



Health Benefit Exchange Authority Standing Advisory Board Meeting

FINAL MINUTES

Date: November 3, 2016
Time: 3:30 PM
Location: 1225 Eye St. NW, 4th Floor, Board Conference Room
Call- in Number: 1-877-668-4493; access code 736 003 619
NOTE: If participating by phone, you can view the presentation on your computer or mobile device, by following this link: join the meeting

Members Present: Chile Ahaghotu, Dave Chandrasekaran, Kevin Dougherty, Laurie Kuiper, Claire McAndrew, Dania Palanker, Chris Gardiner (joined late by phone)

Absent: Billy MacCartee, Jill Thorpe

I. Welcome, Opening Remarks and Roll Call, *Claire McAndrew, Vice-Chair*

Ms. McAndrew called the meeting to order at 3:33 p.m. A roll call of members present confirmed that there was a quorum with six members present (Dr. Ahaghotu, Mr. Chandrasekaran, Mr. Dougherty, Ms. Kuiper, Ms. McAndrew, Ms. Thorpe).

II. Approval of Agenda, *Claire McAndrew, Vice-Chair*

The draft agenda was approved, with Dr. Ahaghotu, Mr. Chandrasekaran, Mr. Dougherty, Ms. Kuiper, and Ms. McAndrew and voting yes by voice vote.

III. Approval of Minutes, Draft Minutes from June 30, 2016 and July 26, 2016 Meetings, *Claire McAndrew, Vice-Chair*

The draft minutes were approved, with Dr. Ahaghotu, Mr. Chandrasekaran, Mr. Dougherty, Ms. Kuiper, and Ms. McAndrew and voting yes by voice vote.

IV. **Discussion Item**, HBX FY 2018 Preliminary Staff Budget Presentation -- *Mila Kofman, Executive Director*

Ms. McAndrew was happy to have the Executive Director present to the Standing Advisory Board (SAB) on the proposed budget, giving the SAB the opportunity to comment prior to the budget's submission. Ms. Kofman said that in the past, modifications to the proposed budget were made in response to Board feedback, and she was happy to get the Board's feedback today. She then presented on the FY 2018 Preliminary Staff Budget via [PowerPoint](#).

With respect to slide 11 and the cost allocation for the Contact Center, Dr. Ahaghotu asked about the \$1.37 million. He asked if it was based on a 6% responsibility for HBX and 94% for Medicaid. Ms. Kofman said yes, with the caveat that the lease agreement is with HBX, the entire amount of rent is billed to HBX, which we then recover from Medicaid. The same thing occurs for the language line.

With respect to slide 13, Ms. McAndrew noticed that the budget for translation services was much larger this year, \$250,000 versus \$70,000 last year. What accounts for the difference? Ms. Kofman replied that there are new notices that must be translated. Also, HBX wants the website itself to be accessible to non-English speakers, and a large portion was for the website translations. Ms. McAndrew was pleased with making the website more accessible.

With respect to slide 14, Ms. Kofman made the point that HBX added money for the doctor directory in order to expand it to a nationwide doctor directory. Now, customers in other states have to go to the carriers' websites to search for doctors. Ms. McAndrew asked how many customers were from other states? Ms. Kofman said we presently did not have a data query tool to look at addresses of employees. Ms. McAndrew noted that there were concerns about the accuracy of the doctor directory for people who live in the tri-jurisdiction area, and how do you balance those concerns with expanding the directory to serve people who live far from the District. Ms. Kofman replied that the existing doctor directory is refreshed every month. The SHOP directory for nationwide plans will be updated on a quarterly basis; to do it monthly would be cost-prohibitive. Ms. McAndrew noted that the priority should be to have an accurate local doctor directory, which is a challenge because the accuracy hinges on doctors keeping their information up-to-date, which does not always occur. Ms. Kofman agreed, and noted that HBX is watching the Maryland experience closely, as recommended by the SAB and adopted by the Executive Board.

With respect to the Marketplace Innovation Policy & Operations (MIPO) budget (Slides 7-16), Dr. Ahaghotu asked about the significant savings over last year's budget in the non-personnel category. Ms. Kofman said the two biggest savings were due to HBX' MOA with ESA for eligibility services, and changing the cost allocation with Medicaid where Medicaid is paying much more. On slide 11, Dr. Ahaghotu asked if the \$1.37 million was 6% of the total cost of the Contact Center. Ms. Kofman said yes, with the two exceptions she noted earlier, for rent and the language line. There was discussion back and forth on the total cost of the Contact Center, which is about \$6.1 million. Ms. Kofman noted that the Contact Center was being re-bid, and we are estimating the new cost will be \$7 million.

With respect to slide 17, Ms. McAndrew asked what the money would actually be used for in the health literacy campaign. Ms. Kofman said that all to be discussed and figured out. Some people have suggested that a pilot be done first to gain evidence about what works. Ms. McAndrew asked whether consultants would be used. Ms. Kofman said HBX is hoping to get free help. The health plans have a lot of experience with what works and what does not work, and how people process information. One of HBX' Executive Board members, Nancy Hicks, retired from a large communication firm, Ketcham, where she ran health campaigns for clients. Ms. Hicks is helping with in-kind support.

Dr. Ahaghotu congratulated the Executive Director on an excellent budget proposal. The combination of negotiating successes HBX has had, along with the evolution of cloud-based computing has worked in our favor. Dr. Ahaghotu thought putting more resources into community education and outreach is the natural progression of where the value-add for the exchanges will be moving forward. He noted the Navigator line item increased a bit. Are we anticipating that we will be utilizing more navigators and assisters, and have we budgeted enough for increased use of those resources?

Ms. Kofman thanked Dr. Ahaghotu for his feedback, and clarified that the funding is the same as last year; it is just that the in-person assisters have been combined into the now one Navigator line item. When we budgeted we consulted our assisters to gauge what the monetary needs will be. Also, we have certified application counselors, who receive funding from other sources such as HRSA. We think we are at good levels and have enough "boots on the ground" to provide the necessary assistance. We are watching it closely, but we think the number is solid.

Ms. Kofman added that one of her priorities in discussions with the Obama administration and the Hill is federal funding for navigators, either through HBX or directly from CMS to groups. Ms. Kofman believes that there must be a commitment by the federal government as a policy matter to fund navigators: we must continue to find people who are uninsured, and if you want a stable risk pool, you must get new enrollees into the risk pool.

Ms. Kuiper echoed Dr. Ahaghotu's comments. She thinks HBX staff did a very good job on the proposed budget, and she is appreciative of the slight decline in the budget and keeping the assessment at 1%. One question she had was about the next administration, and would it have an effect on the HBX budget.

Ms. Kofman thanked Ms. Kuiper for the feedback. She noted that the federal grants are running out, but they only support development work. If something happens and extensions to the federal grants are withheld, there will be less development work. She said that the ACA has worked well in the District; we have cut the uninsured rate in half. She does not want to see the ACA repealed because people will lose coverage. However, in general, she wants to continually tweak and improve the system, and the extension of the federal grants will help tremendously in that regard.

Mr. Gardiner thanked Ms. Kofman and the HBX staff for their hard work. HBX has exceeded expectations, and Mr. Gardiner has heard good things about the exchange throughout the city. Ms. Kofman appreciated the feedback. The key to HBX' success is that policymaking for HBX is stakeholder-driven. She appreciates all the voluntary work done by the members of the SAB.

V. **Public Comment**

No public comment was proffered.

VI. **Closing Remarks and Adjourn**, *Claire McAndrew, Vice-Chair*

Ms. McAndrew echoed all the comments. The federal grants are winding down and things have gone well under Director Kofman's leadership. She is excited to hear about the health literacy campaign. She thanked Ms. Kofman for the opportunity to comment on the proposed budget every year.

The meeting adjourned at 4:32 p.m.