Meeting Date | Time: December 9, 2024 | 1:00pm to 2:30pm

Location: Illinois Department of Insurance (DOI) Springfield and Chicago conference rooms

Roll Call

Ann Gillespie (DOI) - Present
Stephani Becker (HFS)– Present
Dana Kelly (HFS)– Present
Jamie Mccoy (DHS) – Present
Lance Kovacs – Present
Laura Minzer – Present
Patrick Besler – Present
Lila Vinati – Present
Scott Baskins – Present
Ken Olson - Present

Quorum was Established.

Housekeeping:

- There were some people in the Chicago office, and they were primarily remote.
- Reminders to members who want to bring something for the meeting: please contact Brodie.
- The 2025 meeting schedule is being finalized. Per OMA, we need the meeting schedule for the year, which will be on the website so that everyone can plan accordingly for next year.
- Some people will need to do their annual training; the ethics officer will reach out directly as needed.
- This is a reminder that the Chicago office will be moving this week. The next HBEAC meeting will be at the new location, and appointees will be provided with the appropriate information.
- HFS has a new director of eligibility, Kate Yager.

Approval of meeting minutes -

- Need to check the adjustment for the second adjournment motion.
- Laura motions and Lance takes seconds to pass the meeting minutes.

Director's Report

- Marketplace Implementation Updates
    - Workstreams are created to target each area for implementation as follows:

- Project Management
  - This is where all the project managers for the workstreams make the schedules and ensure that everything that needs to be finished is done on time.
  - They also track any risks associated with implementations.
- Customer Services and Operations
  - This workstream includes a tech team that supports the SBM and assists with customer services.
  - This workstream also includes the operation of day-to-day work that goes into running a marketplace.
  - The Operations team's partners also provide the core customer service work.
  - This workstream also works with procurement.
  - This workstream completed planning for the kickoff meeting with Get Insured.
    - Get Insured has worked with other states, so they have experience with State-Based Marketplace
    - If unique services, like new programs or services, are required in IL, the vendors will be able to accommodate those requests.
    - The vendor is responsible for ensuring that they are doing it at a level that Illinois is happy with.
    - The proposal has the requirements set up in a way that makes Get Insured accountable for those changes.
- Compliance
  - This workstream looks at compliance for security and third-party vendor compliance.
  - This is needed for IRS and Fed regulations.
- Marketing and External Affairs
  - SBM's mission is to help with healthcare access. Marketing campaigns through bus shelters, TV, and computers help achieve that mission statement.
  - The marketing workstream also dictates how Illinois is talking about itself.
  - The marketing team is a hybrid of government and private concepts since user fees is based on how they sell.
  - Marketing helps to ensure financial stability.
  - Stakeholder engagement, including governmental and external engagement, occurs. The marketing team ensures that all parties are engaged. However, they do not address the How of the issue, which is addressed within other workstreams.
  - This workstream ensures all stakeholders are present for the conversation.
- Strategic Initiatives and Operational Policies for E&E
  - This workstream looks at complaints through a policy lens.
  - This workstream also looks at how those policies are being implemented.
  - Policies have to be followed through ACA implementation, which helps determine how Illinois will shape its laws.
    - For example, regarding the effective date, the federal government says that there are specific dates for the ACA, and SBM decides which dates will be best for consumers based on those specific dates.

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    - Enrollment Assistance and Outreach
        - This workstream has navigators and broker community.
        - This workstream ensures that they are discussing information different from what marketing is discussing.
        - This is synthesis; partners know how to help consumers.
        - This workstream put together a navigator program that was launched in August.
        - Currently, they have focused on the toll-free number.
        - This workstream also determines what training partners should get and what certifications they need.
    - Finance and Administration
        - This workstream is a catch-all for all the things needed to make the business side run.
        - This workstream does the legal work between contracting and interagency agreement.
        - This workstream works on the budget and invoices and how to sustain the business model.
        - This workstream brings partners together.
        - How to secure funds from CMS
        - Manage HR work, ensure staying on top of hiring plans.
    - They have a core group at Get Covered IL (8-10 people) and additional members from other departments that include:
        - DOI who helps support GCI (5-6 people), not including DOI legal who assists in their legal work.
        - HFS provides resources – they are a moving target because they are still building their team.
        - DHS also provides resources as needed.
        - DoIT also provides tech info.
        - There are additional consultants at HMA.
        - This is about 40 people all together.
- Timeline
    - Federal CMS approved advance planning docs.
        - This is an agreement with feds to get Medicaid funding support for SBM.
        - SBM does this at a high level because its core mission is to serve as the “front door” for all plans.
        - Both private and Medicaid are included in this mission
        - Federal funding helps support the Medicaid program, which allows Illinois to reach additional folks who are eligible.
        - Currently, there is $10.7M approved in fed support.
            - There was a method offered to fed CMS as to how much they should provide fed spending.
                - The methodology is typically approved.
            - The budget is submitted annually that shows how much Illinois will receive in federal funding.

            - HFS typically helps with this process.
            - The budget doesn't stay static because the match rate changes, which includes:
                - 90/10 - for eligible services
                - 75/25 - for operations
                - 50/50 - admin services – long-term assistance, currently Illinois is not collecting this; however, going forward, this will be something they will claim
    - Launched IT platform with Get Insured
    - Get Covered IL launched on November 1—this is a big milestone. It will be different from what will be launched next year. This year, it is a state-based Marketplace on the federal platform; next year, it will be removed from the federal platform.
    - Hiring a leadership team,
        - Eligibility enrollment – Ben Thomas – Joined 10/16
        - Director of marketing and communications – Erin Sluter
        - Deputy Director of Customer Services – Sergio Obregon from HFS
        - Some leadership positions in the compliance program have been filled.
        - The Deputy Director of Finance Officer has been hired. However, it is not official yet.
    - Procurement
        - Brining on vendor to manage marketing and communications, the ad buys that manage relationships with vendors and media.
        - The proposal deadline was Friday. The team has not dug into those proposals yet but has a wide variety of proposals.
        - There is another procurement for user acceptance vendors which will look at how the consumer is experiencing the platform.

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            - We will be using state resources for this, and eventually, the state will be entirely responsible for it. The vendor will be responsible for it for the first few years.
            - Those procurement offers are due Dec 20
            - Based on the current responses, there seems to be great engagement
        - Web services vendor
            - Will help build a rebrand of the current website. The current website is informational, but we want to make it flashier and professional, so bringing a team will improve it.
            - Vendor will work closely with DoIT and vendors.
            - The procurement offers are due Jan 6
        - Intergovernmental agency agreements
            - DOI will work with HFS and DHS to help guide how to allocate funding from the federal funds.
            - These agreements will also guide governance and data sharing to create a framework for how agencies will work together.

            - Lawyers in each of the agencies will weigh in.
        - January
            - This will bring in revenue for user fees.
            - The invoices will be sent out in the middle of January based on enrollment data from CMS.
            - 0.5% fee
                - This fee will be for the current calendar year, and the current user fee.
            - The goal is to get the Marketplace to become self-sufficient. The Marketplace is not there yet because there is no revenue but working to get there.
            - The revenue is going to decrease because once the state takes responsibility, the state will also increase the user fee because it will take responsibility for what the federal government is doing right now.
        - There is additional procurement for management platforms pending.
            - This procurement will be for training services for navigators and those in the field.
        - Continuing efforts to add on positions.
        - There isn't a full staff number, but there are about 25 individuals prior to launching next Dec.
        - One of the milestones will be the expiration of EHB subsidies, which might impact the membership rates.
            - In the best-case scenario, current membership rates will be held constant.
            - Currently, the team is using historical data to make projects for what-if situations
            - Even with a very conservative budget that would project a low membership enrollment, the Marketplace would have a revenue.
            - The outlook on the budget is still good from a sustainability perspective.
            - However, there is some worry that folks may not be able to afford insurance.
            - DOI is advocating for an extension for EHB coverage.
        - Additionally, SBM wants to know which members are at risk of losing insurance if the EHB coverage is not extended so that they can market to those participants.
        - One of the challenges today is that we don't have data on who the enrollees are because CMS doesn't share that data. Using historical data before ARPA was implemented and how that changed as ARPA was implemented, we can see what groups of folks have been impacted. We can also see how a decrease in navigator funding can impact enrollment.
            - Navigator funding will not be an issue because IL will decide how to implement the funding.
- SBMS Open Enrollment
    - The following are core services that are offered on the platform:

- GCI Website
    - The GCI website redirects to healthcare.gov.
    - The website provides free and local help via Get Covered Connector, which provides state-specific information.
    - The GCI website will have a navigator tool that will help folks find a navigator, certified application helper, or broker. IL doesn't support the broker program yet.
    - GCI website is redirecting folks to the right place in the healthcare.gov website.
    - Information is available in many languages on the website, and we want to continue improving it.
    - Have a translator widget on the website, which is an automatic translator; this is not the final goal because they're not the website. Would like native speakers to manually translate the website.
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- GCI Toll-Free Hotline
    - Enrollment services
        - redirect to Healthcare.gov call center or Medicaid services (HFS/DHS call center)
        - Healthcare.gov folks can help with Medicaid.
        - IL does a better job, though.
    - This is a service to help folks with where they need to get to
    - Currently, the phone is not being picked up by live people but working on getting a call center.
    - Currently, the toll-free number is in English and Spanish; there no detail metrics at the moment.
        - The center has received about 15K calls.
- GCI Navigator Program
    - 246 certified navigators are currently assisting consumers with getting enrolled.
    - The following is based on self-reported as of Dec 4, 2024:
        - Over 3K appointments available for folks to help
        - 1500 folks enrolled.
        - 90K enrolled in Medicaid.
    - Dec 15, 2024, is the deadline for Jan coverage.
    - There is a high volume for open enrollment between Nov 1 and Dec 15, which helps with 12-month coverage.
    - Connected with 50k folks to help with engagement.
    - Navigators have been serving IL in previous year; however, this is the first-year navigators have helped through GCI.
    - There are over 300 events planned through March 2025.
    - Grant-funded orgs:
        - Springfield Urban League
        - FEDECMI/CASA Michoacan
        - Illinois Primary Health Care Association
        - Sinai Community Institute

        - Rincon Fam Services
- Metrics – Open enrollment
    - We need to keep in mind that in 2024, there was a general election, so marketing started after the elections compared to 2023, when it started earlier.
    - People were also busy with elections, so they were not focused on getting enrolled.
    - There will be a better comparison once the Dec 15 deadline has been met.
    - Nothing in the data is concerning at the moment.
    - Nothing is significantly different compared to the 2023 data.
    - There is a lag in the new consumer count.
    - The finances are looking good.
    - The average premium change did not change from 2023 to 2024.
    - The APTC impact was pretty consistent.
    - Almost everyone qualified for APTC (about 93% qualified for some assistance)
    - Not extending ARPA will impact enrollees.
        - If ARPA is not extended, anyone over 400% of the federal poverty level receiving APCT will not receive it.
        - It will also impact lower income thresholds because the percentage of income towards health coverage will change.
        - There will be an increase in premiums across the board.
    - Currently, there isn't good insight into who will be the most impacted and what the change is.
        - Oregon and Arkansas, which also have SBM, also lack insight. IL is working with CMS to see if they can get initial estimates.
        - On average, seeing no double digits increase in premiums, but there will be some people who will have dramatic increases in premiums.
    - Also, we will be able to see what impact a new carrier who joins the Marketplace will make – did the new carrier make an impact, and where did the impact come from? Did they bring new enrollees, or did people move carriers once that new carrier joined?
    - Don't have access to if new carriers are making an impact on enrollees.
        - User fees are invoices through enrollees, so at least we will know how many enrollees are with carriers/ the distribution of enrollees.
        - We will not know who is new, if they're returning, or what changes between carriers until next year.
    - Having multiple choices brings better choices for consumers.
    - In the process of data analytics team – on the back burner since we don't have a lot of data at the moment.
- Demographic data
    - Age distribution is important because it helps with the pre-Medicare demographic (55-64 population)
    - IL doesn't have a vast difference between the age distributions.
        - 55+ only covers about 55-65 because people move over to Medicare at 65
    - Race distribution is important because it helps determine which communities are being reached and which communities need better outreach.

    - The demographics also help with deciding what additional languages should be added to outreach as well.
    - A lot of folks do not disclose their race or ethnicity, so this data may be incomplete.
    - This demographic allows us to understand how to gather info outside of enrollment eligibility.
    - Work with health plans.
- Metal distribution
    - There isn't a huge difference between the 2023- and 2024-years selection.
    - There is a cautionary reduction.
    - It is one thing to help people afford coverage, but people should be able to use it. Additional support is provided through:
        - FPL benefits which provide additional support for out-of-pocket services
        - Providing information to people who can take advantage of cost reduction services and who are eligible and not taking advantage of those services.
    - States have taken different approaches.
        - California puts people in specific plans in some instances, but people are free to change.
        - Other states take a different approach; IL will be sending out communication to folks if we believe that they should be taking a look at other plans that will be beneficial to them.
    - Data is based on weekly reports from CMS.
    - Next time, we will have access to a complete snapshot of the data.
    - There are opportunities to collect survey data; CMS doesn't do that, but maybe IL could do that to determine who is moving to the SBM platform.
- Exchange Blueprint
    - This is ready for the general public and appointees to review.
    - This is on the HBEAC website.
    - Questions referred to Brodie.
- Public Comment Period
    - No submissions for this meeting

Motion to adjourn.

1st Lance

2nd Patrick