



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

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KATHLEEN E. WALSH  
Board Chair

KIMBERLY DRISCOLL  
Lieutenant Governor

AUDREY MORSE GASTEIER  
Executive Director

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

Thursday, June 8, 2023  
9:05 AM to 11:00 AM

Live Stream

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

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**Attendees:** Audrey Gasteier, Secretary Kate Walsh, Nancy Turnbull, Eric Gulko, Matthew Veno, Rina Vertes, Dimitry Petion, Rebecca Butler (who was sitting by designation on behalf of the Commissioner of the Division of Insurance, Gary Anderson), Martha Kwasnik (who was sitting by designation on behalf of Secretary of Administration and Finance Matthew Gorzkowicz)

The meeting was called to order at 9:05 A.M.

- I. Minutes:** The minutes of the May 11, 2023 meeting were approved by roll call vote. Mr. Petion and Secretary Walsh abstained from the vote because they were not present at the meeting.
- II. Executive Director's Report:** Ms. Gasteier began by saying farewell to Keisha O'Marde-Jack and thanked her for her service on the Health Connector Board of Directors. Ms. Gasteier reminded everyone that it is still very early in the MassHealth redeterminations process to determine conclusions, but shared that programs are laser focused on making sure MassHealth and the Health Connector (CCA) are working together to ensure that individuals stay in coverage, and noted how closely the two programs are working together. She acknowledged the outreach work done by Health Care For All (HCFA), which has included door knocking and engaging in conversations with individuals. She added that exhaustive outreach is a key operational tool to help keep individuals covered and that this is an all-hands-on deck approach.

Ms. Gasteier stated that these have been busy months for carriers, given the Seal of Approval (SOA) responses received the previous month. She shared that the SOA process involves the onboarding of carriers into the ConnectorCare Program. She also shared that the Division of Insurance (DOI) new rate filing process had begun the previous month and a hearing is scheduled for the following Wednesday. On another note, Ms. Gasteier shared that CCA continues to stay in contact with Point32Health regarding their ransomware attack and CCA had developed some back-office processes to prepare for next steps.

Ms. Gasteier then shared news about Compass Medical and the sudden announcement of its closure, which left over 400 employees without health coverage. She stated that CCA is providing resources and supporting those individuals with webinars and other tools for coverage. Ms. Gasteier then walked through the full Board agenda which included asking for approval for a contract with Maximus Health Services, Inc., for additional staffing support for contact center operations, seeking a contract extension with Archipelago Strategies Group, and the renewal of a work order with McInnis Consulting. Lastly, she shared that CCA staff will give an update on Health Connector for Business (HCB) to ensure the Board is apprised of the ongoing work of the Health Connector's small group coverage platform.

Before introducing the next item on the agenda, Secretary Walsh echoed the thanks of the Executive Office of Health and Human Services and specifically the Medicaid program, adding that the close partnership with MassHealth the next couple of months will be beneficial, despite expecting it to be an uneasy summer.

**III. Update on MassHealth Redeterminations and Enrollment Transitions to the Health Connector (VOTE):** The presentation "Update on MassHealth Redeterminations and Enrollment Transitions to the Health Connector" was presented by Marissa Woltmann, Patricia Grant, and Jason Lefferts. Ms. Woltmann began by sharing updates on enrollment transitions, in which nearly 8,000 people have joined CCA coverage so far, reflecting 23 percent of the population who has lost coverage and has been found eligible for a CCA plan. She shared that member movement is expected to accelerate in the coming months resulting in an estimated 100,000 to 200,000 people enrolling in CCA coverage after losing MassHealth and an estimated net membership growth of nearly 135,000 people by next June. While the estimates are highly uncertain, she stated that staff remain focused on the goal of helping individuals who lose MassHealth coverage transition to CCA coverage. Ms. Woltmann stated that staff are doing a detailed analysis of the population that is eligible but has not yet enrolled. Outreach messaging will be tailored and targeted to what is learned from the analyzed membership trends. Ms. Woltmann also shared the news of a new monthly membership dashboard that will be published mid-month in parallel with MassHealth's dashboard.

In response to a question from Mr. Gulko about unenrolled individuals, Ms. Woltmann stated that Massachusetts is in a good place compared to other states, but that staff want to dive deeper into the 71 percent of those that are eligible but have not selected a CCA plan and evaluate what barriers they are facing. Secretary Walsh added that the MassHealth redetermination process is still in its very early days. She also added that because the dashboard is available with MassHealth data and another with CCA data, any surprises in the data can be discussed, to which Ms. Woltmann confirmed that CCA is continuously working with MassHealth.

Ms. Turnbull asked a question about enrollment prior to the COVID-19 pandemic and projections, to which Ms. Woltmann stated that CCA hit a high watermark for enrollment in February 2020. CCA is prepared to reach individuals more readily and will be evaluating projections, as intense efforts are folded into expectations. Ms. Turnbull commented that it is helpful to know that CCA staff have aspirations from where enrollment was prior to the pandemic. Secretary Walsh said that MassHealth's automatic renewal number is lower than expected, putting pressure on CCA and HCFA to conduct outreach. Ms. Turnbull inquired about the automatic renewal data and Secretary Walsh responded that MassHealth is at 42 percent and emphasized the importance of helping individuals understand how to preserve their coverage, so they are not caught by surprise when visiting the doctor's office. Ms. Turnbull described this as very "high touch" and Secretary Walsh agreed that it is, given that data is not lining up exactly as planned.

Mr. Lefferts then presented updates on Health Connector outreach initiatives. He shared

that direct communication to individuals continues to remain vital to the work CCA is doing. As part of outreach, Mr. Lefferts shared that they are making sure every household receives mail, text messages, and emails and have sent over 81,000 messages across all platforms. He added that emails are the strongest form of communication with a relatively high open rate thus far. Mr. Lefferts also mentioned that public outreach is underway and is starting with an enrollment event at Fenway Park, as part of El Mundo's Latino Health and Wellness Festival. There will be two more enrollment events later this month as well as two webinars scheduled for June. He added that one of these webinars is scheduled for the evening and will be presented jointly with MassHealth; an online calendar is available for updated event listings.

Regarding paid media, Mr. Lefferts shared that the full statewide campaign on digital, print, out-of-home TV, and radio launches this month to encourage anyone without coverage—particularly those leaving MassHealth—to enroll in CCA coverage. The material for this campaign will be available in English, Spanish, Haitian-Creole, and Khmer to emphasize messaging on coverage and the importance of avoiding scam plans. Ms. Turnbull inquired about the types of scams individuals should avoid; Mr. Lefferts gave the example of navigating through search engines and not being able to successfully reach the official Health Connector website. Mr. Gulko asked about any reports of recent problems with scam coverage and Mr. Lefferts stated that he was not aware of any specifically recently, but it is a continuous problem. Ms. Woltmann added that CCA is having monthly meetings with the Division of Insurance and Attorney General's Office to discuss these matters and compare notes. Secretary Walsh also noted that MassHealth connects regularly with staff at the Department of Transitional Assistance and the Cash Assistance Program to avoid scams. Mr. Lefferts then presented an example of a video advertisement that will air this month in various languages on television and digital platforms.

Mr. Gulko asked if the enrollment application was accessible on mobile devices. Mr. Lefferts confirmed that a mobile platform is available. Mr. Petion then asked about CCA messaging efforts to the immigrant community about scam plans. Secretary Walsh shared that a lot of work is being done with the immigration advocates to ensure the messaging reaches all communities. In response to a question Ms. Turnbull asked about health care sharing ministry plans and revisiting those that are Minimum Creditable Coverage (MCC) compliant, Ms. Woltmann stated that the latest round of data was received, consistent with the reporting requirement for MCC and is in the process of analysis to be presented to the Board soon.

Ms. Grant then presented on the Contact Center's performance. She stated that the call volume has been stable with a slight uptick in May. The abandonment rate continues to be below one percent and service level has been consistently in the high 90<sup>th</sup> percentile, indicating that these statistics have been consistent with MassHealth's data. Ms. Grant stated that while they are pleased with the good service levels thus far, the large volume of calls has not yet been encountered as more people are expected to fall off MassHealth coverage in coming months. She added that CCA continues to work with Accenture on redetermination volume forecast and have agreed on staffing levels through August. Work on enhancing the Interactive Voice Response menu and messages to include additional languages continues and updates are expected to go live in July 2023. Regarding the Mobile Outreach Team, Ms. Grant mentioned that three out of the eight Specialists have been hired and all positions and trainings are expected to take place in June and July. She added that CCA continues to work with MassHealth to coordinate having the outreach Specialists assist with staffing events and scheduling work at shelters and other locations.

Ms. Grant then shared that CCA is contracting with Maximus Human Services, Inc. (Maximus) as a second Contact Center vendor to help Accenture with backup services, such as paper processing and outbound calls. She noted that Maximus is on statewide contract ITS74 with a specialty of business process management and over 20 years of experience working with MassHealth. She

explained that CCA will be executing a six-month contract with Maximus with an operational start date of July 1, 2023 and an end date of November 30, 2023 with a not-to-exceed amount of \$3 million.

At this moment, Ms. Vertes expressed that she was not in support of the contract with Maximus until she gets a better understanding of enrollment projections. Ms. Gasteier offered to connect with Ms. Vertes and any other Board members to provide a deeper understanding of not just enrollment projections, but also the call center apparatus to ensure they can serve the expected volume. Given that one-third of the state population is on MassHealth coverage, Ms. Gasteier reiterated the incredible amount of need of support and that the additional capacity is designed to be flexible based on the forecasted volume. Ms. Grant added that there are checks and balances in place if the inbound call volume increases beyond what was expected, but that it would take time to get people hired, trained, and able to take calls, while managing paper processing. She gave the example of the month of August, which is expected to be very busy, so in July, Maximus can assist with processing paper and making outbound calls to members who will be receiving MassHealth notices in August. Lastly, Ms. Grant stated that having Maximus on board would allow for operations to continue while Accenture hires and trains more personnel. Mr. Petion inquired about Accenture's extra capacity previously discussed in Board meetings to which Ms. Grant stated that there was additional capacity in April and May and call volume has been low enough to staff agreement with Accenture but if the inbound call volume goes up, then they will not be able to make outreach calls, further explaining the role of Maximus. Mr. Petion also asked about the percentage of automated outbound calls being made; Ms. Grant did not have the answer at the time but agreed to follow up. Ms. Vertes acknowledged Ms. Grant's response.

Mr. Gulko recognized and appreciated all that CCA is doing to minimize the chances of people dropping off, including having backup procedures and resources. He also asked staff to ensure that proposed contracts fall within the fiscal year budget. Ms. Grant stated that the contract with Maximus is within the CCA budget and Ms. Gasteier added that Ms. Grant has been planning the contract for several months. Ms. Turnbull commented that she was fully supportive of this contract and that it would be dangerous to CCA's goals of keeping people in coverage not to have backup capacity. She emphasized that call volume is expected to rise and the worst possible situation to be in would be to have people calling the Contact Center to enroll or to have operational problems.

Secretary Walsh motioned for a vote for the Board to authorize the Executive Director to enter into a Memorandum of Understanding with Maximus Human Services, Inc. through November 30, 2023 with a not-to-exceed amount of \$3 million. Secretary Walsh appreciated Ms. Vertes concerns regarding enrollment projections and with no further discussion, the Board voted and approved the contract. Ms. Vertes abstained from the vote.

Before presenting the next item on the agenda, Secretary Walsh expressed her appreciation for the presentation.

- IV. Non-group Outreach and Marketing Procurement (VOTE):** The presentation "Non-group Outreach and Marketing Procurement" was presented by Jason Lefferts. Mr. Lefferts began by sharing that outreach and public engagement remain a core part of CCA's mission to enroll Massachusetts residents who need coverage. He stated that the Communications and Outreach team's goal is to continue to be data driven, learn from the results of the campaigns and continue to innovate messaging to reach the uninsured population. In addition to reaching the uninsured, Mr. Lefferts stated that they will also focus on identifying new populations and creating visibility.

Mr. Lefferts then stated that Archipelago Strategies Group (ASG) has been CCA's non-group marketing and outreach vendor since 2016 and is currently on a one-year contract through the state blanket, but that staff will be requesting approval to enter into a new contract with ASG. In terms of outreach to the uninsured population, Mr. Lefferts shared that while Massachusetts continues to lead the nation in health care coverage rates, there are still challenges as new people move to the state or the unenrolled pool. He added that recent reporting details stated that younger Hispanic and Black residents are more likely to be uninsured, as well as those with a lower income. Lack of awareness of coverage options, affordability, and administrative and language barriers remain as barriers to accessing coverage.

Mr. Lefferts mentioned that as part of identifying new populations for outreach and education with the support of ASG, the team wants to find a wide range of data sources to get a clear picture of not just health care and health insurance coverage, but also economic and business industry data. He gave the example of understanding the demographic makeup of those that are in the gig economy or the self-employed population. Once the new populations have been identified, Mr. Lefferts stated that the next goal for CCA and ASG is to reshape messaging or identify new ways to speak to uninsured residents.

Mr. Lefferts then walked through the non-group outreach and marketing procurement which involved a request for proposals (RFP) that sought support for a wide range of services such as developing creative material, designing, and producing campaign elements, and creating and managing media buy. He stated that the RFP generated four responses and the procurement team focused on three areas: 1) continuing to fully support racial and health equity initiatives, 2) creating compelling messaging and creative materials, and creating and executing community-based, in-person activities. CCA sought a three-year contract, with two one-year extensions at the agency's discretion, with an expected annual budget of approximately \$1.1 million. Mr. Lefferts explained the scoring of the RFP and the selection of ASG as the winning bidder, given their strong ability to create marketing campaign, detailed program metrics, their team composition experience, and a multi-page review in their proposal of the work they've done annually on the Health Connector's behalf. Mr. Lefferts concluded by sharing that CCA has seen ASG grow and change since working with them and ASG has consistently met CCA's needs. Ms. Turnbull asked if ASG has worked with other state-based exchanges. Mr. Lefferts shared that ASG has worked with Rhode Island, but that he will double check if they have worked with others. Secretary Walsh stated that she had the inverse question, knowing that ASG is doing work for the state with MassHealth and the Department of Public Health, and thinks that this would be a good time to challenge them. Ms. Turnbull reiterated the importance of taking advantage of the new data on those who remain uninsured and the need to target outreach efforts.

Secretary Walsh motioned for a vote for the Board to authorize the Executive Director to enter into a new Memorandum of Understanding with ASG to support CCA outreach and marketing for three years beginning July 1, 2023. With no additional discussion, the Board voted unanimously through roll call and approved the contract.

- V. Data Architect McInnis Consulting Contract Renewal (VOTE):** The presentation "McInnis Staff Augmentation Agreement" was presented by Eliot Gorman. Mr. Gorman began his presentation by stating that staff will be requesting the Board's approval to enter into a contract with McInnis Consulting for the services of a Data Architect through state blanket ITS77 for staff augmentation. He shared that the Data Architect is an employee of Tekizma, Inc. and has been working effectively with the Health Connector's IT team for several years and will continue to support the advancement of the Enterprise Data Warehouse (EDW), analytics, and reporting platforms. He added that this includes data architecture, data modeling and design, data security, analytics and reporting systems design and development. In terms of the activities the resource

will be performing, Mr. Gorman mentioned designing and implementing a broader business-oriented data model, as well as incorporating additional data into CCA's enterprise data and reporting models.

Mr. Gorman then shared background information on the state blanket contract ITS77 through which CCA receives the benefit of relying on a vendor procured through an appropriate process with the strong contractual protections that come with a state contract. The state blanket contract also saves CCA the time and resources of conducting a procurement for a staff augmentation vendor, given that McInnis Consulting is an approved vendor procured through state blanket ITS77. Ms. Gorman stated that the contract is for services from July 1, 2023 through June 30, 2024 and is for a not to exceed amount of \$270,400.

Secretary Walsh asked a question about the amount threshold for a contract to go before the Board for a vote and Mr. Gorman confirmed that contracts below \$250,000 do not require Board approval. Secretary Walsh motioned for a vote and with no additional discussion, the Board voted unanimously through roll call and approved the contract.

**VI. Health Connector for Business Update:** The presentation "Update on Health Connector for Business" was presented by Chaitra Sanders and Erin Ryan. Ms. Ryan began by giving an overview of the Health Connector for Business (HCB) and the value and cost-savings it provides to Massachusetts small employers. She stated that the HCB platform was relaunched in 2017 to include new tools and shopping structures that continue to transform how small employers offer health insurance coverage to their employees. She added that the platform addresses affordability, as it establishes known costs for employers connecting employers with lower cost options that they may not otherwise be aware of and giving them choices when selecting a plan. Ms. Ryan introduced the Associate Director for HCB, Chaitra Sanders, who was joining her to give a review of the HCB platform, some of the challenges the small group market faces and how HCB is available to help, and lastly a review of the HCB enrollments and trends.

Ms. Sanders began by sharing that providing health and dental coverage to employees in small businesses of 50 or fewer employees in Massachusetts is not required, but many employers see the benefit in providing health care to their team members. She expressed that finding the right plan for all employees can sometimes be a stressful challenge, but that HCB looks to address the challenges of finding quality health coverage that is affordable to the business and the employees. Through HCB, small businesses of 50 or fewer full-time employees, employers can offer health plans from all leading carriers in Massachusetts while providing flexibility, choice, and savings.

Ms. Sanders then explained that HCB offers access to an easy online shopping platform with all leading carriers in one Marketplace and that as a result, small businesses reported saving on average 20 percent through comparison shopping by using the easy online quoting tool. Ms. Sanders shared another benefit of HCB is employers may receive money back for offering coverage to their employees through the ConnectWell wellness rebate program and the federal small business tax credits. Ms. Sanders then walked through the flexible choice models, which allow employers to design a health insurance plan that best reflects the needs of their company and employees are able to pick the plan that best fits their individual needs. In addition to the traditional "One Plan" model offered off exchange, Ms. Sanders explained that HCB offers the following choice models: 1) "One Carrier" in which the employer selects one carrier, and the employee can choose any plan within the selected carrier and 2) "One Level" which allows for the employer to select a metallic tier and the employee can choose a plan from any carrier within the selected tier. Both models allow for an employer to create a benefit offer that fits within the company's budget while providing their employees with the option to choose the coverage they need. Lastly, Ms. Sanders stated that there are no membership fees or dues to use HCB and

employers also have access to over 500 certified brokers to assist them at no cost with creating quotes for coverage and managing their business and employee accounts through HCB.

Secretary Walsh shared that she is excited about the options HCB provides for small businesses as the state continues to face affordability challenges and believes this is a really important area of focus moving forward. Ms. Ryan then presented on the challenges of affordability and the continuous decline in enrollment in the small group market. Ms. Ryan stated that from September 2020 to September 2022, enrollment decreased by 9.2 percent but despite the continued cost challenges, employers of all sizes in Massachusetts remain more likely than employers nationwide to offer health insurance coverage to their employees. To address the concern of affordability, Ms. Ryan shared that HCB provides a real-time solution for employers seeking cost-savings through unique shopping approaches and walked through comparative data of average premiums of groups purchasing insurance through HCB versus the rest of the Massachusetts small group market broadly. In summary, Ms. Ryan stated that the graph demonstrated that employers shopping through HCB are more likely to select lower cost plans than if they were shopping off exchange.

In response to a question from Ms. Turnbull regarding the graph and if it was adjusted for benefit differences, Ms. Ryan stated that she would need to confirm. Mr. Gulko asked a question about the graph and its control for demographic differences, which Ms. Ryan agreed to follow up with a response. Ms. Gasteier added that the next slide showed that regardless of the benefit level in terms of the metallic tier, employers shopping on the Exchange are finding access to lower cost options and that the data was controlled for an average age of 42 years old. Ms. Ryan then explained a graph that showed on-Exchange products compared to off-Exchange products by metallic tier and concluded that employers are saving from 10 to up to 26 percent on the HCB platform. She noted that the comparison-shopping behavior on the HCB platform mimics behavior in the individual market with employers making more price conscious decisions when they are selecting plans.

In response to a clarifying question from Ms. Turnbull, Ms. Ryan confirmed that when employers have the opportunity to look at plans side by side, they make different choices. Ms. Gasteier added that the dynamics seen when small groups shop through HCB are very similar to what is seen in the individual market because it is allowing people to make more individualized granular decisions rather than the employer making one choice for all of their employees. Mr. Veno then asked a question about what the secondary drivers are if the primary driver is the improved shopping experience. Ms. Gasteier stated that the driver is primarily the ability to shop and see options that are not likely visible to small employers when they shop off Exchange to make the most informed decisions. Secretary Walsh expressed that she finds this very compelling and wonders if the remaining uninsured population are those who are being offered too expensive insurance through their employer.

Mr. Gulko provided his insight from a broker perspective as they have seen other carriers and models enter the Marketplace to try to expand their footprint. He thanked Ms. Gasteier for joining the broker community at their upcoming annual event and presenting on HCB as well as the redetermination process. He also suggested CCA does outreach and education for the brokers in the business community in the same way that CCA markets to individuals and families. Mr. Veno then asked for clarification on the payment process to the brokers if small business can get assistance from a broker at no cost. Ms. Ryan explained that HCB pays the broker's commission for the assistance that they offer and that commissions are on par with the industry but will be revisiting the structure and other incentives to make sure HCB aligns with the industry. Ms. Sanders added that the pay is not particular to any carrier but is based on the number of subscribers per month. Ms. Turnbull shared comments as a member on the Board for 16 years knowing that HCB has been trying to increase enrollment and believes that it is great that staff are

renewing and continuing efforts. Mr. Gulko suggested staff continue to pursue a way to show brokers how to get their clients to spend less on health care. Ms. Ryan thanked everyone for the engaging conversation and looked forward to utilizing the Board's expertise to help promote the real-time savings of the HCB platform.

Ms. Ryan then shared results from a member assessment in 2022 in which affordability was the top reason for choosing to shop through the HCB platform. Other reasons that employers use the platform include the ability to compare plans and the perceived quality of the plans offered. Ms. Ryan also added that the survey results showed that the employers offering a Choice Model primarily did so because their employees have distinct needs and subsequently want different health plan options.

Ms. Sanders then gave an overview of HCB enrollment over the last 18 months showing an upward growth in both employer groups and membership. For the month of April, one of the months with traditionally high enrollment, there were more than 12,000 members with an increased focus on communications to renewal groups and platform enhancements. Ms. Sanders stated that retention levels remain at or above 85 percent on a monthly basis as a result of new groups and renewing groups adding dental insurance to their benefit packages, leading to a significant increase in dental membership since January 2022. She added that over 65 percent of new groups are offering a Choice Model because it allows for unprecedented flexibility for small employers and their employees, unavailable elsewhere in the market. According to Ms. Sanders, the top five industries for 2022/2023 new sales are construction-special trade contractors, health services, engineering, accounting, research and management services, business services, and agricultural services.

Mr. Gulko asked a question related to the small groups retention rate and its comparison to the individual market. Ms. Gasteier explained that there is a lot of fluidity in the individual market, but that staff would circle back with the answer. Mr. Gulko then asked a follow up question about the remaining percentage of small groups that does not renew their membership. Ms. Sanders explained that at the time of renewal, some may be going out of business and no longer have employees that need health insurance or that businesses have grown beyond 50 employees, making them ineligible for HCB. She then shared that brokers continue to be a leading partner in driving new membership in HCB with steady increases in broker certifications and sales through 2022 and 2023. Specifically, Ms. Sanders shared that of the 3,463 new members enrolled during the last 18 months, brokers are responsible for bringing in 2,654 of those members. To ensure that affordable solutions are being offered to small businesses, HCB staff conduct regular monthly trainings for brokers who need a refresher or for brokers who are entirely new to the HCB platform.

Ms. Sanders then presented on the different channels for outreach and HCB awareness which include quarterly informational webinars, in-person networking and strategic events, partnerships with business associations, and paid media and marketing. To conclude, Ms. Sanders shared that staff will be revisiting the business model to prepare for continued growth and cost savings, while also welcoming the opportunity to strategize with the Board on how to further promote benefits of HCB.

Secretary Walsh thanked CCA staff for the presentation. Ms. Gasteier also expressed her gratitude for her colleagues and the presentation. Secretary Walsh motioned to adjourn the meeting and asked about the schedule of upcoming Board meetings. Ms. Gasteier confirmed that the following meeting is scheduled for July to present the conditional Seal of Approval and the CCA budget. With no further discussion or agenda items before the Board, the Board unanimously voted through roll call to adjourn at 10:48 A.M.



Respectfully submitted,

Nuryelis Herrera