

**Washington Health Benefit Exchange Board
Meeting Minutes
Thursday, May 23, 2024
9:00 a.m. – 12:00 p.m.
Mirabeau Park Hotel & Convention Center
1100 N. Sullivan Rd. Spokane Valley, WA 99037 Diamond Spirit Conference
and by Teleconference and Webinar**

Board Members Present:

Monica McLemore, Chair
Mabel Bodell, MD
Don Conant
David Frockt
Janice Greene
April E. Lynne
Hiroshi Nakano

John Schapman
Leonard Sorrin
Mich'l Needham on behalf of Sue Birch, Ex-Officio
Todd Dixon on behalf of Commissioner Mike Kreidler,
Ex-Officio

Washington Health Benefit Exchange (WAHBE) Staff Present:

Ingrid Ulrey, Chief Executive Officer
Jim Crawford, Chief Financial Officer
Leah Hole-Marshall, General Counsel &
Chief Strategist
Manny Santiago, Chief of Equity and
Community Partnerships
Carla Reyes, Chief Operating Officer
Tara Lee, Chief Communications Officer
David Sorrell, Chief Information Officer
Wynne McHale, Chief of Staff
Christine Gibert, Policy Director

Laura Kate Zaichkin, Senior Policy Advisor
Genevieve Arredondo, Associate Director of Outreach
Equity and Community Partnerships
Meagan Beckmeyer, Senior UX Researcher
Chantelle Butler, UX Manager
Angelica Santos, Lead Product Owner
Albert Lee, Associate Director of Enterprise Project
Management
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 9:00 a.m. and requested Leah Hole-Marshall to conduct roll call. A quorum of the Board was present.

Meeting Minutes – March 28, 2024

Dr. McLemore requested and Len Sorrin motioned to approve the minutes from the March 28, 2024 Board meeting. Hiroshi Nakano seconded the motion. Meeting minutes were approved as presented.

CEO Report – Ingrid Ulrey, Chief Executive Officer, Carla Reyes, Chief Operating Officer, Leah Hole-Marshall, General Counsel & Chief Strategist

Ingrid Ulrey welcomed board members to the meeting, and to Spokane, and framed the focus of the day's meeting on the Exchange Customer. Ingrid invited board members to visit the Customer Service Center after the meeting to listen in on customer calls first hand. Ingrid reminded board members that the Exchange serves about one in three Washingtonians access the health coverage they need.

Ingrid provided an update on recent work focusing on the strategic priority areas and spoke to the recent launch of the Exchange's biennial plan, and the initiation of an Artificial Intelligence (AI) exploration workgroup.

Carla Reyes gave a brief update on the implementation of the expansion of Washington Apple Health (WAH) to undocumented Washington residents and walked through the implementation timeline and how customers would be able to transition from QHP to WAH, if eligible. Carla also noted some of the extra efforts being taken to ensure customers are served including extended hours of the Customer Service Center.

Ingrid touched on the strategic priority of improving customer service and highlighted that Exchange customers are cost sensitive. Ingrid noted that there has been a 150% increase in customers choosing public option plans as a result of that sensitivity. Ingrid provided a peak at what the Exchange was focusing on to position for the future and noted that these would be part of the upcoming board retreat in July.

Leah Hole-Marshall previewed new reports on hospital price transparency. Leah noted that the Exchange was the first exchange in the nation to participate in the RAND study (our second round, their 5th) on hospital pricing. Leah noted this was important as each has a different view on hospital pricing. Leah walked through how the different studies compared year over year. Leah noted the Washington (WA) Exchange specific report will come out in next few weeks and will allow the Exchange to be able to compare the reports to what purchasers are experiencing. Leah added that the RAND report is final and is reported nationally and that Washington state is just below national average. To answer board member questions, Leah noted that Medicare data was included so while data showed a low staff know it was higher than that; and that the commercial break even rate for WA is 153% as compared to the national rate of 122%.

Ingrid quickly noted the upcoming board retreat and noted they Exchange had contracted with Clarity Consulting to engage with the board on board development.

Policy Committee Report-Out – Hiroshi Nakano, Committee Chair

Hiroshi Nakano provided a report out of the March 19th 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. Hiroshi invited Leah Hole-Marshall to speak on the impact of the expiration of the ARPA enhanced subsidies. Leah reviewed the changes noting that those under 400% of the federal poverty level (FPL) would be the most impacted as those with the lowest income receive the highest subsidy. Leah presented WA would see a loss of about \$250 million in annual federal funding and the Exchange was projecting this would result in a drop of enrollment of about 55,000. Leah walked through examples of how the impact of the loss of subsidies would vary by income level, age, location and race and ethnicity.

Operations Committee Report-Out – April E. Lynne, Committee Chair

April E. Lynne provided a report out of the March 19th Operations Committee meeting. April reported that Hy Quach, Associate Director of IT, had provided a briefing on the progress of the IT Modernization project, which was recently 'paused' to evaluate and adjust their approach. April noted that the modernization project goals remained the same and that Hy had walked through a project plan that maps out modernization activities through 2027.

April reported that Becky Carrell, Deputy Director for Medicaid Programs Division with the Health Care Authority joined Carla Reyes, WAHBE's Chief Operating Officer to provide an update on the upcoming Washington Apple Health Expansion Implementation. April shared some of the eligibility requirements and that those who purchase a qualified health plan (QHP) may receive Cascade Care Savings if they enroll in a Cascade Care plan. April added that the program has limited funding and is anticipated to be able to provide coverage for up to 13,000 individuals.

April reported that Christy Bezanson, Associate Director of Operations and Spencer Budd, Senior Policy Analyst provided a summary of the year of Medicaid Redetermination transitions that began in May of 2023. April noted that over two million Apple Health customers had their eligibility redetermined and of those about 39% had Apple Health coverage. Of that 39%, about 238,000 returned to Apple Health and 64,000 selected a QHP. April added that the end of this year of redeterminations marks the return to an ongoing cycle of processing Apple Health eligibility renewals.

Finally, April added that Chief Financial Officer, Jim Crawford, has shared a finance report, which would be covered later in today's meeting.

Board members expressed concerned regarding recent Acension cyber-attacks and asked that the Exchange show how they are prepared to address such a possibility, especially as the Exchange moves to the Cloud.

Audit & Compliance Committee Report-Out – Hiroshi Nakano, Committee Chair

Hiroshi Nakano provided a report out on the May 2nd Audit & Compliance Committee meeting. Hiroshi shared that the Exchange's external auditor, BerryDunn had conducted their annual Programmatic Audit and the Exchange had received a clean report with no findings. Hiroshi reported that BerryDunn had also conducted an audit on the administration of Cascade Care Savings funding and that this was the first year of their auditing this program. BerryDunn shared

their process and noted there was one finding, which was already known to the Exchange, and had been remediated.

Hiroshi reported the Exchange had also taken part in an IRS audit, which occurs every three years and audits the Exchange's management of federal tax data. Hiroshi noted that the process of the audit was reviewed and that there were some preliminary findings, although none were critical. Hiroshi noted the final presentation was the General Counsel report on an issue discovered related to federal tax information (FTI), which had been reported appropriately and remediated.

Finance Report - Jim Crawford, Chief Financial Officer

Jim provided the April Financial Report to the Board, noting the month ended about 4.7% over budget due to the timing of *Healthplanfinder* modernization deliverables. Jim noted the May budget reflects the 2024 Supplemental state budget and updated internal budget allocations across departments.

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

Nominating Committee – Senator David Frockt, Committee Chair

Senator David Frockt, Committee Chair of the Exchange Nominating Committee, provided a report out on the recent May 21st meeting. David reported the committee met to review the slate of submittals for membership to the Exchange's Advisory and Technical Advisory Committees.

David reported that committee members heard from each of the committee staff facilitators, who also assisted in the recruitment efforts for their committees. Staff spoke to the contributions of the current committee and expressed their enthusiasm for the proposed membership.

David shared that committee members expressed a desire to be more engaged with the different committees and suggested that minutes or meeting summaries circulated with meeting materials, and that the board be notified of Advisory Committee meetings, as ways to create a stronger feedback loop with the Exchange Board.

David shared the proposed nominees for each committee and noted the Nominating Committee recommends the Board take action to appoint the full slate of nominees, as presented.

Chair McLemore requested and Senator David Frockt motioned to accept and approve the Nominating Committee's recommendations on the membership of the Advisory Committee, Agents & Brokers Technical Advisory Committee, Dental Plan Technical Advisory Committee, Health Equity Technical Advisory Committee, and Navigator & Certified Application Counselors Technical Advisory Committee. Len Sorrin seconded the motion and asked Leah Hole-Marshall to conduct a roll call vote.

Yea

Abstain

Nay

Absent

Dr. Mabel Bodell
Don Conant
David Frockt
Dr, Janice Greene
April E. Lynne
Hiroshi Nakano
John Schapman
Len Sorrin

The motion was approved unanimously.

Biennial Plan & Enterprise Product Roadmap - Wynne McHale, Chief of Staff, Angelica Santos, Lead Product Owner, Albert Lee, Associate Director of Enterprise Project Management, Angelica Santos, Lead Product Owner

Wynne McHale began by noting over the last year the Exchange has been deeply engaged in maturing the approach in how work is planned and implemented. Wynne recognized that this planning work was complicated and important. Albert Lee began by sharing the initial purpose of the work behind the biennial plan was to improve cross functional alignment and how best to work together as a single team. Albert added that by adopting scaling strategies the Exchange would move to being proactive vs reactive in approaching work and that roles and patterns for routine work could be optimized. Albert walked through the different levels of the strategic plan and how work moved through the different levels from discovery, to planning and to outcomes. Albert highlighted that the biennial plan was a living document that would continue to change as new work came in and was prioritized.

Angelica Santos provided a view of the *Healthplanfinder* (HPF) ecosystem and the product roadmap that was used to track the work across different teams. Angelica noted that departments and cross functional teams work together to determine timing and scope of work across the organization. Angelica highlighted that the biennial plan allows staff to collectively organize using the same standard, framework and language which reduced administrative burden and the potential for miscommunication. Angelica added that the biennial plan provides a common framework for staff to best coordinate efforts and prioritize new work. Angelica walked through an example of how the biennial plan works to prioritize new work.

Chair McLemore transferred her duties as Chair to Hiroshi Nakano for the remainder of the meeting.

Customer Trends & Market Impact - Laura Kate Zaichkin, Senior Policy Advisor, Kristin Villas, Senior Policy Analyst, Chantelle Butler, UX Manager, Meagan Beckmeyer, Senior UX Researcher

Chantelle Butler began by introducing the other presenters and shared this year was the first year of integrating data from multiple different sources to bring qualitative and quantitative analysis. Chantelle noted that the data shared today was from many of these new sources including customer interview and surveys, and that staff were continuing to look at ways to expand the

reach of these sources. Chantelle framed the presentation by noting affordability is a key aspect of the customer experience and it is also complex decision.

Kristin Villas provided background on who Exchange customers are and what brings them to the Exchange. Kristin noted that the Exchange has seen a 32% increase in enrollment since the federal enhances subsidies were provided during the public health emergency. Kristin added that with the addition of Cascade Care Savings subsidies in 2023, customer were able to access additional premium assistance. Meagan Beckmeyer shared that through one-on-one interviews with customers, staff learned some of the different life events that lead customers to look for insurance including immigration, being laid off, divorce or being self employed. Meagan highlighted the different sources customers turned to for support and advice noting social media plays a role, as does broker and navigator assistance.

Kristin Villas provided a look at some of the recent market changes attributed to new enrollees. She noted that plan switching is not as prevalent as compared to the previous year with 80% of returning customers remaining in the same plan, and that while customers may signal interest in shopping, more support is needed. Kristin reported that over the last year the Exchange has seen significant growth in enrollment in Cascade Care plans, with nearly three quarters of customers in a Cascade Care Plan and a quarter enrolled in a public option plan. Kristin attributed the growth in these plans to new customers choosing lower premium plans. Kristin shared a few key findings on those customers who chose public option plans including: about 40% came to the Exchange after they were redetermined to be no longer eligible for Apple Health, and these new customers are lower income and more likely to live in where social health barriers are prevalent. Board members discussed with staff the impact of narrow networks on access and utilization.

Kristin spoke to another market shift seen over the last year, which was that those carriers with the lowest premiums saw gains in market share, again attributed to new customers seeing affordable plans. Meagan shared some of the customers priorities when evaluating plans including cost noting customers in urban settings tended to focus on out of pocket costs, while those in rural settings focused on monthly premiums.

Kristin reported that customers were still leaving state subsidy on the table and choosing non-standard Silver and Bronze plans. Meagan shared that customers are weighing multiple factors when choosing a plan and may, in some cases, choose to pay a bit more for a plan that better suites their needs.

Immigrant Health Coverage - Community Engagement - Genevieve Arredondo, Associate Director of Outreach Equity and Community Partnerships, Manny Santiago, Chief of Equity and Community Partnerships

Manny Santiago began by sharing some of the initial steps taken since July 2022 to conduct outreach in advance of the expansion of Apple Health to immigrant populations within Washington. Manny noted early learnings would be used in creating a health education and outreach campaign aimed an ensuring our new customers are knowledgeable about their health insurance options, know where to access coverage, and where to find enrollment assistance in

their own language. Manny reported the Exchange had contracted with the Vida Agency to help with outreach materials and messaging that is tailored for diverse populations.

Genevieve (Genny) Arredondo provided a look at some of the Community Based Organization (CBO) outreach that was conducted and included listening sessions. Genny noted that mistrust of government, health literacy and language access, and affordability were key learnings of these listening sessions. Genny reported that the Exchange worked with CBOs as trusted messengers to serve as the link between the Exchange and immigrant populations, to deliver culturally appropriate messaging that resonate with the communities they serve. Genny highlighted that the Exchange provided the opportunity to CBOs to apply for outreach funds and shared some of the background of the nine CBOs that were chosen and looked at some of the outreach they conducted. Genny was excited to share the two murals the Exchange sponsored to help spread the word of the new expansion project. Manny attended one of the mural installations and shared several of the photos from installation event.

Manny highlighted that approximately 2,200 undocumented individuals are currently enrolled in a QHP on the Exchange, and the estimated amount to be served in the Apple Health expansion was 13,000. Manny noted the biggest barrier to customers seeking QHPs was affordability, with nearly 95% of applicants under 250% FPL.

Public Comment

Hiroshi Nakano called for public comment. No public comment was provided.

Closing Remarks - Ingrid Ulrey, Chief Executive Officer

Ingrid Ulrey closed the meeting by reminding board members of the work the Exchange is engaged to mature processes and the continued challenges customers face in accessing care. Ingrid summarized some key takeaways for staff and thanked board members for their time and attention.

Adjournment – Hiroshi Nakano, Acting Chair

Acting Chair, Hiroshi Nakano, adjourned the meeting at 12:10 p.m.