

Transcript of Advisory Committee Meeting

Date: June 21, 2022 Case: Health Benefit Exchange Advisory Committee Meeting

Planet Depos Phone: 888.433.3767 Email: <u>transcripts@planetdepos.com</u> www.planetdepos.com

WORLDWIDE COURT REPORTING & LITIGATION TECHNOLOGY

1	3
1 COMMONWEALTH OF VIRGINIA	1 PROCEEDINGS
2 STATE CORPORATION COMMISSION	2 CHAIR CORLETTE: My name is Sabrina
3	3 Corlette. And I am serving as chair for the
4	4 Virginia HBE Advisory Committee. I am
5	5 delighted to welcome all of you to our second
6 VIRGINIA HEALTH BENEFIT EXCHANGE	6 Advisory Committee meeting of 2022. Great to
7 ADVISORY COMMITTEE MEETING	7 be with all of you again.
8	8 And we have today a quite packed
9	9 agenda, but we are we only have two hours,
10	10 which I think sounds like a lot of time, but
11	11 it's actually not. So we're going to move
12 Conducted Remotely	12 through the agenda, I think, fairly
13 June 21, 2022	13 expeditiously so that we can wrap up promptly
14 2:03 p.m. EST	14 at 4 p.m.
15	15 So with that, I will, I guess, start
16	16 with the roll call. Is that our next slide?
17	17 Thank you.
18 19	18 All right. If you could just say
20	19 "here" when I call your name. Secretary John
21	20 Littel?
22	21 MR. WILLIAMS: My name is James
23 Job No.: 446413	22 Williams. I'm the Deputy Secretary of Health
24 Pages: 1-68	23 and Human Resources, so I will be standing in
25 Reported by: Ruth A. Levy, RPR	24 for Secretary Littel.
	25 CHAIR CORLETTE: Welcome, James.
2	25 CHARCORDETTE: Welcome, sumes. 4
1 A P P E A R A N C E S:	1 It's pronounced Littel then; I got it right?
2 Voting Members:	2 MR. WILLIAMS: Yes. Well done.
3 Sabrina Corlette, Chair	3 CHAIR CORLETTE: I also want to
4 Jane Norwood Kusiak, Vice Chair	4 welcome a new ex-officio member, acting
5 Keven Patchett, Acting Director	5 director of DMAS, Cheryl Roberts. Welcome,
6 Julie Green Bataille	6 Cheryl. Are you here with us?
7 Lee Biedrycki	7 MS. ROBERTS: Yes. Thank you.
8 Elizabeth Cunningham	8 CHAIR CORLETTE: Commissioner
9 Doug Gray	9 Greene? Commissioner Greene, if you're here,
10 Starla Kiser	10 please unmute yourself and say "here." Okay.
11 Kenn Penn	10 prease uninute yoursen and say here. Okay. 11 Commissioner Danny Avula?
12 Kelsey Wilkinson	12 Commissioner Avula, are you with us?
13	
14 Ex-officio Members:	
15 James Williams, Deputy Secretary of Health	MR. BEATTY: My name is Don Beatty.15 I'm with the Bureau of Insurance, and I'm
16 and Human Resources	
17 Cheryl Roberts, Acting Director of DMAS	16 here for Commissioner White.
18 Don Beatty, Bureau of Insurance	17 CHAIR CORLETTE: Great. Welcome,
19	18 Don. Pleasure to have you.
20 Also present:	19 So for the appointed members, I'm
21 Holly Mortlock, Chief Government Relations	20 obviously here. Jane Kusiak, are you with
22 Officer/HBE Liaison to Advisory Committee	21 us?
23 Whitney Thomas	22 MS. KUSIAK: Yes.
24	23 CHAIR CORLETTE: Julie Bataille?
25	24 MS. BATAILLE: Hi, everyone.
	25 Here.

5		7
1 CHAIR CORLETTE: Lee Biedrycki?	1 you we have been able to talk with, but I	/
2 Lee, are you with us?	2 wanted to make a more formal announcement	
3 MR. BIEDRYCKI: Here.	3 today.	
4 CHAIR CORLETTE: Welcome, Lee.	4 In May, Victoria Savoy announced her	
5 Scott Castro? Do we have Scott	5 retirement from the SCC after 30 years of	
6 today?	6 very impactful service to the Commonwealth,	
7 Okay. Liz Cunningham?	7 and Victoria's last day was June 16th.	
8 MS. CUNNINGHAM: Here. Hi,	8 Victoria had returned to the SCC, joining the	
9 everyone.	9 Exchange in September of 2020, and led the	
10 CHAIR CORLETTE: Doug Gray?	10 Exchange through its first phase to become a	
11 MR. GRAY: Hello.	11 state-based marketplace on the federal	
12 CHAIR CORLETTE: I think I heard	12 platform. And with that accomplishment, she	
13 you, Doug? Can you say that again?	13 had really laid the foundation for the full	
14 MR. GRAY: Here.	14 transition, hiring staff and building the	
15 CHAIR CORLETTE: I believe Ikeita is	15 team to complete the goals of developing a	
16 not here today. She's volunteering as an	16 full state-based Exchange.	
17 election observer; is that correct? Ikeita,	17 We do understand that she is looking	
18 you're not here, I don't think.	18 forward to a very active retirement, spending	
19 MS. MORTLOCK: That's correct,	19 time with her new grandson and traveling with	
20 Sabrina.	20 her family and devoting time to personal	
21 CHAIR CORLETTE: Okay. Starla	21 interests that she had put aside for several	
22 Kiser?	22 years.	
23 MS. KISER: I'm here.	23 And so with the many things that the	
24 CHAIR CORLETTE: Kenn Penn?	24 Exchange has going on, in the midst of our	
25 MR. PENN: Good afternoon.	25 transition activities, the Commission has	
6		8
1 CHAIR CORLETTE: Hi, Kenn. And	1 named Keven Patchett as acting director of	0
2 Holly, I know you're here. So that completes	2 HBE. Mr. Patchett has actually been working	
3 our roll call.	3 with the Exchange for quite some time, since	
4 So we should just go ahead and dive	4 May of 2021, when he began serving as	
5 into the agenda. Like I said, it's a pretty	5 Commission counsel to the State Corporation	
6 packed agenda. We're going to start with	6 Commission. And about as soon as he got	
7 some announcements from the SCC, an update	7 here, he was asked by the Commission to lead	
8 from our Exchange director. We actually seek	8 our platform and call center procurement	
9 today to go into closed session for a couple	9 efforts in addition to the interagency	
10 of things which we'll talk about shortly.	10 coordination efforts that we have undertaken.	
11 And then we have subcommittee reports.	11 And then in December, he was	
12 And then we are going to have a	12 assigned leadership of the overall transition	
13 presentation from SHADAC, which is an	13 to a state-based marketplace, along with	
14 organization that specializes in data	14 external communications and government	
15 collection and analysis to help the Exchange	15 affairs activities of the Exchange. So Keven	
16 meet some of its strategic objectives. And	16 has actually been working with our team for	
17 then we'll go into the public comments and	17 quite some time now.	
18 then adjourn.	18 He is a graduate of the University	
19 So Holly, I'm going to turn it back	19 of Virginia Law School and spent the first	
20 to you for the announcements from the SCC.	20 ten years of his career in private practice	
21 MS. MORTLOCK: So a few important	21 in Charlottesville. And prior to the SCC, he	
22 announcements that we wanted to share. And	22 served in the Attorney General's Office as	
23 so first, I wanted to start out and offer	23 chief of the technology and procurement law	
24 that the SCC has some bittersweet news to	24 section.	
25 share with the Advisory Committee. Some of	25 And so with that, it is my pleasure	
	ET DEPOS	

1 to introduce you to Keven, who will provide 1 with a pretty robust consumer assistance 2 the director's update. 2 center that will handle both telephone as 4 HOLD, And I'm very happy to be here, And 5 envice functions of the Exchange. 5 as Sakrin anced, it tooks ithe a packed 5 envice functions of the Exchange. 6 agend, so I'm just going to dive right in 7 implementation, add toos inglemeentation 8 We have had a really busy couple of 8 service functions, and thos implementation 9 moths at the Tschange. A couple of things 9 There's a lot that goes on during 10 process continues to advance. And it sounds 11 plans are very long and very detidied. But I 12 here wers atiff members just in the last 16 design. And this is where well make 15 some new staff members just in the last 16 design. And this is where well make 16 otopie of weeks and expect a few more here in 16 design. And this is where well make 16 otopie of weeks and indings by our 20 MAK were no material findings by our	9	,	11
2 enter that will handle both telephone as 3 MR, PATCHETT: All right, Thank you 3 4 Holly. And I'm very happy to be here. And 3 6 as Sabrina noted, it looks like a packed 5 6 as a Sabrina noted, it looks like a packed 5 7 this morning. 7 8 We have had a really busy couple of 7 9 months at the Exchange. A couple of things 7 9 inst to highlight. The RFP evaluation 10 11 process continues to advance. And it sounds 11 12 scontrat award by mid to late summer. We are 12 13 contrat award by mid to late summer. We are 13 14 continuing to staff up in HBE and brought on 14 4 design. And this is where well make 15 scortner award by mid to late summer. We are 16 16 16 14 to still an independent financial, technical, 17 18 New successfully got or SMART audit 18 we successfully got or SMART audit 18 8 Newe law set laward bread late succest		1 with a pretty robust consumer assistance	11
MR. PATCHET: All right. Thank you 3 well as e-mail, direct mailings, paper 4 Holly. And I'm very happy to be here. And 4 applications, alt of the core customer 5 as Sabrina noted, it looks like a packed 6 service functions of the Exchange. 6 6 agenda, so Tm just going to dive right in 6 So as we kick off that 7 7 this moring. 7 implementation, flow implementation 8 activities, it's really five key activities. 9 months at the Exchange. A couple of things 9 There's a loc that goes on during 10 10 process continues to advance. And it sounds 11 process on during the activities, it's really five key activities. 12 like were avel still well on track for a 12 wanted to focuse on just these five arces. 13 contrain dependent financial, technical, 14 design. And this is where well make 15 design. And this is where well make 15 design. And this is where well make 16 contraing dex pact a few more here in 16 elements of the platform arc going to look 17 here ye na future. 17 key cont fina an degend net financial, technical, <td< td=""><td>•</td><td></td><td></td></td<>	•		
4 4 applications, a lot of the core customer 5 as Sabrian noted, it looks like a packed 5 service functions of the Exchange. 6 agenda, so I''n jist going to dive right in 6 So as we kick off that 7 this morning. 7 implementation, those implementation 8 We have had a really busy couple of 7 implementation, and those implementation 9 months at the Exchange. A couple of things 9 There's a lot that goes on during 10 just to highlight. The RFP evaluation 10 implementation, and those implementation 11 process continues to advance. And it sounds 11 plans are very long and very detailed. But I 12 itew eare still well on track for a 12 autot of the court own of the call center. 15 some and ward by mid to late summer. We are 15 decisions about what our what the various 16 couple of weeks and expect a few more here in 17 like, how they're going to fit together with 18 We successfull got our SMART audit 19 like about what our what the adial center, 19 field with CMS. Annually, the Exchange has 19 as well as integ	-	-	
5 sakarina noted, it looks like a packed 5 service functions of the Exchange. 6 agenda, so Im just going to dive right in 6 So as we kick off that 7 this morning. 8 We have had really busy couple of 8 activities, it's really five key activities. 9 months at the Exchange. A couple of fluings 9 There's a lot that goes on during 10 pist to bightight. The RFP evaluation 10 implementation, aft hose implementation 11 process continues to advance. And it sounds 11 plans are very long and very locall. But I 12 ixet we are still well on track for a 12 wanted to focus on just these five areas. 13 contract award by mid to late summer. We are 13 So we will, of course, begin with 14 continuing vecks and expect a few more here in 15 decisions about what our what the various 16 fold with (MS. Annually, the Exchange has 19 swell as CMS and the federal 21 adjoitors. And so that lets us continue the 23 if some of those systems integrations with some of those 24 work of tineas finedines by by or 25<			
6 genda, so Tm just going to dive right in 6 So as we kick off that 7 this morning. 7 implementation, those implementation 9 moths at the Exchange. A couple of things 9 There's a lot that goes on during 10 just to highlight. The RPP valuation 10 implementation, and those implementation 11 process continues to advance. And it sounds 11 plans are very long and very detailed. But I 12 like we are still well on track for a 12 wanted to focus on just these live areas. 13 contract award by mid to late summer. We are 13 Sown enew staff members just in the last 14 continuing to staff up in HBE and brought on 14 design. And this is where well make 15 sown ewer staff members just in the last 16 deelements of the platform are going to look 17 the very near future. 17 like, how they're going to fit together with 18 wet successfully got our SMART audit 18 each othey're going to fit together with 18 wet were numetrial findings by our 20 DMAS and DSS as well as CMS and the federal 21 auditors. And so that lets us continue 23			
7 this morning. 7 implementation, those implementation 8 We have had a really busy couple of 8 activities, it's cally five key settivities. 9 months at the Exchange. A couple of things 10 inplementation, and those implementation 10 just to highlight. The RFP evaluation 11 plus are very long and very detailed. But I 12 like we are still well on track for a 12 wanted to focus on just these five areas. 13 contract award by mid to late summer. We are 13 So we will, of course, begin with 14 continue to staff up in HBE and brought on 14 decisions about what our what the various 16 courtact award by mid to late summer. We are 13 So we will, of course, begin with 14 courtact award by mid to late summer. We are 13 So we will, of course, begin with 16 courtact award by mid to late summer. We are 13 acch other, the platform of the call court, what our what the various 18 We successfully got our SMART audit 18 each other, the platform of the call court, what our what the various 20 to file an independent financial, technical, 20 DMAS and DSS as well as CMS and the federal	-	•	
We have had areally busy couple of things 8 activities, it's really five key activities. 9 months at the Exchange. A couple of things 9 There's a lot that goes on during 10 just to highlight. The RFP evaluation 10 implementation, and those implementation 11 process continues to advance. And it sounds 11 phans are very long and very detailed. But I 12 like ware still well on track for a 12 wanted to focus on just these five areas. 13 contract award by mid to late summer. We are 13 So we will, of course, begin with 14 continuing to staff up in HBF and brought on 14 design. And this is where well made 15 core new staff members just in the last 15 decisions about what our — what the various 16 couple of weeks and expect a few more here in 16 elements of the platform are going to look. 17 the very near future. 17 like, how they're going if of together with. 18 We successfully got our SMART audit 18 each other, the platform of the call center, 19 filed with CMS. Annually, the Exchange has 19 and operational product, and we were pleased 21 data service hub. 21 but there were no material findings by our 22 motore indipendent financial, technical, 20 DNAS and DSS as well as CMS and the federal 21 moke lik		7 implementation, those implementation	
9 months at the Exchange. A couple of things 0 There's a lot that goes on during 10 just to highlight. The RFP evaluation 10 implementation, and those implementation 11 process continues to advance. And it sounds 11 plans are very long and very detailed. But 1 12 like we are still well on track for a 12 wated to focus on just these five areas. 13 contract award by mid to late summer. We are 14 design. And this is where we'll make 15 some new staff members just in the last 16 design. And this is where we'll make 16 couple of weeks and expect a few more here in 17 like, how they're going to fit together with 18 We successfully got our SMART audit 19 as well as integrations with our partners at 20 to file an independent financial, technical, 20 DMAS and DSS as well as CMS and the federal 21 and operational product, redunized, 20 DMAS and DSS as well as CMS and the federal 23 additors. And so that lets us continue the 23 i's more of those systems integration. And 24 work of transition. 24 1 great deal of our focus, because it's 2 sides here? 1 great deal of our focus, because it's is integration aprotoch that minimizes the	•		
10 just to highlight. The RFP evaluation 10 implementation, and those implementation 11 process continues to advance. And it sounds 11 plans are very long and very detailed. But I 12 like we are still well on track for a 12 wanted to focus on just these five areas. 13 contract award by mid to late summer. We are 13 So we will, of course, begin with 14 continuing to staff up in HBE and brought on 14 design. And this is where we'll make 15 some new staff members just in the last 16 couple of weeks and expect a few more here in 16 couple of weeks and expect a few more here in 16 leements of the platform are going to look 17 the very near future. 17 like, how they're going to fit together with 18 We successfully got our SMART andit 18 each other, the platform of the call center, 19 filed with CMS. Annually, the Exchange has 10 Doks and DSs as well as CMS and the fedral 21 and operational product, and we were pleased 20 DMAs and DSs as well as CMS and the fedral 23 adifors. Ands othal lets us continue the 23 it's more of those systems integration. And 24 work of transition. 24 lyust mentioned briefly what some of those 25 We have a timeline here, although it 26 systems are. This is an area that will get a 10 10 reare your-all able to see the 3 have - we've really focused on a systems			
11 process continues to advance. And it sounds 11 plans are very long and very detailed. But I 12 like we are still well on track for a 12 watted to focus on just these five areas. 13 contract award by mid to late summer. We are 13 So we will, of course, begin with 14 continuing to staff members just in the last 15 design. And this is where well make 15 some new staff members just in the last 16 delements of the platform are going to look 17 the very near future. 17 like, how they're going to fit together with 18 We successfully got our SMART audit 19 as avell as integrations with our partners at 20 to file an independent financial, technical, 20 DMAS and DSS as well as CMS and the federal 21 and operational product, and we were pleased 21 data service hub. 22 22 there were no material findings by our 23 ifs more of those systems integration. And 24 work of transition. 24 just mestioned briefly what some of those 23 sides here? 2 absolutely critical to our success, and we 3 MS. KUSIAK: Yes, I can see them.			
12 like we are still well on track for a 12 wanted to focus on just these five areas. 13 contract award by mid to late summer. We are 13 So we will, of course, begin with 14 continuing to staff up in HBE and brought on 13 So we will, of course, begin with 15 some new staff members just in the last 15 decisions about what our what the various 16 couple of weeks and expect a few more here in 15 decisions about what our what the various 16 ouple of weeks and expect a few more here in 16 elements of the platform are going to fit together with 18 We successfully got our SMART audit 18 each other, the platform of the call center, 19 filed with CMS. Annually, the Exchange has 20 DMAS and DSS as well as CMS and the federal 21 and operational product, and we were pleased 21 data service hub. 22 that there were no material findings by our 22 Once we get done with design, then 23 auditors. And so that lets us continue the 23 it's more of those systems integration. And 24 work of transition. 24 lijust mentioned briefly what some of those 25 Systems are. This is an area that will get a 10 1 looks like are you-all able to see the 10 1 looks like were going for on our 7 at bMAS and DSS; we want to maintain as much 8 tinteline. And lown to just highlight these			
13 Sow ewill, of course, begin with 14 continuing to staff up in HBE and brought on 14 15 some new staff members just in the last 15 16 couple of weeks and expect a few more here in 15 17 the very near future. 16 18 we successfully got our SMART audit 18 each other, the platform are going to look 17 the very near future. 17 like, how they're going to fit together with 19 filed with CMS. Annually, the Exchange has 19 as well as integrations with our partners at 20 to file an independent financial, technical, 20 DMAS and DSS as well as CMS and the federal 21 and ore independent financial, technical, 20 DMAS and DSS as well as CMS and the federal 21 aditors. And so that lets us continue the 21 if some of those systems integration. And 24 work of transition. 21 looks like are you-all able to see the 1 2 slides here? 2 absolutely critical to our success, and we 3 MS. KUSIAK: Yes, I can see them. 4 integration approach that minimizes the 5 inspace of this tr	-		
14 continuing to staff up in HBE and brought on 14 design. And this is where we'l make 15 some new staff members just in the last 15 decisions about what ur-what the various 16 couple of weeks and expect a few more here in 16 elements of the plafform are going to look 17 the very near future. 17 like, how they're going to fit together with 18 We successfully got our SMART audit 18 each other, the plafform or are going to look 19 field with CMS. Annually, the Exchange has 20 to file an independent financial, technical, 20 DMAS and DSS as well as integrations with our partners at 20 to file an independent financial, technical, 20 DMAS and DSS as well as integrations with our partners at 21 and operational product, and we were pleased 21 data service hub. 21 data service hub. 23 auditors. And so that lets us continue the 23 it's more of those systems integration. And 24 Ujust mentioned briefly what some of those 25 We have a timeline here, although it 25 systems are. This is an are that will get a 12 1 looks like are you-all able to see the 1 1 great deal of our focus, because it's 12 2 slides here? 2 absolutely critical to our success, and we 3 have we've really focused on a systems 4 meter end of some of the key 6 consumers but also, again, for our partners 7 activit		-	
15 some new staff members just in the last 15 decisions about what our what the various 16 couple of weeks and expect a few more here in 16 elements of the platform are going to look 17 the very near future. 16 elements of the platform are going to look 18 We successfully got our SMART audit 18 each other, the platform of the call center, 19 filed with CMS. Annually, the Exchange has 19 as well as integrations with our partners at 20 to file an independent financial, technical, 20 DMAS and DSS as well as CMS and the federal 21 and operational product, and we were pleased 21 data service hub. 23 auditors. And so that lets us continue the 23 is more of those systems integration. And 24 work of transition. 22 by systems are. This is an area that will get a 10 10 12 11 looks like are you-all able to see the 1 2 slides here? 2 absolutely critical to our success, and we 3 MS. KUSIAK: Yes, I can see them. 4 4 MR. PATCHETT: It looks like my 4 5 Teams is a little slow in updating. So here 5 6 we have a snapshot of some of the key 6 7 activities that we're going for on our 7 8 timeline. And I want to just highlight these 9<	•		
16 couple of weeks and expect a few more here in 16 couple of weeks and expect a few more here in 17 the very near future. 16 clements of the platform are going to look 18 We successfully got our SMART audit 19 filed with CMS. Annually, the Exchange has 20 to file an independent financial, technical, 20 adoperational product, and we were pleased 21 and operational product, and we were pleased 20 DMAS and DSS as well as CMS and the federal 21 and operational product, and we were pleased 20 DMAS and DSS as well as CMS and the federal 22 that there were no material findings by our 22 Once we get done with design, then 23 additors. And so that lets us continue the 23 if's more of those systems integration. And 24 work of transition. 26 We have a timeline here, although it 27 Systems are. This is an area that will get a 10 10 1 great deal of our focus, because it's 12 2 slides here? 2 absolutely critical to our success, and we 3 have we've really focused on a systems 4 mR, PATCHETT: It looks like my 4 integration approach that minimizes the 5 impact of this transition not only for 6 we have a snapshot of some of the key 7 at DMAS and DSS; we want to maintain as much 10 stays familiar and doesn't adu unnecessary 11 contract award for our platform and call			
17 the very near future.17 like, how they're going to fit together with18We successfully got our SMART audit19 filed with CMS. Annually, the Exchange has20 to file an independent financial, technical,21 and operational product, and we were pleased19 as well as integrations with our partners at22 that there were no material findings by our23 auditors. And so that lets us continue the23 auditors. And so that lets us continue the23 if's more of those systems integration. And24 work of transition.24 ljust mentioned briefly what some of those25We have a timeline here, although it25 systems are. This is an area that will get a101great deal of our focus, because it's23 MS. KUSIAK: Yes, I can see them.34MR. PATCHETT: It looks like my45Teams is a little slow in updating. So here66we have a snapshot of some of the key77activities that we're going for on our78timeline. And I want to just highlight these99last two.1010As I said, we're on track for a11contract award for our platform and call12to make its transition from healthcare. gov to13 the backbone that the Exchange needs in order14 to make its transition from healthcare. gov to15 a state-based marketplace. Once we kick off16 that implementation, hopefully at the end of17 the summer or very beginning of the fall this18 year, we'll have abou at 15-month timeline to1	5		
18 We successfully got our SMART audit 18 each other, the platform of the call center, 19 filed with CMS. Annually, the Exchange has 19 as well as integrations with our partners at 20 to file an independent financial, technical, 20 bmAS and DSS as well as CMS and the federal 21 and operational product, and we were pleased 21 data service hub. 23 auditors. And so that lets us continue the 23 i's more of those systems integration. And 24 work of transition. 24 ligt more of those systems integration. And 24 work of transition. 24 ligt more of those systems integration. And 25 We have a timeline here, although it 25 systems are. This is an area that will get a 10 10 12 12 1 looks like are you-all able to see the 1 great deal of our focus, because it's 2 slides here? 2 absolutely critical to our success, and we 3 MR. PATCHETT: It looks like my 4 integration approach that minimizes the 5 Teams is a little slow in updating. So here 6 impact of this transition not only for 6 we have a snapshot of some of the			
19 filed with CMS. Annually, the Exchange has 20 to file an independent financial, technical, 21 and operational product, and we were pleased 22 that there were no material findings by our 23 auditors. And so that lets us continue the 24 work of transition.19 as well as integrations with our partners at 20 DMAS and DSS as well as CMS and the federal 21 data service hub.23 uditors. And so that lets us continue the 23 work of transition.21 data service hub.24 work of transition.22Once we get done with design, then 23 it's more of those systems integration. And 24 ljust mentioned briefly what some of those 25 systems are. This is an area that will get a1010121looks like are you-all able to see the 21great deal of our focus, because it's 2 absolutely critical to our success, and we 33MS. KUSIAK: Yes, I can see them. 411great deal of our focus, because it's 2 absolutely critical to our success, and we 3 have we've really focused on a systems4MR. PATCHETT: It looks like may 55imaget of this transition not only for 6 consumers but also, again, for our partners 7 a trivities that we're going for on our 7 a titwities that we're going for on our 810As I said, we're on track for a 11 to runtact award for our platform and call 1211workoad during this transition time. 1211contract award for our platform and call 12 to make its transition from healthcare, govto 1410satae-based marketplace. Once we kick off 15 batatwe.1012Data migration is obviously key, as 1313 te backbone that t			
20 to file an independent financial, technical, 20 DMAS and DSS as well as CMS and the federal 21 and operational product, and we were pleased 21 data service hub. 22 that there were no material findings by our 23 auditors. And so that lets us continue the 23 auditors. And so that lets us continue the 23 if's more of those systems integration. And 24 work of transition. 24 l just mentioned briefly what some of those 25 We have a timeline here, although it 25 systems are. This is an area that will get a 10 10 12 11 looks like are you-all able to see the 1 great deal of our focus, because it's 2 absolutely critical to our success, and we 3 3 MS. KUSIAK: Yes, I can see them. 3 have we've really focused on a systems 4 MR. PATCHETT: It looks like my 5 integration approach that minimizes the 5 Teams is a little slow in updating. So here 6 consumers but also, again, for our partners 7 activities that we're going for on our 7 a DMAS and DSS, we want to maintain as much 8 timeline. And I want to just highlight these 9 currently used by healthcare.gov so that that 10 As I said, we're on trac			
21 and operational product, and we were pleased 21 data service hub. 22 that there were no material findings by our 23 auditors. And so that lets us continue the 23 it's more of those systems integration. And 24 work of transition. 24 l just mentioned briefly what some of those 25 systems are. This is an area that will get a 25 We have a timeline here, although it 26 systems are. This is an area that will get a 12 1 10 12 absolutely critical to our success, and we 3 MS. KUSIAK: Yes, I can see them. 3 have we'we really focused on a systems 4 4 MR. PATCHETT: It looks like my 4 integration approach that minimizes the 5 5 test is a little slow in updating. So here 6 consumers but also, again, for our partners 7 7 activities that we're going for on our 7 a DMAS and DSS; we want to maintain as much 8 timeline. And I want to just highlight these 9 ourrently used by healthcare.gov so that that 10 As I said, we're on track for a 10 stays familiar and doesn't add unnecessary 11 contract award for our platform and call 11 workou during this transition fine. 12 Data migratio		÷ .	
22 that there were no material findings by our 23 Once we get done with design, then 23 additors. And so that lets us continue the 23 it's more of those systems integration. And 24 work of transition. 24 I just mentioned briefly what some of those 25 We have a timeline here, although it 25 systems are. This is an are that will get a 1 looks like are you-all able to see the 2 2 slides here? 3 MS. KUSIAK: Yes, I can see them. 4 MR. PATCHETT: It looks like my 5 5 Teams is a little slow in updating. So here 6 6 we have a snapshot of some of the key 7 7 activities that we're going for on our 7 8 timeline. And I want to just highlight these 9 9 last two. 10 As I said, we're on track for a 11 contract award for our platform and call 11 workoad during this transition time. 12 Data migration is obviously key, as 13 we have about a 15-month timeline to 10 As I said, we're on track for open 12 Data migration is obviously key, as 13 the backbone that the Exchange needs in order 14	1 <i>i i i</i>		
23 auditors. And so that lets us continue the 24 work of transition.23 it's more of those systems integration. And 24 I just mentioned briefly what some of those 25 systems are. This is an area that will get a25We have a timeline here, although it25 systems are. This is an area that will get a261Igreat deal of our focus, because it's21Igreat deal of our focus, because it's23MS. KUSIAK: Yes, I can see them.3MS. KUSIAK: Yes, I can see them.34MR. PATCHETT: It looks like my45Teams is a little slow in updating. So here56we have a snapshot of some of the key67activities that we're going for on our78timeline. And I want to just highlight these99last two.9currently used by healthcare.gov so that that10As I said, we're on track for a1011contract award for our platform and call1112current yused by healthcare.gov so that that13the backbone that the Exchange needs in order1314to make its transition from healthcare.gov to1415a state-based marketplace. Once we kick off1516that implementation and be ready for open1919complete implementation and be ready for open1919complete implementation at its core2121This implementation at its core2122to overlap. They're going to repeat.23are going to be stan			
24 work of transition. 24 I just mentioned briefly what some of those 25 We have a timeline here, although it 25 systems are. This is an area that will get a 25 We have a timeline here, although it 10 10 If great deal of our focus, because it's 12 2 slides here? 2 absolutely critical to our success, and we 3 3 MS. KUSIAK: Yes, I can see them. 3 have we've really focused on a systems 4 4 MR. PATCHETT: It looks like my 4 integration approach that minimizes the 5 5 Teams is a little slow in updating. So here 5 impact of this transition not only for 6 6 we have a snapshot of some of the key 7 at DMAS and DSS; we want to maintain as much 8 7 activities that we're going for on our 7 at DMAS and DSS; we want to maintain as much 8 8 of the same processes and protocols that are 9 ourrently used by healthcare.gov so that that 10 As I said, we're on track for a 11 toxtstare based 11 toxtstare based 12 center vendor, which is really going to be 12 Data migration is obviously key, as <td< td=""><td></td><td></td><td></td></td<>			
25 We have a timeline here, although it 25 systems are. This is an area that will get a 10 12 1 looks like are you-all able to see the 1 2 slides here? 2 3 MS. KUSIAK: Yes, I can see them. 3 4 MR. PATCHETT: It looks like my 3 5 Teams is a little slow in updating. So here 5 6 we have a snapshot of some of the key 6 7 activities that we're going for on our 7 8 timeline. And I want to just highlight these 9 9 last two. 9 currently used by healthcare.gov so that that 10 As I said, we're on track for a 10 stays familiar and doesn't add unnecessary 11 contract award for our platform and call 11 we have to transition fore. 12 center vendor, which is really going to be 12 Data migration is obviously key, as 13 the backbone that the Exchange needs in order 14 Exchange consumers over to our Virginia 14 to make its transition from healthcare.gov to 15 platform as well as ensuring that we can send 16			
1010121looks like are you-all able to see the1great deal of our focus, because it's2slides here?1great deal of our focus, because it's3MS. KUSIAK: Yes, I can see them.1great deal of our success, and we4MR. PATCHETT: It looks like my5have we've really focused on a systems5Teams is a little slow in updating. So here5impact of this transition not only for6we have a snapshot of some of the key6consumers but also, again, for our partners7activities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these9octrurently used by healthcare.gov so that that10As I said, we're on track for a10stastatwo.11contract award for our platform and call11workload during this transition time.12Data migration is obviously key, as1313 the backbone that the Exchange needs in order14Exchange consumers over to our Virginia14 to make its transition from healthcare.govto14Exchange consumers over to our Virginia15 a state-based marketplace. Once we kick off16data back and forth through the federal data17 the summer or very beginning of the fall this17remaining will be ongoing throughout18 year, we'll have about a 15-month timeline to19Training will be ongoing throughout19 complete implementation and be ready for open20the transition. And most of these pi			
1looks like are you-all able to see the1great deal of our focus, because it's2slides here?2absolutely critical to our success, and we3MS. KUSIAK: Yes, I can see them.3have we've really focused on a systems4MR. PATCHETT: It looks like my4integration approach that minimizes the5Teams is a little slow in updating. So here5impact of this transition not only for6we have a snapshot of some of the key7attivities that we're going for on our7attivities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a11workload during this transition time.11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation and be ready for open19Training will be ongoing throughout20enrollment by November of 2023.2		25 systems are. This is an area that will get a	12
2slides here?2absolutely critical to our success, and we3MS. KUSIAK: Yes, I can see them.3have we've really focused on a systems4MR. PATCHETT: It looks like my4integration approach that minimizes the5Teams is a little slow in updating. So here5impact of this transition not only for6we have a snapshot of some of the key6consumers but also, again, for our partners7activities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation and be ready for open19Training will be ongoing throughout20emrollment by November of 2023.20the transition. And most of these pieces,21This implementation at its core21right these are not linear. They're going22really is a technology implementation. We <td></td> <td>1 great deal of our focus, because it's</td> <td>12</td>		1 great deal of our focus, because it's	12
3MS. KUSIAK: Yes, I can see them.3have we've really focused on a systems4MR. PATCHETT: It looks like my4integration approach that minimizes the5Teams is a little slow in updating. So here5impact of this transition not only for6we have a snapshot of some of the key6consumers but also, again, for our partners7activities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a10stays familiar and doesn't add unnecessary11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation, and be ready for open19Training will be ongoing throughout20enrollment by November of 2023.20the transition. And most of these pieces,21This implementation at its core21right, these are not linear. They're going22to overlap. T			
4MR. PATCHETT: It looks like my4integration approach that minimizes the5Teams is a little slow in updating. So here5impact of this transition not only for6we have a snapshot of some of the key6consumers but also, again, for our partners7activities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a10stays familiar and doesn't add unnecessary11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation, hopefully at the end of16data back and forth through the federal data17the summer or very beginning of the fall this17services hub to verify information for new18year, we'll have about a 15-month timeline to19Training will be ongoing throughout20emplementation at its core21right, these are not linear. They're going <t< td=""><td></td><td>-</td><td></td></t<>		-	
5Teams is a little slow in updating. So here5impact of this transition not only for6we have a snapshot of some of the key6consumers but also, again, for our partners7activities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a10stays familiar and doesn't add unnecessary11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation, hopefully at the end of16data back and forth through the federal data17the summer or very beginning of the fall this17services hub to verify information for new18year, we'll have about a 15-month timeline to18applicants.19complete implementation and be ready for open20the transition. And most of these pieces,21This implementation at its core21right, these are not linear. They're going <t< td=""><td></td><td>· · ·</td><td></td></t<>		· · ·	
6we have a snapshot of some of the key activities that we're going for on our6consumers but also, again, for our partners7activities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a10stays familiar and doesn't add unnecessary11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation, hopefully at the end of16data back and forth through the federal data17the summer or very beginning of the fall this17services hub to verify information for new18year, we'll have about a 15-month timeline to19Training will be ongoing throughout20encollement by November of 2023.20the transition. And most of these pieces,21This implementation at its core21right, these are not linear. They're going22really is a technology implementation. We22	-		
7activities that we're going for on our7at DMAS and DSS; we want to maintain as much8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a10stays familiar and doesn't add unnecessary11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation, hopefully at the end of1616 data back and forth through the federal data17the wabout a 15-month timeline to18applicants.19complete implementation and be ready for open19Training will be ongoing throughout20enrollment by November of 2023.20the transition. And most of these pieces,21This implementation at its core21right, these are not linear. They're going22really is a technology implementation. We22to overlap. They're going to repeat.23are going to be standing up what some of the23Training will be one that, again, goes on24vendors	· ·	1	
8timeline. And I want to just highlight these8of the same processes and protocols that are9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a10stays familiar and doesn't add unnecessary11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation, hopefully at the end of16data back and forth through the federal data17the summer or very beginning of the fall this17services hub to verify information for new18year, we'll have about a 15-month timeline to18applicants.19complete implementation and be ready for open19Training will be ongoing throughout20entorllment by November of 2023.21right, these are not linear. They're going22really is a technology implementation. We22to overlap. They're going to repeat.23are going to be standing up what some of the23Training will be one that, again, goes on24vendors in the industry refer to as24throughout, probably a little more heavy <td< td=""><td></td><td></td><td></td></td<>			
9last two.9currently used by healthcare.gov so that that10As I said, we're on track for a10stays familiar and doesn't add unnecessary11contract award for our platform and call11workload during this transition time.12center vendor, which is really going to be12Data migration is obviously key, as13the backbone that the Exchange needs in order13we have to transition accounts for existing14to make its transition from healthcare.gov to14Exchange consumers over to our Virginia15a state-based marketplace. Once we kick off15platform as well as ensuring that we can send16that implementation, hopefully at the end of16data back and forth through the federal data17the summer or very beginning of the fall this17services hub to verify information for new18year, we'll have about a 15-month timeline to18applicants.19complete implementation and be ready for open19Training will be ongoing throughout20enrollment by November of 2023.20the transition. And most of these pieces,21This implementation at its core21right, these are not linear. They're going22really is a technology implementation. We22to overlap. They're going to repeat.23are going to be standing up what some of the23Training will be one that, again, goes on24vendors in the industry refer to as24throughout, probably a little more heavy25ess			
10As I said, we're on track for a10 stays familiar and doesn't add unnecessary11contract award for our platform and call11 workload during this transition time.12center vendor, which is really going to be1213the backbone that the Exchange needs in order13 we have to transition accounts for existing14to make its transition from healthcare.gov to1415a state-based marketplace. Once we kick off1516that implementation, hopefully at the end of1617the summer or very beginning of the fall this1718year, we'll have about a 15-month timeline to1819complete implementation and be ready for open1920enrollment by November of 2023.2021This implementation at its core2122really is a technology implementation. We2223are going to be standing up what some of the2323are going to be standing up what some of the2324wendors in the industry refer to as2425essentially an e-commerce platform, along2525the industry refer to statu2525the industry refer2526the industry refer to statu2527the industry refer to as2428throughout, probably a little more heavy25essentially an e-commerce platform, along2525the industry refer to stand up the		· ·	
11 contract award for our platform and call11 workload during this transition time.12 center vendor, which is really going to be12 Data migration is obviously key, as13 the backbone that the Exchange needs in order13 we have to transition accounts for existing14 to make its transition from healthcare.gov to14 Exchange consumers over to our Virginia15 a state-based marketplace. Once we kick off15 platform as well as ensuring that we can send16 that implementation, hopefully at the end of16 data back and forth through the federal data17 the summer or very beginning of the fall this17 services hub to verify information for new18 year, we'll have about a 15-month timeline to18 applicants.19 complete implementation and be ready for open19 Training will be ongoing throughout20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			
12 center vendor, which is really going to be12Data migration is obviously key, as13 the backbone that the Exchange needs in order13 we have to transition accounts for existing14 to make its transition from healthcare.gov to14 Exchange consumers over to our Virginia15 a state-based marketplace. Once we kick off15 platform as well as ensuring that we can send16 that implementation, hopefully at the end of16 data back and forth through the federal data17 the summer or very beginning of the fall this17 services hub to verify information for new18 year, we'll have about a 15-month timeline to18 applicants.19 complete implementation and be ready for open1920 enrollment by November of 2023.20 the transition. And most of these pieces,21This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			
13 the backbone that the Exchange needs in order13 we have to transition accounts for existing14 to make its transition from healthcare.gov to14 Exchange consumers over to our Virginia15 a state-based marketplace. Once we kick off15 platform as well as ensuring that we can send16 that implementation, hopefully at the end of16 data back and forth through the federal data17 the summer or very beginning of the fall this17 services hub to verify information for new18 year, we'll have about a 15-month timeline to18 applicants.19 complete implementation and be ready for open19 Training will be ongoing throughout20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the	*	-	
14 to make its transition from healthcare.gov to14 Exchange consumers over to our Virginia15 a state-based marketplace. Once we kick off15 platform as well as ensuring that we can send16 that implementation, hopefully at the end of16 data back and forth through the federal data17 the summer or very beginning of the fall this17 services hub to verify information for new18 year, we'll have about a 15-month timeline to18 applicants.19 complete implementation and be ready for open19 Training will be ongoing throughout20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			
15 a state-based marketplace. Once we kick off15 platform as well as ensuring that we can send16 that implementation, hopefully at the end of16 data back and forth through the federal data17 the summer or very beginning of the fall this17 services hub to verify information for new18 year, we'll have about a 15-month timeline to18 applicants.19 complete implementation and be ready for open19 Training will be ongoing throughout20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the		e e	
16 that implementation, hopefully at the end of16 data back and forth through the federal data17 the summer or very beginning of the fall this17 services hub to verify information for new18 year, we'll have about a 15-month timeline to18 applicants.19 complete implementation and be ready for open19 Training will be ongoing throughout20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the	-		
17 the summer or very beginning of the fall this17 services hub to verify information for new18 year, we'll have about a 15-month timeline to18 applicants.19 complete implementation and be ready for open19 Training will be ongoing throughout20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the	*		
18 year, we'll have about a 15-month timeline to 19 complete implementation and be ready for open 20 enrollment by November of 2023.18 applicants.21 This implementation at its core 22 really is a technology implementation. We 23 are going to be standing up what some of the 24 vendors in the industry refer to as18 applicants.23 essentially an e-commerce platform, along18 applicants.18 applicants.19 Training will be ongoing throughout 20 the transition. And most of these pieces, 21 right, these are not linear. They're going 22 to overlap. They're going to repeat. 23 Training will be one that, again, goes on 24 throughout, probably a little more heavy 25 towards the end, as we start to stand up the		-	
19 complete implementation and be ready for open19 Training will be ongoing throughout20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			
20 enrollment by November of 2023.20 the transition. And most of these pieces,21 This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			
21This implementation at its core21 right, these are not linear. They're going22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			
22 really is a technology implementation. We22 to overlap. They're going to repeat.23 are going to be standing up what some of the23 Training will be one that, again, goes on24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the		-	
23 are going to be standing up what some of the 24 vendors in the industry refer to as23 Training will be one that, again, goes on 24 throughout, probably a little more heavy 25 essentially an e-commerce platform, along25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the	*		
24 vendors in the industry refer to as24 throughout, probably a little more heavy25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			
25 essentially an e-commerce platform, along25 towards the end, as we start to stand up the			

Conducted on June 21, 2022			
13		15	
1 consumer assistance center.	1 seen one Exchange." And that's because all		
2 And then testing, testing, and more	2 of us are set up a little differently, which		
3 testing. One of the important, really	3 is the value of making this transition away		
4 important things that we've learned in our	4 from healthcare.gov on to a state-based		
5 experience in Virginia with other, I'll call	5 marketplace so that we can build and maintain		
6 them, similar technology transitions as well	6 a marketplace that's truly Virginia's; that,		
7 as from other states is the importance of	7 as much as possible, is tailored to the needs		
8 testing and allowing us to go through	8 of Virginians, to Virginia's policy		
9 multiple rounds of testing throughout the	9 objectives.		
10 process to ensure that, when we ultimately	10 And so like I said, that means that		
11 are ready to go live next fall, that there	11 everybody's different. But nonetheless,		
12 are no surprises.	12 there are so many things that we can learn		
13 So we have a couple of things that I	13 from experience of those who have gone before		
14 think are really critical to our success as	14 us, and we're really making sure that we put		
15 we're going through this transition. First	15 in the effort to maintain those relationships		
16 is building the right team. And we've got a	16 and apply those lessons learned.		
17 great foundation right now. One of our	17 Speaking of relationships, right,		
18 deputy directors, Toni Janoski, has over 20	18 engagement with stakeholders, we know that's		
19 years of experience working with insurance	19 going to be key. We know that this is not		
20 carriers here in the Commonwealth. And as	20 something that we are building or maintaining		
21 one of our key stakeholders, the process and	21 in a vacuum. And we have a long list of		
22 relationship management with carriers is	22 stakeholders; that includes, as I mentioned		
23 definitely one of the key will be one of	23 before, our insurance carriers, our agents		
24 the key focuses for us.	24 and brokers, our navigators and CEOs, our		
25 As many of you know, we also have	25 fellow agencies, consumers in the		
14		16	
1 Jennifer Krupp as another deputy director.	1 Commonwealth, on and on.		
2 She came to us from Nevada, where she had	2 And we are working really hard to		
3 served as the chief financial officer for	3 make sure that that stakeholder management is		
4 Nevada's exchange when they went through	4 meaningful. And I think there are a few		
5 their transition. And so she brings with her	5 things for us that are key as we develop and		
6 that experience of having lived through a	6 maintain that stakeholder engagement. First,		
7 transition experience that we certainly	7 we want to make sure that we're engaging		
8 cannot overvalue.	8 so we want to make sure we're engaging early		
9 We're also building a team of IT and	9 and often with our stakeholders.		
10 procurement and contract managers, project	10 As I said before, we're anticipating		
11 managers, program managers, all of the pieces	11 about a 15-month transition window. One of		
12 that we need to make sure that this	12 the lessons we've learned from other states		
13 transition is successful.	13 and from other experiences that we've had in		
14 As we leverage lessons learned and	14 the Commonwealth is that stakeholder		
15 experience, we're really talking here about	15 engagement can't wait until the end. We		
16 things that we've learned not only from our	16 don't want any of our stakeholders to be		
17 own staff and our own research but also from	17 surprised at what our solution looks like,		
18 the other states who have gone through this.	18 what's going to be required of them at the		
19 I think we have spoken with every state who	19 time of transition; we want everyone to feel		
20 has an Exchange, who has gone through a	20 as comfortable as we can. And so we want to		
21 transition, who is in a similar place as us,	21 maintain that close contact and engagement.		
22 and we continue to have those conversations.	And to do that, we are making sure		
23 It's really fascinating. Several of	23 that all of our stakeholders are going to		
24 the other Exchange directors are fond of	24 have a single point of contact where they can		
25 saying, "If you've seen one Exchange, you've	25 receive updates and provide feedback.		

17		19
1 One of our challenges is, of course,	1 of getting an Exchange stood up and	19
2 that there really is a lot that we could do	2 functioning is no longer the bar. They feel	
3 during this transition, but we have to stay	3 like they've passed that bar; they've left	
4 focused on what is absolutely critical for us	4 that in the rearview mirror, and now they are	
5 to do in order to make sure the transition is	5 able to do that with relative ease.	
6 successful. And so while I know that we're	6 The other thing that's really great	
7 not going to be able to do everything that	7 for us right now is we're the only state	
8 all of our stakeholders want all at once, we	8 transitioning. I think last year there were	
9 are nonetheless going to listen and consider	9 three states that were transitioning to	
10 all of the input and feedback that we get.	10 state-based marketplaces, and one of the	
11 So you can see here, we currently	11 challenges that they all experienced was	
12 have 18 other states who have transitioned.	12 really limited resources at CMS to do things	
13 And then there are three of us who are in	13 like testing and planning and strategizing.	
14 this sort of hybrid position right now where	14 In that regard, we will be fortunate to have	
15 we have a state-based Exchange but our	15 the undivided attention of CMS as we move to	
16 Exchanges still exist on the federal	16 our Virginia platform.	
17 platform, and we're looking forward to making	17 And so with that, Holly, I'm going	
18 that transition.	18 to turn it back to you now to talk a little	
19 I think one of the things that is	19 bit about some of the state and federal	
20 the most consistently conveyed to us from	20 updates that are going on.	
21 other states is to really focus on the core	21 MS. MORTLOCK: Thank you, Keven.	
22 requirements of getting a transition	22 And so I wanted to just share with you a	
23 accomplished. I think I can safely say that	23 brief sort of lay of the land, just review of	
24 every state that has struggled with a	24 some of the state and federal policy issues	
25 transition, they've all come back and said	25 that we have been tracking. We don't have	
18		20
1 the biggest mistake they made was to try to	1 much time this afternoon, and I know that we	
2 do too much in the first year.	2 want to get to some of the exciting guest	
3 And that's why I said before, as	3 presentations.	
4 we're getting feedback from stakeholders, I	4 So I wanted to just do a quick	
5 know there are things that are going to have	5 overview of where we are right now. Not much	
6 to happen in year 2, maybe even in year 3,	6 has changed. As many of you know, we are	
7 but this is once we complete the	7 still with a lot of uncertainty going on. We	
8 transition, we will continue to go through an	8 just wanted to make sure you-all are aware	
9 evolutionary process with our Exchange,	9 that we are tracking and monitoring and	
10 continuing to find ways to make it better,	10 staying engaged at every possible point that	
11 more user-friendly, more convenient for our	11 we can to be prepared for what can come over	
12 stakeholders.	12 the next several months and few years.	
13 But in year one, our emphasis really	13 So many of you may have seen that	
14 is going to be our successful transition so	14 Virginia's 1332 waiver application for	
15 that Virginia can start to get the benefit of	15 reinsurance was approved on May 18th. This	
16 having its own Exchange and not being tied to	16 will be for the first year will be for	
17 the federal platform where CMS is limited in	17 2023, and we are expecting that it will	
18 what it can do because it's got such a wide	18 achieve approximately a 15.6 percent rate	
19 user group in terms of states.	19 reduction relative to having no reinsurance.	
20 This really, for us, it's a really	20 And this is based on the idea that there	
21 good time to be transitioning. I heard at a	21 would not be ARPA subsidies; that was	
22 recent conference one of the vendors	22 factored into that calculation. So just for	
23 expressed that one of the things that has	23 your awareness of that.	
24 changed recently is this the bar has been	And then also we had mentioned last	
25 raised for vendors. And the simple process	25 time that the General Assembly was	

	1
21 1 considering an essential health benefits	1 23 1 Sarah Hatton, who's the deputy director for
2 benchmark plan study. That did pass in	2 administration at DMAS, to share a little bit
3 budget language. So the Bureau of Insurance	3 more about what we're thinking in Virginia.
4 is convening that work group and we are	4 I'll note, Sabrina, I also see your hand up,
5 participating.	5 too. So if you want to go and then we can
6 They are working with our actuary	6 have Sarah provide her update.
7 now to develop a work plan, and so we will	7 CHAIR CORLETTE: Yeah. I just have
8 continue to monitor and stay engaged with	8 a quick question about the consumer
9 that and we will be able to offer updates	9 communication with respect to the uncertainty
10 throughout this year. The report is due on	10 with the ARPA subsidies. Since you're an SBM
11 November 1st this year, so perhaps in the	11 on the federal platform, do you use the
12 fall we may be able to have a little bit more	12 healthcare.gov, they have those template
13 information about that.	13 consumer notices for both the marketplace and
14 And then with recent federal	14 for carriers, or does Virginia have their
15 activity I think we all are bracing ourselves	15 own?
16 for any news about the continuation of or	16 MS. MORTLOCK: So I believe that
17 expiration of ARPA subsidies. Again, we	17 I believe that we are using what
18 know, we have heard from our state and	18 healthcare.gov has, but I will have to do a
19 federal partners that there are continued	19 little bit more investigation and can let you
20 conversations about that possibility. And so	20 know specifically what that would look like.
21 we just continue to stay very engaged with	21 CHAIR CORLETTE: Cool. Thank you.
22 other states and to monitor that activity.	22 MS. HATTON: Thanks, Holly. I will
23 And we are also, in these	23 give a quick update about the public health
24 conversations, looking for opportunities,	24 emergency. So what we know is that CMS, HHS,
25 trying to learn from other states, you know,	25 like all states, that we would receive 60
22	
1 what potential options we may have for	1 days' notice prior to the end of the public
2 consumer education, whether these subsidies	2 health emergency. Right now, it is scheduled
3 are extended or ended.	3 to expire on July 15th. We did not get 60
3 are extended or ended.4 Another major focus in the federal	3 to expire on July 15th. We did not get 60 4 days notice, so although it has not
4 Another major focus in the federal	4 days notice, so although it has not
Another major focus in the federalsphere is closing the family glitch. So I'm	4 days notice, so although it has not5 officially been extended yet, we know that it
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury 	4 days notice, so although it has not5 officially been extended yet, we know that it6 will be because we did not receive that
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program.
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, and you can read more about that at the 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, and you can read more about that at the Federal Register website. 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, and you can read more about that at the Federal Register website. Also, for the public health 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension.
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, and you can read more about that at the Federal Register website. Also, for the public health emergency unwinding, HBE continues to be 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, and you can read more about that at the Federal Register website. Also, for the public health emergency unwinding, HBE continues to be engaged with our state partners and listening 	 4 days notice, so although it has not 5 officially been extended yet, we know that it 6 will be because we did not receive that 7 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, and you can read more about that at the Federal Register website. Also, for the public health emergency unwinding, HBE continues to be engaged with our state partners and listening for any news on the federal level. We are 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is 10 a my understanding is there is a public 11 hearing scheduled with the IRS for June 27th, 12 and you can read more about that at the 13 Federal Register website. 14 Also, for the public health 15 emergency unwinding, HBE continues to be 16 engaged with our state partners and listening 17 for any news on the federal level. We are 18 concerned and want to be as supportive and 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for 18 individuals on the Medicaid program with an
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is 10 a my understanding is there is a public 11 hearing scheduled with the IRS for June 27th, and you can read more about that at the Federal Register website. Also, for the public health emergency unwinding, HBE continues to be engaged with our state partners and listening for any news on the federal level. We are concerned and want to be as supportive and helpful as we can. One of the challenges 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for 18 individuals on the Medicaid program with an 19 additional two month for cleanup. So with
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is a my understanding is there is a public hearing scheduled with the IRS for June 27th, and you can read more about that at the Federal Register website. Also, for the public health emergency unwinding, HBE continues to be engaged with our state partners and listening for any news on the federal level. We are concerned and want to be as supportive and helpful as we can. One of the challenges that we will have is just our access to data 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for 18 individuals on the Medicaid program with an 19 additional two month for cleanup. So with 20 Secretary Littel's leadership, we are, too,
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is 10 a my understanding is there is a public 11 hearing scheduled with the IRS for June 27th, 12 and you can read more about that at the 13 Federal Register website. 14 Also, for the public health 15 emergency unwinding, HBE continues to be 16 engaged with our state partners and listening 17 for any news on the federal level. We are 18 concerned and want to be as supportive and 19 helpful as we can. One of the challenges 20 that we will have is just our access to data 21 about consumers, which will change, of 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for 18 individuals on the Medicaid program with an 19 additional two month for cleanup. So with 20 Secretary Littel's leadership, we are, too, 21 working very closely with other state
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is 10 a my understanding is there is a public 11 hearing scheduled with the IRS for June 27th, 12 and you can read more about that at the 13 Federal Register website. 14 Also, for the public health 15 emergency unwinding, HBE continues to be 16 engaged with our state partners and listening 17 for any news on the federal level. We are 18 concerned and want to be as supportive and 19 helpful as we can. One of the challenges 20 that we will have is just our access to data 21 about consumers, which will change, of 22 course, when we are transitioned on our full 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for 18 individuals on the Medicaid program with an 19 additional two month for cleanup. So with 20 Secretary Littel's leadership, we are, too, 21 working very closely with other state 22 agencies here in Virginia, along with HBE, to
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is 10 a my understanding is there is a public 11 hearing scheduled with the IRS for June 27th, 12 and you can read more about that at the 13 Federal Register website. 14 Also, for the public health 15 emergency unwinding, HBE continues to be 16 engaged with our state partners and listening 17 for any news on the federal level. We are 18 concerned and want to be as supportive and 19 helpful as we can. One of the challenges 20 that we will have is just our access to data 21 about consumers, which will change, of 22 course, when we are transitioned on our full 23 state-based marketplace. 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for 18 individuals on the Medicaid program with an 19 additional two month for cleanup. So with 20 Secretary Littel's leadership, we are, too, 21 working very closely with other state 22 agencies here in Virginia, along with HBE, to 23 make sure we have an all-hands-on-deck effort
 Another major focus in the federal sphere is closing the family glitch. So I'm sure you have seen that the treasury department and the IRS had proposed a federal regulation and had a 60-day public comment period which ended on June 6th. And there is 10 a my understanding is there is a public 11 hearing scheduled with the IRS for June 27th, 12 and you can read more about that at the 13 Federal Register website. 14 Also, for the public health 15 emergency unwinding, HBE continues to be 16 engaged with our state partners and listening 17 for any news on the federal level. We are 18 concerned and want to be as supportive and 19 helpful as we can. One of the challenges 20 that we will have is just our access to data 21 about consumers, which will change, of 22 course, when we are transitioned on our full 	 4 days notice, so although it has not officially been extended yet, we know that it will be because we did not receive that 60-day notice that we would begin unwinding 8 the eligibility for the Medicaid program. 9 So we do expect that the public 10 health emergency will be extended at least 11 through October 15th. And then there are 12 some rumors potentially through the end of 13 the year. But all we know right now is that 14 we will have another extension. 15 Right now, we do know that CMS is 16 going to allow states 12 months to 17 redetermine all of the eligibility for 18 individuals on the Medicaid program with an 19 additional two month for cleanup. So with 20 Secretary Littel's leadership, we are, too, 21 working very closely with other state 22 agencies here in Virginia, along with HBE, to

25		27
1 Holly.	1 CHAIR CORLETTE: Aye.	27
2 MS. MORTLOCK: Great. Thank you,	2 MS. MORTLOCK: Jane?	
3 Sarah.	3 MS. KUSIAK: Aye.	
4 So those are our state and federal 5 updates. And so with that, I will pass it		
7 CHAIR CORLETTE: Thank you. That	7 MR. BIEDRYCKI: Aye.	
8 was a great update. I think I might just	8 MS. MORTLOCK: Scott Castro or his	
9 pause here for a moment and ask if any	9 designee?	
10 Advisory Committee members have questions for	10 MS. WILKINSON: This is Kelsey	
11 Keven, Holly, or Sarah with respect to the	11 Wilkinson for Scott Castro. Aye.	
12 update from our state colleagues.	12 MS. MORTLOCK: Thank you, Kelsey.	
13 Okay. We will have plenty of	13 Elizabeth Cunningham?	
14 opportunity, I think, later for further	14 MS. CUNNINGHAM: Aye.	
15 discussion, if questions do arise. But	15 MS. MORTLOCK: Doug?	
16 certainly raise your hand if you have	16 MR. GRAY: Aye.	
17 questions.	17 MS. MORTLOCK: I know Ikeita is not	
18 I'd now like to move that the	18 with us today.	
19 Committee proceed into a closed session. And	19 Starla?	
20 that is to discuss, number one, the	20 MS. KISER: Aye.	
21 assignment, appointment, promotion,	21 MS. MORTLOCK: And Kenn?	
22 performance, demotion, salaries,	22 MR. PENN: Aye.	
23 disciplining, or resignation of specific	23 MS. MORTLOCK: Great. Thank you	
24 public officers appointees, or employees of	24 very much. So now Whitney is going to put	
25 the SCC pursuant to Virginia Code Section	25 the Advisory Committee members into a	
26		28
1 2.2-3711 A 1; and also No. 2, the investment	1 breakout room in just a few seconds. So in	
2 of public funds where competition is involved	2 just a few seconds she will add us into that	
3 relating to an HBE contract, which, if	3 group.	
4 disclosed publicly at this stage, would	4 (Closed, off-the-record session was held from	
5 adversely affect the financial interest of	33 p.m. to 3:10 p.m.) 5 MS. MORTLOCK: Okay. Everyone	
6 the SCC pursuant to Virginia Code Section	6 should be back in the larger room.	
7 2.2-3711 A 6.	7 Sabrina, would you like to go ahead	
8 Can I have a second?	8 with the certification?	
9 MS. HATTON: I second.	9 CHAIR CORLETTE: Yes. Thank you,	
10 CHAIR CORLETTE: And I think we need	10 Holly. Before we do that, though, I had some	
11 a vote on the record of this. So how do we	11 technical difficulties during that session.	
12 want to do that? Can somebody read off our	12 If anybody else was in the same boat that I	
13 names for a vote? It's an on-the-record	13 was, just e-mail me, and they'll work with	
14 vote, correct?	14 the Exchange staff and Holly to make sure we	
15 MS. MORTLOCK: Yes. It is an	15 get the relevant information.	
16 on-the-record vote. And I would be happy to	16 So I would like to nominate the	
17 read off the names. And just to clarify for	17 motion that we certify that during the closed	
18 everyone, this is we will be discussing,	18 session the Advisory Committee did not	
19 you know, a marketing update and also address	19 discuss any matters other than those included	
20 Victoria's retirement, so those would be the	20 in the motion to proceed into closed session.	
21 just to clarify, that's the reason for	21 Can I have a second on that motion?	
22 going into closed session.	22 MS. KUSIAK: I'll second.	
23 So I'm happy to go through the	23 CHAIR CORLETTE: I believe we need	
24 appointed and voting members to go into	24 to now do another vote. Holly, can you reel	
25 closed session. So, Sabrina?	25 off our names for us so we can vote?	
	JET DEDOS	

29	011 5 4110 21, 2022	31
1 MS. MORTLOCK: Sure can. Sabrina?	1 enrollment assisters and providing resources	51
2 CHAIR CORLETTE: Aye.	2 to them in order to help people through the	
3 MS. MORTLOCK: Jane?	3 process, making sure resources are available	
4 MS. KUSIAK: Aye.	4 and customer service in culturally and	
5 MS. MORTLOCK: Julie?	5 linguistically appropriate ways.	
6 MS. BATAILLE: Aye.	6 And then another thing that is	
7 MS. MORTLOCK: Lee?	7 coming up, just as consumer communications	
8 MR. BIEDRYCKI: Aye.	8 patterns are changing, and frankly, the way	
9 MS. MORTLOCK: Kelsey?	9 that people receive information and choose to	
10 MS. WILKINSON: Aye.	10 receive it is also evolving pretty rapidly,	
11 MS. MORTLOCK: Liz Cunningham?	11 making sure that any integrated	
12 MS. CUNNINGHAM: Aye.	12 communications campaign takes into account	
13 MS. MORTLOCK: Doug?	13 how that information changes over the course	
14 MR. GRAY: Aye.	14 of every cycle.	
15 MS. MORTLOCK: Starla?	15 So that just gives you a sense of	
16 MS. KISER: Aye.	16 some of the things the subcommittee is	
17 MS. MORTLOCK: And Kenn?	17 thinking through. And as I said, I expect to	
18 MR. PENN: Aye.	18 have formal recommendations at our next	
19 MS. MORTLOCK: Thank you, everyone.	19 meeting.	
20 CHAIR CORLETTE: All right. We're	20 CHAIR CORLETTE: Fantastic. Thank	
21 running a little bit behind, but Julie, I	21 you, Julie. The next subcommittee is chaired	
22 want to give you an opportunity just to	22 by Jane Kusiak. And actually, I think our	
23 provide a brief update on the activity of the	23 presentation from Elizabeth Lukanen at SHADAC	
24 consumer outreach and education subcommittee.	24 is going to be the exact kind of level	
25 MS. BATAILLE: Sure. Thanks,	25 setting that we need for that subcommittee.	
30		32
1 Sabrina. And I can do this quickly to say	1 Jane, I don't know, do you want to	
2 that our subcommittee has been gathering	2 say anything at all or introduce Elizabeth?	
3 input and feedback from the group	3 I know you may not have a voice.	
4 electronically, and we anticipate having some	4 MS. KUSIAK: I'm a little bit	
5 formal recommendations to the Advisory Board	5 challenged, but I'm trying to get into the	
6 in time for our next meeting.	6 room, to be honest with you. I'm on audio	
7 A few things to give you a sense of	7 only.	
8 what the subcommittee is discussing related	8 But the reason that we're doing this	
9 to recommendations around outreach, in	9 in preparation for the subcommittee is that,	
10 particular, include taking a data driven	10 you know, so much has been worked on in terms	
11 approach. And I think the conversation later	11 of other Exchanges on these matrix and goals,	
12 in today's meeting will probably give us some	12 and I think we should this next	
13 insights and good things to think about and	13 presentation is going to be just perfect and	
14 consider as part of our formal	14 may make our work very easy, to be very	
15 recommendations.	15 honest.	
16 And then a few other things that are	16 CHAIR CORLETTE: I'm all for that.	
17 coming up as input from the group include	17 All right. Well, I think without further	
18 making sure that there are opportunities to	18 ado, I am delighted to introduce Elizabeth	
19 leverage data and specifically consumer-level	19 Lukanen with SHADAC to do a presentation for	
20 data, because that will exist with a	20 us on a data driven approach to setting both	
21 state-based Exchange to reach customers	21 strategic priorities but then also thinking	
22 directly as that information becomes	22 about the strategies and tactics that will	
23 available.	23 help us achieve our desired goals.	
And then certainly, a need to	24 So Elizabeth, are you with us?	
25 emphasize how we can put a focus on	25 MS. LUKANEN: Yeah. Hi, everybody.	

33		35
1 Good afternoon. I'll share my screen here.	1 maybe that's pretty clear to most of you; go	55
2 I am not a Teams user, in general, so just	2 through some steps and some considerations	
3 bear with me. Can you see the slides in	3 that we've come up with, as we've done this	
4 presenter view?	4 with other states; and then just walk through	
5 CHAIR CORLETTE: Yes.	5 a couple examples.	
6 MS. LUKANEN: Well, I can't see you,	6 And I know we're running a little	
7 so if you have questions or want to stop me,	7 short on time so I'm going to go through	
8 please do. Thank you very much for the	8 things a little quickly. I am totally	
9 opportunity to be here. It's really the	9 comfortable if you interrupt me with	
10 work that you're doing is really exciting, so	10 questions; this can be informal. So please	
11 I'm glad I can contribute to the discussion.	11 jump in. I don't think I can see hands being	
12 I'm Elizabeth Lukanen. I'm the	12 raised, so I think verbal interjections are	
13 deputy director of SHADAC, which stands for	13 probably best.	
14 the State Health Access Data Assistance	14 MS. MORTLOCK: I'll also try to	
15 Center. Before I get into talking about	15 monitor that for you as well.	
16 Exchange monitoring, I'll just give you a	16 MS. LUKANEN: Thank you very much,	
17 little bit of background of who SHADAC is.	17 Holly. I appreciate that. If there's a view	
18 So we're a health policy research	18 where I can see people, I have not found it.	
19 center at the University of Minnesota. We've	19 So why do you want to create a	
20 been collecting and using data for about 20	20 framework? You know, first and foremost, I	
21 years to inform health policy, and our focus	21 think it's actually the discussion and the	
22 is really on providing technical assistance	22 goal setting that happens at the beginning	
23 to states, you know, in how they use data in	23 that's the most important. It really will	
24 supporting analysis to inform policy and	24 help the Exchange and the state as a whole	
25 decision-making.	25 come to an agreement on goals and priorities	
34		36
1 And we provided a lot of support to	1 and think about how those goals are going to	50
2 states as they've implemented the Affordable	2 be measured.	
3 Care Act and all the choices and decisions	3 I think, secondary, it avoids a	
4 that went into that. I saw some people on	4 duplication of data collection and	
5 the call today that I think I've worked with	5 consistency in measurement, both across the	
6 in the past in that capacity. So it's really	6 (inaudible) again, maybe even across other	
7 exciting to be here.	7 agencies, which we'll talk about a little bit	
8 We are a really small shop, but a	8 later.	
9 range of people here, you know, economists,	9 As a former state analyst myself, a	
10 statisticians, evaluation experts, and then	10 health economist for Minnesota, it also just	
11 sociology and journalism. So not only do we	11 prepares your staff to respond to questions	
12 think about how to use data, but how to	12 when they get them from policy makers; and I	
13 present it for a wide audience; how to do	13 would say also the public, media, you know,	
14 data visualization, etc., and then the real	14 all these groups are going to want a story to	
15 focus being on being non-partisan.	15 tell and want numbers to go with that. And	
16 The technical assistance that we	16 this kind of early thinking can help you to	
17 provide to states is supported by the State	17 meet those needs.	
18 Health and Value Strategies program. This is	18 You know, the "why now" is that, you	
19 a Robert Wood Johnson Foundation program out	19 know, like I said, it will help establish a	
20 of Princeton, so I just want to thank them,	20 baseline, either prior or just as you're	
21 as always, for their support.	21 starting implementation, help you identify	
21 as always, for their support. 22 And today, I was asked to come talk	22 successes, and just really prepare you for	
23 to you about data monitoring in the Exchange.	23 the questions that you're going to get. And	
24 So I'm just going to talk a little bit about	24 this is not does not downplay the	
25 reasons for doing this, although I think	25 incredible amount of work I think Keven	
2.5 reasons for doing this, atmough r think	2.5 mercurore amount of work I think Keven	

37		39
1 talked about it that is ongoing, but we	1 about is, is will issues of equity be	39
2 have found that if you can just do a little	2 elevated? So are you really interested in	
3 bit of preplanning around a monitoring or	3 looking at variation by geography, age,	
4 data dashboard type work, you'll just be in a	4 gender, etc.? These things can be really	
5 better position later.	5 important as you're just thinking about the	
6 So I'll start with some of the steps	6 framing and the focus.	
7 that we have come up with to, you know,	7 After you have a little bit of a	
8 support this work. And the first is, you	8 sense for who this is intended for, your	
9 know, it's really some high-level discussions	9 general focus, then it really is about	
10 that maybe this group can have and staff	10 deciding on some goals. So what are you	
11 within the agency can have, you know, to	11 and by you, I mean the Exchange trying to	
12 determine an audience and focus, to choose	12 achieve?	
13 the measures and data, and then I'll walk	13 I list just a few examples. I think	
14 through some considerations that we've, you	14 this really depends on the state and where	
15 know, come up with over the years as we've	15 you're at in this discussion, but, you know,	
16 worked with other state-based marketplaces on	16 a few goal areas that we have discussed with	
17 this process.	17 other states are ample choice for consumers,	
18 So the first thing that we really	18 enrollee experience; some states really went	
19 recommend is to think about your audience for	19 into this knowing they wanted to reduce	
20 this kind of work. Is this going to be an	20 uninsurance, improve affordability, etc.	
21 evaluation framework or data dashboard? I	21 I would recommend kind of getting	
22 think there's a million different things you	22 into high-level goals before you get into	
23 can call this, so I'll just go with	23 wordsmithing of, you know, actual goals	
24 framework, monitoring framework. You know,	24 first, because I do think that it just helps	
25 is this going to be an internal framework?	25 narrow focus. And then you can really get	
38		40
1 Something that you're only going to be using	1 into the nitty-gritty.	
2 for internal operations and decision-making?	2 So one way to narrow this down is	
3 You know, maybe it would be just limited to	3 what are policymakers in the state most	
4 the Advisory Committee or, you know, internal	4 concerned about? You know, one thing that	
5 staff?	5 I've had some discussions with members of	
6 Is it just for federal requirements	6 your group about is showing the value	
7 that I'll go through? Or is it going to be	7 proposition of this state-based Exchange,	
8 more of a public-facing dashboard, you know,	8 which is going to be brand-new. You know, it	
9 that the media and media relations staff and	9 might be market stability. It might be	
10 consumers might look at? You know, I think	10 continuity of coverage.	
11 it can be both. It could be either. But	11 You know, whatever goals you come up	
12 that's probably something that you want to at	12 with based on, you know, your priorities, the	
13 least think about early on.	13 one thing I would say is you really want them	
14 The next set of questions is a	14 to be realistic. And think about goals that	
15 little bit similar, at least the first is, is	15 the Exchange can actually move the needle on.	
16 this going to be a policy-making tool,	16 You know, there are some really,	
17 operational, so high-level or more detail?	17 really I think admirable policy goals that	
18 Are you focused only on the work at the	18 state-based Exchanges had early on, and they	
19 Exchange or are you also thinking about these	19 put them out there and then they were held	
20 metrics in terms of the success of health	20 accountable to them and maybe suddenly	
21 policy in the state overall? You know, I	21 realized that they couldn't actually move the	
22 don't know if there's a huge evaluation going	22 needle on the things that they were, you	
23 on in your state, but if there is, you'd want	23 know, attempting to impact. So that's just	
24 to slap this in.	24 sort of a coffin.	
And you know, another thing to think	25 So once you have kind of a general	

			10 21, 2022	42
1	41 audience of thinking about whether this is	1	Because this is typically, when we talk to	43
2	internal or external or operational or more		states, where we recommend that they start.	
3	broad-based goals, and then you've thought a		There are a whole host of measures that are	
4	little bit about what those goals are, it's		going to be required reporting under federal	
5	time to choose measures.		guidance. And they're good. And they're	
6	I think probably the most important		useful. And you might as well consider those	
7	thing to think about here is to keep the		as part of your monitoring frame.	
8	number of measures manageable. This is where	8	I am going to talk about this at a	
9	I'd really give some thought to analytic and		stratospheric level. I don't know if Keven	
1) staff capacity, the ability to which, you		is still on the phone. I'm sure that he can	
	know, the vendor that developed the system		speak to these reporting requirements in	
	2 can create customized reports. You know,		detail, and we can certainly get into more of	
	what we always suggest is start small and		it, but really, at a very high level, the	
	and the list over time. So if you		reporting requirements for state-based	
	5 have a brain storming session, keep all those		marketplaces, the biggest ones are	
	5 good ideas. But maybe, I think, as Keven		performance metrics and then some annual	
	<i>v</i> said, similar to implementation overall, you		reporting into the SMART tool.	
		17		
	3 want to start small and manageable and build. 6 Kind of a no-brainer, but like I		You know, I'm going to focus	
19			primarily on the reporting requirements	
) said before, you want to choose measures that		because this is where most state-based	
	are directly related to your policy goals and		Exchanges tend to, you know, look to for	
	e levers, so things that the Exchange can		their own public reporting.	
	actually make some progress on.	23	So these are weekly and annual open	
24			enrollment reports. There's about 300	
25	5 near-, medium-, and long-term impacts and	25	measures and also biennial reporting. And	
1	42 having potentially some in each, and I would	1	they are they're kind of the standard	44
	say most importantly, have some include		stuff; it's plan selections, information	
2			-	
3	some measures that will be some early success		about new consumers, reenrollment,	
4	measures. So for example, you know, a lot of		applications, determinations, cancellations,	
5	state Exchanges will and did early on		a whole host of call center metrics, website	
6	show the percent of people with a subsidy or the average subsidy. That's just a really		metrics, etc.	
/		7	Many of those are also required to	
8	feel-good number, typically, because it's		be disaggregated by a variety of	
9	basically, you know, how are we supporting		demographics, including race, ethnicity, age,	
) people financially?		sex assigned at birth, income meta-level,	
11	8 8		etc. One thing I will note is not every	
	2 you struggle with over time. So let's say,		single one of those measures is disaggregated	
	you know, you might not want to have a ton of		in that level of detail. So there's only	
	measures for a brand-new call system where		select measures that has a whole host of	
	work flows are not perfect yet. Or maybe you		demographics.	
	add those in over time or don't lead with	16	There's also some biennial reporting	
	those.		that is a little bit more operational and	
18			maybe not as relevant about terminations and	
	considering the feasibility of the measures.		appeals, data matching, and special	
) So, you know, you want to think about what		enrollment activities. So this is a place	
	data you have, the possibility of collecting		where, you know, if you're going to start	
	2 new data. Obviously, existing data is a lot		thinking about getting into the list of	
	easier.		measures you might want to see on a periodic	
24	-		basis, you probably want to start here and	
24	5 little bit about required reporting metrics.	25	draw from this first.	

	Conducted o	n Ju	ine 21, 2022	
	45			47
1	I also wanted to put out just one	1	more complicated example is churn; you know,	
2	slide on the Medicaid and CHIP performance	2	who is included in the denominator for that?	
	indicators. I will admit that I don't know	3	Is it at six months or a year? Or a month?	
	how integrated Virginia's Exchange is going	4	If you're going to primarily choose	
	to be or is with Medicaid. But I think it's	5	measures from required federal reporting, the	
6	worth saying Medicaid and CHIP has a whole	6	good news is that they have really nice	
7	set of indicators that they also have to	7	definitions already stated. If you're going	
	report on.	8	to go your own way on something, I think	
9	And some of them are kind of	9	that's also totally appropriate, as long as	
	similar, you're going to see. These are		you document it. And then you might want to	
	monthly indicators. They are not		think about whether another agency or	
	disaggregated. They do not require		stakeholder reports something similar and try	
	disaggregation in quite the same way.		to align your definition with theirs.	
	They're typically a little bit more high	14		
	level. There's some age breakdowns and then		going to want to think about what level of	
	some MAGI, non-MAGI, but not a lot of		disaggregation you want. So you know, as I	
	additional breakdowns.		ran through some of the disaggregation points	
18	· · ·		for CMS, like age and geography, but the	
	sought to align these requirements with the		state might choose to report even more than	
	state-based marketplace requirements, at		that as part of their monitoring frame or	
	least in terms of the definitions. In both		dashboard. It just depends on your goals and	
22	cases, the Medicaid and CHIP and the Exchange	22	level of interest.	
23	measures, they're publicly reported, at least	23		
24	a subset of them.	24	identify your data source. Once you have the	
25	And then it's worth noting that for	25	measures and how you want to define them,	
	46			48
	these Medicaid and CHIP performance	1	think about where that data comes from. I	
	indicators, new measures will be required to	2	will be totally honest, when we started	
	track the end of the public health emergency.	3	working with state-based marketplaces on this	
4	So concerns about people falling off, states	4	topic back in probably 2013, we talked a lot	
5	are going to be required to report more than	5	about getting data from all sorts of	
6	is just on this list, which includes	6	different areas, including survey data.	
7	information about call centers, work loads,	7	The reality is most marketplaces	
	renewals and transfers, determinations, and	8	really focus on the data that they have, and	
9	then total enrollment.		that's probably where I'd recommend that you	
10	5		start. If there are gaps, which we'll talk	
	measures and again, my recommendation is		about a little bit later, that's certainly	
12	to start with what you're already going to		something that SHADAC can help you think	
	have to report you have to operationalize		about where you might get data, you know,	
14	it. And this is a step that I think you can		outside the Exchange. But I think, at least	
	sort of get lost when you're choosing from	15	as a starting point, you're probably just	
16	the menu of options. You know, there has to	16	going to focus on data that is generated	
17	be a working definition or preferred method	17	either by the Exchange itself or another	
18	for calculating whatever measure you come up		agency.	
19	with. And this is more important than it	19	I just put this in here as a	
20	sounds.	20	reminder of the type of breakdowns that you	
21	So, for example, you're probably		might consider. So, you know, if you think	
22	going to abort enrollment in some way, shape,		about enrollments, the easiest way to think	
	or form, and you need to think about what		about this, you might report enrollment by	
	that actually means. Is it at mid month? Is		entry point or coverage site or what subsidy	
	it at the first or last day of the month? A		they have, you know, by plan, etc.	
20	-		· · · · · · ·	

	49		,	51
1	So there's a lot of different	1	every month, but then you have less frequent	51
2	disaggregation you can do. It can be a	2	full reporting, so maybe you do a biannual or	
3	little bit overwhelming, so you certainly	3	annual report with a lot more detail. Again,	
4	don't want to disaggregate every single	4	this is also just a time saver.	
5	metric. But you want to align the	5	The other thing I wanted to raise,	
6	disaggregation with your goals.	6	you know, as part of a step in developing a	
7	Reporting frequency is another thing	7	monitoring framework is data visualization.	
8	to consider. I think, you know, we tend to	8	SHADAC spends a lot of time thinking about	
9	value higher frequency reporting. Obviously,	9	how to present data in a way that's	
10	this has benefits; you know, a good, early		meaningful to a broad audience. And if you	
	warning sign definitely engages stakeholders		put it in the form of a figure or an	
	and the media. I mean, if they know they're		infographic or chart, it tends to be a little	
	going to get new data every week, they're		bit easier to understand and digest. You can	
	going to get super excited and look for it.		really highlight progress and challenges and	
15			equities. And these are just a couple kind	
16	and it could lessen the need for ad hoc data		of sample graphics.	
17	runs by your staff. You know when things	17		
	come up, because you'll always have fresh	18	that you don't have to do this. And you	
	data available.		definitely don't have to do this early on.	
20	I tend to think that the challenges		And I think a lot of this depends on the kind	
21	actually outweigh the benefits because of the	21	of staff you have, the kind of expertise you	
	burden it places. There's a staff burden. I	22	have in-house. And you're going to see when	
	think that some states have found that if		I go through the state examples that some	
24	they have really frequent reporting, you		states have highly graphical frameworks and	
25	spend more time pulling and publishing and	25	data reporting and some don't. And I think	
	50			52
1	quality checking data than you actually do	1	it just really depends on your capacity.	
2	looking at what it means.	2	So, you know, one thing, before I	
3	I think it also tends to kind of	3	move to considerations, is the data gaps.	
4	overstate normal fluctuations in the data,	4	You know, once you've picked your audience	
5	and it highlights data anomalies that you	5	and you're focused and you've got your goals	
6	might never really totally understand why	6	and your measures, it is very possible that	
7	they happen, and it probably doesn't matter	7	you're going to see, when you kind of map	
8	in some cases. You know, it's just sort of a	8	your final list of measures back to your	
	misplaced attention on the short term, and		goals, which I recommend that you do, that	
	sometimes it can mean that you're not really		there are places where there's just not a lot	
	thinking about the long-term strategies.		of data to inform a goal that you have.	
12	•	12	A couple areas where, in the past in	
	really, again, my experience as a state		other states, there have been some gaps is	
	analyst is stakeholders are going to ask you		transitions and churn, because that requires	
	about blips in the data that they see. They		a level of analysis that isn't always	
	typically don't really like to accept the		available to state. There's often not a lot	
	answer that, "You know, it's a data anomaly;		of good information within the Exchange about	
	we don't really know." If you look at the		off-Exchange enrollees or the potential	
	trend over time, it doesn't mean that much.		eligibles; that's often where you have to	
	You just might spend a lot of time answering		look for a different source of data.	
	questions on things that are not meaningful.	21	Provider and system capacity and	
22			then also consumer experience; you know,	
	probably better. And you know, one thing		obviously, through call center metrics,	
	that we've suggested to other states is maybe		you're going to have some information on	
25	you have monthly indicators that you produce	25	customer experience, but typically it's not	

53		55
1 super rich. So there are definitely ways you	1 rapidly, because they know who to talk to,	00
2 can collect that data outside of the	2 where, and which agency, if they're trying to	
3 Exchange, through surveys; you know, we've	3 respond to a data request. And then more of	
4 worked with a number of states on	4 a pie in the sky ideal is just developing a	
5 internet-based enrollee and disenrollee	5 broader vision for how each agency can	
6 surveys. You can do qualitative data	6 contribute to a bigger health policy picture.	
7 collection, you know, interview enrollees,	7 You mentioned Keven mentioned	
8 for example.	8 stakeholder leveraging. It sounds like	
9 And then also think about enlisting	9 that's already underway at a high level. I'd	
10 support from others. So data from other	10 also suggest leveraging stakeholders when it	
11 agencies, like I said, leveraging federal	11 comes to this monitoring or evaluation or	
12 surveys; you know, for example, to think	12 data dashboarding. You know, information	
13 about your potentially eligible group,	13 from any monitoring plan can be great for	
14 looking to assisters and brokers, either	14 stakeholders. They can be champions or	
15 through data collection requirements that you	15 critics with this data. So engaging them	
	16 early can really help them, I think, be	
16 put on them as a condition of participation 17 or grants, or just by talking to them and	16 early can really help them, I think, be 17 champions.	
18 doing some sort of informal interviews with	*	
	18 And you know, if you're going to19 develop sort of a feedback or monitoring or	
19 them.		
20 One thing I would note is this	20 have a decision with stakeholders about this,	
21 doesn't have to happen right away. If you	21 the only thing that I'd recommend is that you	
22 identify a gap, consider filling the gap in a	22 definitely give them something to react to	
23 future phase of your evaluation and	23 first and set clear boundaries. I think if	
24 monitoring. Keeping things manageable is so	24 you go to a stakeholder and you say, "What do	
25 important early on. And this kind of thing	25 you want to know," it's going to be a pretty	
54		56
 doesn't happen right away; I just recommend documenting it and not forgetting about it. 	1 long list.	
2 documenting it and not forgetting about it.		
	2 So I'd recommend sort of doing some	
3 I want to run quickly through just	3 of that early thinking well in advance of	
3 I want to run quickly through just4 some considerations based on our work with	3 of that early thinking well in advance of4 talking to stakeholders is important.	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and they would differ. And then they were 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and they would differ. And then they were 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 18 the worst; just a quick sampling. 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and they would differ. And then they were accused of, you know, misreporting. And it 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 18 the worst; just a quick sampling. 19 So in terms of variation, you're 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and they would differ. And then they were accused of, you know, misreporting. And it really was just that one was reporting mid 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 18 the worst; just a quick sampling. 19 So in terms of variation, you're 20 going to see a lot of the same metrics, you 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and they would differ. And then they were accused of, you know, misreporting. And it really was just that one was reporting mid month and one was reporting at the end of the 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 18 the worst; just a quick sampling. 19 So in terms of variation, you're 20 going to see a lot of the same metrics, you 21 know, call center metrics, enrollment broken 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and they would differ. And then they were accused of, you know, misreporting. And it really was just that one was reporting mid month and one was reporting at the end of the month enrollment dates. So just talking and 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 18 the worst; just a quick sampling. 19 So in terms of variation, you're 20 going to see a lot of the same metrics, you 21 know, call center metrics, enrollment broken 22 out in different ways, financial assistance 	
 I want to run quickly through just some considerations based on our work with other states. You know, we really recommend that the Exchange coordinating with other agencies, you know, Medicaid is obviously the most obvious one in this case, mainly because you avoid duplication. If you're getting the same data requests from one group, you can, you know, hopefully one of you can field it, if it's similar. You avoid data discrepancies. I remember, early on, a state coming to us, and they kept Medicaid kept putting on enrollment and the Marketplace kept putting on enrollment like a day later, and they would differ. And then they were accused of, you know, misreporting. And it really was just that one was reporting mid month and one was reporting at the end of the month enrollment dates. So just talking and coordinating on that can go a long way to 	 3 of that early thinking well in advance of 4 talking to stakeholders is important. 5 And then finally, don't reinvent the 6 wheel. I think Keven put this just 7 perfectly: There's other states that have 8 done this, they do it well, and they have 9 great ideas. So I'm just going to jump right 10 into some of the state examples, with the 11 full disclosure that this is a completely 12 random list. 13 You know, I tried to just pick 14 states where they did a couple interesting 15 things. We worked with some of these states; 16 we haven't worked with others. And this is 17 not limited to, like, the absolute best or 18 the worst; just a quick sampling. 19 So in terms of variation, you're 20 going to see a lot of the same metrics, you 21 know, call center metrics, enrollment broken 22 out in different ways, financial assistance 23 broken out in different ways. But the 	

57		59
1 you know, formal reports that clearly took a	1 couple of images pulled from these reports,	39
2 ton of time to make and presentations to the	2 so, you know, enrollment by race, ethnicity,	
3 board all the way to press releases and	3 and some county level information.	
4 Twitter. I mean, it totally varies. And	4 Covered California is interesting in	
5 also the level of graphic visualization	5 that it is not very visual in its sort of	
6 varies a lot as well.	6 general and periodic reporting. So they've	
7 So Nevada Health Link typically puts	7 put out reams of information; it's almost	
8 out information just via press release. So	8 overwhelming, but it's awesome if you're an	
9 it's basic enrollment data. Typically, it's	9 analyst. So it's enrollment and financial	
10 data on enrollment and a little bit of	10 information disaggregated a huge number of	
11 information on financial assistance. It's a	11 ways, region, county, ZIP code, legislative	
12 press release; it does the job, gives people	12 district.	
13 what they need to know. You know, I think	13 They also have net plan, selection	
14 that that's totally one way of approaching	14 profiles, and active member profiles. And I	
15 this.	15 think what's really interesting is, instead	
16 Then you have a state like	16 of investing a lot of time and energy into	
17 Minnesota, the MNsure dashboard. MNsure has	17 super sophisticated graphics, they put a	
18 been putting out metrics I think to their	18 bunch of this data out in Excel format, so	
19 boards, so they basically present this	19 big, huge multi-tabbed Excel spreadsheets	
20 dashboard to their board of directors every	20 that a media person or a stakeholder or a	
21 month. They've had almost the same metrics	21 researcher can sort of take that data and do	
22 every month since 2014.	22 what they want with it.	
23 They're not super fancy, but there's	23 That said, they also, on the flip	
24 a lot of them; there's a lot of measures.	24 side, have these special reports that they	
25 And they're available online as a static PDF.	25 often put out on topics of interest. So this	
25 And they re available online as a static r Dr.	23 often put out on topics of interest. So this	60
1 So there's applicants, financial assistance,	1 would be a really interesting thing if you	00
2 enrollment by trend, region and carrier;	2 have a data gap. So maybe you don't want to	
3 there's some information on contact centers,	3 report you're interested in consumer	
4 life events and appeals. And this is just		
5 like a snapshot of some of the slides. You		
6 can see, they have some data visualization,7 but it's not incredibly sophisticated. They	6 resources to talk about it monthly or even7 biennially. Maybe you do one annual report	
-	-	
9 series of five or six slides in a deck every	9 So they've recently done reports on	
10 month.	10 coverage transitions and churn. They've done	
11 The Washington Health Benefit	11 some news releases featuring more specific	
12 Exchange has a much more visual approach. So	12 data on Hispanics and black and	
13 they have there's still reports, so it's	13 African-American consumers. And then they	
14 not like an online or interactive format.	14 also do have an annual member survey every	
15 But they're very, very visually attractive	15 year as well.	
16 and they have a ton of detailed	16 And this, I don't know if you can	
17 disaggregation. So they put out spring and	17 see it, but the top visual just gives you a	
18 fall reports and special enrollment reports.	18 sense for like what one of the Excel	
19 I think, notably, they have a lot of	19 spreadsheets looks like. So it's just really	
20 detail on enrollment. So that includes age,	20 a ton of data, but in a not super visual way,	
21 race, household size, sex assigned at birth,	21 which is a pretty interesting way of	
22 immigration status. And then they have a	22 approaching this.	
23 whole section of their report only devoted to	23 And then Connect for Health	
24 trend data as well for a subset of the	24 Colorado, they also put out they have what	
25 measures. This is, again, you know, just a	25 they call a monthly Marketplace dashboard.	
DI ANI		

61	63
1 It has a fairly limited number of metrics.	1 group has thought about goals or if there's
2 But what I find really interesting about it	2 states that looked interesting or states
3 is they actually, next to the metric, they	3 you're already looking at.
4 put some narrative text, which situates the	4 MS. KUSIAK: We're just beginning
5 most recent data point within the context of	5 our process, but this has been extremely
6 their benchmark. And I'll show you that in a	6 helpful. I think we will start small,
7 second. They have prominent and clear	7 because I've done this before, and I think
8 definitions as part of that.	8 that we can get very audacious and fall on
9 And then as part of their annual	9 our face. But I sure hope you can help us
10 report, they also release interactive county	10 along our journey.
11 maps, which are really cool, created through	11 MS. LUKANEN: Yeah, absolutely.
12 an Excel product. So you can see, you know,	12 This, like I said, was kind of a
13 I can't do it here, but you can click on that	13 quick-and-dirty, some state examples, but we
14 map, drill down into counties and get more	14 are happy to do a more systematic review of
15 information on financial assistance.	15 what other states are doing. Because like I
16 The Marketplace dashboard, you can	16 said, it's always the best place to start.
17 see here they have pretty simple images, just	17 CHAIR CORLETTE: Yeah, we definitely
18 a handful of data points, and then some text	18 have our work cut out for us.
19 on the right; talks about how to	19 Any other questions, comments, deep
20 contextualize those numbers, which I think is	20 thoughts?
21 pretty interesting.	20 thoughts? 21 All right. Well, Elizabeth, thank
22 I flew through that in the interest	22 you to SHADAC. Thank you to the Robert Wood
23 of time. And I did include my contact	23 Johnson Foundation and the State Health and
24 information. Let's see if I can figure out	24 Value Strategies Project. We really, really
25 how to stop sharing here. There we go.	25 appreciate your time today. And I think this
1 I'll take a breath, see if there's	64 1 is just the perfect grounding for the work,
	2 actually, I think Julie, for both
2 questions, comments, places, you know, more3 information, if there's ways SHADAC can help.	3 subcommittees, I would imagine.
	4 MS. KUSIAK: Right.5 CHAIR CORLETTE: So stay tuned for
5 up? 6 CHAIR CORLETTE: Yeah. That was	
6 CHAIR CORLETTE: Yeah. That was 7 fantastic; really, really helpful	
8 presentation. Thank you. I did just want to9 ask, you had mentioned that there may be data	
	9 it's never too late to do so. So feel free
10 collection and analytics that you do solely	10 to reach out to me and Julie and Jane for
11 for internal or operational purposes. It	11 that.
12 sounds like what you were showing us from the	12 So let's see. I think, am I right,
13 other states was really what they decided to	13 Holly, we do not have any comments from the
14 share externally, but there may be a whole	14 public? Or should we ask if we have any
15 other level of data that they are using	15 comments from the public at this point?
16 internally; is that correct?	16 MS. MORTLOCK: We did not have
17 MS. LUKANEN: Absolutely. I did the	17 anyone signed up to make public comments.
LLY puplic because I think that when we spoke	
18 public because I think that when we spoke,	18 And people do need to register in advance of
19 there was some interest on your end, Sabrina,	19 the meeting.
19 there was some interest on your end, Sabrina,20 that this might be public. And those just	 the meeting. CHAIR CORLETTE: That's right.
19 there was some interest on your end, Sabrina,20 that this might be public. And those just21 tend to be easier to find more up to date.	 19 the meeting. 20 CHAIR CORLETTE: That's right. 21 Okay. So in the absence of any public
19 there was some interest on your end, Sabrina,20 that this might be public. And those just21 tend to be easier to find more up to date.22 So yeah, that is the public reporting that	 the meeting. CHAIR CORLETTE: That's right. Okay. So in the absence of any public comments, I think just in terms of a couple
19 there was some interest on your end, Sabrina,20 that this might be public. And those just21 tend to be easier to find more up to date.22 So yeah, that is the public reporting that23 they do.	 19 the meeting. 20 CHAIR CORLETTE: That's right. 21 Okay. So in the absence of any public 22 comments, I think just in terms of a couple 23 of business items, like I said, I along with
19 there was some interest on your end, Sabrina,20 that this might be public. And those just21 tend to be easier to find more up to date.22 So yeah, that is the public reporting that	 the meeting. CHAIR CORLETTE: That's right. Okay. So in the absence of any public comments, I think just in terms of a couple

65	67			
1 again, I'll just say if you were one of those	1 well as mine and Keven's. And I'll leave it			
2 people, just reach out to me and I will	2 to Keven if you'd like to say anything else.			
3 connect us all back to Holly to make sure	3 MR. PATCHETT: I would just simply			
4 that we can get the information that we may	4 echo Holly's appreciation. We really do			
5 have missed.	5 appreciate your engagement and are looking			
6 And then I do want to just, before	6 forward to continuing to work together.			
7 we go to other business and committee dates,	7 CHAIR CORLETTE: Great. Thank you.			
8 I just want to ask, are there any	8 And I also want to say, Keven, thank you for			
9 comments/questions about not only Elizabeth's	9 stepping up here. You've got big shoes to			
10 presentation but other items that were	10 fill, but I can already tell that you're			
11 presented or discussed today?	11 filling them quite ably. And I feel I can			
12 MR. BIEDRYCKI: I would love a copy	12 sleep well at night knowing that you are at			
13 of that special meeting slide deck. I	13 the helm. So thank you for your service.			
14 thought that data was an overwhelming	14 I think with that, I'd like to move			
15 affirmation of the struggles that we go	15 to adjourn. Can I get a second?			
16 through in the various subsets of the state.	16 MS. KUSIAK: I'll second.			
17 And with the six distinctive health markets	17 CHAIR CORLETTE: All right. So all			
18 that operate in Virginia, I think that that	18 in favor of adjourning our Advisory Committee			
19 Reingold slide deck does a whole lot to help	19 meeting today? (The ayes have it.)			
20 us prepare for the barriers of complexity	20 Thank you all. Have a good evening.			
21 that the consumer has already acknowledged as	21 (Meeting adjourned at 3:54 p.m.)			
22 being in place. So high five on that. And	22			
23 I'd love a copy, if there's one that I could	23			
24 get.	24			
25 CHAIR CORLETTE: Great. Thank you,	25			
66	68			
1 Lee. And I will defer to Holly and the	1 CERTIFICATE OF REPORTER			
2 Exchange folks on that.				
3 Any other comments or questions?	3 I, Ruth A. Levy, RPR, do hereby certify that			
3 Any other comments or questions?4 Okay. Well, moving on to the next	I, Ruth A. Levy, RPR, do hereby certify thatthe proceedings were heard remotely before me in			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. Ruth A. Levy, RPR 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. I think that was very helpful and enriching 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. Ruth A. Levy, RPR 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. I think that was very helpful and enriching for the group and for us to see as well. 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. I think that was very helpful and enriching for the group and for us to see as well. Just thank you all very much for your 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. Ruth A. Levy, RPR Notary Public, Commonwealth of Virginia 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. I think that was very helpful and enriching for the group and for us to see as well. Just thank you all very much for your engagement. 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. Ruth A. Levy, RPR Notary Public, Commonwealth of Virginia My Commission Expires August 31, 2022 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. I think that was very helpful and enriching for the group and for us to see as well. Just thank you all very much for your and of course, if you have any 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. Ruth A. Levy, RPR Notary Public, Commonwealth of Virginia My Commission Expires August 31, 2022 Notary Registration No. 224511 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. I think that was very helpful and enriching for the group and for us to see as well. Just thank you all very much for your engagement. And of course, if you have any questions or would like to contact us, 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. Ruth A. Levy, RPR Ruth A. Levy, RPR Notary Public, Commonwealth of Virginia My Commission Expires August 31, 2022 Notary Registration No. 224511 			
 Any other comments or questions? Okay. Well, moving on to the next steps or other business. You should, I believe, have in your calendar or have gotten the calendar invitations for our third and fourth quarter Committee meeting dates; that's September 15th and December 1st. If for any reason you did not, let Holly and Whitney know. And then all meetings will be held from 2 to 4 p.m. Holly, Keven, are there any other comments or thoughts that you-all would have? MS. MORTLOCK: Sabrina, no. Thank you. I just wanted to thank the presenters that came to our meeting today and just all of the work and planning that went into that. I think that was very helpful and enriching for the group and for us to see as well. Just thank you all very much for your and of course, if you have any 	 I, Ruth A. Levy, RPR, do hereby certify that the proceedings were heard remotely before me in the State Corporation Commission meeting herein; further that the foregoing is a true and accurate record of the testimony and other incidents of the meeting herein; and that I am neither counsel for, related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome. Given under my hand, this 1st day of July, 2022. Ruth A. Levy, RPR Notary Public, Commonwealth of Virginia My Commission Expires August 31, 2022 Notary Registration No. 224511 			



A	absence	actually	affect
ability	64:21	3:11, 6:8, 8:2,	26:5
41:10	absolute	8:16, 31:22,	affirmation
able	56:17	35:21, 40:15,	65:15
7:1, 10:1,	absolutely	40:21, 41:23,	affordability
17:7, 19:5,	12:2, 17:4,	46:24, 49:21,	39:20
21:9, 21:12	62:17, 63:11	50:1, 61:3, 64:2	affordable
ably	accept	actuary	34:2
67:11	50:16	21:6	african-american
abort	access	ad	60:13
46:22	22:20, 33:14	49:16	after
about	accomplished	add	7:5, 39:7,
6:10, 8:6,	17:23	12:10, 28:2,	47:14
10:18, 11:15,	accomplishment	42:16	afternoon
14:15, 16:11,	7:12	addition	5:25, 20:1,
19:19, 21:13,	account	8:9	33:1
21:16, 21:20,	31:12	additional	again
22:12, 22:21,	accountable	22:24, 24:19,	3:7, 5:13,
22:25, 23:3,	40:20	45:17	12:6, 12:23,
23:8, 23:23,	accounts	address	21:17, 36:6,
30:13, 32:22,	12:13	26:19	46:11, 50:13,
33:15, 33:20,	accurate	adjourn	51:3, 58:25,
34:12, 34:23,	68:6	6:18, 67:15	65:1
34:24, 36:1,	accused	adjourned	age
36:7, 37:1,	54:19	67:21	39:3, 44:9,
37:19, 38:13,	achieve	adjourning	45:15, 47:18,
38:19, 39:1,	20:18, 32:23,	67:18	58:20
39:5, 39:9,	39:12	administration	agencies
40:4, 40:6,	acknowledged	23:2	15:25, 24:22,
40:14, 41:1,	65:21	admirable	36:7, 53:11,
41:4, 41:7,	across	40:17	54:7
41:24, 42:20,	36:5, 36:6	admit	agency
42:25, 43:8,	act	45:3	37:11, 47:11,
43:24, 44:3,	34:3	ado	48:18, 55:2,
44:18, 44:22,	acting	32:18	55:5
46:4, 46:7,	2:5, 2:17, 4:4,	advance	agenda
46:23, 47:11,	8:1	9:11, 56:3,	3:9, 3:12, 6:5,
47:15, 48:1,	active	64:18	6:6, 9:6
48:5, 48:11,	7:18, 59:14	adversely	agents
48:13, 48:22,	activities	26:5	15:23
48:23, 50:11,	7:25, 8:15,	advisory	agreement
50:15, 51:8,	10:7, 11:8,	1:7, 2:22, 3:4,	35:25
52:17, 53:9, 53:13, 54:2,	44:20	3:6, 6:25,	ahead
53:13, 54:2, 55:20, 60:6,	activity	25:10, 27:25,	6:4, 28:8
61:2, 61:19,	21:15, 21:22,	28:19, 30:5,	align
63:1, 65:9	29:23	38:4, 67:18	45:19, 47:13,
00.1, 00.9	actual	affairs	49:5
	39:23	8:15	all
			3:5, 3:7, 3:18,

		,	
9:3, 14:11,	54:25, 55:10,	47:11, 48:17,	32:20, 58:12
15:1, 16:23,	57:5, 58:8,	49:7	approaching
17:8, 17:10,	59:13, 59:23,	answer	57:14, 60:22
17:25, 19:11,	60:14, 60:24,	50:17	appropriate
21:15, 23:25,	61:10, 67:8	answering	31:5, 47:9
24:13, 24:17,	although	50:20	approved
29:20, 32:2,	9:25, 24:4,	anticipate	20:15
32:16, 32:17,	34:25	30:4	approximately
34:3, 36:14,	always	anticipating	20:18
41:15, 48:5,	34:21, 41:13,	16:10	area
51:17, 57:3,	49:18, 52:15,	any	11:25
63:21, 65:3,	63:16	16:16, 21:16,	areas
66:11, 66:17,	amount	22:17, 22:24,	11:12, 39:16,
66:21, 67:17,	36:25	25:9, 28:20,	48:6, 52:12
67:20	ample	31:11, 55:13,	arise
all-hands-on-deck	39:17	63:19, 64:13,	25:15
24:23	analysis	64:14, 64:21,	around
allow	6:15, 33:24,	65:8, 66:3,	30:9, 37:3
24:16	52:15	66:10, 66:13,	arpa
allowing	analyst	66:23, 68:9	20:21, 21:17,
13:8	36:9, 50:14,	anybody	23:10
almost	59:9	28:13	aside
57:21, 59:7	analysts	anyone	7:21
along	54:25	64:17	asked
8:13, 10:25,	analytic	anything	8:7, 34:22
24:22, 63:10,	41:9	32:2, 67:2	assembly
64:23	analytics	appeals	20:25
already 46:12, 47:7,	62:10	44:19, 58:4	assigned
46:12, 47:7, 55:9, 63:3,	announced	applicants	8:12, 44:10,
64:7, 65:21,	7:4	12:18, 58:1	58:21
67:10	announcement	application	assignment
also	7:2	20:14	25:21
2:20, 4:3,	announcements	applications	assistance
12:6, 13:25,	6:7, 6:20, 6:22	11:4, 44:4	11:1, 13:1,
14:9, 14:17,	annual	apply	33:14, 33:22,
20:24, 21:23,	43:16, 43:23,	15:16	34:16, 56:22,
22:14, 23:4,	51:3, 60:7,	appointed	57:11, 58:1,
26:1, 26:19,	60:14, 61:9 annually	4:19, 26:24	60:4, 61:15
31:10, 32:21,	9:19	appointees	assisters
35:14, 36:10,	anomalies	25:24	31:1, 53:14
36:13, 38:19,	50:5	appointment 25:21	attempting
41:24, 42:18,	anomaly		40:23
43:25, 44:7,	50:17	appreciate	attention
44:16, 45:1,	another	35:17, 63:25, 67:5	19:15, 50:9
45:7, 47:9,	14:1, 22:4,	appreciation	attorney
50:3, 51:4,	14:1, 22:4, 24:14, 28:25,	appreciation 67:4	8:22
52:22, 53:9,	31:6, 38:25,	o/:4 approach	attractive 58:15
	51.0, 50.25,	12:4, 30:11,	CT:0C
		12.4, 30.11,	
	1	1	
L		I	I

PLANET DEPOS 888.433.3767 | WWW.PLANETDEPOS.COM

audacious	ayes	become	50:23
63:8	67:19	7:10	biannual
audience	B	becomes	51:2
34:13, 37:12,	back	30:22	biedrycki
37:19, 41:1,	6:19, 12:16,	been	2:7, 5:1, 5:3,
51:10, 52:4	17:25, 19:18,	7:1, 8:2, 8:16,	27:7, 29:8,
audio	24:25, 25:6,	18:24, 19:25,	65:12
32:6	28:7, 48:4,	24:5, 30:2,	biennial
audit	52:8, 65:3	32:10, 33:20,	43:25, 44:16
9:18	backbone	52:13, 57:18,	biennially
auditors	10:13	63 : 5	60:7
9:23	background	before	big
august	33:17	15:13, 15:23,	59:19, 67:9
68:22	bar	16:10, 18:3,	bigger
available	18:24, 19:2,	28:11, 33:15,	55:6
30:23, 31:3,	19:3	39:22, 41:20,	biggest
49:19, 52:16,	barriers	52:2, 63:7,	18:1, 43:15
57:25	65:20	65:6, 68:4	birth
average	based	began	44:10, 58:21
42:7	20:20, 40:12,	8:4	bit
avoid	54:4	begin	19:19, 21:12,
54:9, 54:12,	baseline	11:13, 24:7,	23:2, 23:19,
54:24	36:20	24:25	29:21, 32:4,
avoids	basic	beginning	33:17, 34:24,
36:3	57:9	10:17, 35:22,	36:7, 37:3,
avula	basically	63:4	38:15, 39:7,
4:11, 4:12	42:9, 57:19	behind	41:4, 42:25,
award	basis	29:21	44:17, 45:14,
9:13, 10:11	44:24	being	48:11, 49:3,
aware	bataille	18:16, 34:15,	51:13, 57:10
20:8	2:6, 4:23,	35:11, 51:17,	bittersweet
awareness	4:24, 27:5,	65:22 believe	6:24
20:23	29:6, 29:25		black
away	bear	5:15, 23:16,	60:12
15:3, 53:21,	33:3	23:17, 28:24, 66:6	blips
54:1	beatty	benchmark	50:15
awesome	2:18, 4:14	21:2, 61:6	board
59:8	because	benefit	30:5, 57:3, 57:20
aye	12:1, 15:1,	1:6, 18:15,	boards
27:1, 27:3,	18:18, 24:6,	58:11	57:19
27:5, 27:7,	30:20, 39:24,	benefits	boat
27:11, 27:14,	42:8, 43:1,	21:1, 49:10,	28:13
27:16, 27:20,	43:20, 49:18,	49:21	both
27:22, 29:2, 29:4, 29:6,	49:21, 52:14,	best	11:2, 23:13,
29:4, 29:6, 29:8, 29:10,	54:8, 55:1,	35:13, 56:17,	32:20, 36:5,
29:12, 29:10,	62:18, 63:7,	63:16	38:11, 45:21,
29:12, 29:14, 29:16, 29:18	63:15	better	64:2
2J.IU, 2J.IU		18:10, 37:5,	
		,, _, ,	
		1	1

boundaries	21:3	case	challenges
55:23	business	54:8, 68:10	17:1, 19:11,
bracing	64:23, 65:7,	cases	22:19, 49:20,
21:15	66 : 5	45:22, 50:8	51:14
brain	busy	castro	champions
41:15	9:8	5:5, 27:8,	55:14, 55:17
brand-new	С	27:11	change
40:8, 42:14	calculating	center	22:21
breadth	46:18	8:8, 10:12,	changed
56:24	calculation	11:2, 11:18,	18:24, 20:6
breakdowns	20:22	13:1, 33:15,	changes
45:15, 45:17,	calendar	33:19, 44:5,	31:13
48:20	66:6, 66:7	52:23, 56:21	changing
breakout	california	centers	31:8
28:1	59:4	42:11, 46:7,	charlottesville
breath	call	58:3	8:21
62:1	3:16, 3:19,	ceos	chart
brief	6:3, 8:8, 10:11,	15:24	51:12
19:23, 29:23	11:18, 13:5,	certainly	checking
briefly	34:5, 37:23,	14:7, 25:16,	50:1
11:24	42:11, 42:14,	30:24, 43:12,	cheryl
brings	44:5, 46:7,	48:11, 49:3	2:17, 4:5, 4:6
14:5	52:23, 56:21,	certificate	chief
broad	60:25	68 : 1	2:21, 8:23,
51:10	came	certification	14:3
broad-based	14:2, 66:17	28:9	chip
41:3	campaign	certify	45:2, 45:6,
broader	31:12	28:18, 68:3	45:22, 46:1
55:5	can't	chair	choice
broken	16:15, 33:6,	2:3, 2:4, 3:2,	39:17
56:21, 56:23	61:13	3:3, 3:25, 4:3,	choices
brokers	cancellations	4:8, 4:17, 4:23,	34:3
15:24, 53:14	44:4	5:1, 5:4, 5:10,	choose
brought	cannot	5:12, 5:15,	31:9, 37:12,
9:14	14:8	5:21, 5:24, 6:1,	41:5, 41:20,
budget	capacity	23:7, 23:21,	47:4, 47:19
21:3	34:6, 41:10,	25:7, 26:10,	choosing
build	52:1, 52:21	27:1, 28:10,	46:15
15:5, 41:18	care	28:24, 29:2,	churn
building	34:3	29:20, 31:20,	47:1, 52:14,
7:14, 13:16,	career	32:16, 33:5,	60:10
14:9, 15:20	8:20	62:6, 62:24,	clarify
bunch	carrier	63:17, 64:5,	26:17, 26:21
59:18	58:2	64:20, 65:25,	cleanup
burden	carriers	67:7, 67:17	24:19
49:22	13:20, 13:22,	chaired	clear
bureau	15:23, 23:14	31:21	35:1, 55:23,
2:18, 4:15,	,	challenged	61:7
		32:5	

PLANET DEPOS 888.433.3767 | WWW.PLANETDEPOS.COM

clearly	coming	concerns	continue
57:1	30:17, 31:7,	46:4	9:23, 14:22,
click	54:14	condition	18:8, 21:8,
61:13	comment	53:16	21:21
close	22:8	conducted	continued
16:21	comments	1:12	21:19
closed	6:17, 62:2,	conference	continues
6:9, 25:19,	63:19, 64:13,	18:22	9:11, 22:15
26:22, 26:25,	64:15, 64:17,	confusion	continuing
28:4, 28:18,	64:22, 65:9,	54:24	9:14, 18:10,
28:21, 64:25	66:3, 66:14	connect	67 : 6
closely	commission	60:23, 65:3	continuity
24:21	1:2, 7:25, 8:5,	consider	40:10
closing	8:6, 8:7, 68:5,	17:9, 30:14,	contract
22:5	68:22	43:6, 48:21,	9:13, 10:11,
cms	commissioner	49:8, 53:22	14:10, 26:3
9:19, 11:20,	4:8, 4:9, 4:11,	considerations	contribute
18:17, 19:12,	4:12, 4:13, 4:16	35:2, 37:14,	33:11, 55:6
19:15, 23:24,	committee	52:3, 54:4	convenient
24:15, 45:18,	1:7, 2:22, 3:4,	considering	18:11
47:18	3:6, 6:25,	21:1, 42:19	convening
code	25:10, 25:19,	consistency	21:4
25:25, 26:6,	27:25, 28:19,	36:5	conversation
59:11	38:4, 65:7,	consistently	30:11
coffin	66:8, 67:18	17:20	conversations
40:24	commonwealth	consumer	14:22, 21:20,
colleagues	1:1, 7:6,	11:1, 13:1,	21:24
25:12	13:20, 16:1,	22:2, 23:8,	conveyed
collect	16:14, 68:21	23:13, 29:24,	17:20
53:2	communication	31:7, 52:22,	cool
collecting	23:9	60:3, 65:21	23:21, 61:11
33:20, 42:21	communications	consumer-level	coordinating
collection	8:14, 31:7,	30:19	54:6, 54:23
6:15, 36:4,	31:12	consumers	coordination
53:7, 53:15,	competition	12:6, 12:14,	8:10
62:10	26:2	15:25, 22:21,	
colorado	complete	38:10, 39:17,	copy 65:12, 65:23
60:24	7:15, 10:19,	44:3, 60:13	core
come	18:7	contact	
17:25, 20:11,	completely	16:21, 16:24,	10:21, 11:4, 17:21
34:22, 35:3,	56:11	58:3, 61:23,	corlette
35:25, 37:7,	completes	66:24	
37:15, 40:11,	6:2	context	2:3, 3:2, 3:3,
46:18, 49:18	complexity	61:5	3:25, 4:3, 4:8, 4:17, 4:23, 5:1,
comes	65:20	contextualize	
48:1, 55:11	complicated	61:20	5:4, 5:10, 5:12,
comfortable	47:1	continuation	5:15, 5:21,
16:20, 35:9	concerned	21:16	5:24, 6:1, 23:7,
10.20, 55:9	22:18, 40:4	21:10	23:21, 25:7,
	22.10, 40:4		
		1	

	Conducted on J	unc 21, 2022	25
26:10, 27:1,	17:4	48:16, 49:13,	defer
28:10, 28:24,	critics	49:16, 49:19,	66:1
29:2, 29:20,	55:15	50:1, 50:4,	define
31:20, 32:16,	culturally	50:5, 50:15,	47:25
33:5, 62:6,	31:4	50:17, 51:7,	definitely
62:24, 63:17,	cunningham	51:9, 51:25,	13:23, 49:11,
64:5, 64:20,	2:8, 5:7, 5:8,	52:3, 52:11,	49:15, 51:19,
65:25, 67:7,	27:13, 27:14,	52:20, 53:2,	53:1, 55:22,
67:17	29:11, 29:12	53:6, 53:10,	63:17
corporation	currently	53:15, 54:10,	definition
1:2, 8:5, 68:5	12:9, 17:11	54:12, 55:3,	46:17, 47:13,
correct	customer	55:12, 55:15,	47:14
5:17, 5:19,	11:4, 31:4,	57:9, 57:10,	definitions
26:14, 62:16	52:25	58:6, 58:24,	45:21, 47:7,
could	customers	59:18, 59:21,	61:8
3:18, 17:2,	30:21	60:2, 60:12,	delighted
38:11, 49:16,	customized	60:20, 61:5,	3:5, 32:18
65 : 23	41:12	61:18, 62:9,	demographics
couldn't	cut	62:15, 65:14	44:9, 44:15
40:21	63:18	date	demotion
counsel	cycle	62:21	25:22
8:5, 68:8	31:14	dates	denominator
counties	D	54:22, 65:7,	47:2
61:14	danny	66 : 8	department
county	4:11	day	22:7
59:3, 59:11,	dashboard	7:7, 22:8,	depends
61:10	37:4, 37:21,	24:7, 46:25,	39:14, 47:21,
couple	38:8, 47:21,	54:17, 68:12	51:20, 52:1
6:9, 9:8, 9:9,	57:17, 57:20,	days	deputy
9:16, 13:13,	60:25, 61:16	24:1, 24:4	2:15, 3:22,
35:5, 51:15,	dashboarding	deal	13:18, 14:1,
52:12, 56:14,	55:12	12:1	23:1, 33:13
59:1, 64:22,	data	december	design
64:24	6:14, 11:21,	8:11, 66:9	11:14, 11:22
course	12:12, 12:16,	decided	designee
11:13, 17:1,	22:20, 30:10,	62:13	27:9
22:22, 31:13,	30:19, 30:20,	deciding 39:10	desired
66:23	32:20, 33:14,	decision	32:23
coverage	33:20, 33:23,	55:20	detail
40:10, 48:24, 60:10	34:12, 34:14,	decision-making	38:17, 43:12,
covered	34:23, 36:4,	33:25, 38:2	44:13, 51:3,
59:4	37:4, 37:13,	decisions	58:20
create	37:21, 42:21,	11:15, 34:3	detailed
35:19, 41:12	42:22, 44:19,	deck	11:11, 58:16
created	47:24, 48:1,	58:9, 65:13,	determinations
61:11	48:5, 48:6,	65:19	44:4, 46:8
critical	48:8, 48:13,	deep	determine
12:2, 13:14,		63:19	37:12
±2•2, ±3•±4,			

	Conducted	511 June 21, 2022	<i>Δ</i> - T
develop	disclosed	29:13	economist
16:5, 21:7,	26:4	down	36:10
55:19	disclosure	40:2, 61:14	economists
developed	56:11	downplay	34:9
41:11	discrepancies	36:24	education
developing	54:13	draw	22:2, 29:24
7:15, 51:6,	discuss	44:25	effort
55:4	25:20, 28:20	drill	15:15, 24:23
devoted	discussed	61:14	efforts
58:23	39:16, 65:11	driven	8:9, 8:10,
devoting	discussing	30:10, 32:20	24:24
7:20	26:18, 30:8	dss	either
differ	discussion	11:20, 12:7	36:20, 38:11,
54:18	25:15, 33:11,	due	48:17, 53:14
different	35:21, 39:15	21:10	election
15:11, 37:22,	discussions	duplication	5:17
48:6, 49:1,	37:9, 40:5	36:4, 54:9	electronically
52:20, 56:22,	disenrollee	during	30:4
56:23	53:5	11:9, 12:11,	elements
differently	distinctive	17:3, 28:12,	11:16
15:2	65:17	28:18, 64:25	elevated
difficulties	district	E	39:2
28:12, 64:25	59:12	e-commerce	eligibility
digest	dive	10:25	24:8, 24:17
51:13	6:4, 9:6	e-mail	eligible
direct	dmas	11:3, 28:14	53:13
11:3	2:17, 4:5,	each	eligibles
directly	11:20, 12:7,	11:18, 42:1,	52:19
30:22, 41:21	23:2	55:5	elizabeth
director	document	early	2:8, 27:13,
2:5, 2:17, 4:5,	47:10	16:8, 36:16,	31:23, 32:2,
6:8, 8:1, 14:1,	documenting	38:13, 40:18,	32:18, 32:24,
23:1, 33:13	54:2	42:3, 42:5,	33:12, 63:21
director's	doing	49:10, 51:19,	elizabeth's
9:2	32:8, 33:10,	53:25, 54:14,	65:9
directors	34:25, 53:18,	55:16, 56:3	else
13:18, 14:24,	56:2, 63:15	ease	28:13, 67:2
57:20	don	19:5	emergency
disaggregate	2:18, 4:14,	easier	22:15, 23:24,
49:4	4:18	42:23, 51:13,	24:2, 24:10,
disaggregated	done	62:21	46:3
44:8, 44:12,	4:2, 11:22,	easiest	emphasis
45:12, 59:10	35:3, 56:8,	48:22	18:13
disaggregation	60:9, 60:10,	easy	emphasize
45:13, 47:16,	63 : 7	32:14	30:25
47:17, 49:2,	doug	echo	employed
49:6, 58:17	2:9, 5:10,	67 : 4	68:9
disciplining	5:13, 27:15,		employees
25:23			25:24

end	equities	evolving	existing
10:16, 12:25,	51:15	31:10	12:13, 42:22
16:15, 24:1,	equity	ex-officio	expand
24:12, 46:3,	39:1	2:14, 4:4	41:14
54:21, 62:19	essential	exact	expect
ended	21:1	31:24	9:16, 24:9,
22:3, 22:9	essentially	example	31:17
energy	10:25	42:4, 46:21,	expecting
59:16, 60:5	est	47:1, 53:8,	20:17
engaged	1:14	53:12	expeditiously
20:10, 21:8,	establish	examples	3:13
21:21, 22:16	36:19	35:5, 39:13,	experience
engagement	etc	51:23, 56:10,	13:5, 13:19,
15:18, 16:6,	34:14, 39:4,	63 : 13	14:6, 14:7,
16:15, 16:21,	39:20, 44:6,	excel	14:15, 15:13,
66:22, 67:5	44:11, 48:25	59:18, 59:19,	39:18, 50:13,
engages	ethnicity	60:18, 61:12	52:22, 52:25,
49:11	44:9, 59:2	exchange	60:4
engaging	evaluation	1:6, 6:8, 6:15,	experienced
16:7, 16:8,	9:10, 34:10,	7:9, 7:10, 7:16,	19:11
55:15	37:21, 38:22,	7:24, 8:3, 8:15,	experiences
enlisting	53:23, 55:11	9:9, 9:19,	16:13
53:9	even	10:13, 11:5,	expertise
enriching	18:6, 36:6,	12:14, 14:4,	51:21
66:19	47:19, 60:6	14:20, 14:24,	experts
enrollee	evening	14:25, 15:1,	34:10
39:18, 53:5	67:20	17:15, 18:9,	expiration
enrollees	events	18:16, 19:1,	21:17
52:18, 53:7	58:4	28:15, 30:21,	expire
enrolling	every	33:16, 34:23,	24:3
60 : 4	14:19, 17:24,	35:24, 38:19,	expires
enrollment	20:10, 31:14,	39:11, 40:7,	68:22
10:20, 31:1,	44:11, 49:4,	40:15, 41:22,	expressed
43:24, 44:20,	49:13, 51:1,	45:4, 45:22,	18:23
46:9, 46:22,	57:20, 57:22,	48:14, 48:17,	extended
48:23, 54:16,	58:9, 60:14	52:17, 53:3,	22:3, 24:5,
54:17, 54:22,	everybody	54:6, 58:12,	24:10
56:21, 57:9,	32:25	66:2	extension
57:10, 58:2,	everybody's	exchanges	24:14
58:18, 58:20,	15:11	17:16, 32:11,	external
59:2, 59:9	everyone	40:18, 42:5,	8:14, 41:2
enrollments	4:24, 5:9,	43:21	externally
48:22	16:19, 26:18,	excited	62:14
ensure	28:6, 29:19	49:14	extremely
13:10	everything	exciting	63:5
ensuring	17:7	20:2, 33:10,	F
12:15	evolutionary	34:7	face
entry	18:9	exist	63:9
48:24		17:16, 30:20	0.5.9

factored	few	58:9, 65:22	67:6
20:22	6:21, 9:16,	flew	found
fairly	16:4, 20:12,	61:22	35:18, 37:2,
3:12, 61:1	28:1, 28:2,	flip	49:23
fall	30:7, 30:16,	59:23	foundation
10:17, 13:11,	39:13, 39:16	flows	7:13, 13:17,
21:12, 58:18,	field	42:15	34:19, 63:23
63:8	54:11	fluctuations	fourth
falling	figure	50:4	66:8
46:4	51:11, 61:24	focus	frame
familiar	file	11:12, 12:1,	43:7, 47:20
12:10	9:20	17:21, 22:4,	framework
family	filed	30:25, 33:21,	35:20, 37:21,
7:20, 22:5	9:19	34:15, 37:12,	37:24, 37:25,
fancy	fill	39:6, 39:9,	51:7
57:23	67 : 10	39:25, 43:18,	frameworks
fantastic	filling	48:8, 48:16	51:24
31:20, 62:7	53:22, 67:11	focused	framing
fascinating	final	12:3, 17:4,	39:6
14:23	52:8	38:18, 52:5	frankly
favor	finally	focuses	31:8
67:18	47:23, 56:5	13:24	free
feasibility	financial	folks	64:9
42:19	9:20, 14:3,	66:2	frequency
featuring	26:5, 56:22,	fond	49:7, 49:9
60:11	57:11, 58:1,	14:24	frequent
federal	59:9, 61:15,	foregoing	49:24, 51:1
7:11, 11:20,	68 : 10	68 : 6	fresh
12:16, 17:16,	financially	foremost	49:18
18:17, 19:19,	42:10	35:20	full
19:24, 21:14,	find	forgetting	7:13, 7:16,
21:19, 22:4,	18:10, 61:2,	54:2	22:22, 51:2,
22:7, 22:13,	62:21	form	56:11
22:17, 23:11,	findings	46:23, 51:11	functioning
25:4, 38:6,	9:22	formal	19:2
43:4, 47:5,	first	7:2, 30:5,	functions
53:11	6:23, 7:10,	30:14, 31:18,	11:5
feedback	8:19, 13:15,	57:1	funds
16:25, 17:10,	16:6, 18:2,	format	26:2
18:4, 30:3,	20:16, 35:20,	58:14, 59:18	further
55:19	37:8, 37:18,	former	25:14, 32:17,
feel	38:15, 39:24,	36:9	68:6
16:19, 19:2,	44:25, 46:25,	forth	future
64:9, 67:11	55:23	12:16	9:17, 53:23
feel-good	fit	fortunate	G
42:8	11:17 five	19:14	gap
fellow		forward	53:22, 60:2
15:25	11:8, 11:12,	7:18, 17:17,	

		1 Julie 21, 2022	21
gaps	goal	56:9, 56:20	group
48:10, 52:3,	35:22, 39:16,	gone	18:19, 21:4,
52:13	52:11, 60:5	14:18, 14:20,	28:3, 30:3,
gathering	goals	15:13	30:17, 37:10,
30:2	7:15, 32:11,	good	40:6, 53:13,
gender	32:23, 35:25,	5:25, 18:21,	54:10, 63:1,
39:4	36:1, 39:10,	30:13, 33:1,	66:20
general	39:22, 39:23,	41:16, 43:5,	groups
20:25, 33:2,	40:11, 40:14,	47:6, 49:10,	36:14
39:9, 40:25,	40:17, 41:3,	52:17, 67:20	guess
59:6	41:4, 41:21,	gotten	3:15
general's	47:21, 49:6,	66:6	guest
8:22	52:5, 52:9, 63:1	gov	20:2
generated	goes	10:14, 12:9,	guidance
48:16	11:9, 12:23,	15:4, 23:12,	43:5
geography	56:25	23:18	Н
39:3, 47:18	going	government	hand
getting	3:11, 6:6,	2:21, 8:14	23:4, 25:16,
17:22, 18:4,	6:12, 6:19,	graduate	23:4, 25:16, 62:4, 68:12
19:1, 39:21,	7:24, 9:6, 10:7,	8:18	handful
44:22, 48:5,	10:12, 10:23,	grandson	61:18
54:9	11:16, 11:17,	7:19	handle
give	12:21, 12:22,	grants	
23:23, 29:22,	13:15, 15:19,	53:17	hands
30:7, 30:12,	16:18, 16:23,	graphic	35:11
33:16, 41:9,	17:7, 17:9,	57:5	
55:22	18:5, 18:14,	graphical	happen
qiven	19:17, 19:20,	51:24	18:6, 50:7, 53:21, 54:1
68:12	20:7, 24:16,	graphics	happens
gives	26:22, 27:24,	51:16, 59:17	35:22
31:15, 57:12,	31:24, 32:13,	gray	happy
60:17	34:24, 35:7,	2:9, 5:10,	9:4, 26:16,
glad	36:1, 36:14,	5:11, 5:14,	26:23, 63:14
33:11	36:23, 37:20,	27:16, 29:14	hard
glitch	37:25, 38:1,	great	16:2
22:5	38:7, 38:16,	3:6, 4:17,	hatton
go	38:22, 40:8,	12:1, 13:17,	23:1, 23:22,
6:4, 6:9, 6:17,	43:4, 43:8,	19:6, 25:2,	26:9
13:8, 13:11,	43:18, 44:21,	25:8, 27:23,	hbe
18:8, 23:5,	45:4, 45:10,	55:13, 56:9,	2:22, 3:4, 8:2,
26:23, 26:24,	46:5, 46:12,	62:24, 65:25,	9:14, 22:15,
28:8, 35:1,	46:22, 47:4, 47:7, 47:15,	67:7	24:22, 26:3
35:7, 36:15,	47:23, 48:16,	green	health
37:23, 38:7,	49:13, 49:14,	2:6	1:6, 2:15,
42:24, 47:8,	50:14, 51:22,	greene	3:22, 21:1,
51:23, 54:23,	52:7, 52:24,	4:9	22:14, 23:23,
55:24, 61:25,	55:18, 55:25,	grounding	24:2, 24:10,
65:7, 65:15		64:1	,,

		,	
33:14, 33:18,	33:1, 33:9,	honest	implementation
33:21, 34:18,	34:7, 34:9,	32:6, 32:15,	10:16, 10:19,
36:10, 38:20,	41:7, 44:24,	48:2	10:21, 10:22,
46:3, 55:6,	48:19, 61:13,	hope	11:7, 11:10,
57:7, 58:11,	61:17, 61:25,	63:9	36:21, 41:17
60:23, 63:23,	67:9	hopefully	implemented
65 : 17	hereby	10:16, 54:11	34:2
healthcare	68:3	host	importance
10:14, 12:9,	herein	43:3, 44:5,	13:7
15:4, 23:12,	68:5, 68:8	44:14	important
23:18	hhs	hours	6:21, 13:3,
heard	23:24	3:9	13:4, 35:23,
5:12, 18:21,	hi	household	39:5, 41:6,
21:18, 68:4	4:24, 5:8, 6:1,	58:21	46:19, 53:25,
hearing	32:25	hub	56:4
22:11	high	11:21, 12:17	importantly
heavy	43:13, 45:14,	huge	42:2
12:24	55:9, 65:22	38:22, 59:10,	improve
held	high-level	59:19	39:20
28:4, 40:19,	37:9, 38:17,	human	in-house
66:12	39:22	2:16, 3:23	51:22
hello	higher	hybrid	incidents
5:11	49:9	17:14	68:7
helm	highlight	I	include
67:13	9:10, 10:8,	idea	30:10, 30:17,
help	51:14	20:20	42:2, 61:23
6:15, 31:2,	highlights	ideal	included
32:23, 35:24,	50:5	55:4	28:20, 47:2
36:16, 36:19,	highly	ideas	includes
36:21, 48:12,	51:24	41:16, 56:9	15:22, 46:6,
55:16, 62:3,	hiring	identify	58:20
63:9, 65:19	7:14	_	including
helpful	hispanics	36:21, 47:24, 53:22	44:9, 48:6
22:19, 62:7,	60:12	ikeita	income
63:6, 66:19	hoc	5:15, 5:17,	44:10
helps	49:16	27:17	incredible
39:24, 54:25	holly	images	36:25
here	2:21, 6:2,	59:1, 61:17	incredibly
3:19, 4:6, 4:9,	6:19, 9:4,	imagine	58:7
4:10, 4:16,	19:17, 23:22,	64:3	independent
4:20, 4:25, 5:3,	25:1, 25:11,	immigration	9:20
5:8, 5:14, 5:16,	28:11, 28:15,	58:22	indicators
5:18, 5:23, 6:2,	28:25, 35:17,	impact	45:3, 45:7,
8:7, 9:4, 9:16,	64:13, 65:3,	12:5, 40:23	45:11, 46:2,
9:25, 10:2,	66:1, 66:11,	impactful	50:25
10:5, 13:20,	66:13	7:6	individuals
14:15, 17:11,	holly's	impacts	24:18
24:22, 25:9,	67 : 4	41:25	industry
		11.20	10:24
			1

		June 21, 2022	
infographic	interesting	3:25	29:17
51:12	56:14, 59:4,	jane	kept
inform	59:15, 60:1,	2:4, 4:20,	54:15, 54:16
33:21, 33:24,	60:21, 61:2,	27:2, 29:3,	keven
52:11	61:21, 63:2	31:22, 32:1,	2:5, 8:1, 8:15,
informal	interests	64:10	9:1, 19:21,
35:10, 53:18	7:21	jane's	25:11, 36:25,
information	interjections	66:25	41:16, 43:9,
12:17, 21:13,	35:12	janoski	55:7, 56:6,
22:24, 28:16,	internal	13:18	66:13, 67:2,
30:22, 31:9,	37:25, 38:2,	jennifer	67:8
31:13, 44:2,	38:4, 41:2,	14:1	keven's
46:7, 52:17,	62:11	job	67 : 1
52:24, 55:12,	internally	1:23, 57:12	key
56:24, 57:8,	62:16	john	10:6, 11:8,
57:11, 58:3,	internet-based	3:19	12:12, 13:21,
59:3, 59:7,	53:5	johnson	13:23, 13:24,
59:10, 61:15,	interrupt	34:19, 63:23	15:19, 16:5
61:24, 62:3,	35:9	joining	kick
65:4, 66:25	interview	7:8	10:15, 11:6
input	53:7	journalism	kind
17:10, 30:3,	interviews	34:11	31:24, 36:16,
30:17	53:18	journey	37:20, 39:21,
insights	introduce	63:10	40:25, 41:19,
30:13	9:1, 32:2,	julie	44:1, 45:9,
instead	32:18	2:6, 4:23,	50:3, 51:15,
59:15	investigation	27:4, 29:5,	51:20, 51:21,
insurance	23:19	29:21, 31:21,	52:7, 53:25,
2:18, 4:15,	investing	64:2, 64:10	63:12
13:19, 15:23,	59:16	july	kiser
21:3	investment	24:3, 68:12	2:10, 5:22,
integrated	26:1	jump	5:23, 27:20,
31:11, 45:4	invitations	35:11, 56:9	29:16
integration	66:7	june	know
11:23, 12:4	involved	1:13, 7:7,	6:2, 13:25,
integrations	26:2	22:9, 22:11	15:18, 15:19,
11:19	irs	<u>K</u>	17:6, 18:5,
intended	22:7, 22:11		20:1, 20:6,
39:8	issues	keep	21:18, 21:25,
interactive	19:24, 39:1	41:7, 41:15	23:20, 23:24,
58:14, 61:10	items	keeping	24:5, 24:13,
interagency	64:23, 65:10	53:24	24:15, 26:19,
8:9	itself	kelsey	27:17, 32:1,
interest	48:17	2:12, 27:10,	32:3, 32:10,
26:5, 47:22,	J	27:12, 29:9	33:23, 34:9,
59:25, 61:22,			35:6, 35:20,
62:19, 68:10	james	2:11, 5:24,	36:13, 36:18,
interested	2:15, 3:21,	6:1, 27:21,	36:19, 37:7,
39:2, 60:3			
	-		

		11 Julie 21, 2022	50
37:9, 37:11,	land	less	listen
37:15, 37:24,	19:23	51:1	17:9
38:3, 38:4,	language	lessen	listening
38:8, 38:10,	21:3	49:16	22:16
38:21, 38:22,	larger	lessons	littel
38:25, 39:15,	28:7	14:14, 15:16,	3:20, 3:24, 4:1
39:23, 40:4,	last	16:12	littel's
40:8, 40:11,	7:7, 9:15,	let's	24:20
40:12, 40:16,	10:9, 19:8,	42:12, 61:24,	little
40:23, 41:11,	20:24, 46:25	64:12	10:5, 12:24,
41:12, 41:24,	late	level	15:2, 19:18,
42:4, 42:9,	9:13, 64:9	22:17, 31:24,	21:12, 23:2,
42:13, 42:20,	later	43:9, 43:13,	23:19, 29:21,
43:9, 43:18,	25:14, 30:11,	44:13, 45:15,	32:4, 33:17,
43:21, 44:21,	36:8, 37:5,	47:15, 47:22,	34:24, 35:6,
45:3, 46:16,	48:11, 54:17	52:15, 55:9,	35:8, 36:7,
47:1, 47:16,	law	57:5, 59:3,	37:2, 38:15,
48:13, 48:21,	8:19, 8:23	62:15	39:7, 41:4,
48:25, 49:8,	lay	leverage	42:25, 44:17,
49:10, 49:12,	19:23	14:14, 30:19	45:14, 48:11,
49:17, 50:8,	lead	leveraging	49:3, 51:12,
50:17, 50:18,	8:7, 42:16	53:11, 55:8,	57:10
50:23, 51:6,	leadership	55:10	live
52:2, 52:4,	8:12, 24:20	levers	13:11
52:22, 53:3,	leads	41:22	lived
53:7, 53:12,	64:6	levy	14:6
54:5, 54:7,	learn	1:25, 68:3,	liz
54:11, 54:19,	15:12, 21:25	68:18	5:7, 29:11
55:1, 55:12,	learned	liaison	loads
55:18, 55:25,	13:4, 14:14,	2:22	46:7
56:13, 56:21,	14:16, 15:16,	life	long
57:1, 57:13,	16:12	58:4	11:11, 15:21,
58:25, 59:2,	least	limited	47:9, 54:23,
60:16, 61:12, 62:2, 62:25,	24:10, 38:13,	18:17, 19:12,	56:1
66:11	38:15, 45:18,	38:3, 56:17,	long-term
knowing	45:21, 45:23,	61:1	41:25, 50:11
39:19, 67:12	48:14	linear	longer
krupp	leave	12:21	19:2, 50:22
14:1	67:1	linguistically	look
kusiak	led	31:5	11:16, 23:20,
2:4, 4:20,	7:9	link	38:10, 43:21,
4:22, 10:3,	lee	57 : 7	49:14, 50:18,
27:3, 28:23,	2:7, 5:1, 5:2,	list	52:20
29:4, 31:22,	5:4, 27:6, 29:7,	15:21, 39:13,	looked
32:4, 63:4,	66:1	41:14, 44:22,	63:2
64:4, 67:16	left	46:6, 46:10,	looking
L	- 19:3	52:8, 56:1,	7:17, 17:17,
	— legislative	56:12	21:24, 39:3,
laid	59:11		
7:13			

Transcript of Advisory Committee Meeting

Conducted on June 21, 2022

		/	
50:2, 53:14,	11:14, 14:12,	material	medicaid
63:3, 67:5	16:3, 16:7,	9:22	24:8, 24:18,
looks	16:8, 17:5,	matrix	45:2, 45:5,
9:5, 10:1,	18:10, 20:8,	32:11	45:6, 45:22,
10:4, 16:17,	24:23, 28:15,	matter	46:1, 54:7,
60:19, 62:4	32:14, 41:23,	50:7	54:15
lost	57:2, 64:17,	matters	medium
46:15	65 : 3	28:20	41:25
lot	makers	maybe	meet
3:10, 11:4,	36:12	18:6, 35:1,	6:16, 36:17
11:9, 17:2,	making	36:6, 37:10,	meeting
20:7, 34:1,	15:3, 15:14,	38:3, 40:20,	1:7, 3:6, 30:6,
42:4, 42:22,	16:22, 17:17,	41:14, 41:16,	30:12, 31:19,
45:16, 48:4,	30:18, 31:3,	42:15, 44:18,	64:19, 65:13,
49:1, 50:20,	31:11	50:24, 51:2,	66:8, 66:17,
51:3, 51:8,	manageable	60:2, 60:7,	67:19, 67:21,
51:20, 52:10,	41:8, 41:18,	62:4, 64:24	68:5, 68:8
52:16, 56:20,	53:24	mean	meetings
57:6, 57:24,	management	39:11, 49:12,	66:12
58:19, 59:16,	13:22, 16:3	50:10, 50:19,	member
65:19	managers	57:4	4:4, 59:14,
love	14:10, 14:11	meaningful	60:14
65:12, 65:23	many	16:4, 50:21,	members
lukanen	7:23, 13:25,	51:10	2:2, 2:14,
31:23, 32:19,	15:12, 20:6,	means	4:19, 9:15,
32:25, 33:6,	20:13, 44:7	15:10, 46:24,	25:10, 26:24,
33:12, 35:16,	map	50:2	27:25, 40:5
62:17, 62:25,	52:7, 61:14	measure	mentioned
63:11	maps	46:18	11:24, 15:22,
<u>M</u>	61:11	measured	20:24, 55:7,
made	<pre>market 40:9</pre>	36:2	62:9 menu
18:1	marketing	measurement	46:16
magi	26:19	36:5	meta-level
45:16	marketplace	measures	44:10
mailings	7:11, 8:13,	37:13, 41:5, 41:8, 41:20,	method
11:3	10:15, 15:5,	42:3, 42:4,	46:17, 56:25
mainly	15:6, 22:23,	42:14, 42:19,	metric
54:8 maintain	23:13, 45:20,	43:3, 43:25,	49:5, 61:3
	54:16, 60:25,	44:12, 44:14,	metrics
12:7, 15:5, 15:15, 16:6,	61:16	44:23, 45:23,	38:20, 42:25,
16:21	marketplaces	46:2, 46:11,	43:16, 44:5,
maintaining	19:10, 37:16,	47:5, 47:25,	44:6, 52:23,
15:20	43:15, 48:3,	52:6, 52:8,	56:20, 56:21,
major	48:7	57:24, 58:25	57:18, 57:21,
22:4	markets	media	61:1
make	65:17	36:13, 38:9,	mid
7:2, 10:14,	matching	49:12, 59:20	9:13, 46:24,
	44:19		

	Conducted on J	une 21, 2022	52
54:20	24:19, 46:24,	35:1, 35:23,	31:25, 46:23,
midst	46:25, 47:3,	40:3, 41:6,	49:16, 57:13,
7:24	51:1, 54:21,	42:2, 43:20,	64:18
might	54:22, 57:21,	48:7, 54:8, 61:5	needle
25:8, 38:10,	57:22, 58:10	motion	40:15, 40:22
40:9, 42:11,	monthly	28:18, 28:21,	needs
42:13, 43:6,	45:11, 50:25,	28:22	10:13, 15:7,
44:23, 47:10,	60:6, 60:25	move	36:17
47:19, 48:13,	months	3:11, 19:15,	neither
48:21, 48:23,	9:9, 20:12,	25:18, 40:15,	68:8
50:6, 50:20,	24:16, 47:3	40:21, 52:3,	net
62:20	more	67:14	59:13
migration	7:2, 9:16,	moving	nevada
12:12	11:23, 12:24,	66:4	14:2, 57:7
million	13:2, 18:11,	much	nevada's
37:22	21:12, 22:12,	12:7, 15:7,	14:4
mine	23:3, 23:19,	18:2, 20:1,	never
67:1	38:8, 38:17,	20:5, 27:24,	50:6, 64:9
minimizes	41:2, 43:12,	32:10, 33:8,	new
12:4	44:17, 45:14,	35:16, 50:19,	4:4, 7:19,
minnesota	46:5, 46:19,	58:12, 66:21	9:15, 12:17,
33:19, 36:10,	47:1, 47:19,	multi-tabbed	42:22, 44:3,
57:17	49:25, 51:3,	59:19	46:2, 49:13
mirror	54:25, 55:3,	multiple	news
19:4	58:12, 60:11,	13:9	6:24, 21:16,
misplaced	61:14, 62:2,	myself	22:17, 47:6,
50:9	62:21, 63:14,	36:9	60:11
misreporting	64:6	N	next
54:19	morning	name	3:16, 13:11,
missed	9:7	3:2, 3:19,	20:12, 30:6,
65 : 5	mortlock	3:21, 4:14	31:18, 31:21,
mistake	2:21, 5:19,	named	32:12, 38:14,
18:1	6:21, 19:21,	8:1	61:3, 64:6, 66:4
mnsure	23:16, 25:2,	names	nice
57:17	26:15, 27:2,	26:13, 26:17,	47:6
moment	27:4, 27:6,	28:26	night
25:9	27:8, 27:12,	narrative	67:12
monitor	27:15, 27:17,	61:4	nitty-gritty
21:8, 21:22,	27:21, 27:23,	narrow	40:1
35:15	28:6, 29:1, 29:3, 29:5,	39:25, 40:2	no-brainer
monitoring	29:3, 29:5, 29:7, 29:9,	navigators	41:19
20:9, 33:16,	29:11, 29:13,	15:24	nominate
34:23, 37:3,	29:15, 29:17,	near	28:17
37:24, 43:7,	29:19, 35:14,	9:17, 41:25	non-magi
47:20, 51:7,	64:16, 66:15	need	45:16
53:24, 55:11,	most	14:12, 26:10,	non-partisan
55:13, 55:19	12:20, 17:20,	28:24, 30:24,	34:15
month	+2.20, +7.20,		nonetheless
10:18, 16:11,			15:11, 17:9

normal	office	only	65:10, 66:3,
50:4	8:22	3:9, 12:5,	66:5, 66:13,
norwood	officer	14:16, 19:7,	68:7
2:4	2:22, 14:3	32:7, 34:11,	others
notably	officers	38:1, 38:18,	53:10, 56:16,
58:19	25:24	44:13, 55:21,	64 : 24
notary	officially	58:23, 65:9	otherwise
68:21, 68:23	24:5	open	68:11
note	often	10:19, 43:23	ourselves
23:4, 44:11,	16:9, 52:16,	operate	21:15
51:17, 53:20	52:19, 59:25	65:18	out
noted	okay	operational	6:23, 34:19,
9:5	4:10, 5:7,	9:21, 38:17,	40:19, 45:1,
notice	5:21, 25:13,	41:2, 44:17,	56:22, 56:23,
24:1, 24:4,	28:6, 64:21,	62:11	57:8, 57:18,
24:7	66 : 4	operationalize	58:17, 59:7,
notices	on-the-record	46:13	59:18, 59:25,
23:13	26:13, 26:16	operations	60:24, 61:24,
noting	once	38:2	63:18, 64:10,
45:25	10:15, 11:22,	opportunities	65:2 outcome
november	17:8, 18:7,	21:24, 30:18	68:11
10:20, 21:11	40:25, 46:10,	opportunity	outreach
number	47:24, 52:4	25:14, 29:22,	29:24, 30:9
25:20, 41:8,	one	33:9	outside
42:8, 53:4,	12:23, 13:3,	options	48:14, 53:2
59:10, 61:1	13:17, 13:21, 13:23, 14:25,	22:1, 46:16 order	outweigh
numbers	15:1, 16:11,	10:13, 17:5,	49:21
36:15, 61:20	17:1, 17:19,	31:2	over
0	18:13, 18:22,	organization	12:14, 13:18,
objectives	18:23, 19:10,	6:14	20:11, 22:25,
6:16, 15:9	22:19, 25:20,	other	31:13, 37:15,
observer	40:2, 40:4,	11:18, 13:5,	41:14, 42:12,
5:17	40:13, 44:11,	13:7, 14:18,	42:16, 50:19
obvious	44:12, 45:1,	14:24, 16:12,	overall
54:8	50:23, 52:2,	16:13, 17:12,	8:12, 38:21,
obviously	53:20, 54:8,	17:21, 19:6,	41:17
4:20, 12:12,	54:10, 54:11,	21:22, 21:25,	overlap
42:22, 49:9,	54:20, 54:21,	24:21, 28:20,	12:22
52:23, 54:7	57:14, 60:7,	30:16, 32:11,	overstate
october	60:18, 64:8,	35:4, 36:6,	50:4
24:11 off-exchange	65:1, 65:23	37:16, 39:17,	overvalue
52:18	ones	50:24, 51:5,	14:8
off-the-record	43:15	52:13, 53:10,	overview
28:4	ongoing	54:5, 54:6,	20:5
offer	12:19, 37:1	56:7, 62:13,	overwhelming
6:23, 21:9	online	62:15, 63:15,	49:3, 59:8,
U.2J, 21.9	57:25, 58:14	63:19, 65:7,	65:14

	Conducted	,	
own	34:4, 34:9,	44:2, 48:25,	53:13
14:17, 18:16,	35:18, 42:6,	55:13, 59:13	practice
23:15, 43:22,	42:10, 46:4,	planning	8:20
47:8	57:12, 64:18,	19:13, 66:18	preferred
P	65:2	plans	46:17
packed	- percent	- 11:11	preparation
3:8, 6:6, 9:5	20:18, 42:6	platform	32:9
pages	perfect	7:12, 8:8,	prepare
1:24	32:13, 42:15,	10:11, 10:25,	36:22, 65:20
paper	64 : 1	11:16, 11:18,	prepared
11:3	perfectly	12:15, 17:17,	20:11, 24:24
part	56:7	18:17, 19:16,	prepares
30:14, 43:7,	performance	23:11	36:11
47:20, 51:6,	25:22, 43:16,	please	preplanning
61:8, 61:9	45:2, 46:1	4:10, 33:8,	37:3
participating	perhaps	35:10	present
21:5	21:11	pleased	2:20, 34:13,
participation	period	9:21	51:9, 57:19
53:16	22:9, 50:22	pleasure	presentation
particular	periodic	4:18, 8:25	6:13, 31:23,
30:10	44:23, 59:6	plenty	32:13, 32:19,
parties	person	25:13	62:8, 65:10
68:9	59:20	point	presentations
partners	personal	16:24, 20:10,	20:3, 57:2
11:19, 12:6,	7:20	48:15, 48:24,	presented
21:19, 22:16	phase	61:5, 64:15	65:11
pass	7:10, 53:23	points	presenter
21:2, 24:25,	phe	47:17, 61:18	33:4
25:5	22:25	policy	presenters
passed	phone	15:8, 19:24,	66:16
19:3	43:10	33:18, 33:21,	press
past	pick	33:24, 36:12,	57:3, 57:8,
34:6, 52:12	56:13	38:21, 40:17, 41:21, 55:6	57:12
patchett	picked	policy-making	pretty
2:5, 8:1, 8:2,	52:4	38:16	6:5, 11:1,
9:3, 10:4, 67:3	picture	policymakers	31:10, 35:1,
patterns	55:6	40:3	55:25, 60:21,
31:8	pie	position	61:17, 61:21
pause	55:4	17:14, 37:5	primarily
25:9	pieces	possibility	43:19, 47:4 princeton
pdf	12:20, 14:11 place	21:20, 42:21	34:20
57:25	14:21, 44:20,	possible	prior
penn	63:16, 65:22	15:7, 20:10,	8:21, 24:1,
2:11, 5:24,	b3:10, b5:22 places	52:6	8:21, 24:1, 36:20
5:25, 27:22,	49:22, 52:10,	potential	priorities
29:18	49:22, 52:10, 62:2	22:1, 52:18	32:21, 35:25,
people	plan	potentially	40:12
31:2, 31:9,	21:2, 21:7,	24:12, 42:1,	40.12
	<1.	····, ···,	

35

private	protocols	putting	rate
8:20	12:8	54:15, 54:17,	20:18
probably	provide	57:18	reach
12:24, 30:12,	9:1, 16:25,	Q	30:21, 64:10,
35:13, 38:12,	23:6, 29:23,	qualitative	65:2
41:6, 44:24,	34:17	53:6	react
46:21, 48:4,	provided	quality	55:22
48:9, 48:15,	34:1	50:1	read
50:7, 50:23	provider		22:12, 26:12,
proceed	5 2:21	quarter 66:8	26:17
- 25:19, 28:21	providing	question	ready
proceedings	31:1, 33:22	23:8	10:19, 13:11
68:4	public		real
process	6:17, 22:8,	questions	34:14
9:11, 13:10,	22:10, 22:14,	25:10, 25:15,	realistic
13:21, 18:9,	23:23, 24:1,	25:17, 33:7,	40:14
18:25, 31:3,	24:9, 25:24,	35:10, 36:11,	reality
37:17, 63:5	26:2, 36:13,	36:23, 38:14,	48:7
processes	43:22, 46:3,	50:21, 62:2,	realized
12:8	62:18, 62:20,	63:19, 65:9, 66:3, 66:24	40:21
procurement	62:22, 64:14,		really
8:8, 8:23,	64:15, 64:17,	quick	7:13, 9:8,
14:10	64:21, 68:21	20:4, 23:8,	10:12, 10:22,
produce	public-facing	23:23, 56:18	11:8, 12:3,
50:25	38:8	quick-and-dirty	13:3, 13:14,
product	publicly	63:13	14:15, 14:23,
9:21, 61:12	26:4, 45:23	quickly	15:14, 16:2,
profiles	publishing	30:1, 35:8,	17:2, 17:21,
59:14	49:25	54:3	18:13, 18:20,
program	pulled	quite	19:6, 19:12,
14:11, 24:8,	59:1	3:8, 8:3, 8:17, 45:13, 67:11	24:24, 33:9,
24:18, 34:18,	pulling		- 33:10, 33:22,
34:19	49:25	R	— 34:6, 34:8,
progress	purposes	race	35:23, 36:22,
41:23, 51:14	62:11	44:9, 58:21,	37:9, 37:18,
project	pursuant	59:2	39:2, 39:4,
14:10, 63:24	25:25, 26:6	raise	39:9, 39:14,
prominent	put	25:16, 51:5	39:18, 39:25,
61:7	7:21, 15:14,	raised	40:13, 40:16,
promotion	27:24, 30:25,	18:25, 35:12	40:17, 41:9,
25:21	40:19, 45:1,	ran	42:7, 43:13,
promptly	48:19, 51:11,	47:17	47:6, 48:8,
3:13	53:16, 56:6,	random	49:24, 50:6,
pronounced	58:17, 59:7,	56:12	50:10, 50:13,
4:1	59:17, 59:25,	range	50:16, 50:18,
proposed	60:24, 61:4	34:9	51:14, 52:1,
22:7	puts	rapidly	54:5, 54:20,
proposition	57:7	31:10, 55:1	55:16, 56:24,
40:7			
IU•1			
(I)	11		

	Conducted	511 5 dife 21, 2022	50
59:15, 60:1,	refer	repeat	researcher
60:19, 61:2,	10:24	12:22	59:21
61:11, 62:7,	regard	report	resignation
62:13, 63:24,	19:14	21:10, 45:8,	25:23
67:4	region	46:5, 46:13,	resources
reams	58:2, 59:11	47:19, 48:23,	2:16, 3:23,
59:7	register	51:3, 58:23,	19:12, 31:1,
rearview	22:13, 64:18	60:3, 60:7,	31:3, 60:6
19:4	registration	61:10	respect
reason	68:23	reported	23:9, 25:11
26:21, 32:8,	regulation	1:25, 45:23	respond
66:10	22:8	reporter	36:11, 54:25,
reasons	reingold	68 : 1	55:3
34:25	65:19	reporting	retirement
receive	reinsurance	42:25, 43:4,	7:5, 7:18,
16:25, 23:25,	20:15, 20:19	43:11, 43:14,	26:20
24:6, 31:9,	reinvent	43:17, 43:19,	returned
31:10	56:5	43:22, 43:25,	7:8
received	related	44:16, 47:5,	review
60:8	30:8, 41:21,	49:7, 49:9,	19:23, 63:14
recent	68:9	49:24, 51:2,	rfp
18:22, 21:14,	relating	51:25, 54:20,	9:10
61:5	26:3	54:21, 59:6,	rich
recently	relations	62:22	53:1
18:24, 60:9	2:21, 38:9	reports	right
recommend	relationship	6:11, 41:12,	3:18, 4:1, 9:3,
37:19, 39:21,	13:22	43:24, 47:12,	9:6, 12:21,
43:2, 48:9,	relationships	57:1, 58:13,	13:16, 13:17,
52:9, 54:1,	15:15, 15:17	58:18, 59:1,	15:17, 17:14,
54:5, 55:21,	relative	59:24, 60:9	19:7, 20:5,
56:2	19:5, 20:19	request	24:2, 24:13,
recommendation	release	55:3	24:15, 29:20,
46:11	56:25, 57:8,	requests	32:17, 53:21,
recommendations	57:12, 61:10	54:10	54:1, 56:9,
30:5, 30:9,	released	require	61:19, 63:21,
30:15, 31:18	56:24	45:12	64:4, 64:12,
record	releases	required	64:20, 67:17
26:11, 68:7	57:3, 60:11	16:18, 42:25,	robert
redetermine	relevant	43:4, 44:7,	34:19, 63:22
24:17	28:16, 44:18	46:2, 46:5, 47:5	roberts
reduce	remember	requirements	2:17, 4:5, 4:7
39:19	54:14	17:22, 38:6,	robust
reduction	reminder	43:11, 43:14,	11:1
20:19	48:20	43:19, 45:19,	roll
reel	remotely	45:20, 53:15	3:16, 6:3
28:25	1:12, 68:4	requires	room
reenrollment	renewals	52:14	28:1, 28:7,
44:3	46:8	research	32:6
	10.0	14:17, 33:18	

rounds	sarah	section	session
13:9	23:1, 23:6,	8:24, 25:25,	6:9, 25:19,
rpr	25:3, 25:11	26:6, 58:23	26:22, 26:25,
1:25, 68:3,	saver	see	28:4, 28:12,
68:18	51:4	10:1, 10:3,	28:19, 28:21,
rumors	savoy	17:11, 23:4,	41:15, 64:25
24:12	7:4	33:3, 33:6,	set
run	saw	35:11, 35:18,	15:2, 38:14,
54:3	34:4	44:23, 45:10,	45:7, 55:23
running	say	50:15, 51:22,	setting
29:21, 35:6	3:18, 4:10,	52:7, 56:20,	31:25, 32:20,
runs	5:13, 17:23,	58:6, 60:8,	35:22
49:17	30:1, 32:2,	60:17, 61:12,	several
ruth	36:13, 40:13,	61:17, 61:24,	7:21, 14:23,
1:25, 68:3,	42:2, 42:12,	62:1, 64:12,	20:12
68:18	55:24, 65:1,	66:20	sex
S	67:2, 67:8	seek	44:10, 58:21
s	saying	6:8	shadac
2:1	14:25, 45:6	seen	6:13, 31:23,
sabrina	sbm	14:25, 15:1,	32:19, 33:13,
2:3, 3:2, 5:20,	23:10	20:13, 22:6	33:17, 48:12,
9:5, 23:4, 25:6,	scc	select	51:8, 62:3,
26:25, 28:8,	6:7, 6:20,	44:14	63:22
29:1, 30:1,	6:24, 7:5, 7:8,	selected	shape
62:4, 62:19,	8:21, 25:25,	46:10	46:22
66:15, 66:25	26:6	selection	share
safely	scheduled	59:13 selections	6:22, 6:25,
17:23	22:11, 24:2 school	44:2	19:22, 23:2, 33:1, 62:14
said		send	sharing
6:5, 10:10,	8:19	12:15	61:25
15:10, 16:10,	scott	sense	shoes
17:25, 18:3,	5:5, 27:8, 27:11	30:7, 31:15,	67:9
31:17, 36:19,		39:8, 60:18	shop
41:17, 41:20,	screen 33:1	september	34:8
51:17, 53:11,	second	7:9, 66:9	short
59:23, 63:12,		series	35:7, 50:9
63:16, 64:23	3:5, 26:8, 26:9, 28:22,	58:9	shortly
salaries	28:23, 61:7,	served	6:10
25:22	67:15, 67:16	8:22, 14:3	should
same	secondary	service	6:4, 28:7,
12:8, 28:13,	36:3	7:6, 11:5,	32:12, 64:14,
45:13, 54:10,	seconds	11:21, 31:4,	66:5
56:20, 57:21	28:1, 28:2	67:13	show
sample	secretary	services	42:6, 61:6
51:16	2:15, 3:19,	12:17	showing
sampling	3:22, 3:24,	serving	40:6, 62:12
56:18	24:20	3:3, 8:4	side
	21.20	5.5, 0.1	59:24
			59.27
L.		I	

sign	snapshot	soon	spring
49:11, 49:15	10:6, 58:5	8:6	58:17
signature-mig2k	sociology	sophisticated	stability
68:16	34:11	58:7, 59:17	40:9
signed	solely	sort	staff
64:17	62:10	17:14, 19:23,	7:14, 9:14,
similar	solution	40:24, 46:15,	9:15, 14:17,
13:6, 14:21,	16:17	50:8, 53:18,	28:15, 36:11,
38:15, 41:17,	some	55:19, 56:2,	37:10, 38:5,
45:10, 47:12,	6:7, 6:16,	59:5, 59:21	38:9, 41:10,
54:12	6:24, 6:25, 8:3,	sorts	49:17, 49:22,
simple	8:17, 9:15,	48:5	51:21
18:25, 61:17	10:6, 10:23,	sought	stage
simply	11:24, 19:19,	45:19	26:4
67:3	19:24, 20:2,	sounds	stakeholder
since	24:12, 28:11,	3:10, 9:11,	16:3, 16:6,
8:3, 23:10,	30:4, 30:12,	46:20, 55:8,	16:14, 47:12,
57:22	31:16, 34:4,	62:12	55:8, 55:24,
single	35:2, 37:6,	source	59:20
16:24, 44:12,	37:9, 37:14,	47:24, 52:20	stakeholders
49:4	39:10, 39:18,	speak	13:21, 15:18,
site	40:5, 40:16,	43:11	15:22, 16:9,
48:24	41:9, 41:23,	speaking	16:16, 16:23,
situates	42:1, 42:2,	15:17	17:8, 18:4,
61:4	42:3, 43:16,	special	18:12, 49:11,
six	44:16, 45:9,	44:19, 58:18,	50:14, 55:10,
47:3, 58:9,	45:15, 45:16,	59:24, 65:13	55:14, 55:20,
65:17	46:22, 47:17,	specializes	56:4
size	49:23, 50:8,	6:14	stand
58:21	51:23, 51:25,	specific	12:25
sky	52:13, 52:24,	25:23, 60:11	standard
55:4	53:18, 54:4,	specifically	44:1
slap	56:2, 56:10,	23:20, 30:19	standing
38:24	56:15, 58:3, 58:5, 58:6,	spend	3:23, 10:23
sleep	58:5, 58:6, 58:8, 59:3,	49:25, 50:20	stands
67:12	60:11, 61:4,	spending	33:13
slide	61:18, 62:19,	7:18	starla
3:16, 45:2,	63:13, 64:24	spends	2:10, 5:21,
65:13, 65:19	somebody	51:8	27:19, 29:15
slides	26:12	spent	start
10:2, 33:3,	something	8:19	3:15, 6:6,
58:5, 58:9	15:20, 38:1,	sphere	6:23, 12:25,
slow	38:12, 42:11,	22:5	18:15, 37:6,
10:5	47:8, 47:12,	spoke	41:13, 41:18,
small	48:12, 50:12,	62:18	43:2, 44:21,
34:8, 41:13,	55:22	spoken	44:24, 46:12,
41:18, 63:6	sometimes	14:19	48:10, 63:6, 63:16
smart	50:10	spreadsheets	03:10
9:18, 43:17		59:19, 60:19	

Conducted on June 21, 2022 39				
started	63:2, 63:15	study	supported	
48:2	static	21:2	34:17	
starting	57:25	stuff	supporting	
36:21, 48:15	statisticians	44:2	33:24, 42:9	
state	34:10	subcommittee	supportive	
1:2, 8:5,	status	6:11, 29:24,	22:18	
14:19, 17:24,	58:22	30:2, 30:8,	sure	
19:7, 19:19,	stay	31:16, 31:21,	14:12, 15:14,	
19:24, 21:18,	17:3, 21:8,	31:25, 32:9,	16:3, 16:7,	
22:16, 24:21,	21:21, 64:5	64:6	16:8, 16:22,	
25:4, 25:12,	staying	subcommittees	17:5, 20:8,	
33:14, 34:17,	20:10	64:3, 64:8	22:6, 24:23,	
35:24, 36:9,	stays	subset	28:15, 29:1,	
38:21, 38:23,	12:10	45:24, 58:24	29:25, 30:18,	
39:14, 40:3,	step	subsets	31:3, 31:11,	
42:5, 47:19,	46:14, 51:6,	65:16	43:10, 63:9,	
50:13, 51:23,	64 : 7	subsidies	65:3	
52:16, 54:14,	stepping	20:21, 21:17,	surprised	
56:10, 57:16,	67 : 9	22:2, 23:10	16:17	
63:13, 63:23,	steps	subsidy	surprises	
65:16, 68:5	35:2, 37:6,	42:6, 42:7,	13:12	
state-based	66 : 5	48:24	survey	
7:11, 7:16,	still	success	48:6, 60:14	
8:13, 10:15,	9:12, 17:16,	12:2, 13:14,	surveys	
15:4, 17:15,	20:7, 43:10,	38:20, 42:3	53:3, 53:6,	
19:10, 22:23, 30:21, 37:16,	58:13	successes	53:12	
40:7, 40:18,	stood	36:22	system	
43:14, 43:20,	19:1	successful	41:11, 42:14,	
45:20, 48:3	stop	14:13, 17:6,	52:21	
stated	33:7, 61:25	18:14	systematic	
47:7	storming	successfully	63:14	
states	41:15	9:18	systems	
13:7, 14:18,	story	suddenly	11:23, 11:25,	
16:12, 17:12,	36:14	40:20	12:3	
17:21, 18:19,	strategic	suggest	T	
19:9, 21:22,	6:16, 32:21	41:13, 42:18,	tables	
21:25, 23:25,	strategies	55:10	58:8	
24:16, 33:23,	32:22, 34:18,	suggested	tactics	
34:2, 34:17,	50:11, 63:24	50:24	32:22	
35:4, 39:17,	strategizing	summer	tailored	
39:18, 43:2,	19:13	9:13, 10:17	15:7	
46:4, 49:23,	stratospheric	super	take	
50:24, 51:24,	43:9	49:14, 53:1, 57:23, 59:17,	59:21, 62:1	
52:13, 53:4,	struggle 42:12	60:20	takes	
54:5, 56:7,	struggled	support	31:12	
56:14, 56:15,	17:24	34:1, 34:21,	taking	
56:25, 62:13,	struggles	37:8, 53:10	30:10	
	65:15	J, . J, JJ. 10		
	00:10			

		and 21, 2022	
talk	testimony	30:7, 30:13,	thinking
6:10, 7:1,	68:7	30:16, 31:16,	23:3, 31:17,
19:18, 34:22,	testing	35:8, 37:22,	32:21, 36:16,
34:24, 36:7,	13:2, 13:3,	39:4, 40:22,	38:19, 39:5,
43:1, 43:8,	13:8, 13:9,	41:22, 49:17,	41:1, 41:24,
48:10, 55:1,	19:13	50:21, 53:24,	44:22, 50:11,
60:6	text	56:15	51:8, 56:3
talked	61:4, 61:18	think	third
37:1, 48:4	th	3:10, 3:12,	66:7
talking	7:7, 20:15,	5:12, 5:18,	thomas
14:15, 33:15,	22:11, 24:3,	13:14, 14:19,	2:23
53:17, 54:22,	24:11, 66:9	16:4, 17:19,	thought
56:4	thank	17:23, 19:8,	41:3, 41:9,
talks	3:17, 4:7, 9:3,	21:15, 25:8,	63:1, 65:14
61:19	19:21, 23:21,	25:14, 26:10,	thoughts
team	25:2, 25:7,	30:11, 30:13,	63:20, 66:14
7:15, 8:16,	27:12, 27:23,	31:22, 32:12,	three
13:16, 14:9	28:10, 29:19,	32:17, 34:5,	17:13, 19:9
teams	31:20, 33:8,	34:12, 34:25,	through
10:5, 33:2	34:20, 35:16,	35:11, 35:12,	3:12, 7:10,
technical	62:8, 62:24,	35:21, 36:1,	12:16, 13:8,
9:20, 28:12,	63:21, 63:22,	36:3, 36:25, 37:19, 37:22,	13:15, 14:4,
33:22, 34:16,	65:25, 66:15,	38:10, 38:13,	14:6, 14:18,
64:24	66:16, 66:21,	38:25, 39:13,	14:20, 18:8,
technology	67:7, 67:8,	39:24, 40:14,	24:11, 24:12,
8:23, 10:22,	67:13, 67:20	40:17, 41:6,	26:23, 31:2,
13:6	thanks	41:7, 41:16,	31:17, 35:2,
telephone	23:22, 29:25	42:20, 45:5,	35:4, 35:7,
11:2	theirs	46:14, 46:23,	37:14, 38:7,
tell	47:13	47:8, 47:11,	47:17, 51:23,
36:15, 67:10	theory	47:15, 48:1,	52:23, 53:3,
template	45:18	48:12, 48:14,	53:15, 54:3,
23:12	thing	48:21, 48:22,	61:11, 61:22,
ten	19:6, 31:6,	49:8, 49:20,	65:16
8:20	37:18, 38:25,	49:23, 50:3,	throughout
tend	40:4, 40:13,	50:12, 50:22,	12:19, 12:24,
43:21, 49:8,	41:7, 44:11,	51:20, 51:25,	13:9, 21:10 tied
49:20, 62:21	49:7, 50:23,	53:9, 53:12,	
tends	51:5, 52:2, 53:20, 53:25,	55:16, 55:23,	18:16 time
50:3, 51:12		56:6, 57:13,	
term	55:21, 60:1	57:18, 58:19,	3:10, 7:19,
50:9	things	59:15, 61:20,	7:20, 8:3, 8:17,
terminations	6:10, 7:23,	62:18, 63:6,	12:11, 16:19, 18:21, 20:1,
44:18	9:9, 13:4, 13:13, 14:16,	63:7, 63:25,	20:25, 30:6,
terms	15:12, 16:5,	64:2, 64:12,	35:7, 41:5,
18:19, 32:10,	17:19, 18:5,	64:22, 65:18,	41:14, 42:12,
38:20, 45:21,	18:23, 19:12,	66:19, 67:14	42:14, 42:12, 42:12, 42:16, 49:25,
56:19, 64:22	10.20, 19.12,		72.10, 79.23,
	1		

50:19, 50:20,	transfers	22:25	29:23	
50:22, 51:4,	46:8	twitter	updates	
51:8, 57:2,	transition	57:4	16:25, 19:20,	
59:16, 60:5,	7:14, 7:25,	two	21:9, 25:5	
61:23, 63:25	8:12, 9:24,	3:9, 10:9,	updating	
timeline	10:14, 12:5,	24:19	10:5	
9:25, 10:8,	12:11, 12:13,	type	use	
10:18	12:20, 13:15,	37:4, 48:20	23:11, 33:23,	
today	14:5, 14:7,	typically	34:12	
3:8, 5:6, 5:16,	14:13, 14:21,	42:8, 43:1,	useful	
6:9, 7:3, 27:18,	15:3, 16:11,	45:14, 50:16,	43:6	
34:5, 34:22,	16:19, 17:3,	52:25, 57:7,	user	
63:25, 65:11,	17:5, 17:18,	57:9	18:19, 33:2	
66:17, 67:19	17:22, 17:25,		user-friendly	
today's	18:8, 18:14	<u> </u>	18:11	
30:12	transitioned	ultimately		
together	17:12, 22:22	13:10	using	
11:17, 67:6	transitioning	uncertainty	23:17, 33:20,	
ton	18:21, 19:8,	20:7, 23:9	38:1, 62:15	
42:13, 57:2,	19:9	under	V	
42:13, 57:2, 58:16, 60:20	transitions	43:4, 68:12	vacuum	
toni	13:6, 52:14,	understand	15:21	
	60:10	7:17, 50:6,	value	
13:18		51:13	15:3, 34:18,	
took	transparency 49:15	understanding	40:6, 49:9,	
57:1		22:10	63:24	
tool	traveling	undertaken	variation	
38:16, 43:17	7:19	8:10	39:3, 56:19	
top	treasury	underway	varies	
60:17	22:6	55:9	56:24, 57:4,	
topic	trend	undivided	57:6	
48:4	50:19, 58:2,	19:15	variety	
topics	58:24	uninsurance	44:8	
59:25	tried	39:20	various	
total	56:13	university	11:15, 65:16	
46:9	true	8:18, 33:19	vendor	
totally	68:6	unmute	10:12, 41:11	
35:8, 47:9,	truly	4:10	vendors	
48:2, 50:6,	15:6	unnecessary	10:24, 18:22,	
57:4, 57:14	try	12:10	18:25	
towards	18:1, 35:14,	until	verbal	
12:25	47:12	16:15	35:12	
track	trying	unwinding	verify	
9:12, 10:10,	21:25, 32:5,	22:15, 24:7	12:17	
46:3	39:11, 55:2	update	via	
tracking	tuned	6:7, 9:2, 23:6,	57:8	
19:25, 20:9	64:5	23:23, 25:8,	vice	
training	turn	25:12, 26:19,	2:4	
12:19, 12:23	6:19, 19:18,			
]		

)	
victoria	want	10:18, 11:14,	44:5, 44:14,
7:4, 7:8	4:3, 10:8,	36:7, 48:10	45:6, 58:23,
victoria's	12:7, 16:7,	we're	62:14, 65:19
7:7, 26:20	16:8, 16:16,	3:11, 6:6,	wide
view	16:19, 16:20,	10:7, 10:10,	18:18, 34:13
33:4, 35:17	17:8, 20:2,	13:15, 14:9,	wilkinson
virginia	22:18, 22:25,	14:15, 15:14,	2:12, 27:10,
1:1, 1:6, 3:4,	23:5, 26:12,	16:7, 16:8,	27:11, 29:10
8:19, 12:14,	29:22, 32:1,	16:10, 17:6,	williams
13:5, 18:15,	33:7, 34:20,	17:17, 18:4,	2:15, 3:21,
19:16, 23:3,	35:19, 36:14,	19:7, 23:3,	3:22, 4:2
23:14, 24:22,	36:15, 38:12,	29:20, 32:8,	window
25:25, 26:6,	38:23, 40:13,	33:18, 35:6,	16:11
65:18, 68:21	41:18, 41:20,	63:4	within
virginia's	42:13, 42:20,	we've	37:11, 52:17,
15:6, 15:8,	42:24, 44:23,	12:3, 13:4,	61:5
20:14, 45:4	44:24, 47:10,	13:16, 14:16,	without
virginians	47:15, 47:16,	16:12, 16:13,	32:17
15:8	47:25, 49:4,	33:19, 35:3,	wood
vision	49:5, 51:17,	37:14, 37:15,	34:19, 63:22
55:5	54:3, 55:25,	50:24, 53:3	wordsmithing
visual	59:22, 60:2,	website	39:23
58:12, 59:5,	62:8, 65:6,	22:13, 44:5	work
60:17, 60:20	65:8, 67:8	week	9:24, 21:4,
visualization	wanted	49:13	21:7, 28:14,
34:14, 51:7,	6:22, 6:23,	weekly	32:14, 33:10,
57:5, 58:6	7:2, 11:12,	43:23	36:25, 37:4,
visually	19:22, 20:4,	weeks	37:8, 37:20,
58:15	20:8, 39:19,	9:16	38:18, 42:15,
voice	45:1, 51:5, 66:16	welcome	46:7, 54:4,
32:3	warning	3:5, 3:25, 4:4,	63:18, 64:1,
volunteered	49:11	4:5, 4:17, 5:4	66:18, 67:6
64:8	washington	went	worked
volunteering	58:11	14:4, 34:4,	32:10, 34:5,
5:16	way	39:18, 66:18	37:16, 53:4,
vote	31:8, 40:2,	whatever	56:15, 56:16
26:11, 26:13,	45:13, 46:22,	40:11, 46:18	working
26:14, 26:16,	47:8, 48:22,	wheel	8:2, 8:16,
28:25, 28:26	51:9, 54:23,	56:6	13:19, 16:2,
voting	57:3, 57:14,	whether	21:6, 24:21,
2:2, 26:24	60:20, 60:21	22:2, 41:1,	46:17, 48:3
W	ways	47:11 white	workload
wait	18:10, 31:5,	4:13, 4:16	12:11
16:15	53:1, 56:22,	4:13, 4:16 whitney	worst 56:18
waiver	56:23, 59:11,	2:23, 27:24,	worth
20:14	62:3	2:23, 27:24, 66:11	
walk	we'll	whole	45:6, 45:25 wrap
35:4, 37:13	6:10, 6:17,	35:24, 43:3,	3:13
			· · · J

Y185yeah17:12, 20:155412:17, 32:25, 62:22, 62:11, 66:9, 66:1266:1213:16, 62:22, 62:12, 721:11, 66:9, 66:12year210:18, 18:2, 12:10, 21:11, 26:1720:12, 24:724:13, 47:3, 60:1513:18, 33:20years2013yourself2020yourself2021yourself202210:11, 20:8, 20:102021yourself2022yourself202311:1422:21112:24, 26:1111:13, 3:6, 66:1211:24, 26:1110:20, 20:17132111:24, 26:1122:2111022:1111:24, 26:113010:18, 13, 24:11, 68:2220:1430028:153013:2230013:3230020:1443:24153116:19, 16:11, 64:12, 66:1220:143315:626:1520:1426:1215:626:1520:1426:1216:1724:1316:1826:12, 26:716:1911:23			oli julie 21, 2022	
yeah $23:7, 32:25, 23:25, 23:11, 63:17$ $17:12, 20:15$ $1st$ 54 $67:21$ $23:7, 32:25, 23:11, 63:17$ $1st$ $year$ $10:16, 18:2, 2$ 2 2 $2:111, 66:9, 68:1219:6, 20:16, 2:2, 63:12, 26:721:13, 47:3, 20:16, 22:1221:10, 21:11, 20:16, 20:16, 20:16, 20:17, 20:16, 20:17, 20:12, 33:21, 57:22years7:5, 7:22, 48:4yourself10:1, 20:8, 66:13, 66:2266:14yourselfyourself1:12, 20:20, 20:17, 21:13, 21:13, 21:13, 22:1911:140:12, 20:20, 20:17, 21:13, 27:2220:359:1110:20, 20:1711:141:141:140:12, 11:13, 2:6, 68:13, 68:2220:12, 20:17, 21:13, 2:7, 27:13, 20:20, 20:17, 21:13, 22:11, 20:20, 20:17, 21:13, 22:11, 20:20, 20:17, 21:13, 22:13, 22:11, 27:22, 27:13, 20:23, 27:13, 20:23, 27:13, 20:23, 27:13, 20:23, 27:13, 20:23, 27:13, 20:23, 27:13, 20:23, 27:13, 20:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 22:13, 23:13, 22:13, 22:13, 22:13, 22:13, 23:13, 23:13, 22:13, 23:13, 22:13, 23:13, 23:13, 22:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:13, 23:1$	Y	18	5	
$23:7, 32:25, \\ 62:6, 62:22, \\ 63:11, 66:9, \\ 68:12 1st 67:21 9ear 2 2:8, 23:25, 24:3, 24:7 10:18, 18:2, 12:11, 26:17 2 2:8, 23:25, 24:3, 24:7 10:18, 18:2, 12:11, 26:17, 20:16, 22:2 2:11:1, 24:11, 24:11, 24:11, 24:11, 24:11, 24:11, 24:11, 24:11, 20:12, 33:21, 27:22 20:13 11:12, 33:21, 27:12, 20:13 20:13, 33:20, 20:13 20:14, 25:11, 20:20, 20:17 66:14 your-all 7:9 20:22, 20:23, 20:23, 20:23 20:17, 22:11, 27:22, 20:23, 20:23, 20:23, 20:17 11:13, 3:6, 68:123, 22:22, 20:23, 20:23, 20:17, 21:13, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 22:11, 27, 27, 27, 27, 27, 27, 27, 27, 27, 27$		17:12, 20:15		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	—			
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		21:11, 66:9,		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $				
10:118, 18:2, 18:6, 18:13, 11:14 2 22:5, 23:25, 24:3, 24:7 19:8, 20:16, 22:3, 24:7 68 11:10, 21:11, 24:13, 47:3, 60:15 13:14, 33:20 years 2013 r:5, 7:22, 90:12, 33:21, 20:12, 33:21, 20:12, 33:21, 20:12, 33:21, 20:12, 33:21, 20:12, 33:21, 20:14 20:14 $yourself$ 20:22 $4:10$ 1:13, 3:6, 68:13, 68:22 $1:14$ 22:3 $20:12, 32:1, 57:22$ 20:3 $yourself$ 20:22 $1:13, 3:6, 68:122$ 68:13, 68:22 $2ip$ $1:13, 3:6, 68:123$ $1:14$ $22:59$ 0 1:13, 3:6, 68:122 $2ip$ $22:31$ $1:13, 3:6, 68:123$ 27 21 $1:13, 2:6, 67:21$ $1:124, 26:11$ $22:13$ $1:24, 26:11$ 300 $28:5$ $3:23$ $20:14$ 300 $4:3:24$ $31:1$ $10:18, 16:11, 61:12, 61:1, 26:7$ $31:1$ 16 $28:5$ $20:18$ $26:1, 26:7$ $7:7$ 4 <th>-</th> <th></th> <th></th> <th></th>	-			
$\begin{array}{cccccccccccccccccccccccccccccccccccc$			<u> </u>	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$			24:3, 24:7	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$			68	
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$			1:24	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$			6th	
years 2013 7:5, 7:22, 48:4 8:20, 13:19, 2014 20:12, 33:21, 57:22 37:15 2020 You-all 7:9 10:1, 20:8, 2021 66:14 8:4 yourself 2022 4:10 1:13, 3:6, $\overline{2ip}$ 2022 24:10 1:13, 3:6, $\overline{2ip}$ 2023 59:11 10:20, 20:17 0 21 1:13 224511 68:23 27 22:11 3 1:24, 26:1 28:5, 67:21 3 3 28:5 28:5, 67:21 1332 300 20:14 30 15.6 31 16:16, 26:1, 26:7 7:7 4			22:9	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$				
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	—	2013		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		48:4		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		2014		
you-all 7:9 10:1, 20:8, 2021 66:14 8:4 yourself 2022 $4:10$ 1:13, 3:6, \overline{z} 68:13, 68:22 \overline{zip} 2023 $\overline{59:11}$ 10:20, 20:17 $\overline{0}$ 1:13 $1:14$ 66:23 $\overline{1}$ 22:11 $1:24, 26:1$ 22:11 $1:24, 26:1$ 22:11 $1:24, 26:1$ 22:11 $1:24, 26:1$ 30 $1:24, 26:1$ 30 $1:24, 26:1$ 28:5, 67:21 $1:24:16$ 30 $1:332$ 300 $20:14$ $43:24$ $10:18, 16:11, 431$ 68:22 15.6 28:5 $20:18$ 3711 15.6 28:5 $20:18$ 3711 16 $26:1, 26:7$ $7:7$ 4		57:22		
10:1, 20:8, 2021 66:14 8:4 yourself 2022 $4:10$ 1:13, 3:6, \overline{z} 66:13, 68:22 \overline{zip} 2023 $59:11$ 10:20, 20:17 $\overline{0}$ 1:13 $1:14$ 224511 $\overline{1}$ 22:11 $1:13$ 224511 $68:23$ 27 $22:11$ 22:11 $1:2$ 28:5 $28:5$ 28:5, 67:21 300 7:5 300 3 $20:14$ $43:24$ $10:18, 16:11,$ $68:22$ 33 $28:5$ $20:18$ 33 16 $28:5$ $20:18$ 3711 16 $7:1$ 446413 446413		2020		
10:1, 20:8, 2021 $66:14$ 8:4 yourself 2022 $4:10$ 1:13, 3:6, \overline{zip} $68:13, 68:22$ \overline{zip} 2023 $59:11$ $10:20, 20:17$ $\overline{0}$ 21 $1:14$ 24511 $\overline{1}$ $22:11$ $1:14$ $22:11$ $1:24, 26:1$ $22:11$ $1:24, 26:1$ $28:5, 67:21$ 3 3 $28:5$ 3 $20:14$ 300 1332 300 $20:14$ 31 15.6 $28:5$ $20:18$ 3711 16 $26:1, 26:7$ $7:7$ 4	you-all	7:9		
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	10:1, 20:8,			
yourself2022 $4:10$ $1:13, 3:6, 68:13, 68:22$ $2ip$ 2023 $59:11$ $10:20, 20:17$ 0 $11:13$ $1:14$ $68:23$ 1 $22:11$ $1:24, 26:1$ $22:11$ $1:24, 26:1$ 30 $28:5$ $28:5, 67:21$ $24:16$ 30 $7:5$ 300 $20:14$ 300 15 31 $16:19, 16:11, 68:22$ 333 $20:18$ $28:5$ 166 $28:5$ $20:18$ $26:1, 26:7$ 166 $26:1, 26:7$ $7:7$ 4	66:14			
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	yourself			
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	4:10			
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Z			
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	_			
$\begin{array}{c} 03 \\ 1 \\ 14 \\ 1 \\ 14 \\ 1 \\ 14 \\ 14 \\ 15 \\ 16 \\ 16 \\ 132 \\ \mathbf{24:16} \\ 1332 \\ \mathbf{20:14} \\ 15 \\ \mathbf{10:18, 16:11, 24:3, 24:11, 68:22 \\ 3000 \\ \mathbf{43:24} \\ 31 \\ \mathbf{31. 68:22} \\ 333 \\ \mathbf{28:5} \\ 3000 \\ \mathbf{43:24} \\ 31 \\ \mathbf{68:22} \\ 333 \\ \mathbf{28:5} \\ 3711 \\ \mathbf{26:1, 26:7} \\ \mathbf{7:7} \\ 4 \\ 446413 \\ \end{array}$				
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$				
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$				
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$				
$ \begin{array}{c} 1 \\ 1:24, 26:1 \\ 10 \\ 28:5 \\ 12 \\ 24:16 \\ 1332 \\ 20:14 \\ 15 \\ 10:18, 16:11, \\ 24:3, 24:11, \\ 68:22 \\ 300 \\ 15.6 \\ 20:18 \\ 16 \\ 7:7 \\ \hline \begin{array}{c} 22:11 \\ 3 \\ 28:5, 67:21 \\ 30 \\ 7:5 \\ 300 \\ 43:24 \\ 300 \\ 43:24 \\ 31 \\ 68:22 \\ 33 \\ 28:5 \\ 3711 \\ 26:1, 26:7 \\ \hline \begin{array}{c} 4 \\ 446413 \\ \end{array} $	1			
1:24, 26:1 3 10 3 28:5 $28:5, 67:21$ 24:16 30 1332 $7:5$ 20:14 300 15.6 $28:5$ 20:18 $28:5$ 16. $26:1, 26:7$ 7:7 4	1			
103 $28:5$ $28:5$, $67:21$ 12 $28:5$, $67:21$ $24:16$ 30 1332 $7:5$ $20:14$ 300 15 $43:24$ 15 31 $10:18$, $16:11$, $68:22$ $24:3$, $24:11$, $68:22$ 33 $28:5$ 15.6 $28:5$ $20:18$ $26:1$, $26:7$ 16 $7:7$ 4	1:24, 26:1			
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	10			
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	28:5			
24:16 7:5 1332 300 $20:14$ $43:24$ 15 31 $10:18, 16:11,$ $68:22$ $24:3, 24:11,$ $68:22$ $66:9$ 33 15.6 $28:5$ $20:18$ $26:1, 26:7$ 16 446413	12			
1332 $7:5$ 20:1430015 $43:24$ 153110:18, 16:11, 31 24:3, 24:11, $68:22$ 36:93315.6 $28:5$ 20:18 $26:1, 26:7$ 16 $26:1, 26:7$ 7:7 4 446413	24:16			
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$				
15 $43:24$ 10:18, 16:11, 31 24:3, 24:11, $68:22$ 66:9 33 15.6 $28:5$ 20:18 3711 16 $26:1, 26:7$ 7:7 4	20:14			
10:18, 16:11, 31 24:3, 24:11, $68:22$ 66:9 33 15.6 28:5 20:18 3711 16 26:1, 26:7 7:7 4 446413 446413				
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$				
66:9 33 15.6 $28:5$ $20:18$ 3711 16 $26:1, 26:7$ $7:7$ 4 446413				
15.6 28:5 20:18 3711 16 26:1, 26:7 7:7 4 446413				
20:18 16 7:7 3711 <u>26:1, 26:7</u> <u>4</u> 446413				
$ \begin{array}{c} 16 \\ 7:7 \\ \hline $				
7:7 4 446413		26:1, 26:7		
446413		4		
		446413		