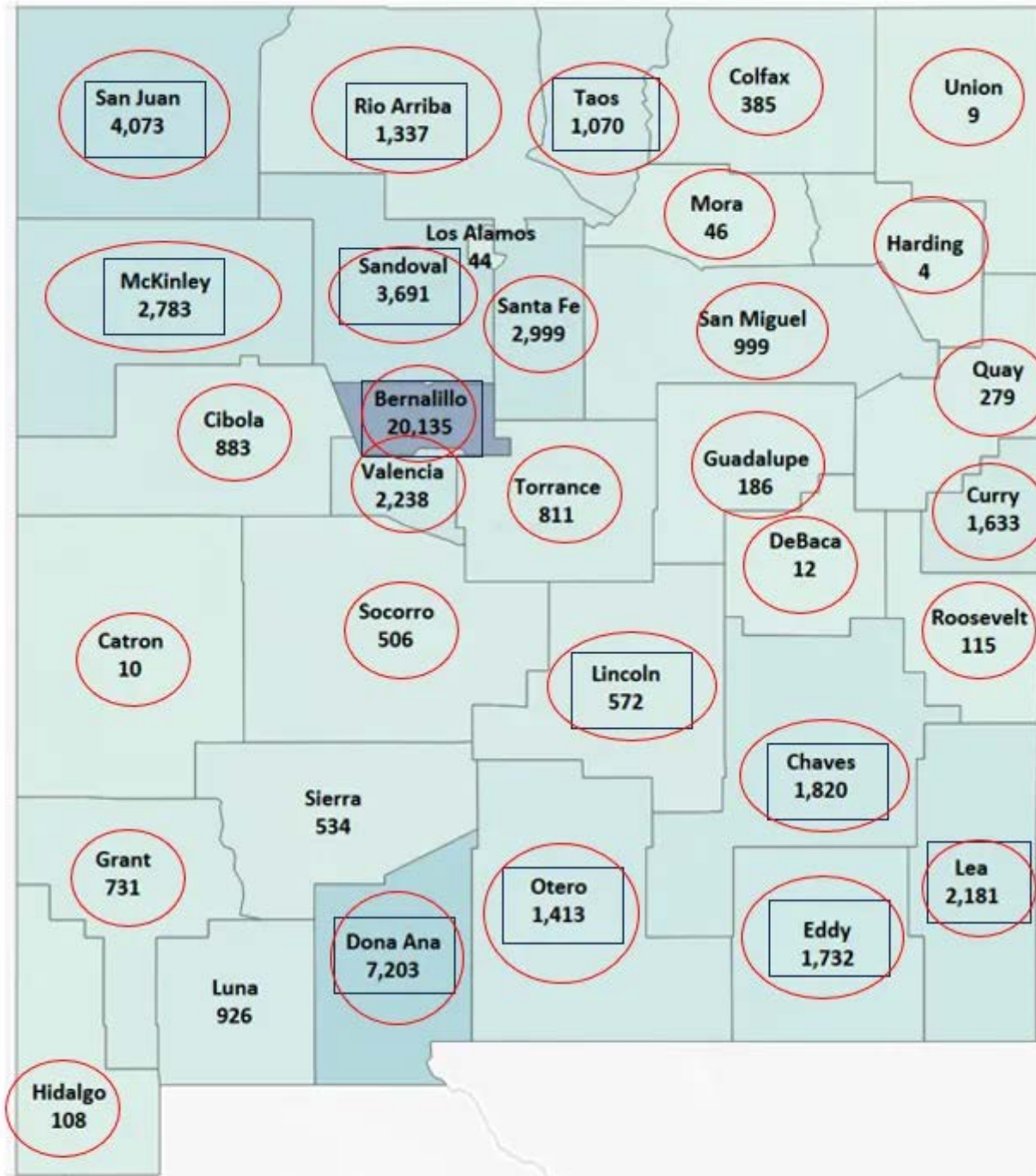
- Provided organization background presentation and branded materials.
  - Partner staff are 2024 Certified Enrollment Counselors.
  - Outreach plans have been finalized and partners are prepared to host an enrollment event during OE 2024.
  - Invoicing and reporting are in place and understood.
-

## Supplemental Statewide Outreach

In addition to our awarded Assister contracts and our existing Broker and Enrollment Counselor relationship, we are piloting part-time positions within the community to align with the contract period (August 2023 - December 2024).

### Pilot Communities

- Farmington – San Juan County - Currently in conversation to determine location.
- Gallup – McKinley County - Office at HSD
  - Native American Outreach and Engagement Specialist, Theresa Warner began 9/18/23
- Jemez – Sandoval County - Currently in conversation to determine location.
- Las Cruces - Dona Ana County - Office at HSD
  - Bilingual Spanish Outreach and Engagement Specialist, Victoria Hernandez begins 9/23/23



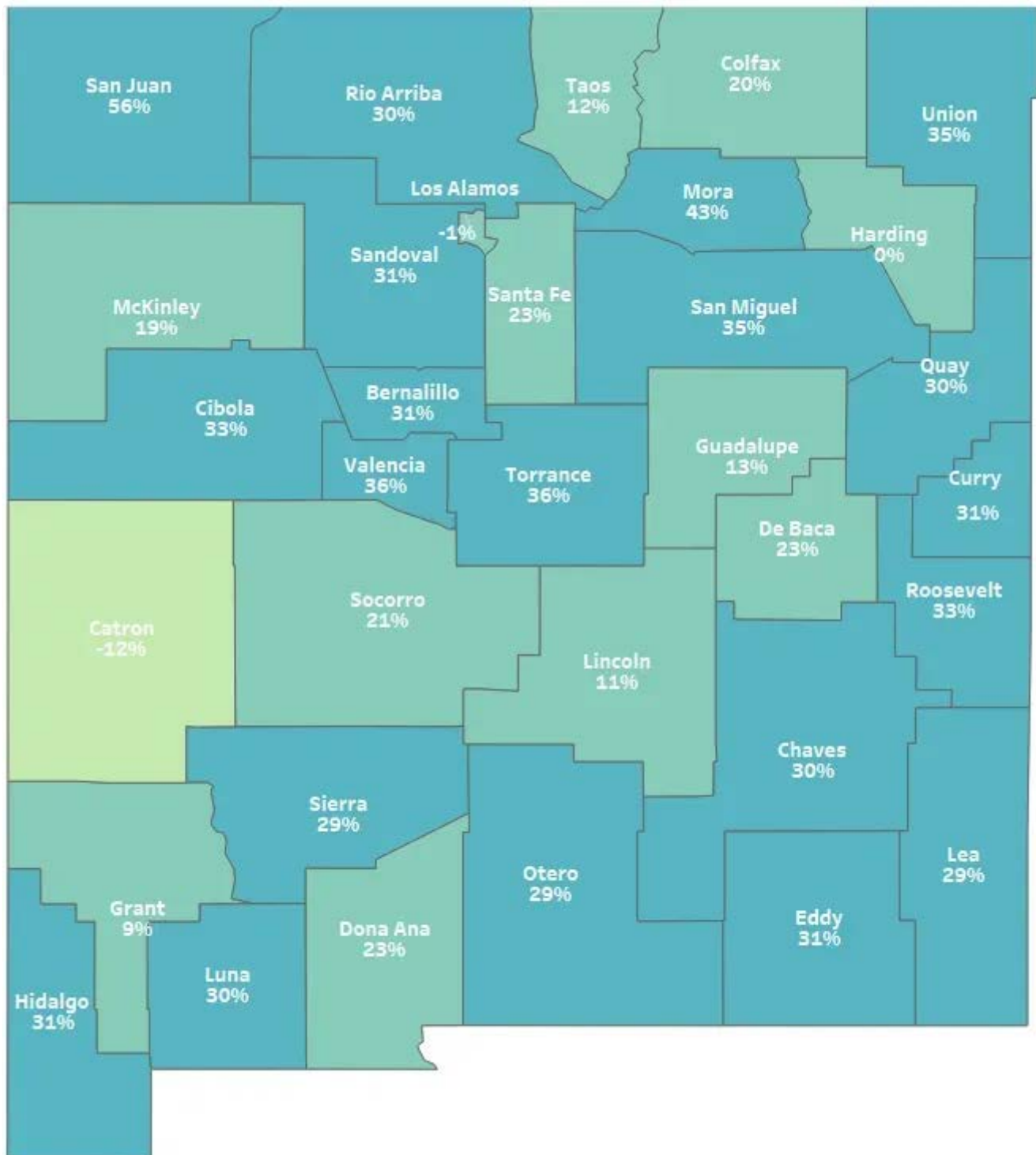
RFP Awardee and Part-time staff

New Mexico Brokers and Enrollment Counselors



Statewide Assistance Network coverage





Enrollment has grown in 30 out of 33 counties in the state year over year with 29 counties showing double digit percentage growth. This growth is attributable to the outreach strategy that employs brokers, assistants, staff, and community partners.

## College Outreach

Targeted college outreach with focus on building year-round partnerships with student service departments and local Assisters (brokers and Enrollment Counselors).



- Currently in contact with 11 colleges statewide and implementing referral pathways with the following:
  - **CNM** - bi-monthly collaboration with their Food Pantry. CNM students and staff Virtual Enrollment Event on Sept. 14.
  - **NMSU Las Cruces** - Attended fall orientation and established pilot broker referral specific to international students.

- **NMSU Alamogordo** - Attended new student orientation
- **Eastern New Mexico University** - Attended fall student orientation
- **New Mexico Junior College** - Invited to fall student event

## Sponsorships and Partnerships



- **New Mexico State Fair**
- **NMPCA Conference**
- **Department of Health Conference**
- **Hospital Association Outreach**
- **Duke City Marathon**
- **Dia de los Muertos**



- **UNM Financial Services**
  - **Broker Conventions**
- 

## **2024 Certified Assister (Broker and Enrollment Counselor) Training Update**

- 2024 Certified Assister Training began on August 1, 2023
- NMHIX will only certify new brokers from New Mexico and bordering states (AZ, CO, TX, UT, OK) with a physical and business address in the approved states.
- No new certifications will be issued during the Open Enrollment Period (Nov. 1, 2023 – Jan. 15, 2024). New certifications will resume on January 16, 2024.
- Currently, 435 Assistors have completed their 2024 certification

## **Open Enrollment 2024 Kickoff Meetings**

### **THE PURPOSE OF THESE MEETING IS TO CONNECT ASSISTERS AND CARRIERS**

- September 27, 2023 - Las Cruces - in person and virtual
    - 91 RSVP's
  - October 18, 2023 - Albuquerque - in person and virtual
    - 105 RSVP's
-

## BeWellnm Open Enrollment 2024 Kickoff Events

### COLLATERAL CURRENTLY BEING DEVELOPED

- November 4, 2023 - ABQ, Las Cruces and Virtual
- January 13, 2024 - ABQ, Las Cruces and Virtual



## Communications Update

Drip campaign successfully concluded with more than 450,000 touches to consumers from the unwinding (April - July)

### FOCUS GROUPS PRELIMINARY RESULTS

We wrapped up our focus groups this week. We split the groups focusing on two topics:

- BeWellnm brand awareness (using all uninsured participants)
- The application process (the actual technology)

I sat through all the groups and here are the top takeaways for me so far (we will dive more into the results with the experts.)

- There isn't much brand awareness unless the person has interacted with us previously
- Several, when only showed only our logo, couldn't identify what we were; when pressed they guessed some type of fitness or wellness center
- A majority of participants didn't think beWellnm could help them - or that we were only for extreme low-income consumers
- Many did not know about the subsidies

The application focus group just wrapped on Wednesday and I will be bringing more results from that study to the committee.

### WHERE DO WE GO FROM HERE?

While big outcome changes from the focus groups will come after Open Enrollment, we are leveraging this information now for our "Just Be" campaign (below.)

## UPDATES FROM RFPS

### Website

- Transferring the current site off RTS and onto a different hosting
- This site will remain through OE but we will be working on a new design and user experience to launch after OE

### Marketing

- We have selected "Just Be" as our 2024 OE Campaign



**Additional changes in overlay, textures, imagery, and authenticity**







**BE YOU.**

Life is better when you can just be. Now you can be happy knowing the health insurance you find through beWellnm has you covered for doctor visits, prescriptions and more. And you can be even happier knowing that the health plan you get through beWellnm can cost as little as ten dollars a month. And the help you receive from beWellnm is absolutely free.

**BE HAPPY. BE HEALTHY. BE INSURED.**

Let beWellnm connect you to a health plan that's right for you and your wallet.  
So you can just...be.



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## Social

- Continuing our Health Plan How-Tos



Health Insurance 101: How to Enroll With beWellnm



How Native Americans Can Get No-Cost to Low-Cost Health Insurance in 2023



Know the ABCs of Health Insurance Shopping!



Lost Your Medicaid Coverage? We'll Help You Replace It With Affordable Health Insurance



Enrolled... Now What?



How to Read Your Summary of Benefits and Coverage


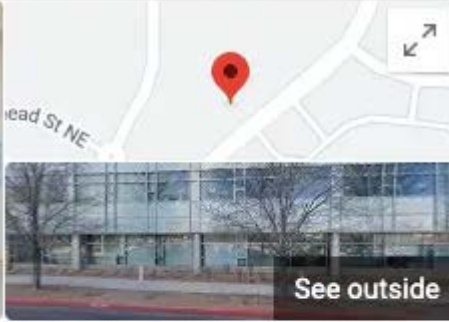



Wow, My Health Insurance Does That?

Integrating the "Just Be" campaign into testimonials and social posts.

## Google My Business





[Add photos](#)



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## BeWellnm, New Mexico's Health Insurance Exchange

[Website](#) [Directions](#) [Save](#) [Call](#)

2.7 ★★☆☆☆ [134 Google reviews](#)

Health insurance agency in Albuquerque, New Mexico

 You manage this Business Profile 

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**Hours:** Open · Closes 5 PM ▾

**Phone:** (833) 862-3935

**Appointments:** [bewellnm.com](https://bewellnm.com)

[Providers](#) ⓘ

[Edit your business information](#)



## New Spaces and Places

Telemundo

Dia de Los Muertas

Minuto de Salud

Futbol playoffs

Hispanic Heritage Month Bonus Promo

Streaming

Wipes Kiosks



Tier	Total Venues Available	Total Kiosks Available	# of Estimated Monthly Impressions
curry	1	3	100,000
eddy	2	4	185,000
lea	2	3	170,000
mckinley	3	6	139,212
san juan	4	9	370,000
luna	1	1	46,404
los alamos	2	2	46,404
valencia	2	6	220,000
san miguel	1	1	110,000
Grand Total	18	35	1,387,020

# Matters from the Native American Committee

Sharon Clahchischilliage, Chair

## Native American Advisory Committee

**COMMITTEE WAS HELD ON AUGUST 16 WITH A 49 ATTENDEES REPRESENTING; INDIAN HEALTH SERVICE, TRIBAL HEALTH CENTERS, TRIBAL PROGRAMS, COMMUNITY ORGANIZATIONS, QUALIFIED HEALTH PLANS AND CHAPTER HOUSES. IN ADDITION, WE HAD TWO STATE OF NEW MEXICO TRIBAL LIAISONS IN ATTENDANCE.**

- Laguna Health Center
- Taos Picuris Service Unit
- Western Sky Community Care
- Native American Professional Parent Resources, Inc.
- Northern Navajo Medical Center
- Jicarilla Apache Nation
- Canoncito Band of Navajos Health Center, Inc.
- Albuquerque Service Unit
- Santa Fe Service Unit
- Gallup Indian Medical Center
- Jicarilla Service Unit
- Santa Fe Indigenous Center
- Mescalero Apache Tribe
- National Indian Youth Council
- Albuquerque Dental Clinic
- ACL Service Unit
- Molina Healthcare
- Dzilh Health Center
- EPICS
- Crownpoint Indian Hospital
- Jemez Health Center
- Pueblo of Santa Ana
- Mescalero Service Unit
- Pueblo of Pojoaque
- Blue Cross Blue Shield of New Mexico
- Tohatchi Health Center
- Presbyterian Health Plan
- Santo Domingo Health Center
- Pinehill Health Center
- Rocksprings Chapter House
- Pueblo of San Ildefonso
- Baca/Prewitt Chapter

**Shelly Begay, Native American Liaison- Office of the Secretary and Theresa Belanger, Native American Liaison- Medical Assistance Division**

Committee discussion included:

- Native American focused outreach and events, enrollments and encouraged partnerships.
- Certified Assister Training - we encouraged Indian Health Services, Tribal Health Centers and Tribal programs to take the training to increase their knowledge and better support their tribal communities.
- Shared broker contact information for Lorraine Y. Chavez agency and encouraged partnerships with Lorraine.

## Enrollments

• January	584
• February	645
• March	641
• April	661
• May	696
• June	726
• July	804
• August	866

192 enrollments are tied to the Medicaid Unwinding

## Top 10 Enrollments by NA Tribes



• Navajo Nation	340
• Laguna Pueblo	46
• Zuni Pueblo	25
• Isleta Pueblo	23
• Acoma Pueblo	21
• Jemez Pueblo	20
• Santo Domingo Pueblo	20
• Taos Pueblo	19
• Mescalero Apache Tribe	16
• Santa Clara Pueblo	13

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## Outreach Update

In addition to our awarded Assister contract with Albuquerque Indian Center, we are piloting part-time positions within the community to align with the contract period (August 2023 - December 2024).

- Albuquerque Indian Center: Bernalillo and Sandoval Counties
  - Navajo Nation, urban Native American population including Pueblos in Bernalillo and Sandoval counties.
- Pilot in Farmington – San Juan County - in discussion on location
  - Navajo Nation and Jicarilla Apache Tribe

- Pilot in Jemez – Sandoval County
  - Jemez, Zia, Santa Ana, San Felipe, Cochiti Pueblos, and Torreon and Cuba located on the Navajo Nation
- Pilot in Gallup that will office at HSD – McKinley County - hired Theresa Warner
  - Navajo Nation and Zuni Pueblo



Theresa Warner is from Gallup, knows the community and speaks Navajo.



## Outreach Events

- August 3<sup>rd</sup> – Pueblo of Laguna Health Center
- August 9<sup>th</sup> – Pueblo of Nambe Health Fair
- August 11<sup>th</sup> – Pueblo of Laguna Health Fair
- August 17<sup>th</sup> – Pueblo of Laguna Health Center
- August 31<sup>st</sup> – Pueblo of Laguna Health Center
- September 26<sup>th</sup>- Fall Into Fitness Health Fair (Tohatchi Health Center)

# Matters from the Operations Committee

Dan Foley, Chair

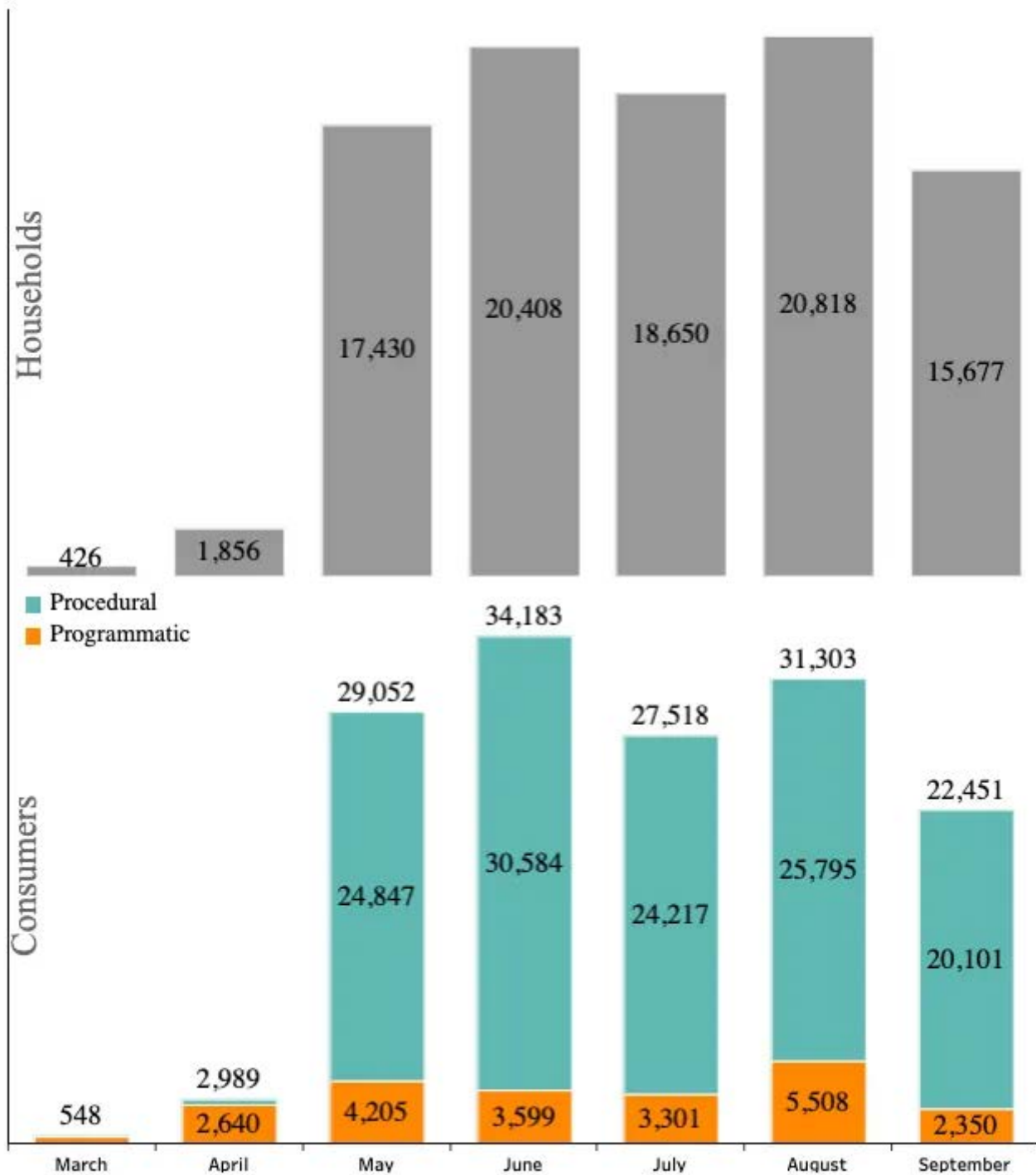
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From the Operations Committee, we are providing an update on Medicaid Unwinding, the Customer Engagement Center, and preparation for Open Enrollment, including detail on the proposed contract amendment for Open Enrollment staffing.

## Medicaid Unwinding

### ACCOUNT TRANSFERS

- 148,044 individual closures have been referred to beWellnm from HSD\*
  - 85.1% or 125,966 are procedural closures
  - 15.7% or 22,078 are programmatic closures



## ENROLLMENT

- 23,764 (16%) closures re-enrolled in Medicaid
- 4,059 enrollments of former Medicaid customers (192 are Native American)
  - 3,995 medical

- 8.7% (1,911) of programmatic closures enrolled in coverage through beWellnm
- 1.7% (2,106) of procedural closures enrolled
- 2.7% (3,995) of all closures
- 64 dental only coverage

## CMS REPORTING

CMS issues a State-based Marketplace Medicaid Unwinding report. Data reported through May shows that beWellnm has the highest percentage of consumers (who have lost Medicaid) with a QHP selection.

State-based Marketplace (SBM) Medicaid Unwinding Report							
State	Metric	April 2023: Count	April 2023: Percentage <sup>a</sup>	May 2023: Count	May 2023: Percentage <sup>a</sup>	Total: Count	Total: Percentage <sup>a</sup>
<b>SBM Total</b>							
SBM Total	Consumers on Account Transfers Associated with a Medicaid/CHIP Coverage Denial or Termination Following Renewal	80,398	NA	57,334	NA	137,732	NA
SBM Total	Consumers on Applications Who Had a Medicaid/CHIP Coverage Denial or Termination Following Renewal	72,906	100%	192,454	100%	265,360	100%
SBM Total	Consumers Who Were Determined QHP-Eligible	44,456	61%	131,959	69%	176,415	66%
SBM Total	Eligible for Financial Assistance	32,132	44%	83,606	43%	115,738	44%
SBM Total	Consumers with a QHP Selection	9,544	13%	17,108	9%	26,652	10%
SBM Total	Automatic QHP Selection	104	0%	689	0%	793	0%
SBM Total	Consumers Who Were Determined BHP-Eligible	9	0%	23,755	12%	23,764	9%
SBM Total	Consumers with a BHP Enrollment	1	0%	22,457	12%	22,458	8%
<b>New Mexico</b>							
New Mexico	Consumers on Account Transfers Associated with a Medicaid/CHIP Coverage Denial or Termination Following Renewal	2,730	NA	4,159	NA	6,889	NA
New Mexico	Consumers on Applications Who Had a Medicaid/CHIP Coverage Denial or Termination Following Renewal	71	100%	432	100%	503	100%
New Mexico	Consumers Who Were Determined QHP-Eligible	66	93%	430	100%	496	99%
New Mexico	Eligible for Financial Assistance	56	79%	354	82%	410	82%
New Mexico	Consumers with a QHP Selection	48	68%	301	70%	349	69%
New Mexico	Automatic QHP Selection	NA	NA	NA	NA	NA	NA

Full report available at: <https://data.medicaid.gov/datasets?theme%5B0%5D=Unwinding>

CMS has indicated that they are modifying the report to include the percentage of consumers on account transfers that have a QHP selection. This will be more in line with our current reporting. They will also separate reporting for SBMs with integrated eligibility systems and those that use account transfers (like NM).

## Customer Engagement Center Update

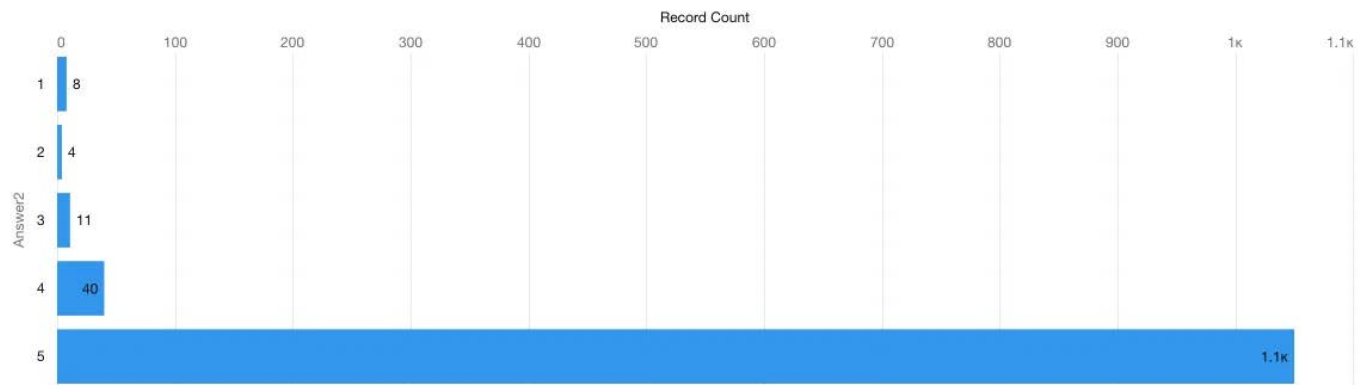
The CEC continues to exceed performance targets. We are preparing for Open Enrollment, and with more historical data we are able to improve our call volume projections and staffing levels.

### AUGUST STATS

5,365 calls received

- Average speed to answer = 18 seconds
- Average handle time = 8.9 minutes
- <1% abandoned
- 1,113 completed the after call survey; 98% (1,090) rated the service a 4 or 5 (out of 5)

Prior Month Survey - Customer Service

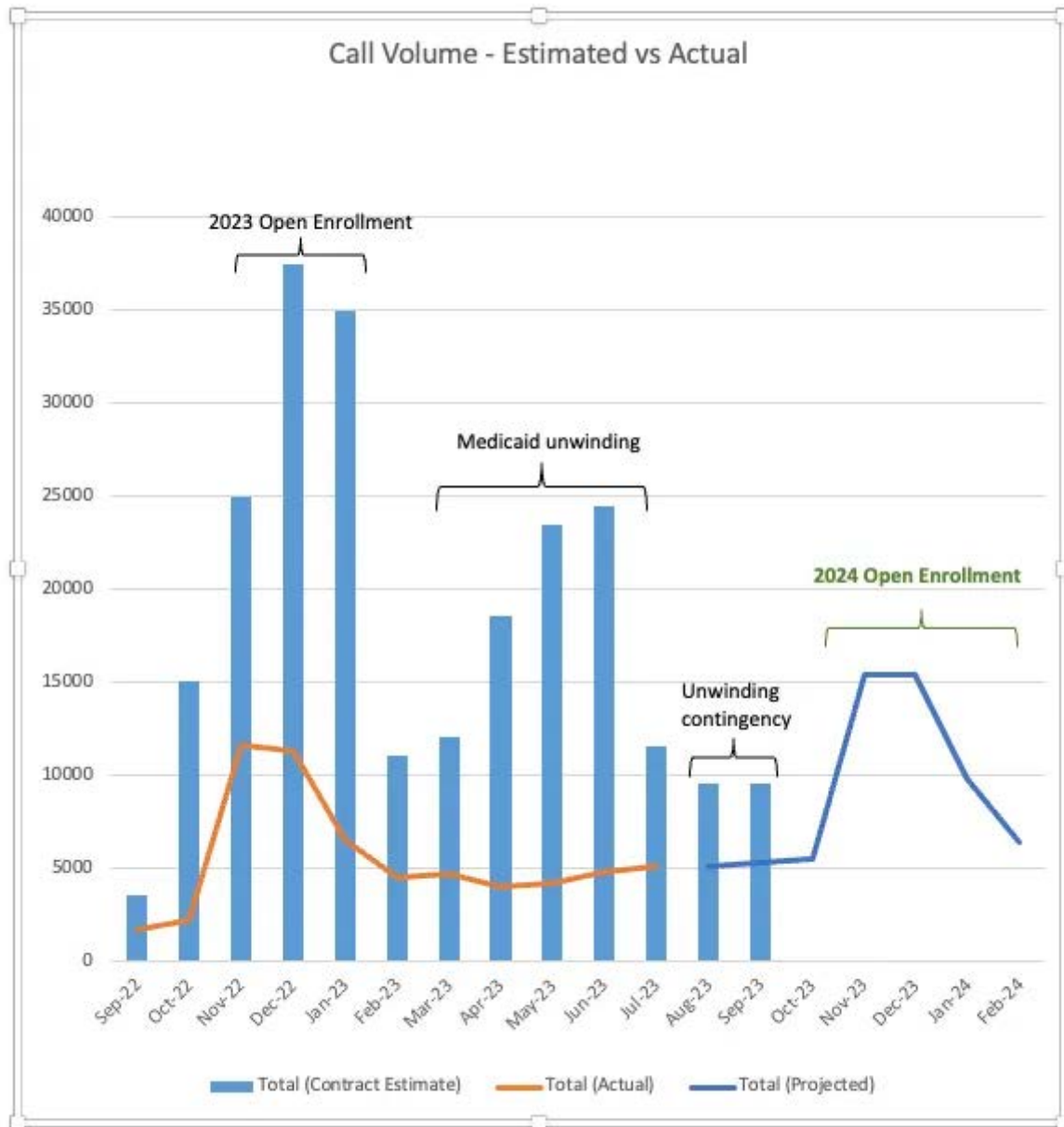


### OPEN ENROLLMENT STAFFING

Projecting call volumes based on historical experience and ongoing Medicaid Unwinding activity.

Key assumptions:

- About one call for every three enrollments during OE (based on 2023 open enrollment).
- Handle times projected to remain steady (average ~10 minutes).
- Medicaid renewal process continues as planned by HSD. Call volume experience to date from Medicaid unwinding activity built into projections.



## 2024 OPEN ENROLLMENT CONTRACT AMENDMENT



- 2023 budget already includes funding for the 2024 open enrollment staffing (\$2.4 million initially projected for 2024 OE staffing).
- Based on call volume projections, the proposed change request is a total of \$1,404,595 for staffing from October 2023 through February 2024.
  - Staff is evaluating the proposal in detail for negotiation of the final contract amendment.

## Open Enrollment Marketplace Overview

- United Healthcare joining the Exchange for 2024
- Finalizing plan certifications with carriers
  - 2024 Carriers: Ambetter from WSCC, BCBSNM, Molina Healthcare, Presbyterian Health Plan, United Healthcare, BestLife (Dental)
- Number of plans by metal level (across all five carriers)
  - 5 Bronze
  - 14 Silver
  - 12 Gold
- Rates in New Mexico rising about 7%, similar to the national average.
  - See Kaiser Family Foundation [article](#).

## TECHNOLOGY IMPROVEMENTS

- Release 3.0 - September 5, 2023

- Broker suggested improvements to brokers' display of information and reports
- Display copay and coinsurance information upfront in plan shopping
- Eliminate the Turquoise 4 plan and expand the Turquoise 3 plan up to 300% of the Federal Poverty Level (FPL)
- Improvements requested by beWellnm staff for various processes
- Release 3.1 - End of October 2023
  - Clear Cost plan notation and filter capability
  - Limited carrier access to beWellnm's system to review information of consumers

## KEY DATES

- September 5, 2023 - Release 3.0 Implemented
- October 1, 2023 - Window Shopping Opens
- End of October 2023 - Release 3.1 Implemented
- November 1, 2023 - Open Enrollment Begins
- January 15, 2024 - Open Enrollment Ends

## Annual Policy Review: Code of Conduct



Vote

### Revisions to Code of Conduct

Move that the Board adopt the proposed revisions to the Code of Conduct as presented here today. First: Second:

# Matters from the Finance Committee

Brandon Fryar, Treasurer

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## Matters of Discussion

**I. Discussion and possible action on approval of change requests and authority to amend the Optum contract for open enrollment staffing and shared telephony services**

**II. Discussion and possible action on approval of the 2024 Budget**

## Optum Contract

There are two items for action by the Board.

### **CUSTOMER ENGAGEMENT CENTER (CEC) STAFFING FOR OPEN ENROLLMENT**

- As presented in the Operations Committee report, beWellnm staff is recommending an amendment to the Optum contract to increase staffing in the CEC for Open Enrollment.
- Total cost will not exceed \$1,410,000. The funding is already included in the 2023 budget.

### **SHARED TELEPHONY FOR 2024**

- As part of our operational improvement efforts in 2022, we migrated beWellnm staff to the same Customer Relations Management (CRM)

software and telephony system as the CEC. This improved the experience for callers and beWellnm's management and tracking of call activities. The prior amendments approved this activity through January 2024. BeWellnm staff recommends an amendment to maintain these services through the remainder of 2024.

- Total cost for 2024 is \$175,954



Vote

**Motion to Approve amendment to the Optum contract for Open Enrollment staffing in the Customer Engagement Center and Shared Telephony Services. The contract amendment shall not exceed \$1,585,954.**

First: Second:

## 2024 Budget Summary

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y
Salaries	\$2,593,812	\$3,879,084	\$3,909,080	\$4,821,978	24.3%
Employee Benefits	\$1,233,466	\$1,650,991	\$1,488,391	\$1,789,296	8.4%
Professional Services and Board	\$1,509,641	\$625,548	\$636,380	\$328,720	-47.5%
Administrative	\$2,603,450	\$2,871,404	\$3,801,161	\$3,825,269	33.2%
Communication & Outreach	\$3,127,480	\$4,112,600	\$2,745,247	\$2,760,613	-32.9%
Plan Management	\$565,000	\$400,000	\$400,000	\$400,000	0.0%
Technology Vendors, including Outsourced Call Center	\$14,000,176	\$13,328,466	\$12,986,530	\$12,054,124	-9.6%
<b>Total NMHIX Operating Expenses</b>	<b>\$25,633,025</b>	<b>\$26,868,093</b>	<b>\$25,966,789</b>	<b>\$25,980,000</b>	<b>-3.3%</b>

## BUDGET CATEGORY: Salaries and Employee Benefits

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
Salaries	\$ 2,593,812	\$ 3,879,084	\$ 3,909,080	\$ 4,821,978	24.3%
Employee Benefits	\$ 1,233,466	\$ 1,650,991	\$ 1,488,391	\$ 1,789,296	8.4%
Number of Positions	40	49	58	58	18.4%

### Budget Assumptions:

- 1) Increase in salaries and benefits is due to increase in positions.
  - a) Positions added in 2023 include:
    - i) In Information Technology, we added a Chief Information Officer, a reporting analyst, a user support technician, as well as two (2) user acceptance testing (UAT) positions and one (1) data base administrator. These new positions help to reduce reliance on vendors.
    - ii) In Outreach & Education, we replaced the outgoing Outreach & Education Director with 2 directors (Communications Director and Outreach Director) after the department was reorganized; added one (1) additional outreach specialist; one (1) multi-media specialist; a web administrator, and four (4) part-time temporary outreach specialists to be placed in the community (3 in Native American communities and 1 in Las Cruces).
    - iii) Three (3) premium billing specialists.
    - iv) One (1) senior training specialist.
- 2) The 2024 proposed budget includes a 5% salary increase.



## BUDGET CATEGORY: PROFESSIONAL SERVICES & BOARD

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
Professional Services & Board	\$1,509,641	\$625,548	\$636,380	\$328,720	-47.5%

### Budget Assumptions:

- 2022 and 2023 budgets had a significant non-recurring contract with a not to exceed of \$1,650,000 for Get Insured to manage the Exchange.
- With that gone, this budget category includes the lobbyist, auditors, and attorney expenditures, as well as expenses related to hosting the board meetings.

## BUDGET CATEGORY: ADMINISTRATIVE

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
Administrative	\$2,603,450	\$2,871,404	\$3,801,161	\$3,825,269	33.2%

### Budget Assumptions:

- Significant increases in this category include:
  - Outsourced Printing & Mailing Services (\$950K to \$1.2M)
  - Postage for SBE mailings (\$331K to \$426K)
  - Credit Card Fees (\$600K to \$648K)
  - Rent on Office Space (\$244K to \$341K)
  - Software Subscriptions (\$94K to \$437K)

## BUDGET CATEGORY: COMMUNICATIONS & OUTREACH

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
Communications & Outreach	\$3,127,480	\$4,112,600	\$2,745,247	\$2,760,613	-32.9%

### Budget Assumptions:

- With the end of the prime vendor contract, a strategic decision was made to insource the management of the vendors and some of the work previously handled by the prime or sub-vendors.
- Additional Costs (aside from salaries) associated with insourcing include:
  - Increased rent expense - \$99K
  - Increased depreciation on furniture - \$52K
  - Salesforce Software Implementation (2023) - \$240K
  - Salesforce Annual License Fees - \$240K annually
  - Increased travel - \$44.8K
  - Website is expected to increase by \$187K
- Cost reductions related to insourcing include:
  - Non-salary outreach expenses are reduced by \$868K
  - Earned media and public relations expenses are reduced by \$155K
  - Navigators/assisters expenses are reduced by \$462K
  - Digital/Social media costs are reduced by \$60K
  - Eliminating some of the commission on media buys by direct purchase.

## BUDGET CATEGORY: PLAN MANAGEMENT

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
Plan Management	\$565,000	\$400,000	\$400,000	\$400,000	0.0%

### Budget Assumptions:

- No change.

**BUDGET CATEGORY: IT TECHNOLOGY**

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
IT Technology		\$8,756,828	\$9,483,138	\$8,814,668	0.7%

**Budget Assumptions:**

- SHOP was discontinued for a savings of \$750K
- No change in the original contract M&O charge - \$4.7M
- Optum upgrades and enhancements remained the same (Y-O-Y) at \$2.5M.
- M&O on 2023 upgrades \$427K
- IV&V \$20K
- Privacy & Security Audit \$6K higher than 2023
- New category: customer defined improvements \$1.0M

## BUDGET CATEGORY: Customer Engagement Center (CEC) Staffing & Support Services

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
CEC Staffing & Support Services		\$4,571,638	\$3,503,392	\$3,239,456	-29.3%

### Budget Assumptions:

- PHE Staffing Contingency - \$247K
- CEC open enrollment staffing \$1,050K in 2023 and \$700K in 2024.
- CEC non-open enrollment staffing - \$600K
- CEC open enrollment staffing for 2025 - \$1.0M
- Customer Engagement Improvements - \$400K
- Shared CRM/Telephony - \$180K
- Pay by IVR, Continuous Reconciliation - \$112K.

## BUDGET CATEGORY: Total IT Tech & CEC Staffing & Support

Budget Category	2022 Actual	2023 Budget	2023 Projection	2024 Budget	Y-O-Y % Change
Total IT & CEC Staffing	\$14,000,176	\$13,328,466	\$12,986,530	\$12,054,124	-9.6%

## Motion to Approve 2024 Budget

Move that the Board approve the 2024 budget as presented today, for a total of \$25,980,000.



Vote

## Motion to Approve 2024 Budget

First: Second:



# Public Comment

(1-2 Minutes/Participant)

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# Other Board Business

**Directors & Bruce Gilbert, *CEO***

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# Next beWellnm Board Meeting

**November 17, 2023, at the CNM Work Force Training Center**

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# Adjournment

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 **Vote**

## Motion to Adjourn the Meeting

First: Second:

# Completed and Ongoing Projects 2023

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## Completed projects

- Upgraded technology to Zeck and Zoom
- Separated Communications and Outreach and brought in new leadership in those areas
- Ended Prime Vendor model for outreach and communications and issuing RFPs for multiple vendor partners
- Transitioned SHOP to carrier administration
- Completed preparation of Medicaid unwinding plan in partnership with OSI and HSD
- Successfully handled 1095A issuance despite 2022 data integrity issues
- Implemented Medicaid unwinding plan in partnership with OSI and HSD that began in April
- Communications and outreach assistance RFPs completed and released
- Preparation for and completion of SMART and financial audits
- RFP awards and vendor onboarding
- Presentation of Premium Billing Operations Analysis and Associated Recommendation
- Initial PY24 Open Enrollment Planning

- Movement to Microsoft 365 Environment
- 2024 Budget development
- Insourced UAT and IT support functionality
- Convened focus groups on brand awareness and platform testing

## Ongoing Projects

- Continuation of Medicaid Unwinding
- Open Enrollment Planning
- Premium Billing Unwinding
- Revision of Strategic Plan/Plan of Operations
- Approval of Open Enrollment Readiness by CMS
- Develop a roadmap for AI chat functionality
- Design and initiate a retention strategy for terming consumers

# Untitled

**This is the Headline. What you write here should be the one thing someone should take away from reading this section.**

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