



Maryland Health Benefit Exchange Board of Trustees

October 17, 2016

1:00 PM – 3:00 PM

Maryland Health Care Commission

4160 Patterson Avenue

Baltimore, MD 21215

Board Members Present

Van Mitchell, Chair

Tony McCann, Vice Chair

Ken Apfel

Linda Sue Comer

Michelle Gourdine

Al Redmer

Thomas Saquella

Benjamin Steffen

Board Members Absent

Sastra Dharia

Also in Attendance

Jonathan Kromm (MHBE) Acting Executive Director; Juliana Bell, Assistant Attorney General for MHBE; Caterina Pangilinan, MHBE Chief Compliance Officer; Andrew Ratner, MHBE Director of Marketing and Strategic Initiatives; Subramanian Muniyasamy, MHBE Chief Information Officer

Opening & General Updates

Chairman Mitchell called the meeting to order.

Approval of Meeting Minutes

Chairman Mitchell solicited a motion for approval of the meeting minutes for the September 19, 2016 Open-Session Board Meeting;¹

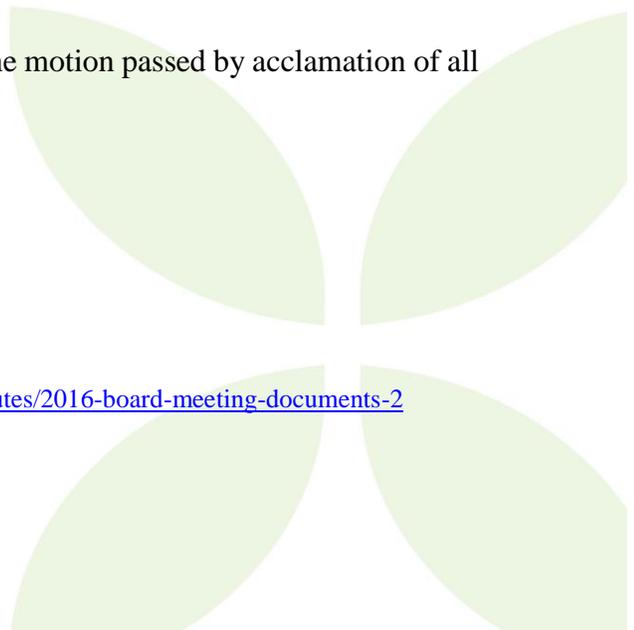
Mr. Steffen so moved. Mr. Redmer seconded the motion. The motion passed by acclamation of all board members then present.

Executive Update

Jonathan Kromm, MHBE Acting Executive Director

Administrative Matters

¹ Available at <http://www.marylandhbe.com/about-us/board/board-minutes/2016-board-meeting-documents-2>



A Citrix Share File account has been set up as an easy, low cost way to share and archive Board meeting documents. Each Board member has been given access. Today's meeting documents are available in the Citrix Share File; over the next few weeks, MHBE staff will also archive past Board documents as well.

Operations

The team is in the final stages of negotiations with the Customer Service Center contractor Maximus. This contract will provide some additional functions, however, since it is within the existing NTE, it will not have to come back to the Board.

Training

Training activities are on track for Open Enrollment 4 (OE4). We have 125 navigators, 389 CAC, 943 authorized producers and 300 CSC agents trained and ready.

IT

The software licensing contracts approved at the October Board meeting have all been signed and the work is starting. Release 14, 14.1, and 14.2 are in production now and will be the last major release before OE4 begins. These releases included changes to Medicaid applications, but the biggest item was creating the Maryland Health Connection mobile app. Approximately 1300 people have already downloaded the app. We have not launched any marketing for it yet, but will do so in advance of open enrollment.

HBX Command Center

MHBE will deploy our HBX Command Center once again in OE4, starting a few days before November 1st. This will enable us to monitor and track performance issues, as we've done for the past few years. We've found this is an effective way to address issues as they surface.

Renewals

The renewals process is much smoother this year. Renewal batch files are sent from our system to the carrier's system, and at this point we are about 90% thru all the renewal files. This puts us significantly ahead of where we were last year.

Compliance

We completed our OE4 readiness review with CMS, and there were no major compliance issues. We expect to receive their final letter soon. More details on compliance will follow during Caterina Pangilinan's presentation.

Communications & Marketing

As mentioned at the last Board meeting, the training platform contract that allows us to train and certify consumer assistance workers will end in April 2017. We probably do not have to issue an RFP at that time, because we are able to integrate the training platform into our HBX using some of our IDIQ resources, with help from Department of IT. We will keep the Board updated on this. Enrollment events are in full swing and on track. Eighteen colleges have signed up as sites for college enrollment week, and 23 libraries are also participating in enrollment events. MHBE very much appreciates these partnerships.

Website

The newly streamlined front end of the MHC website is scheduled to launch on October 26. Many of the enhancements are based on input and feedback from our surveys and other data gathering. The in-person enrollment assistance feature in the website will launch a few days earlier, on October 24th.

Policy – Regulations

As of July, the Agency had solicited and received stakeholder comments on Chapters 14, 15 of the draft regulations, but the Agency will likely need to delay any action before we bring this back to the Board. We think it prudent to re-engage stakeholders to address their substantive inputs, and refine the language.

Mr. Mitchell stated that the Board expects MHBE staff to work closely with Board liaisons to bring them up to speed on this topic, so that they can build deeper familiarity with the matter and so better advise the rest of the members. Mr. Kromm concurred that this is the approach that staff will take.

Policy – Issuer Letter

Mr. Redmer asked about a notice of proposed rulemaking issued by CMS. Mr. Kromm replied that CMS is issuing a rule around certification standards or plans, including guidance on changes to the risk adjustment program, some modification to how plans can do plan benefit design for bronze plans, new options for standardized plans, and other details. He stated that MHBE will prepare a draft issuer letter that is scheduled to be presented to the Board in November.

Reports

Mr. Kromm described reports that are currently in process. First is the Joint Chairmen's Report (JCR) on merging the small group and individual market, due on December 1st. Staff are working with the Hilltop Institute and Maryland Insurance Agency (MIA) to develop draft report, will get feedback from the SAC, and bring back to Board for review. This particular report does not require a vote, but staff would like to incorporate feedback from the Board. Secondly is a JCR report on progress toward new voter registration requirements that state agencies must adhere to. Finally is the Agency Annual Report, due to the General Assembly on December 1st as well.

Standing Advisory Committee

The Standing Advisory Committee (SAC) met on October 13th. The Board had previously asked the SAC to consider options for Selective Contracting and Value Based Insurance Design (VBID). SAC members expressed the desire to know more about the Board's expectations in terms of timeline and output. Mr. Saquella and Mr. Kromm proposed delaying the work of the SAC pending more direction from staff. Mr. Saquella stated that the workgroup could aim to deliver feedback to the Board in the late spring of 2017. Members of the Board then expressed general assent to this proposal.

Staffing Update – Principal Counsel

Sharon Street has been selected to serve at MHBE's new Principal Counsel. In her previous position within the Office of the Attorney General, she served as deputy counsel for the Maryland State Pension and Retirement System.

Marketing Update

Andrew Ratner, MHBE Director, Marketing and Strategic Initiatives

Mr. Ratner introduced the research team from Eureka Facts, which recently completed MHBE's most recent consumer survey: Jorge Restrepo CEO and Chief Analyst of Eureka Facts; Bohdana Sherehiy PhD, Director of Human Factors Research; and Ismail Nooraddini, Lead Analyst.

Mr. Restrepo began by stating that the study was led by Dr. Sherehiy, and conducted in adherence with the international standards for market research and social science research ISO 2252.

Next, Mr. Nooraddini delivered an overview of the survey's goals, methodology and key findings. The goals of the study were to: assess attitudes towards and awareness of Maryland Health Connection (also called "MHC" or "website"); evaluate effectiveness of communication strategies; and provide recommendations that can be used to refine outreach efforts. The survey was 20 minutes in duration, conducted on the phone and online, and was completed by 905 Maryland residents. The study period was July 18 2016 thru August 28 2016. In order to ensure a representative sample of key demographics, set minimum quotas were set, and data was weighted according to the current demographic provide of the state's population. The margin of error for the findings is 3%. A summary of the study's findings are available on the MHBE website.

Mr. Redmer asked what percent of calls were terminated before survey completed. Mr. Nooradini stated that this information can be provided to the Board.

Mr. Steffen asked how these results will be used. Mr. Ratner stated that the availability of financial assistance clearly needs to be emphasized, and added that this is a priority that is already being addressed in the upcoming messaging. He added that there is an evolution in knowledge happening nationwide among people who have never had insurance. He also stated that consumer feedback has been used to improve the content and formatting of the website, to make it more user friendly. Mr. Kromm added that the findings also validate what has been observed at the call center, and reaffirms the investments that MHBE has made in messaging as well as streamlining of the application itself.

Mr. Saquella asked whether there is any information about the geographic location of the respondents. Mr. Nooradini stated that this can be provided by Connector Entity region.

Ben Steffen expressed concern that favorability had declined. Dr. Gourdine asked for more detail regarding specific technology challenges that respondents expressed. Mr. Ratner stated that the survey did not gather specifics on technology or information issues, but added that future surveys will ask for more granular responses. Mr. Nooradini stated that a chronic lack of insurance can, in itself, function as a barrier.

Compliance Update

Caterina Pangilinan, MHBE Chief Compliance Officer and Greg Yaculak, Chief Information Security Officer

Ms. Pangilinan delivered an update on compliance to the Board, providing specific detail on current audits as of Q4 2016 as follows:

- Single State Audit FY2015 is complete.
- Independent external audit—Financial is on track.
- Independent External Audit – Programmatic is on track.
- Privacy impact Assessment PY16 and MARS-E version 2.0 is scheduled to be completed by June 30, 2017.

Mr. Yaculak delivered an update on IT security, with specific attention to the status of the Authority Connect Requirements for 2017 and compliance with MARS-E version 2.0. The Authority to Connect status is as follows:

- Annual Security and Privacy Attestation is complete
- Privacy Impact Assessment (PIA) is complete
- Information Security Risk Assessment (ISRA) is complete
- Plan of Action and Milestones (POAM) is complete
- IRS Safeguard Security Report (SSR) is complete.
IRS Corrective Action Plan (CA) is complete
- System Security Plan (SSP) is planned with a target date of May 20, 2107
- Security Assessment Report (SAR) is planned with a target date of August 30, 2017
- Authority to Connect is on track with a target date of November 6, 2017

Mr. Steffen stated that cyber security is a significant concern, and asked about the reporting structure for Mr. Yaculak. Mr. Yaculak stated that he reports to the Chief Information Office and the Acting Executive Director. Mr. Steffen suggested that the Agency consider having the Chief Information Security Officer report directly to the Executive Director.

Mr. McCann asked if MHBE has any other reports or audits underway. Ms. Pangilinan stated that there will be a GAO review in the future, however, there are not reports outstanding.

Mr. Apfel asked about the procedure for selecting auditors. Mr. Yaculak stated that the process adheres to MHBE procurement policies.

Mr. Redmer asked if there have been any security breaches or changes since 2015. Ms. Pangilinan stated that there have been no significant IT security breaches. She stated that the term “breach” should be used carefully. CCIIO defines PII, and a breach means loss of control of that information, which could happen in something as simple as sending an unencrypted email. MHBE has an incident reporting procedure for these types of events.

Plan Update

John-Pierre Cardenas, MHBE Manager for Individual and Small Group Marketplace Programs

This year, there are fewer plans, due to pull out of United Health Care. Notable is that there is only one platinum plan this year. Kaiser is offering 11 plans, more than any other carrier. Products and networks will significantly change in 2017. Market concentration and withdrawal will affect about 14,000 (10%) enrollees.

Other Business

Mr. Mitchell stated that the MHBE Executive Director position has been posted through the end of October, and stated that at least two finalists will be interviewed by a panel of Board members. A decision will be made in November. He added that the MHBE FY18 budget is ready for sign off.

Adjournment

The meeting was adjourned at approximately 2:35 PM.

