



**Washington Health Benefit Exchange Board  
Meeting Minutes  
Wednesday, March 28, 2024  
1:00 p.m. – 4:00 p.m.  
Conference Center at Seattle-Tacoma International Airport  
17801 International Blvd., Seattle, WA 98158 Beijing Conference  
and by Teleconference and Webinar**

**Board Members Present:**

Monica McLemore, Chair  
David Frockt  
April E. Lynne  
Mabel Bodell, MD  
Hiroshi Nakano  
John Schapman

Janice Greene  
Leonard Sorrin  
Director Sue Birch  
Don Conant  
Commissioner Mike Kreidler

**Washington Health Benefit Exchange (WAHBE) Staff Present:**

Ingrid Ulrey, Chief Executive Officer  
Jim Crawford, Chief Financial Officer  
Leah Hole-Marshall, General Counsel &  
Chief Strategist  
Tara Lee, Chief Communications Officer  
David Sorrell, Chief Information Officer  
Wynne McHale, Chief of Staff

Joan Altman, Director of Government Affairs &  
Strategic Partnerships  
Melissa Deinlein, Eligibility Manager  
Missy Deinlein, Eligibility Manager  
Erin Fluegal, Enrollment Manager  
Carly Christiansen, Executive Assistant  
Jeramie Del Rosario, Board Coordinator

**Welcome and Roll Call – Monica McLemore, Chair**

Dr. Monica McLemore called the meeting to order at 1:19 p.m. and requested Leah Hole-Marshall to conduct roll call. A quorum of the Board was present.

Dr. McLemore introduced new board member, Dr. Janice Greene, and provided a brief overview of her background and expressed her gratitude for her willingness to join the Exchange Board.

**Meeting Minutes – December 14, 2023 and January 25, 2024**

Dr. McLemore requested and Hiroshi Nakano motioned to approve the minutes from the December 14, 2023 and January 25, 2024 Board meeting. Sen. David Frockt seconded the motion. Meeting minutes were approved as presented.

### **CEO Report – Ingrid Ulrey, Chief Executive Officer, Wynne McHale, Chief of Staff**

Ingrid Ulrey began by acknowledging the 14<sup>th</sup> anniversary of signing of the Affordable Care Act (ACA), which led to Exchange’s establishment. Ingrid highlighted the three decisions made during the ACA’s implementation in Washington State: Medicaid expansion, the establishment of a state-based exchange, and the integration of eligibility and enrollment systems. Ingrid noted that these decisions significantly reduced the uninsured rate and laid the groundwork for the Exchange’s success. Looking ahead, Ingrid emphasized the need to adapt to changing policies while staying grounded in our origins, especially with new members joining the Exchange board.

Ingrid provided an overview of her strategic focus during her first year as CEO while emphasizing the importance of organizational strength, core mission, and contributing to broader system reform. Ingrid provided updates on organizational strength, including the completion of the executive leadership team and addition of Manny Santiago as Chief of Equity and Community Partnerships. Manny briefly introduced himself and expressed enthusiasm for his new role. Ingrid discussed the core mission initiatives including updated on legislatives outcomes efforts towards healthcare cost containment and integrated eligibility and enrollment.

### **Policy Committee Report-Out – Hiroshi Nakano, Committee Chair**

Hiroshi Nakano provided a report out of the March 19<sup>th</sup> Policy Committee meeting. Hiroshi provided an overview of the carrier assessment process. Hiroshi also covered the state subsidies, estimated to assist around 94,000 enrollees, ensuring full utilization of the allotted \$55 million. Additionally, Hiroshi reported that the committee addressed the 2025 guidance participation, focusing on strengthening the certification process for timeliness and enhancements to data collection for race and ethnicity. Hiroshi summarized the discussion, emphasizing the importance of reviewing the board’s criteria for the certification process.

### **Public Comment**

Dr. McLemore called for public comment. No public comment was provided.

### **Legislative Session Recap - Joan Altman, Director of Government Affairs & Strategic Partnerships**

Joan Altman provided a review of the recent legislative session. Joan provided a high level review of some of the Exchange’s activities during session and provided the highlights including the inclusion of all Exchange budget requests, additional funding for Cascade Care Savings and a new proviso providing funding for a study on auto enrollment.

Joan noted that this year there was lots of activity around funding Washington Apple Health (WAH) expansion and the Exchange was able to provide data to help support the Health Care Authority (HCA) receiving additional funding. Board Member and Director of the HCA, Sue Birch, added that the HCA is making progress with allotments and there will be an announcement next week on how many individuals will be able to be added due to the additional legislative funding.

Joan provided an overview of the Exchange's Policy Bill on Standard plans and its path through the legislature and some of the challenges it faced. Joan added the Exchange is having

discussions with the Association of Washington Health Plans and Association of Washington Business, and others, to better understand their concerns and address them.

Joan noted that Senator Kaiser's bill on outreach and enrollment assistance to striking workers did pass. The Exchange will use the outreach and enrollment assistance model used with business conducting layoffs and apply it to striking workers.

Joan reviewed some of the policy bills that were and were not passed highlighted the Exchange strategies to continue to address affordability challenges. Joan wrapped up by noting some upcoming interim activities such as advocacy in preparation for the end of ARPA subsidies, IHC stabilization and AHE crossover and the upcoming auto-enrollment study.

Spring Tudich shared several stories of actual Exchange customers and their experience signing up for health care on *Washington Healthplanfinder*. The stories highlighted the Exchange's extended customer support center hours, chat help options that helped a customer select their plan, and the positive impact of the expansion of qualified health plans (QHP) to customers without immigration status on families.

#### **Audit & Compliance Committee Report-Out – Don Conant, Committee Chair**

Don Conant reported that the Audit & Compliance Committee met on February 1<sup>st</sup> to hear staff reports on security, privacy, and compliance. Don reported that Chief Security Information Officer, Ruchi Shewaramani provided the security update where she reported on the key activity for upcoming CMS “Authority to Connect” review and the IRS audit. Don noted the IRS reviews Exchange compliance with federal law and regulations regarding receipt, use and storage of federal tax information.

Don provided an overview of Privacy Manager, Cliff Magness' privacy update on privacy. Don highlighted the areas of focus for the 2024 which include: data mapping, privacy impact assessments, data minimization, and privacy risk assessments.

Don walked through Compliance Officer, Joanna Donbeck compliance update. Don talked about the areas of focus for 2024 which included: updating the Exchange's executive risk and compliance charter and implementing a new federal oversight provision on improper payments.

#### **Finance Report and State Budget Outcomes - Jim Crawford, Chief Finance Officer**

Jim provided the March Financial Report to the Board, noting the month ended about 12.8% over budget due to elevated volumes at the customer contact center, as well as timing of the *Healthplanfinder* enhancement deliverables.

Jim reported that the budget team is working with departments on implementing the legislative budget. Jim noted that the current reports do not reflect supplemental budget as it has not yet been signed, but these funds would be added in future months.

Jim reviewed the year-to-date expenditures and projected expenditures by fund source, object and by department.

**Carrier Assessment - Jim Crawford, Chief Financial Officer**

Jim Crawford began his presentation on the staff recommendation on the carrier assessment for plan year 2025 by reviewing what the assessment was and how it came to be. Jim stated the Exchange’s carrier assessment is a per member per month user fee assess to carriers as authorized by the state legislature and which is set annually by the Exchange Board in the amount sufficient to fund the Exchange at a level set by the legislature, plus three months of operating costs. Jim walked through the assumptions that went into the recommendation including assuming the state legislative budget was passed by the legislature, and the state revenue forecast - which includes a Medicaid forecast and qualified health plan (QHP) enrollment and premiums to project tax revenues. Jim noted that ARPA tax credit expiration or continuation will have a major impact on enrollment and led to the uncertainty

Jim reviewed the carrier assessment history by plan year and noted the Exchange’s assessment has been flat for the last six years. Jim walked through the calculations that go into setting the QHP assessment rate. Jim noted the Exchange is looking at increasing the assessment by \$2.11 for a total assessment of \$5.11. Jim provided a look at the Exchange's fund balance with both the current assessment rate and the proposed rate and noted that the recommended assessment will bring the Exchange’s revenue in line with its expenditures. Jim added that the assessment for plan year 2025 does not factor in potential budget growth in the next biennium due to uncertainty, especially around the impact of the possible expiration of the ARPA tax credits and that state subsidy levels would be determined in the next session.

Jim walked through the calculation of the proposed qualified health plan (QHP) assessment rate and then presented the final assessment recommendations to the Exchange Board. Board members had questions and discussed the necessity of raising the assessment with staff noting the assessment was a reflection of the increased costs in operations that is being felt more broadly, and to continue with current activities.

Dr. Monica McLemore requested and Len Sorrin motioned to approve the 2024 carrier assessment of qualified health plans at \$5.11 per member per month. The motion was seconded by Hiroshi Nakano. Leah Hole-Marshall conducted a roll call vote of Board Members.

<u>Yea</u>	<u>Abstain</u>	<u>Nay</u>	<u>Absent</u>
Dr. Mabel Bodell			
Don Conant			
David Frockt			
Dr, Janice Greene			
			April E. Lynne
Hiroshi Nakano			
John Schapman			
Len Sorrin			

The motion was approved unanimously.

Dr. Monica McLemore requested, and Hiroshi Nakano motioned to approve the 2024 carrier assessment of qualified dental plans at \$0.94 per member per month. The motion was seconded by John Schapman. Leah Hole-Marshall conducted a roll call vote of Board Members.

<u>Yea</u>	<u>Abstain</u>	<u>Nay</u>	<u>Absent</u>
Dr. Mabel Bodell Don Conant David Frockt Dr, Janice Greene			April E. Lynne
Hiroshi Nakano John Schapman Len Sorrin			

The motion was approved unanimously.

Dr. Monica McLemore requested, and David Frockt motioned to approve the 2024 carrier assessment of qualified pediatric dental plans at \$0.67 per member per month. The motion was seconded by Dr. Janice Green. Leah Hole-Marshall conducted a roll call vote of Board Members.

<u>Yea</u>	<u>Abstain</u>	<u>Nay</u>	<u>Absent</u>
Dr. Mabel Bodell Don Conant David Frockt Dr, Janice Greene			April E. Lynne
Hiroshi Nakano John Schapman Len Sorrin			

The motion was approved unanimously.

**Customer Journey - Missy Deinlein, Eligibility Manager; Erin Fluegal, Enrollment Manager**

Associate Director of Operations, Christy Bezanson, began by noting the presentation was a continuation of highlighting the customer’s journey throughout the year at the Exchange. Enrollment Manager, Missy Deinlein, presented on the work of the Eligibility and Enrollment teams after open enrollment was concluded, and noted these teams work with customers year round. Missy introduced the work of the Eligibility Team noting they helped customers understand and verify their eligibility, handle disputes regarding eligibility, reviews documentation, and facilitates and ensures a timely and fair process of employer appeals. Missy walked through four examples of customers who were assisted by the Eligibility team. Ingrid added that the Eligibility team is on the front end of when a customer is denied enrollment due to

not meeting eligibility requirements and noted that can often be a difficult job for staff – who work to uphold the laws, requirements, and policies that all effect eligibility determinations.

Enrollment Manager, Erin Fluegal began by noting that 2023 was a year of change for the Enrollment team as that is when they began resuming conditionally eligible verifications due to the unwind of the Public Health Emergency (PHE) put in place during the COVID pandemic. Erin noted reviewed the regular work of the Enrollment team including assisting customers understand complex enrollment nuances, navigate enrollment adjustments, and assisting customers obtain special enrollment periods for exceptional circumstances. Erin walked through four examples of customers who were assisted by the Enrollment Team.

## **Public Comment**

### **Executive Session – 3:24PM-4:12PM**

An Executive Session was convened to review the performance of a public employee pursuant to RCW 42.30.110.

### **Executive Session Report Out – Hiroshi Nakano, CEO Oversight Committee Co-Chair; Don Conant, CEO Oversight Committee Co-Chair**

Hiroshi Nakano reported that he, along with CEO Oversight Committee Co-Chair Don Conant, led a discussion on CEO, Ingrid Ulrey, in Executive Session. Hiroshi stated that he and Don provided a summary of information gathered with the assistance of a consultant, from Board members and staff on the performance of the CEO. Per the charter of the CEO Oversight Committee, they provided was to provide recommendation on the CEO’s performance rating and that any salary adjustment would follow Exchange’s policies based on the performance rating.

Don Conant and Hiroshi Nakano each expressed their appreciation of Ingrid’s performance during a year of much change for the Exchange. Both Hiroshi and Don recommended the Board approve the performance rating of the CEO’s as extraordinary circumstances.

Dr. Monica McLemore reviewed the different performance ratings and asked if Board members had any questions. Dr. McLemore requested and Len Sorrin motioned to approve, CEO Ingrid Ulrey’s performance rating of extraordinary circumstances. The motion was seconded by Dr. Mabel Bodell. Dr. Janice Greene abstained from voting. The motion was approved unanimously.

### **Adjournment – Dr. Monica McLemore**

The Chair adjourned the meeting at 4:25PM.