



**Standing Advisory Board Meeting  
Minutes**

**Date:** Friday, November 13, 2020

**Time:** 4:00 PM

**Location:** Via WebEx/Conference Call only

**Call-in Number:** 1-650-479-3208; access code 172 883 9359

**Members Present:** Claire McAndrew, Rebecca Barson, Dave Chandrasekaran, Jodi Kwarciany, Robert Metz, Dock Winston

**Members Absent:** Chris Gardiner, Dania Palanker, Margarita Dilone

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

Ms. McAndrew called the Standing Advisory Board (SAB) meeting to order at 4:02 p.m. A roll call confirmed a quorum of six members present.

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

It was moved and seconded to approve the agenda. The motion passed unanimously by voice vote.

**III. Minutes, December 13, 2019 and August 26, 2020 Meetings – Claire McAndrew, Vice Chair**

It was moved and seconded to approve the minutes of December 13, 2019 and August 26, 2020. The motion passed unanimously by voice vote.

**IV. Executive Director Report, Mila Kofman, Executive Director**

Ms. Kofman provided a few updates. She thanked Ms. Barson for testifying at the Council hearing in favor of HBX' independent procurement authority.

We are in open enrollment. Outreach activities are being conducted and we encourage people to enroll as soon as possible. The open enrollment kickoff event occurred virtually, as will be all open enrollment

events. We are in partnership with various entities to hold virtual one-touch events weekly. If the virtual events do not work, HBX will re-think the approach.

Ms. McAndrew asked what type of help the immigration attorneys were able to provide. Ms. Kofman said that after the Trump Administration issued the public charge rule, HBX saw a large chilling effect on people's willingness to enroll in coverage of all types. The immigration attorneys are provided pursuant to the Mayor's grant. It is helpful for people potentially affected to hear directly from the attorneys on how the public charge rule works.

**V. Discussion Item, Mila Kofman, Executive Director**

- a. HBX FY 22 Preliminary Staff Budget Presentation (available on this [page](#)).

Ms. Kofman reviewed the HBX FY 22 Preliminary Staff-Proposed Budget.

With respect to the proposed Call Center changes, Ms. Kwarcianny asked what would happen when someone with a mixed coverage household situation called, would that person have to go to two different call centers? Ms. Kofman responded that the situation would work similar to the way it does at present. If a person already has Medicaid, that person does not call DC Health Link Call Center. If the application is for MAGI Medicaid, we do assist with that since the application is the same as for DCHL. If it's other Medicaid questions, our Call Center is not informed on those questions and they must be referred. Our Call Center does not have access to certain systems and does not have expertise on Medicaid issues. As we do now, we will try to make it as seamless as possible for the customer.

With respect to actuarial services, Ms. McAndrew asked whether the actuarial reviews are available on the website. Ms. Kofman noted that after the first year or two, HBX stopped getting a formal written actuarial analysis, which cost much more money, and which could never be published fully because they contained a lot of confidential information. Instead, the actuaries perform their analysis over the course of the review and share their information with HBX, and HBX' ultimate recommendations about the proposed rates are posted on the HBX website in PowerPoint form.

With respect to the cost allocation with Medicaid, Mr. Chandrasekaran asked if the change was due to a federal change, or whether it was just an adjustment based on volume. Ms. Kofman said it was the latter.

Ms. Kwarcianny asked about slide 23 of the presentation and the reference to no deductibles for certain services, including some mental health services. Ms. Kofman said the slide referred to our standard plans that are not used in conjunction with an HSA. Those standard plans are able to provide a certain number of services pre-deductible, including some outpatient mental health services. There is still a copay or coinsurance. Every year, the Standard Plans Advisory Working Group reviews the benefit design and recommends adjustments based on the actuarial value requirements.

Ms. McAndrew asked for clarification of the health literacy program and the savings realized there. Ms. Kofman said that previously, HBX had budgeted \$125,000 for health literacy in two separate fiscal years. We budgeted that money out of Outreach. We did a few limited things with the money, such as

producing a few videos. We have never used the full budget in the past, so we took some money from there. Ms. Kofman said that she considers just about everything we do as health literacy, so we did not need as much money specifically set aside for it.

Ms. McAndrew asked about the change in data services. Ms. Kofman replied that over the years, we have figured out more precisely how much we need for data.

Ms. Barson asked about refunds and loss ratios, and had we heard anything about upcoming possible refunds. Ms. Kofman had not, and Debbie Curtis (Senior Deputy Director) said that refunds are something handled by the federal government and the carriers directly without HBX involvement. Mr. Metz affirmed what Ms. Curtis reported, and that he thought a report might have been issued recently on that issue.

Ms. Barson asked if we anticipate any changes under the new Administration that might require actuarial analysis, given that we reduced the funding some. Ms. Kofman said she was sure there would be analysis required as regulations might be issued, and that she is confident that there is enough money for actuarial services based on what we have spent every year.

#### **VI. Public Comment**

No public comment was proffered.

#### **VII. Closing Remarks and Adjourn, *Claire McAndrew, Vice Chair***

The meeting adjourned at 5:10 p.m.