Board of Directors Meeting

pennie

November 18, 2020

November 2020 Board Meeting

Agenda

- **Preliminary Matters**

- **Action/Discussion Items by the Board**

    o **Standard Updates**

    o **Open Enrollment Updates**

    o **2021 Budget Proposal**

    o **2021 Board Planning**

    o **Federal Update**

- **Adjournment**

Open Enrollment Updates

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Open Enrollment Early Highlights

- Migration of existing 2020 customers from Healthcare.Gov
  - 98% of the 208,500 enrolled households were eligible to be renewed into 2021 plans
  - Of those, ~95% were automatically renewed prior to the start of OEP
  - Active renewal activity has been fairly low, but steady since Open Enrollment began

- Eligibility and Enrollment Platform
  - Launched as planned on November 1
  - No major system, eligibility or enrollment blocking issues identified to date
  - Issues have been identified and resolved in a timely fashion and GI and KPMG have worked collaboratively to test and deploy three minor patch releases since 11/1

- Call Center
  - Launched as planned in early October, ramping up to start of OEP capacity and hours on 11/1
  - Staffing and capacity has been adequate to handle call volumes
  - GI has been responsive to feedback, demonstrating an ability to make changes, process improvements and to address CSR knowledge gaps quickly
  - Telephony/IVR issues were identified on November 2, but were resolved prior to start of business on the following day

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Open Enrollment Early Highlights

- Department of Human Services Coordination
  - Starting on 11/1, over 13,000 Account Transfers have been successfully sent to and received from DHS
  - Weekly calls to talk through and troubleshoot questions and issues are ongoing

- Assisters
  - Nearly 170 assisters and assister entities have claimed their accounts
  - Several outreach and enrollment assistance sessions have been held since the start of OEP, although some have been cancelled due to COVID-19
  - Some assisters have experienced issues claiming their accounts, which we are addressing through improved user manuals, FAQs and enhanced technical training at the call center

- Insurers
  - Starting on 11/1, enrollments and payments were successfully transmitted to insurers
  - Minor PayNow and provider directory issues were identified and resolved quickly
  - Weekly 1:1 calls with insurers to talk through and troubleshoot issues are ongoing and have been well received
    - A small subset of renewals had their subscriber changed during the migration, resulting in varying operational complications for insurers.

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Open Enrollment Early Highlights

- Brokers
    - Over 2,100 brokers have claimed their accounts
    - The process for transitioning Healthcare.Gov books of business to the Pennie platform for brokers who pre-registered was executed as planned
    - Some brokers have had issues accessing their accounts, which we are addressing through improved user manuals, FAQs and enhanced technical training at the call center

- Online engagement and paid media
    - Strong presence of customers on website (nearly 500,000 page views at Pennie.com)
    - Over 91 million impressions, exceeding the 63 million projected by our media buyer
    - Over 14 million completed video views resulting in a cost of $0.02 per view, well below industry average

Platform (Exchange) Metrics as of 11/15/2020

		Total
Accounts Created	HC.GOV claimed accounts	53,125
	New accounts	16,656
2021 Applications Started	HC.GOV applications	204,045
	New applications	6,123
Medicaid Account Transfer Metrics	MEDICAID_INBOUND	3,378
	MEDICAID_OUTBOUND	9,682
Enrollment Metrics For plan year 2021	Total enrollment	284,621
	Autorenewals	263,398
	Active renewals	13,258
	New enrollment	7,965

Enrollment Data: Financial Assistance

Enrollment Financial Assistance Breakdown - Total
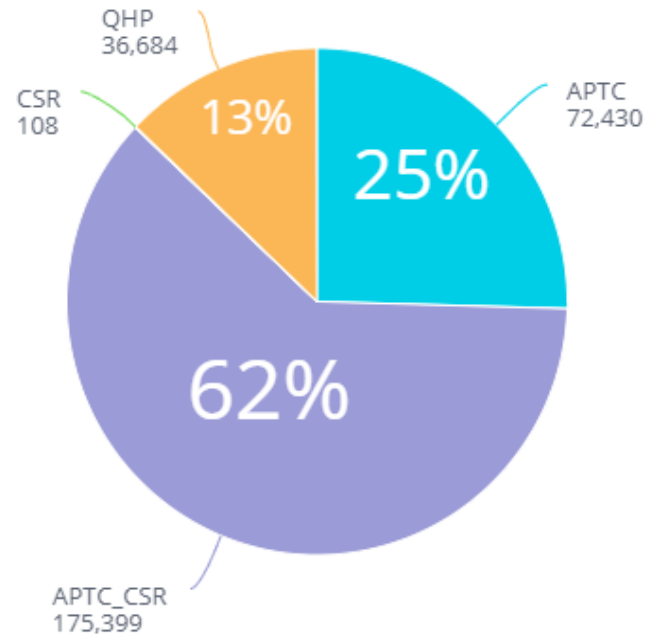
Financial Assistance Type	Count	Percentage
CSR	108	<1%
QHP	36,684	13%
APTC	72,430	25%
APTC_CSR	175,399	62%
Total	**284,621**	**100%**

Enrollment Data: Metal Tier

Enrollment by Metal Tier - Total
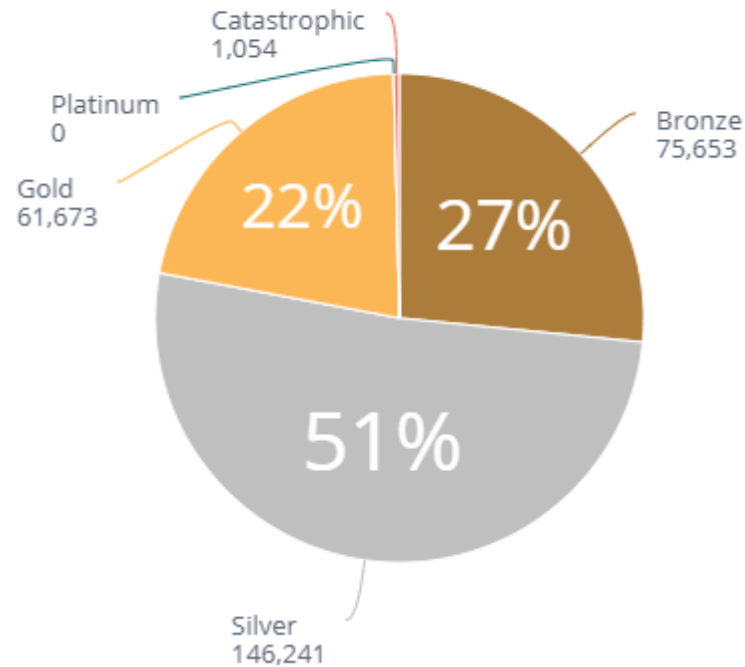
Metal Tier	Count	Percentage
Bronze	75,653	27%
Silver	146,241	51%
Gold	61,673	22%
Catastrophic	1,054	<1%
Total	**284,621**	**100%**

Per Member Per Month ("PMPM") APTC and Net Premium Metrics

Average PMPMs - Total
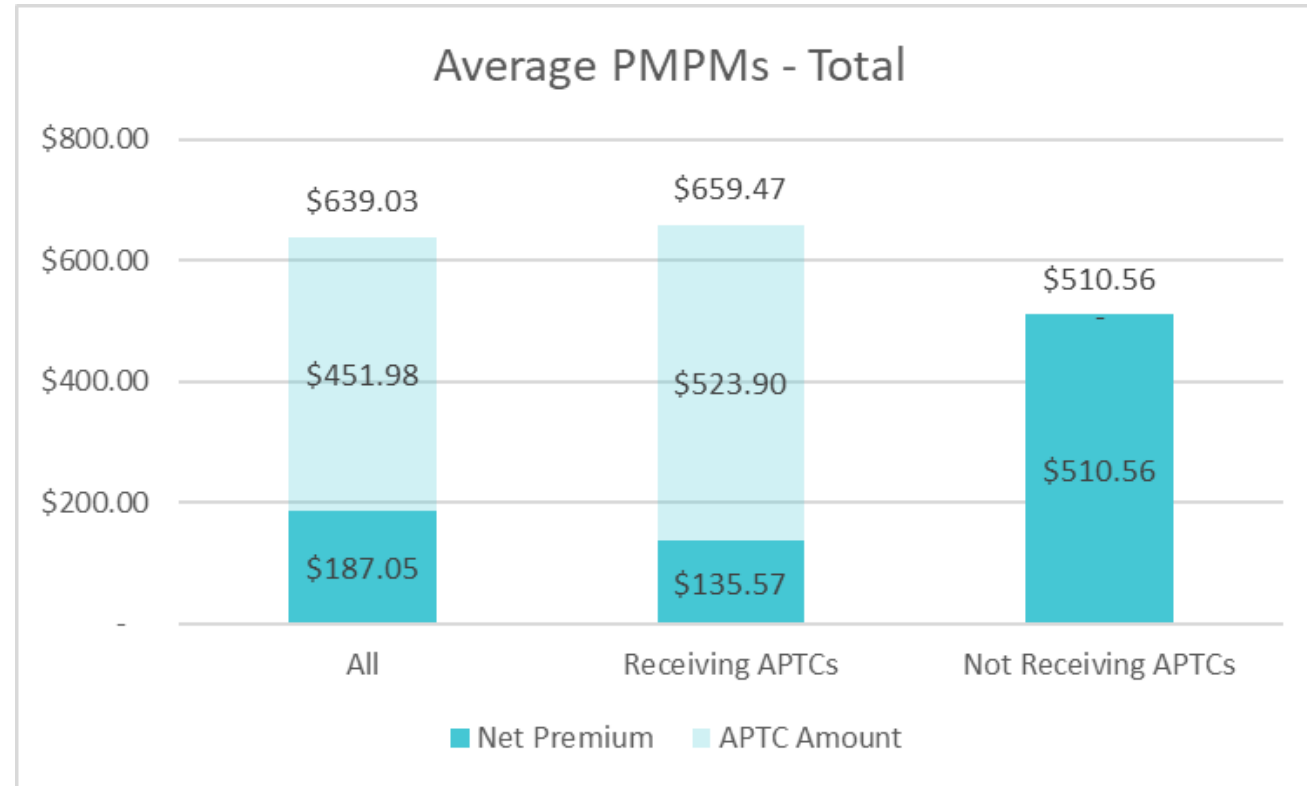
Note: The APTC amounts shown above do not include members who are eligible for APTCs but are not receiving them in advance. These members are counted in the "not receiving APTCs" column.

Total Enrollments as of 11/15: Rating Areas Map

Count of Enrollees, by Rating Area
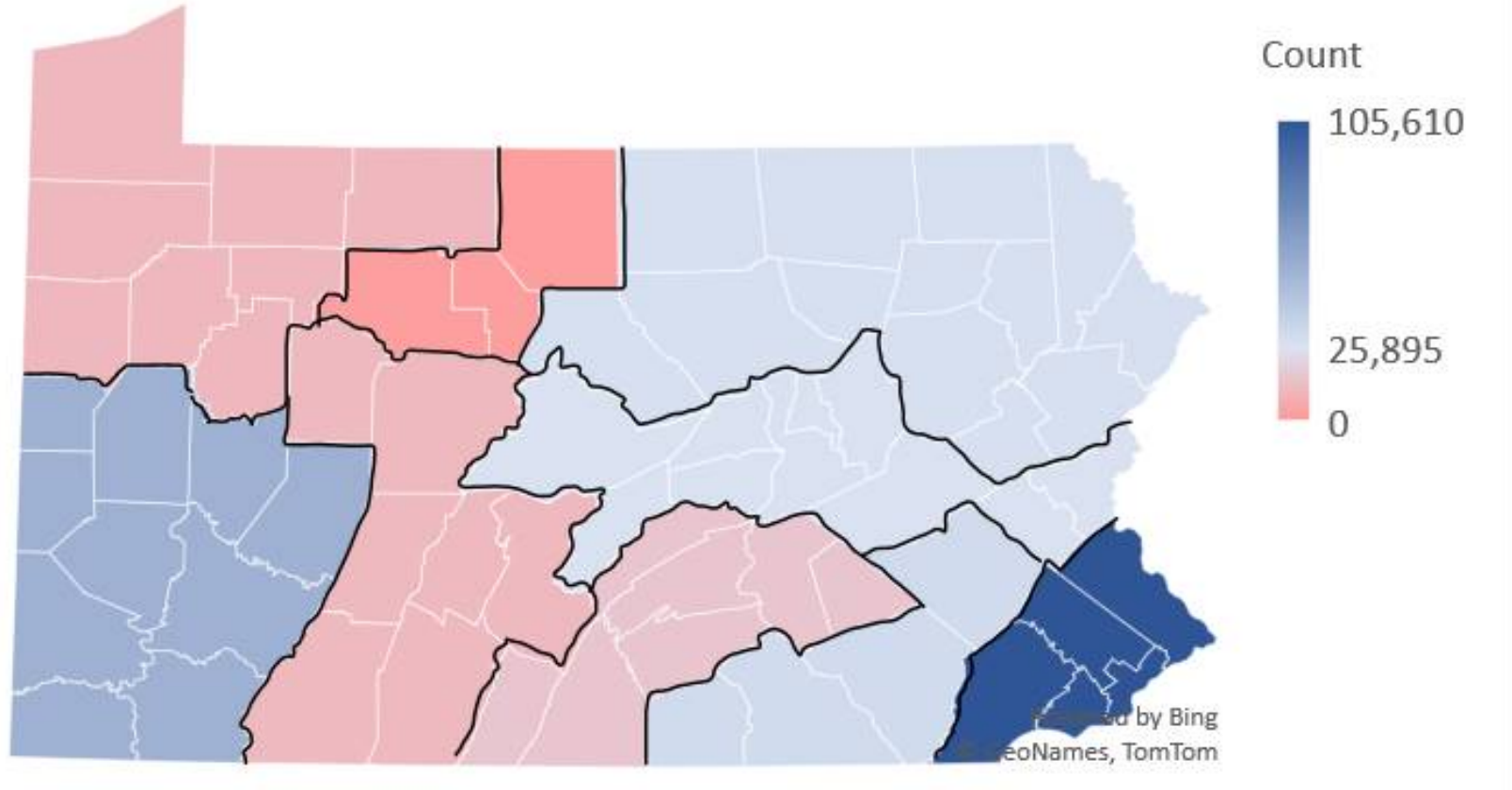
Customer Service Metrics as of 11/15/2020

		Total
Call Volumes	All calls	43,051
	Handled by IVR	11,263
	Handled by CSR	28,260
Call Handling Metrics	ASA (secs)	52
	AHT (mins)	14.5
	Call abandonment rate	2.2%
	Number of abandoned calls	946

Broker and Assister Metrics as of 11/15/2020

		Total
Account Claiming Metrics	Accounts claimed by brokers	2,133
	Accounts claimed by assisters	167
	Total accounts claimed	2,235
Designations	Number of households with broker designations	75,412
	Number of households with assister designations	393
	Number of enrollments with broker designations	55,364
	Number of enrollments with assister designations	253

Key Data Caveats

- This dashboard is intended to show directional trends that will indicate overall consumer activity and call center performance.

- Caution should be taken when trying to compare numbers across categories for a variety of reasons:
  - Consumers may not cleanly flow from one step to the next (i.e., application to plan selection as not all consumers who apply will be eligible).
  - Some numbers are at a household level (like application) where others are at a individual level (like members enrolled).
  - Duplication may exist at some steps (i.e., consumers may create more than one account unintentionally), and consumers may show up in multiple places (i.e., mixed household eligibility will show up in account transfer and plan selection).

- This dashboard reports plan selections as enrollments.

- This dashboard is inclusive of medical plan information only, it currently excludes dental plan information.

- For Active Renewals, note that there was a small manual auto-renewal run performed 11/13/2020; enrollees from that run are reflected in this Active Renewals metric.

- Call information for 11/2/2020 has been excluded from the totals due to technical difficulties in the call center telephone system.

- Finally, call center information is inclusive of all calls received during call center normal business hours.

Dashboard Definitions

Platform (Exchange) Metrics		
	HC.GOV Claimed	Count of unique households, created before 11/1/2020 and updated since 11/1/2020
	New Accounts	Count of unique households, created after 11/1/2020
	HC.GOV Applications	Applications that are tied to an external application ID from the HC.GOV transfer. These are applications that resulted in a medical plan enrollment, and are reported at the household level
	New Applications	Applications that do not have an external application ID. These are applications that resulted in a medical plan enrollment, and are reported at the household level
	MEDICAID_INBOUND	Count of unique application referrals from the Medicaid system to Pennie
	MEDICAID_OUTBOUND	Count of unique applications that had at least one individual assessed as potentially Medicaid eligible and therefore transferred to the Medicaid system for determination
	Autorenewals	Count of unique enrollees on enrollment records created before 11/1/2020
	Active Renewals	Count of unique enrollees on enrollment records created after 11/1/2020, with an external applicant ID (and for Health, removing external enrollments marked as Dental). Note that there was a small manual auto-renewal run performed 11/13/2020; enrollees from that run are reflected in this Active Renewals metric.
	New Enrollment	Count of unique enrollees on enrollment records created after 11/1/2020 by accounts that do not have external applicant IDs that indicate they came from HC.GOV

Dashboard Definitions

Platform (Exchange) Metrics	Enrollment by Metal Tier– Total	Display of enrollment by application metal tier. Limited to Enrollees & Subscribers, to enrollees with coverage ending 12/31/21, and removing those with cancelled enrollment
	Average PMPM - Total	Display of per-member-per-month metrics. Limited to Enrollee & Subscribers, to enrollees with coverage ending 12/31/21, and removing those with cancelled enrollment
	PMPM APTC	Sum of Enrollment record level of the *used* Advanced Premium Tax Credit ("APTC") Amount, divided by Count of Unique Enrollees. Split to 3 groups: All enrollees, those who had APTCs applied to their gross premiums, and those who had no ATPCs applied to their gross premiums (*this last group includes members who were ineligible for any APTCs and members who were eligible for APTCs, but elected to not use them).
	PMPM Net Premium	Sum of Enrollment record level Net Premium Amount, divided by Count of Unique Enrollees. Split to 3 groups: All enrollees, those who had APTCs applied to their gross premiums, and those who had no ATPCs applied to their gross premiums (*this last group includes members who were ineligible for any APTCs and members who were eligible for APTCs, but elected to not use them).

Dashboard Definitions

Customer Service Metrics		
	All calls	Total number of calls received. Note: the calls handled will not sum to this number as they don't include abandons or transfers. Only calls started during call center business hours have been included.
	Calls Handled by IVR	Number of calls handled by the interactive voice response
	Calls Handled by CSR	Number of calls handled by a call center representative
	ASA	Average speed to answer measured in seconds
	AHT	Average handle time measured in minutes
	Call Abandonment Rate	Percentage of total calls that a customer dropped before a CSR picked up the call to provide service.
	Number of abandoned calls	Number of calls that a customer dropped before a CSR picked up the call to provide service.

Dashboard Definitions

Broker and Assister Metrics	Accounts claimed by brokers	Number of user accounts claimed by brokers and agency managers
	Accounts claimed by assisters	Number of user accounts claimed by individual assisters and entities
	Total accounts claimed	Total of the user accounts claimed by brokers and assisters
	Number of households with broker designations	Count of the households which have an active designated broker
	Number of households with assister designations	Count of the households which have an active designated assister
	Number of enrollments with broker designations	Count of enrollments created with a broker attached
	Number of enrollments with assister designations	Count of enrollments created with an assister attached