Board Members Present:
Ron Sims, Chair
Don Conant
Melissa Cunningham
Ben Danielson
Phil Dyer
Bill Hinkle
Hiroshi Nakano
Mark Stensager
Diane Zhan
Dorothy Teeter, ex officio, Director of Washington State Health Care Authority (HCA)
Mike Kreidler, ex officio, Insurance Commissioner

Washington Health Benefit Exchange (WAHBE) Staff Present:
Pam MacEwan, CEO
Vincent Barrailler, CIO
Carole Holland, CFO
Michael Marchand, Communications and Outreach Director
Jenna Mannigan, Sr. Program Specialist
Brian Peyton, Legal Services Director
Molly Voris, Policy Director
Beth Walter, Operations Director

Meeting Facilitator:
Andrew Cline

Welcome and Introductions – Ron Sims Board Chair
Ron Sims called the meeting to order at 9:00 a.m. He welcomed everyone and previewed the agenda, highlighting time allotted to discuss the Board’s long term strategic ideas for the Exchange. Ron Sims welcomed and introduced the retreat facilitator Andrew Cline.

Progress Since the Last Retreat – Diane Zahn, Board Member and Hiroshi Nakano
Diane Zahn provided a recap of last year’s Board retreat. She shared the Board created a value proposition that articulates the evolution of the Exchange Strategic Plan and acts as a message point both internally and externally. Diane Zahn highlighted the progress to date the Exchange has made since the last Board retreat. She reported that the Exchange has seen increased
enrollment in all areas – subsidized and non-subsidized QHP enrollees and Medicaid enrollees; and increased transparency and stakeholder feedback loops.

Hiroshi Nakano asked that during today’s discussions, the Board look to the future, and ask how the Board play a leadership role in building on the successes of the Exchange, with a particular eye on potential federal action that could change the Exchange’s approach to business. He shared the importance of the Board working with partners and stakeholders to put the market on a more stable path.

**Individual Insurance Market Stability - Al Bingham, Senior Consulting Actuary, Wakely Consulting Group**

Ron Sims introduced guest speaker Al Bingham with Wakely Consulting who provided the Board with an overview of the current individual market trends across the country, as well as potential state-based solutions to market instability. Al Bingham’s presentation led to a robust dialogue among the Board on what to expect and potential options going forward.

**Individual Insurance Market Stability Discussion - Andrew Cline, Facilitator and Board**

Hiroshi Nakano presented market stability guiding principles with the Board. If these principles are agreed upon by the Board, they will be used as a basis for considering work around stabilizing the market. The Board engaged in a robust dialogue on what role the Exchange should take in stabilizing the individual market, and what areas the Exchange can advocate for.

Al Bingham shared the principles are in line with recommendations from the actuarial community.

The Board agreed on the following themes/principles:

- Keep and expand the role of the Exchange
- Adopt a risk stabilizing mechanism – reinsurance, 1332 waiver, etc. – to stabilize pricing
- Tie in and support work on Healthier WA for driving down cost of care and improving outcomes
- Explore other ideas for expanding coverage
- Coverage for people that emphasizes access, cost and quality
- Provide a single bi-partisan voice to influence state policymakers on health policy issues

**Next Generation of an Engaged Consumer - Anne Weiler, CEO and Co-Founder, Wellpepper**

Ron Sims introduced guest speaker Anne Weiler with Wellpepper who shared with the Board insight on how to become more consumer-centric. Anne Weiler presented on healthcare trends that are causing shifts to consumerism, which is shifting to real-time experiences that expands
Beyond the clinic. She previewed other marketplace trends that consumers are now expecting to experience across all their shopping experiences.

**Next Generation of an Engaged Consumer Discussion and Breakout Groups - Andrew Cline, Facilitator and Board**

Andrew Cline outlined a small group activity on the next generation of an engaged consumer for the Board to address the following areas:

1. How can we make the Healthplanfinder experience more consumer-centric?
2. How do we successfully attract all segments of the population?
3. How do we use engagement to establish a long-term relationship with our customers?

The following were the results of the small group activities.

1. How can we make the Healthplanfinder (HPF) experience more consumer-centric?
   - Research and watch how consumers use and interact with HPF
   - As policies and regulation happen, ensure changes are made in a timely manner to HPF
   - Research what we are being measured and compared against
   - Analyze data based on the following:
     - Survey consumers experience at the end of the application process
     - Survey consumers when they drop coverage

2. How do we successfully attract all segments of the population?
   - Look for ways to inject ourselves into that population (i.e. college fairs, local events etc.)
   - Allow enrollees to apply through a mobile app
   - Sell different coverage products on HPF (i.e. Medicare advantage, vision)

3. How do we use engagement to establish a long-term relationship with our customers?
   - Understand our consumer base
   - Personalize the experience
   - Link to other sites & services – balance intrusiveness with availability
   - Proactive communication, reminders and provide a sense of progress
   - Create a “chat help” function
   - Collaboration (i.e. referrals, contribute to knowledge base)
   - Healthy tips, competition, and fun facts.

**Strategic Plan - Andrew Cline, Facilitator; and Board**
Ben Danielson reviewed the updated 2017-18 strategic plan outline with the Board. He shared that the strategic plan outline is well aligned with previous Board discussions and input from stakeholders.

Diane Zahn made a motion to approve the updated version of the strategic plan outline that will be submitted to the Legislature in September. Bill Hinkle second the motion. The motion passed unanimously.

**Strategic Opportunities – Andrew Cline, Facilitator and Pam MacEwan, CEO**

Pam MacEwan reported on the 2018 and beyond priorities of the Exchange staff. She highlighted the Exchange will be collaborating with partners and stakeholders to address market instability. The current focus is to work with the OIC on reinsurance and HCA to address possible changes to Medicaid. Pam MacEwan shared the Exchange will continue to follow changes at the federal level and will remain nimble to quickly react and plan for potential changes.

Pam MacEwan shared the Exchange leadership has developed a set of strategic initiatives for board input. She reported the Leadership team (ELT) first used a variant of SWOT analysis to sharpen its shared understanding of the strategic choices facing the Exchange in an uncertain and changing external environment. ELT also considered how it might use new opportunities to overcome current weaknesses, and how to minimize weaknesses and avoid threats. The leadership team also used a “best judgement” process to rapidly sort the resulting ideas based on their possible return on investment, capital or human resource requirements, and feasibility.

Pam MacEwan discussed the next steps are to assure that the most viable potential initiatives are captured and to prioritize them and focus only on those that are both high value and achievable.

Andrew Cline outlined a small group activity on the strategic opportunities. The Exchange Board participated in a small group exercise where they were asked to prioritize the proposed strategic initiatives, and identify any additional initiatives they felt were missing.

Board members recommended that initiatives to stabilize the market should be the number one priorities. Board members commented on not prioritizing those initiatives where the Exchange did not own the process as they discussed Exchange resources should focus on Exchange initiatives.

**Strategic Initiatives**

- Continue to serve as the exclusive gateway to subsidized individual market should major changes to ACA pass
- Partner to shape market stabilization strategies, such as reinsurance and invisible high risk pool
- Partner to evaluate/pursue any waiver opportunities to maximize enrollment and affordability for varying demographics
- Partner to offer Health Savings Account (HSA)/Health Reimbursement Account (HRA) options for smaller businesses and individuals
- Serve as an eligibility/enrollment vendor for other coverage programs – (e.g., Medicare Advantage, Medicare Supplemental, Association Health Plans)
- Sell other products through Healthplanfinder, such as vision coverage

**Recap/Next Steps**

Andrew Cline engaged the Board to share their biggest takeaways from the day and asked about their preferred next steps. Common themes among Board members included confidence in the Exchange Leadership and the strategic initiatives and Board agreement on being a unified voice on addressing changes at the federal level.

**Adjourn – Ron Sims**

The interim Chair adjourned the meeting at 3:54pm.