

Legislative Finance Committee Meeting

beWellnm Update

Thursday, September 23rd



NEW MEXICO HEALTH INSURANCE EXCHANGE

A photograph of a family of four—a man, a woman, a young boy, and a young girl—smiling and holding a large orange sign. The sign has the text "be well nm" in white, lowercase letters, with a registered trademark symbol (®) to the right of "nm". The family is positioned in the lower right quadrant of the slide, against the teal background.

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Organizational Update



Organizational Update



Focus of this presentation is on outcomes and current status. Supplemental information is provided at the end.

Public Policy Update

- Federal Update

- American Rescue Plan Act Enhanced Tax Credits Reauthorization
- Grant Update

- BeWellnm successfully received grant of \$650,000 for American Rescue Plan (ARPA) and Public Health Emergency Goals

- State Update

- Standardized Plans
 - No standardized plans for 2022. Board Committee currently meeting to consider plans for 2023.
- Affordability Fund (later in presentation)

Organizational Update

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New Mexico's State-Based Exchange Journey

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Outreach & Enrollment Update



Special Open Enrollment

- New Enrollments
 - 9,203 New Enrollments (February 15-August 15)
 - 311% Increase from 2020 over same timeframe
 - >10% Increase Year-over-Year Enrollment (August 2021 vs August 2020)
 - ~42,000 vs. ~36,000
- Existing Enrollees
 - 21,827 Reevaluated their plan options
 - 51% Average reduction in monthly premium/\$74 Average monthly savings
 - <\$1,600,000 additional federal funding coming in to New Mexico tied to ARPA

Source: [Biden-Harris Administration Announces Record-Breaking 12.2 Million People Are Enrolled in Coverage Through the Health Care Marketplaces | CMS](#)



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Individual Exchange Technology Update



Status Dashboard



Schedule		Risks & Issues		Resources	
Status	Trending	Status	Trending	Status	Trending
Y	↑	Y	↑	G	↔

Key Milestones	Due Date	Status
Complete UAT cycle-2 testing	8/30/21	C
Complete Performance, Optum Regression Testing	9/8/21	C
Certify Plans, Publish Plans to HIX	9/8/21	C
Carrier onboarding in production	9/10/21	Y
Complete Optum training on User Portals	9/30/21	G
Soft Launch – Broker Portal Live	9/10/21	C
Complete drafting of P&Ps and Contingency plans	9/15/21	G
CMS sends Marketplace Paper Notices for SBE transition	9/27/21	Y
CMS OERR (Open Enrollment Readiness Review)	10/6/21	G

- Optum implementation - Broker Portal approved by project team for Soft Launch. Checklist items outlined in Production Readiness Dashboard. FFM migration processing underway.
- CEC Implementation – Hire CEC staff 9/21. On track for build out
- HSD operational activities – CCSC Integration final training document completion this week, complete CCSC training by 9/30, final rule packet on track for signatures by 9/30
- YesNM programming moved to production
- CMS approval letter – still under administrative clearance as of 9/9/21. No issues of concern.
- Soft Launch: 9/10/21
- Go-live - 10/1/2021
- Open Enrollment Start – 11/1/2021

Trending Scale:

Improving ↑ No Change ↔ Worsening ↓

C Task Complete **Y** Due date likely to be missed, or key date behind schedule

G On Track – No Major Issues **R** Risk, or Original Date behind schedule

* Project schedule % complete based on 3,200+ total number of tasks



Finance

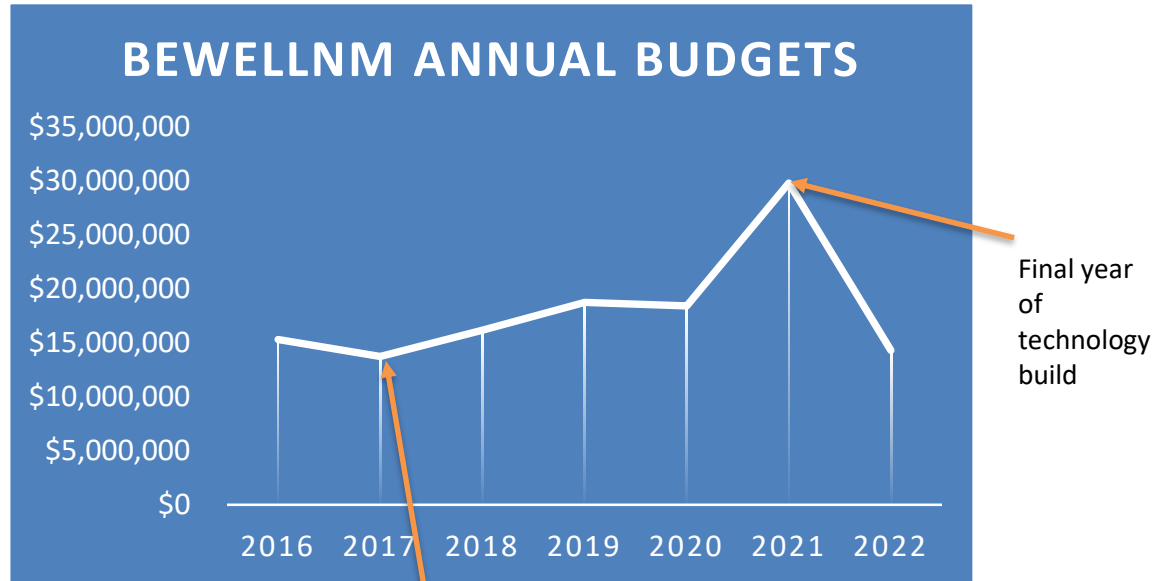


Financial Status



Budget

- 2022 Budget: \$14,304,891
- Lowest since 2017
- 2nd lowest since creation of Exchange.



Healthcare.gov fee lowest we paid at 1.5%, immediately began increasing after 2017

Financial Status



Audit

- Earlier this year, beWellnm received clean financial and programmatic audits.
 - Financial Audit: https://www.bewellnm.com/wp-content/uploads/2021/05/New-Mexico-Health-Insurance-Exchange_Audited-Financial-Statements-12.31.2020_FINAL.pdf
 - Programmatic Audit: https://www.bewellnm.com/wp-content/uploads/2021/05/New-Mexico-Health-Insurance-Exchange_Agreed-Upon-Procedures-Report-and-Appendix-A_1220_FINAL.pdf
 - 6th year in a row with clean audits

Native American Outreach Update



Tribal Sponsorship



- With the launch of the individual technology solution, beWellnm is better able to have a Tribal Sponsorship program.
 - Tribes who opt in can pay premiums for their Exchange-eligible uninsured members.
 - Coverage can enhance access for individuals while shifting burden away from Indian Health Service
 - Two states in particular have made progress implementing Tribal Sponsorship (Washington & Oklahoma), each have presented to beWellnm this year.
- Next Steps
 - BeWellnm leadership will be meeting with key stakeholders in the coming months, including tribes, to run a pilot.

Small Business Health Options Program (SHOP) Update

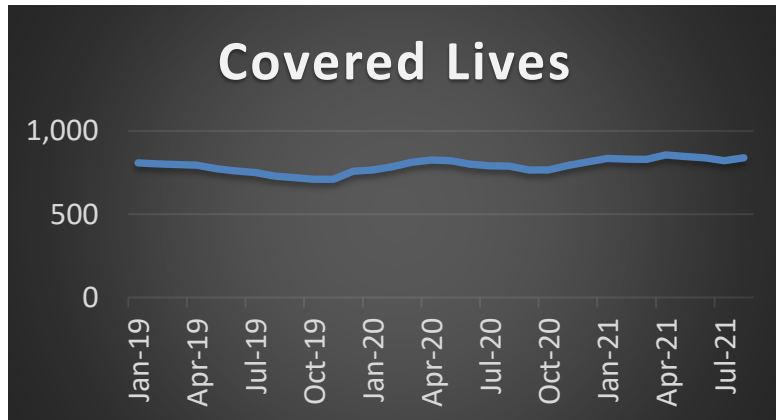


SHOP Update

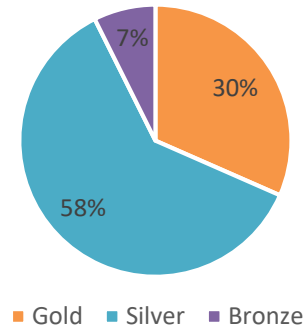


Key Enrollment Metrics

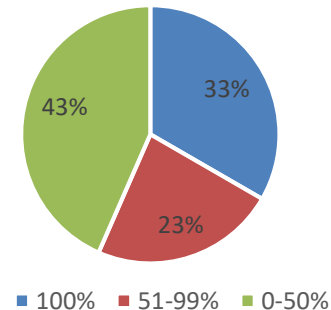
- 839 Covered Lives
- Metal Plan Selection
 - 30% Gold/58% Silver/7% Bronze
- 65% Use a Broker



Metal Plan Selection



Premium Contribution Rate by Employers



Supplemental Information



Appendix A: Outreach Strategy Shift



Outstanding Challenges



The Outstanding Challenges Are:

- **Continuing enrollment growth**
- Connecting the remaining uninsured to coverage
- Preparation for the upcoming enrollment period, end of Public Health Emergency, and launch of technology solution

The primary barrier to success is value and awareness.

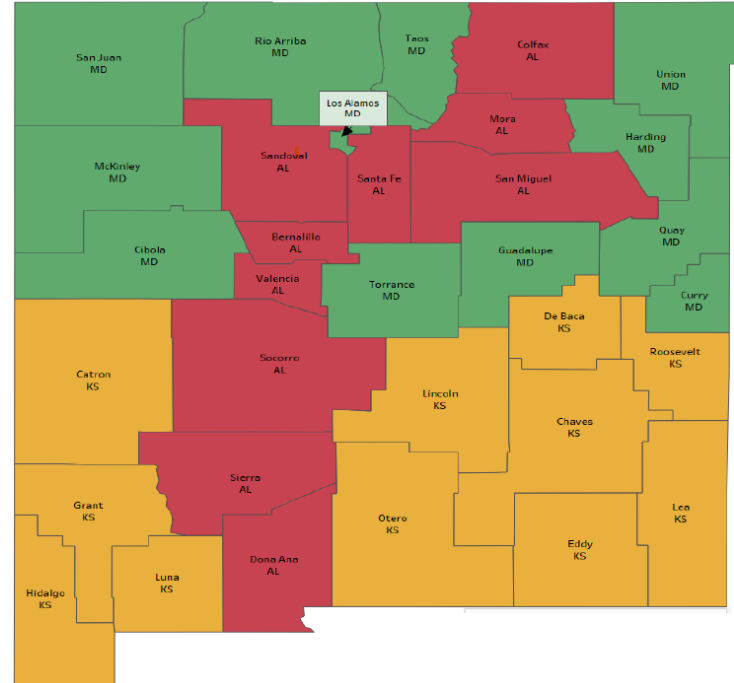
Part of overcoming these outstanding challenges is redeploying resources with the strong commitment to community-level engagement. BeWellnm has restructured the outreach department to accomplish this task.

Community Engagement Specialist

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The Community Engagement Specialist is a champion. They will champion beWellnm when in communities, and champion communities when at beWellnm.



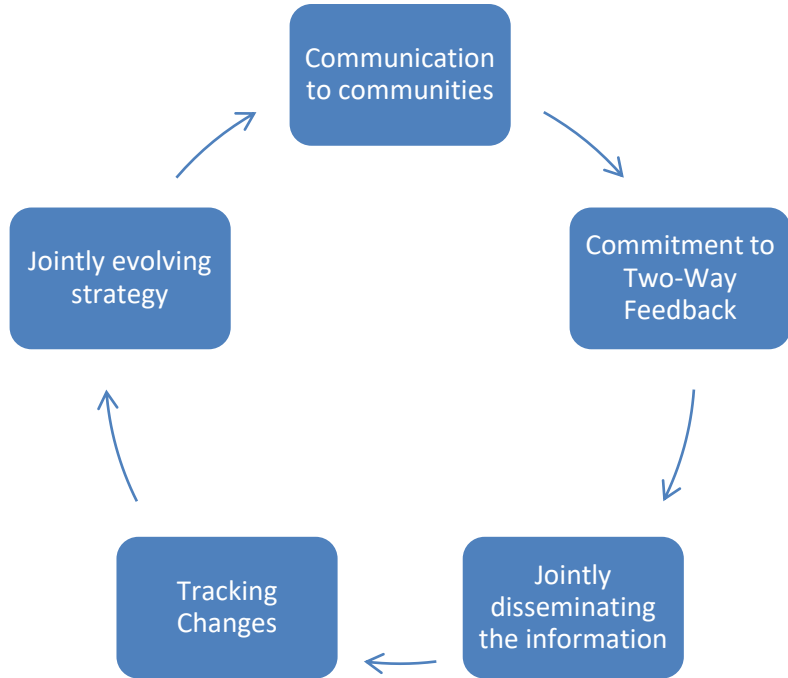
Feedback & Strategy Loop



Create a direct connection from community to beWellnm.

Expand awareness in communities and create a feedback loop that can influence our strategies as they evolve.

Feedback will be provided directly to beWellnm leadership, Board, & vendors. Each of these serve to advance mission in communities.



Appendix B:

2022 Open Enrollment Planning



Open Enrollment Kickoff Event

- Virtual Event
- Set for September 29th
- Presenters
 - beWellnm, Office of Superintendent of Insurance, Human Services Department, Medical Insurance Pool, and 2022 Exchange Health Insurance Carriers
- Audience- Enrollment Counselors, Brokers, Community Based Organizations, 33 Counties Contacts and Community Partners
- A Save-the-Date has been sent!



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Planning

- Coordinating Virtual Enrollment Events
- Updating Educational Materials
- Coordinating formal presentations such as:
 - 33 Counties Conference
 - Economic Forum
- Coordinating in-person events where safe and appropriate
- Working with Community Partners to leverage communications in preparation for Open Enrollment
- Updating website to support transition to a State-Based Marketplace, and in support of Open Enrollment
- Media Tool Kits, FAQ's
- Open Enrollment News Bureau
- Open Enrollment Press Conference



Appendix C:

Recent Native American Outreach and Events



Outreach and Events



- BCBS Medicaid Member Advisory Committee
- NAPPR, Inc. Advisory Committee
- Totah Behavioral Health Authority
- La Familia Growers Market
- Best Western Plus Gallup
- Zuni Public Library
- Ford Canyon Park/Veteran's Memorial Complex
- Zoom Meeting w. San Juan County, Mike Stark
- 4th Annual La Familia Growers Market Back to School Event
- YDI Pre K Service Andrea Rose Fragua
- Strong Families NM
- Southwest Indian Foundation
- Gallup McKinley County Chamber of Commerce
- Zuni Pueblo
- New Mexico Social Justice & Equity Institute, EX Dir Anna M. Rondon
- Gallup Flea Market
- Zuni Housing Assessment Initiative

Future

- October Stepping into a better you health fair – Mescalero, NM

Stay Safe

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