



STATE OF CONNECTICUT
LIEUTENANT GOVERNOR NANCY WYMAN

**Connecticut Health Insurance Exchange
Board of Directors Regular Meeting**

Legislative Office Building
300 Capitol Avenue, Room 2D, Hartford, CT

Thursday, October 18, 2012

Meeting Minutes

Members Present:

Lieutenant Governor Nancy Wyman (Chair); Jeannette DeJesús (Vice-Chair) Office of Health Reform & Innovation; Mickey Herbert; Grant Ritter; Dr. Robert Scalettar; Mary Fox, Cee Cee Woods; Robert Tessier; Vicki Veltri, Office of the Healthcare Advocate; Deputy Commissioner Anne Melissa Dowling, CT Insurance Department (CID); Commissioner Roderick L. Bremby, Department of Social Services (DSS);

Members by Telephone: None

Members Absent:

Michael Devine; Jewel Mullen; Benjamin Barnes

Other Participants:

Health Insurance Exchange (HIX) Staff: Kevin Counihan, Jason Madrak, Virginia Lamb, Julie Lyons, Grant Porter, Jim Wadleigh, Steve Sigal, Peter Van Loon; and for Deloitte Consulting LLP: Nagen Suriya, Newton Wong, Brian Keane and Sally Fingar.

The meeting of the Health Insurance Exchange Board of Directors was called to order at 9:00 a.m.

I. Call to Order and Introductions

Lt. Governor Wyman opened the meeting at 9:00 a.m. and requested a motion to alter the agenda to add as an agenda item: Appointments to the Strategy Subcommittee. Motion was made by Vicki Veltri and seconded by Jeannette DeJesús. ***Motion passed unanimously.***

II. Public Comment

Kevin Galvin provided public comment.

Announcement -- Lt. Governor Wyman thanked all those who assisted in the submission of the Exchange's Blueprint and noted that Connecticut is one of only six states who had completed their submission in advance of the November 16, 2012 deadline. Submission was a key milestone for the Exchange. Kevin Counihan, CEO, explained that the Exchange's Blueprint is divided into 14 sections that essentially function as a road map for implementing the ACA in Connecticut. The Blueprint establishes the process, dates, functionality and responsibilities for implementation. Peter Van Loon, COO, coordinated the submission. Mr. Counihan reported that Secretary Sebelius will be evaluating the information provided in the state's Blueprint to determine whether to award conditional approval and certification to the state's Exchange. Connecticut's review and approval is expected to be batched by CMS and Secretary Sebelius with that of the other five states and forwarded to the White House for review before announcements.

III. Review and Approval of Minutes

1. Lt. Governor Wyman requested a motion to approve the minutes from the September 26, 2012 meeting. Motion was made by Robert Tessier and seconded by Roderick Bremby. ***Motion passed unanimously.***
2. Lt. Governor Wyman asked Steve Sigal, CFO, to explain the need for clarification to the April 19, 2012 minutes. Lt. Governor Wyman noted that while the Board members were aware of the need, she would appreciate Mr. Sigal providing an explanation for the public's benefit. (Note: a memo on the topic and the proposed language clarifications had been provided in the Board's meeting materials.) Mr. Sigal explained that at the April 19 meeting, the Board had intended to increase the authority level of the interim CEO by an additional \$3 million to allow execution of a specific vendor contract. Instead the minutes captured the authorization to look not like approval of an additional increment of \$3 million but a contract limit of \$3 million. Lt. Governor Wyman requested a motion to approve the proposed clarifications to the Minutes from the ***April 19, 2012*** Board Meeting as presented in the Board package. Vicki Veltri made the motion and Grant Ritter seconded. ***Motion passed unanimously.***

Dr. Robert Scalettar arrived at 9:09 a.m.

IV. CEO Report

Kevin Counihan, CEO, provided an update on current Exchange activities noting that the period between Board meetings had been very productive. Since the last Board meeting, Mr. Counihan, along with Secretary Bremby and CIO Mark Raymond participated in the kickoff off for the systems integration project with staff from Deloitte, KPMG, BEST, DSS and the Exchange. In addition, business requirements are close to being finalized for systems integration. Draft recommendations have been completed on the Navigator and QHP policies and were discussed and reviewed at the October 15, 2012 Advisory Committee meetings. These policies will be taken to a combined meeting of the Consumer and Health Plan Benefits Advisory Committees. After Committee review, the policies will be brought to the next Board meeting for adoption. The Exchange has set a goal of completing Phase II of the implementation plan by the end of the year so the Exchange can shift full focus to Phase III, design, development and implementation.

Cee Cee Woods arrived at 9:11 a.m.

A lease is being finalized for office space at 280 Trumbull Street with the move targeted for the end of December. The Exchange has also signed a Service Agreement for a Project Manager to coordinate activities required for the lease build-out and move. Jim Wadleigh, CIO was thanked for locating the space and managing the project. Commissioner Barnes was thanked for accommodating the Exchange and additional Deloitte staff at 450 Capitol Avenue until the move.

Mr. Counihan reported that the Call Center RFP was posted about a week ago. Favorable responses have been received from key vendors including several Connecticut vendors. The Exchange also expects its SHOP RFP to be finalized very soon. Mr. Counihan noted that the Blueprint provides very little room for error. Despite the incredibly tight schedule, the overall outlook is positive. CMS and CCIIO officials report that the Federal data HUB will be complete in time even though it has had a few development bumps. The Exchange Team is also very strong; our relationship with KPMG has been very helpful and we have absolutely the right vendor in Deloitte. Additional efforts will be underway soon to reach out to the public. A series of Town Hall meetings are planned for locations throughout the state. Ms. Veltri inquired whether the RFP is on the website; Mr. Counihan responded yes. Ms. Veltri commented that Town Hall meetings are a great idea and recommended that other State agencies and advocates be asked to partner in this effort. Mr. Counihan indicated that as the plan gets finalized with specific advocates, it will be shared with the Board for comment. Robert Tessier congratulated the team on the Blueprint submission and inquired about the time frame for holding the Town Hall Meetings. Mr. Counihan stated that he would be presenting the Lt. Governor with a specific plan for review and approval, but hoped to start to hold the meetings this fall.

V. Operations Update

Peter Van Loon, COO, provided an operations update. Mr. Van Loon noted that several Blueprint issues were resolved with CCIIO on October 17, 2012 after reaching out to the Exchange's systems integrator, Deloitte, for additional information. Mr. Van Loon also presented a milestone timeline showing the heavy IT emphasis. Deloitte is currently confirming design requirements with Exchange staff. Final systems design will be presented to CCIIO at the end of December and beginning of January. Policy issues also continue to be addressed and the Exchange is in the process of staffing for IT, Finance, Communications and Policy. Future operational tasks will include engaging consumers; the training of brokers, navigators and in person assisters; and evaluation of the Call Center RFPs. In addition, the Exchange is working on the SHOP RFP and the reinsurance program. Mr. Van Loon explained the PMO Dashboard. The Dashboard -- a graphic distillation of the Blueprint is updated on a weekly basis to show the status of tasks and milestone by function. The Dashboard also provides a snapshot of risks and issues that need to be addressed. Mr. Van Loon noted that the Exchange needs to dovetail its efforts with DSS on integrated eligibility and that Lou Polzella, of DSS, as well as Deloitte and KPMG were working closely on this and thanked them for their efforts.

Board Votes

- 1. Tribal Consultation Policy** -- Grant Porter, Senior Analyst, addressed the proposed Tribal Consultation Policy. The ACA directs the Exchange to consult with various stakeholders in implementing health reform including federally recognized tribes. The Tribal Consultation Policy formalizes that consultative process. The Exchange has been working with Connecticut's two federally recognized tribes, the Mohegan and the Mashantucket Pequot tribes, to develop the consultation policy and has received some feedback from both tribes. Additional feedback is expected. An overview of the proposed consultation process was reviewed.

Mary Fox arrived at 9:30 a.m.

Robert Tessier asked whether the provisions of the ACA as it relates to Native American Tribes cover only their tribal members and/or employees of their commercial enterprises. Mr. Porter responded that it is provided only to members.

Mickey Herbert asked about the open enrollment process for tribal members. Mr. Porter responded that the law requires ongoing enrollment for tribal members and that pre-existing conditions cannot be used to deny coverage. Mr. Porter indicated that the next step in the process is for the Board to approve the policy for publication in the CLJ and on the Exchange website to allow for 30 days of public comment. Following the comment period, the Policy will be brought back to the Board with any incorporated revisions for adoption. Lt. Governor Wyman asked whether the tribe wants its employees to join the Exchange and whether they could. Mr. Porter responded that the employees would fall under SHOP. Mr. Porter noted that the Mashantucket Pequot Tribe is self-insured. The Mohegan Tribe is not self-insured. Lt. Governor Wyman further inquired as to tribal member families. Mr. Porter indicated that he would have to get back with that information and that a purpose of the consultation policy is to iron out such details as this.

Lt. Governor Wyman requested a motion to approve the Tribal Consultation Policy for publication in the *Connecticut Law Journal* and 30 days of public comment. Cee Cee Woods made the motion. ***Motion passed unanimously.***

2. Bylaws Revisions

Virginia Lamb, General Counsel, addressed the proposed revisions to the Bylaws. Ms. Lamb noted that the Strategy Committee was created at the last Board meeting as a new standing committee of the Board. Revisions to the Bylaws are required to accommodate this change. The Committee will follow the same membership structure as other standing committees of the Board with regard to composition, minimum membership and quorum. The Mission given to the Committee at last month's board meeting was: to discuss and identify ways to help realize the goals and objectives of the Board and to focus more strategically on ways to promote the success of the Exchange. Ms. Lamb incorporated this language in the Bylaws and added an additional provision to allow the Committee to take on any other responsibilities that the Board assigns.

Mary Fox requested that the words "goals and objectives of the Board" be replaced with "vision, mission and principles". There was no objection to this request. Vicki Veltri noted that it was her understanding that this committee, like the other Board committees could chose to involve other stakeholders with expertise not on the Board but they would not be allowed to vote. Ms. Lamb confirmed that anyone can participate in the discussions at the Committee's invitation.

Ms. Lamb noted that the Bylaws were also being revised to provide signature authority to the CFO and COO. Currently, Kevin Counihan, signs every purchase order for the Exchange. The Lt. Governor, as Chairman of the Board, and Jeannette DeJesús, as Vice-Chairman of the Board, have signature authority as well. It is recommended that the CFO have signature authority up

to \$500,000 and the COO have signature authority up to \$250,000. Mr. Counihan stated that Commissioner Barnes had provided advice on the dollar value for the signatories. Lt. Governor Wyman requested a motion to adopt the proposed revisions to the Bylaws to create the Strategy Committee as a standing committee of the Board and to extend signature authority in an amount not to exceed \$500,000 for the CFO and an amount not to exceed \$250,000 for the COO for all contracts, instruments, deeds or other documents for or on behalf of the Exchange. Motion was made by Robert Tessier and seconded. ***Motion passed unanimously.***

VI. Appointments to the Strategy Committee

Lt. Governor Wyman requested a motion to appoint the following individuals to the Strategy Committee: Mary Fox as Chair, Robert Scalettar, Robert Tessier and Jeannette DeJesús. Following discussion, it was recommended that Vicki Veltri, Cee Cee Woods and Anne Melissa Dowling also be added to the committee. Motion to appoint all of the above named individuals to the Strategy Committee was made by Grant Ritter. ***Motion passed unanimously.***

VII. Advisory Committee

Julie Lyons, Director of Policy and Plan Management summarized the recent Health Plan Benefits & Qualifications (HPB&Q) meeting held on Monday, October 15, 2012. Meeting discussions included certification, recertification and decertification for qualified health plans. In addition, suggestions were made for plan design and benefit levels.

Deputy Commissioner Anne Melissa Dowling, Co-Chair of the HPB&Q Committee was introduced. Ms. Dowling thanked the Lt. Governor for this service opportunity and reported that the Committee was trying to determine what health plans will be invited in to participate for the first year. Ms. Dowling noted that to get the system up in less than a year, a bare bones approach is probably necessary and that there would be many possibilities for creativity, innovation and incentive after the first year. Expectations are that the Committee will follow a parallel path with the Strategy Committee for the more creative aspects. The number of metal plans was reviewed. The committee would like to meet before Thanksgiving together with the Consumer Experience Committee to come out with a recommendation or the support of the staff's recommendation. Ms. Veltri asked whether a decision was made regarding active purchasing for the first year noting that decisions couldn't be made without the Board. Ms. Dowling responded that given time constraint, she did not believe a bidding process could be entertained for the first year. Ms. Veltri expressed concerns over access and affordability and the need to eliminate health care disparities and stated that she would like an outline on these issues at the Board level. Mary Fox stated that at the Committee meeting the prior Monday, the HPB&Q Committee did not close any doors. There may be some ideas that providers and payers have that can be incorporated in year one. Ms. Dowling pointed out that as a practical reality, the Exchange needs to get details on plan selection to the insurance department by the first of the year. Companies will need to provide their applications between now and the end of year. Practical limitations and aspiration need to be balanced. Product development sometimes takes years and the plans in this instance are being given only a matter of weeks. Jeannette DeJesús commented that moving forward, aside from specific discussions that board members will need, there must be a balance of practical aspects of decision making and the needs of different communities. The Board needs to be aware that certain timeframes are real and asked board members to keep this in mind.

VIII. Marketing and Communications Update

Jason Madrak, Director of Consumer Marketing and Communications, provided a brief marketing and communications update focusing on review of brand platform and exploration; an update on naming research; and a preview of final the round of market research. The Exchange's Brand and Messaging Platform was presented. The Exchange is committed to building a best of class brand for Connecticut residents that permeates all aspects of the consumer experience. Apple and Southwest Airlines were cited as examples of successful brand platforms. Leveraging the Exchange brand was reviewed. The brand platform positioning statement provides a grounding set of principles and guidelines to start the development of the culture of the organization and website, shopping and comparison experiences, enrollment process, call center, navigator program and partnerships and vendors. A name development update was also provided. A total of twelve names have been tested with more than 300 individuals. The final round of creative market research has begun focusing on marketing and communications stimulus to drive awareness and consumer interaction. There is a quantifiable component to this research. This round is looking to take attitudes, opinions and beliefs from the first round and make them actionable. Mary Fox indicated that during brand leveraging, there is an opportunity to make sure choices are meeting the needs of the consumers. Mr. Madrak responded that there is also a need to: manage expectations; give people excellent advice and guidance on what to expect and how to effectively use the product: and make sure the product is effectively used and affordable.

IX. IT Update

Jim Wadleigh, Chief Information Officer, provided the IT update. A key milestone was the official signing of Deloitte Consulting LLP as systems integrator and the start of requirement confirmation sessions. These sessions involve walking back through the high level requirements with those individuals responsible for program implementation. These sessions provide staff the opportunity to ask questions and clarify issues. Once requirements have been confirmed, Deloitte will begin design sessions. The Exchange hired Danny Cruz as Network Administrator and in the next week or two offers will be made to one or two project managers to help drive the design sessions between Deloitte and the Exchange. A high level business flow was presented. No Wrong Door portal, the entry point for the Exchange website was reviewed. Mr. Wadleigh noted that the IE Service is a rules engine to determine eligibility for the Exchange, for CHIP and Medicaid and to determine any tax credits. Much of what the Exchange will be using is COTS – commercial off the shelf product. Over the next two to three months, the Exchange will get a better understanding about what can be customized without impacting delivery date. The Exchange is sensitive to participation from the Advisory Committees. Arlene Murphy from the Consumer Experience and Outreach Advisory Committee will be attending design and requirement confirmation sessions to provide feedback. The Exchange is also meeting with the Office of Health Care Advocate to ensure the delivery of the best application in the future.

Mr. Wadleigh introduced Nagen Suriya, engagement director for Deloitte. Mr. Suriya introduced Newton Wong who will be the project manager for this project and Sally Fingar who will be the functional manager. Brian Keane introduced himself as Deloitte's advisor for the team. Ms. Fingar reviewed Deloitte's "out of the box" solution noting that there are ways to customize the website to the Exchange's unique needs. The site has been designed for many segments and it has already been tested in numerous settings. The site is designed to accommodate subsidized and unsubsidized individuals layered with tax implications for the yearly purchase of insurance. Through user-ability studies and through work with Deloitte Digital Practice there is a focus on the consumer experience. Ms. Fingar reviewed the landing page. This page is where the consumer would first

encounter the Exchange. Calls to action were reviewed on this page with regard to the HIX website along with secondary calls to action which includes the ability to login although a login is not required to review information. Brand will be permeated throughout the website. There is a persistent use of the word "help" which is important so that consumers can access help on any page throughout the application. The process overview page was reviewed which appears throughout the application process which not only displays what is coming up next but gives users a feeling of accomplishment. The data collection page was also reviewed. Ms. Finger noted that designing this page is a balancing act between how much data needs to be collected initially as the user moves through the application process before the product is shown. Information is anonymous. The shop for plans page was reviewed. Definitions of laymen terms will be provided. The web-site has the capability to sort by multiple different criteria. There is a cost calculator as well as a shopping cart section. Ms. Finger pointed out the ability to keep the family unit together during the shopping process is critical even if there are different payment sources. The web-site provides this functionality. The Compare Plans page was also reviewed. A cascading amount of information will be provided. User studies show that many users want a minimum amount of information. Others will want details. There will be an option to review additional information. Individuals will have the ability to report qualifying life changes through one-door and some processes can be done through agents outside of the website.

Jeanette DeJesús asked the Exchange to please keep in mind in its web design that Connecticut has a fairly high level of functional illiteracy. Many of these individuals work but are not insured. The website will be navigated by many of these individuals and needs to be sensitive to that. The Lt. Governor inquired as to whether the website will be bilingual. Mr. Keane indicated that the website will be available in Spanish and all channels will be bilingual. The Lt. Governor indicated that there is a need to advertise to those individuals who do not have computer access as well to advertise access to the call center. Mr. Madrak indicated that when the Exchange is being promoted there will be multi-pronged approach -- online, call in, the Navigator program, the broker community and the in person assister program to help individuals who will have difficulty on their own. Jeannette DeJesús requested an update as to the Navigator program and the decision making about required training. Navigators will need a high level of training because of the knowledge of the program as well as cultural sensitivity. Mickey Herbert indicated that the Brokers Committee is focused on the proper training for navigators and brokers. Brokers will be able to deal with this very well. Mr. Herbert noted that he shared the Board's concerns with the literacy problem but stated that no matter how good the system is, the product must be affordable. Ms. Veltri thanked Mr. Wadleigh and Mr. Madrak for working with the Committees and emphasized that the right training must be available for independent assisters and navigators. Ms. Veltri asked whether the website would allow consumers to see a summary of benefits and coverage plans so that consumers can view different scenarios with regard to coverage. Ms. Finger confirmed this capability as plans come onto the website. Mr. Wadleigh stated that as part of the QHP requirements that information will be sent to the Exchange. Mary Fox recommended that the marketing materials have photos of the people the Exchange is trying to attract. Grant Ritter asked what level of security is being incorporated. Mr. Suriya responded that there are two levels of information users will be providing. One is an early anonymous browsing level. The Website has security for upper level data protection. Compliance with HIPAA, State and Federal requirements will be built in. During building, testing for security is done so that data is not compromised. Mr. Wadleigh noted that the next gate check with CCIIO is specific to technical design to system as well as security pieces. CCIIO will also be coming on site to perform security analysis, testing and validation. The Exchange will then go external to hire someone else to independently validate this testing. Security will become first and foremost. Jeannette DeJesús asked whether the Exchange will consider other types of technology for access for different types of groups including Apps? She

inquired what the level computer ownership is and what the applicable Wi-Fi capability is. Mr. Wadleigh responded that this data will need to be brought back to a subsequent meeting.

Lt. Governor Wyman thanked the board members noting that this is an active Board. People want to serve and participate. Staff and consultants were thanked.

X. Next Steps/Adjournment

Lt. Governor Wyman requested a motion to adjourn the meeting. Robert Tessier made the motion and it was seconded. ***Motion passed unanimously.***

The meeting adjourned at 10:42 a.m.

***The next Board Meeting will take place on November 15, 2012 at 9:00 a.m.
at the Legislative Office Building.***

[Agenda](#)

[Presentation](#)

[Proposed Bylaw Revisions](#)

[April 19, 2012 Minutes Clarification](#)

[Tribal Consultation Policy](#)