



**Washington Health Benefit Exchange
Operations Committee Meeting Minutes
October 18, 2018 | 10:00 a.m. – 11:07 a.m.
Teleconference Only**

Operations Committee Members Present:

Hiroshi Nakano, Chair
April Betts Gibson, Committee Member
Melissa Cunningham, Committee Member
Mark Stensager, Committee Member
Diane Rosado, *ex-officio*, Medical Eligibility Determination Services (MEDS), Health Care Authority

Washington Health Benefit Exchange Staff Present:

Pam MacEwan, Chief Executive Officer	Michael Marchand, Chief Marketing Officer
Christine Gibert, Associate Policy Director	Beth Walter, Chief Operating Officer
Carole Holland, Chief Financial Officer	Molly Voris, Chief Policy Officer
Jenna Mannigan, Sr. Program Specialist	

Welcome and Introductions

Hiroshi Nakano called the meeting to order and conducted introductions.

Approval of Meeting Minutes

The Operations Committee approved the June 14, 2018 meeting minutes as presented.

Open Enrollment Readiness – Michael Marchand, Chief Marketing Officer; Beth Walter, Chief Operating Officer and Christine Gibert, Associate Policy Director

Michael Marchand, Beth Walter and Christine Gibert provided an [open enrollment readiness update](#). Michael Marchand provided an update on communication activities the Exchange is undertaking in preparation for OE. He shared the Exchange will focus communications on reinsuring consumers that *Washington Healthplanfinder* is a trusted source to find, enroll, shop and compare health insurance. Michael Marchand walked the committee through the various customer communication touch-points and paid media focus.

Beth Walter provided a call center OE readiness update. She reported the customer service representative trainings continue with a projected 400+ staff ready by November 1. Beth Walter discussed Faneuil upgrades to technology and facilities infrastructure including the data center and toll-free infrastructure to provide greater capacity and increase redundancy to improve system performance. She discussed the improvements to the IVR menu which include, added features for a courtesy call back option and customer satisfaction survey. She also discussed enhanced call routing with the IVR using the Customer Service Application. Beth Walter



reported all 2019 plans have been successfully loaded into *Washington Healthplanfinder* and the full run of auto-renewals will be completed the week of October 29th.

Christine Gibert reported on the 2019 Plan cross-mapping process. She shared this year the Exchange saw significantly fewer enrollees that needed to be mapped to a different carrier in 2019 compared to last year.

Financial Update – Carole Holland, CFO

Carole Holland provided a [financial report](#) update to the Committee. She reported CMS approved Washington’s IAPD and OAPD spending plans for FF19 QI providing Medicaid matching funds for numerous Exchange activities. Carole Holland walked through the September financial report and highlighted the Exchange’s contracts and FTE count. She shared HCA and HBE continue to partner to provide a cost-effective solution for the Pay 1 replacement, reusing the state and federal investment in the Healthplanfinder (HPF).

Market Stability and Affordability Discussion – Molly Voris, Chief Policy Officer and Christine Gibert, Associate Policy Director

Molly Voris shared the Exchange is bringing the topic to the committee because the Board asked for additional follow-up on this topic at the June retreat. She reported the Exchange has received feedback from consumers that they do not perceive insurance coverage as valuable or cannot afford current individual market health plans. As a result, the Exchange has been exploring ways to improve the [value and affordability](#) of qualified health plans in the Exchange. The Exchange contracted with Wakely Consulting to assess the feasibility of implementing more consumer-friendly standard plans in the Washington Exchange market.

Christine Gibert shared Wakely conducted an [actuarial analysis](#) based on 2018 Exchange plan offerings, including popularity of current plan designs at each metal level (bronze, silver, gold). She reported that Wakely then generated model standard patient-centered plans at each metal level that were used to compare to the 2018 plans to evaluate potential impacts on premiums. She discussed the analysis found that QHPs can be structured with lower deductibles and more services before the deductible without significantly increasing premiums. Christine Gibert reported on the lessons learned from other states and shared feedback received from carriers.

Molly Voris walked the committee through the next steps and the plan to share this information with interested stakeholders and legislators.

The Board inquired for additional details on how this would be implemented and for practical examples.

Public Comment

There were no public comments.

Next Meeting and Adjourn

Hiroshi Nakano adjourned the meeting at 11:07 a.m.