



**Standing Advisory Board Meeting
Minutes**

Date: Thursday, May 6, 2021
Time: 10:00 AM
Location: Via ZOOM/Conference Call only

<https://dchealthlink.zoom.us/j/98197317289?pwd=L0RPZzV2cWs0WUROR1oyZW82RmE5QT09>

Meeting ID: 981 9731 7289

Passcode: 241344

Dial in: 301 715 8592 US (Washington DC)

Find your local number: <https://dchealthlink.zoom.us/u/aesZdeHXEf>

Members Present: Rebecca Barson, Dave Chandra, Margarita Dilone, Chris Gardiner, Jodi Kwarciany, Claire McAndrew, Robert Metz, Dania Palanker

Members Absent: Dock Winston

I. Welcome, Opening Remarks and Roll Call, *Chris Gardiner, Chair*

Mr. Gardiner stated that we have juggled the regular agenda to account for the fact that some people need to leave by 10:30 AM so once we vote on the agenda, we will go into the substance of the meeting and move other items to the end.

II. Approval of Draft Agenda, *Chris Gardiner, Chair*

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

III. Discussion Item

- a. Consideration of HBX staff proposal to extend the COVID Special Enrollment Period (SEP) –
HBX Staff

Mr. Gardiner reminded everyone that a key responsibility that the HBX Executive Board has bestowed upon us is to review staff proposed special enrollment periods. The Affordable Care Act sets an annual open enrollment window during which any eligible individual can enroll in coverage. However, outside of that time period,

individuals and families can only enroll in coverage if they have a qualifying life event that meets one of the designated special enrollment period categories. As HBX staff work to ensure District residents have every opportunity to get covered, they learn of circumstances that thwart needed coverage. They bring their proposals to us for consideration and, if we support them, then they go to the HBX Executive Board for their vote.

With that background provided, I will turn the meeting over to HBX Staff to take us through the discussion item for today: the consideration of an HBX staff proposal to extend the COVID Special Enrollment Period. We will hear from Luis Vasquez, Deputy Director of MIPO, and Jenny Libster, Associate General Counsel & Policy Advisor, to present this SEP proposal to us.

Ms. Libster said staff was proposing to extend the existing SEP related to the public health emergency (PHE). The SEP applies to both the individual market and SHOP. The current SEP is set to terminate at the end of May. Staff is proposing to extend the timeline end date to January 31, 2022 (a date which is also the end of open enrollment in the individual market for plan year 2022), or the last day of the month in which the PHE expires. Presently, the public health emergency in the District is scheduled to expire on May 20.

Mr. Vasquez reviewed the document that had been circulated to the SAB on [background](#) regarding the proposal. He said that the federal COVID relief bill provides tremendous opportunity for people to enroll in quality coverage that is now more affordable than ever. It is going to take time to educate the public about the availability of enhanced subsidies to help with premiums. We already have a high number of insureds in the District – about 96% of residents have coverage. We need time to get the message out. Extension of the SEP would provide the opportunity for another press hit that we are extending people’s opportunity to get covered and save on premiums. It would also allow for administrative ease as we continue to administer the SEP. Mr. Vasquez reviewed some of the dates and statistics laid out in the [background](#) material.

Mr. Metz raised some concerns of CareFirst. He appreciates the work that HBX staff has put into getting the relief subsidies out to consumers. He noted that linking the SEP to the PHE is confusing for consumers. The PHE is executive authority for the Mayor that has other critical implications, so CareFirst supports de-linking the SEP and the PHE. He said that the message that would come out if the proposal is passed is that people have until January 31, 2022 to enroll in coverage, thereby negating the general message of HBX which is to “enroll now.” CareFirst would support an extension of the SEP until August 15, 2021 and re-evaluating the issue at that time. As a company, CareFirst thinks that the ACA was set up with intent regarding definite open enrollment periods. As vaccination rates increase, CareFirst hopes that the time to end the SEP will be later this summer. If that is not the case, the situation can be reassessed.

Ms. McAndrew said that the economic effect of the pandemic may have hit those without coverage the most. Those people are harder to reach. Without the extended open enrollment period provided by the SEP, it will be harder to get more people covered. She thinks that from a public health perspective, we should do what we can to get people covered.

Ms. Palanker said that she agreed with Ms. McAndrew. We have not seen any significant adverse selection with extended SEPs. It is important to get as many people covered as possible.

IV. Public Comment

No public comment was proffered.

V. Vote

- a. Extension of COVID SEP

It was moved and seconded to approve the [Proposal](#) to Extend COVID-19 Special Enrollment Periods. The motion passed, with one no vote by Mr. Metz.

VI. Minutes, *Chris Gardiner, Chair*

It was moved and seconded to approve the November 13, 2020 Minutes. The motion passed unanimously by voice vote.

Debbie Curtis, Senior Deputy Director, said now that the motion has passed, because it is not a consensus vote, the matter will be referred to the Executive Board’s Insurance Market Committee for its consideration. It will then go the Executive Board.

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

IMPLEMENTATION OF COVID RELIEF LAW (AMERICAN RESCUE PLAN ACT)

Ms. Kofman said that the HBX team worked very quickly upon passage of ARPA to implement its provisions. System changes were made to DCHealthLink.com. As of March 29, both the APTC expansion, and the availability of health insurance to people who have received unemployment insurance for as little as \$2/month, were deployed on DCHealthLink.com. She thanked CareFirst and Kaiser Permanente with their assistance on these projects.

Another feature we focused on deals with income information. We automatically redetermined eligibility based on income for those customers for whom we had income information. That redetermination automatically gave many consumers much lower premiums starting in May due to expanded APTC now available under ARPA.

SOCIAL JUSTICE & HEALTH EQUITY

The Executive Board established a new working group in the fall to focus on social justice and health disparities, chaired by our Board chair, Diane Lewis. The working group is exploring what we, HBX, can do to help address the longstanding systemic racism in health care. Ms. Kofman expressed her appreciation to the SAB members who are on the working group. The working group has been meeting every two weeks. The goal is to come up with a set of recommendations that can be implemented in the next year or so.

HBX also set up an internal social justice advisory group. HBX staff attend a monthly meeting set up by the working group. For example, staff heard recently from Eleanor Holmes Norton at one of the monthly meetings during African-American History month.

Ms. Barton thanked Ms. Kofman for the update on social justice initiatives. She is part of a group of about 2,000 freelancers in the District area. She heard from one person in the group that after a five-minute call with DC Health Link she was able to get her premiums reduced by \$300/month. She reported a lot of excitement on the premium savings.

Ms. Kofman asked Ms. Barton to help spread the word. HBX automatically updated the income information on eligibility internally, but we do not have income information on many of our customers. We would like to see more people log into the system and provide income information to determine if they are eligible for reduced premiums.

VIII. Closing Remarks and Adjourn, *Chris Gardiner, Chair*

The meeting was adjourned at 10:44 a.m.