



**Washington Health Benefit Exchange Board
Meeting Minutes**

**Thursday, January 22, 2015
9:00 a.m. – 3:00 p.m.**

Washington Health Benefit Exchange | Marriott Hotel | SeaTac, WA

Board Members Present:

Ron Sims, Chair

Bill Baldwin

Don Conant (via telephone)

Phil Dyer

Bill Hinkle

Teresa Mosqueda

Hiroshi Nakano

Mark Stensager

Dorothy Teeter, *ex officio*, Director of Washington State Health Care Authority (HCA)

Emily Brice for Mike Kreidler, *ex officio*, Insurance Commissioner

Board Members Absent: Ben Danielson

Washington Health Benefit Exchange (WAHBE) Staff Present:

Richard Onizuka, CEO

Pam MacEwan, Chief of Staff

Dustin Arnette, Sr. Policy Analyst

Catherine Bailey, SHOP Director

Christine Gibert, Sr. Policy Analyst

Edd Giger, Budget & Financial Reporting Manager

Kate Harris, Sr. Program Specialist

Jenna Mannigan, Administrative Program
Coordinator

Michael Marchand, Communications Director

Bob Nakahara, CFO

Brian Peyton, Legal Services Director

Molly Voris, Policy Director

Jayne Wuerch, CIO

Beth Walter, Operations Director

Welcome and Introductions – Ron Sims, Board Chair

Ron Sims called the meeting to order at 9:07 a.m. He reviewed the agenda. Ron Sims discussed his plan for Board members to work closely with WAHBE staff in several capacities. He noted that Teresa Mosqueda will lead data reporting, Ben Danielson will lead strategic planning, Mark Stensager and Hiroshi Nakano will lead on finalizing the HBE/HCA contract, and Bill Hinkle will lead the personnel review process. He noted that he wanted to engage the other Board members to understand their interests and engagements.

The Chair announced that an Executive Session would occur during lunch to review the performance of publicly bid contracts.

Approval of Board Meeting Minutes – Ron Sims

Hiroshi Nakano moved to approve the [December 18, 2014 Draft Meeting Minutes](#) as presented and Mark Stensager seconded the motion. The motion passed unanimously.

CEO Report – Richard Onizuka, CEO

Finance Report

Richard Onizuka walked the Board through the [December 2014 Finance Report](#) and the [December 2014 Actual vs. Budget Operational Analysis](#). He noted that the Exchange received no-cost extensions on its Level 1 and Level 2 grants, and was granted an additional Level 1C federal grant that will be used to stabilize Healthplanfinder and improve the customer experience.

Executive Dashboard

Richard Onizuka reviewed the Executive Dashboard with the Board. The Board asked various questions about the Dashboard, discussed the call center abandon rate, and accounts with EDI and invoice issues. They inquired about measuring churn more closely, and the Board developing goals for the Exchange in 2015.

Richard Onizuka shared the recent work done by HCA and the Exchange on a [percent uninsured by county map](#) of Washington State that will be used to help target outreach efforts for Exchange enrollment.

Legislative Session and Audits

Richard Onizuka updated the Board on the current legislative session and reviewed lobbying restrictions for Exchange staff and Board members. He also noted that the final report is expected from the Office of the Inspector General (OIG) audit in April.

Policy Committee Meeting – Phil Dyer, Policy Committee Chair

Phil Dyer provided a summary of the January 13, 2015 Policy Committee meeting. He reported that discussion focused on tax filing for APTC recipients, adding family dental to HPF, and grant priorities.

Operations Committee Meeting – Hiroshi Nakano, Operations Committee Chair

Hiroshi Nakano provided a summary of the January 13, 2015 Operations Committee meeting. He noted that the discussion focused on family dental, grant priorities, and tax filing for APTC recipients.

Open Enrollment Update – Pam MacEwan, Chief of Staff; Beth Walter, Operations Director; Jayne Wuerch, CIO; Michael Marchand, Communications Director

Pam MacEwan, Beth Walter, Jayne Wuerch, and Michael Marchand provided an [Enrollment and Operations Update](#) to the Board. Pam MacEwan provided an update on recent system fixes and current system performance. She discussed reenrollment numbers, and noted that there is an analysis in progress to determine why reenrollments are currently lower than projected. Pam MacEwan noted the potentially confusing communications from carriers to enrollees, and outlined strategies to reach those who have not yet reenrolled.

Beth Walter provided an update on the call center, including average wait times and call volumes. She reported that the call center is handling 8,000 to 12,000 calls per day. The Board requested a future follow-up on the call center abandon rate. Beth Walter also discussed the system fix for individuals with outstanding balances to sign up for 2015 coverage. She noted that 4,600 individuals have used this option.

Michael Marchand provided a marketing and outreach update to the Board. He highlighted the current marketing efforts to reach consumers, including public service announcements, live nation engagement, Univision partnership, and readying for tax form mailings.

1095 Communications Update – Dustin Arnette, Sr. Policy Analyst; Molly Voris, Policy Director; Michael Marchand, Communications Director

Molly Voris, Dustin Arnette, and Michael Marchand provided a [1095 Communications Update](#) to the Board. Dustin Arnette reviewed the responsibilities of the Exchange, including calculating APTC and the penalty for consumers who do not have health insurance. He reviewed the differences between Premium Tax Credits (PTC) and Advanced Premium Tax Credits (APTC). He noted that the purpose of the 1095A form is to reconcile the tax credit amount that should have been received based on the actual income of the enrollee versus the tax credit amount they received through the tax filing process.

Dustin Arnette reviewed the role of the Exchange in the 1095A process and noted that the Exchange is responsible for providing accurate information on the 1095A form, but cannot provide tax advice to consumers.

Michael Marchand outlined the WAHBE tax season outreach campaign. He reviewed additional materials that consumers will be receiving with their 1095A form. Michael Marchand provided an outreach and education roadmap that WAHBE is using to inform and support consumers throughout this process.

Molly Voris reviewed details on the customer support structures in place to ensure that consumers are able to have their questions answered and be directed to entities that can assist

them in tax preparation. She reviewed the technical progress to date in preparing the 1095A forms.

Board members asked questions about the form and the process for consumers. They also discussed ways to measure success for our customer support relating to 1095A forms.

Public Comment

The Chair called for public comment. The following individuals provided comments:

- Ron Michaelson, Consumer – regarding challenges experienced while enrolling for health coverage and the Exchange’s messaging to consumers
- Carrie Glover, WithinReach – regarding in-person assisters and reenrollments
- Sean Pickard, Delta Dental of Washington – regarding support for the Exchange’s soft launch of family dental in 2016.
- Jan Ambrio, Consumer – regarding challenges experienced accessing information for her tax forms.

At 12:31 p.m., the Chair announced that an Executive Session would occur during lunch. The Chair called the meeting back to order at 1:40 p.m.

Tribal Advisory Workgroup Report – Sheryl Lowe, Tribal Liaison; Marilyn Scott, Vice Chairman, Upper Skagit Tribe; Aren Sparck, Project Coordinator, Seattle Indian Health Board/Urban Indian Health Institute

Sheryl Lowe, Marilyn Scott, and Aren Spark provided a [Tribal Advisory Workgroup Report](#) to the Board. Sheryl Lowe summarized the history, purpose, and members of the Workgroup. She highlighted some of the Workgroup’s recent projects, including developing the Tribal Consultation Policy and working with WAHBE to address the needs of AI/AN members living in Washington State.

Marilyn Scott and Aren Spark discussed health coverage for AI/AN enrollees living with chronic conditions. They noted the challenge of provider availability in certain areas of the state, and highlighted some of the work they and the Workgroup have done to conduct outreach to AI/AN members of Washington Tribes encouraging them to enroll through Healthplanfinder. The Board asked the Workgroup members various questions about the challenges that AI/AN face in our state, and thanked them for their work.

Budget Update – Molly Voris; Bob Nakahara, CFO; Edd Giger, Budget & Financial Reporting Manager

Bob Nakahara, Molly Voris, and Edd Giger provided a [Budget Update](#) to the Board. They discussed the funding sources to the Exchange, and the Governor’s budget proposal.



Molly Voris discussed the proposed Governor's budget. She noted that it fully funds the premium tax and assessment collections for the Exchange. Molly Voris noted that the budget also assumes \$20 million in savings from moving eligibility work to DSHS. Richard Onizuka noted that the assumed cost savings to the Exchange were based on past estimates and have not been verified by WAHBE staff. Board members expressed concern at the operational and cost impacts of implementing the OFM study recommendations.

Bob Nakahara provided the updated revenue projections based on the updated enrollment projections for 2015, and noted that grant funds can be carried over through December 2015 to assist with operations costs.

The Board inquired about the Governor Book 1 and Book 2 budget proposals, and asked various questions about how enrollment numbers affect the Exchange's budget. The Board noted the importance of communicating clearly to the potential consequences to consumers if the Exchange is underfunded.

Family Dental – Molly Voris; Christine Gibert, Sr. Policy Analyst

Christine Gibert gave a brief overview of the [Family Dental Cost-Benefit Analysis and Timeline](#). It was noted that the revenue from adding Family Dental to the Exchange is projected to outweigh the costs. Christine Gibert reviewed the proposed timeline for the upcoming years' implementation. Board members asked various questions regarding the soft launch timeline of Family Dental and agreed to revisit the topic at their February meeting.

Next Meeting and Adjourn

The next meeting will be held at the Marriott Hotel in SeaTac on February 26, 2015. The Chair adjourned the meeting at 2:55 p.m.