



**Washington Health Benefit Exchange Board
Annual Retreat – Day 2
Meeting Minutes
Thursday, July 25, 2024
8:00 a.m. – 12:30 p.m.
Cedarbrook Lodge, Cedars III Conference Room
18525 36th Ave South, Seattle, WA 98188
and by Teleconference and Webinar**

Board Members Present:

Monica McLemore, Chair
Mabel Bodell
Don Conant
David Frockt
April E. Lynne

John Schapman
Leonard Sorrin
Director Sue Birch
Jane Beyer on behalf of Commissioner Mike Kreidler

Board Members Absent:

Hiroshi Nakano

Washington Health Benefit Exchange Staff Present:

Ingrid Ulrey, Chief Executive Officer
Jim Crawford, Chief Financial Officer
Leah Hole-Marshall, General Counsel &
Chief Strategist
Carla Reyes, Chief Operating Officer
David Sorrell, Chief Information Officer

Tara Lee, Chief Communications Officer
Manny Santiago, Chief of Equity and Community
Partnerships
Wynne McHale, Chief of Staff
Christine Gibert, Policy Director
Carly Christiansen, Executive Assistant

Exchange Guest Present:

Kelly Johnston, Facilitator, Clarity
Consulting
Tom Moore, Facilitator, Clarity Consulting
Jessica Altman, Executive Director,
Covered California
Danielle Holahan, Executive Director, New
York State of Health

Pat Kelly, Executive Director, Your Health
Idaho
Bill Kehoe, WA State Chief Information
Officer and Director, WaTech
Taylor Linke, Director, IT Innovation &
Customer Experience, Health Care
Authority

Welcome and Roll Call – Monica McLemore, Chair

Dr. Monica McLemore called the meeting to order at 8:00a.m. and requested Christine Gibert to conduct roll call. A quorum of the Board was present.

State Based Exchange Directors on Positioning for the Future – Wynne McHale, Chief of Staff;

Panelists: Jessica Altman, Executive Director, Covered California; Danielle Holahan, Executive Director, New York State of Health; Pat Kelly, Executive Director, Your Health Idaho

Ingrid Ulrey stated that the Exchange was part of a group of state-based marketplaces (SBMs) that meet regularly through the National Institute of State Health Policy (NASHP) so that states could compare notes and share their different approaches. Leah added that in recent meetings with SBMs she noticed that many of those that had were established exchanges were similar to the Washington Exchange in working to mature processes that were created in the hectic start up days.

Ingrid introduced the panelists: Jessica Altman, Executive Director, Covered California (CA); Danielle Holahan, Executive Director, New York (NY) State of Health; Pat Kelly, Executive Director, Your Health Idaho (ID). Wynne McHale thanked panelists for their participation and asked them to share how long they had been leading their exchange, what lens did they bring to their work, what they loved about the work and what kept them up at night.

- Danielle Holahan started in 2011 during the planning phase and has remained in the role ever since. Danielle noted that she brings her background in health policy in her work to her role. Danielle added that what keeps her up at night was security.
- Pat Kelly stated that he had been with the Idaho exchange since the beginning and brings his experience as CEO for private organizations to his role and which he attributed to having the lowest operating costs for an exchange in the country. Pat noted that they had recently re-set their strategic priorities and were now working towards completing those goals by 2030.
- Jessica Altman noted she had been with the California exchange for two and a half years but noted she had previously been working with the federal government in the Center for Consumer Information and Insurance Oversight which oversees private health insurance market reform initially after the passage of the Affordable Care Act (ACA) and spent time working with healthcare.gov, the federal health insurance exchange platform. Jessica also noted her services as the Insurance Commissioner of Pennsylvania (PA) and helped lead the effort to transition PA to its own marketplace which launched in 2019. Jessica noted her love of being able to move quickly and be innovative in her marketplace. She noted that the expiration of the ARPA subsidies was what currently kept her up at night.

Wynne asked panelists to share their worries about the expiration of the ARPA subsidies.

- Danielle noted the meaningfulness of the subsidies in NY and how it helped their exchange reach record enrollment levels and smoothed the transition out of the public health emergency. Danielle noted the critical role the subsidies played in helping those who could not otherwise afford health insurance.
- Pat shared that he was hopeful that the subsidies would be addressed at the federal level and that his exchange would focus on educating customers, as well as the navigators and brokers who assist them, to help customers make informed decisions and potentially mitigate unenrollment should the subsidies be allowed to expire.

- Jessica highlighted that the CA exchange estimated that over 150,000 customer would not be able to afford health coverage should the subsidies not be extended. She noted that the subsidies had also helped the state achieve record levels of enrollment, similar to NY and WA, and that customers could be facing premiums as large as 20%-30% of their household income.

Wynne asked panelists how they would describe plan choice in their state.

- Pat noted that the ID exchange has eight issuers and four dental and noted he attributed record high enrollment to plan choice. Pat added that the number of plans offered on the exchange had also remained relatively stable over the years. Pat added that broker and navigator support and robust customer decision tools also played important parts in customers ability to make informed choices.
- Danielle noted that the NY exchange had twelve issuers with offering across the state, including both standard plans and nonstandard qualified health plans (QHPs). Danielle noted in the standard plan market plans are able to be compared across carriers and that in the QHP market plan choice remains more crowded as issuers prefer to innovate through multiple versions of plans. Danielle noted that the exchange does provide customer tools to help customers look up providers and sort plans and can also seek in person help through brokers and navigators.
- Jessica noted that CA is unique in that they are an active purchaser and have the authority to set the criteria and decide on which issuers are allowed to be in the marketplace. Danielle noted there are currently 12 issuers in the market serving a diverse range of regions and needs. Jessica noted that while there are no standard plans on the CA marketplace, there is a broad range of plans offering both narrow and broad networks which results in a broader range of choices. Jessica highlighted that being an active purchaser allows CA to set policy and has the authority to not allow those issuers who are unable to meet those requirements.

Wynne asked panelists what stands out as the most meaningful policy or strategy that their state had implemented to drive equity.

- Danille highlighted NY's Essential Plan which started as NY's basic health program, and allows those under 250% of the federal poverty level (FPL) to access plans with \$0 premiums, no deductible and low cost sharing. NY also were able to acquire a waiver to allow DACA individuals the ability to purchase insurance on the NY exchange. Danielle noted they are currently requesting an amendment to the waiver to allow subsidies to extend to the qualified health care market. Danielle also highlighted they were working to end cost sharing for those consumers with diabetes and for maternal and post-partum care.
- Pat noted that the ID exchange was not a state agency but an independent agency and is focused on sustainability and the cost to acquire customers. Pat added that in 2021 they began to advertise year round, which has helped with brand recall and encourages customers to come in for special enrollment periods and an increase in enrollment throughout the year. Pat highlighted the ID exchange's focus on the Hispanic community and an ease-of-use philosophy that focused on helping customers apply for tax credits.

- Jessica spoke to the CA exchange’s new quality and equity initiative that tied into their contracting and purchasing authority and set quality and equity metrics for issuers with financial incentives to meet them. Monies resulting from this initiative would be invested in direct population health including food, child vaccinations and primary care practices.

Wynne asked panelists how panelists supported customers across marketplace and Medicaid and or connect them to other social and health related needs.

- Jessican noted that the CA platform is an integrated platform, similar to the Washington Exchange, sharing the same ‘front door’ with Medicaid and QHP customers. Jessica highlighted an auto enrollment program that was launched to assist customers transitioning off Medicaid due to the end of the public health emergency that provides a seamless experience for customers.
- Danielle stated the NY exchange was also an integrated platform across all health programs including MAGI Medicaid, and other programs including the Essential Health Plan, and qualified health plans. Danille noted real time eligibility occurs across multiple programs. Danielle added that not only in the website integrated, but all customer service, including enrollment specialists, navigation and brokers assist customers across all available programs. Danille added they are currently working to serve the entire Medicaid population and will then move to integrate social service programs.
- Pat highlighted the ID exchange’s journey towards becoming the single place for customers seeking qualified health and dental plans. Pat noted the ID exchange also worked closely to handoff Medicaid customers, for a no-wrong-door approach to serving customers. Pat added that customer education and stellar customer service are also essential.

Board members questions included addressing network adequacy issues, administering NY’s Essential Plan program and its impact on QHP premiums, and what policy levers are being utilized to try to address the total cost of care.

Ingrid highlighted the similarities between the Washington, New York, California and Idaho exchanges and thanked the panelists for their participation and insights.

Integrated Eligibility & Enrollment Developments - Carla Reyes, Chief Operating Officer; Bill Kehoe, WA State Chief Information Officer and Director, WaTech; Taylor Linke, Director, IT Innovation & Customer Experience, Health Care Authority

Carla Reyes began by noting that the Exchange works with other agencies to serve all Washingtonians and that requires collaboration and working together, which is what the Health and Human Services (HHS) Coalition has been convened to coordinate. Carla noted today would focus on the Coalitions efforts on the Integrated Eligibility and Enrollment (IE&E) Program. Carla showed a brief video that provided an overview of HHS Coalition and its goals.

Ingrid Ulrey noted that the Exchange has been a part of the Coalition since 2017 and provided a brief overview of who was involved in the different levels of participation within the Coalition. Ingrid highlighted that the Coalition was focused on stabilizing, modernizing and integrating the

states health and human services technology ecosystem, with the key area of stabilizing the Automated Client Eligibility (ACES) System within the Department of Social and Health Services (DSHS). David highlighted recent upgrades and updates to the ACES system which have contributed to its improved state and increased Exchange confidence that it would continue to meet current needs. Ingrid added that in addition to stabilizing the ACES platform there is a need to modernize it – as well as the social service door to make it more akin to the Exchange’s system as a ‘front door’ to services.

Ingrid stated the Exchange supports the overall mission of the HHS Coalition and is pleased to be working with the various state agencies. Ingrid highlighted the complicated nature of the work, especially around the governance structure and added the Exchange’s commitment to a no-wrong-door approach, vs a single portal for all. Ingrid showed a brief video focusing on the IE&E Program.

Carla Reyes introduced Bill Kehoe WA State Chief Information Officer and Director of WaTech, and the IE&E Program Sponsor within the HHS Coalition. Bill Kehoe expressed his appreciation for being able to participate and introduced Amy Pearson, Chief of Staff and Deputy Program Sponsor. Bill provided an overview of the different governing bodies of the Coalition and expressed his appreciation of the Exchange’s involvement and engagement. Bill noted that each of the Coalition pillars (Stabilize, Modernize, Integrate) represent different workstreams with different sponsors and subject matter experts across the different agencies. Bill provided an overview of the different workstreams and the various projects that were associated with each.

Carla Reyes introduced Taylor Linke, Director, IT Innovation & Customer Experience, Health Care Authority and asked her to provide an overview on some of the federal regulatory changes that would be impacting the Exchange and the Coalition overall. Taylor began by noting this spring the Center for Medicare and Medicaid Services (CMS) introduced a new access strategy with three distinct rule packages that span compliance and implementation timelines over the next several years. The rule packages focus on eligibility and enrollment, ensuring access to Medicaid services, and managed care and are meant to address the gaps in accessing these services. Taylor provided a high-level summary of the new eligibility rules noting there were significant changes to eligibility and enrollment policy and that the rules aim to remove barriers, reduce churn, streamline the application and enrollment processes, and align with MAGI and non-MAGI programs. Taylor walked through some of the planning and implementation efforts noting a cross-agency governance structure has been established and are looking to leverage existing strength.

Board members had questions around timelines for implementation. Bill noted that the IE&E Roadmap was being developed to help plan and guide implementation.

Exchange Engagement in the Integrated Eligibility & Enrollment Program (*small group breakouts*) – Ingrid Ulrey, Chief Executive Officer; David Sorrell, Chief Information Officer

Ingrid Ulrey, Carla Reyes and David Sorrell walked through an overview of Exchange values as staff continue to engage in the IE&E Program implementation efforts including to sustain *Washington Healthplanfinder* (HPF) as the front door to an integrated Medicaid-QHP platform; to support a new HHS portal using Human Centered Design and the leveraging of a Master Person Index (MPI) and unified status tracker; and to grow adaptive system changes, hand-offs to social services and eligibility notifications.

Ingrid provided explanation of the next section and asked board members to break into small groups to discuss the key risks and opportunities as it relates to Exchange engagement in the IE&E program.

Board Development – Exercise 3: Vision Setting for the Future – Kelly Johnston, Facilitator, Clarity Consulting; Tom Moore, Facilitator, Clarity Consulting

Tom Moore introduced the next board development exercise and let board members know this was their opportunity to reflect on the retreat as a whole and to revisit the major topics of the retreat and provide any additional directional guidance to staff on these areas – as well as on the board’s strategic plan. Tom walked to each of the papers on the wall that contained the retreat focus areas and read off the statements and observations provided under each. Board members provided additional context and discussed the different thoughts and opinions that were included in each area.

Leah Hole-Marshall asked board members to provide direction in how best to update their Strategic Plan to better reflect changing priorities. Leah noted that two board members had agreed to assist in updating the language and that an updated draft would be presented for board member input, and approval. Board members provided feedback on the different areas of the strategic plan.

Closing Remarks - Ingrid Ulrey, Chief Executive Officer

Dr. Monica McLemore thanked Tom Moore and Kelly Johnston with Clarity Consulting for their facilitation and thanked staff for their presentations and input and highlighted that cross state consultation is key to leveraging power.

Ingrid Ulrey thanked board members for their participation and highlighted the outcomes of the retreat including deeper board connection and cohesion, greater understanding of the risks and opportunities facing the Exchange, and providing staff with strategic policy and operational guidance.

Public Comment

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

Adjournment – Monica McLemore, Chair

The Chair adjourned the meeting at 12:20p.m.