



Health Benefit Exchange Authority Executive Board Meeting DRAFT MINUTES

Date: September 13, 2023
Time: 5:30 PM
Location: Via Zoom/By Video or Conference Call Only

Members Present: Henry Aaron, Leighton Ku, Diane Lewis, Khalid Pitts, Tamara Watkins
Members Absent: Ramon Richards, Gabriella Mossi, Wayne Turnage, Laura Zeilinger, Karima Woods, Ayanna Bennett

Prior to Reaching Quorum Executive Director Provided a Report Out

Mila Kofman, Executive Director

- On September 11, the Health Committee held a roundtable on Medicaid Redeterminations.
- On August 24, DISB held their public great hearing. We testified, advocating for the lowest possible premium rates for 2024. Many of our enrolled employers and individual customers also testified sharing very compelling testimony with asking for no or low rate increases. The Greater Washington Hispanic Chamber of Commerce and the DC Chamber of Commerce also testified in support of no rate increases.
- On Medicaid unwind, we continue our outreach to residents who lost Medicaid and are likely eligible for our coverage. Our outreach includes emails and texting when we have the contact information. Also having DC Health Link Assistants doing individualized reach out.
- HealthCare4ChildCare: As of September 1, we cover 1,140 people through the small group and individual family marketplace. We're happy with the growth. Of the 368 eligible facilities, we currently cover 164. So, that's a really positive penetration rate. We expect that to grow, especially with the help of our grantees who are trusted voices in the community. As a reminder, for Plan Year 2024, we are changing what folks are eligible for in terms of discounts. We are switching from the current silver level to a gold standard plan. In terms of what that means for deductibles: the silver standard plans have a \$5,200 annual deductible; people with gold standard plan have a \$500 deductible so it will substantially improve access to care and affordability.
- Open Enrollment readiness: every year, CMS meets with every state-based marketplace to make sure each one is ready. Our meeting is scheduled for October 5. As a reminder, open enrollment for us starts November 1 and runs through January 31.
- SHOP: As a reminder, the Executive Board adopted an open enrollment flexibility policy for small businesses and nonprofits waiving the contribution requirement contribution to

premium requirements as well as participation requirements. 281 employers availed themselves of that flexibility covering 2,329 people. That flexibility is now ending as the public health emergency is over. If a group doesn't meet either minimum participation requirement or minimum contribution requirement, or both in some cases, we are reaching out and trying to help them figure out options that they may have. It may be switching to a lower cost plan or scrubbing their employee census to make sure employees who should be waiving coverage because they have other sources of coverage actually do that. Sometimes we find that employees forget to waive coverage, and then that may make it look like an employer doesn't meet the minimum participation requirements. As of September, we have 262 groups that do not meet one or both of the requirements, covering 1,861 people.

- Social Justice: Just a reminder that our Standard Plans Working Group reconvened. Their first meeting was yesterday, and Dania Palanker of Georgetown University returned as chair of that working group. We thank Professor Ku for his service as Chair last year. The group will review the standard plan design, and continue to add equity-based benefit design, focusing on cardiovascular disease, as per the equity in social justice and health disparities recommendations that the Board adopted a couple of years ago.

Prior to Reaching Quorum Vice-Chair Provided a Report Out on the Executive Board Finance Committee

Henry Aaron, Chair

The Finance Committee met on September 7; Diane, Tamara and I were all present. We didn't meet in August, but staff shared the usual trackers with us by email.

At the September meeting, we addressed some investment decisions triggered by the maturing of various securities. The District's Office of Finance and Treasury recommended that we allow our current holdings to mature and hold the funds in money market accounts, as the yield curve is currently quite flat, and we would gain next to nothing by surrendering liquidity until the next meeting of the Federal Reserve after which we're going to have more information and can consider other options at the October Finance Committee meeting.

We also discussed the earnings in our reserve accounts. Currently the capital reserve contains \$5.8 million which is below the \$20 million target expressed in the Board-approved reserve policy. So, we decided to direct investment earnings from the operations and capital reserve accounts to the capital reserve. As an aside, we're very far below the currently authorized target. So, there's no current reason to consider adjusting the reserve limit for inflation. But, at some point in the future it might become prudent to do.

The committee reviewed and approved Contracts and Grants for board consideration: (1) the NFP Health for SHOP premium aggregation services contract, and (2) DC Health Link Assister and Business Partner grants and a budget for Metro and rail advertising.

The committee also was informed that CMS approved a no cost extension to September 15, 2024 on the CMS state flexibility grant, which was awarded to DISB, who partners with us.

We also reviewed the monthly budget spending reports. And as usual, found nothing amiss.

Roll Call

Diane Lewis, Chair

A roll call confirmed a quorum with five voting members present (Dr. Aaron, Dr. Ku, Mr. Pitts, Ms. Watkins, Ms. Lewis).

Approval of Agenda

Diane Lewis, Chair

It was moved and seconded to approve the draft Agenda. The motion passed unanimously with Dr. Aaron, Dr. Ku, Mr. Pitts, Ms. Watkins, and Ms. Lewis voting yes.

Approval of Minutes

Diane Lewis, Chair

It was moved and seconded to approve the draft Minutes. The motion passed unanimously with Dr. Aaron, Dr. Ku, Mr. Pitts, Ms. Watkins, and Ms. Lewis voting yes.

Discussion Items

FY2024 DC Health Link Assister Grants and FY2024 DC Health Link Business Partner Grants – *Mila Kofman, Executive Director*

FY2024 DC Health Link Assister Grants and FY2024 DC Health Link Business Partner Grants were approved by the Executive Board Finance Committee and prior to that the Executive Board Marking Committee and are now for your consideration.

For fiscal year 2024 we are requesting your approval for DC Health Link assister grantees, the first one being Community of Hope, in the amount of \$161,365; Leadership Council for Healthy Communities, \$167,000; Mary Center for Maternal and Child Care, \$92,968; Whitman-Walker Health in the amount of \$263,200.

The business partner grants include the DC Chamber of Commerce in the amount of \$187,000, the greater Washington Hispanic Chamber of Commerce in the amount of \$163,000, and the Restaurant Association, Metropolitan Washington \$155, 800

SHOP Premium Aggregation Services with NFP Health – *Mila Kofman, Executive Director*

The other item that we will need your approval for is our vendor for our shop premium aggregation services, NFP Health, in the amount of \$792,240. That is for the base year, which will start October 1, 2023, and go through September 30, 2024, and for four option years in that same amount. But just as a reminder, the partnership that we have with the MA Health Connector for Business, they will be paying for a portion of that. The Massachusetts share is \$317,546. Premium aggregation is a required ACA function. We bill enrolled employers, and

we collect the premium from those employers. And we send the right amount to each of the carriers. Dr. Aaron discussed in his report, this first was reviewed by the Finance Committee and approved for a full Board vote.

Public Comment

No public comment was proffered.

Vote

FY2024 DC Health Link Assister Grants and the

It was moved and seconded to vote to approve DC Health Link Assister grants to Community of Hope, Leadership Council for Healthy Communities, Mary Center for Maternal and Child Care, and Whitman-Walker Health and DC Business Partner grants for DC Chamber of Commerce and the Greater Washington Hispanic Chamber of Commerce.

The motion passed unanimously with Dr. Aaron, Dr. Ku, Mr. Pitts, Ms. Watkins, and Ms. Lewis voting yes.

FY2024 Restaurant Association of Metropolitan Washington

It was moved and seconded to approve. The motion passed with Dr. Aaron, Dr. Ku, Ms. Watkins, and Ms. Lewis voting yes. Mr. Pitts recused himself.

NFP Health

It was moved and seconded to vote to approve the contract with NFP Health. The motion passed unanimously with Dr. Aaron, Dr. Ku, Mr. Pitts, Ms. Watkins, and Ms. Lewis voting yes.

Executive Board Business Election Date -- *Diane Lewis*

Pursuant to the Board's Bylaws, the Annual Executive Board Officer Elections are to be held in the third quarter of the year for the three positions of: Chair, Vice-Chair, Secretary/Treasurer. A majority of board members must agree on a date. Based on the scheduled board meetings and the notice requirements, staff have recommended the board elections be held at the regularly scheduled November meeting of the Executive Board, November 8, 2023. If accepted, we will take nominations on November 8th. Voting and non-voting HBX board members may make such nominations. A nomination must be accepted or rejected by the nominee at the November 8th meeting, either orally or in writing published through another Board member physically present during the meeting where the vote is to occur. Any questions before the motion and vote to set the date?

Vote

It was moved and seconded to have the HBX Board election at the November monthly meeting scheduled for November 8, 2023. The motion passed unanimously with Dr. Aaron, Mr. Pitts, Dr. Ku, Ms. Watkins, and Ms. Lewis voting yes.

Move to Executive Session

Diane Lewis, Chair

Closed Session pursuant to DC Official Code Sections 2-575(b)(2), (4A), (10) and 31-3171.11 to discuss contracts, personnel and legal advice related to litigation.

It was moved and seconded to move to Executive Session. The motion passed unanimously with Dr. Aaron, Dr. Ku, Mr. Pitts, Ms. Watkins, and Ms. Lewis voting yes.

Resumption of Public Session, Adjourn

Diane Lewis, Chair

We are resuming the public meeting at this time.

That concludes our business for today. The meeting stands adjourned as of 6:45pm on Wednesday, September 13, 2023. Our next meeting is scheduled for November 8, 2023. The election of Executive Board Officers will take place at that meeting.