



*The Commonwealth of Massachusetts
Commonwealth Health Insurance Connector Authority
100 City Hall Plaza
Boston, MA 02108*

CHARLES BAKER
Governor

MARYLOU SUDDERS
Board Chair

KARYN POLITO
Lieutenant Governor

LOUIS GUTIERREZ
Executive Director

Board of the Commonwealth Health Insurance Connector Authority

Minutes

Thursday, October 8, 2015
9:00 AM to 11:00 AM

One Ashburton Place
Boston, MA 02108
21st Floor Conference Room

Attendees: Daniel Judson, Louis Gutierrez, Nancy Turnbull, Celia Wcislo, Dimitry Petion, Louis Malzone, Rina Vertes, Michael Chernew, Marylou Sudders, Dolores Mitchell, Kristen Lepore. Mark Gaunya was not present.

The meeting was called to order at 9:06 AM.

- I. Minutes:** The minutes of the September 10, 2015 meeting were unanimously approved.
- II. Executive Director's Report:** Mr. Gutierrez began the meeting by stating that this is the last meeting of the Board of Directors before the start of Open Enrollment, which begins November 1st. He stated that the Health Connector (CCA) continues to experience stable enrollment growth, with an increase of about 10,000 members from September 1st to October 1st. As of October 1st, he stated, CCA had a total of 178,879 members. He noted that 132,896 of these are ConnectorCare members and 46,574 are enrolled in unsubsidized or Advance Premium Tax Credit (APTC)-only coverage. He added that CCA has 5,562 members enrolled in small group coverage from 1,181 groups.

Next, Mr. Gutierrez stated that President Obama recently signed a bipartisan amendment to the Affordable Care Act (ACA) that makes the increase of the size of small groups to 100 an option for states, instead of a requirement. He commented that this is good for the Massachusetts market and is a welcome result. He then discussed recent CCA activities

in preparation for Open Enrollment, including extended call center hours, new walk-in centers, and the launch of an Ombudsman program. He noted that the Ombudsman program is a new outlet for support and does not replace the call center. He added that it gives individuals who experience delays through other channels a direct line to the CCA urgent services team. Mr. Gutierrez then described systems preparations for Open Enrollment. He stated that CCA is moving forward with processing final eligibility and renewal notice production and that these notices include members' 2016 subsidy amounts, APTC eligibility and proposed plan for 2016 coverage. He added that auto-renewal will occur at the end of November. He stated that there are still many activities to perform before achieving a sure and stable Open Enrollment and thanked CCA and vendor staff for participating in systems testing and execution. He then recognized a new senior member of CCA's staff, Patricia Ortiz, who recently joined CCA as director of carrier relations. He added that she recently worked in marketing and community relations at Tufts Network Health.

The PowerPoint presentation "Executive Director's Report: Customer Experience Update" was presented by Vicki Coates and Patricia Wada. Ms. Coates first reviewed recent call center performance, stating that the call center is receiving fewer calls than forecasted. She then discussed urgent services cases and noted that the Ombudsman program will be able to help individuals with issues that cannot be resolved by the call center. In response to a question from Ms. Wcislo, Ms. Coates stated that if Board members receive urgent cases from CCA members, they can direct them to Ms. Coates and she will send them on to the Ombudsman program. Ms. Coates then reviewed recent call center survey results and noted that performance continues to move in the right direction. Next, she discussed issues driving calls by month and noted that last year, application questions drove calls, but this year, calls are mostly related to billing and payment questions. She then discussed several graphics displaying repeat call analyses and stated that most people only have to call the call center once and that multiple calls are usually related to billing and payment. She reviewed call center satisfaction results and direct member feedback and stated that CCA will contact individuals directly if they are very dissatisfied. She then outlined continued operational improvements and stated that these include sending a clear letter explaining what individuals need to do to be reinstated and updates to the payment portal. In response to a question from Mr. Petion, Ms. Coates stated that CCA plans to add self-help tools to the payment portal in the future. She added that it is now easier to set up an Electronic Funds Transfer (EFT) because individuals no longer have to call the call center to set up an EFT. Ms. Turnbull asked if CCA will eventually have a secure message center that allows staff to e-mail back-and-forth with members. Ms. Coates replied that it is something CCA would like to have so that it can send less paper mail. In response to a question from Ms. Mitchell, Ms. Coates stated that members have to pay CCA their full premium amount so that it can be passed on to insurance carriers, but she noted that there is a hardship waiver available for individuals who can't afford their premium in a given month. Ashley Hague of CCA added that only individuals enrolled in ConnectorCare can receive the hardship waiver. Mr. Chernew commented that individuals may not be able to afford their premiums if they experience a change in subsidy level. Ms. Wcislo noted that her union represents 32,000 personal care attendants, which is a workforce that can have varying hours each

week, resulting in varying income each month. Mr. Chernew added that this is common across a lot of workforces in this population.

Ms. Wada then briefly reviewed recent activities in the Health Insurance Exchange (HIX) project implementation. She stated that the project continues to deploy website releases on schedule and that Release 7.0 is scheduled for October 15th. She added that an Open Enrollment communications center will be in place for November 1st. Secretary Sudders emphasized that Mr. Gutierrez and his team is completely focused on a clean Open Enrollment period.

III. 2016 Open Enrollment Readiness & Outreach Update: The PowerPoint presentation “2016 Open Enrollment Readiness and Outreach Update” was presented by Rebekah Diamond, Ashley Hague, Jason Lefferts and Michael Piantanida. Ms. Hague began by stating that this presentation will cover CCA’s activities since the last meeting of the Board. She outlined key activities leading up to Open Enrollment, stating that the redeterminations and renewals process will be complete by November 1st. She reviewed recent milestones, including payment portal updates that make the portal easier to understand and the loading of health and dental plans and rates into the system. In response to a question from Ms. Wcislo, Ms. Hague stated that production-like testing is end-to-end and noted that Mr. Piantanida will discuss the process in more detail later in the presentation. Ms. Hague continued to review recent milestones, stating that Release 7.0 was implemented on October 15th and that Customer Service Representative (CSR) training will continue through mid-October. She confirmed that the provider search tool will be ready in time for Open Enrollment, but noted that on-time implementation is contingent upon timely data submissions from carriers. She added that all walk-in centers will be ready for Open Enrollment. In response to a question regarding CSR training from Ms. Wcislo, Jen Bullock of CCA stated that new hires receive four weeks of training, including three weeks in the classroom and one week on the phones shadowing other CSRs.

Mr. Piantanida then reviewed production-like testing. He underscored the importance of production-like testing in terms of both the size and complexity of the data tested. He stated that production-like testing is an end-to-end process but is segmented based on when business events are scheduled to go through the production cycle. He explained that there are five batch simulations of final eligibility and that in October, there will be a three-phase batch process to test auto-enrollment. Ms. Hague added that this process allows the system to simulate what will happen when these batches run in production. In response to a question from Mr. Chernew, Mr. Piantanida stated that no external systems are engaged during production-like testing. He added that an internal calculator is used for APTC amounts in production-like testing but that the federal hub is used when amounts are calculated in production. Mr. Chernew noted that the federal hub will be busy and Ms. Hague replied that CCA must schedule time to access the hub for that reason.

Next, Ms. Diamond provided an update on the redeterminations and renewals process. She stated that the preliminary eligibility phase is complete and that CCA is currently

processing final eligibility in the system for all members eligible for renewal in 2016. She noted that renewal notices will include the member's 2016 mapped plan, which for 90% of members will be the same as their 2015 plan. She added that the renewal notices will also include 2016 premium rates and tax credit amounts. In response to a question from Ms. Wcislo, Ms. Hague replied that CCA does not have any outbound call campaigns to let individuals know their notice is in the mail. Instead, she stated, CCA sent a "What to Expect from Open Enrollment" communication in August letting individuals know that they will receive a redetermination packet in August and a renewal packet in October. Ms. Turnbull asked if CCA does any analyses to determine how many individuals leave the exchange but return later and in response, Ms. Hague stated that CCA analyzes the number of individuals who leave but does not track them to see if they return.

Mr. Lefferts then discussed CCA's recent media activities. He stated that CCA's media messaging is targeting the top 10 communities with the highest numbers of uninsured individuals. He added that CCA is using assisters in advertisements in their communities and that the main messages include the dates of Open Enrollment and that individuals can get help paying for insurance. He stated that the focus is largely on ethnic media. Next, he discussed recent large-scale community events in which CCA has participated. In response to a question from Mr. Petion, Mr. Lefferts stated that CCA's Navigator organizations will be present at local health fairs. In response to a question from Mr. Malzone, Ms. Coates stated that when mailings are not successfully delivered to individuals, they get returned to CCA but that the volume of returns is low. In response to a question from Ms. Wcislo, Mr. Lefferts stated that CCA will be doing outreach to the Haitian community in Brockton. Ms. Hague then reviewed upcoming direct communications to members and the uninsured, and noted that these communications incorporate feedback heard in focus groups back in August. In response to a question from Secretary Sudders, Ms. Hague stated that the communications new this year include the letter to Bronze plan enrollees, the letter to the uninsured mailed by the Department of Revenue, the "Where to Get Help" communication because it emphasizes the new walk-in center locations and the "Shopping Encouragement" e-mail because this is CCA's first renewal period. In conclusion, Ms. Diamond stated that CCA is engaging in a lot of work to prepare for a stable Open Enrollment period.

- IV. Health Connector Operations (VOTE):** The PowerPoint presentation "Health Connector Operations (VOTE)" was presented by Vicki Coates. Ms. Coates began by reviewing the scope of work for the proposed change order with Dell. She stated that the change order covers three areas: back office staff augmentation, the creation of an Agenda Assist Desk (AAD) within the call center and staff augmentation for the urgent services team. In response to a question from Ms. Wcislo, Ms. Coates stated that the AAD is based in Boston but serves all call centers. She noted that the top CSRs will staff the AAD. Ms. Coates then discussed the funding for the change order, stating that the funding comes from the existing CCA budget, but represents a repurposing of two sets of money approved by the Board at the August 2015 meeting: contingency funding and a portion of walk-in center funding that is not needed due to partnerships with community organizations. The Board voted unanimously to authorize the Executive Director to enter

into a change order with Dell Marketing, LP to support enhanced operations, on the terms set out in the presentation. Secretary Sudders commended CCA staff for continued refinements to customer service.

- V. Code of Ethics (VOTE):** The PowerPoint presentation “Code of Ethics (VOTE)” was presented by Edward DeAngelo. In response to a question from Secretary Sudders, Mr. DeAngelo stated that CCA has always been governed by state ethics laws, which cover CCA staff and the Board of Directors. He noted that in addition to this, health insurance exchanges have adopted their own codes of ethics since it is required under federal regulation. He stated that the CCA code of ethics is a public statement of our commitment to ethical principles and does not replace the state ethics law, which continues to apply to all CCA staff and members of the Board. Mr. DeAngelo then provided an overview of the proposed code and noted that this proposed code includes additional annual disclosures for all Board members, requiring them to disclose existing conflicts or stating affirmatively that there are no personal or financial interests that constitute a conflict. The Board voted unanimously to adopt the code of ethics as proposed in the presentation.

The meeting was adjourned at 10:04 AM.

Respectfully submitted,
Maria H. Joy