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Transcript of Meeting

Date: April 8, 2021

Case: Exchange Advisory Committee Meeting

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COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION

VIRGINIA HEALTH BENEFIT EXCHANGE
ADVISORY COMMITTEE MEETING

Meeting
Conducted Virtually
Thursday, April 8, 2021
1:03 p.m. EST

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Conducted on April 8, 2021

1 Reported by: Lori Roy, RPR, CCR

2 A P P E A R A N C E S :

3

4 VICTORIA SAVOY
5 SABRINA CORLETTE
6 DOUG GRAY
7 TONI JANOSKI
8 LIZ CUNNINGHAM
9 JANE KUSIAK
10 IKEITA CANTU HINOJOSA
11 JULIE BLAUVELT
12 DANIEL CAREY
13 SCOTT CASTRO
14 NORMAN OLIVER
15 WHITNEY THOMAS
16 VAN TOMPKINS
17 MIKE BEAVERS
18 MARY ASHBY BROWN
19 DONNIE KIDD
20 JOSH HUMPHRIES
21 JACKIE MYERS
22 KEN PENN
23 LEE BIEDRYCKI
24 SARAH HATTON
25 KAREN KIMSEY
AMY GILMOUR
HOLLY MARTLOCK
DONALD BEATTY
AMY MEARS
BRUCE NICHOLS
DAN HARRIS
ALLEN PARKER
THELMA STEIDLE
CARLA DABNEY

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1 MS. SAVOY: Good afternoon. Welcome to
2 everyone. It's the Virginia Health Benefit
3 Exchange Advisory Committee Meeting, and I'm very
4 happy to see all the committee members or at least
5 your little icons. So it's nice to see everyone
6 again.

7 And for those of you who may be
8 participating or watching for the first time. I am
9 Victoria Savoy, director of the Exchange.
10 Hopefully, you will find this meeting both
11 informative and interesting.

12 This afternoon I am very pleased to have
13 Sabrina Corlette join me in this welcome. Sabrina
14 has been voted in as Chair of the Advisory
15 Committee by the voting members after our December
16 meeting. Also voted in as Vice Chair was Jane
17 Kusiak who I see today. Nice to see you, Jane.

18 And with that short intro, I am going to
19 turn it over to Sabrina now. Sabrina, please.

20 MS. CORLETTE: Thanks, Victoria. Gosh,
21 it's really such an honor to Chair this Advisory
22 Committee and be part of a really incredible all
23 star lineup that the Governor and Mr. Savoy pulled
24 together to help the state make this really big and
25 important transition. It's really an excited time

1 to be engaged on healthcare issues in Virginia and
2 also nationally, and I think this is -- this
3 endeavor to becoming state-based marketplace and
4 really taking on the autonomy and flexibility to
5 build what works for Virginia and Virginians is
6 just such an exciting opportunity. So I'm just
7 delighted to be part of it.

8 And I'm also pleased to say that the
9 Advisory Committee has hit the ground running, and
10 in a little while we'll hear from one of our
11 subcommittee chairs Doug Gray about recommendations
12 that the committee has pulled together regarding
13 the transition to a state-owned eligibility
14 enrollment platform, and then we'll also hear from
15 Liz Cunningham who has kindly agreed to Chair a
16 brand new subcommittee that's going to look at how
17 we can really maximize our investment in consumer
18 assistance.

19 So with that, I will turn it back over to
20 Victoria for our director update and just want to
21 thank everybody for their service and for being
22 part of this journey.

23 MS. SAVOY: Thank you, Sabrina.

24 Before we -- I go into my reports, we are
25 going to have the housekeeping step, and Toni

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1 Janoski will call the role, call and make sure we
2 have a quorum.

3 MS. JANOSKI: Good afternoon, all. This
4 is Toni Janoski, the deputy director of the Health
5 Benefit Exchange. Thank you-all for being with us
6 today.

7 We will now call to order the Health
8 Benefit Exchange Advisory Committee meeting. We
9 are holding this meeting today via the Teams
10 application. Should you have any technical
11 difficulties or need to call into the meeting, I
12 will give the number for that and the PIN, and I've
13 also input that information, as well as the link to
14 the web cast in our chat. You can share this, you
15 know, link to the web cast to Staff and others in
16 your area that you may want to share this link wit.
17 The phone number is 1-804-299-5840 and the PIN is
18 127146270 pound.

19 We do ask that only the Committee members
20 have their cameras on for the meeting and that
21 everyone stay on mute until you are called on to
22 speak to avoid unnecessary background noise. We do
23 have a technology specialist that is assisting us
24 with today, and he will help keep the lines muted
25 when appropriate.

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1 So now I'll call the role of the
2 Committee. If you can just unmute yourself and let
3 us know that you are with us.

4 Secretary Carey.

5 MR. CAREY: Yes, I am here. Thanks so
6 much. Looking forward to today's discussions.

7 MS. JANOSKI: Thank you.

8 Director Kimsey. Is Karen Kimsey with us?

9 MR. CAREY: She may -- this is Secretary
10 Carey. She may not be, but Sarah Hatton from DMAS
11 is here to make sure that DMAS is on the call.

12 MS. HATTON: Hi. Good morning. Yes,
13 this is Sarah Hatton with DMAS, and Directory
14 Kimsey is on. I don't know if she's having
15 problems unmuting, but she is on the call.

16 MS. KIMSEY: Can you all hear me now?

17 MS. SAVOY: Yes.

18 MS. KIMSEY: Okay. Sorry. There's
19 something going on. My apologies. I'm here.
20 Thank you.

21 MS. JANOSKI: That's all right. Thank you
22 so much for being with us.

23 Dr. Oliver.

24 MR. OLIVER: I'm here.

25 MS. JANOSKI: Thank you.

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1 Commissioner Storin [phonetic]. Do we
2 have Duke Storin or someone from Department of
3 Social Services?

4 MR. STORIN: Oh, I'm Vic Storin and
5 actually from [indiscernible].

6 MS. JANOSKI: Okay. Do we have anyone
7 from the Department of Social Services? All right.

8 And Commissioner White cannot be with us
9 today. Today we have Julie Blauvelt, the Deputy
10 Commissioner of Life and Health.

11 MS. BLAUVELT: Yes, I'm here. Thanks.

12 MS. JANOSKI: Thanks, Julie.

13 All right. We know we have Sabrina.

14 Thanks for being with us, Sabrina.

15 Jane Kusiak.

16 MS. KUSIAK: Here.

17 MS. JANOSKI: Lee Biedrycki?

18 MR. BIEDRYCKI: Here.

19 MS. JANOSKI: Good afternoon, Lee.

20 MR. BIEDRYCKI: Good afternoon, Toni.

21 MS. JANOSKI: I believe Chaquita is not
22 able to be with us today.

23 Scott Castro.

24 MR. CASTRO: I'm here.

25 MS. JANOSKI: Thanks, Scott.

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1 Liz Cunningham?

2 MS. CUNNINGHAM: Here. Good afternoon,
3 everyone.

4 MS. JANOSKI: Thanks, Liz.

5 Doug Gray?

6 MR. GRAY: I'm here.

7 MS. JANOSKI: Wonderful. Thanks, Doug.

8 Ikeita?

9 MS. HINOJOSA: Here. Hi. Good afternoon,
10 everyone.

11 MS. JANOSKI: Hi. Thanks for being with
12 us.

13 Starla? I do think she was going to be
14 late.

15 And Ken Penn.

16 MR. PENN: GOOD afternoon. Hi, everyone.

17 MS. JANOSKI: All right. That's it. So I
18 will turn it back over to Victoria.

19 MS. SAVOY: Okay. Thank you. And there
20 are eight voting members. So we do have a quorum.
21 So I appreciate all of the voting members coming to
22 the meeting on time so that we did have that
23 quorum.

24 I have several topics to discuss today on
25 the agenda. We have the extension decision, the

1 RFP updates, navigator grant update, the special
2 enrollment period update, staffing and development
3 of the department update, and also just a
4 high-level overview of some of the federal actions
5 and Virginia General Assembly legislation.

6 So as I go through, if anyone has
7 questions, please let me know, and I'll also stop
8 at the end of each of the topics in case someone
9 has a question.

10 So the first is the -- oh, Toni, were you
11 going to share slides? There we go. Thank you.

12 Okay. The first item is the extension
13 decision, and that is -- I believe all of you
14 should have received both a phone call or, if we
15 were unable to reach you by phone, a message and
16 then also a follow-up email, and that was an email
17 that did go out to all of the Advisory Committee
18 members, plus other key stakeholders.

19 Based on the recommendation by Staff to
20 the commissioners of the State Corporation
21 Commission, a one-year extension to the
22 implementation of the Exchange has been approved.
23 There were -- so what this means is rather than the
24 Virginia Health Benefits Exchange going live in
25 plan year 2023, it will now go live for plan year

1 2024.

2 There were multiple factors that led to
3 this decision, as I'm sure most of you have heard
4 through the news and other industry publications,
5 there have been major changes in the federal law
6 and policy. We have the special enrollment period
7 which started out from February through May, and
8 now it is going through August 15th. I have heard
9 that it may even be extended passed August 15th.
10 So that is causing changes.

11 There have been a lot of changes in the
12 American Rescue Plan, that are impacting the
13 state-based Exchange calculations and algorithms,
14 such as the increase -- the removal of the 400
15 percent federal poverty limit cap, the additional
16 subsidies for those below 400 percent federal
17 poverty limit.

18 There's also subsidies that will come in
19 for those people who are eligible for unemployment
20 benefits sometime in calendar year 2021. Those
21 rules haven't been finalized and will not finalized
22 until July.

23 So those are an example of some of the
24 items that are causing major changes to how the
25 Exchanges are run in that the underlying

1 calculations and enrollment and eligibility
2 determinations are affected.

3 In addition to that, there have been some
4 changes in Virginia law, which I'll go into in a
5 little more depth later on in a different report,
6 and we also felt that we could use additional time
7 to transition services that are currently handled
8 by the federal platform. We have -- we will be
9 researching eligibility and enrollment actions with
10 the -- that take place with Department of Medical
11 Assistance Services and Department of Social
12 Services. We have upcoming the Department of
13 Taxation agreements.

14 So we felt rather than trying to rush in
15 and guess what we needed because of basically the
16 federal laws and moving target, it just made sense
17 to ask for a one-year extension, and that was
18 approved.

19 So anyone have any questions at this point
20 on that? Okay. I'll go ahead to the next topic.

21 MR. CAREY: Victoria?

22 MS. SAVOY: Yes.

23 MR. CAREY: Just for a second. I just
24 wanted to -- I know we all want this put up
25 immediately and have it run perfectly, but I just

1 wanted to offer my great thanks. You and your
2 team have reached out and worked so closely with
3 DMAS and DSS, and I appreciate the commitment on
4 the part of the judges to take all of that into
5 account and make sure that we do this really,
6 really well. And the fact that we are on the
7 federal platform and a determination state does
8 complicate this, and doing it right is more
9 important than doing it fast, and we really
10 understand that that was a tough decision, but I
11 think it indicates that we all understand how
12 complicated this is, and we really, really want to
13 do it well together, and that's going to take some
14 time and some coordination and figuring out what --
15 how we can support you best.

16 So just wanted to acknowledge the
17 collaboration and understand what went into that
18 decision and understand that really it's an
19 opportunity for us to work even more closely
20 together.

21 So thank you. I appreciate that.

22 MS. SAVOY: Thank you. I appreciate those
23 remarks, and as Secretary Carey mentions, we will
24 be starting more detailed meetings with the
25 Department of Medical Assistance Services and

1 Department of Social Services staff, as well as a
2 representative from the Governor's office to really
3 understand both sides of the Medicaid integration
4 and how the implementation of the state-based
5 Exchange will impact Medicaid determination status
6 of Virginia. So those meetings will be starting
7 very shortly.

8 MS. HINOJOSA: And this is Ikeita. I also
9 want to commend the team for being very thoughtful
10 in this process, and because we are launching in
11 2024, there is a real opportunity for us as a
12 state-based Exchange to really position ourselves
13 to help educate other state-based Exchanges who
14 have gone before us, as we've learned from the
15 other state-based Exchanges and what they've done
16 to date.

17 And now that we're coming out of the gates
18 a little bit later, Virginia has really on the
19 policy side, we've cultivated quite a reputation
20 for ourselves to really be state of the art and
21 innovative and cutting edge in a lot of different
22 areas, and so now we can really take a lot of the
23 best practices and lessons learned over the years
24 from across the country and really take this
25 additional time to really be thoughtful, to figure

1 out how we want to apply everything that's been
2 done to date to the SBE, and so that when we launch
3 in 2024 to really figure out how we want to tweak
4 our Virginia Exchange to do something a little bit
5 different to really help apply for the rest of the
6 nation so that it doesn't, you know, just need to
7 be a cookie cutter, you know, out of the box.

8 But, you know, what are we doing in
9 Virginia that's a little bit different, a little
10 bit better, a little bit more innovative that can
11 help, you know, add to the best practices for the
12 rest of the country.

13 So this is really, really great. Thank
14 you.

15 MS. SAVOY: Sure. I totally agree with
16 you, yes.

17 Any other comments or questions? Okay.

18 Well, to follow along with that, regarding
19 the RFP updates, as you can imagine, we have put a
20 temporary pause on the RFP issuance for the
21 software platform to support the Exchange. We want
22 to make sure we have researched the additional
23 impacts of the Medicaid enrollment and eligibility
24 and also waiting a little to see -- make sure that
25 we don't ask for something that the federal

1 government has changed or gotten rid of or added.

2 So we don't want to do work twice, and we
3 certainly don't want to miss something. So it made
4 sense to us, as a result of this, to pause the
5 RFPs.

6 Now, we certainly aren't sitting around
7 doing nothing. We're doing the research with the
8 other state agencies, and we are looking to make
9 sure that we have our -- the requirements,
10 documents are as good as we can. We are taking
11 this extra time to go back and refine them. And
12 we're continuing to talk to the other states to get
13 their ideas and their suggestions for handling the
14 service centers, the mail room, all of those sort
15 of ancillary details to simplify the software
16 platform so that we can make sure that we have
17 something that will work when we issue it.

18 So those will be -- they're paused, but I
19 wouldn't think they'd be paused much more than say
20 maybe two months or so. So, Scott, that's the
21 question that you just had. Been working with our
22 project team, and they feel that we can probably --
23 so rather than May, maybe July we'll be issuing
24 RFP, so...

25 Any other questions? Scott, does that

1 answer your question?

2 MR. CASTRO: Yes. Thank you.

3 MS. CORLETTE: I think, Victoria, you
4 alluded to this, but I think one advantage of
5 taking this pause, and it sounds like you may
6 already be doing this, but maybe checking in and
7 talking a little bit more in depth with states that
8 have recently undergone a similar transition, and
9 I'm thinking Nevada, New Jersey, Pennsylvania, and
10 really explore what they feel like they did right
11 with these RFPs, what they might have changed in
12 terms of what they were asking of their vendors or
13 that sort of thing [indiscernible] with this extra
14 time.

15 MS. SAVOY: Right. And we have actually
16 had most of those meetings. We've actually had two
17 versions. So for most of the states, we have
18 contacted them twice. First would be sort of a
19 more specific state-based Exchange to state-based
20 Exchange discussion of exactly that, what did you
21 like; if you had to do it differently, what would
22 you do differently; what can you tell us to avoid;
23 all those types of things. And you're right, we've
24 talked to Nevada, we've talked to New Jersey, we've
25 talked to Pennsylvania, we have talked to New

1 Mexico, and we've also talked to Maine who is ahead
2 of us. They have not become a state-based Exchange
3 yet. They are in the transition process and they
4 are ahead of us. They plan to transition next
5 year.

6 Then we had a second set of meetings with
7 not every one of those states but most of those
8 same states, and that included not just ourselves
9 but also representatives from Department of Medical
10 Assistant Services, Department of Social Services
11 and also a representative from the Governor's
12 office that we sort of went back. Sometimes it was
13 the same individuals for that state, sometimes it
14 was different individuals, to talk about, okay, how
15 are you handling your Medicaid integration, what
16 are you doing, why did you make the decisions that
17 you did, again what would you do differently, do
18 you have plans to transition to something else in
19 the near future.

20 So we have done a lot of working with
21 other states, and it has provided a lot of good
22 information for us to consider and digest as we
23 work through our requirements in our RFP work.

24 So I'm sure we'll -- you know, and I will
25 say every one of those states has been very, very

1 helpful, and they have all said to us, you know,
2 one meeting is great, but if you have any follow-up
3 questions, don't hesitate to contact us again, and
4 I'm sure we probably will be doing that in some
5 cases with some of those states.

6 So the next topic that I was going to
7 mention was the navigator grant update, and as you
8 may or may not know from last year, the Virginia
9 State Corporation Commission issued grants to two
10 navigator groups. Last year they ran from August
11 of 2020 through August of 2021, I believe, and we
12 do plan to start that annual grant cycle soon so
13 that we can have grants to support plan year 2022.
14 We don't know exactly -- we haven't decided the
15 exact amounts, the number of participants or
16 anything. We are waiting, I think, more to see,
17 once we issue the call for requests, what we get.

18 We have heard there could be additional
19 potential navigator groups that would like to
20 participate. So we are sort of keeping our options
21 open on that.

22 We have also heard, although we do not
23 have specific detail yet, that there could be
24 additional funds through the Federal American
25 Rescue Plan for -- that could be used towards

1 navigator grant. So we're keeping our ears and our
2 eyes open on that, and we will certainly follow up
3 if we hear anything specific. So that certainly
4 would be a big help, I know.

5 So our navigator groups this year have
6 been the Virginia Poverty Law Center and Boat
7 People SOS, and there's also been a number of the
8 GACs and the CDOs, and they have all been helpful
9 in assisting Virginia enrollees. So we value their
10 coordination with us and look forward to working
11 with all of the groups again this coming year.

12 Any questions regarding navigator groups?

13 Now the special enrollment period, I
14 realize that it doesn't really make sense, special
15 enrollment period and enrollment update, on this
16 slide. I apologize.

17 But that, as I mentioned earlier, it
18 started February 15th, originally was supposed to
19 run through May 15th at the federal level. We have
20 been advised it is now going to run through August
21 15th, and I have heard rumors that it may run
22 longer. It may just run right into open enrollment
23 that starts on November 1st. I don't know. Again,
24 we're keeping our ears and eyes open. But it is --
25 it is very helpful.

1 As you notice in the second bullet, we've
2 had close to 15,000 new Virginia plan selections
3 since -- well, the period between February 15th and
4 March 31st. So basically in about a six-week
5 period, we did have approximately 15,000 new
6 Virginia plan selections. Now we are only getting
7 monthly reporting from CMS during open enrollment.
8 We usually receive weekly updates, but CMS has
9 indicated to us that they will only be providing
10 monthly updates. So this is the most recent
11 information that we do have, and that just came in
12 sort of hot off the press. And a lot of that --
13 again, thanks to the navigators for their hard
14 work, and the GACs and the CDOs and to help the
15 Virginian enrollees.

16 Now, there has been extensive federal
17 marketing to support this special enrollment
18 period. We have been advised that there's
19 approximately a hundred million in the federal
20 budget and that advertising and marketing will take
21 various forms. So it will be national TV, radio, a
22 print, social media, they will be specifically
23 targeting certain Spanish-speaking newspapers, all
24 of those different forms.

25 Now, we are happy that the federal

1 government is doing that, and one of the reasons we
2 are happy is that Virginia Health Benefit Exchange,
3 as you know, is a state -- part of the State
4 Corporation Commission, and we had a marketing
5 contract that supported the open enrollment, but
6 that expired. So we were not in a position to have
7 a marketing budget for this special enrollment
8 period.

9 So we've been doing what we can, and the
10 information resources department within the State
11 Corporation Commission has been doing Facebook
12 posts, and we've advertised or added information on
13 the website. But the federal marketing has been a
14 big help throughout the entire state.

15 And also we have had some combined
16 assistance. Ourselves and the Bureau of Insurance
17 have gotten together with outreach events. We've
18 had a couple -- some events coming up, and we've
19 also participated in -- the Virginia Poverty Law
20 Center very kindly organized a virtual town hall
21 right at the beginning of this new special
22 enrollment period that they filmed. It was
23 virtual, and we were able to participate in that.

24 We have a lot of printed materials that we
25 are creating in both English and Spanish. As I

1 said, we've updated the website. There have been a
2 lot of social media posts.

3 We've been doing what we can with the fact
4 that we basically do not have a marketing budget
5 right now to help us because this was, you know,
6 not expected, and we -- because we were in the
7 start-up mode, we did not have a permanent
8 marketing contract in place yet.

9 So any questions on the special enrollment
10 period?

11 MS. CORLETTE: Victoria, this is Sabrina.
12 I don't know if this is the right place to ask this
13 question, but the American Rescue Plan included
14 this 20-million dollar grant program for
15 state-based marketplaces. I'm just curious if
16 you've had any conversations with
17 [indiscernible] -- first of all, rather Virginia
18 would be eligible as an SPMFP and also about like
19 the scope of things that the money could
20 potentially be spent on and whether that could
21 extend to things like market.

22 MS. SAVOY: I know Toni has been following
23 this a lot closer than I have, and we are -- we
24 haven't been able to tie down exactly what we could
25 or could not use the money for.

1 Toni, I'm going to let you chime in if you
2 have more details on that. If not, I can just give
3 a general answer.

4 MS. JANOSKI: Sorry. I'm trying to get
5 off mute. Can you-all hear me?

6 MS. SAVOY: Yes.

7 MS. JANOSKI: Okay. Wonderful.

8 We have not gotten anything further than
9 what we've heard already, Sabrina, but they did say
10 that it would be forthcoming in the next month or
11 so, that we would get information about what the --
12 exactly that section 2801 grants could be used for,
13 but we are aware that Virginia will be able to
14 apply. It does apply to the state-based Exchanges
15 on the federal platform.

16 MS. CORLETTE: That's great. Thank you.

17 MS. SAVOY: Any other questions?

18 MS. HINOJOSA: This is Ikeita.

19 MS. SAVOY: Go ahead, Ikeita.

20 MS. HINOJOSA: Oh, okay.

21 I'm just wondering, just in terms of
22 tracking Virginians for the marketing campaigns, do
23 we know the participation for the virtual events,
24 or is there a way to track the views or hits or
25 watches for the various media in terms of the TV,

1 radio, print, social media types of outreach?

2 MS. SAVOY: I know for the campaign -- the
3 marketing campaign we had under open enrollment,
4 with the marketing contract we had with the third
5 party, they were able to track all of that
6 information, and they provided those details to us.

7 I am not aware if the federal marketing
8 campaign is tracking that type of detail, and if
9 they are, if they'll share it with us. I also
10 can't tell you that. They have provided some
11 information and -- but I don't know the specifics
12 on sort of who is actually seeing all of this
13 marketing.

14 MS. HINOJOSA: Okay. Got it.

15 MS. SAVOY: Was there another question?

16 MS. BLAUVELT: Hi, Victoria. Julie
17 Blauvelt, the Bureau of Insurance. I just wanted
18 to let you know I'm excited. I saw my first
19 healthcare.gov commercial last night about the new
20 subsidies. So it was very professionally done and
21 looked great.

22 And I just did want to highlight too about
23 the enrollment figures that we have right now to
24 date, you know, being as of the end of March. So
25 we expect the increase subsidies don't go into

1 effect until April 1st, I don't believe.

2 And so, you know, with the -- I guess next
3 month is when we'll see the effects of the increase
4 subsidy and expansion of beyond the 400 percent.

5 MS. SAVOY: That's a very good point,
6 Julie. I'm glad you brought that up.

7 So these new Virginians are even before
8 the American Rescue Plan additional subsidies, so
9 yes. So thank you for that clarification, Julie.

10 Any other questions? I'll move on.

11 And then just briefly, since our last
12 meeting in December, I just wanted to introduce, we
13 have two new Exchange employees. So basically the
14 whole division doubled in size between December and
15 now.

16 Amy Mears is the senior IT program
17 manager. She came to us from the State Corporation
18 Commission information technology division and has
19 been working on this project since the beginning.
20 So she is very experienced, and I was lucky that I
21 could kind of steal her away.

22 And Whitney Thomas is an administrator --
23 our new administrator coordinator. You probably
24 have seen her name come through as setting up the
25 meeting notices, sending out emails. Whitney comes

1 to us from outside of the Commission but has a lot
2 of good experience and a lot of good ideas.

3 So we welcome both Amy and Whitney, and
4 I'm sure you'll be hearing their names mentioned a
5 lot.

6 I also wanted to let you know that, as you
7 may or may not be aware, there is a deputy director
8 for Legislative Affairs and Consumer Outreach
9 position set up in the organizational chart for the
10 Exchange division, and I am working with the human
11 resources department in the Commission -- State
12 Corporation Commission to sort of finalize that
13 position advertisement, and that will be advertised
14 soon. That will -- that position will actually be
15 the position that's -- one of their main duties is
16 to be the liaison with this Advisory Committee.

17 So Toni has been kind of doing double duty
18 with her duties and also supporting the Advisory
19 Committee. But this deputy director, it is one of
20 their roles to work with the Advisory Committee.

21 And also I just wanted to let you know
22 that the State Corporation Commission's office of
23 General Counsel, that's sort of the legal, for
24 those of who -- I think most of you know how the
25 State Corporation Commission is set up, but for

1 those of you who do not, there's an Office of
2 General Counsel, and the attorneys support all of
3 the specific divisions within the Commission.

4 So right now we've been borrowing, I guess
5 you could say, or just using the attorneys that
6 were really associated with the Bureau of Insurance
7 to support Exchange work. So the Office of General
8 Counsel is actually hiring an attorney that will be
9 within the Office of General Counsel, but they will
10 be supporting the Exchange division. So that is
11 also in the process of being recruited right now.
12 So I think that position is actually close to be
13 being the interview process. I think it's been out
14 there a little while.

15 So any questions on staffing for the
16 Exchange division?

17 And then other positions, as we find we
18 need them, we will -- we didn't want to staff up
19 right away. We are sort of staffing as we need to
20 be physically prudent with our money, so...

21 And then last, but certainly not least, I
22 just wanted to reference the federal actions and
23 the state actions that are impacting the Exchange.
24 And even if you don't read anything, you can see
25 that this one slide has more information than any

1 of the other slides, and really that kind of goes
2 to show you a good visual of one of the reasons why
3 we recommended the one-year extension. There's
4 just a lot going on.

5 We've talked a little bit about the
6 Special Enrollment Plan at the federal level. It's
7 now been extended through August 15th. The
8 American Rescue Plan at the federal level has come
9 out.

10 As I mentioned, there's advanced premium
11 tax credits, they've been expanded. Their 400
12 percent federal poverty level cap was removed.
13 There are enhanced subsidies for the enrollees that
14 are under the 400 percent federal poverty level.
15 There will be or there are -- no. There will be
16 temporary subsidies for enrollees who are on or
17 eligible for unemployment benefits in 2021. We
18 won't know those rules until -- I believe it's
19 July.

20 There are COBRA subsidies, but they are
21 only temporary. They go into -- they are affected
22 for about approximately six months.

23 And then finally, last but not least, and
24 these are just the highlights, I'm sure there are
25 additional details, but the highlights, anyone who

1 may have received in excess advanced premium tax
2 credit in 2020 because they under reported their
3 income, the -- the repayment requirement through
4 the IRS is being forgiven.

5 So that's a lot of changes, and if you
6 notice, there are -- they would all be impacting
7 how the Exchanges are -- the software platform for
8 the Exchange supporting the software.

9 So that's -- like I said, that's just
10 showing you some of the reasons why we thought it
11 would be a good idea to kind of wait until some of
12 this subsided.

13 And then the Virginia General Assembly
14 legislation, I know that, you know, probably a lot
15 of people would say, Well, this is a pretty light
16 year, you really only had two bills to worry about,
17 but -- and they -- and to be honest, most of --
18 they both do not take effect immediately, but I did
19 want to bring them to your attention because they
20 were passed and approved by the Governor.

21 House Bill 1884, which is also known as
22 the Facilitated Enrollment Bill, and the language
23 in the Bill says that one year after the Virginia
24 Health Benefit Exchange is established, which is
25 basically one year after we go live, the Virginia

1 Department of Taxation will start to provide
2 contact information through the Exchange for
3 individuals who you would like to be contacted
4 regarding Health Benefit Exchange policies.

5 Now, of course, what's not written in
6 there is we will be entering into a Memorandum of
7 Understanding with the Department of Taxation to
8 make sure that, you know, we meet the information
9 security regulations and rules that they have, but
10 that's out there, and we'll be working on that.

11 And also House Bill 2332, which was known
12 as the Reinsurance Bill, that is sort of -- impacts
13 both the Bureau of Insurance and the Health Benefit
14 Exchange in that it requires the Bureau to submit a
15 state innovation waiver request to the federal
16 government and to stabilize premiums.

17 And if that state innovation waiver
18 request is approved, then -- and the premiums are
19 stabilized for the health benefit plans needed in
20 the individual market, the impact is an expected
21 reduction in premiums. Well, that impact of
22 expected reduction in premiums would reduce the
23 user fee assessment coming to the Health Benefit
24 Exchange. And as you may or may not be aware, it
25 is the user fee assessment that funds the

1 operations of the Exchange.

2 So we are working on updated financial
3 projections to build this in to our revenue and
4 expense projections for the operations of the
5 Exchange.

6 Any questions regarding -- that's a lot of
7 information, but any questions at this time?

8 MS. BLAUVELT: Victoria, Julie Blauvelt
9 with the Bureau of Insurance.

10 On the federal actions, and you may have
11 said this and I missed it, but the subsidies and
12 the advanced -- the increased subsidies, they are
13 only effective, as far as we know right now, for
14 years 2021 and 2022.

15 Is that your understanding?

16 MS. SAVOY: Oh, Julie. Thank you. Yes,
17 that is correct.

18 Again, I have heard that there may be a
19 push to make them permanent, but right now you are
20 correct, that these subsidies are only effective
21 for the two next plan year -- or current plan year
22 and the next plan year, yes.

23 So thank you for clarifying that.

24 MS. BLAUVELT: Thanks.

25 MS. CORLETTE: Just hearing Julie's voice,

1 it triggered for me a question that may be more
2 appropriate for Julie but I'm curious Victoria if
3 you guys have also been thinking about this.

4 With the removal of that 400 percent cap,
5 I think there's presumably a lot of folks who've
6 been previously ineligible for a tax credit that
7 now are eligible and may have been in off
8 marketplace -- off Exchange plans.

9 I'm just curious if either the ROI or the
10 Bureau of Exchange are talking to carriers in
11 Virginia about helping folks make the transition to
12 un-Exchange coverage to get those tax credits and
13 also hopefully be able to transfer any cushion that
14 they have accrued already on their off marketplace
15 and apply that to their marketplace.

16 MS. SAVOY: I know that work has been
17 done, and I am going to turn it over to Julie
18 because I don't want to say anything that is
19 incorrect. She has been following that much more
20 closely than I.

21 MS. BLAUVELT: Yes, we did ask that
22 question of carriers, most of the carriers that are
23 associated with the Virginia Association of Health
24 Plans, and, you know, maybe Doug Gray can correct
25 me if I'm wrong, but it looks like the information

1 we got back from the major carriers that are in the
2 individual market is that all of them at least have
3 the capability and have the plan to be able to
4 continue those accumulators that a person has in an
5 off Exchange plan if they stay with that carrier.

6 Now, if they -- you know, if they pick a
7 plan with another carrier, you know, I don't think
8 any of them plan to continue those accumulators for
9 a person coming from another carrier, but if they
10 move from an off Exchange plan with the same
11 carrier, I believe they all have the capability to
12 continue those accumulators.

13 MS. CORLETTE: That's great. Thanks,
14 Julie.

15 MS. SAVOY: Any other questions?

16 Okay. Well, if not, then that's the end
17 of my report, and I'm going to turn it over to
18 Sabrina. So thank you-all very much.

19 MS. CORLETTE: Thank you, and I get to
20 turn it over to Doug and Liz. I think first we are
21 going to hear from Doug Gray, who very kindly
22 agreed to share our eligibility and enrollment
23 subcommittee.

24 Doug, are you going to tell folks what the
25 group did and the recommendation -- both of the

1 recommendations submitted?

2 MR. GRAY: I would be glad to. Can
3 everybody hear me?

4 MS. CORLETTE: Yes, we can hear you.

5 MR. GRAY: Good.

6 So this is Doug Gray. I'm executive
7 director of the Virginia Association of Health
8 Plan. We had a subcommittee on eligibility and
9 enrollment, and I think nobody else wanted to be
10 Chair so I stepped up.

11 We've had some good conversations about
12 our concerns, and we kind of broke them into six
13 categories, and they're really just -- you know,
14 really best practices or ideas about things that
15 really need to be done well as we move towards an
16 Exchange.

17 So the first one was eligibility and
18 enrollment, and there was lots of concern about
19 integration with Medicaid and making it seamless
20 with bidirectional communication between the state
21 agencies so that we have improvement in all of the
22 categories around eligibility enrollment, and we
23 listed all of those and timeliness, determinations,
24 continuous coverage, term reduction and optimizing
25 the consumer or customer service experience. And

1 these are all things that were challenges
2 previously when exchanges that have been
3 implemented.

4 Accuracy of enrollment data is a big
5 opportunity for an improvement in customer service,
6 and there's a lot to be done with that.

7 Data migration is a big issue there.

8 Understanding of the process of the 834
9 Form and verifying the information to share
10 appropriately.

11 Subsidy eligibility, verification
12 documentation, proof of income and citizenship, you
13 know, must be collected by the system or ought to
14 be, and the confirmation should be provided to
15 consumer once they've been received.

16 Verification of citizenship and
17 immigration and tax documentation also needs to
18 work smoothly.

19 The capacity of Medicaid determination of
20 eligibility will be essential, which means you have
21 to look at the ability to provide no wrong door
22 access across Medicaidship and other state
23 programs. And so, you know, the vendor and the
24 organization of the Exchange needs to be able to
25 build on the interoperability that exists between

1 Medicaid and the FFM now.

2 We talked about constant communication and
3 the ability to address complex eligibility
4 enrollment scenarios. And later on, there's a lot
5 of thought and hope, I think, and concern about
6 improving the experience for the consumer.

7 The FFM has a separate quorum for
8 consumer, sisters, brothers and navigators to be
9 able to facilitate applications, and these
10 processes need to be accommodated as we go forward.

11 The second big category is use in sharing
12 of data, and that really is just reminding folks
13 that access to real-time data and response to data
14 requests need to be, you know, prompt so that we
15 can really say on top of things, and obviously the
16 integration with Medicaid has to be the part
17 priority.

18 In terms of the, you know, next category,
19 we talked about timelines, and I think a lot of
20 this -- our comments here were really about trying
21 to -- and really short timely to meet sort of the
22 launch in 2023. And now that we're in 2024, I
23 think we -- the concerns are still valid. We need
24 time for prelaunch testing. You know, we obviously
25 have to test the consumer experience and make sure

1 that we have, you know, fail safes built into the
2 system.

3 Now that we've got the extension, I think
4 it's -- we'll have a little bit more time to work
5 that out, but it's still critical that we have a
6 good timeline built out, and some ability --
7 flexibility if things run into problems, which is
8 common.

9 A lot of discussion about the call center.
10 I think some would like the idea of having a
11 separate call center than a vendor versus the folks
12 running the Exchange. Others, you know, are okay
13 with it being integrated. Answering, you know, the
14 question through the discussions of whether a
15 separate one is a good idea is something that
16 should be done, clarifying the role and the -- of
17 the call center and how it integrates with
18 eligibility enrollment, how we'll cover VA work
19 with it. Certainly lots of questions about
20 protocols on how to escalate complex cases.

21 And I think this is an area where there's
22 some improvement in other states where we would
23 like to kind of start at the approved level if we
24 could. You know, I certainly sponsor some
25 discussion about whether this was a custom ask or

1 whether this was a routine standard of service in
2 other states. Something that needs to be known.
3 Is it a known and, you know, vetted approach or is
4 this a new one and, you know, can we do it with the
5 launch. Those are all logical questions.

6 Obviously, language services for those who have
7 limited English proficiency or disabilities, and
8 then obviously quality assurance metrics.

9 So it's definitely a good robust
10 discussion about the call center and how it
11 interacts both with the Exchange and integration
12 and the consumer. Really a three-pronged, you
13 know, discussion.

14 Then a series of thoughts about oversight
15 of the vendor, and, you know, obviously oversight's
16 important in making sure that we coordinate with
17 the ACA, which we're obviously doing now, and I
18 think is one of the reasons that we had this -- the
19 delay.

20 Like there's -- we have a bullet about
21 overseeing the vendor and full integration into the
22 HBA's policy-making process so that when policy
23 changes happen, the rest of the system, you know,
24 is engaged, particularly on the IT side.

25 So contingency plans and process in place

1 for mistakes and not meeting goals is a good part
2 of planning, and I think the subcommittee wanted to
3 raise those, and obviously transparency of
4 performances is a good concept, you know, all
5 around.

6 And then the last was website customer
7 support, and this is really an interesting topic
8 because, you know, the -- having a call center and
9 a website, some functions of call centers are
10 getting sophisticated enough to almost, you know,
11 do some of the things that navigators used to do,
12 not all, but some. And website customer support
13 has gotten more robust.

14 So there's an opportunity to make that
15 user interface and experience human centered in
16 design and friendly and, therefore, more effective
17 and helpful.

18 So, you know, we have been talking about
19 transparency and plan designs and just making sure
20 that we try to make it as simple and easy as
21 possible because if you don't use common sense,
22 people do have challenges with the process.

23 So those are really kind of an overview of
24 the suggestions that we sent along. There are some
25 asks. I mean, folks would like, you know,

1 obviously a live chat function, you know, and these
2 are things that I think could be more fully
3 discussed given that we have a little bit more time
4 to get things going.

5 Anybody else who is on the subcommittee,
6 we had a lot of help, good broad representation of
7 agency folks, private sector folks, folks on --
8 some folks on this committee as well. So if I
9 missed anything that needs to be said, feel free to
10 speak up.

11 MS. CORLETTE: Thank you, Doug. That was
12 a great overview.

13 And I also just want to acknowledge Doug's
14 colleague, Josh Humphries, who did a lot of the cat
15 herding that was involved in this effort. So thank
16 you, Josh, if you're on the call.

17 MR. HUMPHRIES: Yes.

18 MS. CORLETTE: This is maybe a question
19 for Toni or Victoria, but if a member of the public
20 would like to see these recommendations, was there
21 a way to post these on the Exchange website?

22 MS. JANOSKI: Yes. Absolutely --

23 MS. CORLETTE: Great. Okay.

24 MR. GRAY: This is Doug. I just wanted to
25 ask about the slide from today. I haven't received

1 them and didn't know if that was just me or whether
2 they were going to be distributed or have been.

3 MS. SAVOY: Oh, the slides for this
4 meeting?

5 MR. GRAY: Yes.

6 MS. SAVOY: We have not distributed them
7 ahead of time. So, no, it is not just you. The
8 slides do become part of the -- what is available
9 to the public, and I think they are posted after
10 the fact to the website, and we will -- we can --
11 we will send them out to the committee members as
12 well. And we'll talk about -- if you'd like, maybe
13 there is a way we can get them out to you ahead of
14 the meeting, if that's what people prefer.

15 We're still feeling our way through these
16 committee meetings. So if you have that idea or
17 any other ideas, please don't hesitate to let us
18 know. But we will be posting these slides.

19 MR. GARY: Thank you. I think there
20 are -- we all are representatives of broader
21 constituencies. And when we turn around to kind of
22 report what is happening at the meeting, it's great
23 to be able to share what's been presented. I
24 wasn't really making a comment about the advanced
25 part, but it's just great to have -- it's a nice

1 resource.

2 MS. CORLETTE: Thank you, Doug.

3 So before we move on, I just want to make
4 sure that none of the other subcommittee members or
5 members of the full committee had any expansions or
6 other comments they might want to make about the
7 recommendations regarding the eligibility
8 enrollment platform.

9 Okay. Hearing none, I'm going to turn it
10 over to Liz. Now Liz has agreed to chair a
11 subcommittee that has not yet started its work,
12 but, Liz, would you mind just sharing a few words
13 with us about what the Consumer Assistance
14 subcommittee is planning to do.

15 MS. CUNNINGHAM: Yes, Sabrina.

16 Hi, everyone. I'm Liz Cunningham. Like
17 Sabrina mentioned, I'm with Virginia Legal Aid
18 Society. I'm their healthcare outreach manager
19 from Southside, Virginia, and, like Sabrina
20 mentioned, Chair for the subcommittee on Consumer
21 Assistance.

22 And part of what we will be addressing is
23 the navigator branch for this summer and, as most
24 of you know, we are just getting off the ground.
25 So Sabrina and I anticipate getting some dates and

1 times sent out very soon to everyone, and I'm just
2 very honored and excited to join an amazing team.

3 Thank you.

4 MS. CORLETTE: Thank you, Liz.

5 All right. I think that is it for the
6 subcommittee updates, unless anybody wants to
7 comment on the Consumer Assistance work that's
8 forthcoming?

9 Okay. Great. Well, that's all for the
10 subcommittee updates, and I can't remember actually
11 what's left on the -- what's next on the agenda.

12 Victoria, is it back to you?

13 MS. SAVOY: Okay. Yes. Thank you.

14 Actually, technically the next item on the
15 agenda is the consideration of any questions,
16 recommendations, reports or comments, but I don't
17 believe we actually have any at this time because
18 of the -- this is only the second meeting of the
19 Advisory Committee.

20 So let me put my camera back on too.

21 So I think unless I am not aware of
22 anything, Sabrina, that you may be aware of, I
23 don't think we actually have any questions,
24 recommendations or reports from the Advisory
25 Committee.

1 And then the next topic technically is the
2 Exchange division's response to the committee
3 recommendations. So since we don't have any
4 recommendations, there are also no responses to the
5 recommendations. So we can kind of get through
6 those two items very quickly.

7 So the next line -- the next topic after
8 that is really the other business topics. And,
9 Sabrina, I think you were going to mention a few
10 items.

11 MS. CORLETTE: Yes, that's right.

12 So the first item is bitter sweet news.
13 Folks may have heard that our Advisory Committee
14 colleague, Chaquita Brooks Lashore, has been
15 nominated to serve as director of the Centers for
16 Medicare and Medicaid Services. She has informed
17 us that she will need to resign her position, if
18 she is Senate confirmed, and so that confirmation
19 process is underway. Unfortunately, there is a
20 decent chance we may be looking for a new Advisory
21 Committee member.

22 Victoria, if people would have
23 recommendations or if they know people they would
24 like to nominate for that position, should
25 Chaquita, in fact, have to resign her post, who

1 should they send those to?

2 MS. SAVOY: Well, Chaquita was one of
3 the -- she was a representative that was appointed
4 by the Governor's office. There were some members
5 of the Advisory Committee appointed by the
6 Commission and then others appointed by the
7 Governor's office. Her position was appointed by
8 the Governor's office. So it is my understanding
9 that the Governor's office would receive those
10 recommendations, and our contact with the
11 Governor's office for a lot of different things has
12 been Holly Martlock who was a senior policy
13 advisor, and I believe she would be the person.
14 And if anyone would like her email address, they
15 could certainly let the Exchange know, and we will
16 be happy to forward Holly's contact information to
17 them.

18 MR. CAREY: This is Secretary Carey.

19 That is exactly right, and there's a -- we
20 will collate nominations and work with the
21 Governor's office and the Secretary of the
22 Commonwealth to make a nomination to the group --
23 to the Exchange. Excuse me.

24 MS. CORLETTE: All right. Well, we
25 can't -- we should not try to jinx Chaquita's

1 nomination here, but I think Chaquita is not in
2 the -- not on our meeting today, but she is such a
3 stellar candidate. I -- there's a high degree of
4 likelihood she will -- she will be confirmed, and
5 we will all be the better for it.

6 I think the only other item for the other
7 business was just the scheduling of future meetings
8 for the Advisory Committee. We have discussed
9 meeting on a quarterly basis. I now cannot recall
10 if that is something that we formally adopted as an
11 Advisory Committee or whether that was something
12 that we discussed informally or whether we need to
13 decide on that as a formal matter.

14 But assuming that we do proceed with
15 quarterly meetings, my hope is that we can get
16 those scheduled on the calendar now so that people
17 can have that time blocked off as far in advance as
18 possible to avoid potential conflicts.

19 So I don't know, Victoria, if you want
20 to -- it Whitney or somebody might be able to share
21 kind of our preliminary thinking about the time
22 frames for the next meeting?

23 MS. SAVOY: Sure. Sure. I'm happy to do
24 that, and, Whitney, you can jump in if I, of
25 course, forget something.

1 But it was really an informal, I think,
2 agreement that the statute requires meetings at
3 least twice a year and, Sabrina, you and I and Jane
4 and Toni met right after the voting and made --
5 where you became Chair and Jamie became Vice Chair,
6 and I think that we all agreed that quarterly
7 meetings would be a good idea, a reasonable idea.

8 This time we did not really -- we
9 weren't -- we didn't have the logistics in place to
10 set that up too far in advance. But from this
11 point forward, we are looking at the fourth
12 Thursday, and that would be at least for July and
13 October. We have those -- I think pretty much
14 those dates nailed down, and then we would be
15 looking for -- so that would be probably January
16 and then April. So January, April, July and
17 October, the fourth Thursday of each month. And
18 then, of course, there can be informal meetings or
19 not -- there could be additional meetings that
20 could be called I think as needed.

21 So I'm not sure of the official meeting
22 notices for the July and October meetings have gone
23 out yet, but I do know that we've tried to put a
24 hold on some of the people's calendars just to sort
25 of make sure we would have the group.

1 So I think that's it, Sabrina, from my
2 perspective on that topic.

3 MS. CORLETTE: Okay. Great. I don't
4 think I have received calendar holds, but I can
5 double check my inbox for that.

6 MS. SAVOY: Okay. Well, we'll work on
7 that. We'll get working on that then. Thank you.

8 MS. CORLETTE: All right. Is there any
9 other business that committee members would like to
10 raise?

11 Okay. One thing -- go ahead.

12 MS. KUSIAK: Do we have any public
13 comments?

14 MS. SAVOY: Actually, this time we do not.
15 We had an inquiry, but no one actually submitted
16 the request. So we have no one who has signed up
17 to provide a public comment. I've left it in as
18 a -- sort of a place holder just so that we always
19 know to check. But this -- for this meeting, there
20 was no one who requested to speak.

21 MS. CORLETTE: I think -- I don't know,
22 Jane, if that was you that just spoke up, it
23 sounded like your voice, I don't know if you'd like
24 to say anything. You've been such a great
25 colleague and partner in all of this, you know,

1 this sort of early organizing for the Advisory
2 Committee, and I appreciate working with you so
3 much. So I don't know if you want to -- if you
4 have any thoughts or comments about --

5 MS. KUZIAK: No. I'm just very honored to
6 be part of this process, and I think Victoria has
7 been doing a great job, and I think it is a very
8 smart step for us to delay here to make sure we get
9 all of our ducks in a row, because, you know, my --
10 a very important thing to me is the
11 intraoperability between the Exchange and Medicaid,
12 and I just feel like all these discussions and
13 planning ahead are going to really facilitate --
14 what is important to me is that we take advantage
15 of what other states have done, and we build it
16 better and brighter.

17 Thank you.

18 MS. CORLETTE: Here. Here.

19 Okay. Well, I think if there is no more
20 other business and we do not have public comments,
21 I think -- I mean, gosh, Victoria, can we actually
22 move to adjourn?

23 MS. SAVOY: I believe we can, unless there
24 are other questions or comments by the committee
25 members. I honestly don't know, do we need a

1 formal motion to adjourn, or can you just adjourn
2 us, Sabrina?

3 MR. CAREY: I will make just make a brief
4 comment. Just thank everyone again for
5 participation at the committee meetings and at this
6 meeting. Just great engagement. And I appreciate
7 Victoria and her team and the SCC judges being so
8 open to input and collaboration.

9 So I just really, just to echo what Jane
10 said, I think we have a chance to do it really,
11 really well, and it was -- I think I like where we
12 are headed and looking forward to the work product.

13 MS. CORLETTE: Thank you, Secretary Carey.

14 Well, let's make it formal. I will move
15 to adjourn.

16 Do I have a second?

17 MS. SAVOY: I will second.

18 MR. CAREY: Second.

19 MS. CORLETTE: Great. Thank you,
20 everybody. Looking forward to our next meeting and
21 look in your inboxes for an invitation to the
22 Consumer Assistance subcommittee meeting.

23 MR. CAREY: I appreciate it.

24 MS. SAVOY: Thank you, everyone.

25 MR. CAREY: Bye-bye.

1 MS. SAVOY: I appreciate it. Thank you
2 for your time.

3 UNKNOWN PERSON: Thank you. Bye-bye.

4 UNKNOWN PERSON: Thank you.

5 UNKNOWN PERSON: Thank you. Bye-bye.

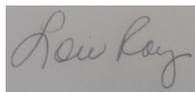
6 (The hearing was adjourned at 2:12 p.m.)
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CERTIFICATE OF SHORTHAND REPORTER

I, Lori Roy, Registered Professional Reporter, Certified Shorthand Reporter, the officer before whom the foregoing hearing was taken, do hereby certify that the foregoing transcript is a true and correct record of the testimony given; that said testimony was taken by me stenographically and thereafter reduced to typewriting under my supervision; that reading and signing was not requested; and that I am neither counsel for or related to, nor employed by any of the parties to this case and have no interest, financial or otherwise, in its outcome.

IN WITNESS WHEREOF, I have hereunto set my hand this 4th day of June 2021.



LORI ROY, RPR, CCR

Transcript of Meeting
 Conducted on April 8, 2021

A			
ability	across	advertisement	agreements
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