



*The Commonwealth of Massachusetts  
Commonwealth Health Insurance Connector Authority  
100 City Hall Plaza  
Boston, MA 02108*

CHARLES BAKER  
Governor

MARYLOU SUDDERS  
Board Chair

KARYN POLITO  
Lieutenant Governor

LOUIS GUTIERREZ  
Executive Director

**Board of the Commonwealth Health Insurance Connector Authority  
Minutes**

Thursday, June 10, 2021  
9:00 AM to 11:00 PM

Live Stream

<https://www.youtube.com/user/TheMAHealthConnector>

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**Attendees:** Louis Gutierrez, Secretary Marylou Sudders, Nancy Turnbull, Michael Chernew, Mark Gaunya, Matthew Veno, Rina Vertes, Commissioner Gary Anderson, Dimitry Petion, and Cassandra Roeder (who was sitting by designation on behalf of Secretary of Administration and Finance Michael Heffernan)

The meeting was called to order at 9:01 AM.

- I. Minutes:** The minutes of the May 13, 2021 meeting were approved by roll call vote. Secretary Sudders and Ms. Roeder abstained from voting.
- II. Executive Director's Report:** Mr. Gutierrez began the meeting by providing an update on the Health Connector's efforts to implement the federal American Rescue Plan (ARP) through which the state Marketplace has been able to deliver new and additional subsidies that help make coverage more affordable. He noted that in the last two months, thousands of members have begun to experience these benefits. One of the most important benefits allows people over 400 percent of the Federal Poverty Level to be eligible for subsidies. Mr. Gutierrez highlighted that since April, enrollments in plans that include federal tax credit help has increased by 11,000 people, an increase of 60 percent in just two months. In addition, approximately 60 percent of ConnectorCare members or more than 115,000 people are paying lower premiums than before as coverage that already featured very low monthly premiums was made even more affordable due to the ARP.

Mr. Gutierrez continued by sharing information about the Health Connector's new online cost calculator tool, launched in May, which provides users a two-minute experience to see if they may qualify for a subsidy and review plans and premiums to see what is available.

He indicated that the tool has seen 13,000 visits with most of those visits carrying out a calculation.

Mr. Gutierrez also communicated that, as of this week, the Health Connector began offering a new benefit to people who have been on unemployment this year. These people can obtain ConnectorCare coverage with \$0 premiums beginning in July through the end of 2021. He noted that the Health Connector is encouraging anyone who has been on unemployment income (UI) this year to apply for Health Connector coverage. The Department of Unemployment Assistance (DUA) is working with the Health Connector to deliver the word directly to those currently on UI.

Finally, Mr. Gutierrez noted that the Health Connector is in a six-week sprint to the July Open Enrollment (OE) deadline, which was extended to eight months due to the pandemic as well as new ARP benefits. He emphasized that outreach and education are working at full speed from now until July 23<sup>rd</sup> including spots on TV, radio, and digital platforms as well as visibility and events at vaccination sites and with local Chambers of Commerce, Boys and Girls Clubs, and other community-based organizations. He noted that the Health Connector's field team planned to attend events across the state daily including participation in Cape Verdean, Puerto Rican, Chinese, and Brazilian festivals throughout the summer and lead partnership at a health fair in Boston in early July. With the state reopening and more people being fully vaccinated, the Health Connector's outreach staff planned to generate live social media content with Navigators including with the Health Connector's new Navigators at the Lowell Community Health Center.

Mr. Gutierrez then described the two agenda items before the Board including a brief update and vote on a change in Minimum Creditable Coverage (MCC) deductibles and the Health Connector's continued efforts to improve customer service operations. Mr. Gutierrez reiterated the Health Connector's commitment to providing members with the highest level of service and noted the importance of making improvements now to prepare to deliver improvements in time for Open Enrollment 2022.

- III. Calendar Year 2022 Minimum Creditable Coverage Amendment (VOTE):** The "Calendar Year 2022 Minimum Creditable Coverage Amendment (VOTE)" agenda items was presented by Marissa Woltmann. She began by noting that the presentation would revisit deductible limits for 2022 under the Health Connector's MCC regulations. She reminded the Board of their vote in March 2021 to approve deductible limits indexed using the methodology outlined in the regulations which relies on the premium adjustment percentage measure of health insurance premium growth as defined by the U.S. Department of Health and Human Services (HHS). She then noted that in late April, this premium adjustment percentage was finalized in a modified form resulting in a reduction from \$2,850 for an individual to \$2,750.

Next, Ms. Woltmann provided a history of the premium adjustment percentage to help clarify the deductible limit change. She indicated that the statutory language of the Affordable Care Act (ACA) directs HHS to use a measure of premium growth since 2013 in indexing key values related to maximum out-of-pocket limits and APTC generosity but

leaves the construction of the measure to HHS. She noted that initially the premium adjustment percentage reflected growth in employer-sponsored premiums on the grounds that the ACA's implementation created uncertainty or instability in the individual market. In 2019, HHS determined that individual market premiums could be included with employer-sponsored premiums in calculating the premium adjustment percentage. Ms. Woltmann clarified that this indexing methodology was used by the prior federal administration in the proposed 2022 premium adjustment percentage but when the current administration finalized the rule, they reversed course due to objections from commenters. The final methodology used only employer-sponsored premiums to track premium growth over time and reflects slower growth than the previous approach.

Ms. Woltmann then clarified that, in practice, the change would reduce 2022 deductible limits from \$2,850 per individual and \$5,700 per family to \$2,750 per individual and \$5,500 per family. She noted that because separate drug deductibles are calculated as a percentage of the overall, they had a slight decrease as well. Though the changes do not require any modifications the plan designs outlined in the Health Connector's Seal of Approval, the premium adjustment percentage also updated maximum out-of-pocket limits which did require changes to plan designs. These changes have already been made. Ms. Turnbull commented that the change was in a good direction.

With no further questions or discussion, the Board voted unanimously by roll call vote to authorize the Health Connector to update deductible limits for Plan Year 2022 as set forth in this presentation.

- IV. Contact Center Support Services Future Planning (VOTE):** The Presentation "Contact Center Support Services: Laying a Foundation for Long-Term Improvements" was presented by Mr. Gutierrez. Before beginning his presentation, Mr. Gutierrez noted that his presentation to the Board marked the accountability he, as Executive Director, personally accepts for the quality of Health Connector member services overall. He emphasized that the Health Connector's member services need to improve and that he is recommending, and requesting of the Board, a significant step in that direction.

Mr. Gutierrez shared that since early spring, the Health Connector has carefully reviewed its current member service capacities, working with each existing vendor to begin to chart path forward. He discussed the procurement for the Health Connector's contact center, back office, and document processing functions. He noted that it was named the Customer Experience Project (CXP) because the Health Connector is looking to advance member experiences with Health Connector services. He emphasized that the project will not be successful until that aim is achieved and as a result, CXP work continues, and the Health Connector remains committed to ensuring members receive efficient and accurate assistance. He noted that the Health Connector is active discussions with vendors regarding additional measures that could be taken for long-term improvements and services.

Then Mr. Gutierrez indicated that the Health Connector requested and received a proposal for enhanced services from Accenture in May modeled on the 2019 procurement. He noted that it can take several months to implement contact center improvements and that the

annual Open Enrollment period is the point at which the most members have the most critical interactions with the Health Connector.

Mr. Gutierrez indicated that the Health Connector would like to start planning for key improvements in time for the 2022 Open Enrollment period, which opens for shopping on November 1<sup>st</sup>. He shared that Accenture played a key role in stabilizing services for the Health Connector's 2021 Open Enrollment effort and that Health Connector staff worked closely with experience team leads in that endeavor. He clarified that it would take more time to clarify the specific terms of an enduring support services agreement and appropriate transitions from existing services, goals that staff would like to attain by the July 2021 Board meeting. He noted that through this presentation, staff are asking the board to support certain planning and design activities under a short-term letter agreement.

Next, Mr. Gutierrez reviewed the particulars of the letter agreement staff members are recommending and requesting authorization to enter. He noted that it would be a time and materials agreement with Accenture for planning and design work to be undertaken in June and early July at approved rates and a not-to-exceed cap of \$3.4 million. Payments made under the letter agreement would be credited against overall implementation of proposed platform and service components including, significantly and for the first time ever, a Health Connector owned and controlled Customer Relationship Management (CRM) system. This will help the Health Connector avoid long-term vendor lock-in as well as the member disruption inherent in vendor transitions. Mr. Gutierrez then highlighted that while the timelines are both tight and ambitious, staff members believe that it is best to move expeditiously to address on-going member concerns.

Secretary Sudders commended Mr. Gutierrez and Health Connector staff for their commitment around the customer experience and welcomed additional comments from Board members. Upon hearing none, the Board voted unanimously by roll call vote to authorize the Health Connector to execute a letter agreement with Accenture for contact center services planning and design activities as outlined in the presentation and with a not-to-exceed amount of \$3.4 million.

In response to a comment from Secretary Sudders regarding regular monthly updates related to contact centers services future planning, Mr. Gutierrez noted that much of the on-going detail would be highlighted at an ANF subcommittee meeting later in the month.

Ms. Turnbull requested that Health Connector staff present a deeper dive into premium affordability by region at a future Board meeting to get a better sense of the interplay between premiums and the individual mandate. Secretary Sudders expressed agreement.

With no questions or further discussion, the Board motioned and unanimously voted to through roll call to adjourn at 9:22 AM.

Respectfully submitted,

Nikhita Thaper