



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

MAURA HEALEY  
Governor

MARY BECKMAN  
Acting Board Chair

KIM DRISCOLL  
Lieutenant Governor

AUDREY GASTEIER  
Acting Executive Director

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

Thursday, November 10, 2022  
9:05 AM to 11:00 AM

Live Stream

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

---

**Attendees:** Louis Gutierrez, Marylou Sudders, Nancy Turnbull, Michael Chernew, Mark Gaunya, Matthew Veno, Rina Vertes, Keisha O'Marde-Jack, Filaine Deronnette, Martha Kwasnik (who was sitting by designation on behalf of the Commissioner of the Division of Insurance, Gary Anderson), Cassandra Roeder (who was sitting by designation on behalf of Secretary of Administration and Finance Michael Heffernan).

The meeting was called to order at 9:05 AM.

- I. **Minutes:** The minutes of the September 8<sup>th</sup> meeting were approved by roll call vote, Mr. Gaunya and Ms. O'Marde-Jack abstained because they did not attend the September 8<sup>th</sup> meeting.
- II. **Executive Director's Report:** Mr. Gutierrez began the meeting by announcing that Open Enrollment (OE) officially began on November 1, and will run through January 23, 2023. He reminded members that the OE shopping period is the culmination of months of hard work by the Health Connector (CCA) and staff, and the most important time of the year. He recounted the challenges that residents and members face when it comes to affording and obtaining health insurance coverage, but stressed that financial help is available for so many individuals and families through CCA and support enrolling in health insurance coverage is available from Navigators located in communities throughout the Commonwealth.

He reviewed the agenda items before the Board for the day, noting that staff would provide an overview of key progress made in all function areas and cover what work is in flight and on the horizon. He continued noting staff would request the Board to vote to authorize CCA to work with a vendor to conduct an audit on member facing Administrative Burdens with the intention of identifying where in the experience members face friction and how CCA can remove barriers to coverage. Lastly, he stated that staff would provide an update on OE as well as important reminders of the resources and tools available to members during this period and throughout the year.

**III. Health Connector Function Areas: Status Updates and Looking Ahead:** The Presentation “Health Connector Function Areas: Status Updates and Looking Ahead” was presented by Audrey Gasteier, Andrew Egan, Kari Miller, Michael Piantanida, and Nelson Teixeira. Ms. Gasteier stated that the intention of the presentation is to review work completed by each of the teams within CCA over the last 12 to 24 months and to inform Board members of work that is currently in flight and areas of focus for the future. She highlighted that while each team has specific areas of focus for the future, there are a number of items on the radar for the coming year that will require cross-functional work and prioritization by all teams, including preparing for the end of the public health emergency (PHE) and the associated Medicaid enrollment protections.

In response to a question from Ms. Turnbull regarding the OneHealth initiative, Ms. Gasteier stated that this effort will bring all MassHealth members into one integrated system, noting that currently, non-MAGI members are not in the joint HIX system. Mr. Gutierrez confirmed and added that while still in the early stages, this will allow all individuals regardless of the reason for their need for coverage and eligibility to access services through one portal. Secretary Sudders explained that this is a complex systems process and integration that is long overdue and a step towards making it easier for individuals to access all of the services they need in one place and with one application. Ms. Turnbull agreed that this initiative is the holy grail for members and individuals in this space.

Ms. Gasteier continued with the review of the Policy and Strategy team’s recent areas of focus and milestones, outlining progress made to not only improve the member experience and enhance member supports by streamlining outreach through Simple Sign-up and expanding the Navigator program, but to also to improve upon the quality of the health plans that are offered to members with an increased focus on equity. Ms. Gasteier informed the Board of CCA’s work on the national level to educate members of Congress on the importance of enhanced federal premium subsidies, and the impact that allowing the subsidies to expire would have on residents and health insurance enrollments. Ms. Gasteier then informed the Board of initiatives currently underway and on the horizon for the Policy and Strategy team. She noted the expansion of all-carrier participation in the ConnectorCare program that is forthcoming for 2024, the intention to launch an equity-focused audit of member-facing administrative burdens to improve the process of obtaining and maintaining health insurance coverage. In response to a question from Ms. Turnbull regarding what future items appear to be most challenging, Ms. Gasteier noted that each initiative holds its own challenges, but using CCA tools to address cost concerns remains challenging to advance, while the end of the PHE enrollment protections is of course a great challenge and opportunity. She added that the state is well positioned for the end of the PHE in many ways, but does not want to underestimate the undertaking of the event.

Mr. Teixeira then updated Board members on recent milestones and accomplishments of the Operations team, highlighting the stabilization of contact center operations, enhancements in self-service capabilities, and growth in broker engagement -noting that more brokers than ever before are working with the Health Connector for Business (HCB). He provided a review of areas of focus for the operations team, including an effort to identify more opportunities to verify information.

Secretary Sudders commented on the improvements in abandonment and call center answer rates, and in response to her question as to whether there are particular days or times of day that pose a greater challenge to the contact center that can be examined, Mr. Teixeira responded that contact center volume is not steady throughout the month and that there are peak days, including the three days leading up to a payment due date, that contribute to abandonment rates that are higher than zero. He also noted that Mondays are traditionally a busier day, and that there are certain times of day, including the mornings, or times when staff will be staggered for breaks or lunches where

rates will increase. In response to a question from Ms. O'Marde-Jack posted in the webinar chat, Secretary Sudders requested a refresher on operating hours, Mr. Teixeira stated that the call center is open from 8AM to 6PM Monday through Friday and the walk-in centers are open from 9AM-5PM Monday through Friday. He added that as part of the OE presentation, extended hours on key dates leading up to enrollment deadlines will be shared.

In response to a question from Ms. Turnbull regarding how protection of Medicaid coverage throughout the PHE has impacted our own contact center and how we are preparing, Mr. Teixeira stated that the end of the PHE is very top of mind for contact center operations. He acknowledged that call center volume will increase during the transition period and also beyond that period as membership rises and contact rates and call volume will increase with membership, including the transition between CCA and MassHealth. He stated that in preparation there is a focus on training on certain scenarios now that will assist with member cases during PHE. Secretary Sudders reminded the Board of the contract between CCA and MassHealth with Health Care for All (HCFA) to help with "boots on the ground" and messaging to prepare for the redetermination effort. She also commented on the availability of not only Navigators, but certified application counselors (CAC) who can also assist from start to finish of the process to reach the ultimate goal of not having individual lose coverage. Ms. Turnbull commented that it will be great to be starting from such a prepared and stable place. Secretary Sudders noted that it may be helpful in the future to have another meeting with more in-depth look into all the preparations and coordination for the end of PHE.

Mr. Piantanida then provided an overview of the wide-reaching work of the information technology (IT) team. He noted that while the IT team works on the traditional responsibilities most often associated with IT, including internal laptop and communication support, the IT team also works with vendors to ensure a smooth experience for members, and plays a key role in helping other CCA teams achieve their milestones. He elaborated on the role of the IT team with respect to working with CCA's vendors, which includes managing member facing applications, the enrollment and premium billing system, and OE execution. He highlighted the IT team's role in implementing new initiatives within CCA, including finding solutions for the Simple Sign-up program.

When looking ahead, Mr. Piantanida, shared that the IT team will continue to provide support for large scale events including the expansion of the ConnectorCare all-carrier participation in 2024 and the end of the PHE. He noted the work of the team in improving the web presence of CCA through Search Engine Optimization, so that CCA is more prominent when residents search for health coverage options, and its work to prepare agency strategy and readiness plans for initiatives such as OneHealth.

Secretary Sudders commented on the stability of the IT team and its ability to focus into the future.

In response to a question from Ms. Turnbull regarding new features, such as the chat capabilities and its uptake, Mr. Piantanida commented that there is uptake on the chat feature, but currently a member must be logged into their member portal to be able to use and acknowledged that this is an area for possible future expansion. Mr. Teixeira added that in November the live agents handled 600 chats to date and for the month of October agents handled 1,500 chats. He noted that the functionality is somewhat limited with respect to who can use it, but there is the intention of expanding but also raising awareness.

Ms. Miller then provided an overview of the responsibilities of the Finance team, including accounting, budget and actuarial, and reporting. She outlined the numerous tasks included within

these three core functions and highlighted some key recent milestones, including, five years of clean financial audits, with no findings or material weaknesses. Secretary Sudders asked Ms. Miller to pause after reporting on the clean audit, noting the fiduciary responsibility of the audit and the fact that it was handled so well. Ms. Miller thanked the Secretary for the recognition and thanked the Finance team members who work on the financial audit. Ms. Miller then continued with a review of the budget process noting that the Finance team is in the process of preparing its Fiscal Year 2024 (FY24) maintenance budget, and shared that with the upcoming end of the PHE, the Finance team is also working closely with MassHealth to make sure that the enrollment assumptions are aligned and reflect with MassHealth processes. In the chat, Ms. Deronnette congratulated the Finance team on their excellent work and very impressive report thus far.

Ms. Miller then reviewed the areas of future focus for the Finance team, highlighting the closeout of the Contact Tracing Center budget, and working with colleagues within CCA to develop accurate OE and end-of-PHE reporting metrics.

Ms. Turnbull commented on the impressive report out from the Finance Team and in response to her question about upcoming concerns from a Finance perspective, Ms. Miller responded on the importance of making sure that everything is aligned in preparation for the end of the PHE, noting that each time the PHE is pushed back there are budgetary implications. She added that the team continuously strives to improve financial integrity. Ms. Miller confirmed for Ms. Turnbull that with respect to the end of the PHE the Finance team's focus is on enrollment numbers.

Dr. Chernew applauded all teams that provided updates noting that it is easy to gloss over how smoothly so much of this has been accomplished. In response to a question from Dr. Chernew regarding CCA having the necessary resources to implement the goals and to implement them well, Mr. Gutierrez stated that CCA has made budgetary accommodations for the balance of FY23 budget and the FY24 budget for the planning of the end of the PHE, including for expanded call center capacity and new Navigator initiatives. He stated that strategic system initiatives are great opportunities but also noted that this area should be watched closely as resources may be stretched, and CCA should continue to staff to make sure there are resources to do the necessary system testing and related requirements. Ms. Miller confirmed that there are a number of contingencies in the budget to accommodate for and plan for the end of the PHE. Secretary Sudders added that in her capacity as Secretary of Health and Human Services as well as the Board chair, the work that MassHealth and CCA have conducted together, and the flexibility and ability to reforecast is critical.

In response to a follow-up question from Dr. Chernew focusing on resources beyond funding, and more specifically workforce capacity, Mr. Gutierrez agreed that it can be a challenging environment and are experiencing an odd phenomenon with respect to how job postings are being responded to, and that there are seven open positions that CCA is hiring for.

In response to a question from Ms. O'Marde-Jack regarding retention challenges in the past and if there is an intention to increase headcount or remain neutral, Mr. Gutierrez stated that there is an expectation for modest growth in the system and policy areas to support strategic initiatives. He stated that there is an expectation for six percent growth in the coming year. In response to a follow-up question from Ms. O'Marde-Jack regarding staff headcount, Ms. Miller said when fully staffed there are approximately 80 employees, which Ms. O'Marde-Jack noted is a "lean-machine."

Mr. Egan began his update on the Legal team by noting that in addition to the in-house attorneys, the Legal team also consists of the appeals unit and human resources. He noted that Legal provides support to a number of the milestones that have been achieved across CCA, including

standing up Simple Sign-up and working to enhance text and chat features with members. He shared that in addition to supporting the agency, the Legal team also procured a racial equity consultant to provide staff trainings and host conversations. The equity initiative served to not only support CCA as an employer but also to focus thinking on procurement, service delivery and community engagement with an equity lens. Mr. Egan then reviewed future areas of focus. He stated that there will be continued work with the equity vendor to develop racial equity action plans and implement changes identified in the plans. He shared with the Board that the Legal team will assist the Executive Office of Health and Human Services (EOHHS) with entering into any new contracts as a result of HIX/ IES procurements, and of course remains at the ready to support CCA teams and provide necessary legal counsel.

In response to a question from Ms. Turnbull regarding changes made as a result of engaging with an equity vendor, Mr. Egan stated that a lot of the work completed to date involves trainings and education internally but that the next steps are developing actionable plans to implement across CCA, and that additional racial equity work is also being conducted, for example by the Policy team, when we think about external actions to date. Ms. Turnbull thanked Mr. Egan for the explanation and noted a continued interest in this space as engagement with the vendor continues. Secretary Sudders noted that it would be beneficial to learn about the procurement process in the future as well, to ensure that our procurement and evaluation process was really through an equity lens, which unearthed a degree of unconscious bias. She continued to note that there are certain historical processes that need to be completely re-evaluated. Ms. Turnbull agreed that these processes need to be re-evaluated across industries and organizations to be intentional in their equity work. Mr. Gutierrez shared that the vendor-led conversations have been enriching and have generated additional conversations within CCA on a number of topics. He noted that while this has consisted primarily of trainings to date, it has been of the fundamentally transformative conversations of the past eight years.

In response to a question from Ms. O'Marde-Jack regarding external elements of the equity vendor engagement, and extending beyond racial equity to consider gender-identity as it relates to health coverage and access to services, Ms. Gasteier quickly highlighted some of the work the Policy team has conducted in this space to date. She stated that currently CCA is working with MassHealth to get more granular level of data to better examine the member experience in order to better understand where disparities or discrimination in this space may be taking place. She added that CCA has also been working to use the seal of approval (SOA) process over the last year-or-so to hold carriers to strong non-discrimination standards with respect to plan design, and noted that for 2023 the SOA signaled that carrier partners should have gender affirming care advisory councils that should include members of the community. Ms. Gasteier noted that CCA is in a unique position contracting with all of the leading carriers in the Commonwealth and welcome thoughts going forward. Ms. Gasteier also referenced the upcoming presentation on Administrative Burdens that recommends CCA take an internal look at its practices and processes to identify ways in which CCA can reduce the burdens to members and residents with a particular emphasis on equity considerations. Ms. O'Marde- Jack thanked Ms. Gasteier for that explanation and noted the importance of being forward thinking and being representative of the populations served and having more inclusive language about the populations served. Ms. Deronnette thanked Ms. O'Marde-Jack for her important question and point and thanked Ms. Gasteier for her thorough response.

Ms. Gasteier concluded the presentation by noting that the teams will continue to advance the mission of CCA and engage with the Board, stakeholders and the public as staff continues to move these initiatives forward.

Secretary Sudders commented on the foundation that this presentation provides for future strategic planning and engagement with the Board in that process.

**IV. Administrative Burdens Audit Contract (VOTE):** The Presentation “Administrative Burdens Audit Contract (VOTE)” was presented by Audrey Morse Gasteier, and Marissa Woltmann. Ms. Gasteier began the presentation defining administrative burdens as obstacles experienced by those who intend to enroll in or want to stay in health coverage but are unable to access these benefits. She stated that CCA would be requesting Board approval to contract with a vendor to conduct an audit of administrative burdens throughout the member experience. She reviewed various administrative burdens, and explained that burdens act as a “time tax” disproportionately impacting vulnerable populations who do not have the time and resources required to seek help, or navigate the process of accessing the benefits they need. Ms. Gasteier explained how CCA makes efforts to increase awareness of various coverage opportunities available to residents, but obstacles remain and so CCA needs to provide effective support using an equitable lens to help people obtain and stay in coverage.

Ms. Gasteier then referenced an analysis by economic researchers at Harvard that found the auto-enrollment mechanism previously used by CCA prior to the Affordable Care Act (ACA) was successful in enrolling young individuals who tend to be uninsured and whose presence in the risk pool is essential for overall affordability and stability. Following the presentation of the research study, Ms. Gasteier elaborated on the steps that CCA staff take to reduce administrative burdens but emphasized that contracting with an external vendor would provide additional support to identifying and supporting interventions that will make getting into and keeping coverage less complex. Secretary Sudders noted that she had a question on the timing of this implementation but would like to go through the rest of the presentation before asking.

Ms. Woltmann then administered the portion of the presentation focused on the solicitation of vendors to conduct a two-phase audit of administrative burdens, to which five bidders responded. She noted that the request for responses outlined the need for a baseline assessment of administrative burdens facing members, followed by the second phase during which the vendor would prioritize actionable items CCA can take to respond to those findings. After a cross-functional team reviewed all submissions, the recommended vendor presented to the Board was Manatt Health Strategies, which scored 22 points higher than the second-place bidder. Ms. Woltmann explained that Manatt Health Strategies demonstrated the strongest expertise of any proposal. The bidder showed an extensive understanding of the ACA Marketplace and Massachusetts Health Care reform and work with a subcontractor to conduct user experience testing.

In response to Ms. Woltmann’s announced bidder results, Secretary Sudders asked a question about the project plan and expected timeline. Ms. Woltmann stated the work order and plan gives a timeline for the first phase of the project and the breakdown of workstreams focused on identifying the burdens, before proceeding to the next phase focused on solutions. Dr. Chernew commented on the importance of this topic, noting that the process of enrolling is challenging and a deterrent to obtaining health insurance coverage. He emphasized that many times it is not the cost that is difficult, but the actual enrollment process. Ms. O’Marde-Jack agreed with Dr. Chernew using the chat function.

Secretary Sudders expressed her support for this work and initiative but did note her concerns on the timing of the audit and how it would overlap with the beginning of redeterminations out of Medicaid. In response, Ms. Gasteier reassured Secretary Sudders that the CCA team is internally prepared to manage this but can also be flexible and adjust timing given the unwinding of the PHE.

At this time, Ms. Turnbull unexpectedly left the meeting.

With no additional discussion, the Board voted unanimously through roll call to enter a contract with Manatt Health Strategies, LLC to conduct an administrative burdens audit for an amount not to exceed \$396,000.

In the chat function, Mr. Gaunya applauded the work of CCA in this space recognizing the industry wide challenge administrative burdens pose. Ms. O'Marde-Jack commented in the chat that she was impressed with the diverse areas of CCA work being presented.

Before continuing onto the next agenda item, Secretary Sudders thanked the Board, CCA staff, and Mr. Gutierrez for all the work done thus far and for the work to come, recognizing the volume of work being conducted by a "lean-machine".

- V. Open Enrollment 2023 Readiness:** The Presentation "Open Enrollment 2023 Readiness" was presented by Jason Lefferts, Nelson Teixeira, and Marissa Woltmann. Before starting the presentation, Secretary Sudders asked the presenters to discuss the status of OE as well as highlight anything of note, such as changes from the past year.

Ms. Woltmann presented data that compared January enrollments over the last six years. The data showed that there has been a decline in memberships since 2020. While membership had declined since the start of the COVID-19 pandemic, there had been a doubling in Advance Premium Tax Credits-only (APTC-only) membership due to the enhanced and expanded subsidies given by the American Rescue Plan (ARP). Ms. Woltmann noted that January normally has the highest proportion of unsubsidized members. Additionally, she shared that over 90 percent of subsidized members had their subsidy eligibility confirmed for 2023, representing a much higher rate than CCA has seen in prior years. As CCA prepared for January, there were two focus areas of membership to look out for, retained members and new members. The expectation in the balance between the components of membership would reflect fewer than usual new members but strong retention of existing members.

Ms. Woltmann then gave an update to the Board on preparations for OE, noting that since September 2022, CCA issued all renewal notices to members and raised awareness statewide about the upcoming enrollment opportunity. She shared that over 5,000 individuals had shopped for a plan and would have coverage effective January 2023 so far. There were 850 new enrollees and CCA would continue to send out communications to members regarding the renewal process.

Mr. Lefferts then administered the portion of the presentation focused on outreach and education. He explained that the model for outreach leading up to enrollment was community-based initiatives, such as downtown community walks, posting signage, meeting with Navigators, business owners, and local officials. The outreach team had also been participating in large community events like trick-or-treating in Salem and attending the Liberty Heights Fall Festival in Springfield. Mr. Lefferts added that the Outreach team had also engaged in paid marketing including promotional videos with Fox 25 to be aired leading up to the World Cup games and World Cup activities on Telemundo. CCA expected to run 500 marketing spots by the end of the World Cup tournament. Mr. Lefferts shared that there would be a 30-minute program on CCA airing on Telemundo on November 30<sup>th</sup>. He concluded by noting that the procurement team continued to work on acquiring additional Navigators in Boston and Lynn.

The presentation then transitioned to the portion on contact center. In response a question from Secretary Sudders, Mr. Teixeira highlighted that contact center is available to support members

with questions on eligibility, enrollment, and billing. He also noted that there are now extended hours on days leading up to critical deadline dates, remaining open until 8PM for phone calls and chats for support.

In response to a question from Ms. O'Marde-Jack about the outreach and education initiatives, Mr. Lefferts stated there are regular social media posts throughout OE, as well as live videos and celebrity endorsements. Ms. O'Marde-Jack and Secretary Sudders thanked Mr. Lefferts for his response. Secretary Sudders shared her excitement for OE and noted seeing the ads raising awareness for the OE period.

Ms. Turnbull rejoined the meeting and explained she had experienced technical difficulties earlier in the meeting.

Secretary Sudders then informed the public that the Board would be entering into an executive session in accordance with Massachusetts General Laws 30A, section 21(a)(2), for discussion of strategy in preparation for negotiations with nonunion personnel, noting that following the executive session, the Board would reconvene to close the public meeting but that there were no additional items before the Board for public discussion.

At 10:37 the Board voted unanimously through roll call vote to enter into Executive session.

## **VI. Executive Session- Personnel Discussion:**

To begin the Executive Session, Secretary Sudders announced Mr. Gutierrez's retirement from State Government effective January 3, 2023. As a result, Secretary Sudders mentioned she was open to recommendations for filling the vacant Executive Director (ED) position.

Mr. Gutierrez shared reflective remarks over his past eight years at (CCA). He added that he believed in the mission of CCA and was grateful for the opportunity to have served as the ED.

Following Mr. Gutierrez's remarks, Ms. Vertes asked for clarification on the recommendation request previously presented by Secretary Sudders. Specifically, she wanted to know if the recommendation was regarding the successor or the gap in position. Mr. Gaunya also questioned whether there were any indications of the new appointment.

In response to the questions, Ms. Turnbull stated that an appropriate individual should act as the ED, but deferred to Secretary Sudders on advice and guidance.

Dr. Chernew also provided input, by stating that the ED role is unbelievably important and must be done correctly. He emphasized the need for an interim ED, someone who has the right skillset and works well with staff. Dr. Chernew asked for input from the Board on the process of appointing an acting ED.

Ms. Turnbull added that the new ED appointment must be able to create and maintain a relationship with the CCA staff, Board members, and the Secretary of the Executive Office of Health and Human Services.

Mr. Gaunya commented that Ms. Audrey Gasteier stepping into the ED role would be a natural fill. Ms. O'Marde-Jack asked Mr. Gutierrez for his recommendations on filling the position, to which he responded with emphasis on an individual with good policy and operational qualifications.

At this time, with no roll call vote made, Secretary Sudders stated the Board would go back into public session.

With no further discussion or agenda items before the Board, the Board motioned and unanimously voted through roll call to adjourn at 11:00 AM.

Respectfully submitted,

Erin E. Ryan and Nuryelis Herrera