

Board of Directors Meeting via Teleconference

July 28, 2023, 9:00 A.M.

BOARD MEMBERS:

Dr. Nandini Kuehn
Chairman David Shaw (present via telephone)
Jane Wishner
Brandon Fryar
Dr. Mark Epstein
Superintendent Alice Kane
Sharon Clahchischilliage (present via telephone)
Lorelei Kellogg (present via telephone)
Dan Foley
Terianne Everhart (present via telephone)
Anne Sapon

REGRETS:

Nancy Wright
Quinn Lopez

Minutes by Mary-Margaret Scrimger of Minutes Solutions Inc. from a recording.

1. CALL TO ORDER

There being a quorum present, and the Directors having been given adequate and proper notice of the meeting, the meeting was called to order.

2. APPROVAL OF THE AGENDA

On a motion duly made and seconded, it was resolved to approve the agenda as presented. Motion carried.

3. APPROVAL OF THE MINUTES

On a motion duly made and seconded, it was resolved to approve the minutes from the meeting of the Board of Directors dated May 19, 2023, and May 30, 2023, as amended. Motion carried.

There were minor amendments made to the May 30, 2023 minutes regarding attendance of Director Wishner. The minutes have been amended to reflect Director Wishner as absent.



4. **MATTERS FROM THE CEO**

Bruce Gilbert noted that beWellnm is in an excellent place financially, despite the difficulty of the Medicaid unwinding.

The Q1 completed goals were:

- to strengthen internal communications and governance technology;
- formally separate communications outreach with the installation of appropriate leadership for each function;
- analyze the impact of ending the exchange's administration of the SHOP marketplace;
- prepare for the transition of the Medicaid population in partnership with OSI and HSD.

The Q2 completed goals were:

- continuation of Medicaid unwinding;
- premium billing operations analysis and associated recommendation;
- transition plan to end SHOP administration;
- issuance of RFP's for communications and outreach assistance
- the preparation for and completion of the annual SMART audit;
- the completion of the 1095-A issuance and revisions.

Revisiting and revising the Plan of Operation and the strategic plan was delayed in Q2.

The Q3 goals are:

- the continuation of Medicaid unwinding;
- SHOP transition completion;
- RFP award and vendor onboarding;
- the presentation of premium billing operations analysis and recommendations;
- move to the Microsoft 365 environment;
- initial 2024 budget development;
- begin the review of the strategic plan and Plan of Operation.

There have been almost 86,000 Medicaid closures reported to beWellnm by HSD as well as great efforts to communicate with clients, which have been successful. There have been social media imprints, hard-copy communications, and radio ads. When one method doesn't work, the team pivots. Approximately 12,000 individuals who transferred to the exchange have been able to rejoin Medicaid.

Compared to 2022, enrollment is up by almost 24% due to significant hard work by the team. It was also noted that there were 7,000 more enrollees in 2023 than in 2022, with 1,600 from Medicaid. It is anticipated that the situation will stabilize and become consistent in approximately six months. It was noted that New Mexico has one of the lowest employer-sponsored coverages.

It is very early in the process of the Medicaid rollout, which is causing challenges in forecasting. There is continual communication with other stakeholders and comparable programs.



5. **MATTERS FROM THE FINANCE COMMITTEE**

The Plan of Operation requires that the finances are presented quarterly to the Finance Committee. The presentation provided for the ongoing meeting is as of June 30, 2023. It was noted that, currently, cash is high and carriers are sent their premiums on the second day of the month. The income statement has six months of carrier assessments at \$14 million.

Expenses for salaries and employee benefits are higher than expected because additional FTEs were hired. Investment income has turned around, as there was \$1.8 million in losses last year.

It was requested that there be a year-to-year comparative provided to the Board. There was also a request for an orientation on the budget that is separate from the Finance Committee.

6. **MATTERS FROM THE EXECUTIVE COMMITTEE**

As the Committee did not recently meet, there was nothing to report.

7. **MATTERS FROM THE OUTREACH AND EDUCATION COMMITTEE**

On a motion duly made and seconded, it was resolved to authorize the CEO to enter into a contract through December 31, 2024 with Stamats Communications, Inc. for Social Strategy services. Motion carried.

On a motion duly made and seconded, it was resolved to authorize the CEO to enter into a contract through December 31, 2024 with K2MD, Inc. for Marketing services. Motion carried.

On a motion duly made and seconded, it was resolved to authorize the CEO to enter into a contract through December 31, 2024 with Esparza Advertising, Inc. for Website services. Motion carried.

On a motion duly made and seconded, it was resolved to authorize the CEO to enter into contracts through December 31, 2024 with Constellation Consulting, LLC and Taos Health Systems, Inc. for Rural Certified Assister Partner services. Motion carried.

On a motion duly made and seconded, it was resolved to authorize the CEO to enter into a contract through December 31, 2024 with Albuquerque Indian Center for Native American Certified Assister Partner services. Motion carried.

Alex Sanchez noted that automated calls have been the most effective method to reach clients and that individualized postcards with QR codes were not as effective. Of the 5,189 sent out, only 23 postcards were scanned. There was discussion regarding the ROI for postcards and it was voiced that there may be an informational element to postcards that is making an untraceable impact, however, beWellnm is focused on trackable forms of outreach. There was discussion regarding issues with valid mailing addresses.

The team is preparing for open enrollment. Modalities are being tracked in the DRIP. As open enrollment approaches, there will be more effort on personal calls.

Outreach is being brought in-house and events are being carried out with HSD as a partner. There were 127 RSVPs at 40 events, which resulted in 60 QHP enrollments, 19 Medicaid enrollments, 68



Medicaid inquiries, and 37 follow-up appointments. It was noted that this was a significant effort for minimal return.

Traditional enrollment events are not working as well as they have historically. Confusion regarding who is beWellnm and who is Medicaid was noted as well. There was a June 2023 event with 10 brokers present and media that resulted in 200 attendees, and 50 appointments with brokers, which also resulted in 30 enrollments.

It was noted that there must be multiple points of engagement as people need time to make this decision. There have been invitations for individuals to come to the office and a community college campaign, which began with 30 colleges and was brought down to five due to best fit. There is also a hospital campaign to educate hospital staff on beWellnm.

Regarding the Native American population, beWellnm is considering hiring people in communities with low enrollment and high eligibility. This will involve renting office space and creating a local presence. These will be contract positions that are aligned with the current RFP for communications and outreach services.

Not all of the RFP money has been allocated and some of this will be directed to a similar contract pilot focusing on Las Cruces. This is supported by HSD, as they are providing space in their field office. There is a focus to shift to being in the community, rather than going to a community. Incentives are being provided for brokers and there is a focus on broker recruitment.

The Board discussed the best strategy to enroll individuals. It is important that brokers are part of these various communities. Recertification begins on August 1, 2023, which will influence the outreach efforts. It was suggested that there be infrastructure in place to allow people to be enrolled anywhere and there is additional training to facilitate this.

The majority of enrollments are done online and the online chat system is being improved to support this. It was suggested to invest in the urban community of Albuquerque and it was confirmed that there are significant efforts occurring there.

It was noted that outreach and enrollment are not the same thing. Outreach and education support the process of enrollment. Enrollment is also extremely difficult, as you need individuals who understand the healthcare system and how to promote and explain it.

There were five RFPs for procurement of Communications and Outreach services released in May 2023. The majority of the contract negotiation details are confidential at this time. The first procurement was for social media strategies and there were three proposals received and the proposal by Stamats Communications Inc. was selected. This is accounted for in the 2023 budget, and the preference for hiring a New Mexican company was noted. The objective of social media RFP is to create stories and create a strategy on how to use social media.

The other RFPs were for marketing services, which received seven proposals; website services, which received nine proposals; rural certified assister partners; and Native American certified assister partners.



8. MATTERS FROM THE OPERATIONS COMMITTEE

Dan Foley noted that the Committee met on July 12, 2023. Brent Earnest noted that there have been 86,000 individual closures that have been referred to beWellnm since March 2023, which is when the unwinding period began. The majority of these, 73,000, are procedural closures.

Programmatic closures are for changes in eligibility factors such as, for example, going over the income threshold. Data on how many people have returned to HSD will be provided going forward. Currently, this number is 12,000, which is almost 14% of initial closures. New Mexico had the Medicaid transition premium relief, which provides the first month of coverage free. This has provided support to 490 households and 800 individuals. The Board discussed that there is a significant increase in uninsured individuals.

Sean Pearson provided information on premium billing analysis. There are approximately 29,000 policies that are billed on a monthly basis. A third of these have a zero premium and another third have auto pay functions. There are various costs, such as staff, the financial management system, postage, printing, credit card fees, etc. There are multiple systems involved in determining eligibility, subsidies, etc. It takes approximately five days for enrollment, which has significantly decreased from the approximately four months it was during the healthcare.gov days.

Premium payments are accepted through various forms and premium billing was carried out to provide a better customer experience. This is enhanced by being able to enroll in medical and dental plans. There are only three states that provide premium billing and moving premium billing to carriers was recommended but would take approximately a year. With the system changes, it could be done by January 2026. More research will be done and the Board will be advised on how to proceed.

9. MATTERS FROM THE NATIVE AMERICAN COMMITTEE

Miranda Tso meets bi-monthly with the Native American Advisory Committee. There are still only three Native American appointees from tribes throughout the state. Enrollment has increased by 27% from January 2023, which was noted as being a significant increase.

10. AGENCY REPORTS

The superintendent noted that the QHP review is occurring. The review is to ensure that all New Mexico laws are being followed. Rates are being evaluated. There is a 48-hour turnaround time and response time between companies. FDA approval for non-prescription birth control is being looked at, and it appears that it will be covered.

11. PUBLIC COMMENT

Frank Duran of K2MD noted how proud they are of the partnership with beWellnm.

12. NEXT MEETING

The next meeting is scheduled for September 22, 2023 at CNM Workforce Training Center.

13. ADJOURNMENT

On a motion duly made and seconded, the meeting was adjourned. Motion carried.



DISCLAIMER

The above minutes should be used as a summary of the motions passed and issues discussed at the meeting. This document shall not be considered a verbatim copy of every word spoken at the meeting.

Director

Director

Date

Date

