HBEAC Meeting – March 10, 2025

Director Gillespie

Stephanie Becker, representing Director Whithorn

Jamie McCoy

Lance Kovacs

Laura Meinzer

Patrick Besler

Paula Campbell

Wendy Epstein

Lila Valinoti

Scott Baskin

New members:

Stephanie Altman replaced Stephanie Becker, consumer advocate spot

Anusha Thitakura, replacing Julie Sampson

Housekeeping

Sign in sheets

Approval of minutes

first: Lance Kovacs

second: Lila Valinoti

roll call vote

Approval of minutes approved

Ken Olsen left, and a new person is pending with GOMB.

Welcome new committee members

- This meeting is approximately the first year anniversary of HBEAC
- Get covered Illinois
- Erin is introduced
- Project Status
- Aligning IT timeline and implementation timeline and aligning to federal CMS timeline. This is a living doc/process, and updating as needed.
- Onboarded Mealine Berks
- Also onboarded Greg Richards
- GCI leadership is complete (10 people), and they are in the process of hiring their people. Over a dozen positions have been posted or will be posted. Confident about their hiring
- Completion of tech stuff
- KPMG has been awarded the user grant to help launch SBM in November. They have experience testing against Get Insured and have done this in other states. They are familiar with Illinois and work with other programs.
- Erin and her team have made an award for the marketing and comms vendor – marketing for change will support the creative PR space; this vendor currently helps with the marketplace, so they know what is needed. They have also worked on New Mexico's SBM and will bring that experience.
- Learning management systems help train navigators.
    - They will certify and train the navigators annually.
    - This will enable the systemization of the training and update them based on any policy and operational changes.
- The web vendor award is pending. They will rebuild the Get Covered Illinois Public-facing site.
    - They will emphasize accessibility and user experience.

Finance and Administration

- GCI will begin to charge a .5% user fee.
- This will increase next year to support full operation.
- The invoicing started in January 2025 and is running smoothly.
- Currently in the process of writing a federal drawdown for Medicaid matching funds. This will be the first federal drawdown for FY 25.
    - The federal funds are expected to be $10.7M in matched funds by the end of the year.
    - The majority will be from VDI Payments for IT platforms.
    - The first request for Q1 disbursement is underway.
- There is a lot going on in the next three months.
    - One of the key milestones is to begin IT and CAC testing with KPMG.
    - Negotiations for the key contracts will be finalized and awarded.
    - There will be a public awareness campaign.
    - The first full-rate review will also be under the new SBM authority.
        - This is planned for late May to early June.

        - This will allow DOI to have approval authority over QHP filings.

SBM Open Enrollment

- There were nearly 460,000 Illinois enrolled in the GCI marketplace, this represents a record-high 17% jump in enrollment for 2025 open enrollment.
    - This is a record in total volume and percent increase.
- Gov Pritzker publicly celebrated this.

Enrollment composition

- The majority of the enrollments were from returning enrollees.
    - Fewer new enrollees than in the previous year, but this is to be expected.
    - This indicates a reduced uninsured population and reflects success in prior outreach enrollment efforts.
- This also signals strong retention of enrollees. Which implies
    - The coverage is affordable
    - The plans are meeting consumer needs.
    - The outreach and communications efforts are effectively prompting re-enrollment.

Financial

- The premiums and subsidies were identical to last year, although this might change for next year based on ARPA funds.
- On average, IL residents saved 540/ month on health insurance costs through enhanced subsidies offered on the marketplace.

Demographic changes

- Not seeing a lot of demographic change in folks being served regarding age, race, ethnicity.
- Making some inroads in communities of color and making a specific effort in those groups.
- Specific efforts will be made once additional data is available.
- Currently, GCI lacks CMS language-specific data. However, once that data is available, outreach will be working on language barriers and health disparities.
- The metal level distribution remains largely unchanged from the previous year.
- The FPL levels remain pretty much the same, showing where people will land for cost.
    - Current data is grouped into broad FPL groups. Once there is a full SBM transition, there will be additional data that could be used to help tailor messages for folks in different groups.

Policy Updates

Federal:

- ARPA/IRA enhanced subsidy are expiring this year, which were created in 2021
    - The enhanced premium tax credits were created under the American Rescue Plan Act (ARPA) in 2021. These were extended in the Inflation Reduction Act (IRA). These enhanced subsidies are set to expire at the end of 2025 unless Congress acts.

  - The impact of these subsidies expiring is unknown, but keeping an eye on KFF and Urban Institute to see what they come up with.
  - Laura Minzer estimates that if the subsidies are not extended, $180.0M seems like a reasonable amount.
- Without the enhanced subsidies, enrollees may see a 75% to 100% increase in monthly premium costs. Additionally, enrollees could also see double out-of-pocket expenses.
- Base ACA subsidies will still be available but without the enhancement. The definition of affordability would revert to pre-ARPA levels.
- Raising awareness and discussing the detrimental effects of not extending the subsidies is important. GCI is working with other state agencies and advocates to get the info out.
  - If these are not extended and SBM is launched in Nov, the focus will be on telling enrollees their options and the cost.
- The decreased enrollees will impact the GCI budget, but it won't be catastrophic to them. However, prolonged enrollment loss could affect sustainability in the future.
- There are some scenarios being modeled, which include:
  - Reduced enrollment
  - Shift to lower-cost (lower-metal tier) plans.
- There is also concern about the market instability if subsidies expire. Questions arose about insurers reacting to potential subsidy loss, and some carriers are fluctuating (Health Alliance) although that may not be directly related to subsidies.
  - Smaller and regional insurers are concerned.
- There is a new CMS leader, Peter Nelson, who was appointed as CMS/CCIIO lead for State-Based Marketplaces.
  - The goal is to have a good working relationship with CMS/CCIIO.
  - Peter Nelson was part of Trump's first admin and worked with the Center of the American Experiment in Minnesota.
  - Although there are ideological differences, Peter Nelson is knowledgeable and professional, and IL is committed to maintaining a constructive relationship with CMS.
- There is a proposed rule from HHS/CMS that Is imminent.
- There was a preview this morning that the rule included everything they were expecting, and it is surprising how big the scope of this rule is. It will be important to see how much of it is going to be a mandate vs what is flexible.
- The federal gov has full control of healthcare.gov but not SBM, which will benefit IL once it has its own marketplace, which will shield it from federal changes.

State:

- Easy enrollment program (Spring 2026)
  - This is a catchword for facilitated enrollment opportunities to help spread the word about enrollment. This can take a lot of different forms. It can include:
  - Tax-facilitated enrollment program – which would identify and reach uninsured residents.
  - Unemployment benefits – when someone is unemployed, the government already has a way to keep track of history and can reach out if that individual has lost benefits through their employer.

    - State 1040 form – Individuals can check a box while filling out paperwork and getting information.
    - There could also be future opportunities to create legislation to create an enrollment program.
        - SB 2105, passed Senate Insurance with a vote of 11-0-0 and is on Second Reading on the Senate Floor.
        - Not sure if there is a duplicate in the House.
    - IRS can also communicate with the marketplace to help them determine who they should do direct outreach to. This can also help individuals recognize if they are eligible for any benefits.
        - This has been successful in Minnesota.
    - There is also a program for special enrollment for folks who are pregnant. This will start in September.
    - ACA doesn't have a special enrollment period on its page, and IL recognizes that this gap needs to be filled.

Stakeholder Engagement Plan

- This is a comprehensive and coordinated stakeholder engagement and communication effort throughout the year to maximize awareness and enable a successful 2025 launch.
- The need for proper communication is critical. The gathered feedback will inform the GCI's operational and policy decisions.
- GCI must provide information about where folks can go for questions.
- A workstream has been created to ensure discipline and the timeline is met.
    - Over the next three months, GCI will continue stakeholder engagement activities, begin public-facing education and awareness campaigns, and complete foundational planning for later targeted outreach efforts.
    - Currently, health insurance carriers, navigators, brokers and agents, community-based organizations, health care providers, advocacy organizations, elected officials and public agencies, business and employers' groups, and enrollees and consumers through surveys and focus groups are being engaged.
    - It is critical that this information is communicated, and GCI has to provide information on where folks can go for questions.
    - A workstream is created to ensure that milestones are met in a timely manner.
- Stakeholders
    - More than 450K customers are enrolled, and the number of people who use the marketplace is higher. More than half a million folks need help from navigators.
    - Regular meetings are structured by the audience, and they serve as a feedback loop for implementing updates and decisions.
    - There are listening sessions that are focused on the issue or the community.
    - These listening sessions pay special attention to equity, accessibility, language access, and coverage gaps.
- Public Awareness Campaigns

    - These will be coming soon, and they are to support some educational materials and engage consumers about GCI, important consumer changes, and enrollment timelines and tools.

Advertising and PR

- Advertising is important for the success of Illinois' full transition to SBM in Nov 2025.
- The goal is to ensure the public understands What Get Covered Illinois is, what is changing, and how to access coverage.
- GCI will be bringing in an experienced vendor that has helped support New Mexico's SBM to ensure that they properly implement strategies for outreach to diverse populations.
- It will be crucial to
    - work with legislative members to have outreach events in their districts.
    - Work with other state agencies to ensure working in harmony and ensuring all agencies are on the same page.
- Members of the Committee can introduce GCI to their networks and/or pass GCI information to their communities.
- Someone from HBEAC will send the members information about GCI for them to pass along to their networks.
- Members are encouraged to reach out to GCI to come to events.

Public Comments

- There were no public comments.

Other Matters

- Adjournment
- First motion: Lance Kovacs
- Second motion: Laura Minzer
- Meeting ended at 2:29 pm