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# Transcript of Advisory Committee Meeting 

Date: June 20, 2023
Case: Health Benefit Exchange Advisory Committee Meeting

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Conducted on June 20, 2023

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| 1 commonnealth of virginia |  | 1 PROCEEDINGS |  |
| 2 state corporation commission |  | 2 CHAIR CORLETTE: And welcome, |  |
| 3 |  | 3 everybody, to our second Advisory Committee |  |
| 4 |  | 4 meeting for the Virginia Health Benefit |  |
| 5 |  | 5 Exchange. We are, what, a little over five |  |
| 6 Virginia health benefit exchange |  | 6 months from November 1 and launch dates so we |  |
| 7 Advisory committee meeting |  | 7 have a lot to talk about; a lot of exciting |  |
| 8 |  | 8 news I think that we're going to be hearing |  |
| 9 |  | 9 about from our Exchange friends and a lot to |  |
| 10 |  | 10 talk about. |  |
| 11 |  | 11 So let us dive right in. We can |  |
| $12 \quad$ Conducted Remotely |  | 12 start with the role call, so thank you for |  |
| 13 June 20, 2023 |  | 13 showing the screen. Let's see. We'll start |  |
| $14 \quad$ 2:06 p.m. EST |  | 14 with Secretary Littel, do we have secretary |  |
| 15 |  | 14 with Secretary Littel, do we have secretary |  |
| 16 |  | 15 Littel or somebody from his office? |  |
| 17 |  | 16 MR. WILLIAMS: This is James |  |
| 18 |  | 17 Williams, his deputy. |  |
| 19 |  | 18 CHAIR CORLETTE: Hey, James. Thanks |  |
| 20 |  | 19 for joining us. |  |
| 21 |  | 20 MR. WILLIAMS: Thanks for having me. |  |
| 22 |  | 21 CHAIR CORLETTE: Director Roberts? |  |
| 23 Job No.: 482841 |  | 22 MS. ROBERTS: Hi. Yes, I'm present. |  |
| 24 Pages: 1-66 |  | 23 CHAIR CORLETTE: Hi. Thank you. |  |
| 25 Transcribed by: Ruth A. Levy |  | 24 MS. ROBERTS: Of course. |  |
|  |  | 25 CHAIR CORLETTE: Commissioner Avula, |  |
|  | 2 |  | 4 |
| 1 appearances: |  | 1 from DSS? |  |
| 2 Voting Members: |  | 2 MR. AVULA: Danny is fine, thanks. |  |
| $3 \quad$ Sabrina Corlette, Chair |  | 3 CHAIR CORLETTE: Danny, thank you so |  |
| $4 \quad$ Ikeita Cantu Hinojosa, Vice Chair |  | 4 much. Commissioner White? I think -- |  |
| 5 Keven Patchett, Acting Director |  | 5 actually, I think Commissioner White was not |  |
| $6 \quad$ Julie Green Bataille |  | 6 able to join us. Do we have somebody from |  |
| $7 \quad$ Lee Biedrycki |  | 7 the Bureau? |  |
| 8 Scott Castro |  | 8 MS. MORTLOCK: Yes, I think Mary |  |
| $9 \quad$ Doug Gray |  | 9 Ashby Brown will be joining us from the |  |
| 10 Starla Kiser |  | 10 Bureau. |  |
| 11 Louis Rossiter |  | 11 THE COURT: Okay. Great. And |  |
| $12 \quad$ Elizabeth Cunningham |  | 12 Dr. Shelton? Okay. I see Ikeita. Ikeita, |  |
| 13 |  | 13 say hello. |  |
| 14 Ex-officio Members: |  | 14 MS. HINOJOSA: Hello, I'm here. |  |
| 15 James Williams, Deputy Secretary of Health |  | 15 <br> CHAIR CORLETTE: I can see some |  |
| 16 and Human Resources |  |  |  |
| 17 Cheryl Roberts, Acting Director of DMAS |  | 16 people's faces, but not everybody, so well |  |
| 18 Sarah Hatton, DMAS |  | 17 just go down the list. Julie Bataille? |  |
| 19 Danny Avula, Commissioner of DSS |  | 18 MS. BATAILLE: Hi, everyone. Good |  |
| 20 Mary Ashby Brown, Bureau of Insurance |  | 19 afternoon. |  |
| 21 |  | 20 CHAIR CORLETTE: Lee Biedrycki? |  |
| 22 |  | 21 MR. BIEDRYCKI: Hi. Good afternoon. |  |
| 23 Also present: |  | 22 CHAIR CORLETTE: Hi, Lee. Scott |  |
| 24 Holly Mortlock, Chief Government Relations |  | 23 Castro? |  |
| 25 Officer/HBE Liaison to Advisory Committee |  | 24 MR. CASTRO: Present. Good |  |
|  |  | 25 afternoon, y'all. |  |



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| Exchange. If this is truly going to be a <br> Virginia Exchange, we need our stakeholders' <br> participation. And so far, the response has <br> been truly amazing. <br> I will say, especially with our <br> agent and broker community, who, at the <br> beginning of this, may have been somewhat <br> skeptical, but watching them move from <br> skeptical to engaged to interested to <br> 0 enthusiastic over the past months has been so <br> rewarding. And it's really attributable to <br> the participation in the process. <br> So we started, I guess back in <br> 4 January, monthly town halls. And each month, <br> 15 Holly and her team held a town hall meeting <br> 16 for carriers, a monthly town hall meeting for <br> 17 our agents and brokers, and a monthly town <br> 18 hall meeting for our navigators and <br> 19 assisters. Those have included everything <br> 0 from, you know, high level updates of our <br> 1 status to live demonstration of various <br> components of our platform to Q\&A sessions. <br> 23 And several things have grown out of <br> 24 that. We have our weekly e-mail updates that <br> 25 we send, our building of frequently asked | And they really have been wonderful <br> partners in supporting the things that we've been doing, so thank you very much to both of you and your organizations; we really appreciate it. <br> I wanted to just share a little bit about where the Exchange is going organizationally. It's interesting, talking about stakeholder engagement. And let me 10 just step back for a quick second. The 11 stakeholders that I listed that we've talked 12 about here are really just the beginning. <br> 13 One of the things that's going to happen over <br> 14 the next year is we're going to continue to <br> 15 grow our stakeholder engagement efforts. <br> 16 Anyone who wants to participate, who wants to 17 be heard, we want to be here to listen. <br> And to make that happen, one of the things that we recognized that we needed to 20 do was make some organizational changes in 21 the Exchange. And this is an interesting <br> 22 example of our efforts in sort of listening <br> 23 and seeking advice from others who have gone 24 before us. <br> 25 Early on, I would say over a year |  |
| questions, databases that are accessible to <br> our stakeholders. We're also having some of <br> our smaller stakeholder groups -- well, <br> really large and small stakeholder groups who <br> are asking us to come and talk to their <br> organizations separately. And so where we <br> have the resources to do so, we're <br> participating in that. <br> And it lets us hear questions and <br> 10 engage in dialogue at a level that is really <br> transforming the way we think about the <br> Exchange and the way that we are developing <br> our Exchange solutions going forward. And <br> 4 again, I couldn't be happier with how well <br> that's going. <br> I will also tip my hat to director <br> Roberts and Danny -- was going to say <br> Commissioner Avula -- but Danny. DMAS and <br> 9 DSS have been fantastic partners, and we ask <br> 20 a lot of them on a fairly regular basis. I <br> 21 said before that one of the things that was <br> 22 the key to our transition was to structure it <br> 23 in a way to have the least amount of impact <br> 24 to our fellow agencies, our sister agencies, <br> 25 but that doesn't mean zero impact. | ago this time, I was speaking with the <br> director of another exchange who gave me two pieces of advice: One was the importance of early stakeholder engagement, which proved to be invaluable. The other was don't worry so much about your organizational structure, which proved to not be the best piece of advice. <br> We are worrying about our <br> 0 organizational structure and thinking about 11 how to build an Exchange that can carry us 2 through the next five months of transition 3 but also be ready to pick up operations. So 4 we've realigned some of our priorities here 5 and consolidated sort of tasks and work 6 streams in the groups that make the most 17 sense. <br> 18 And as you look at this chart here, 19 it's also indicative of really where our 20 priorities are; you know, that we have <br> 21 separate sections for our stakeholder <br> 22 engagement, our marketing and outreach, for <br> 23 the consumer experience; as well as the <br> 24 operational and functional things that we <br> 25 need to do to run an Exchange, everything | 12 |



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| 1 them at the end of June. Of those 11, we've |  | 1 of an update. So it will be a little bit of |  |
| 2 sent six over as recorded demos. They're |  | 2 a review as well, but since this is so |  |
| 3 simple and they were at CMS's request to be |  | 3 important, I wanted to just catch up on this |  |
| 4 recorded. GetInsured has done four complex |  | 4 with you. |  |
| 5 test cases via live demo and walk-through. |  | 5 So in May, CMS had asked the |  |
| 6 And again, the last one of the 11 is |  | 6 Exchange to work with Virginia Medicaid and |  |
| 7 scheduled for the 30th. |  | 7 provide them with a coordinated unwinding |  |
| 8 On the week of July 3rd, there are |  | 8 plan that just reflects the activities that |  |
| 9 four more demonstrations for us to do, along |  | 9 we are conducting between the Exchange and |  |
| 10 with our partners at DSS and DMAS. And those |  | 10 DMAS on unwinding. This plan is iterative |  |
| 11 are going to be all end-to-end account |  | 11 and will be updated with lessons learned as |  |
| 12 transfers, with two of them going from us to |  | 12 the landscape changes. But we wanted to also |  |
| 13 DMAS and then two going from DMAS to us. |  | 13 thank our friends at DMAS for helping us to |  |
| 14 And I would just echo what Keven |  | 14 provide some responses for that. And this |  |
| 15 said. I think the folks we've been dealing |  | 15 will also serve as the basis for some ongoing |  |
| 16 with on the technical side have just been |  | 16 coordination and updates as we learn more |  |
| 17 phenomenal. We've been doing -- for a while, |  | 17 throughout the unwinding. |  |
| 18 we had daily stand-ups. We're doing dry runs |  | 18 Also, just an update on our |  |
| 19 and walk-throughs to preview the account |  | 19 marketing and advertising plan. So we do |  |
| 20 transfer tests so that everyone is confident |  | 20 have an unwinding marketing campaign that is |  |
| 21 that we're going to be a hundred percent |  | 21 under way and will run through October 31st. |  |
| 22 ready for CMS that first week of July. |  | 22 This applies all of our research strategies |  |
| 23 Next slide, please. So the carrier |  | 23 to best find individuals based on a wide |  |
| 24 onboarding has been going really well. We |  | 24 variety of demographic and geographic |  |
| 25 started that a few months ago. There are 18 |  | 25 information, especially in areas of the |  |
|  | 18 |  | 20 |
| 1 total carriers, 12 health and six dental. |  | 1 Commonwealth that have a high concentration |  |
| 2 There are weekly meetings with them, |  | 2 of Medicaid enrollees. |  |
| 3 one-on-one. We're doing a course of the |  | 3 And some of these channels that we |  |
| 4 monthly town halls, but we have been testing |  | 4 are using include statewide radio and |  |
| 5 with them, validating that data can transfer. |  | 5 streaming audio advertisements, Google search |  |
| 6 And all of that is well on track, and the |  | 6 ads, digital display ads, and connected TV. |  |
| 7 carriers have been extremely responsive and |  | 7 So if you see, there may be some of these -- |  |
| 8 available. So thank you also for that. And |  | 8 you may see some of these in your travels, |  |
| 9 we expect that all to stay right on schedule. |  | 9 but these are all directed at making sure |  |
| 10 And with that, I think it goes back |  | 10 that individuals are looking to provide -- |  |
| 11 to either Keven or Holly. |  | 11 they're updating their information |  |
| 12 MS. MORTLOCK: That's me, Susan. |  | 12 appropriately and also going to |  |
| 13 Hey, everyone. I'm going to try to do the |  | 13 healthcare.gov to get access to coverage as |  |
| 14 camera and the slide deck all at the same |  | 14 they need it. |  |
| 15 time, but hopefully this will work. If not, |  | 15 And we also have Sarah Hatton with |  |
| 16 you may see me go off screen, but that's just |  | 16 us from Virginia Medicaid. And so Sarah, I'd |  |
| 17 to make sure you can see the slides. |  | 17 like to turn it over to you to share a little |  |
| 18 So on top of mind for everyone, of |  | 18 bit of an update from the Medicaid |  |
| 19 course, this year, one of the things that we |  | 19 perspective. |  |
| 20 think about every day and I'm sure that you |  | 20 MS. HATTON: Thank you. So I'm |  |
| 21 all are thinking about every day and working |  | 21 going to provide a quick update as far as |  |
| 22 on, maybe even more so than some of us on the |  | 22 where we are in the unwinding process. We |  |
| 23 call, even more so than the Exchange, of |  | 23 actually just had our fourth month of our ex |  |
| 24 course, is the continuous coverage unwinding. |  | 24 parte automatic renewals run this past |  |
| 25 And so we wanted to just share a bit |  | 25 weekend. And we have a large number of paper |  |


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| 1 renewal packets going out today. |  | 1 MS. MORTLOCK: Thank you so much, |  |
| 2 Everyone may remember that some of |  | 2 Sarah. |  |
| 3 these older, backlogged redetermines are less |  | 3 CHAIR CORLETTE: Is it okay to jump |  |
| 4 likely to be able to successfully complete |  | 4 in or do you want to finish and then circle |  |
| 5 that automated process. So we do see a lower |  | 5 back? |  |
| 6 success rate where that's concerned. |  | 6 MS. MORTLOCK: Oh yes, please. Go |  |
| 7 So this past weekend we had about a |  | 7 ahead Sabrina. |  |
| $8 \quad 27$ percent success rate in those packets |  | 8 CHAIR CORLETTE: Yes. Thank you. I |  |
| 9 going through, and that is what we expected. |  | 9 know people are working incredibly hard at |  |
| 10 And about 84,000 renewal packets will be |  | 10 DMAS and DSS and really appreciate all your |  |
| 11 mailed to households today; hopefully they've |  | 11 hard work. |  |
| 12 already gone out today. So that's a pretty |  | 12 Just a couple of questions. One, |  |
| 13 big lift for our local agencies and Cover |  | 13 for the 53,000 that have lost Medicaid, do |  |
| 14 Virginia that are supporting this effort, but |  | 14 you have a sense of -- you said some have |  |
| 15 so far I can say that everyone is staying on |  | 15 left the state, some are deceased, some |  |
| 16 task and working through the renewals as |  | 16 requested termination. Do you have that |  |
| 17 quickly as possible. |  | 17 broken down at all, so like of the 53,000 , |  |
| 18 As of including this weekend's ex |  | 18 like what is "some?" Is it 5 percent? |  |
| 19 parte runs, we've seen we're at almost |  | 19 MS. HATTON: I do. And if you give |  |
| 20400,000 redeterminations have been completed. |  | 20 me a second, Sabrina, I will pull that data |  |
| 21 That's 399,000 and we've seen about 53,000 |  | 21 up and I will put it in the chat for you so |  |
| 22 individuals lose coverage. |  | 22 you can see what some of those numbers look |  |
| 23 And one of the things that is |  | 23 like. I should have had that ready to share |  |
| 24 important to keep in mind with the coverage |  | 24 with you, but that has been -- and it's also |  |
| 25 loss is that not all of these losses are -- |  | 25 interesting to see that based on populations, |  |
|  | 22 |  | 24 |
| 1 can be tied directly to the redetermination. |  | 1 as well. |  |
| 2 Some of these are individuals that have left |  | 2 So for example, our ABD populations, |  |
| 3 the State of Virginia; some of these are |  | 3 it's almost 80 percent of that group coverage |  |
| 4 individuals that have become deceased. And |  | 4 closures have occurred because of a deceased |  |
| 5 we have a good number of individuals that are |  | 5 status or they've left the State of Virginia. |  |
| 6 calling and requesting that their coverage be |  | 6 So we're not seeing, you know, as many |  |
| 7 closed. |  | 7 closures there for procedural reasons. But |  |
| 8 We actually had Cover Virginia go in |  | 8 I'll put a little breakout in the chat for |  |
| 9 and listen to the recordings of some of these |  | 9 you in just a sec. |  |
| 10 calls where individuals were requesting |  | 10 CHAIR CORLETTE: Okay. And do you |  |
| 11 closure to better understand what kind of |  | 11 have a sense -- and maybe this is more a |  |
| 12 information they were given. And it varied |  | 12 question for our Exchange folks -- of how |  |
| 13 from they didn't realize they were still |  | 13 many are coming over to the Exchange? |  |
| 14 enrolled in Medicaid; they had successfully |  | 14 MS. HATTON: I'm watching Holly's |  |
| 15 regained employment and had access to |  | 15 face to see if she's going to jump in. |  |
| 16 employer's sponsored insurance; and, then |  | 16 Everyone that we closed for a nonprocedural |  |
| 17 some individuals, of course, just did not |  | 17 reason, DSS does automatically refer those to |  |
| 18 give a reason why they were seeing that. |  | 18 the Exchange, but we don't have a feedback |  |
| 19 As expected, we are seeing the |  | 19 loop where we get that information as far as |  |
| 20 largest loss of coverage in our expansion |  | 20 how many were sent. But I mean, I can break |  |
| 21 population, a little over 15,000 individuals |  | 21 out procedural and nonprocedurals. If it's |  |
| 22 in that group, so our 19- to 64-year-old |  | 22 nonprocedural, they get a referral over; we |  |
| 23 group, have lost coverage so far. And that's |  | 23 just don't know what happens after that point |  |
| 24 all I have for now, Holly. Happy to answer |  | 24 in time. |  |
| 25 any questions. |  | 25 MR. AVULA: I would add, that would |  |


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| 1 be great to have that feedback loop just |  | 1 redetermination. So that's about 25 percent |  |
| 2 because I know certainly our administration |  | 2 of the population. |  |
| 3 and the state board and a lot of our |  | 3 That is on par with where we were |  |
| 4 stakeholders are really interested in that |  | 4 pre PHE and still on par with the coverage |  |
| 5 specific question. So to the degree we could |  | 5 losses that we expected. Unfortunately, we |  |
| 6 get that data on a somewhat regular basis |  | 6 had hoped that a lot of the additional layers |  |
| 7 would be really helpful. |  | 7 of outreach and the push that we're doing in |  |
| 8 MR. PATCHETT: Yeah, so keep in mind |  | 8 Virginia, which is pretty robust to reach out |  |
| 9 that right now, those folks are going to the |  | 9 to individuals, we hoped we would see a |  |
| 10 Federal Exchange and will continue to do that |  | 10 decline in that type of closure. But so far, |  |
| 11 until November. So we're -- there's a little |  | 11 we have not. |  |
| 12 bit of a delay between when we get the |  | 12 But what will be interesting to see |  |
| 13 information that we get back from CMS on |  | 13 in the next month or so -- and it's too soon |  |
| 14 those folks, but as soon as we have that |  | 14 for to us really be able to report back on |  |
| 15 information, we will absolutely share it. |  | 15 this -- is what the churn data looks like, |  |
| 16 CHAIR CORLETTE: And I see Ikeita |  | 16 where we have those folks that lose coverage |  |
| 17 and I think Lou have their hands raised. |  | 17 for those reasons and pop back in within one |  |
| 18 MS. HINOJOSA: Thank you so much for |  | 18 to six months, you know, and often that's |  |
| 19 your presentation; that was very helpful. |  | 19 because they present to the pharmacy or their |  |
| 20 This is a topic that we are all very, very |  | 20 physician's office and are unable to get |  |
| 21 passionate about, so this is really helpful |  | 21 services. |  |
| 22 to get the update. |  | 22 So we'll be able to, probably at the |  |
| 23 And this may already be a part of |  | 23 next meeting, give a little bit more |  |
| 24 the information that you're sharing in terms |  | 24 information on what that looks like. |  |
| 25 of the breakout, but do you know the breakout |  | 25 CHAIR CORLETTE: And Keven, how |  |
|  | 26 |  | 28 |
| 1 of people who are Medicaid eligible who have |  | 1 frequently are you getting data from |  |
| 2 lost their coverage for procedural reasons; |  | 2 healthcare.gov about what they're seeing? |  |
| 3 like, for example, they just simply didn't |  | 3 MR. PATCHETT: Well, so we get a |  |
| 4 return the renewal form, you know, those |  | 4 monthly report. I'm waiting to see if the |  |
| 5 kinds of reasons? |  | 5 level of detail is going to change. And |  |
| 6 MS. HATTON: Right. So we only -- |  | 6 Holly, I don't know if you -- I haven't |  |
| 7 and this has been a learning experience to |  | 7 looked at the most recent one; I don't know, |  |
| 8 hear other states talk about it; I didn't |  | 8 Holly, if you had a chance to. But I think |  |
| 9 realize how differently we all define |  | 9 we're going to wind up having to do a little |  |
| 10 procedural and nonprocedural. |  | 10 bit of an extrapolation. |  |
| 11 So for us in Virginia we always |  | 11 I know that there has been talk from |  |
| 12 define procedural as failure to complete the |  | 12 CMS about what some of that reporting is |  |
| 13 redetermination. So when I mentioned that, |  | 13 going to look like I think beyond our usual |  |
| 14 that is absolutely what I'm talking about. |  | 14 monthly reporting, you may anticipate more, |  |
| 15 Now what we wouldn't know is if they didn't |  | 15 but I think that's still in the works. |  |
| 16 complete the redetermination, we don't know |  | 16 MS. MORTLOCK: Keven, I would agree |  |
| 17 if they're eligible or not, because of |  | 17 with that. We definitely have been in |  |
| 18 course, we don't have their information to |  | 18 conversations with CMS about that. I think |  |
| 19 make that determination. |  | 19 that they are expecting that their level |  |
| 20 But we are -- we have seen to date a |  | 20 of -- the detail that they're able to provide |  |
| 21 little over 13,000 -- so this would be April, |  | 21 will increase over time, and so we are still |  |
| 22 May -- April and May data; we don't have the |  | 22 working with them on that. |  |
| 23 June data updated yet. So April and May we |  | 23 But that is something that we're |  |
| 24 saw a little over 13,000 individuals lose |  | 24 very excited to see and hoping that that will |  |
| 25 coverage for failure to complete their |  | 25 be very useful for us in terms of targeting |  |


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| our strategy to help people get covered. <br> MR. PATCHETT: And we're excited to <br> transition so that we can -- hate to be in control of that -- but truly have access and be able to share that in a way that we think is going to be both faster and more robust. <br> CHAIR CORLETTE: Yeah, absolutely <br> one of the big advantages of running your own system. <br> I think Lou is the next one with a hand up. <br> MR. ROSSITER: Sarah, can you <br> comment on the work of the carriers to get <br> the redetermination going at all? Are <br> 15 Virginia legacy foundations of any <br> assistance? They have pockets full of money <br> that could help, and I think they'd be <br> willing to help get your marketing materials out. <br> MS. HATTON: We were actually <br> nationally recognized by CMS for our outreach <br> 22 plan that we've put together in Virginia. So <br> 23 we feel like it's pretty strong. We have -- <br> 24 so our plans are reaching out to members <br> 25 prior to the renewal due date to tell them | we expected in the beginning. And I think also that, you know, bad addresses is truly a problem. And even though, you know, we push for a full year to get individuals to update their contact information, from what I'm hearing from Commissioner Avula's team, the local agencies are really getting flooded with returned mail. <br> So I think we have a lot of folks <br> 0 that, you know, may not realize that they 11 need to complete their redetermination. One 2 of the things that we have done that I think 13 is really helpful is we previously were 4 not -- we didn't have the renewal date for 5 individuals exposed to providers. So when a 6 provider went in to check eligibility, they 7 couldn't see when an individual's renewal 8 date was due. <br> So that was something that we acted on pretty quickly in the past few months to implement so we can get some assistance on 22 that front as well. And we're hoping that 23 we'll see some positive outcome from doing 24 that. <br> 25 CHAIR CORLETTE: Great. Any other |
| it's coming. They're reaching out to members <br> who don't complete their redetermination to <br> offer them assistance in doing so. They're <br> reaching out to those who are no longer <br> eligible due to income resources, one of <br> those reasons, to help them with any <br> transitions to either coverage. <br> And then we have an extra layer of <br> outreach occurring to folks who are enrolled <br> 10 in -- who are in a nursing facility, hospice, <br> 1 personal care, that type of care. We have an <br> 12 additional layer of outreach going to those <br> populations to also offer them additional <br> 4 assistance. <br> But I agree, we are pushing a lot. <br> 6 We have some ads that are getting ready to start running with VirginiaNavigator? No. <br> 8 I'm so sorry. Virginia Seniors Network, I <br> 9 think it is. So we have some additional ads <br> 0 that are going to be coming out. And we're <br> still pushing with the social media. <br> But I think that a lot of what we're <br> 23 seeing is what we're hearing across the state <br> 24 as well, is that we're not getting the number <br> 25 of calls that we expected and the chaos that | questions for Sarah while we have her? <br> MS. MORTLOCK: Thank you, Sarah. <br> It's great. Really, I know you guys are <br> working overtime on this stuff. So I really <br> appreciate all your effort. <br> CHAIR CORLETTE: I'll turn it back <br> to you, Holly. <br> MS. MORTLOCK: Thank you, Sabrina. <br> And thank you, Sarah. <br> So for our marketing and <br> communications, so as you have heard from <br> Keven and from Susan, we are moving very <br> quickly through our operational readiness <br> 14 reviews. And August will be here before we <br> 5 can blink; that's what it feels like at the <br> 6 Exchange. <br> And so we are very closely <br> 8 approaching the time frame in which we need <br> 19 to start thinking about our brand launch and <br> 20 our open enrollment outreach campaigns. Of <br> 21 course, it's different from our unwinding <br> 22 efforts. <br> 23 So we are working with CMS in close <br> 24 coordination on our plans to appropriately <br> 25 inform Virginians of the transition and to |



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| 1 Holly, just a quick question for <br> you. This all looks great, and I'm really <br> excited to see the plan coming together. I'm curious if you can talk about the intersection of the open enrollment marketing with the marketing that you described happening on unwinding; is your plan to continue those simultaneously? <br> MS. MORTLOCK: No. So those will be 0 different. And that's because -- so from our perspective, that will be different. But we 2 are working very closely with CMS on that 3 messaging. So there's still some details 4 that need to be fleshed out, but we are 15 working on a communications plan with CMS to 16 make sure that people get to the right place 17 at the right time. <br> We also have a coordinated strategy <br> 9 in terms of account transfers and how people <br> 20 will get to the right place. So that is very <br> 21 well fleshed out; I'll be happy to give you <br> 22 some more detail about that. But they <br> 23 will -- it is very well thought out. It is <br> 24 very staged. And that is in coordination <br> 25 with CMS. | sure you've updated your account information with Medicaid. If you've lost coverage, go to the federal marketplace. <br> As we transition, our marketing <br> shifts to open enrollment but it will not be exclusively open enrollment. There's still going to be elements of the unwinding messaging that is -- that then shifts because now we're not just amplifying we are the 10 marketplace, where folks will go. <br> So I guess in a sense you could say <br> 12 they go on simultaneously, but that's -- <br> MS. BATAILLE: That's what I was <br> 4 getting at. Thank you. Yeah. Yeah. And <br> 15 any sense of what the timeline is for the 6 website to go live? <br> MS. MORTLOCK: Yes. So that will <br> 18 be -- so we will -- we need to wait until <br> 19 after CMS has communicated with our -- with <br> 20 consumers. And so that will be -- for <br> 21 consumers, that will be sort of mid October <br> 22 is when the website will go live. <br> 23 So they need to get their <br> 24 announcement letter from CMS about the <br> 25 transition and then we can have a website go |
| So I know that we -- at one point we <br> will stop, like, the specific advertisements on the unwinding, but we will still have resources available on our website to make sure people get directed to the right place at the right time. <br> That will be to focus open <br> enrollment and we will be able to tailor some <br> of those messages that encompass are you in 0 need of coverage? And that will allow people 11 to, you know, say yes or no. And then we'll 2 be able to help direct them to the right 3 place, whether they're calling the call 4 center or coming to our website. <br> MS. BATAILLE: Great. I heard an 16 unwinding radio ad this morning. I think it was healthcare.gov and not yours, but I was 8 excited to hear it nonetheless. <br> 19 MR. PATCHETT: And just to add a <br> 20 little bit to Holly's response, one of the <br> 21 things that we're working closely with CMS is <br> 22 this phased approach to our unwinding <br> 23 messages. Right now we're in phase 1, which <br> 24 is really us amplifying the messaging of CMS <br> 25 and of DMAS, as Holly said, you know, go make | live. But we can't -- it will be live right <br> at the time that CMS sends that letter. So <br> to make sure -- <br> MS. BATAILLE: Oh, got it. <br> MS. MORTLOCK: -- they have a place <br> to go to, but we can't have it in advance of that. <br> MS. BATAILLE: Okay. Thank you. <br> MS. MORTLOCK: Yeah, but there will <br> 10 be some soft launching for agents and <br> 1 assisters as well. <br> MS. BATAILLE: Great. <br> MS. MORTLOCK: So I'll move on to <br> 4 just federal and state policy monitoring for <br> 15 you-all. So we are always monitoring state <br> 16 and federal developments in terms of 17 unwinding activities and policy developments 18 that have impacts for the Exchange on the 9 federal side. We are watching the proposed 20 rule for DACA access to qualified health <br> 21 plans and advanced premium tax credits. <br> 22 So, many of you probably know that <br> 23 the new rule was proposed on April 26th, <br> 24 allowing DACA recipients to purchase plans <br> 25 and receive income-based subsidies on the |


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| 1 exchanges and then also to participate in |  | 1 work group to really work with our |  |
| 2 Medicaid or CHIP coverage and/or people who |  | 2 stakeholders to determine the best -- sort of |  |
| 3 are pregnant, for many states; public |  | 3 the best way to proceed with standardized |  |
| 4 comments on the rule are due on June 23rd, |  | 4 plans in Virginia. But I just wanted to make |  |
| 5 which is just this week. |  | 5 sure everyone was aware of that for this |  |
| 6 And the final rule is planned to |  | 6 year. And then our plans for further |  |
| 7 take effect on November 1st to coincide with |  | 7 consultation with everyone moving forward. |  |
| 8 the open enrollment period. We are working |  | 8 CHAIR CORLETTE: Holly, on that, you |  |
| 9 with our vendor and with CMS to make sure |  | 9 know, it seems hard to believe, but I know |  |
| 10 that, should the rule be finalized, we would |  | 10 CMS is already putting pencil to paper to |  |
| 11 be well positioned to implement in Virginia, |  | 11 draft its 2025 notice of benefit and payment |  |
| 12 but we also have included this link for the |  | 12 parameters. You guys have so much on your |  |
| 13 Federal Register if any of you are interested |  | 13 plates, but some advanced thinking about that |  |
| 14 in the rule itself and providing any public |  | 14 might not -- might be, you know, well spent |  |
| 15 comment on that. So we will send that out |  | 15 just thinking about the value of those plans |  |
| 16 with a slide deck after our meeting. |  | 16 and what they bring to the consumers and |  |
| 17 And then also for the 2024 final |  | 17 whether there's lessons learned from the SBMs |  |
| 18 notice of benefit and payment parameters, we |  | 18 that have had standardized plans for many |  |
| 19 had considered how the provisions that were |  | 19 years now and sort of figuring out what might |  |
| 20 offered can support Virginia's enrollment |  | 20 work for Virginia. |  |
| 21 through the continuous coverage unwinding and |  | 21 So I feel almost bad mentioning it, |  |
| 22 beyond. And we've shared broadly with our |  | 22 because you guys have so much going on, but I |  |
| 23 stakeholder universe, but wanted to highlight |  | 23 just am aware that, particularly -- and Doug |  |
| 24 for you-all a few of the key provisions. |  | 24 will speak for the carriers -- but if there's |  |
| 25 We are intending to follow the FFM |  | 25 going to be a shift in policy, I'm sure the |  |
|  | 42 |  | 44 |
| 1 as closely as possible for plan year 2024. |  | 1 more notice they have, the better for that. |  |
| 2 And a few of the key decisions were the -- so |  | 2 And the more advanced thinking we can do, the |  |
| 3 first, the 90-day special enrollment period, |  | 3 better. |  |
| 4 that is really to align with the Medicaid |  | 4 MS. MORTLOCK: Yeah, absolutely. |  |
| 5 reconsideration period in Virginia. So this |  | 5 And we looked at this a number of years ago |  |
| 6 new SEP extends beyond the unwinding, but |  | 6 and some of the outcome of that conversation |  |
| 7 aligns us with Medicaid reconsideration |  | 7 really was, just the amount of detail and the |  |
| 8 period in Virginia, allowing consumers who |  | 8 amount of input, you know, from our |  |
| 9 lose Medicaid or CHIP coverage at 90 days |  | 9 stakeholders that will be necessary in |  |
| 10 instead of 60 to apply for marketplace |  | 10 determining that right course. |  |
| 11 coverage. |  | 11 And so we have definitely thought |  |
| 12 We also are implementing the |  | 12 about that. And we'll take that into strong |  |
| 13 prohibition in terminating coverage for over |  | 13 consideration as we move past our open |  |
| 14 26-year-old dependents during the year, |  | 14 enrollment period and thinking into the |  |
| 15 again, aligning with the FFM. And for |  | 15 following years. It's absolutely well taken. |  |
| 16 standardized plans this year, we are also |  | 16 CHAIR CORLETTE: I see Doug has his |  |
| 17 following the FFM, which is to require |  | 17 hand up. |  |
| 18 carriers to have a plan for each metal level |  | 18 MR. GRAY: Yes. I was just going to |  |
| 19 and removing the requirements on the |  | 19 say I'm more concerned about the possible |  |
| 20 nonexpanded bronze category and limiting the |  | 20 pausing of the reinsurance program than |  |
| 21 number of nonstandard plans, for nonstandard |  | 21 anything else. I mean, that could lead to a |  |
| 22 plans for product network type, and metal |  | 2215 to 20 percent increase on the opening day. |  |
| 23 level in each service area. |  | 23 I mean, that's a big deal. So I'm hoping |  |
| 24 Moving forward from plan year 2024, <br> 25 we will be sure to be convening a stakeholder |  | 24 that when the (inaudible) comes out, they at 25 least have some reassuring language for the |  |
| 25 we will be sure to be convening a stakeholder |  | 25 least have some reassuring language for the |  |


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| Bureau of Insurance. <br> MR. PATCHETT: Yeah, we hope so, too, Doug. <br> MS. MORTLOCK: Okay. So that concludes my portion, and I will turn it back to Keven to talk about our training and certification update. <br> MR. PATCHETT: All right. Thank <br> you, Holly. And Sabrina, we really are <br> 10 already thinking about some of these issues, 11 and one of the things that's really important 12 to us, as I said earlier, is getting our 13 stakeholders involved and engaged in some of 14 these policy decisions early. As much as I 15 think a lot of us have learned and are 16 learning, we know that our stakeholders have 17 a lot more years of experience with these 18 issues and, you know, again, if it's going to 19 be Virginia's exchange, we want Virginia 20 engaged in these decisions. <br> 21 I won't spend a lot of time on <br> 22 training and certification. I will say just <br> 23 a couple of things. We are really working to <br> 24 strike the balance between recognizing how <br> 25 important it is that our agents and | be able to register as of July. Training will kick off as soon as we've crossed the -I can no longer tell whether it's official or unofficial go/no-go from CMS, but whenever they give us that green light, which we anticipate being August 7th. <br> And one of the things I was talking earlier about in our stakeholder engagement, we really do see a sort of ground swell of 10 new agents who are interested in coming in to the marketplace. So we're very pleased about that and focused on making training a good experience for them. <br> CHAIR CORLETTE: I see Ikeita has 15 her hand up. Did you have a question about that? <br> MS. HINOJOSA: Yeah. Actually, <br> Keven mentioned law. And it had actually 9 made me think back to the organizational 0 structure. And sometimes as training and certification and things like that come up, you know, different parts of the Exchange need to get involved. <br> 24 So I don't recall seeing on the org <br> 25 chart in-house legal staff. And I also don't |
| navigators and assisters are trained and familiar with the rules, the technology, the tools, the policies, but without making this an unnecessarily burdensome or daunting process for them. <br> So it was important for us that training remain free; that once it opens in August, that it is accessible 24/7. Folks who need training will be able to access it 10 anytime and will be able to proceed through 1 it at their own pace. For maintaining, the 12 current approach that folks that have an 13 active certification on the FFE will just 14 need to do a renewal training, which should 15 be significantly shorter than those who will 16 be coming to the Exchange to sell for the first time. <br> We're working to develop training <br> 19 that includes not only federal and state law, 20 but, you know, important plan information, 21 information about important initiatives like 22 the unwinding right now. So we're trying to 23 make sure that that training, like I said, is 24 useful and robust but efficient. <br> 25 So the key dates, again, agents will |  <br> see things like human resources or contracting and procurement. So I was just wondering, on the org chart, is it called something else or are those roles embedded in departments or do you not have them right now but just plan to onboard those roles in the future? Or are they kind of embedded somewhere else? <br> MR. PATCHETT: Yeah. Good catch. <br> 0 Good catch. One of the benefits of us being <br> 11 a division of the SCC means that we leverage <br> 12 the existing SCC HR department, the existing <br> 13 SCC procurement and contracting department, <br> 14 the existing office of general counsel. So <br> 15 on the legal side we have a dedicated <br> 16 attorney from our office of general counsel. <br> 17 Her name is Mary McLaren; she's the dedicated <br> 18 HBE legal counsel. <br> And then support from other <br> attorneys in our office, in the SCC's office <br> of general counsel, folks like Mary Ashby <br> Brown, who I think may be listening in for <br> the Bureau today, and other things. <br> In terms of the interfaces with <br> 25 those departments, those fall under our |




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| 1 had -- I thought it was terrific to do our |  | 1 CHAIR CORLETTE: Yeah, definitely. |  |
| 2 March 28th meeting to get to meet many of you |  | 2 MR. GRAY: Yeah, I'm curious about |  |
| 3 in person, so I do think that one thing we do |  | 3 what the timing is in September versus where |  |
| 4 want to tee up for discussion -- and just I'm |  | 4 we are on the testing and the launch; you |  |
| 5 assuming that nobody had anything else to |  | 5 know, are we scheduling our meeting at the |  |
| 6 discuss, so we can move on to the 2023 and |  | 6 right time to get a good report and giving |  |
| 7 beyond meeting schedule. |  | 7 them enough time to be far enough along to |  |
| 8 So yes, these are the dates through |  | 8 give us a good report? |  |
| 9 this calendar year; we haven't yet scheduled |  | $9 \quad$ You know, I was just trying to think |  |
| 10 for 2024. I do think we want to kind of |  | 10 about the timelines they've shown us and kind |  |
| 11 gauge people's desire or willingness to have |  | 11 of overlay it with the date. But I think |  |
| 12 maybe not all of our meetings in person, but |  | 12 that might be something worth putting a |  |
| 13 you know, do we want to have at least one a |  | 13 little bit of thought into so that we don't, |  |
| 14 year or two a year? I think there can be a |  | 14 you know, pick the worst or the not optimal |  |
| 15 lot of value in having actual, face-to-face |  | 15 time by accident. |  |
| 16 conversations. |  | 16 CHAIR CORLETTE: Yeah, that's a good |  |
| 17 But we can maybe send around a |  | 17 point, Doug. And maybe this is a question |  |
| 18 Doodle poll or something after this meeting |  | 18 for our Exchange staff to think about: Is |  |
| 19 just to tee up for you-all to think about, |  | 19 that date in September a convenient time for |  |
| 20 you know, your capacity and interest in |  | 20 all of you as well as in terms of both what |  |
| 21 coming to potentially at least one of these |  | 21 you can share with the Advisory Committee at |  |
| 22 meetings in person every year. |  | 22 that time but also knowing everything you're |  |
| 23 But I don't know; Holly, what do you |  | 23 going to be doing to prepare for launch? |  |
| 24 think? I'm thinking maybe we can create just |  | 24 MS. MORTLOCK: Yeah, that's a great |  |
| 25 a one- or two-question Doodle poll and ask |  | 25 question, Sabrina and Doug. Thank you for |  |
|  | 58 |  | 60 |
| 1 people about that. |  | 1 the sensitivity to that. You know, I think |  |
| 2 MS. MORTLOCK: Yes. We can |  | 2 what I will say is that the dates were all |  |
| 3 absolutely do that. I'm happy to. And we |  | 3 agreed upon by the Committee members, and I |  |
| 4 very much enjoyed having the group of people |  | 4 know you-all too have very busy schedules. |  |
| 5 that were able to join us in person in March |  | 5 And so it did take awhile to get these dates |  |
| 6 and so we would welcome the opportunity to do |  | 6 established, you know, to maximize the |  |
| 7 that again. We'll leave that to you-all to |  | 7 participation in the meetings. |  |
| 8 decide what would work best for you as a |  | 8 It is something that we can take |  |
| 9 group. |  | 9 back and take a look at, certainly. But I'm |  |
| 10 CHAIR CORLETTE: Great. Thanks. |  | 10 happy to follow up offline if that makes |  |
| 11 Anybody have preliminary thoughts or comments |  | 11 sense as well. |  |
| 12 on the schedule or the in-person meetings? |  | 12 CHAIR CORLETTE: Okay. Yeah. No, I |  |
| 13 MS. HINOJOSA: If we meet in person, |  | 13 am -- in some ways it might create more work |  |
| 14 it seems like spring and/or fall would |  | 14 to try to reschedule, so we can factor that |  |
| 15 probably work better than summer, due to |  | 15 piece in as well. |  |
| 16 vacations, and December, due to possible |  | 16 Well, before I make a motion to |  |
| 17 inclement weather. So my vote is for one to |  | 17 adjourn, because we do not have any public |  |
| 18 two in-person meetings. But spring worked |  | 18 comments, I just want to make sure that |  |
| 19 out well, so I liked spring, but I would also |  | 19 anybody we haven't heard from yet on the |  |
| 20 be willing to do a fall. Those are just |  | 20 Advisory Committee, if there's any comments |  |
| 21 preliminary thoughts. |  | 21 or questions that you have or if we have |  |
| 22 CHAIR CORLETTE: That sounds like |  | 22 heard from you and there's any questions or |  |
| 23 good common sense. |  | 23 comments that you might have, I want to make |  |
| 24 MS. HINOJOSA: Yeah, stay away from |  | 24 sure we have enough time for people to take |  |
| 25 the summer and the winter. |  | 25 themselves off mute or raise their hand. |  |


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| 1 MR. GRAY: This is Doug. I just |  | 1 they become possible. |  |
| 2 wanted to thank the Exchange staff and the |  | 2 So anyway, I just wanted to share |  |
| 3 Advisory Committee members for working |  | 3 those thoughts and thank everybody for their |  |
| 4 together so well. I mean, I'm a little |  | 4 hard work. |  |
| 5 nervous because things are going so well. |  | 5 CHAIR CORLETTE: Hear, hear. |  |
| 6 CHAIR CORLETTE: It's like the dress |  | 6 Anybody else? |  |
| 7 rehearsal, right? |  | 7 MS. CUNNINGHAM: This is Liz |  |
| 8 MR. GRAY: Well, other than this |  | 8 Cunningham. |  |
| 9 reinsurance thing hanging over our head, you |  | 9 CHAIR CORLETTE: Oh Liz, hi. I'm |  |
| 10 know, we could be getting started with really |  | 10 glad you joined us. |  |
| 11 good testing being done, thorough testing. I |  | 11 MS. CUNNINGHAM: I'm so sorry. It's |  |
| 12 mean, some of you on the Advisory Committee |  | 12 been very busy, as you know, on our end. |  |
| 13 have had the full experience of a bad |  | 13 Getting the word out there has been pretty |  |
| 14 implementation; some of you more than once. |  | 14 insane. Being a navigator and now a |  |
| 15 It gives you a lot of thoughts, doesn't it, |  | 15 healthcare outreach manager throughout |  |
| 16 about what we don't want to do. |  | 16 Southside Virginia, we're seeing a few things |  |
| 17 So I'm pretty excited about how well |  | 17 going on, but we're working timelessly to |  |
| 18 we're doing. And if we can get the |  | 18 ensure our community members are aware about |  |
| 19 legislature to do another little endorsement |  | 19 the Medicaid renewal process and utilizing |  |
| 20 of the reinsurance program and its discount, |  | 20 ranges of communication strategies such as |  |
| 21 I think we'll be on track to at least having |  | 21 outreach media and also able to connect with |  |
| 22 a good offering the first time around. |  | 22 such a diverse group of people and provide |  |
| 23 And the plans are ready to work on |  | 23 them with information they need to have a |  |
| 24 the more specific issues; there's going to be |  | 24 successful renewal for their coverage. |  |
| 25 a bunch of them. And part of the challenge |  | 25 So yeah, I also want to thank the |  |
|  | 62 |  | 64 |
| 1 with implementation is you get -- you're |  | 1 Committee for their hard work, too, as well. |  |
| 2 working on the big part, which is just |  | 2 Like Doug said, it's been going so smoothly, |  |
| 3 getting things running smoothly, and then |  | 3 I'm kind of nervous because it's really been |  |
| 4 trying to figure out, all right, we have all |  | 4 going smoothly. We haven't had too many |  |
| 5 these other things that we can do and we |  | 5 people being turned down with Medicaid, and a |  |
| 6 would like to discuss. |  | 6 lot of people are doing their renewals. And |  |
| $7 \quad$ And some of them are very |  | 7 so it's been really smooth so far. So just |  |
| 8 substantial; some are, you know, pretty |  | 8 very appreciative of the Committee for sure. |  |
| 9 esoteric. For example, CMS has released an |  | 9 CHAIR CORLETTE: Thank you, Liz. |  |
| 10 adverse tiering review tool to deal with the |  | 10 That's really so affirming to hear and great |  |
| 11 tier structures and how to analyze them. |  | 11 to hear and a testament to the good work of |  |
| 12 Pretty obscure, but something that the plans |  | 12 the agencies. I know that is not the case in |  |
| 13 and the Exchange would have to work together |  | 13 some other states. Some other states, it |  |
| 14 on. Is it something that we can do at this |  | 14 sounds like the people are having a really |  |
| 15 point, given that they kind of already filed |  | 15 challenging time. |  |
| 16 their offerings? I don't know how that |  | 16 MS. CUNNINGHAM: Right. |  |
| 17 works. |  | 17 CHAIR CORLETTE: So it's great to |  |
| 18 But, you know, we're going to have |  | 18 hear that it's going relatively well here in |  |
| 19 topics like that that come up. And clearly |  | 19 Virginia. And so thank you for sharing that. |  |
| 20 standardization is going to be one of those |  | 20 MS. CUNNINGHAM: Sure. Thank you. |  |
| 21 topics. And I think we can get to these as |  | 21 CHAIR CORLETTE: And thank you for |  |
| 22 we go, but, you know, it's hard to focus on |  | 22 everything you're doing. I'm sure one reason |  |
| 23 the big goal and all the little ones at the |  | 23 it's going as well as it is is all the |  |
| 24 same time. And so I think we're going to be <br> 25 helpful as we work through those issues as |  | 24 outreach and education work that you've been |  |
| 25 helpful as we work through those issues as |  | 25 doing. So thank you. |  |

## Conducted on June 20, 2023



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