



**Planet Depos®**  
We Make It Happen™

---

# Transcript of Meeting

**Date:** March 29, 2022

**Case:** Health Benefit Exchange Advisory Committee Meeting

**Planet Depos**  
**Phone:** 888.433.3767  
**Email:** [transcripts@planetdepos.com](mailto:transcripts@planetdepos.com)  
**www.planetdepos.com**

Transcript of Meeting  
Conducted on March 29, 2022

1 (1 to 4)

1	1	3
2	2	A P P E A R A N C E S
3	3	Ex-officio Members:
4	4	Secretary John Littel
5	5	Director Karen Kimsey
6	6	Acting Commissioner Colin Greene
7	7	Commissioner Danny Avula
8	8	Commissioner Scott White
9	9	Appointed/Voting Members:
10	10	Sabrina Corlette, Chair
11	11	Jane Norwood Kusiak, Vice Chair
12	12	Julie Green Bataille
13	13	Lee Biedrycki
14	14	Scott N. Castro
15	15	Elizabeth Cunningham
16	16	Doug Gray
17	17	Ikeita Cantu Hinojuso
18	18	Starla Kiser
19	19	Kenn Penn
20	20	
21	21	SCC LIAISON:
22	22	Victoria Savoy
23	23	
24	24	
25	25	
1	1	4
2	2	A P P E A R A N C E S C O N T I N U E D
3	3	Toni Janoski
4	4	Jennifer Krupp
5	5	Holly Mortlock
6	6	Amy Mears
7	7	Whitney Thomas
8	8	Bruce Nichols
9	9	
10	10	
11	11	
12	12	
13	13	
14	14	
15	15	
16	16	
17	17	
18	18	
19	19	
20	20	
21	21	
22	22	
23	23	
24	24	
25	25	

Transcript of Meeting  
Conducted on March 29, 2022

2 (5 to 8)

CONTENTS		PAGE	
1			5
3	1. WELCOME, CALL TO ORDER, ROLL CALL	5	the website that you see listed on this slide
4	2. HBE UPDATE TO ADVISORY COMMITTEE	9	2 here.
5	- Exchange Overview		3 Thank you, Whitney.
6	- Advisory Committee		4 So, just to quickly remind everybody of
7	- Open Enrollment/HBE Snapshot		5 the agenda, after we do our roll call, Victoria
8	- Transition Activities		6 will provide us with an update on all of the
9	- Public Health Emergency		7 exciting activities that our exchange team is
10	- Policy and Legislative Update		8 undertaking to manage or to just transition to a
11	- Response to Advisory Subcommittee		9 full SBM.
12	- Recommendations		10 We will hear an update from our Bureau of
13	3. BUREAU OF INSURANCE UPDATE	56	11 Insurance.
14	4. CONSIDERATION OF QUESTIONS,		12 We will have some time to discuss
15	RECOMMENDATIONS, REPORTS, OR		13 questions, recommendations, reports, comments. I
16	COMMENTS	70	14 think that will include some feedback from the
17	5. OTHER BUSINESS	103	15 exchange folks on our recent recommendations on
18	- 2022 Chair and Vice Chair Election		16 consumer assistance.
19	- Committee Discussion Topics		17 We will then turn to the chair and vice
20	- 2022 Meeting Dates		18 chair election, open up to the advisory committee
21	6. PUBLIC COMMENTS	106	19 some discussion topics, talk about our meeting
22	7. ADJOURNMENT	121	20 dates for 2022, and then we will have an
23			21 opportunity for public comments.
24			22 This meeting looks like it could be just a
25			23 little bit longer than the meetings we've had in
			24 the past. So, in discussion with Holly, we
			25 thought we might try to provide a, like, five- to
		6	8
1			ten-minute little break after Victoria's update
2	P R O C E E D I N G S		2 and before we hear from the Bureau of Insurance.
3	CHAIR CORLETTE: Well, hi, everybody. For		3 We'll see how the timing goes, but that is
4	those of you who don't know me, my name is Sabrina		4 probably going to be roughly around 2:00.
5	Corlette, and I am serving as the chair of the		5 With that, I will turn it over -- Jane, I
6	Health Benefit Exchange Advisory Committee. And		6 think you'll do our roll call. Oh, no, I think
7	welcome to our first meeting of 2022. It's great		7 we've got -- the next slide is to welcome our new
8	to have you all.		8 members. Sorry. Apologies.
9	Holly, is it you running the slides or is		9 I am delighted to welcome new members to
10	it Whitney?		10 our advisory committee. We have with us today
11	MS. MORTLOCK: Whitney is running the		11 Secretary John Littel from the Health and Human
12	slides.		12 Resources Department; Acting Commissioner Colin
13	CHAIR CORLETTE: Great. Well, Whitney,		13 Greene, our State Health Commissioner, Acting
14	would you mind advancing to the next slide,		14 State Health Commissioner; and Commissioner Danny
15	please.		15 Avula from the Department of Social Services.
16	Well, let's kick it off. Just a few		16 We are happy to have you join our
17	housekeeping items. We will ask that only the		17 conversation and be part of this exciting
18	committee members keep their cameras turned on for		18 transition for the Virginia Exchange.
19	the meeting. We'd ask that you stay muted until		19 And with that, I will turn it over to Jane
20	you are called on to speak. And if you'd like to		20 for our roll call.
21	speak, we just ask that you use the raise-your-		21 VICE CHAIR KUSIAK: Thank you. I have
22	hand button, which you can see in the little bar		22 done my best to work on the pronunciation of some
23	on the bottom of your screen, to ask a question,		23 of your names, but feel free to correct me. And
24	23 and you'll be called on.		24 just say, "aye," when you -- Secretary John
25	We will be providing a transcript of this		25 Littel.
	25 meeting after it occurs, and it will be posted on		

Transcript of Meeting  
Conducted on March 29, 2022

3 (9 to 12)

	9	
1	SECRETARY LITTEL: Aye.	
2	VICE CHAIR KUSIAK: Director Karen Kimsey.	
3	DIRECTOR KIMSEY: Aye.	
4	VICE CHAIR KUSIAK: Acting Commissioner	
5	Colin Greene.	
6	ACTING COMMISSIONER GREENE: Aye.	
7	VICE CHAIR KUSIAK: Commissioner Danny	
8	Avula.	
9	COMMISSIONER AVULA: Aye.	
10	VICE CHAIR KUSIAK: Commissioner Scott	
11	White.	
12	COMMISSIONER WHITE: Aye, Julie Blauvelt	
13	with the Bureau of Insurance here sitting in for	
14	Scott White.	
15	VICE CHAIR KUSIAK: Sabrina Corlette.	
16	CHAIR CORLETTE: Aye.	
17	VICE CHAIR KUSIAK: Aye for me.	
18	Julie Bataille.	
19	MS. BATAILLE: Aye.	
20	VICE CHAIR KUSIAK: Lee Biedrycki.	
21	MR. BIEDRYCKI: Aye. Good job.	
22	VICE CHAIR KUSIAK: Scott Castro.	
23	MR. CASTRO: Aye.	
24	VICE CHAIR KUSIAK: Liz Cunningham.	
25	MS. CUNNINGHAM: Aye.	
	10	
1	VICE CHAIR KUSIAK: Doug Gray.	
2	MR. GRAY: Aye.	
3	VICE CHAIR KUSIAK: Ikeita Cantu Hinojosa.	
4	MS. HINOJOSA: Aye.	
5	VICE CHAIR KUSIAK: Starla Kiser.	
6	MS. KISER: Aye.	
7	VICE CHAIR KUSIAK: Kenn Penn.	
8	MR. PENN: Aye.	
9	VICE CHAIR KUSIAK: And the SCC Liaison	
10	Victoria Savoy.	
11	MS. SAVOY: Aye.	
12	VICE CHAIR KUSIAK: Okay. We're great.	
13	CHAIR CORLETTE: Yeah, sounds like we have	
14	a full house, a quorum, so we can get started.	
15	Well, I am delighted to welcome Victoria	
16	Savoy, our exchange director. This is -- we	
17	haven't met for a little bit, so I think there's a	
18	lot to report on, and so I will turn it over to	
19	Victoria to tell us what the exchange has been up	
20	to and some of the recent developments on the	
21	policy front. So, thank you, Victoria.	
22	MS. SAVOY: Well, thank you, Sabrina and	
23	Jane.	
24	On behalf of the SCC and the Health	
25	Benefit Exchange, I'd like to extend a warm	
	11	
1	welcome to our new ex officio advisory committee	
2	members. We're fortunate to have substantial	
3	expertise across the health policy arena across	
4	the committee and the representation from across	
5	the commonwealth. We really appreciate your	
6	engagement and your participation today.	
7	We look forward to working with you as	
8	part of the advisory committee as we build	
9	Virginia's exchange. Please feel free to reach	
10	out any time to myself or Holly Mortlock, who is	
11	the liaison for the advisory committee and also	
12	the chief government relations officer for the	
13	exchange, and we will help you any way that we	
14	can.	
15	After discussion, we decided that, in	
16	addition to the fact that we have several new	
17	members, it has been a while since our last	
18	overview, and, so, we thought it would be helpful	
19	to provide a brief refresher on the exchange, as	
20	well as going into our updates.	
21	Next slide, please, Whitney.	
22	So, we went ahead and included photos of	
23	the exchange staff. This is all of us. I know we	
24	started out last -- our first meeting, there was	
25	only two of us, myself and Toni, and now we're up	
	12	
1	to six, and we hope to have a seventh person	
2	starting soon and continue the hiring process as	
3	we move towards transition.	
4	So, to introduce my staff, we have Toni	
5	Janoski, the deputy director of operations and	
6	finance; Jennifer Krupp, deputy director of	
7	outreach, education, and policy; Holly Mortlock,	
8	the chief government relations officer; Amy Mears,	
9	the chief IT program manager; and Whitney Thomas,	
10	our administrative coordinator and the one who	
11	keeps us all straight on all of these things.	
12	And going back in time just a little bit	
13	for the refresher, just wanted for those --	
14	especially for those new people, the Virginia	
15	Health Benefit Exchange, often referred to as	
16	"VAHBE" or simply "HBE," was created in 2020 by	
17	the Virginia General Assembly as a new division	
18	within the State Corporation Commission with the	
19	responsibility for transitioning Virginia off of	
20	the federal marketplace Healthcare.gov and onto a	
21	Virginia based individual health insurance	
22	marketplace, the Exchange.	
23	Currently, we call ourselves the Health	
24	Benefit Exchange and HBE, but just to let you	
25	know, we are working on branding, and hopefully we	

Transcript of Meeting  
Conducted on March 29, 2022

4 (13 to 16)

	13		15
1 will have a new official name or brand name prior 2 to our launch. And we will certainly keep you 3 informed of that process. 4 Next slide, please.		1 2024, which means, backing up, that it would be 2 ready for open enrollment in the fall of 2023. 3 So, we are going to tell you what we've done so 4 far and what our plans are on some of the 5 remaining slides. 6 And the last bullet on this particular 7 slide, just very quickly, wanted to let you know 8 or remind you that each year in November, we 9 prepare a report for the Virginia General Assembly 10 that provides updates to our operations and 11 finances, as well as the effectiveness of our 12 outreach and education. 13 The underlined link, as the last bullet on 14 this slide, includes an actual active link that 15 will take you to the most recent report. 16 All right. Whitney, thank you. Go ahead. 17 So, you may be asking yourself, 'Okay. 18 What exactly is going to change when the Exchange 19 moves from federal to state control?' Well, the 20 big difference is that Virginians will now shop 21 for and enroll in health plans on a state 22 marketplace in Virginia instead of on the federal 23 platform. Well, that sounds good, but what 24 exactly does that entail? 25 So, next slide, please.	
5 The Code of Virginia, Chapter 65 of Title 6 38.2, was a new chapter created as part of the 7 creation of the Exchange, and it directs the 8 Exchange to, among other things, promote a 9 transparent and competitive marketplace, promote 10 consumer choice and education, assist individuals 11 with access to programs, premium assistance tax 12 credits, cost-sharing reductions, as well as 13 support the continuity of coverage and reduce the 14 number of uninsured. 15 Next slide, please, Whitney. 16 As you will know or as you may know, the 17 Exchange is independently funded by user 18 assessment fees. These fees are currently 19 collected by the federal government in connection 20 with Healthcare.gov. 21 When we transition, those fees will be 22 collected, instead, by the Virginia Exchange and 23 used to fund the Health Benefit Exchange. 24 Currently, as we are right now, a 25 state-based exchange on the federal platform, a	14	5 small portion of the user fees are currently 6 collected by Virginia to maintain our operations 7 in this transition state. But with the transition 8 to the full state basic change in 2024, we will be 9 again collecting 100 percent of the user fees. 10 So, as I mentioned, the Exchange 11 successfully completed the first step of the 12 transition in 2021 where we moved to a hybrid 13 state where the Virginia Health Benefit Exchange 14 resides on the federal platform, hence, the 15 state-based exchange on the federal platform name. 16 What that means is, in addition to 17 certifying its qualified health plans, we oversee 18 our own assister programs, including the 19 navigators, the agents and brokers, certified 20 application counselors, designated -- I'm sorry -- 21 certified application counselor designator 22 organizations, as well as the certified 23 application counselors. 24 Because we are on the federal platform, 25 eligibility and enrollment decisions and the actual consumer shopping for plans is still maintained on the federal platform. 24 We are on track right now to fully 25 transition to our own marketplace for plan year	16

PLANET DEPOS

888.433.3767 | WWW.PLANETDEPOS.COM

Transcript of Meeting  
Conducted on March 29, 2022

5 (17 to 20)

	17		19
1    We will also be able to directly handle 2 consumer inquiries and be better equipped to 3 address consumer issues to optimize the consumer 4 shopping experience, which, basically, will allow 5 us to provide better and more tailored customer 6 service to meet the needs of Virginians.  7    Next, please.  8    So, I know it looked a little odd that we 9 had an advisory committee agenda and one of the 10 topics was "Advisory Committee," so we just really 11 wanted to provide a little background on the 12 advisory committee itself.  13    The purpose of the advisory committee is 14 really to advise and provide recommendations to 15 the State Corporation Commission and myself, as 16 Exchange director, to carry out the purposes and 17 duties of the Exchange. The exact code cite is on 18 the slide but that, in essence, is the purpose of 19 the advisory committee.  20    Next slide, please.  21    It is a committee that consists of 15 22 members with up to 10 voting members and 5 23 ex officio nonvoting members. Of the voting 24 members, 5 are nonlegislative citizen members 25 appointed by the governor, and 5 are		1    All of our outreach materials are provided 2 in -- well, I should say, "key outreach 3 materials," are provided in English, Korean, 4 Spanish, and Vietnamese, and they're provided to 5 the assisters for their use in education and 6 enrollment assistance.  7    We have developed an Exchange website and 8 a hotline to provide consumers information and 9 direction to the navigators and assisters, as well 10 as to Healthcare.gov, for shopping purposes. And 11 the actual hotline phone number and the Exchange 12 email address is listed on your screen for you.  13    Okay. Additional little facts and 14 figures, just because, as an accountant, I need to 15 always include some numbers in anything that -- 16 type of speech that I give.  17    We right now have 1,400 agents and brokers 18 and have signed Exchange agreements. We have the 19 two navigator grantee organizations, and between 20 those two, they have 35 navigators.  21    We have 34 certified application counselor 22 designated organizations and innumerable certified 23 application counselors.  24    As of January of 2022, there were over 25 21,000-almost-500 people assisted by the	
1    nonlegislative citizen members appointed by the 2 commission.  3    In addition, there are the 5 ex officio 4 members, which represent the Commissioner of 5 Insurance, the Director of Medical Assistance 6 Services, the State Health Commissioner, the 7 Commissioner of Social Services, and the Secretary 8 of Health & Human Services.  9    Next, please.  10    And what we'd like to do now is kind of 11 shift off from sort of the governance and 12 organization of the Exchange to really what I 13 would call a "snapshot" and, also -- a snapshot of 14 the Exchange and open enrollment.  15    So, for the first snapshot, just like to 16 summarize that we have two Virginia navigator 17 organizations, the Virginia Poverty Law Center and 18 the Boat People SOS, who we've worked with quite a 19 bit and provide invaluable services along with the 20 other assisters to consumers in Virginia.  21    The navigators provide outreach efforts to 22 reach target populations and ensure Virginia 23 consumers know where to shop and enroll. They 24 educate consumers about the options, maximized use 25 of assisters, and meet accessibility needs.	18		1    navigators who held approximately 703 educational 2 and outreach events conducted through January.  3    For plan year 2022, there are 12 insurance 4 carriers that offer plans on the Exchange, and 5 this, we are pleased to say, includes three new 6 carriers for plan year 2022.  7    As a result, there are 156 health plans 8 offered on the individual market on the Exchange.  9    With regard to the dental carriers, we 10 have 8 standalone dental carriers offering plans 11 on the Exchange and 38 standalone dental plans in 12 the individual market. And we are very pleased to 13 say that all of the Virginia counties are covered 14 by plan offerings on the Exchange.  15    All right. Next, please.  16    As a result of all of this great activity 17 by the assisters, I'd like to let you all know 18 that at the end -- as of the end of open 19 enrollment, so that would have been around 20 January 15th, the cumulative plan selections for 21 Virginia were almost 308,000 individuals.  22    This includes -- this represents an 23 18 percent increase from open enrollment plan year 24 2021, which was the previous year, and represents 25 approximately 46,000 additional plan sections.
		20	

Transcript of Meeting  
Conducted on March 29, 2022

6 (21 to 24)

1 So, we were very, very pleased to see that number,  
2 and if you look at us compared to some of the  
3 other states, even while we're still on the  
4 federal platform, we are a very active and large  
5 marketplace.

6 Okay. Next slide, please.

7 So, these next two slides, you will see a  
8 sample of Virginia data that is available on the  
9 CMS website regarding open enrollment 2022. I do  
10 not plan on reading these slides to you, and I do  
11 not plan to include this information in a quiz at  
12 the end of this update, but I just wanted to show  
13 you this information.

14 Please note that it comes from CMS. It's  
15 considered their public use files. We've  
16 specifically included a date because information  
17 in the public use files gets refined by CMS over  
18 time. So, if you see a figure today, you may see  
19 a different figure in the future as CMS refines  
20 its data.

21 But we have included a hyperlink at the  
22 bottom of the web page slide so that you can look  
23 around and see the information that you are  
24 interested in.

25 MS. MORTLOCK: Victoria, I think there's a

21

1 level selections in Virginia.  
2 And then, also, the third column from the  
3 left, the premium column, as you can see, that  
4 shows the average premiums per-member/per-month  
5 before and after the application of the advanced  
6 premium tax credits. So, that is quite a new  
7 difference and, so, one of the just highlights.

8 Okay. Whitney, next slide, please.

9 All right. So, enough facts and figures.

10 What I'd like to do for the next few minutes is  
11 spend a few minutes talking about -- and what  
12 we're doing as far as the transition, a little bit  
13 going back and then moving forward.

14 So, regarding recent and near-term  
15 activities, well, under research and  
16 consultation --

17 MS. MORTLOCK: Victoria --

18 MS. SAVOY: Yes.

19 MS. MORTLOCK: -- we have a question from  
20 Sabrina.

21 CHAIR CORLETTE: No, I don't have any  
22 questions.

23 MS. SAVOY: All right. I think you need  
24 to un-raise your hand, Sabrina. There. It  
25 doesn't go away on your own. I've learned that

23

1 question.

2 MS. SAVOY: Oh, yes.

3 CHAIR CORLETTE: Victoria -- no, it's my  
4 fault. I should have asked, Victoria. Should  
5 people jump in while you're speaking if they have  
6 questions or would you prefer that we hold  
7 questions until after you're finished?

8 MS. SAVOY: They're welcome to jump in,  
9 Sabrina. I'm fine with that.

10 CHAIR CORLETTE: Okay.

11 MS. SAVOY: So, if anyone has a question  
12 on anything I've already spoken about, please  
13 don't hesitate.

14 CHAIR CORLETTE: Thank you.

15 MS. SAVOY: Sure.

16 Now, this same information that is  
17 available for Virginia is also available for other  
18 states on the CMS website.

19 So, next page, please. Next slide,  
20 rather.

21 So, on this slide, this is again  
22 information from the public use files. I would  
23 just like to bring your attention to the second  
24 column from the left, the plan selections, because  
25 that just shows the breakdown of the specific plan

22

1 from experience.

2 I'm not sure if someone needs to mute  
3 their microphone.

4 Regarding research and consultation, just  
5 especially for the new members, to let everyone  
6 know that through 2021, we spent time speaking  
7 with many states to gather their best practices  
8 from their successful transitions and also spent a  
9 lot of time on doing research with Medicaid  
10 coordination, incorporating lessons learned into  
11 our transition plan.

12 Not only did we ask the other states about  
13 their Medicaid coordination, but we also worked --  
14 we began discussing with DMAS, DSS, and also  
15 national experts from state health and value  
16 strategies, as well as MNAT, to learn how other  
17 states approach their Medicaid and exchange  
18 coordination.

19 We spent time with DMAS and DSS learning  
20 about their current eligibility and enrollment  
21 practices in Virginia so we could thoughtfully  
22 approach our coordination to minimize the impact  
23 of the state agencies and develop strategies to  
24 improve the efficiency of our program and the  
25 consumer experience over time. So, this has

24

Transcript of Meeting  
Conducted on March 29, 2022

7 (25 to 28)

	25	
1    served as one of the key bases for our RFP 2    procurement development. 3       Goodness, I'm getting myself confused 4    here. 5       Some of the examples of lessons learned 6    that we did learn from other states is using a 7    single vendor and then make sure we started simple 8    and built on the functionality in future years, 9    try not to bite off too much at once in the 10   beginning and, also, to make sure that we met 11   early and often with key stakeholders just to keep 12   everyone in the loop and understand what the 13   transition process was all about. 14       So, hopefully, we have started this 15   meetings and we definitely intend to have more of 16   those meetings in the future. 17       With regard to consulting services, we 18   have contracted with Health Management Associates 19   for consulting services based on experience and 20   best practices to support our transition from the 21   federal health platform to the full state-based 22   exchange and then establishing the ongoing 23   functions of the HBE. 24       With regard to marketing -- next slide, 25   Whitney, please -- we have signed a three-year	27	
1    contract with Reingold for marketing services. 2   That was done in December. 3       Some of the initial activities that 4   Reingold will be helping us with include branding, 5   finding that name and logo; marketing for the 6   unwinding of the public health emergency; the 7   current special enrollment period; as well as open 8   enrollment 2023. 9       As far as our branding efforts so far, we 10   are planning a comprehensive statewide approach 11   with focus groups and testing of branding 12   concepts. We do anticipate developing a branding 13   launch and will certainly keep you all apprised of 14   our branding activities as they occur and will 15   definitely update you separately for whatever 16   happens prior to the next advisory committee 17   meeting in June. 18       So, we're excited about the branding. 19   Referring to everything as "Health Benefit 20   Exchange" gets a little lengthy. 21       And I think there's another question. 22   John Littel? 23       MR. LITTEL: Victoria, two things: One, 24   do you know what the contact is at HMA, who the 25   lead is for us?	28	
1    MS. SAVOY: A gentleman by the name of 2   John Krom, K-r-o-m. 3       MR. LITTEL: Okay. And then, secondly, on 4   the Reingold, and I'm sure everybody else knows 5   this but I don't, what does it mean exactly when 6   you say, "marketing for the unwinding"?		
7       MS. SAVOY: Well, what our intention is 8   is, and we do have some slides a little bit later 9   that go into more detail, we're hopeful that as we 10   obtain information from DSS and DMAS regarding who 11   is coming off of Medicaid, that we will be able to 12   get that information and create some targeted 13   marketing to those either individuals or groups 14   who may be eligible for exchange coverage when 15   they're no longer eligible for Medicaid. 16       And I say, "we're hopeful," because not 17   that DMAS and DSS is in any way not willing to 18   give us the information, but it's my understanding 19   that there are some CMS rules and regulations on 20   what can be shared between the Medicaid agencies 21   and the state exchange. 22       So, we're trying to figure out how we can 23   get some information without getting in trouble 24   with CMS. And I see Karen shaking her head in 25   agreement, yes. So -- but that is our plan is		
1    somehow get information that will help us target 2   those individuals who are no longer eligible for 3   Medicaid but who could be eligible for Exchange 4   coverage. 5       MR. LITTEL: Okay. 6       MS. SAVOY: Does that help? 7       MR. LITTEL: Yep. Yep. Thank you. 8       MS. SAVOY: Sure. 9       Okay. And then, again, going further into 10   the Medicaid exchange coordination, this is an 11   especially important aspect of the Exchange, and 12   we are working closely to make sure that there are 13   no disruptions in the eligibility determination 14   process as Virginia takes over the work that CMS 15   was currently or is currently doing as a 16   determination state. 17       In mid March, the Exchange held a two-day 18   workshop with DMAS and DSS to identify and discuss 19   high level concepts that included the 20   responsibility for identifying shared business 21   processes, delineating the lines of 22   responsibilities between who is doing what as far 23   as Medicaid eligibility going forward, ensuring 24   that we will have smooth handoffs for consumers, 25   where necessary, and also making sure that the		

Transcript of Meeting  
Conducted on March 29, 2022

8 (29 to 32)

1 technological integration for account and  
2 application transfers works and is identified  
3 properly.  
4 So, I thought it was an extremely  
5 successful two days. I really enjoyed it.  
6 Getting able to meet people in person that I've  
7 only been able to see through Zoom really, I felt,  
8 that was a great plus.  
9 And, so, we came away, I think, all  
10 feeling energized and agreeing on those high level  
11 goals and agreeing that these areas and others,  
12 that we are going to work together in the future.  
13 This was not the one-and-done type of meeting.  
14 This is just the beginning, and that we are going  
15 to continue to work to collaborate and make sure  
16 that we're not adding to the work of the Medicaid  
17 agencies and that the Virginia consumers end up  
18 being the real winners at the end.  
19 So, let's see. Next slide, please.  
20 So, those were, I call, the "midterm  
21 activities." So, more forward-looking transition  
22 activities include something I know that I get  
23 asked about in every single advisory committee  
24 meeting and every single place that I go to is,  
25 "What about the RFP?"

1 The RFP, it's a request for proposals,  
2 and, as you know, for the software platform, and a  
3 call center. That is going to be released in the  
4 very near future, and I know I've been saying  
5 that, but I mean it this time. Procurement has  
6 told us that it's pretty close to being ready to  
7 go. It will be out soon.

8 Our goal is to leverage proven technology  
9 to provide a consistent customer experience with  
10 opportunities for future improvements for the  
11 citizens of Virginia.

12 And I did want to say, like I said, I feel  
13 bad, like I'm a broken record, that I've been  
14 saying for a long time that the RFP will be out  
15 soon. We held it up. We wanted to get it -- make  
16 sure that when it went out, it was complete,  
17 accurate, and with hopefully minimal questions  
18 that would come back.

19 So, we took longer and the procurement  
20 team spent a lot of their time and effort to make  
21 sure that it was a very good document. That was  
22 one of the things that we did learn from other  
23 states is they would say, "Well, we didn't put  
24 enough effort into really defining what we wanted  
25 in the RFP." So, we listened to that and we took

29

1 the extra time to make sure that it was a very  
2 positive valuable document.  
3 So -- but, along with that, I would like  
4 to say that when the RFP is released, we will  
5 provide an email to the advisory committee so that  
6 you all can see it and know that it's real. We  
7 will include links to the RFP. I think it should  
8 be out there on EVA, but we'll include links, and  
9 there will also be a summary document that is  
10 posted on the Exchange website.

11 And, of course, once you see all that  
12 information, if any of you would like a more  
13 in-depth briefing on the RFP, we're happy to  
14 provide it, if possible. It's very complicated,  
15 involved; there's a lot of documents; but we'll be  
16 happy to explain, if needed.

17 Okay. So, what happens after we issue the  
18 RFP?

19 MS. HINOJOSA: Victoria?

20 MS. SAVOY: Yes. Yes. Ikeita.

21 MS. HINOJOSA: I don't want to put you on  
22 the spot but when you say, "soon," is there a time  
23 frame around what you think "soon" is?

24 MS. SAVOY: Well, I have been told that it  
25 should be before April. That's probably the best

30

1 thing I can say.  
2 MS. HINOJOSA: Okay. Thanks.  
3 MS. SAVOY: Sure.  
4 And then following the release of the RFP,  
5 we are going to have an evaluation committee and  
6 an award. And the evaluation committee, we've got  
7 an experienced committee and group of advisors  
8 that consists of technology, legal, procurement,  
9 as well as subject matter experts across different  
10 agencies, so to make sure that we get a well  
11 rounded group, valuation group.

12 And then following that evaluation  
13 process, we anticipate that we'll be awarding the  
14 contract in late summer of this year.

15 Okay. Next slide, please.

16 So, on a parallel track, we are also in  
17 the process of completing the CMS blueprint  
18 application. This is sort of a big question-and-  
19 answer document that we had to complete the first  
20 time when we wanted to transition from a full  
21 federal marketplace to the state-based exchange on  
22 the federal platform. And now that we're going to  
23 that next step, we have to complete a new  
24 blueprint so that we can transition to becoming a  
25 full state-based exchange.

31

PLANET DEPOS

888.433.3767 | WWW.PLANETDEPOS.COM

Transcript of Meeting  
Conducted on March 29, 2022

9 (33 to 36)

	33		35
1     So, it's a document that is filed with 2 CMS. It will be filed in June. And we have on 3 here that we'll be working with CMS to finalize 4 because it is our understanding that, invariably, 5 they have questions and maybe need additional 6 information and, so, it takes a while once the 7 initial document is filed to actually finalize it 8 and receive approval from CMS. 9     All right. Next, Whitney, please. 10    And, of course, last, but certainly not 11 least, we plan to consult stakeholders ranging 12 from DMAS/DSS, other state agencies, consumers, 13 navigators, brokers and agents, insurance 14 carriers, and a host of others over the course of 15 the transition to keep them in the loop and, in 16 the process, providing transparency into the 17 creation of our full state-based exchange. 18    We aim to provide -- proactively provide 19 awareness. We would like to solicit feedback, as 20 well as optimize the transition process to ensure 21 a successful rollout of the system prior to 22 launch. 23    So, this was another key area that we 24 learned from other states is communicate often and 25 really get feedback from your stakeholders. So,		1     finalized. 2     CHAIR CORLETTÉ: Thank you. 3     MS. SAVOY: Sure. 4     Okay. And next slide, please. 5     And I know a lot of people -- you know, 6 I've talked a lot about what's coming up, but 7 there are people that I know just like to see a 8 timeline and, so, we tried to put together here a 9 timeline of some of our key activities. 10 Basically, a lot of it is the same activities that 11 I've just sort of talked about but in a timeline 12 format. 13    So, I'm not necessarily going to go 14 through all of them because a lot of them are 15 repeat but did want to just point out that this 16 shows you really -- this is the 2022 activities 17 that -- the key activities that the Exchange will 18 be working on. And then this next slide provides 19 the activities for 2023. 20    So -- and as you can see, we gear up to a 21 lot of different activities between now and 22 November 1st of 2023 when we anticipate open 23 enrollment will begin. 24    And, so, the -- Sabrina, you had mentioned 25 the plan date or what we couldn't do. So, if you	
	34		36
1     we really plan to do that. 2     CHAIR CORLETTÉ: Victoria -- 3     MS. SAVOY: Yes. 4     CHAIR CORLETTÉ: -- yeah, this is Sabrina. 5 Just going back for a moment to the CMS approval 6 of the blueprint, do you have any -- well, sorry, 7 two-part question: One is do you have any sense 8 of how long it typically takes CMS to approve 9 those blueprints, and then are there certain 10 activities that you sort of can't engage in until 11 you get that approval? 12    MS. SAVOY: Well, definitely the -- I 13 don't know how long the approval process takes. I 14 think it does differ from state to state. I don't 15 think it's automatic. I don't think, like, we'll 16 file this document and we receive automatic 17 approval. I believe there is a period of time of 18 going back and forth. I don't know how long that 19 is. 20    But one key element that I know we cannot 21 do until the blueprint is approved is we can't 22 start working on the data transfers. So, plan 23 data, consumer data, making sure that our links to 24 the federal data hub, things like that, that 25 cannot happen until we have the blueprint	1     see migrating the consumer and plan data from 2 Healthcare.gov, we anticipate beginning in the 3 spring of 2023. And you have -- do you have 4 another question? 5     CHAIR CORLETTÉ: Sorry. I keep forgetting 6 to put my hand down, but I actually -- I don't 7 mean to monopolize things, but I'm just curious, 8 in your conversations with other states that have 9 gone through this transition, what was their 10 experience with this data transfer from the feds? 11 That just feels like an area where there could be 12 glitches. I'm just curious. 13    MS. SAVOY: I think you're right, yes. We 14 were told to make sure that we start early enough 15 because it probably will have to be tested several 16 times, the connections, and make sure that we have 17 a -- or we have time and the ability to do very 18 detailed reconciliations between what we expect to 19 see and what we actually get. But that could 20 actually take quite a long time. 21    And I think the timing is sometimes -- 22 maybe we don't get the information as timely as we 23 hope from CMS. 24    Okay. All right. Next slide, Whitney, 25 please.		

Transcript of Meeting  
Conducted on March 29, 2022

10 (37 to 40)

	37		39
1     So, we've talked about it a little bit 2 today, and that's sort of what I call a "current 3 event," that we are working on or keeping an eye 4 out on, I guess is the best way to say it, is the 5 public health emergency.		1 because it's a qualifying life event. They've 2 lost their Medicaid coverage. 3     So, just to remind you, at this point in 4 time, if the public health emergency begins the 5 unwinding process in July of 2022, Virginia will 6 still be a state-based exchange on the federal 7 platform and, so, the eligibility enrollment for 8 any individual who does switch over and becomes an 9 Exchange consumer will occur on Healthcare.gov. 10 So, that will happen until we become a full 11 state-based exchange in 2024.	
6     You know that -- many of you have heard 7 about this, and that is the pending unwinding of 8 the public health emergency as it relates to 9 Medicaid enrollment and eligibility 10 determinations.  11     Basically, for a brief recap, when the 12 federal government ends the public health 13 emergency, states will be tasked with performing 14 Medicaid redeterminations after a two-year hiatus. 15 So, individuals who are no longer Medicaid 16 eligible will need to seek coverage options, and 17 it's entirely possible that state exchanges will 18 be able to play a key role for many individuals 19 who will no longer be able to have Medicaid 20 coverage.  21     If you all recall that in our July meeting 22 last year, Virginia Medicaid did provide an 23 overview of the unwinding of their process and how 24 it is expected to impact individuals who will be 25 determined to be no longer eligible for Medicaid.		12     But, as I mentioned, we are working 13 closely with Medicaid and DMAS and trying to see 14 if there's some data that we can obtain that will 15 facilitate our development of targeted outreach to 16 those individuals who could be losing insurance as 17 a result of the unwinding and be eligible for the 18 marketplace.  19     Okay. Now, to switch gears entirely, I'd 20 like to give you some policy and legislative 21 updates. I'm going to start with state updates. 22 So, for those of you who do not have the Virginia 23 General Assembly timelines memorized, we've 24 included the dates associated with the 2022 25 session on this slide. I am not going to read	
1     That's a mouthful.  2     And we are working very closely with DMAS 3 and DSS to make sure that we know what their 4 processes are, their timing is, so that we will be 5 ready and can coordinate as best we can.  6     We have heard from CMS that they indicate 7 that the public health emergency will be extended 8 again until approximately mid-July. So, once that 9 mid-July date, or if it's extended further, but 10 once the end of the public health emergency is 11 declared, states will have 14 months to conduct 12 the unwinding and the redetermination.  13     So, we expect, based on estimates that we 14 have received or conversations we've had with DMAS 15 and DSS, we expect that there will be 16 approximately 65,000 to 75,000 Virginia consumers 17 who will lose Medicaid coverage but may be 18 eligible for subsidized plans on the marketplace.  19     Next slide, please.  20     And because this redeterminations are 21 occurring over a 12-month period, what this means 22 is that the Exchange can expect to see about 5,000 23 to 6,000 consumers each month who would be 24 eligible for a special enrollment period. And 25 they have that as a special enrollment period	38	1 them.  2     However, the fourth bullet on this page is 3 what I'd like to bring to your attention, and that 4 is legislation that impacted the Exchange. We 5 really only had one bill, it was a House bill/ 6 Senate bill sort of combination, that which 7 requires the Exchange to prepare an annual 8 marketing plan to include navigators and agents 9 and brokers.  10     So, really this codifies existing practice 11 and is something that we will be doing anyway, and 12 it just puts it into the statute.  13     There is also a Virginia benchmark plan 14 study which the Bureau of Insurance will be 15 leading, but the Exchange will be participating in 16 this study. I believe that the bureau may be 17 touching on this in their presentation later 18 today.  19     And I also wanted to just mention that we 20 continue to monitor the budget developments for 21 the inclusion of funding to support the 22 reinsurance, the 1332 reinsurance waiver with CMS, 23 because of the potential impact on premiums as 24 they affect the exchange.  25     Okay. Next slide, please, Whitney.	40

Transcript of Meeting  
Conducted on March 29, 2022

11 (41 to 44)

	41		43
1    In regard to federal updates, again, I 2 mentioned there is a special enroll -- another 3 special enrollment period, in addition to the one 4 for the public health unwinding. This is for 5 individuals who are under the 150 percent of 6 federal poverty level. The last day for signing 7 up for this is November 30th for December 8 coverage. And eligibility consumers, if they 9 want, they can use this special enrollment period 10 to change plans in addition to obtaining 11 insurance.		1 or, "Here's another." 2    So, what we thought we would do is we've 3 provided a written response so that there's the 4 recommendation and then our response right 5 underneath it. And I believe you either have 6 received that or you will receive it very shortly 7 after this meeting, and we will also post it on 8 the website.	
12    You've probably heard a lot about the ARPA 13 subsidies, and we are continuing to monitor those 14 and whether they will continue or if they will end 15 at the end of 2022. Current law, federal law, has 16 them ending as of the end of 2022, so -- and we're 17 watching that very closely along with the other 18 states with exchanges.		9    If anyone has questions regarding the 10 responses that we have provided, we are happy to, 11 you know, have further discussions on them, but I 12 did want to thank you all for that. It was very 13 helpful and it was -- if nothing else, to 14 recognize that a lot of what you had -- was 15 suggested in the recommendations were things that 16 we were considering. I was like, "Okay. Then 17 that's a good idea if the advisory committee also 18 agrees." So, appreciate that.	
19    And, also, there is a proposed rule in the 20 review process regarding the family glitch that 21 will modify the standard of affordability to 22 include whole families in the APTC eligibility, 23 where it is not currently.		19    And we look forward to any future 20 subcommittees and working with any future 21 subcommittees that the advisory committee 22 determines are appropriate, and we are happy to 23 facilitate any of those as we can.	
24    Okay. Next slide, please. 25    And just really quick, and I apologize	42	24    And like I said, I've spoken for a long 25 time. I'm not even sure how long I've spoken now;	44
1    that this is the last item on the list and, 2 probably looking back, I probably should have 3 included it earlier, but I would like to turn 4 attention to the advisory subcommittee 5 recommendations. 6    For those of wo you who are new, at the 7 last -- so, our October advisory committee 8 meeting, the consumer assistance subcommittee 9 provided a report with recommendations pertaining 10 to consumer assistance and navigator programs. 11    And I will say it was very encouraging 12 that the advisory committee recommendations around 13 information sharing and the outreach education 14 accessibility and measuring impact, they do align 15 with our existing practices or our plans for 16 future activities and also the details that were 17 provided on examples of how to operationalize the 18 strategy. So, we really appreciate the fact 19 that the advisory committee was so involved. And 20 it's good to see that our two focuses do align. 21    There were a number -- if you recall, 22 there were a number of recommendations, and I've 23 spoken for a long time today, so, for the sake of 24 time, and I don't want to pick and choose any of 25 the recommendations and just say, "Here's one,"		1    I just know it's a long time, so I apologize. And 2 I think the next agenda item is the Bureau of 3 Insurance updates. So, what I'm going to do is 4 turn it over to Sabrina now and let you go from 5 here. 6    CHAIR CORLETTE: Thank you, Victoria, and 7 you should definitely not apologize. That was an 8 incredible amount of material, very ably 9 presented, and we really, really appreciate all 10 the incredible hard work that you guys are doing. 11    Before we leave Victoria, though, I just 12 want to ask my fellow advisory committee members, 13 is there anybody who has questions that they 14 didn't get to ask during the presentation or that 15 they'd like to ask? 16    Okay. Oh, Ikeita, please, go ahead. 17 You're on mute. Ikeita, you're on mute. 18    MS. HINOJOSA: Oh. First of all, I just 19 want to say, "Thank you." That was really, really 20 great information. 21    Going back to the slide that had the 22 timeline laid out, I just want to encourage you to 23 think about building in some time for what, when I 24 was back at the D.C. Health Benefit Exchange 25 Authority, we called "sandbox testing," but I'm	

Transcript of Meeting  
Conducted on March 29, 2022

12 (45 to 48)

45  
1 sure, in the field, it's called all kinds of  
2 different things, but just a partnership between  
3 the IT folks and the experienced system users to  
4 really test out the glitches.  
5 So, for example, I know that on the slide,  
6 there was the build-in of, you know,  
7 the assisters, navigators, brokers, you know, all  
8 of that, to get trained up and certified and all  
9 of that. But once they know how to use the  
10 system, right, they're going to go use the system.  
11 Nothing is perfect, so they're going to use the  
12 system; they're going to experience some problems,  
13 some issues with the system, all of that.  
14 And, so, just building in time to have the  
15 partnership with IT, so, as IT is experiencing the  
16 glitches on the back end, the experienced system  
17 users will be out in the field working with our  
18 consumers and experiencing the system glitches on  
19 the front end.  
20 And what's helpful is to do the, you know,  
21 sandbox user testing to bring those experienced  
22 folks on the ground back in, partner them with the  
23 IT folks, and say, "Hey, you really use the system  
24 day in/day out, so let's bring you back in. What  
25 are you seeing? What are you experiencing?"

46  
1 What's this like? Let's try this out on you. You  
2 know, tell us what's really going on with the  
3 website."  
4 And then we found that that was really,  
5 really helpful to, you know, work out those  
6 glitches, you know, in a quicker, more efficient  
7 way than having, like, the IT people just  
8 troubleshoot in a vacuum.  
9 And it really helped the assisters really  
10 feel very seen and heard in a way that they knew  
11 that their real world experience was being acted  
12 upon, you know, realtime.  
13 So, just building that kind of into the  
14 timeline because we know there will be glitches is  
15 something that is helpful.  
16 MS. SAVOY: Thank you. Thank you for  
17 that. I know our chief IT program manager has  
18 been very serious about having a lot of time  
19 for testing, and I'm sure she would like your  
20 idea. And I'm going to pass that on to her to  
21 make sure that she, you know, gets that idea from  
22 you.  
23 I think that's an excellent idea because  
24 the navigators and other assisters, you're right,  
25 they work with the consumers, and they also

47  
1 probably work with other systems and can help say,  
2 "Oh, this works well here," or, "This really --  
3 you know, this is bad."  
4 So, I like that idea, and I know we  
5 have -- any time we've asked for input from our  
6 assister groups, they've been more than happy to  
7 provide it. And, so, this would be a good way to  
8 keep them in the loop and train them and, like you  
9 said, work through the glitches. So, thank you  
10 for suggesting that. That's a great idea.  
11 CHAIR CORLETTE: Great. Thank you,  
12 Ikeita.  
13 And we have a question from Lee and then  
14 another question from Starla. So, let's start  
15 with Lee.  
16 MR. BIEDRYCKI: Thank you. I would like  
17 to piggyback on what Ikeita said, in that it is  
18 very important to remember that the rate filing  
19 and plan design deadlines are going to extend past  
20 the August time frame. Usually we don't see the  
21 very last changes to the carrier rates and plans,  
22 I think, until the very end of summer. And many  
23 times in prior years, the application and  
24 calculation of subsidy relative to the filed plans  
25 ends up being a sometimes problematic algorithm.

48  
1 So, it is one thing to test in the summer,  
2 but it is also important to remember that the  
3 final rates will not be available until very close  
4 proximity to open enrollment beginning.  
5 MS. SAVOY: Thank you for that. And I  
6 know we are working closely with the Bureau of  
7 Insurance Life and Health, and they have --  
8 they're not shy about letting us know, to keep us  
9 on track, and make sure that we don't -- we don't  
10 set unreasonable deadlines. But I'll make sure  
11 that this is an area that we specifically include  
12 in our transition calendar and that we know we  
13 have -- that there could be final rates, maybe,  
14 that come in late. So, thank you for that.  
15 CHAIR CORLETTE: Yeah, that's a really  
16 good point, Lee.  
17 I think we have Starla next, and then I  
18 just saw that Doug raised his hand.  
19 So, Starla, would you go ahead.  
20 MS. KISER: Yeah. Thank you, Victoria.  
21 That was a very meaty presentation. I just have a  
22 quick clarifying question.  
23 On the comment where you talked about the  
24 public health emergency ending and, you know, 60  
25 to 70,000 patients that would be losing Medicaid

Transcript of Meeting  
Conducted on March 29, 2022

13 (49 to 52)

	49		51
1 coverage, and then Virginia, I guess, the state 2 would have a year to unwinding folks. What does 3 that mean practically? How is that going to 4 happen, I guess, practically? Is it a gradual 5 thing or what is that going to look like?		1 they are eligible for the marketplace? Is 2 that how it works?	
6 MS. SAVOY: Well, to be honest, we're sort 7 of at the back end of the process. I know DMAS 8 and DSS are working very diligently to come up 9 with the sort of front end process of how those 10 individuals will be -- are all of the individuals 11 that are redetermined, which I believe in Virginia 12 Medicaid is almost up to 2 million individuals -- 13 so, of those 2 million individuals who are 14 currently on Medicaid, within 12 to 14 months, 15 every single person will be redetermined whether 16 or not they're eligible for Medicaid.		3 MS. SAVOY: To be honest, Sabrina, I'd 4 have to go back and double-check that. I thought 5 I had heard in a recent CMS webinar that CMS and 6 Healthcare.gov was going to request new 7 applications. So, they were not going to accept 8 information just transferred from a state Medicaid 9 agency; that the consumer would get a notification 10 with either a link or a telephone number to start 11 a new application process themselves.	
17 Some may be determined that they're no 18 longer eligible for Medicaid but they're eligible 19 for Medicare or they have -- they now have 20 employer insurance, but we anticipate from that 21 process that there will be 65,000 to about 70,000 22 that -- individuals that are no longer eligible 23 for Medicaid that could be eligible for the 24 Exchange.		12 But I could be wrong, but I think that's 13 what I heard, but I don't think it's an automatic 14 transfer of individuals from Medicaid to 15 Healthcare.gov at this point in time.	
25 And because that unwinding process in the		16 CHAIR CORLETTE: Okay. Thank you.	
1 redetermination process is taking 12 to 14 months, 2 we anticipate, just basic math, 65,000 to 75,000 3 spread over 12 months, we're looking at 5,000 to 4 6,000 individuals per month once that public 5 health emergency, basically, is considered ending.	50	17 And then I think Doug had a question.	
6 So, it's considered ending and then the 7 redetermination process is, I think, considering 8 kind of like the unwinding. I may not have all 9 the terminology exactly correct.		18 MR. GRAY: I do. I was wondering where 19 the estimate came from. If we have 2 million 20 people and you're estimating 65-70,000, that's 6 21 to 7 percent, which is a pretty low percentage of 22 the 2 million losing eligibility.	
10 But we are working closely with DMAS and 11 DSS and, so, as they get better estimates for the 12 numbers, we -- our estimates may also change 13 because we're working so closely together.		23 MS. SAVOY: To be -- I don't recall how we 24 came up with that number, but it is based on a 25 percentage that the other -- all of the state	
14 Does that answer your question?			
15 MS. KISER: Yes, it does. Yes. Thank 16 you.			
17 CHAIR CORLETTE: And just a quick 18 follow-up on just the logistics of that, Victoria, 19 but am I correct that if somebody is determined 20 ineligible for Medicaid, Medicaid essentially 21 sends to -- in our case, it would be 22 Healthcare.gov, kind of that their account, and 23 Healthcare.gov would look at that person's 24 information and invite them to submit an 25 application to the marketplace if they look like		52	
		1 exchanges have sort of gotten together and said, 2 "This looks like a reasonable percentage." So, 3 it's not just something we came up with on our own 4 but, to be honest, right now I can't tell you 5 exactly where that percent -- how we came to that 6 number, but it was math based on what information 7 that we've gotten for marketplaces as a whole 8 across the United States.	
		9 MR. GRAY: Just curious because I've heard 10 folks say 10 to 20 percent is the possible range, 11 with 20 being on the up side, which is more 12 like -- it's a lot bigger number. So, I mean 13 that -- I mean it's pretty scary when you think 14 about our limited resources and being able to help 15 somebody file a new application.	
		16 I mean we really don't have the resources, 17 nor does Cover Virginia have the resources, and, 18 you know, it's really -- Medicaid is going to have 19 to redetermine these folks each month based on the 20 ones that are the furthest back, and they're going 21 to be limited to one-ninth of their total -- of 22 the total workload, including the regular 23 redeterminations, not just the ones that have not 24 been done because of the emergency.	
		25 So, that's why the guidance has been	

Transcript of Meeting  
Conducted on March 29, 2022

14 (53 to 56)

1 changing. It started at 10 months, and then it  
2 was 12, and then it was 14. And, so, that's the  
3 challenge. I mean we could have a really large  
4 volume going through, and if they're going to  
5 stick to their one-ninth rule, the other way out  
6 of it is for it to take more months. Right? And,  
7 so, this very well could run into the beginning of  
8 the Exchange. And, so, that's just something to  
9 be aware of.

10 There is some guidance out there that may  
11 permit when to have a QHP to reach out to people  
12 who are no longer eligible for their Medicaid plan  
13 and educate them about the QHP and help them  
14 enroll. And that's in a new guidance document  
15 that came out a few weeks ago from CMS.

16 So, there's a potential opportunity there  
17 to help deal with this large group and try to have  
18 continuity of care going forward.

19 So, anyway, just something I wanted to  
20 share. And thank you for all the information. I  
21 mean it would be great if it was 7 percent.

22 CHAIR CORLETTE: Victoria?

23 MS. KIMSEY: Hi. This is Karen Kimsey.  
24 We do agree, and the board will be working with  
25 you all new members, and we know where you all

53

1 this point. So, we'll have more finite numbers  
2 for all of us to work on very soon.

3 CHAIR CORLETTE: All right. Thank you.  
4 And I just saw that Jennifer Krupp has her hand  
5 up.

6 Jennifer?

7 MS. KRUPP: Hi there. Now I'm distracted  
8 about trying to turn off my hand. But I just  
9 wanted to provide a little bit of clarification  
10 for the 65 to 70,000 members.

11 One thing that we do want to stress is  
12 that those are estimates of consumers that would  
13 be redetermined ineligible for Medicaid; however,  
14 they may qualify for subsidized coverage on the  
15 Exchange. So, it is not the total redetermination  
16 number, just to clarify any differences in the  
17 numbers. But we do recognize that those numbers  
18 may have grown a bit based off of our initial  
19 estimates.

20 But that 20 percent of consumers are based  
21 off of national projections and averages that we  
22 have obtained through our relationship with the  
23 National Association of State Health and Policy,  
24 so that's where the 20 percent estimation of  
25 consumers who have lost Medicaid coverage that may

55

1 came up with, and it could be as high as  
2 20 percent of people could be ineligible. And  
3 we'll work with you on the numbers and work  
4 through it.

5 And, Doug, we hear your points. Well  
6 addressed. We're working very closely with the  
7 secretary and Commissioner Avula and others to  
8 make sure that we do have resources in place to  
9 complete the necessary determinations during the  
10 window allotted by CMS.

11 And, so, it's not just those who may be  
12 rendered ineligible, it's a forward determination  
13 process for everybody.

14 So, we will work on that and make sure  
15 that the team here has the numbers that they need,  
16 and we'll be in concert with that.

17 Sabrina?

18 MS. SAVOY: Right, it's my understanding  
19 that we have exchange staff that are meeting on a  
20 routine basis with DMAS and DSS, so that as they,  
21 DMAS and DSS, get their plans more fine tuned,  
22 that then we have that same information, as well.  
23 So --

24 MS. KIMSEY: Yes, thank you for sharing  
25 the numbers, and we're just relating it through at

54

1 potentially be eligible for Medicaid -- or  
2 coverage on the Exchange has come from.

3 CHAIR CORLETTE: Great. Thank you,  
4 Jennifer. And just to clarify one more thing, is  
5 that with the enhanced American Rescue Plan  
6 premium tax credits or without?

7 MS. KRUPP: At this time, there hasn't  
8 been any differentiation related to the tax  
9 credits that were increased through the American  
10 Rescue Plan. So, depending on when the  
11 redeterminations actually start, so if they do  
12 start in July, as they are expected right now,  
13 then any consumers that came onto the marketplace  
14 and applied for coverage and obtained coverage  
15 subsidies through the end of 2022 would receive  
16 those enhanced subsidies. But depending on where  
17 things go later this hearing, if those subsidies  
18 will be extended, it shall be soon.

19 CHAIR CORLETTE: Right, the known  
20 unknowns.

21 I think I heard somebody trying to speak,  
22 so I didn't mean to interrupt. Did somebody else  
23 want to say something?

24 Okay. Any other questions for Victoria?  
25 Okay. Great. Well, hearing none, I want

56

Transcript of Meeting  
Conducted on March 29, 2022

15 (57 to 60)

1 to just give a huge thanks to Victoria for a great  
2 comprehensive presentation.  
3 We thought -- we've now been at this for  
4 almost an hour and 15 minutes, and we thought we  
5 would just take a very quick five-minute break so  
6 that if somebody wants to go grab a glass of water  
7 or hit the loo, they can do that. We would just  
8 ask that you come back, let's say, by 2:20 East  
9 Coast time and we will hear a very important  
10 presentation from the Bureau of Insurance and then  
11 address some other important topics for the  
12 committee.

13 So, if folks could rejoin us at 2:20,  
14 we're going to take a short break. Thank you.

15 (A recess was taken.)

16 CHAIR CORLETTÉ: Well, being a big  
17 insurance nerd, I am super-excited to hear from  
18 our next speakers, David and Van, from the Bureau  
19 of Insurance. Why don't you guys take it away.

20 MR. SHEA: Well, thanks, Sabrina. And we  
21 don't think insurance is nerdy at all. We think  
22 it's pretty cool. But thanks for having me here.

23 I won't take a huge amount of time. We  
24 got a question about the impact of the ARPA  
25 subsidies on premiums, and in order to answer that

1 question, I borrowed a couple of slides from a  
2 presentation that Oliver Wyman has done to model  
3 the impact of, fingers crossed, our 2023  
4 reinsurance program.

5 And within that fairly lengthy and  
6 technical slide deck, there were a couple where  
7 they looked at the difference between the  
8 existence of ARPA and no ARPA. And, so, like I  
9 said, I've looked at a couple of those to help  
10 facilitate answering the question and certainly  
11 will answer any other questions that folks may  
12 have.

13 Next slide, please.

14 So, I guess, bottom line, the biggest  
15 impact that ARPA has had on the individual market  
16 is the increased enrollment by the increased  
17 number of people who qualify for subsidies.

18 As you heard Victoria mention during her  
19 presentation that there was an 18 percent increase  
20 in Exchange enrollment from last year, and while  
21 we don't know precisely, we're pretty sure that a  
22 good amount of that was driven by the increased  
23 subsidies provided by ARPA.

24 So, the enrollment is where you get the  
25 biggest impact and, in fact, you can see at the

57

1 upper left-hand corner of this slide -- let's  
2 focus on numbers that include -- that say,  
3 "20 percent scenario," because, like I said, we're  
4 pretty hopeful that a reinsurance program will --  
5 1332 waiver will get approved in time for carriers  
6 to adjust their rates for reinsurance for 2023.

7 So, if you look at the second bar from the  
8 left, you see the light blue, that's subsidized  
9 enrollees of 206,000. Going all the way to the  
10 right, that number increases to 253,000. That's  
11 almost a 30 percent increase in the number of  
12 folks who are eligible and receive advanced  
13 premium tax credits.

14 When it gets down to the premiums on a  
15 per-member/per-month, those numbers are down  
16 below, and there's really not much change on a  
17 per-member/per-month with respect to the average  
18 premium or with respect to the advanced premium  
19 tax credits on a per-member/per-month basis.

20 In fact, the subsidized premium actually  
21 goes down -- up a little bit because you're  
22 bringing in folks who never received the subsidy.  
23 Those are the 400 percent above FPL. Well, now,  
24 they, under ARPA, they get a little bit of a  
25 subsidy, so they actually drop the

58

1 per-member/per-month number down a bit.  
2 So, again, the takeaway here is ARPA has  
3 contributed quite a bit to increased enrollment  
4 with respect to what carriers will be filing.  
5 Coincidentally, we had our annual  
6 teleconference with carriers this morning that we  
7 do to -- as a preparation for the upcoming ACA  
8 rate filing season. And one of the things we  
9 directed the carriers to do in their rate filings  
10 is, based on the way the law currently stands,  
11 ARPA subsidies will go away at the end of 2022, so  
12 we directed them to assume that there will be no  
13 ARPA subsidies in 2023.

14 We are hopeful that there will be  
15 something definitive on that, but we know how  
16 last-minute some of those things happen.

17 And someone mentioned the timing of rate  
18 filings, and since we are still connected to  
19 Healthcare.gov, our rate -- what I call the  
20 "pencils down" date for us is driven by CMS, and  
21 that's been historically mid to near the end of  
22 August, which is when we have to make sure  
23 everything is done and sent away.

24 Now, you know, on the -- there's a bright  
25 side that, once we transition to a state

59

60

Transcript of Meeting  
Conducted on March 29, 2022

16 (61 to 64)

1 marketplace, it could be that the rate filing  
2 deadline could be extended a bit. You know, we  
3 won't be dealing with 38 different states sending  
4 us Excel files to load Healthcare.gov; we'll be  
5 dealing with one exchange and a limited number of  
6 carriers.

7 So, anyway, I just wanted to put that  
8 little plug out there, that once we get to a state  
9 exchange, we might have a little bit more leeway  
10 in how long we can keep a deadline out there.

11 So, this is the one slide that really kind  
12 of answers the question about an ARPA impact.

13 If you can flip to the next slide, just  
14 wanted to put this number in front of you. And  
15 this is the cost to the commonwealth of our  
16 reinsurance program.

17 And, basically, what they did was they  
18 modeled it with ARPA subsidies and without ARPA  
19 subsidies because it has a dramatic impact on how  
20 much the reinsurance program will cost the  
21 commonwealth.

22 The two big numbers to focus on are at the  
23 very bottom. All the way to the right, the cost  
24 with ARPA subsidies for the reinsurance program in  
25 2023 will be about 20 million. Realistically,

1 without ARPA subsidies, that number will go up to  
2 85 million.

3 These are numbers that folks have seen  
4 before, but it just goes to show the dramatic  
5 impact. And the reason is you get a lot more  
6 savings because you're bringing in more people and  
7 you get a lot more dollar savings on the advanced  
8 premium tax credit and, so, that drops down the  
9 cost to the commonwealth of the insurance program.

10 Anyway, again, not directly associated  
11 with the question, but, again, shows you another  
12 way that ARPA impacts. On the marketplace, it's  
13 enrollment. For the commonwealth, its presence  
14 could save a lot of money but, realistically,  
15 we're probably looking at a no-ARPA world.

16 And that kind of answered -- I mean  
17 that's as much as I wanted to say for now, but I  
18 will certainly entertain questions.

19 CHAIR CORLETTÉ: Yeah, I have a question.  
20 For the previous slide, if I read it correctly, it  
21 sounds like you said the biggest impact is on that  
22 subsidized enrollment, but it looks like the  
23 overall enrollment, it's modestly less in the  
24 non-ARPA scenario. Is that because of --

25 MR. SHEA: Yeah.

61

1 CHAIR CORLETTÉ: -- the reinsurance  
2 program? Sorry. So, in other words, it looks  
3 like Virginia's reinsurance program provides sort  
4 of an insulating effect with respect to a  
5 potential enrollment decline. Is that --

6 MR. SHEA: Yeah, well, as you can see  
7 in -- without ARPA, the numbers down below on the  
8 left, you've got total ACA enrollees. They  
9 increase about, you know, 12,000 with reinsurance  
10 because what you're doing there is that 20 percent  
11 really gets felt more for people who don't get  
12 subsidies. And that's a direct 20 percent savings  
13 for those folks. And, so, you bring in a few more  
14 of those.

15 However, when you get into an ARPA world,  
16 you've -- the numbers you're bringing in that are  
17 subsidized overwhelms the extra numbers you bring  
18 in with reinsurance.

19 And you can see in either case, the ARPA  
20 enrollment numbers are much greater than the  
21 non-ARPA numbers.

22 CHAIR CORLETTÉ: Okay.

23 MR. SHEA: But the good news is we're  
24 hoping that we get about a maybe 5 percent bump or  
25 so in total enrollment if we get -- with our

62

1 reinsurance program.

2 CHAIR CORLETTÉ: Got it. Okay. Thank  
3 you.

4 MR. SHEA: Uh-huh. Okay. If there are no  
5 more questions, I will pass it along to Van  
6 Tompkins.

7 MS. TOMPKINS: Thank you, David.

8 I'm glad to be with you today, and I was  
9 asked to discuss the potential study that the  
10 Bureau of Insurance anticipates having to look at  
11 its -- Virginia's benchmark plan and possible  
12 options -- analyzing possible options for the  
13 benchmark plan going forward.

14 Excuse me. This is Alfie who's helping me  
15 with my presentation.

16 We don't have the final budget language  
17 yet, but we are assuming that we're going to be  
18 called on to do this project. And, generally,  
19 what we have discussed is putting together a work  
20 group, and we will -- an SCC work group. We will  
21 include a member from the Exchange staff for  
22 certain because any, you know, change to the  
23 Virginia's benchmark plan is going to have impact  
24 potentially on Exchange premiums and certainly on  
25 the plans who have to, you know, follow the EHB

63

Transcript of Meeting  
Conducted on March 29, 2022

17 (65 to 68)

	65		67
1 requirements.		1 so that if we were to do the study, if we were to	
2 But, basically, what we would plan to do		2 seek this approval for May of 2023, that would be	
3 is have one of our consulting actuaries review the		3 for the plan year of 2025, assuming it was	
4 current benchmark plan, get familiar with what the		4 approved.	
5 benefits are, and then look at the changes that		5 CHAIR CORLETTE: Okay. Thank you, Van.	
6 other states have made in recent years that have		6 Any other advisory committee members have	
7 been accepted by CMS.		7 questions for Van?	
8 And then out of that analysis, they're		8 Doug?	
9 going to report -- provide a report that would		9 MR. GRAY: I shared a link to the CMS	
10 walk through the various options. And we're going		10 regs, and they're really rather rigid and	
11 to definitely ask that -- oh, good grief. Come		11 structured about the timeline and how it goes.	
12 here, baby. Sorry.		12 So, they're definitely worth looking at if you're	
13 We're going to also ask to consider		13 trying to get your hands around the process and	
14 proposed mandates that the General Assembly's		14 why it takes so long.	
15 looked at in the last few years, including hearing		15 CHAIR CORLETTE: Thank you, Doug. That's	
16 aids and infertility treatments. These are		16 great.	
17 mandate -- proposed mandates that come up year		17 All right. Last chance for questions for	
18 after year. So, we want to see what other states		18 our bureau friends.	
19 have out there, as well.		19 Looks like we have Lee.	
20 If the budget does not, for some reason,		20 MR. BIEDRYCKI: Yes, ma'am. Thank you.	
21 end up calling for a review of the benchmark plan,		21 So, as we're looking at this essential	
22 we actually think that we might possibly go ahead		22 health benefit, my understanding, my understanding	
23 and do a study like this to kind of look at what		23 is that if the commonwealth changes or adds to any	
24 other states have done with their plans in recent		24 of the existing 10 minimal essential benefits,	
25 years because we have our federal grant funding		25 then the state's budget is going to be responsible	
	66		68
1 for our market stabilization grant, and a project		1 for the offset on that. Is that correct?	
2 like this where you would look at Virginia's		2 MS. TOMPKINS: Yes. Yes.	
3 existing benchmark plan is certainly the kind of		3 MR. BIEDRYCKI: So, this study --	
4 project that would be acceptable for use from		4 MS. TOMPKINS: Unless we -- unless we	
5 these funds.		5 adopt -- and Julie Bataille, help me with this if	
6 So, that's about all I can tell you right		6 I get this wrong.	
7 now. We know April 4th, they will start looking		7 If we adopt a new Virginia benchmark plan	
8 at the budget again. So, obviously, this is		8 that were to include, for example, hearing aids,	
9 subject to change based on anything that the		9 then if the state were to pass legislation	
10 language of the budget study would specify that we		10 requiring hearing aids at the level of the	
11 need to do.		11 benchmark plan, there would be no state defrayment	
12 But that is our general plan and about as		12 of cost.	
13 much as I can tell you right now, but I am happy		13 Did I get that right, Julie?	
14 to answer any questions that committee members may		14 MS. BATAILLE: Basically, it is, you know,	
15 have.		15 any state mandated benefit that's passed after	
16 CHAIR CORLETTE: Thank you, Van. I do		16 2011, even if we're changing the benchmark plan,	
17 have a question.		17 if that was a state mandate passed after 2011,	
18 So, I just hope that you can remind me of		18 that's going to be considered a non-EHB or in	
19 the timeline. I think the state submissions for		19 addition to EHB.	
20 changes to their benchmark plans are due in May,		20 So, what we would have to do if we	
21 and then it's like -- is it like a two-year --		21 included something -- if we wanted to include, you	
22 MS. TOMPKINS: That's exactly correct,		22 know, a mandate that may have been passed later,	
23 Sabrina. It's a two-year process that would begin		23 if we want to clear the benchmark plan, what we	
24 with the state determining what it's proposing to		24 would have to do is repeal that state mandate if	
25 do, and that has to be done by May of a given year		25 we didn't want those costs to have to be defrayed	

Transcript of Meeting  
Conducted on March 29, 2022

18 (69 to 72)

1 by the state.  
2 CHAIR CORLETT: There are some states  
3 that have added benefits to the benchmark plan.  
4 We won't need to go into it here. And I'm sure,  
5 Julie and Van, you're already well familiar with  
6 the framework. As long as you can show that, in  
7 total, the actuarial value of the plan is no  
8 greater than one of the existing benchmark options  
9 for the state. So, we don't need to go into -- I  
10 think probably all of this will be addressed in  
11 the work group that you convene.

12 I see a question from Ikeita.

13 MS. HINOJOSA: Yeah. So, Lee kind of  
14 addressed it. I was just asking about -- I was  
15 going to ask about the budget and if we needed to  
16 show how we're paying for it if we're adding to.  
17 So, my other question was just in terms of  
18 the work group, how the membership of the work  
19 group is comprised. I know that it was mentioned  
20 that one member was going to be from the Exchange  
21 staff, but who are the other members of the work  
22 group, please?

23 MS. TOMPKINS: We would be controlled by  
24 whatever the budget language is. If it's  
25 specified -- you know, if it specifies who's to be

1 added or representatives of what, you know, walks  
2 of life; otherwise -- I'm sure Julie can help me  
3 with this one, if need be -- I'm sure that we are  
4 going to look to bring very centristed parties  
5 into our process.

6 Wouldn't you think, Julie?

7 MS. BATAILLE: Yes, I would think so. I  
8 think right now, you know, the budget language  
9 doesn't really talk about any other groups other  
10 than the Bureau of Insurance, but definitely we  
11 would want to receive feedback. And there are  
12 required comment periods, you know, if we -- if we  
13 were to put information out there.

14 I think -- you know, I think it mentions,  
15 you know, presenting our study to the Health  
16 Insurance Reform Commission and the chairs of  
17 legislative committees, you know, for feedback.  
18 But, right, we're going to have to rely on what's  
19 in the final budget language, and there will be  
20 absolutely comment times, but we have not  
21 formulated who would be on the work group at this  
22 point.

23 CHAIR CORLETT: All right. Thank you,  
24 Ikeita.

25 All right. Any other questions for our

69

bureau friends?

2 Okay. Well, big thanks to David, Van,  
3 Julie. Really appreciate all your work, and we  
4 look forward to hearing more about the BHP work,  
5 as well as other market stabilization tasks that  
6 you are working on.

7 I think we can move forward then on the  
8 piece of the agenda. This is really now our  
9 chance as advisory committee members, sort of an  
10 open forum, to talk about timely and relevant  
11 issues for the Exchange.

12 Prior to our meeting, I had asked folks if  
13 there was anything in particular they wanted to  
14 discuss.

15 I know, Jane Kusiak, you had some thoughts  
16 about performance metrics for the Exchange as we  
17 make the transition.

18 Julie Bataille, I don't know if you wanted  
19 to talk a little bit about marketing and outreach.  
20 I think that was one topic.

21 I would like to talk about some data  
22 analytic issues.

23 And then I think, Doug, you also had  
24 submitted something in advance related to the  
25 vendor RFP.

70

1 So, those were the four topics that I  
2 received in advance from different advisory  
3 committee members. But before we dive in, I just  
4 wanted to ask if any other advisory committee  
5 members want to use this opportunity to raise  
6 issues or potential areas where the committee  
7 could make recommendations or questions.

8 Okay. Well, I'm not going -- in no  
9 particular order, I will -- how about we start  
10 with Jane Kusiak.

11 Jane, do you want to talk a little bit  
12 about the performance metrics that you mentioned?

13 MS. KUSIAK: My thought is that we should  
14 get -- create a little group to determine our core  
15 strategic priorities as we transition from the  
16 federal marketplace to the state marketplace.

17 This is going to be very difficult because  
18 we have so many moving parts, but at the end of  
19 the day, in two years, when someone says, "Well,  
20 did we make progress or not by switching to the  
21 state-based exchange," I think we should have a  
22 sense of that.

23 So, from my perspective, and I think it  
24 could merge with data analytics, but I really  
25 believe that a lot of what we're talking about

71

72

Transcript of Meeting  
Conducted on March 29, 2022

19 (73 to 76)

1 right now are process inputs. And we need to look  
2 at outcomes and what outcomes are really  
3 interested in.

4 It's my bias that it be five or less; that  
5 we not, you know, litter ourselves with too much,  
6 and that we talk about it every meeting so that we  
7 can keep ourselves with an understanding of what  
8 we're trying to accomplish.

9 CHAIR CORLETTE: All right. Sorry. I was  
10 taking fast and furious notes. No, I think  
11 that that sounds right on, and I love the -- I  
12 mean, for obvious reasons, you know, we are  
13 focused on process inputs at the moment, but I  
14 think that the legislature, in making the decision  
15 to move to a state-based exchange, you know, at  
16 the end of the day, it is all about outcomes in  
17 terms of coverage and consumer satisfaction and  
18 population health.

19 So, I love that idea. And since I do  
20 think it relates to the data analytics question, I  
21 might, if folks don't mind, take the chair's  
22 privilege and talk about that next.

23 But, you know, I have been thinking a lot.  
24 You know, we -- the policy environment around the  
25 Affordable Care Act and marketplaces has always

1 been volatile, but it feels like we are entering a  
2 time when it's going to be particularly volatile,  
3 and we're doing this transition at a time of  
4 particular volatility. And the end of the public  
5 health emergency and the unwinding is just one of  
6 those things.

7 There's also uncertainty in Washington  
8 about premium tax credits, and now they're talking  
9 about ending the family glitch. There's just a  
10 lot going on.

11 And we also have finite resources. We  
12 don't have unlimited resources. So, to me, that  
13 calls for really thinking critically about our  
14 data analytics effort so that we can target our  
15 resources, you know, just as Jane said, to our  
16 strategic priorities and, also, in my opinion,  
17 also to the populations who are most at risk of  
18 losing coverage during the PAG unwinding, as well  
19 as those who are eligible for marketplace coverage  
20 but who remain uninsured over the long term.

21 And we just need to be, you know, as a  
22 group with the Exchange and the advisory  
23 committee, we need to not only be able to monitor  
24 our performance but hold ourselves accountable to  
25 that.

73

1 So, you know, thinking about what  
2 performance measures are we using, what are we  
3 reporting publicly, what are we sharing with our  
4 marketing team and our assister workforce, how  
5 often, all of these -- you know, concerning with  
6 the end of the PAG, these can be really critical  
7 early warning mechanisms, so that if things are  
8 going off the rails and a lot of people are  
9 getting, you know, stuck at the call center or  
10 falling off of the coverage, you know, we know and  
11 can respond as quickly as possible.

12 And as we think about the transition to  
13 the marketplace, just, I think, knowing the  
14 population that you serve and that you want to be  
15 serving is just absolutely critical both at the  
16 front end to building your eligibility enrollment  
17 system and then, you know, at the back end as  
18 you're, you know, actually deploying it.

19 So, just, I think, building that data  
20 infrastructure, as Jane said, knowing the key  
21 things that you want to be tracking, to me, I just  
22 feel like that all needs to be built and thought  
23 about very -- you know, earlier rather than later  
24 because it's very, very difficult to build that in  
25 after you've built your system.

74

1 So, it may be that Jane and my -- you  
2 know, we independently are thinking along the same  
3 lines -- Jane, you know, sort of thinking about  
4 those high level strategic priorities, but I'm  
5 thinking also about how we hold ourselves  
6 accountable to those and particularly make sure  
7 we're really meeting the needs of the population  
8 that is both at risk of losing coverage in the  
9 short term or over the long term, that would be  
10 eligible but not yet enrolled.

11 So, I think what I'd like to propose is  
12 perhaps Jane's idea and my idea could be melded  
13 into a subcommittee that works on some of these  
14 issues and makes recommendations.

15 Do folks have any thoughts on that?

16 Lee, yes.

17 MR. BIEDRYCKI: I could not agree more.  
18 Quite frankly, I think one of the biggest  
19 obstacles the commonwealth has is trying to  
20 allocate its resources based on the data that  
21 we're provided and, you know, in any business  
22 operation which the Exchange is going to be, you  
23 try and allocate your resources towards what  
24 you're trying to solve for.

25 And when we're only able to get partial

75

Transcript of Meeting  
Conducted on March 29, 2022

20 (77 to 80)

1 data on enrollment sources by type, I submit to  
2 you that -- and along with Doug's comment, I think  
3 that this Medicaid unwinding is going to be  
4 significantly greater than anticipated, especially  
5 when you consider that it was a presumptive  
6 enrollment and, to my knowledge, because of COVID,  
7 there's never been an asset test.

8 My firm personally dealt with a number of  
9 college-age kids with trust funds, for example,  
10 that, because of the way that the presumptive  
11 eligibility was set, they had no choice but to go  
12 to Medicaid knowing that at some point later on,  
13 they would likely be removed because of the asset  
14 test.

15 Along those lines, I would just like to  
16 point out that my agency and a number of agencies  
17 keep track of their own data inside of their EDE  
18 and direct enrollment platforms.

19 And the RFP, it's good to know that it's  
20 going to be released soon, but there was at one  
21 point a question as to whether or not the RFP was  
22 going to include a component for integration with  
23 the direct enrollment platforms used by most of  
24 the agents and producers that play in the  
25 individual space.

1 Not only is that data really important in  
2 order to maintain continuity of coverage, but is  
3 there an update on whether or not the RFP includes  
4 an EDE integration so that agencies are able to  
5 use their existing policies and procedures and  
6 infrastructure in order to maintain the continuity  
7 of enrollment for 2023?

8 CHAIR CORLETTÉ: Those are great points.  
9 And, Lee, I don't know the answer to your specific  
10 question, but I do feel that the transition to a  
11 state run marketplace, we will be able to chart  
12 our future in terms of the data that we have and  
13 the data integration that we have in a way that we  
14 haven't yet been able to on the Healthcare.gov  
15 platform.

16 So, I don't know about the RFP. Maybe  
17 Victoria or somebody from the Exchange could speak  
18 to that, but I think those are excellent points.

19 I think we have Ikeita and then Julie  
20 Bataille.

21 MS. HINOJOSA: Yeah, I just want to really  
22 support this proposal, especially the need for  
23 specificity that both Jane and Sabrina were  
24 talking about when we talk about data collection  
25 and data analytics. Sometimes those terms are

77

1 just thrown around, but not only is there a need  
2 for it but then for real specificity and honing  
3 down and being really specific when we talk about  
4 those.

5 So, I just really want to underscore the  
6 need to really think about addressing health  
7 insurance disparities to really ensure that we're  
8 reaching all Virginians equitably, and that can  
9 really be the value with really making sure that  
10 we have good data, to really make sure that as we  
11 go about this state-based health insurance  
12 marketplace, that we're really reaching everyone  
13 in the commonwealth.

14 So, I really do believe that this is  
15 really, really important.

16 CHAIR CORLETTÉ: Yeah, absolutely. And I  
17 think that -- that making sure that we are  
18 targeting and directing resources to the  
19 populations that -- where the data show that there  
20 are populations particularly at risk, we can make  
21 sure that we're targeting resources appropriately.  
22 Totally agree.

23 So, next we have Julie, and then Liz  
24 Cunningham.

25 Julie Bataille.

78

1 MS. BATAILLE: I just wanted to echo the  
2 importance of the conversation around data.

3 And coming on the heels of your comments,  
4 Ikeita, I think it would be great if we could look  
5 at a range of data sources that we think might be  
6 applicable for Virginia, both external and then  
7 what data are we going to have ourselves,  
8 understanding that that's going to transition.

9 I think there are ways that we might be  
10 able to pull increasing amounts of data that we  
11 will own ourselves in Virginia, especially when it  
12 comes to questions and information that we'll get  
13 through applications, that I think there's some  
14 work to be done, and that might be something to be  
15 considered as we think about how we can improve  
16 the data collection we'll be able to do once the  
17 transition fully takes place.

18 But I love the idea of having that now as  
19 a baseline so that we know what we're looking at  
20 and then can measure progress against moving  
21 forward. So, I think this is the right time to  
22 have that conversation.

23 CHAIR CORLETTÉ: Thank you, Julie.

24 Liz Cunningham.

25 MS. CUNNINGHAM: Yes. Hi, everyone.

79

Transcript of Meeting  
Conducted on March 29, 2022

21 (81 to 84)

	81		83
1    So, being a former navigator, okay, the 2 biggest thing that comes to mind is updating our 3 contact information and outreach engagement and 4 communication plan. That's going to be very -- 5 that's going to be the key, making sure everybody 6 is getting reached and making sure everybody 7 understands the unwinding and making sure they are 8 educated in what's going on within the 9 community -- and meaning radio, social media, 10 websites, videos; it's going to be a lot of mail, 11 member letters; we're going to have paper tool kit 12 materials; language is going to be provided to 13 ensure messaging is consistent; and also tool 14 kits.		1    I wasn't sure if that's something that we 2 have in Virginia, but it seems like it could be a 3 very powerful tool. 4    MS. CUNNINGHAM: Yes. We do have a group 5 thing that we do have. I'm trying to -- if I can 6 recall, it is called -- let's see. We have a 7 client track where we keep all that database. So, 8 we do have a client track that we keep everything 9 in so we can, you know, keep track of everything 10 with our clients and where they live, the zip 11 code, all that, yes, we do have that within -- 12    CHAIR CORLETTE: That's just your clients. 13 It doesn't necessarily tell you about everybody 14 that lives in that zip code. 15    MS. CUNNINGHAM: No, no, no, not per se, 16 no. 17    CHAIR CORLETTE: Okay. Let's see. We 18 have Starla and then Scott next. 19    Starla, want to go ahead? 20    MS. KISER: Yeah, I want to agree with 21 what everyone has said, so, of course, I'm just 22 repeating everyone else, but, Jane, definitely, 23 you know, what you said the priority should be, 24 and Sabrina, as well. 25    I just want to say that as we think about	
15    So, stakeholders meetings and 16 presentations are going to be so important for us 17 to have out there so people are aware of this, so 18 we can have proper data and proper communication, 19 because communication is going to be key within 20 our community so everybody is understanding what's 21 going on. 22    CHAIR CORLETTE: And, sorry, just to 23 follow up, and maybe we can take this conversation 24 to the work group when the time comes, but I am 25 curious, as you operated as a navigator in the	82		84
1    Healthcare.gov world, like, do you have sort of 2 hopes for, like, the kinds of data that you would 3 get to inform your outreach and assistance from a 4 state-based exchange that maybe you haven't been 5 getting from Healthcare.gov? 6    MS. CUNNINGHAM: Well, from past navigator 7 work -- here's the thing: We have members; we 8 have our groups; we have our group meetings; and 9 we keep data within the group how we keep 10 communication with our clients and making sure 11 that they're getting materials and resources that 12 are needed out there. 13    But to go back, you know what, I need to 14 look into that, Sabrina, and see for sure, but 15 from my past experience, we haven't had issues. 16    CHAIR CORLETTE: Okay. Yeah, I just -- 17 one of the reasons I ask, you know, for example, 18 I've heard that some of the state-based 19 marketplaces in other states, there's like a 20 database where you can enter in your zip code and 21 it will tell you, you know, who in that zip code, 22 all demographics about them, their employment 23 status, you know, income, ethnicity, race, 24 language preference for anybody who is uninsured 25 in that zip code.		1    the goals and performance indicators, I like to 2 think about it also with that geographic overlay, 3 which I think all of you are saying, as well. 4    But, for example, even if we talk about 5 the Exchange as a whole and we say, you know, 6 premiums decrease by 3 percent, in fact, premiums 7 could increase in the Southwest but then they 8 decreased in the Northeast, but on average. 9    So, really, I think our goal should be -- 10 and this was in Victoria's presentation -- an 11 accessible, competitive, and transparent 12 marketplace for all Virginians. So, that should 13 be, like, every county almost. We can decide how 14 granular, but it should be every region, every 15 county. 16    So, to me, that should be, you know, 17 you're looking at all of the uninsured; you're 18 looking at what are the premiums in that county; 19 how competitive is the marketplace; is there only 20 one carrier; are there five carriers. Because I 21 do believe if you map that out, there would be a 22 disparity, which probably mirrors some of the 23 health disparities across the state, to be honest. 24    And I think you all mentioned this 25 already, and, Victoria, again, you said the goals	

Transcript of Meeting  
Conducted on March 29, 2022

22 (85 to 88)

1 of the Exchange is also to, you know, target  
2 things in a tailored way, and I think that's what  
3 we're all saying, as well, but when you know those  
4 indicators, you can, you know, do those smart  
5 interventions.

6 So, maybe the areas that are lower income,  
7 maybe they need more higher-touch marketing.  
8 Maybe they need in-person navigators or, again, a  
9 more higher-touch approach, whereas maybe the  
10 urbanites could do a lower-touch text feature.

11 I mean we still need young people to sign  
12 up; right? And, so, if we know that, because we  
13 need the risk pool to be a good one, we can and  
14 should be targeting young folks, but we might do  
15 it in a different way than we would a certain  
16 other part of the state, for example.

17 So, anyway, I would love to be part of  
18 that subcommittee, and I just agree with  
19 everything that you all have said.

20 CHAIR CORLETTE: Great. Thank you,  
21 Starla.

22 Scott Castro.

23 MR. CASTRO: Yeah. Thank you.

24 I just wanted to add regarding some of the  
25 data that we're all talking about. I know,

85

1 little bit?  
2 MS. BATAILLE: Yeah, that's where my head  
3 was going, too, as I heard some of these comments.  
4 What I have been thinking about as we plan  
5 for the Virginia Exchange is the reality given  
6 special enrollment periods, given now the public  
7 health emergency unwinding, is that so much of the  
8 marketing and outreach now has to be more year-  
9 round than just one traditional open enrollment  
10 season, that I think it could be useful to have a  
11 subgroup think through marketing strategies.

12 And just building on this conversation, I  
13 think it's a combination of how and where to reach  
14 people and who do we want to prioritize as we  
15 think about the phases of enrollment that the  
16 marketplace is going to have to do.

17 And I think there might be some utility in  
18 that, hearing the questions around geography,  
19 around populations, around navigator needs, and  
20 making sure that they are aware of communications  
21 and have the resources they knew at moments in  
22 time.

23 And the other thing that I think is also  
24 happening, making me think about this, is that  
25 there have been so many changes in how consumers

87

1 regarding some of the previous comments, you know,  
2 looking into what data might be available in  
3 specific zip codes around populations that might  
4 be uninsured and, you know, best strategies in  
5 reaching them and what the demographics look like  
6 and even, you know, some of their underlying  
7 environmental health problems, I'm curious if it  
8 would be possible, because I know that BDH  
9 collects and continues to collect and is even  
10 expanding on some of the demographic data that  
11 they're collecting around social determinants of  
12 health, if there might be an opportunity to link  
13 some of the data that they're collecting there to  
14 kind of help inform an approach.

15 CHAIR CORLETTE: Yeah, I love the idea of  
16 building in social determinants data, as well.  
17 That's a really, really great suggestion, Scott.

18 So, Ikeita, Julie, Starla, so, many of you  
19 still have your hands up. I just want to check  
20 and make sure, did you have -- are there comments  
21 or questions? Okay. I'm seeing hands go down.

22 Well, this is -- I think a lot of this is  
23 complementary to some of the outreach and  
24 marketing issues.

25 Julie, do you want to speak to that a

86

1 consume information in the last two years, in  
2 particular, that it would be great to make sure we  
3 are leveraging all of that right now as the  
4 Exchange is getting ready to embark on these big  
5 marketing campaigns.

6 So, you know, I'm happy if we think a work  
7 group is the right solution to that, but I do  
8 think there are synergies, and it's a nice  
9 dovetail to having the data to be able to think  
10 about marketing and communications to help execute  
11 on some of that.

12 CHAIR CORLETTE: Oh, yeah, Julie, you're  
13 making me realize, like, this is just -- there's a  
14 lot --

15 MS. BATAILLE: There's a lot to do.

16 CHAIR CORLETTE: -- a lot to do. But,  
17 yeah, I think having a more focused conversation  
18 about that, as well, and I do think there's some  
19 natural dovetailing with the data conversation  
20 and -- but it does sound like it might be  
21 potentially two streams of work, you know, one  
22 focused on the communications and education piece  
23 and the other focused on the data but informing  
24 each other.

25 Liz, you have your hand up. Oh, I think

88

Transcript of Meeting  
Conducted on March 29, 2022

23 (89 to 92)

1 you might still be on mute.  
2 MS. CUNNINGHAM: Sorry, Sabrina. You did  
3 ask me if we had a place where we can  
4 geographically look at things and not so much  
5 collect the data, but we have our website that --  
6 I'm a little rusty now, and I haven't been a  
7 navigator for a while, so I apologize. I couldn't  
8 think right away. But we do have a website. It's  
9 called "Enroll Virginia."

10 So, within the Enroll Virginia, if you  
11 look that up, www.enrollVA.org, in that tool, you  
12 can find, you know, the home base; you can find  
13 different things, as far as your --  
14 geographically, like, where can I find a  
15 navigator; you know, need health insurance, who  
16 can help you in your service area; upcoming  
17 events; news and press release. So, there's  
18 different ways -- find an event in your area.

19 So, we do have, like, a website that we  
20 can -- that clients and folks can go in to see  
21 and have an idea.

22 CHAIR CORLETTE: That's great, Liz. And  
23 it sounds like we should probably have further  
24 conversations about whether there's, you know,  
25 more data that might be helpful or whether there's

1 ways to optimize that, but that sounds really  
2 great.

3 I think we have Ikeita with her hand up.  
4 MS. HINOJOSA: Yeah. Julie's comments  
5 just made me think that we just cannot overstate  
6 the overall importance of our marketplace  
7 identity. And, you know, we know from Victoria's  
8 amazing presentation that, of course, there's a  
9 firm coming in and working on all of the branding  
10 and all of that, but I sincerely hope that our  
11 next, you know, presentation opportunity is not  
12 just kind of a report out of what has been done  
13 but that there's a real opportunity for us to  
14 still have the chance to provide input.

15 Because, you know, there are real experts  
16 like Julie and others to really hopefully still  
17 provide some formative feedback on, you know, the  
18 formation because that is really such a critical  
19 part of the marketplace identity and who we are  
20 moving forward.

21 So, hopefully it won't just all be baked  
22 in the cake by the time that we, as an advisory  
23 committee, hear about the results. But hopefully  
24 we'll, you know, still be able to weigh in on the  
25 process.

89

1 CHAIR CORLETTE: Great. Yes, I totally  
2 agree with that.  
3 So, Doug had submitted a query about the  
4 RFP, and then Lee has a question in the chat that  
5 may be relevant to that, which is about the  
6 integration with direct enrollment platform. So,  
7 I may -- I turn this over to Doug to talk about  
8 that.

9 And then, Lee, if you want to piggyback on  
10 that conversation to ask about the direct  
11 enrollment integration.

12 MR. GRAY: So, I was hopeful that we would  
13 have an RFP by now, which now it's been -- we've  
14 been waiting a while. We've had some briefings,  
15 but the briefings were only for bidders. So, we  
16 don't really have anybody who has the ability to  
17 tell us what's in the RFP and what's the structure  
18 of it and what they're hoping to get out of it.

19 All of your hopes and dreams are attached  
20 to which vendor gets picked. I mean that's the  
21 bottom line. And we know who the vendors are, and  
22 we know how they performed in other places.

23 So, if you want bell and whistle A or B on  
24 data, we can find out whether they've been able to  
25 do that in another place, but we won't be able to

90

1 know those things until we understand what's in  
2 the RFP and they pick a vendor.

3 So, when you're starting up something like  
4 this, you know, your measures are really simple at  
5 the beginning. Does the call center perform? I  
6 mean how long does it take to deal with the case?  
7 Are the cases being successfully enrolled? How  
8 many are being dropped? And then all of the stats  
9 that go behind that about population, where they  
10 are, all those sorts of things.

11 So, you know, at a score, I feel like we  
12 can't be that effective as an advisory committee  
13 until we understand what's in the RFP. And, so, I  
14 don't think it's an unreasonable request to have  
15 them do a briefing for the advisory committee of  
16 what's in the RFP. I mean, at the point, it's  
17 out.

18 And I'm not asking them to give away any  
19 secrets or anything like that, just give us basic  
20 structural understanding of what's there.

21 And then, you know, afterwards, I think  
22 when we know who's been picked, I think we can  
23 probably learn quite a bit from the pick. I think  
24 that might be helpful to us as we try to, you  
25 know, work our way through the basic measurements

91

92

Transcript of Meeting  
Conducted on March 29, 2022

24 (93 to 96)

	93		95
1 and then the more complicated ones that go behind 2 it. 3 So, just a thought. I mean and they might 4 just say, "I'm saying we're not doing it. It's 5 applied, period. We've already give -- you know, 6 released the RFP. You know, we don't want to talk 7 about it." But I think it's not an unreasonable 8 request.		1 Thank you. 2 Then I see Lee. 3 MR. BIEDRYCKI: Yeah. I would like to 4 just echo Doug's comments. You know, I would have 5 thought that we would have been privy to the RFP 6 prior to release because there's some real 7 struggles that the agent and producer community 8 had to overcome in the earliest days of 9 Healthcare.gov. And knowing what didn't work in 10 the past and addressing that for the future is 11 probably one of best opportunities for a 12 successful outcome.	
9 CHAIR CORLETTE: No, I'd be happy to 10 support that request, and I do think that knowing 11 what's in the RFP would definitely inform how 12 we're thinking about performance metrics, how 13 we're thinking about data collection and 14 analytics, as well as how we're thinking about 15 long-term outcomes and accountability. 16 So, I -- oop, wait a minute. Sorry. We 17 have -- looks like we have Julie Bataille. 18 MS. BATAILLE: Sorry. Thanks, Sabrina. 19 Doug, your comments were just making me 20 think. This whole conversation in not knowing 21 what's in the RFP is making me very curious about 22 how we, as a board, want to think about shaping 23 the consumer experience that Virginians are going 24 to have, and I think it's hard for us to do that 25 without knowing exactly what's being asked for.		13 Along those lines, this has kind of been 14 an integrated comment with a data component. You 15 know, we know that CMS releases total enrollments 16 and then they release enrollments assisted by 17 navigators, but the agent producer enrollment 18 information has been not clear, historically 19 speaking, and I just want to reiterate the 20 importance of confirming the inclusion of the 21 direct enrollment platform, because my 22 understanding from representatives at CMS is that 23 states that move from a federally facilitated to a 24 state-based exchange tend to see a drop in 25 enrollment as a result of that transition.	
1 So, I love the idea of knowing a little 2 more, and then maybe we collectively want to think 3 about whether or not there are principles or 4 something that we would like to see as we think 5 about the consumer experience, in particular. 6 I think there are a lot of lessons learned 7 from other states that have gone through 8 transitions that we may not want to repeat in 9 Virginia if we can help it, and there could be 10 some utility in thinking that through. 11 CHAIR CORLETTE: Great. 12 I see Holly and then Lee. 13 MS. MORTLOCK: Sure. So, I just wanted to 14 jump in and just to thank everyone for their 15 comments and their questions. And one of the 16 things that I thought might be helpful for the 17 group to know is that we will be posting on our 18 website a summary of the RFP document, but we also 19 have offered, you know, to provide some more 20 in-depth briefings at another time. 21 And, so, if folks are interested in having 22 that, that is something that we can have arranged. 23 And, so, feel free to email me afterwards, and we 24 can make sure that that happens. 25 CHAIR CORLETTE: That's great, Holly.	94	1 And if we are able to ensure that all 2 stockholders and community assisters have the 3 right tools in order to be able to fulfill the 4 commonwealth's enrollment goals, I think that is 5 the best way to avoid not having a big party to 6 celebrate our results. 7 CHAIR CORLETTE: Thank you, Lee, yeah, 8 really good points. 9 Okay. So, I heard one request, which was 10 for a briefing on the RFP, and it sounds like 11 that's something that the Exchange could 12 potentially accommodate. 13 Oh, Holly, I see you have your hand up. 14 Do you have a comment? 15 MS. MORTLOCK: Yes. Thank you. I just 16 wanted to, you know, just, first of all, just 17 assure the committee that a lot of these issues 18 are very important points that you all have raised 19 and we appreciate your attention to them, but just 20 also wanted to offer some assurance, you know, 21 that we have very carefully considered these kinds 22 of comments and issues and discussed them with 23 states and experts and consultants and many others 24 throughout this process. 25 And, again, you know, we are happy to	96

Transcript of Meeting  
Conducted on March 29, 2022

25 (97 to 100)

1 provide that briefing for you. So, you know, I'm  
2 happy to receive emails, and let us know, you  
3 know, who would like to be a part of that, and we  
4 will make sure that that's arranged. Just thank  
5 you for your attention to those things. Those are  
6 really important.

7 CHAIR CORLETTE: Yeah, that's great,  
8 Holly, and I think I can help you coordinate that.  
9 I think there would be a lot of interest from the  
10 advisory committee in such a briefing. So, happy  
11 to help you make those arrangements.

12 And then I also heard, I think, two  
13 proposals for subcommittee work. One would be for  
14 Jane and I to work with folks on, sort of, what  
15 are the, sort of, strategic priorities; what data  
16 do we need and data analytic capability do we need  
17 to make sure that not only are we monitoring how  
18 we're performing but holding ourselves accountable  
19 to that over the long term. I don't know if I'm  
20 totally describing it right, but that's the  
21 general idea.

22 Just so folks know, as an advisory  
23 committee, we do need to approve the formation of  
24 those subcommittees, so I would have to make a  
25 motion or somebody would have to make a motion for

1 that subcommittee to be created.

2 And then we have the potential of a second  
3 subcommittee that would focus on the  
4 communications and consumer education needs  
5 between now and when we transition, and  
6 potentially beyond. So, that would be a potential  
7 subcommittee, but I think there would also need to  
8 be some cross-fertilization across the two groups.

9 So, that's sort of what I heard as  
10 potential proposed subcommittees. Do we have any  
11 amendments to that or discussion of those two  
12 proposals?

13 MS. KUSIAK: I'd like some comment because  
14 I do think there's an inextricable link between  
15 these two groups. My vision is that we help keep  
16 priorities and then we figure out how we're going  
17 to measure ourselves in each of those areas, which  
18 means the data analytics.

19 And I particularly like the idea of  
20 bringing in other data sources that we have  
21 available to us from other state agencies, maybe  
22 private sector. You know, we don't -- we are not  
23 going to have the resources to get all the  
24 analytics that we are interested in, but we may  
25 have it in repositories other than the bureau.

97

1 So, for example, if some of our priorities  
2 are diversity, marketing, affordability, then, you  
3 know, we need to develop subcommittees underneath  
4 them with a champion for each of these priorities.

5 And, so, while I totally support the idea  
6 of doing marketing now, just because I think it is  
7 timely that we focus on that and not let it wait,  
8 I see another process for these other priorities  
9 that would be similar.

10 CHAIR CORLETTE: Okay. So, Jane, are you  
11 thinking that we have a subcommittee focused on  
12 identifying the strategic priorities and that  
13 would be sort of the place to start, and then  
14 other subcommittees would potentially flow from  
15 that? I don't want to put words in your mouth.

16 MS. KUSIAK: That is the process; however,  
17 I totally support the idea of doing a concurrent  
18 marketing subcommittee because I think there are  
19 some real timely issues right now that I don't  
20 think we want to bench for a few months while we  
21 get this other piece straight.

22 CHAIR CORLETTE: Okay. Yeah, I think that  
23 makes a lot of sense.

24 MS. KUSIAK: I would just like a champion  
25 for that so that they would definitely be part of

98

1 our other group so we can make sure that we are  
2 linked.

3 CHAIR CORLETTE: Yes, I hear you.

4 Okay. Any other comments or suggestions?  
5 Ikeita, if you wanted to comment, you may  
6 be on mute.

7 MS. HINOJOSA: Sorry. I just want to make  
8 sure that the point doesn't get lost that before  
9 we meet again, that, you know, whatever marketing  
10 is happening to do the branding for the overall  
11 marketplace, that that work doesn't get finalized  
12 before we have a chance to weigh in as an advisory  
13 committee.

14 CHAIR CORLETTE: Great point. We need to  
15 get working stat.

16 And then Julie.

17 MS. BATAILLE: I echo Ikeita's flag on the  
18 branding process and am happy to be involved as  
19 ever is appropriate.

20 And then was just going to say, Jane, if  
21 you're looking for a champion on the marketing  
22 piece, I'm happy to volunteer to do that and then  
23 work in concert with the data folks in strategic  
24 priorities along with other folks who may be  
25 interested on the committee.

99

Transcript of Meeting  
Conducted on March 29, 2022

26 (101 to 104)

	101		103
1     CHAIR CORLETTÉ: We would be incredibly 2 lucky, Julie, to have somebody with your 3 expertise. That would be awesome. 4     Okay. Any other comments, suggestions, 5 ideas for subcommittees? 6     Okay. So, what I think I'm hearing is we 7 have a proposal for a subcommittee focused on the 8 marketing and then a subcommittee that would focus 9 on strategic priorities generating no more than 10 five strategic priorities. And I think maybe, you 11 know, as we've been discussing this, I've been 12 thinking more and more, like, maybe the data 13 analytics piece is almost a theme that sort of 14 goes across any down slope that we might have. 15    So, rather than creating a separate 16 subgroup just focused on data analytics, I think, 17 Jane, you're absolutely right, it's just that 18 needs to be just embedded in -- whether its 19 marketing or, you know, any other subgroup that we 20 might form. 21    So, Jane, would you like to make a motion 22 to create a subcommittee focused on strategic 23 priorities? 24    MS. KUSIAK: I'd be happy to. I so move. 25    CHAIR CORLETTÉ: Any seconds?		1     strategic priorities for the Exchange has been 2 approved. 3     Next, we had a proposal to create a 4 subcommittee focused on -- I don't know what we 5 want to call it, Julie -- marketing education -- 6     MS. BATAILLE: We'll call it "consumer 7 education and marketing," "outreach and 8 education." 9     CHAIR CORLETTÉ: Sure, those both sound 10 great. Do I -- 11    MS. BATAILLE: I can refine it in writing 12 and make sure everyone agrees, yes. 13    CHAIR CORLETTÉ: Do I hear a motion to 14 create such a subcommittee? 15    MS. KUSIAK: I so move. 16    CHAIR CORLETTÉ: All right. Second? 17    MR. BIEDRYCKI: Second. 18    CHAIR CORLETTÉ: Oh, great. 19    All right. All in favor of creation of a 20 subcommittee on outreach and education. 21    (Several ayes heard from the audience.) 22    CHAIR CORLETTÉ: And any nays? 23    Okay. Hearing none, I think we have 24 created two subcommittees. So, I'm happy to 25 follow up. I will solicit or seek volunteers for	
	102		104
1     I'll second it. 2     And we will take a vote on the creation of 3 a subcommittee to focus on strategic priorities 4 for the Exchange. And I think often it's helpful 5 to see this in writing but -- so we can massage 6 this a little bit over email to sort of understand 7 the scope a little bit better. But I guess I 8 would just ask people to vote on the concept of a 9 subcommittee that will help generate some 10 recommendations for strategic priorities. 11    Can I get anybody to -- any ayes? And I 12 can't remember how we vote, Holly. Do you 13 remember, do we just do a roll call or do we do, 14 like, a voice vote? 15    MS. MORTLOCK: I think a voice vote for 16 this would be appropriate, and I think that a 17 majority of the committee needs to agree that the 18 subcommittee is a good idea. 19    CHAIR CORLETTÉ: Okay. So, let me just 20 have anybody who supports the concept to say, 21 "Aye." And I'll say, "aye." 22    (Ayes heard from the audience.) 23    CHAIR CORLETTÉ: Any nays? 24    Okay. Hearing none, I would say the 25 motion to create a subcommittee focused on		1     both of those subcommittees. You are all welcome 2 to serve on one or the other or both, but I think 3 both sound really important and timely. 4     All right. Any other questions, 5 recommendations, comments? 6     Okay. Well, this was just, I thought, a 7 really rich and helpful discussion. 8     I think we can move to the next portion of 9 the agenda, Holly -- or Whitney. Sorry. 10    All right. Great. Other business, and 11 this is where I turn it over to Holly to talk 12 about the election. 13    MS. MORTLOCK: Great. Thank you so much, 14 Sabrina. 15    So, as you all know, it is time for the 16 advisory committee to elect a chair and a vice 17 chair to lead the committee. And following the 18 previous election process, this election is going 19 to be conducted over email by secret ballot, but I 20 wanted to -- and then we had sent out an email 21 last week requesting nominees by the close of 22 business yesterday, and we had a nomination for 23 Sabrina to continue as chair and for Jane to 24 continue in her role as vice chair. I did not 25 receive any additional nominees expressed.	

Transcript of Meeting  
Conducted on March 29, 2022

27 (105 to 108)

	105		107
1     So, following this meeting, the HBE is 2     going to -- similar to the process we used the 3     last time, we will send out an email secret ballot 4     for your consideration, and we will give a 5     deadline for voting. It will be about a week long 6     that people will have. And then we will announce 7     the winners of the contest over email to the 8     committee members. So, just wanted to make you 9     all aware of that process.		1     valuable. But, obviously, we need to take the 2     COVID issues into account. 3         So, Holly, I don't know if there's more 4     you want to say about that. 5         MS. MORTLOCK: No, Sabrina, I think you've 6     captured that pretty well. I think, you know, we 7     would like to have that as a possibility, but I 8     think we need to continue taking, you know, some 9     of the COVID measures into account, but we will be 10   exploring that as a future option. I just wanted 11   to let you know that.	
10    And now I will turn the conversation back 11 to Sabrina and Jane.		12    CHAIR CORLETTE: Any other questions, 13 comments?	
12    CHAIR CORLETTE: Great. Thank you, Holly. 13    All right. So, I think this is sort of 14 our last chance for any other discussion topics 15 for committee members before we turn it over to 16 discussing our next committee meeting dates and 17 public comments. So, any other discussion topics 18 for the committee?		14    Okay. So, I think we can turn it now, 15 Holly, to the public comments. We have some this 16 time.	
19    Okay. Hearing none, let's turn it to the 20 next slide. I just want a slide for folks that we 21 did agree that we would try to meet quarterly as 22 much as possible. Obviously, this current meeting 23 is a little later in the year than usual, but that 24 was really to align with the end of the session, 25 knowing that many of us would be very preoccupied		17    MS. MORTLOCK: Yes, that's right. Thank 18 you, Sabrina. 19    So, we will now move into the public 20 comments section of our meeting. We do have six 21 people signed up to provide comments today. 22    And just to share with the individuals who 23 are planning to speak, you are going to receive a 24 call from the phone number that you provided on 25 your reg -- to the phone that you provided on your	
	106		108
1     with that, but we are hoping to keep the rest of 2     the 2022 meetings as close to quarterly as 3     possible. 4         And you'll get -- I think, Holly, am I 5     right, that people will get calendar appointments 6     from Whitney at some point, but just so you guys 7     have for your own records, our next meetings will 8     be June 21st, September 15th, and December 1.		1     registration form, and you will receive a call 2     from a phone number that is (804) 299-5840. And 3     then if you can please pick up, and we will be 4     very happy to receive your comments. 5         So, Bruce, are you there? 6         MR. NICHOLS: Yes, I am. 7         MS. MORTLOCK: Great. Thank you. Could 8     you please call Brett Denton. He is with the 9     Virginia Farm Bureau Service Corporation. 10    MR. NICHOLS: Calling now. 11    MS. MORTLOCK: Hello, Brett. Can you hear 12 us? 13    MR. DENTON: Yes, I hear you fine. 14    MS. MORTLOCK: Welcome. Thank you so much 15 for making time to share your comments with us. 16 You will have two minutes to share your comments, 17 so please feel free to go ahead. 18    MR. DENTON: Okay. First, just thanks for 19 the opportunity to share my thoughts regarding the 20 upcoming health insurance state exchange. 21    Our agents have personal relationships 22 with their clients. They help the people that 23 live and work in the community. Our agents have a 24 connection and trust with their agent. We at 25 Virginia Farm Bureau have 150 agents throughout	
15    CHAIR CORLETTE: That's right. 16    Any questions about that? Oh, Ikeita. 17    MS. HINOJOSA: Are we still expecting for 18 them to be virtual? 19    CHAIR CORLETTE: That is a great question. 20 I think we have talked about trying to meet in 21 person. I think, obviously, with COVID-19 and 22 some of the considerations around that, we're 23 still looking at that as a possibility. I would 24 love to see all of you in person. I think that 25 those in-person interactions can be really			

Transcript of Meeting  
Conducted on March 29, 2022

28 (109 to 112)

<p>1 the State of Virginia with at least one agent in 2 each of our 88 county Farm Bureau offices for our 3 potential and current clients that we meet in 4 person.</p> <p>5 Agents help guide their clients through a 6 myriad of plans available and help them find the 7 best plan for their client.</p> <p>8 Agents also have an in-depth knowledge of 9 health plans and a good understanding of the 10 medical facilities and participate with these 11 plans.</p> <p>12 Once the policy's in force, our agents are 13 available to help with service issues, and they're 14 their advocates. They're the person that works on 15 their behalf with the client, the Exchange, and 16 they speak the insurance language and are able to 17 assist in a timely manner.</p> <p>18 We at Virginia Farm Bureau, we have 19 approximately 7,000 active policies in the under 20 age 65 market. These clients depend upon us for 21 guidance and service.</p> <p>22 We manage about 40 to 60 service calls a 23 week, and these individuals depend upon us, and 24 they're not told to call an 800 number or go to 25 the carrier. They work with the same person in</p>	<p>109</p> <p>1 representing eHealth. 2 MR. NICHOLS: Calling now. 3 MR. ANDAZOLA: Hi. This is Haider. 4 MS. MORTLOCK: Hi, Haider. Thank you so 5 much for calling in. Welcome to the meeting. You 6 have about two minutes. 7 MR. ANDAZOLA: Thank you. Can everyone 8 hear me okay? 9 MS. MORTLOCK: Yes, we can hear you great. 10 MR. ANDAZOLA: So, thank you, everyone. 11 My name is Haider Andazola. I am legal counsel to 12 eHealth working with the law firm of Foley Hoag. 13 And I really want to thank you for the opportunity 14 to provide public comments today. 15 EHealth is a publicly-traded company 16 operating its consumer online marketplace 17 eHealthInsurance.com, and I'm a web broker that 18 has enrolled millions of individuals in health 19 insurance over the past 22 years through its 20 consumer centric website as an online web broker 21 and has also enrolled millions of Virginians. 22 eHealth strongly supports Virginia's 23 transition to a state-based exchange, and today we 24 really want to focus our comments on emphasizing 25 the value of competition in the online enrollment</p>
<p>1 their county office when they renew their policy. 2 Our -- one of the great things, too, is 3 with our footprint, we know in western part of 4 Virginia, there's places that the internet is not 5 very strong, so, you know, us having that 6 footprint and it helps Virginians sign up for an 7 individual policy. 8 Our concern with the rollout -- 9 MS. MORTLOCK: About 10 seconds left. 10 MR. DENTON: Okay. Our concern is about 11 the federal exchange and losing many of our 12 clients and losing insurance. 13 One other thing, I just wanted to make 14 sure that we did have the enhanced direct 15 enrollment -- 16 MS. MORTLOCK: I'm sorry. Your time is 17 up, but you're more than welcome to provide that 18 in writing. 19 MR. DENTON: Okay. 20 MS. MORTLOCK: Thank you. Sorry. We have 21 to get to the next calls. 22 CHAIR CORLETTE: Yes, thank you for your 23 comments. 24 MS. MORTLOCK: Okay. Bruce, could you 25 please call Haider Andazola on behalf -- he is</p>	<p>110</p> <p>112</p> <p>1 context and its demonstrated impact on generating 2 enhanced consumer access to health coverage as 3 documented by a recent report from the federal 4 government itself. 5 Our goal is to emphasize for the advisory 6 committee the importance of considering as part of 7 the vendor selection process, and I understand 8 there were some comments made about not having 9 current access to the RFP, but about the 10 importance during the vendor selection process of 11 creating a standalone eligibility determination 12 process similar to the one that exists on the 13 federal platform to be used in connection with the 14 state-based Exchange in order for leveraged 15 private sector competition to expand access to 16 health coverage. 17 And as you are all familiar on the call, 18 currently under the federal platform, eHealth 19 enrolls individuals through two channels, the 20 direct enrollment channel and the enhanced direct 21 enrollment channel, which is a more recent 22 addition by CMS for purposes of enrolling 23 individuals to the marketplaces. And the main 24 difference between these two channels is that the 25 EDE process, the enhanced direct enrollment</p>

Transcript of Meeting  
Conducted on March 29, 2022

29 (113 to 116)

	113		115
1 process, leverages access to the information 2 exchange standards of -- 3 MS. MORTLOCK: Ten seconds. 4 MR. ANDAZOLA: -- the EFM system that 5 allows them to make eligibility determinations 6 very rapidly. 7 And I did -- we did submit written 8 comments. It was not clear how many -- how much 9 time we would have for all comments, but I think 10 what we want to emphasize is that the advisory 11 committee should consider -- okay. I think that's 12 my time. My time is up, but we encourage the 13 advisory committee to -- 14 MR. MORTLOCK: Yes, your time is up. 15 Thank you. But we will -- we will review your 16 written comments. So, just appreciate you taking 17 the time to talk with us. 18 MR. ANDAZOLA: Okay. Thank you. 19 Appreciate the time. 20 MS. MORTLOCK: Thank you. 21 CHAIR CORLETTE: Yes, thank you very much. 22 MS. MORTLOCK: Bruce, could you please 23 call Hetal Vora. 24 MR. NICHOLS: Calling now. 25 MS. VORA: This is Hetal.		1 assistance. 2 From enrollment to post-enrollment, data 3 validation, claims assistance, billing questions, 4 agents and brokers are a valuable resource to the 5 communities that we serve. 6 I just wanted to thank the committee for 7 all of their hard work in creating better pathways 8 for the rural underserved communities and 9 reinforce that direct collaboration with agents 10 and brokers will benefit all Virginians. 11 Thank you. 12 MS. MORTLOCK: Thank you for joining us. 13 CHAIR CORLETTE: Yes, thank you, Hetal. 14 MS. VORA: Thank you. 15 MS. MORTLOCK: Bruce, could you please 16 call Joel White with the Council for Affordable 17 Health Coverage. 18 MR. NICHOLS: Calling now. 19 MS. MORTLOCK: Good afternoon, Joel. Can 20 you hear us? 21 TELEPHONE ANSWERING: The mailbox is full 22 and cannot accept any messages at this time. 23 Good-bye. 24 MS. MORTLOCK: Okay. Bruce, why don't we 25 try Jonathan Katz.	
	114		116
1 MS. MORTLOCK: Good afternoon, Hetal. Can 2 you hear us? 3 MS. VORA: Yes, I can. 4 MS. MORTLOCK: Great. Thank you so much 5 for joining us today. We're glad that you can 6 provide some comments. You'll have two minutes to 7 speak, and when you get to about 10 seconds, I 8 will let you know, and then we have to cut 9 comments off at that time, at the two-minute mark. 10 But please go ahead. 11 MS. VORA: Sounds good. Thank you. 12 Hi. My name is Hetal Vora, and I work 13 with a small privately owned agency in Southwest 14 Virginia, and I'm a member of the National 15 Association of Health Underwriters. 16 I just wanted to share with the committee 17 that I am a certified agent on the health 18 insurance marketplace, and I've been awarded the 19 Elite Plus designation every year since the launch 20 of the program. 21 Just in the past 12 months, I personally 22 assisted 1,499 members get access to healthcare on 23 the federally facilitated insurance marketplace. 24 708 of those, which is 47 percent, received and 25 selected a plan with cautionary production	1 MR. NICHOLS: Calling now. 2 MR. KATZ: This is Jon Katz. 3 MS. MORTLOCK: Hi, Jon. Can you hear us 4 okay? 5 MR. KATZ: Hi. This is Jon Katz. I can 6 hear you. 7 MS. MORTLOCK: Hi. Great. Thank you. 8 So, thank you for joining the meeting. We are -- 9 you'll have two minutes to offer your comment. 10 And about 10 seconds before, I will jump in and 11 just let you know that you have 10 seconds left, 12 and we are cutting off right at two minutes. So, 13 please feel free to go ahead. 14 MR. KATZ: Thank you very much. I 15 appreciate the committee's time. My name is Jon 16 Katz. I'm a broker of 30 years here in Virginia, 17 and I -- we -- my agency of seven people here in 18 Northern Virginia work with over a thousand 19 clients on the Exchange. So, we've been on the 20 Exchange helping people since the start. And I 21 just I want to express how -- just how critical we 22 feel our role is in the true kind of range of 23 individual that participates with the Exchange, in 24 that we -- a lot of discussion about people 25 transitioning between Medicaid and individual		

Transcript of Meeting  
Conducted on March 29, 2022

30 (117 to 120)

1 family health insurance, well, we help our clients  
2 transition between family health insurance, as  
3 well as these micro-small groups and then onto  
4 Medicare.

5 And knowing that whole -- that capability  
6 and the complexity for those -- those individuals  
7 is, I think, quite critical. And I think we serve  
8 a really, really important role. And that's not  
9 necessarily addressed, you know, of the -- by  
10 these other entities, which are also important for  
11 other shareholders.

12 So, micro-size groups are not a priority  
13 for most brokers. They are our priority, and we  
14 do -- I think we do them quite well, especially  
15 with the American Rescue Act potentially -- with  
16 potentially being shut down in terms of the  
17 enhanced subsidies. There's going to be a mass  
18 transition, a stampede, in the middle income and  
19 upper income areas will want to transition back to  
20 the small group market. And having us have the  
21 ability and still being an active role, not on the  
22 first iteration of the Exchange but right from the  
23 start, I think that we need to be a part.

24 So, I appreciate everyone's consideration  
25 and time. The enhanced enrollment, as one of the

117

1 MR. NAKAHATA: Great. Thank you. My name  
2 is Peter Nakahata, and I am an advisor to the  
3 Association of Lead-Based Health Insurance  
4 Brokers. Thank you for providing me with the  
5 opportunity to address the committee today.

6 The association member companies currently  
7 work directly with CMS using their enrollment  
8 websites and platforms to enroll thousands of  
9 consumers into qualified health plans offered on  
10 the federally located Exchange and on state-based  
11 Exchanges on the federal platform through CMS's  
12 enhanced direct enrollment process.

13 As such, the association members currently  
14 enroll thousands of Virginians into coverage  
15 through the Exchange, Medicaid, and CHIP.

16 Since CMS supports the ED standard, the  
17 association members are able to serve as a  
18 valuable -- as valuable channel partners to the  
19 federal Exchange and have been able to extend the  
20 Exchange's reach and have more consumers enroll in  
21 Exchange, Medicaid, and CHIP coverage.

22 So, as Virginia contemplates implementing  
23 its own Exchange, the association recommends that  
24 Virginia maintain the federal Exchange's current  
25 support for EDE so that private sector partners

119

1 other callers had mentioned, is so critical to  
2 allow us --

3 MS. MORTLOCK: Ten seconds.

4 MR. KATZ: -- in a -- thank you -- in a  
5 high volume -- it's a very high volume/low in --  
6 low revenue business, to be able to help as many  
7 people as possible.

8 So, thank you very much. I appreciate the  
9 committee's time.

10 CHAIR CORLETTE: Thank you, Jonathan.

11 MR. KATZ: Thank you. Bye-bye.

12 MS. MORTLOCK: Bruce, could you please  
13 call Peter Nakahata -- Peter Nakahata.

14 MR. NICHOLS: Calling now.

15 MR. NAKAHATA: Hello.

16 MS. MORTLOCK: Hello, Peter. Can you hear  
17 us?

18 MR. NAKAHATA: I can hear you. Can you  
19 hear me?

20 MS. MORTLOCK: Yes, we can. Thank you.  
21 You're going to have about two minutes to provide  
22 your comments, and when you get to 10 seconds  
23 left, I will jump in and let you know. But thank  
24 you for being here, and please feel free to go  
25 ahead.

118

1 can continue to assist Virginians in enrolling in  
2 coverage.

3 The association also recommends that as it  
4 evaluates the vendor RFP, Virginia consider the  
5 capability for the vendor to support enhanced  
6 direct enrollment so that it can be an option  
7 for Virginia to decide to implement it.

8 Thank you very much, and thanks for taking  
9 my comments.

10 MS. MORTLOCK: Thank you, Peter. Thanks  
11 for those comments.

12 Bruce, could you please call Richard  
13 Herzberg.

14 MR. NICHOLS: Calling now.

15 TELEPHONE ANSWERING: Hi. This is  
16 Richard. Sorry I can't take your call.

17 At the tone, please record your message.  
18 When you've finished recording, you may hang up or  
19 press one for --

20 MS. MORTLOCK: Okay. That was the last --  
21 that was the last person who had signed up to  
22 speak.

23 CHAIR CORLETTE: Okay. I think that's all  
24 for agenda items; right, Holly? I'm not seeing --  
25 MS. MORTLOCK: Yes, that was it.

120

Transcript of Meeting  
Conducted on March 29, 2022

31 (121 to 124)

	121		123
1 CHAIR CORLETTE: So, I think we can		1 before at a briefing on the RFP. Thanks,	
2 entertain a motion to adjourn.		2 everyone.	
3 MS. KUSIAK: So move.		3 (Off the record at 3:48 p.m. ET.)	
4 CHAIR CORLETTE: And I second that.		4	
5 All in favor of adjourning.		5	
6 I thought this was a great meeting. I		6	
7 want to thank the Exchange staff, our bureau		7	
8 colleagues, and everybody who participated today		8	
9 and as well as our public commenters. Really,		9	
10 really good discussion, and a number of follow-up		10	
11 items, so keep an eye on your email inboxes.		11	
12 Holly, any other agenda items that -- or		12	
13 parting housekeeping items that we need to leave		13	
14 people with?		14	
15 MS. MORTLOCK: Sure. I see -- is it		15	
16 Ikeita's name who -- I think --		16	
17 CHAIR CORLETTE: Yes.		17	
18 MS. MORTLOCK: Go ahead.		18	
19 MS. HINOJOSA: Yeah, I just want to say I		19	
20 just really appreciated everybody who took the		20	
21 time out of their busy schedules to offer public		21	
22 comments, and this was the most public comments		22	
23 we've ever had as the exchange. So, I just really		23	
24 thought everybody, you know, really provided some		24	
25 valuable insight. So, this was really great. As		25	
	122		124
1 everybody said, this was a really meaty meeting.		1 CERTIFICATE OF SHORTHAND REPORTER-NOTARY PUBLIC	
2 So, I just want to thank all the public		2 I, Victoria Lynn Wilson, the officer	
3 commenters. So, thank you.		3 before whom the foregoing proceedings were taken,	
4 CHAIR CORLETTE: Yeah, agreed. Yeah,		4 do hereby certify that the foregoing transcript is	
5 we're at a point now where the rubber is meeting		5 a true and correct record of the proceedings; that	
6 the road, so it was a good, a very good,		6 said proceedings were taken by me stenographically	
7 discussion.		7 and thereafter reduced to typewriting under my	
8 MS. SAVOY: Sabrina, if I could just add a		8 direction; and that I am neither counsel for,	
9 point really quick. This is Victoria.		9 related to, nor employed by any of the parties to	
10 I just want to let everyone know that		10 this case and have no interest, financial or	
11 we've been taking copious notes, all the comments		11 otherwise, in its outcome.	
12 of the advisory committee and the public		12 IN WITNESS WHEREOF, I have hereunto set my	
13 commenters, and we will definitely be discussing		13 hand and affixed my notarial seal this 4th day of	
14 this in the next day or two, you know, how best to		14 April, 2022.	
15 proceed.		15 My commission expires February 3, 2024.	
16 So, I just want to let you know we really		16 <i>Victoria Lynn Wilson</i>	
17 appreciate all the advice and input from everyone,		17 _____	
18 public and the committee members.		18 VICTORIA LYNN WILSON	
19 CHAIR CORLETTE: Thank you, Victoria.		19 NOTARY PUBLIC IN AND FOR	
20 All right. Well, we have a motion on the		20 THE STATE OF MARYLAND	
21 table to adjourn. Can I hear a vote to adjourn.		21	
22 All those in favor --		22	
23 (Numerous "ayes" from the audience.)		23	
24 MS. CORLETTE: Okay. Well, great meeting,		24	
25 everybody, and thank you, and see you in June or		25	

Transcript of Meeting  
Conducted on March 29, 2022

32

<b>A</b>	107:2, 107:9 <b>accountability</b> 93:15 <b>accountable</b> 74:24, 76:6, 97:18 <b>accountant</b> 19:14 <b>accurate</b> 30:17 <b>across</b> 11:3, 11:4, 32:9, 52:8, 84:23, 98:8, 101:14 <b>act</b> 73:25, 117:15 <b>acted</b> 46:11 <b>acting</b> 3:5, 8:12, 8:13, 9:4, 9:6 <b>active</b> 15:14, 21:4, 109:19, 117:21 <b>activities</b> 5:8, 7:7, 23:15, 26:3, 26:14, 29:21, 29:22, 34:10, 35:9, 35:10, 35:16, 35:17, 35:19, 35:21, 42:16 <b>activity</b> 20:16 <b>actual</b> 14:22, 15:14, 19:11 <b>actually</b> 33:7, 36:6, 36:19, 36:20, 56:11, 59:20, 59:25, 65:22, 75:18 <b>actuarial</b> 69:7 <b>actuaries</b> 65:3	<b>add</b> 85:24, 122:8 <b>added</b> 69:3, 70:1 <b>adding</b> 29:16, 69:16 <b>addition</b> 11:16, 14:12, 18:3, 41:3, 41:10, 68:19, 112:22 <b>additional</b> 19:13, 20:25, 33:5, 104:25 <b>address</b> 17:3, 19:12, 57:11, 119:5 <b>addressed</b> 54:6, 69:10, 69:14, 117:9 <b>addressing</b> 79:6, 95:10 <b>adds</b> 67:23 <b>adjourn</b> 121:2, 122:21 <b>adjourning</b> 121:5 <b>adjournment</b> 5:22 <b>adjust</b> 59:6 <b>administrative</b> 12:10 <b>adopt</b> 68:5, 68:7 <b>advance</b> 71:24, 72:2 <b>advanced</b> 23:5, 59:12, 59:18, 62:7 <b>advancing</b> 6:13 <b>advertising</b> 16:21 <b>advice</b> 122:17 <b>advise</b> 17:14	<b>advisor</b> 119:2 <b>advisors</b> 32:7 <b>advisory</b> 1:2, 2:1, 5:4, 5:6, 5:11, 6:5, 7:18, 8:10, 11:1, 11:8, 11:11, 17:9, 17:10, 17:12, 17:13, 17:19, 26:16, 29:23, 31:5, 42:4, 42:7, 42:12, 42:19, 43:17, 43:21, 44:12, 67:6, 71:9, 72:2, 72:4, 74:22, 90:22, 92:12, 92:15, 97:10, 97:22, 100:12, 104:16, 106:14, 112:5, 113:10, 113:13, 122:12 <b>advocates</b> 109:14 <b>affect</b> 40:24 <b>affixed</b> 124:13 <b>affordability</b> 41:21, 99:2 <b>affordable</b> 73:25, 115:16 <b>after</b> 6:25, 7:5, 8:1, 11:15, 22:7, 23:5, 31:17, 37:14, 43:7, 65:18, 68:15, 68:17, 75:25 <b>afternoon</b> 114:1, 115:19 <b>afterwards</b> 92:21, 94:23 <b>again</b> 14:5, 22:21,

Transcript of Meeting  
Conducted on March 29, 2022

33

28:9, 38:8, 41:1, 60:2, 62:10, 62:11, 66:8, 84:25, 85:8, 96:25, 100:9, 106:12 <b>against</b> 80:20 <b>age</b> 109:20 <b>agencies</b> 16:14, 24:23, 27:20, 29:17, 32:10, 33:12, 77:16, 78:4, 98:21 <b>agency</b> 51:9, 77:16, 114:13, 116:17 <b>agenda</b> 7:5, 17:9, 44:2, 71:8, 104:9, 120:24, 121:12 <b>agent</b> 95:7, 95:17, 108:24, 109:1, 114:17 <b>agents</b> 14:15, 19:17, 33:13, 40:8, 77:24, 108:21, 108:23, 108:25, 109:5, 109:8, 109:12, 115:4, 115:9 <b>ago</b> 53:15 <b>agree</b> 53:24, 76:17, 79:22, 83:20, 85:18, 91:2, 102:17, 105:21 <b>agreed</b> 122:4 <b>agreeing</b> 29:10, 29:11 <b>agreement</b> 27:25	<b>agreements</b> 19:18 <b>agrees</b> 43:18, 103:12 <b>ahead</b> 11:22, 15:16, 44:16, 48:19, 65:22, 83:19, 108:17, 114:10, 116:13, 118:25, 121:18 <b>aids</b> 65:16, 68:8, 68:10 <b>aim</b> 33:18 <b>alfie</b> 64:14 <b>algorithm</b> 47:25 <b>align</b> 42:14, 42:20, 105:24 <b>all</b> 6:7, 7:6, 11:23, 12:11, 15:16, 19:1, 20:13, 20:15, 20:16, 20:17, 23:9, 23:23, 25:13, 26:13, 29:9, 31:6, 31:11, 33:9, 35:14, 36:24, 37:21, 43:12, 44:9, 44:18, 45:1, 45:7, 45:8, 45:13, 49:10, 50:8, 51:25, 53:20, 53:25, 55:2, 55:3, 57:21, 59:9, 61:23, 66:6, 67:17, 69:10, 70:23, 70:25, 71:3, 73:9, 73:16, 75:5, 75:22,	79:8, 82:22, 83:7, 83:11, 84:3, 84:12, 84:17, 84:24, 85:3, 85:19, 85:25, 88:3, 90:9, 90:10, 90:21, 91:19, 92:8, 92:10, 96:1, 96:16, 96:18, 98:23, 103:16, 103:19, 104:1, 104:4, 104:10, 104:15, 105:9, 105:13, 106:24, 112:17, 113:9, 115:7, 115:10, 120:23, 121:5, 122:2, 122:11, 122:17, 122:20, 122:22 <b>allocate</b> 76:20, 76:23 <b>allotted</b> 54:10 <b>allow</b> 16:16, 17:4, 118:2 <b>allows</b> 113:5 <b>almost</b> 19:25, 20:21, 49:12, 57:4, 59:11, 84:13, 101:13 <b>along</b> 18:19, 31:3, 41:17, 64:5, 76:2, 77:2, 77:15, 95:13, 100:24 <b>already</b> 22:12, 69:5, 84:25, 93:5 <b>also</b> 11:11, 16:19, 17:1, 18:13, 22:17, 23:2,	24:8, 24:13, 24:14, 25:10, 28:25, 31:9, 32:16, 40:13, 40:19, 41:19, 42:16, 43:7, 43:17, 46:25, 48:2, 50:12, 65:13, 71:23, 74:7, 74:11, 74:16, 74:17, 76:5, 81:13, 84:2, 85:1, 87:23, 94:18, 96:20, 97:12, 98:7, 109:8, 111:21, 117:10, 120:3 <b>always</b> 19:15, 73:25 <b>amazing</b> 90:8 <b>amendments</b> 98:11 <b>american</b> 56:5, 56:9, 117:15 <b>among</b> 13:8 <b>amount</b> 44:8, 57:23, 58:22 <b>amounts</b> 80:10 <b>amy</b> 4:5, 12:8 <b>analysis</b> 65:8 <b>analytic</b> 71:22, 97:16 <b>analytics</b> 72:24, 73:20, 74:14, 78:25, 93:14, 98:18, 98:24, 101:13, 101:16 <b>analyze</b> 16:19
---	--	---	--

Transcript of Meeting  
Conducted on March 29, 2022

34

<b>analyzing</b>	64:12	68:15, 70:9, 70:25, 72:4,	<b>appointments</b>	106:5	<b>arena</b>	11:3
<b>andazola</b>		76:15, 76:21, 92:18, 98:10,	<b>appreciate</b>	11:5, 42:18, 43:18, 44:9,	<b>around</b>	8:4, 20:19, 21:23, 31:23,
110:25, 111:3, 111:7, 111:10, 111:11, 113:4, 113:18		100:4, 101:4, 101:14, 101:19, 101:25, 102:11, 102:23, 103:22,		71:3, 96:19, 113:16, 113:19, 116:15, 117:24, 118:8, 122:17		42:12, 67:13, 73:24, 79:1, 80:2, 86:3, 86:11, 87:18,
<b>announce</b>	105:6	104:4, 104:25, 105:14, 105:17, 106:16, 107:12, 115:22, 121:12,	<b>appreciated</b>	121:20		87:19, 106:13, 106:22
<b>annual</b>	40:7, 60:5	124:9	<b>apprised</b>	26:13	<b>arpa</b>	41:12, 57:24, 58:8, 58:15,
<b>another</b>	26:21, 33:23, 36:4, 41:2, 43:1, 47:14, 62:11, 91:25, 94:20, 99:8	<b>anybody</b>	<b>approach</b>	24:17, 24:22, 26:10, 85:9, 86:14		58:23, 59:24, 60:2, 60:11, 60:13, 61:12, 61:18, 61:24, 62:1, 62:12, 63:7, 63:15, 63:19
<b>answer</b>	32:19, 50:14, 57:25, 58:11, 66:14, 78:9	<b>anyone</b>	<b>appropriate</b>	43:22, 100:19, 102:16	<b>arranged</b>	94:22, 97:4
<b>answered</b>	62:16	22:11, 43:9	<b>appropriately</b>	79:21	<b>arrangements</b>	97:11
<b>answering</b>	58:10, 115:21, 120:15	<b>anything</b>	<b>approval</b>	33:8, 34:5, 34:11, 34:13, 34:17, 67:2	<b>asked</b>	22:4, 29:23, 47:5, 64:9, 71:12, 93:25
<b>answers</b>	61:12	19:15, 22:12, 66:9, 71:13, 92:19	<b>approve</b>	34:8, 97:23	<b>asking</b>	15:17, 69:14, 92:18
<b>anticipate</b>	26:12, 32:13, 35:22, 36:2, 49:20, 50:2	<b>anyway</b>	<b>approved</b>	34:21, 59:5, 67:4, 103:2	<b>aspect</b>	16:16, 28:11
<b>anticipated</b>	77:4	40:11, 53:19, 61:7, 62:10, 85:17	<b>approximately</b>	20:1, 20:25, 38:8, 38:16, 109:19	<b>assembly</b>	12:17, 15:9, 39:23
<b>anticipates</b>	64:10	<b>apologies</b>	<b>april</b>	31:25, 66:7, 124:14	<b>assembly's</b>	65:14
<b>any</b>	11:10, 11:13, 23:21, 27:17, 31:12, 34:6, 34:7, 39:8, 42:24, 43:19, 43:20, 43:23, 47:5, 55:16, 56:8, 56:13, 56:24, 58:11, 64:22, 66:14, 67:6, 67:23,	8:8	<b>aptc</b>	41:22	<b>assessment</b>	13:18
		<b>apologize</b>	<b>area</b>	33:23, 36:11, 48:11, 89:16, 89:18	<b>asset</b>	77:7, 77:13
		41:25, 44:1, 44:7, 89:7	<b>applications</b>	29:11, 72:6, 85:6, 98:17, 117:19	<b>assist</b>	13:10, 109:17, 120:1
		<b>applicable</b>	<b>appointed</b>		<b>assistance</b>	7:16, 13:11,
		80:6	3:9, 17:25, 18:1			

Transcript of Meeting  
Conducted on March 29, 2022

35

16:21, 18:5, 19:6, 42:8, 42:10, 82:3, 115:1, 115:3 <b>assisted</b> 19:25, 95:16, 114:22 <b>assister</b> 14:14, 47:6, 75:4 <b>assistors</b> 18:20, 18:25, 19:5, 19:9, 20:17, 45:7, 46:9, 46:24, 96:2 <b>associated</b> 39:24, 62:10 <b>associates</b> 25:18 <b>association</b> 55:23, 114:15, 119:3, 119:6, 119:13, 119:17, 119:23, 120:3 <b>assume</b> 60:12 <b>assuming</b> 64:17, 67:3 <b>assurance</b> 96:20 <b>assure</b> 96:17 <b>attached</b> 91:19 <b>attention</b> 22:23, 40:3, 42:4, 96:19, 97:5 <b>audience</b> 102:22, 103:21, 122:23 <b>august</b> 47:20, 60:22 <b>authority</b> 44:25 <b>automatic</b> 34:15, 34:16,	51:13 <b>available</b> 21:8, 22:17, 48:3, 86:2, 98:21, 109:6, 109:13 <b>average</b> 23:4, 59:17, 84:8 <b>averages</b> 55:21 <b>avoid</b> 96:5 <b>avula</b> 3:6, 8:15, 9:8, 9:9, 54:7 <b>award</b> 32:6 <b>awarded</b> 114:18 <b>awarding</b> 32:13 <b>aware</b> 53:9, 81:17, 87:20, 105:9 <b>awareness</b> 33:19 <b>away</b> 23:25, 29:9, 57:19, 60:11, 60:23, 89:8, 92:18 <b>awesome</b> 101:3 <b>aye</b> 8:24, 9:1, 9:3, 9:6, 9:9, 9:12, 9:16, 9:17, 9:19, 9:21, 9:23, 9:25, 10:2, 10:4, 10:6, 10:8, 10:11, 102:21 <b>ayes</b> 102:11, 102:22, 103:21, 122:23	<b>back</b> 12:12, 23:13, 30:18, 34:5, 34:18, 42:2, 44:21, 44:24, 45:16, 45:22, 45:24, 49:7, 51:4, 52:20, 57:8, 75:17, 82:13, 105:10, 117:19 <b>background</b> 17:11 <b>backing</b> 15:1 <b>bad</b> 30:13, 47:3 <b>baked</b> 90:21 <b>ballot</b> 104:19, 105:3 <b>bar</b> 6:21, 59:7 <b>base</b> 89:12 <b>based</b> 12:21, 25:19, 38:13, 51:24, 52:6, 52:19, 55:18, 55:20, 60:10, 66:9, 76:20 <b>baseline</b> 80:19 <b>bases</b> 25:1 <b>basic</b> 14:4, 50:2, 92:19, 92:25 <b>basically</b> 17:4, 35:10, 37:11, 50:5, 61:17, 65:2, 68:14 <b>basis</b> 54:20, 59:19 <b>bataille</b> 3:12, 9:18, <b>B</b> <b>baby</b> 65:12	9:19, 68:5, 68:14, 70:7, 71:18, 78:20, 79:25, 80:1, 87:2, 88:15, 93:17, 93:18, 100:17, 103:6, 103:11 <b>bdh</b> 86:8 <b>because</b> 14:20, 19:14, 21:16, 22:24, 27:16, 33:4, 35:14, 36:15, 38:20, 39:1, 40:23, 46:14, 46:23, 49:25, 50:13, 52:9, 52:24, 59:3, 59:21, 61:19, 62:6, 62:24, 63:10, 64:22, 65:25, 72:17, 75:24, 77:6, 77:10, 77:13, 81:19, 84:20, 85:12, 86:8, 90:15, 90:18, 95:6, 95:21, 98:13, 99:6, 99:18 <b>become</b> 16:10, 39:10 <b>becomes</b> 39:8 <b>becoming</b> 32:24 <b>been</b> 10:19, 11:17, 20:19, 29:7, 30:4, 30:13, 31:24, 46:18, 47:6, 52:24, 52:25, 56:8, 57:3, 60:21, 65:7, 68:22, 73:23, 74:1,
--	--	--	---

Transcript of Meeting  
Conducted on March 29, 2022

36

77:7, 78:14, 82:4, 87:4, 87:25, 89:6, 90:12, 91:13, 91:14, 91:24, 92:22, 95:5, 95:13, 95:18, 101:11, 103:1, 114:18, 116:19, 119:19, 122:11 <b>before</b> 2:9, 8:2, 23:5, 31:25, 44:11, 62:4, 72:3, 100:8, 100:12, 105:15, 116:10, 123:1, 124:3 <b>began</b> 24:14 <b>begin</b> 35:23, 66:23 <b>beginning</b> 25:10, 29:14, 36:2, 48:4, 53:7, 92:5 <b>begins</b> 39:4 <b>behalf</b> 10:24, 109:15, 110:25 <b>behind</b> 92:9, 93:1 <b>being</b> 29:18, 30:6, 46:11, 47:25, 52:11, 52:14, 57:16, 79:3, 81:1, 92:7, 92:8, 93:25, 117:16, 117:21, 118:24 <b>believe</b> 34:17, 40:16, 43:5, 49:11, 72:25, 79:14, 84:21 <b>bell</b> 91:23	<b>below</b> 59:16, 63:7 <b>bench</b> 99:20 <b>benchmark</b> 40:13, 64:11, 64:13, 64:23, 65:4, 65:21, 66:3, 66:20, 68:7, 68:11, 68:16, 68:23, 69:3, 69:8 <b>benefit</b> 1:1, 2:1, 6:5, 10:25, 12:15, 12:24, 13:23, 14:9, 16:18, 26:19, 44:24, 67:22, 68:15, 115:10 <b>benefits</b> 65:5, 67:24, 69:3 <b>best</b> 8:22, 24:7, 25:20, 31:25, 37:4, 38:5, 86:4, 95:11, 96:5, 109:7, 122:14 <b>better</b> 17:2, 17:5, 50:11, 102:7, 115:7 <b>between</b> 16:3, 16:17, 19:19, 27:20, 28:22, 35:21, 36:18, 45:2, 58:7, 98:5, 98:14, 112:24, 116:25, 117:2 <b>beyond</b> 98:6 <b>bhp</b> 71:4 <b>bias</b> 73:4	<b>bidder</b> s 91:15 <b>biedrycki</b> 3:13, 9:20, 9:21, 47:16, 67:20, 68:3, 76:17, 95:3, 103:17 <b>big</b> 15:20, 32:18, 57:16, 61:22, 71:2, 88:4, 96:5 <b>bigger</b> 52:12 <b>biggest</b> 58:14, 58:25, 62:21, 76:18, 81:2 <b>bill</b> 40:5, 40:6 <b>billing</b> 115:3 <b>bit</b> 7:23, 10:17, 12:12, 18:19, 23:12, 27:8, 37:1, 55:9, 55:18, 59:21, 59:24, 60:1, 60:3, 61:2, 61:9, 71:19, 72:11, 87:1, 92:23, 102:6, 102:7 <b>bite</b> 25:9 <b>blaauvelt</b> 9:12 <b>blue</b> 59:8 <b>blueprint</b> 32:17, 32:24, 34:6, 34:21, 34:25 <b>blueprints</b> 34:9 <b>board</b> 53:24, 93:22	<b>boat</b> 18:18 <b>borrowed</b> 58:1 <b>both</b> 75:15, 76:8, 78:23, 80:6, 103:9, 104:1, 104:2, 104:3 <b>bottom</b> 6:22, 21:22, 58:14, 61:23, 91:21 <b>brand</b> 13:1 <b>branding</b> 12:25, 26:4, 26:9, 26:11, 26:12, 26:14, 26:18, 90:9, 100:10, 100:18 <b>break</b> 8:1, 57:5, 57:14 <b>breakdown</b> 22:25 <b>brett</b> 108:8, 108:11 <b>brief</b> 11:19, 37:11 <b>briefing</b> 31:13, 92:15, 96:10, 97:1, 97:10, 123:1 <b>briefings</b> 91:14, 91:15, 94:20 <b>bright</b> 60:24 <b>bring</b> 22:23, 40:3, 45:21, 45:24, 63:13, 63:17, 70:4 <b>bringing</b> 59:22, 62:6, 63:16, 98:20 <b>broken</b> 30:13
---	--	--	--

Transcript of Meeting  
Conducted on March 29, 2022

37

<b>broker</b> 111:17, 111:20, 116:16	<b>business</b> 5:17, 28:20, 76:21, 104:10, 104:22, 118:6	110:21 <b>came</b> 29:9, 51:19, 51:24, 52:3, 52:5, 53:15, 54:1, 56:13	9:23, 85:22, 85:23
<b>brokers</b> 14:15, 19:17, 33:13, 40:9, 45:7, 115:4, 115:10, 117:13, 119:4	<b>busy</b> 121:21	<b>cameras</b> 6:17	<b>cautionary</b> 114:25
<b>bruce</b> 4:8, 108:5, 110:24, 113:22, 115:15, 115:24, 118:12, 120:12	<b>button</b> 6:21	<b>campaigns</b> 88:5	<b>celebrate</b> 96:6
<b>budget</b> 40:20, 64:16, 65:20, 66:8, 66:10, 67:25, 69:15, 69:24, 70:8, 70:19	<b>bye-bye</b> 118:11	<b>can't</b> 34:10, 34:21, 52:4, 92:12, 102:12, 120:16	<b>center</b> 18:17, 30:3, 75:9, 92:5
<b>build</b> 11:8, 75:24	<b>C</b>	<b>cannot</b> 34:20, 34:25, 90:5, 115:22	<b>centric</b> 111:20
<b>build-in</b> 45:6	<b>cake</b> 90:22	<b>cantu</b> 3:17, 10:3	<b>centristed</b> 70:4
<b>building</b> 44:23, 45:14, 46:13, 75:16, 75:19, 86:16, 87:12	<b>calculation</b> 47:24	<b>capabilities</b> 16:24	<b>certain</b> 34:9, 64:22, 85:15
<b>built</b> 25:8, 75:22, 75:25	<b>calendar</b> 48:12, 106:5	<b>capability</b> 97:16, 117:5, 120:5	<b>certainly</b> 13:2, 26:13, 33:10, 58:10, 62:18, 64:24, 66:3
<b>bullet</b> 15:6, 15:13, 40:2	<b>calender</b> 106:10	<b>captured</b> 107:6	<b>certificate</b> 124:1
<b>bump</b> 63:24	<b>call</b> 5:3, 7:5, 8:6, 8:20, 12:23, 18:13, 29:20, 30:3, 37:2, 60:19, 75:9, 92:5, 102:13, 103:5, 103:6, 107:24, 108:1, 108:8, 109:24, 110:25, 112:17, 113:23, 115:16, 118:13, 120:12, 120:16	<b>care</b> 53:18, 73:25	<b>certification</b> 16:7
<b>bureau</b> 5:13, 7:10, 8:2, 9:13, 16:8, 40:14, 40:16, 44:2, 48:6, 57:10, 57:18, 64:10, 67:18, 70:10, 71:1, 98:25, 108:9, 108:25, 109:2, 109:18, 121:7	<b>called</b> 6:19, 6:23, 44:25, 45:1, 64:18, 83:6, 89:9	<b>carefully</b> 96:21	<b>certified</b> 2:10, 14:15, 14:17, 14:18, 19:21, 19:22, 45:8, 114:17
	<b>callers</b> 118:1	<b>carrier</b> 47:21, 84:20, 109:25	<b>certify</b> 124:4
	<b>calling</b> 65:21, 108:10, 111:2, 111:5, 113:24, 115:18, 116:1, 118:14, 120:14	<b>carriers</b> 20:4, 20:6, 20:9, 20:10, 33:14, 59:5, 60:4, 60:6, 60:9, 61:6, 84:20	<b>certifying</b> 14:13, 16:5
	<b>calls</b> 74:13, 109:22,	<b>carry</b> 17:16	<b>chair's</b> 73:21
		<b>case</b> 50:21, 63:19, 92:6, 124:10	<b>chairs</b> 70:16
		<b>cases</b> 92:7	<b>challenge</b> 53:3
		<b>castro</b> 3:14, 9:22,	<b>champion</b> 99:4, 99:24, 100:21
			<b>chance</b> 67:17, 71:9, 90:14, 100:12, 105:14
			<b>change</b> 14:4, 15:18,

Transcript of Meeting  
Conducted on March 29, 2022

38

41:10, 50:12, 59:16, 64:22, 66:9 <b>changes</b> 47:21, 65:5, 66:20, 67:23, 87:25 <b>changing</b> 53:1, 68:16 <b>channel</b> 112:20, 112:21, 119:18 <b>channels</b> 112:19, 112:24 <b>chapter</b> 13:5, 13:6 <b>chart</b> 78:11 <b>chat</b> 91:4 <b>check</b> 86:19 <b>chief</b> 11:12, 12:8, 12:9, 46:17 <b>chip</b> 119:15, 119:21 <b>choice</b> 13:10, 77:11 <b>choose</b> 42:24 <b>cite</b> 17:17 <b>citizen</b> 17:24, 18:1 <b>citizens</b> 16:12, 30:11 <b>claims</b> 115:3 <b>clarification</b> 55:9 <b>clarify</b> 55:16, 56:4 <b>clarifying</b> 48:22 <b>clear</b> 68:23, 95:18, 113:8	<b>client</b> 83:7, 83:8, 109:7, 109:15 <b>clients</b> 82:10, 83:10, 83:12, 89:20, 108:22, 109:3, 109:5, 109:20, 110:12, 116:19, 117:1 <b>close</b> 30:6, 48:3, 104:21, 106:2 <b>closely</b> 16:13, 28:12, 38:2, 39:13, 41:17, 48:6, 50:10, 50:13, 54:6 <b>closer</b> 16:12 <b>cms</b> 21:9, 21:14, 21:17, 21:19, 22:18, 27:19, 27:24, 28:14, 32:17, 33:2, 33:3, 33:8, 34:5, 34:8, 36:23, 38:6, 40:22, 51:5, 53:15, 54:10, 60:20, 65:7, 67:9, 95:15, 95:22, 112:22, 119:7, 119:16 <b>cms's</b> 119:11 <b>coast</b> 57:9 <b>code</b> 13:5, 17:17, 82:20, 82:21, 82:25, 83:11, 83:14 <b>codes</b> 86:3 <b>codifies</b> 40:10	<b>coincidentally</b> 60:5 <b>colin</b> 3:5, 8:12, 9:5 <b>collaborate</b> 29:15 <b>collaboration</b> 115:9 <b>colleagues</b> 121:8 <b>collect</b> 86:9, 89:5 <b>collected</b> 13:19, 13:22, 14:2 <b>collecting</b> 14:5, 86:11, 86:13 <b>collection</b> 78:24, 80:16, 93:13 <b>collectively</b> 94:2 <b>collects</b> 86:9 <b>college-age</b> 77:9 <b>column</b> 22:24, 23:2, 23:3 <b>com</b> 111:17 <b>combination</b> 40:6, 87:13 <b>come</b> 30:18, 48:14, 49:8, 56:2, 57:8, 65:11, 65:17 <b>comes</b> 21:14, 80:12, 81:2, 81:24 <b>coming</b> 27:11, 35:6, 80:3, 90:9 <b>comment</b> 48:23, 70:12, 70:20, 77:2,	95:14, 96:14, 98:13, 100:5, 116:9 <b>commenters</b> 121:9, 122:3, 122:13 <b>comments</b> 5:16, 5:21, 7:13, 7:21, 80:3, 86:1, 86:20, 87:3, 90:4, 93:19, 94:15, 95:4, 96:22, 100:4, 101:4, 104:5, 105:17, 107:13, 107:15, 107:20, 107:21, 108:4, 108:15, 108:16, 110:23, 111:14, 111:24, 112:8, 113:8, 113:9, 113:16, 114:6, 114:9, 118:22, 120:9, 120:11, 121:22, 122:11 <b>commission</b> 12:18, 17:15, 18:2, 70:16, 124:15 <b>commissioner</b> 3:5, 3:6, 3:7, 8:12, 8:13, 8:14, 9:4, 9:6, 9:7, 9:9, 9:10, 9:12, 18:4, 18:6, 18:7, 54:7 <b>committee</b> 1:2, 2:2, 5:4, 5:6, 5:19, 6:5, 6:17, 7:18, 8:10, 11:1, 11:4, 11:8, 11:11, 17:9, 17:10, 17:12, 17:13, 17:19, 17:21, 26:16, 29:23, 31:5,
---	--	---	--

Transcript of Meeting  
Conducted on March 29, 2022

39

32:5, 32:6, 32:7, 42:7, 42:12, 42:19, 43:17, 43:21, 44:12, 57:12, 66:14, 67:6, 71:9, 72:3, 72:4, 72:6, 74:23, 90:23, 92:12, 92:15, 96:17, 97:10, 97:23, 100:13, 100:25, 102:17, 104:16, 104:17, 105:8, 105:15, 105:16, 105:18, 106:14, 112:6, 113:11, 113:13, 114:16, 115:6, 119:5, 122:12, 122:18 <b>committee's</b> 116:15, 118:9 <b>committees</b> 70:17 <b>commonwealth</b> 11:5, 61:15, 61:21, 62:9, 62:13, 67:23, 76:19, 79:13 <b>commonwealth's</b> 96:4 <b>communicate</b> 33:24 <b>communication</b> 81:4, 81:18, 81:19, 82:10 <b>communications</b> 87:20, 88:10, 88:22, 98:4 <b>communities</b> 115:5, 115:8 <b>community</b> 81:9, 81:20, 95:7, 96:2, 108:23 <b>companies</b> 119:6	<b>company</b> 111:15 <b>compared</b> 21:2 <b>competition</b> 111:25, 112:15 <b>competitive</b> 13:9, 84:11, 84:19 <b>complementary</b> 86:23 <b>complete</b> 30:16, 32:19, 32:23, 54:9 <b>completed</b> 14:7 <b>completing</b> 32:17 <b>complexity</b> 117:6 <b>complicated</b> 31:14, 93:1 <b>component</b> 77:22, 95:14 <b>comprehensive</b> 26:10, 57:2 <b>comprised</b> 69:19 <b>concept</b> 102:8, 102:20 <b>concepts</b> 26:12, 28:19 <b>concern</b> 110:8, 110:10 <b>concerning</b> 75:5 <b>concert</b> 16:8, 54:16, 100:23 <b>concurrent</b> 99:17 <b>conduct</b> 38:11 <b>conducted</b> 1:10, 2:2, 20:2, 104:19 <b>confirming</b> 95:20	<b>confused</b> 25:3 <b>connected</b> 60:18 <b>connection</b> 13:19, 108:24, 112:13 <b>connections</b> 36:16 <b>consider</b> 65:13, 77:5, 113:11, 120:4 <b>consideration</b> 5:14, 105:4, 117:24 <b>considerations</b> 106:22 <b>considered</b> 21:15, 50:5, 50:6, 68:18, 80:15, 96:21 <b>considering</b> 43:16, 50:7, 112:6 <b>consistent</b> 30:9, 81:13 <b>consists</b> 17:21, 32:8 <b>consult</b> 33:11 <b>consultants</b> 96:23 <b>consultation</b> 23:16, 24:4 <b>consulting</b> 25:17, 25:19, 65:3 <b>consume</b> 88:1 <b>consumer</b> 7:16, 13:10, 14:22, 17:2, 17:3, 24:25, 34:23, 36:1, 39:9, 42:8, 42:10, 51:9, 73:17, 93:23, 94:5, 98:4,	103:6, 111:16, 111:20, 112:2 <b>consumers</b> 16:15, 16:23, 18:20, 18:23, 18:24, 19:8, 28:24, 29:17, 33:12, 38:16, 38:23, 41:8, 45:18, 46:25, 55:12, 55:20, 55:25, 56:13, 87:25, 119:9, 119:20 <b>contact</b> 26:24, 81:3 <b>contemplates</b> 119:22 <b>contest</b> 105:7 <b>context</b> 112:1 <b>continue</b> 12:2, 16:4, 29:15, 40:20, 41:14, 104:23, 104:24, 107:8, 120:1 <b>continues</b> 86:9 <b>continuing</b> 41:13 <b>continuity</b> 13:13, 53:18, 78:2, 78:6 <b>contract</b> 26:1, 32:14 <b>contracted</b> 25:18 <b>contributed</b> 60:3 <b>control</b> 15:19 <b>controlled</b> 69:23 <b>convene</b> 69:11 <b>conversation</b> 8:17, 80:2,
--	--	---	---

Transcript of Meeting  
Conducted on March 29, 2022

40

80:22, 81:23, 87:12, 88:17, 88:19, 91:10, 93:20, 105:10 <b>conversations</b> 36:8, 38:14, 89:24 <b>cool</b> 57:22 <b>coordinate</b> 16:13, 38:5, 97:8 <b>coordination</b> 24:10, 24:13, 24:18, 24:22, 28:10 <b>coordinator</b> 12:10 <b>copious</b> 122:11 <b>core</b> 72:14 <b>corlette</b> 3:10, 6:2, 6:4, 6:12, 9:15, 9:16, 10:13, 22:3, 22:10, 22:14, 23:21, 34:2, 34:4, 35:2, 36:5, 44:6, 47:11, 48:15, 50:17, 51:16, 53:22, 55:3, 56:3, 56:19, 57:16, 62:19, 63:1, 63:22, 64:2, 66:16, 67:5, 67:15, 69:2, 70:23, 73:9, 78:8, 79:16, 80:23, 81:22, 82:16, 83:12, 83:17, 85:20, 86:15, 88:12, 88:16, 89:22, 91:1, 93:9, 94:11, 94:25,	96:7, 97:7, 99:10, 99:22, 100:3, 100:14, 101:1, 101:25, 102:19, 102:23, 103:9, 103:13, 103:16, 103:18, 103:22, 105:12, 106:15, 106:19, 107:12, 110:22, 113:21, 115:13, 118:10, 120:23, 121:1, 121:4, 121:17, 122:4, 122:19, 122:24 <b>corner</b> 59:1 <b>corporation</b> 12:18, 17:15, 108:9 <b>correct</b> 8:23, 50:9, 50:19, 66:22, 68:1, 124:5 <b>correctly</b> 62:20 <b>cost</b> 61:15, 61:20, 61:23, 62:9, 68:12 <b>cost-sharing</b> 13:12 <b>costs</b> 68:25 <b>could</b> 7:22, 24:21, 28:3, 36:11, 36:19, 39:16, 48:13, 49:23, 51:12, 53:3, 53:7, 54:1, 54:2, 57:13, 61:1, 61:2, 62:14, 72:7, 72:24, 76:12, 76:17, 78:17, 80:4, 83:2, 84:7, 85:10,	87:10, 94:9, 96:11, 108:7, 110:24, 113:22, 115:15, 118:12, 120:12, 122:8 <b>couldn't</b> 35:25, 89:7 <b>council</b> 115:16 <b>counsel</b> 111:11, 124:8 <b>counselor</b> 14:17, 19:21 <b>counselors</b> 14:16, 14:19, 19:23 <b>counties</b> 20:13 <b>county</b> 84:13, 84:15, 84:18, 109:2, 110:1 <b>couple</b> 58:1, 58:6, 58:9 <b>course</b> 31:11, 33:10, 33:14, 83:21, 90:8 <b>cover</b> 52:17 <b>coverage</b> 13:13, 16:15, 27:14, 28:4, 37:16, 37:20, 38:17, 39:2, 41:8, 49:1, 55:14, 55:25, 56:2, 56:14, 73:17, 74:18, 74:19, 75:10, 76:8, 78:2, 112:2, 112:16, 115:17, 119:14, 119:21, 120:2 <b>covered</b> 20:13 <b>covid</b> 77:6, 106:21,	107:2, 107:9 <b>create</b> 27:12, 72:14, 101:22, 102:25, 103:3, 103:14 <b>created</b> 12:16, 13:6, 98:1, 103:24 <b>creating</b> 101:15, 112:11, 115:7 <b>creation</b> 13:7, 33:17, 102:2, 103:19 <b>credit</b> 62:8 <b>credits</b> 13:12, 23:6, 56:6, 56:9, 59:13, 59:19, 74:8 <b>critical</b> 75:6, 75:15, 90:18, 116:21, 117:7, 118:1 <b>critically</b> 74:13 <b>cross-fertilizat-</b> <b>ion</b> 98:8 <b>crossed</b> 58:3 <b>crr</b> 1:19 <b>cumulative</b> 20:20 <b>cunningham</b> 3:15, 9:24, 9:25, 79:24, 80:24, 80:25, 82:6, 83:4, 83:15, 89:2 <b>curious</b> 36:7, 36:12, 52:9, 81:25, 86:7, 93:21 <b>current</b> 24:20, 26:7,
--	--	--	---

Transcript of Meeting  
Conducted on March 29, 2022

41

<p>37:2, 41:15, 65:4, 105:22, 109:3, 112:9, 119:24 <b>currently</b> 12:23, 13:18, 13:24, 14:1, 16:25, 28:15, 41:23, 49:14, 60:10, 112:18, 119:6, 119:13 <b>customer</b> 16:12, 16:17, 16:20, 16:24, 17:5, 30:9 <b>cut</b> 114:8 <b>cutting</b> 116:12</p> <hr/> <p style="text-align: center;"><b>D</b></p> <p><b>danny</b> 3:6, 8:14, 9:7 <b>data</b> 16:20, 21:8, 21:20, 34:22, 34:23, 34:24, 36:1, 36:10, 39:14, 71:21, 72:24, 73:20, 74:14, 75:19, 76:20, 77:1, 77:17, 78:1, 78:12, 78:13, 78:24, 78:25, 79:10, 79:19, 80:2, 80:5, 80:7, 80:10, 80:16, 81:18, 82:2, 82:9, 85:25, 86:2, 86:10, 86:13, 86:16, 88:9, 88:19, 88:23, 89:5, 89:25, 91:24, 93:13, 95:14, 97:15, 97:16, 98:18,</p>	<p>98:20, 100:23, 101:12, 101:16, 115:2 <b>database</b> 82:20, 83:7 <b>date</b> 21:16, 35:25, 38:9, 60:20 <b>dates</b> 5:20, 7:20, 39:24, 105:16 <b>david</b> 57:18, 64:7, 71:2 <b>day</b> 41:6, 45:24, 72:19, 73:16, 122:14, 124:13 <b>days</b> 29:5, 95:8 <b>deadline</b> 61:2, 61:10, 105:5 <b>deadlines</b> 47:19, 48:10 <b>deal</b> 53:17, 92:6 <b>dealing</b> 61:3, 61:5 <b>dealt</b> 77:8 <b>december</b> 26:2, 41:7, 106:8 <b>decide</b> 84:13, 120:7 <b>decided</b> 11:15 <b>decision</b> 73:14 <b>decisions</b> 14:21 <b>deck</b> 58:6 <b>declared</b> 38:11 <b>decline</b> 63:5</p>	<p><b>decrease</b> 84:6 <b>decreased</b> 84:8 <b>defining</b> 30:24 <b>definitely</b> 25:15, 26:15, 34:12, 44:7, 65:11, 67:12, 70:10, 83:22, 93:11, 99:25, 122:13 <b>definitive</b> 60:15 <b>defrayal</b> 68:11 <b>defrayed</b> 68:25 <b>delighted</b> 8:9, 10:15 <b>delineating</b> 28:21 <b>demographic</b> 86:10 <b>demographics</b> 82:22, 86:5 <b>demonstrated</b> 112:1 <b>dental</b> 20:9, 20:10, 20:11 <b>denton</b> 108:8, 108:13, 108:18, 110:10, 110:19 <b>department</b> 8:12, 8:15 <b>depend</b> 109:20, 109:23 <b>depending</b> 56:10, 56:16 <b>deploying</b> 75:18 <b>deputy</b> 12:5, 12:6 <b>describing</b> 97:20</p>	<p><b>design</b> 16:20, 47:19 <b>designated</b> 14:16, 19:22 <b>designation</b> 114:19 <b>designator</b> 14:17 <b>detail</b> 27:9 <b>detailed</b> 36:18 <b>details</b> 42:16 <b>determinants</b> 86:11, 86:16 <b>determination</b> 28:13, 28:16, 54:12, 112:11 <b>determinations</b> 37:10, 54:9, 113:5 <b>determine</b> 72:14 <b>determined</b> 37:25, 49:17, 50:19 <b>determines</b> 43:22 <b>determining</b> 66:24 <b>develop</b> 24:23, 99:3 <b>developed</b> 19:7 <b>developing</b> 26:12 <b>development</b> 25:2, 39:15 <b>developments</b> 10:20, 40:20 <b>differ</b> 34:14 <b>difference</b> 15:20, 23:7, 58:7, 112:24 <b>differences</b> 55:16</p>
--	--	--	---

Transcript of Meeting  
Conducted on March 29, 2022

42

<b>different</b>	116:24, 121:10, 122:7	52:24, 58:2, 60:23, 65:24, 66:25, 80:14, 90:12	58:18, 74:18, 112:10
<b>discussions</b>	43:11	<b>double-check</b>	<b>duties</b>
<b>disparities</b>	79:7, 84:23	51:4	17:17
<b>disparity</b>	84:22	<b>doug</b>	<b>E</b>
<b>disruptions</b>	28:13	3:16, 10:1, 48:18, 51:17, 54:5, 67:8, 67:15, 71:23, 91:3, 91:7, 93:19	<b>e-notary</b>
<b>distracted</b>	55:7	<b>doug's</b>	2:11
<b>dive</b>	72:3	77:2, 95:4	<b>each</b>
<b>diversity</b>	99:2	<b>dovetail</b>	15:8, 38:23, 52:19, 88:24, 98:17, 99:4, 109:2
<b>division</b>	12:17	88:9	<b>earlier</b>
<b>dmas</b>	24:14, 24:19, 27:10, 27:17,	<b>dovetailing</b>	42:3, 75:23
<b>directed</b>	28:18, 33:12, 38:2, 38:14, 39:13, 49:7, 50:10, 54:20, 54:21	88:19	<b>earliest</b>
<b>directing</b>	30:21, 31:2, 31:9, 32:19, 33:1, 33:7, 34:16, 53:14, 94:18	<b>down</b>	95:8
<b>direction</b>	17:1, 62:10, 119:7	36:6, 59:14, 59:15, 59:21, 60:1, 60:20, 62:8, 63:7, 79:3, 86:21, 101:14, 117:16	<b>early</b>
<b>directly</b>	30:21, 31:2, 31:9, 32:19, 33:1, 33:7, 34:16, 53:14, 94:18	<b>dramatic</b>	25:11, 36:14, 75:7, 106:11
<b>director</b>	12:6, 17:16, 18:5	61:19, 62:4	<b>east</b>
<b>directs</b>	112:3	<b>dreams</b>	57:8
<b>discuss</b>	31:15	91:19	<b>echo</b>
<b>discussed</b>	23:12, 24:9, 28:15, 28:22, 40:11, 44:10, 63:10, 74:3, 93:4, 99:6, 99:17	<b>driven</b>	80:1, 95:4, 100:17
<b>discussing</b>	24:14, 101:11, 105:16, 122:13	58:22, 60:20	<b>ed</b>
<b>discussion</b>	5:19, 7:19, 7:24, 11:15, 98:11, 104:7, 105:14, 105:17,	<b>drop</b>	119:16
	62:7	59:25, 95:24	<b>ede</b>
	<b>done</b>	<b>dropped</b>	77:17, 78:4, 112:25, 119:25
	8:22, 15:3, 16:8, 26:2,	92:8	<b>educate</b>
		<b>drops</b>	18:24, 53:13
		62:8	<b>educated</b>
		<b>dss</b>	81:8
		24:14, 24:19, 27:10, 27:17, 28:18, 33:12, 38:3, 38:15, 49:8, 50:11, 54:20, 54:21	<b>education</b>
		<b>due</b>	12:7, 13:10, 15:12, 19:5, 42:13, 88:22, 98:4, 103:5, 103:7, 103:8, 103:20
		66:20	<b>educational</b>
		<b>during</b>	20:1
		44:14, 54:9,	<b>effect</b>
			63:4
			<b>effective</b>
			16:16, 92:12
			<b>effectiveness</b>
			15:11

Transcript of Meeting  
Conducted on March 29, 2022

43

<b>efficiency</b> 24:24	<b>elite</b> 114:19	49:9, 56:15, 60:11, 60:21,	20:19, 20:23, 21:9, 24:20,
<b>efficient</b> 46:6	<b>elizabeth</b> 3:15	65:21, 72:18, 73:16, 74:4,	26:7, 26:8, 35:23, 37:9,
<b>effort</b> 30:20, 30:24, 74:14	<b>else</b> 27:4, 43:13, 56:22, 83:22	75:6, 75:16, 75:17, 105:24	38:24, 38:25, 39:7, 41:3,
<b>efforts</b> 18:21, 26:9	<b>email</b> 19:12, 31:5, 104:19, 104:20,	41:16, 48:24, 50:5, 50:6, 74:9	41:9, 48:4, 58:16, 58:20,
<b>efm</b> 113:4	105:3, 105:7, 121:11	37:12, 47:25	58:24, 60:3,
<b>ehb</b> 64:25, 68:19	<b>emails</b> 97:2	29:10	62:13, 62:22,
<b>ehealth</b> 111:1, 111:12, 111:15, 111:22, 112:18	<b>embark</b> 88:4	<b>engaged</b> 34:10	62:23, 63:5,
<b>ehealthinsurance</b> 111:17	<b>embedded</b> 101:18	<b>engagement</b> 11:6, 81:3	63:20, 63:25,
<b>either</b> 27:13, 43:5, 51:10, 63:19	<b>emergency</b> 5:9, 26:6, 37:5, 37:8,	<b>english</b> 19:3	75:16, 77:1,
<b>elect</b> 104:16	37:13, 38:7, 38:10, 39:4,	<b>enhanced</b> 56:5, 56:16, 110:14, 112:2,	77:6, 77:18,
<b>election</b> 5:18, 7:18, 104:12, 104:18	48:24, 50:5, 52:24, 74:5, 87:7	112:20, 112:25, 117:17, 117:25, 119:12, 120:5	77:23, 78:7,
<b>element</b> 34:20	<b>emphasize</b> 112:5, 113:10	<b>enjoyed</b> 29:5	87:6, 87:9,
<b>eligibility</b> 14:21, 16:11, 24:20, 28:13, 28:23, 37:9, 39:7, 41:8, 41:22, 51:22, 75:16, 77:11, 112:11, 113:5	<b>emphasizing</b> 111:24	<b>enough</b> 23:9, 30:24, 36:14	87:15, 91:6,
<b>eligible</b> 27:14, 27:15, 28:2, 28:3, 37:16, 37:25, 38:18, 38:24, 39:17, 49:16, 49:18, 49:22, 49:23, 51:1, 53:12, 56:1, 59:12, 74:19, 76:10	<b>employed</b> 124:9	<b>enroll</b> 15:21, 18:23, 41:2, 53:14, 89:9, 89:10, 119:8, 119:14, 119:20	91:11, 95:17, 95:21, 95:25,
	<b>employer</b> 49:20	<b>enrolled</b> 76:10, 92:7, 111:18, 111:21	96:4, 110:15,
	<b>employment</b> 82:22	<b>enrollees</b> 59:9, 63:8	111:25, 112:20,
	<b>encourage</b> 44:22, 113:12	<b>enrolling</b> 112:22, 120:1	112:21, 112:25,
	<b>encouraging</b> 42:11	<b>enrollment</b> 5:7, 14:21,	115:2, 117:25,
	<b>end</b> 20:18, 21:12, 29:17, 29:18,	15:2, 16:2,	119:7, 119:12,
	38:10, 41:14, 41:15, 41:16, 45:16, 45:19, 47:22, 49:7,	16:11, 16:20, 18:14, 19:6,	120:6
			<b>enrollments</b> 95:15, 95:16
			<b>enrolls</b> 112:19
			<b>enrollva</b> 89:11
			<b>ensure</b> 18:22, 33:20,
			79:7, 81:13,
			96:1
			<b>ensuring</b> 28:23
			<b>entail</b> 15:24
			<b>enter</b> 82:20
			<b>entering</b> 74:1
			<b>entertain</b> 62:18, 121:2
			<b>entirely</b> 37:17, 39:19
			<b>entities</b> 117:10

Transcript of Meeting  
Conducted on March 29, 2022

44

<b>entity</b> 16:4, 16:10	<b>event</b> 37:3, 39:1, 89:18	84:4, 85:16, 99:1	<b>experienced</b> 32:7, 45:3, 45:16, 45:21
<b>environment</b> 73:24	<b>events</b> 20:2, 89:17	25:5, 42:17	<b>experiencing</b> 45:15, 45:18, 45:25
<b>environmental</b> 86:7	<b>ever</b> 100:19, 121:23	61:4	<b>expertise</b> 11:3, 101:3
<b>equipped</b> 17:2	<b>every</b> 29:23, 29:24, 49:15, 73:6, 84:13, 84:14, 114:19	46:23, 78:18	<b>experts</b> 24:15, 32:9, 90:15, 96:23
<b>equitably</b> 79:8	<b>everybody</b> 6:2, 7:4, 27:4, 54:13, 81:5, 81:6, 81:20, 83:13, 121:8, 121:20, 121:24, 122:1, 122:25	119:20, 119:24	<b>expires</b> 124:15
<b>especially</b> 12:14, 24:5, 28:11, 77:4, 78:22, 80:11, 117:14	<b>everyone</b> 24:5, 25:12, 79:12, 80:25, 83:21, 83:22, 94:14, 103:12, 106:12, 111:7, 111:10, 122:10, 122:17, 123:2	37:17, 41:18, 52:1, 119:11	<b>explain</b> 31:16
<b>essence</b> 17:18	<b>everyone's</b> 117:24	26:18	<b>exploring</b> 107:10
<b>essential</b> 67:21, 67:24	<b>everything</b> 26:19, 60:23, 83:8, 83:9, 85:19	46:14	<b>express</b> 116:21
<b>essentially</b> 50:20	<b>ex</b> 11:1, 17:23, 18:3	88:10	<b>expressed</b> 104:25
<b>establishing</b> 25:22	<b>ex-officio</b> 3:2	<b>existence</b> 58:8	<b>extend</b> 10:25, 47:19, 119:19
<b>estimate</b> 51:19	<b>exact</b> 17:17	<b>existing</b> 40:10, 42:15, 66:3, 67:24, 69:8, 78:5	<b>extended</b> 38:7, 38:9, 56:18, 61:2
<b>estimates</b> 38:13, 50:11, 50:12, 55:12, 55:19	<b>exactly</b> 15:18, 15:24, 27:5, 50:9, 52:5, 66:22, 93:25	<b>exists</b> 112:12	<b>external</b> 80:6
<b>estimating</b> 51:20	<b>example</b> 45:5, 68:8, 77:9, 82:17,	<b>expand</b> 112:15	<b>extra</b> 31:1, 63:17
<b>estimation</b> 55:24		<b>expanding</b> 86:10	<b>extremely</b> 29:4
<b>et</b> 1:12, 123:3		<b>expect</b> 36:18, 38:13, 38:15, 38:22, 106:11	<b>eye</b> 37:3, 121:11
<b>ethnicity</b> 82:23		<b>expected</b> 37:24, 56:12	<b>F</b>
<b>eva</b> 31:8		<b>expecting</b> 106:17	<b>facilitate</b> 39:15, 43:23, 58:10
<b>evaluates</b> 120:4		<b>experience</b> 17:4, 24:1, 24:25, 25:19, 30:9, 36:10, 45:12, 46:11, 82:15, 93:23, 94:5	<b>facilitated</b> 95:23, 114:23
<b>evaluation</b> 32:5, 32:6, 32:12			<b>facilities</b> 109:10
<b>even</b> 21:3, 43:25, 68:16, 84:4, 86:6, 86:9			<b>fact</b> 11:16, 42:18, 58:25, 59:20, 84:6

Transcript of Meeting  
Conducted on March 29, 2022

45

<b>facts</b> 19:13, 23:9	119:19, 119:24	<b>filing</b> 47:18, 60:4, 60:8, 61:1	<b>flip</b> 61:13
<b>fairly</b> 58:5	95:23, 114:23, 119:10	<b>filings</b> 60:9, 60:18	<b>flow</b> 99:14
<b>fall</b> 15:2, 16:2	<b>feds</b> 36:10	<b>final</b> 48:3, 48:13, 64:16, 70:19	<b>focus</b> 16:22, 26:11, 59:2, 61:22, 98:3, 99:7, 101:8, 102:3, 111:24
<b>falling</b> 75:10	<b>feedback</b> 7:14, 33:19, 33:25, 70:11, 70:17, 90:17	<b>finalize</b> 33:3, 33:7	<b>focused</b> 73:13, 88:17, 88:22, 88:23, 99:11, 101:7, 101:16, 101:22, 102:25, 103:4
<b>familiar</b> 65:4, 69:5, 112:17	<b>feel</b> 8:23, 11:9, 30:12, 46:10, 75:22, 78:10, 92:11, 94:23, 108:17, 116:13, 116:22, 118:24	<b>finalized</b> 35:1, 100:11	<b>focuses</b> 42:20
<b>families</b> 41:22	<b>feeling</b> 29:10	<b>finance</b> 12:6	<b>foley</b> 111:12
<b>family</b> 41:20, 74:9, 117:1, 117:2	<b>feels</b> 36:11, 74:1	<b>finances</b> 15:11	<b>folks</b> 7:15, 45:3, 45:22, 45:23, 49:2, 52:10, 52:19, 57:13, 58:11, 59:12, 59:22, 62:3, 63:13, 71:12, 73:21, 76:15, 85:14, 89:20, 94:21, 97:14, 97:22, 100:23, 100:24, 105:20
<b>far</b> 15:4, 23:12, 26:9, 28:22, 89:13	<b>fees</b> 13:18, 13:21, 14:1, 14:5	<b>finding</b> 26:5	<b>follow</b> 64:25, 81:23, 103:25
<b>farm</b> 108:9, 108:25, 109:2, 109:18	<b>fellow</b> 44:12	<b>fine</b> 22:9, 54:21, 108:13	<b>follow-up</b> 50:18, 121:10
<b>fast</b> 73:10	<b>felt</b> 29:7, 63:11	<b>fingers</b> 58:3	<b>following</b> 32:4, 32:12, 104:17, 105:1
<b>fault</b> 22:4	<b>few</b> 6:15, 23:10, 23:11, 53:15, 63:13, 65:15, 99:20	<b>finished</b> 22:7, 120:18	<b>footprint</b> 110:3, 110:6
<b>favor</b> 103:19, 121:5, 122:22	<b>field</b> 45:1, 45:17	<b>finite</b> 55:1, 74:11	<b>force</b> 109:12
<b>feature</b> 85:10	<b>figure</b> 21:18, 21:19, 27:22, 98:16	<b>firm</b> 77:8, 90:9, 111:12	<b>foregoing</b> 124:3, 124:4
<b>february</b> 124:15	<b>figures</b> 19:14, 23:9	<b>first</b> 6:6, 11:24, 14:7, 18:15, 32:19, 44:18, 96:16, 108:18, 117:22	<b>forgetting</b> 36:5
<b>federal</b> 12:20, 13:19, 13:25, 14:10, 14:11, 14:20, 14:23, 15:19, 15:22, 21:4, 25:21, 32:21, 32:22, 34:24, 37:12, 39:6, 41:1, 41:6, 41:15, 65:25, 72:16, 110:11, 112:3, 112:13, 112:18, 119:11,	<b>file</b> 34:16, 52:15	<b>five</b> 7:25, 73:4, 84:20, 101:10	
	<b>filed</b> 33:1, 33:2, 33:7, 47:24	<b>five-minute</b> 57:5	
	<b>files</b> 21:15, 21:17, 22:22, 61:4	<b>flag</b> 100:17	

Transcript of Meeting  
Conducted on March 29, 2022

46

<b>form</b> 101:20, 108:1	49:9, 61:14, 75:16	39:23, 65:14, 66:12, 97:21	62:1, 65:22, 69:4, 69:9, 77:11, 79:11, 82:13, 83:19, 86:21, 89:20, 92:9, 93:1, 108:17, 109:24, 114:10, 116:13, 118:24, 121:18
<b>format</b> 35:12	<b>fulfill</b> 96:3	<b>generally</b> 64:18	<b>goal</b> 30:8, 84:9, 112:5
<b>formation</b> 90:18, 97:23	<b>full</b> 7:9, 10:14, 14:4, 25:21, 32:20, 32:25, 33:17, 39:10, 115:21	<b>generate</b> 102:9	<b>goals</b> 29:11, 84:1, 84:25, 96:4
<b>formative</b> 90:17	<b>fully</b> 14:24, 80:17	<b>generating</b> 101:9, 112:1	<b>goes</b> 8:3, 59:21, 62:4, 67:11, 101:14
<b>former</b> 81:1	<b>functionality</b> 25:8	<b>gentleman</b> 27:1	<b>going</b> 8:4, 11:20, 12:12, 15:3, 15:18, 23:13, 28:9, 28:23, 29:12, 29:14, 30:3, 32:5, 32:22, 34:5, 34:18, 35:13, 39:21, 39:25, 44:3, 44:21, 45:10, 45:11, 45:12, 46:2, 46:20, 47:19, 49:3, 49:5, 51:6, 51:7, 52:18, 52:20, 53:4, 53:18, 57:14, 59:9, 64:13, 64:17, 64:23, 65:9, 65:10, 65:13, 67:25, 68:18, 69:15, 69:20, 70:4, 70:18, 72:8, 72:17, 74:2, 74:10, 75:8, 76:22, 77:3, 77:20,
<b>formulated</b> 70:21	<b>functions</b> 25:23	<b>geographic</b> 84:2	
<b>forth</b> 34:18	<b>fund</b> 13:23	<b>geographically</b> 89:4, 89:14	
<b>fortunate</b> 11:2	<b>funded</b> 13:17	<b>geography</b> 87:18	
<b>forum</b> 71:10	<b>funding</b> 40:21, 65:25	<b>getting</b> 25:3, 27:23, 29:6, 75:9, 81:6, 82:5, 82:11, 88:4	
<b>forward</b> 11:7, 23:13, 28:23, 43:19, 53:18, 54:12, 64:13, 71:4, 71:7, 80:21, 90:20	<b>funds</b> 66:5, 77:9	<b>give</b> 19:16, 27:18, 39:20, 57:1, 92:18, 92:19, 93:5, 105:4	
<b>forward-looking</b> 29:21	<b>furious</b> 73:10	<b>given</b> 66:25, 87:5, 87:6	
<b>found</b> 46:4	<b>further</b> 28:9, 38:9, 43:11, 89:23	<b>glad</b> 64:8, 114:5	
<b>four</b> 72:1	<b>furthest</b> 52:20	<b>glass</b> 57:6	
<b>fourth</b> 40:2	<b>future</b> 21:19, 25:8, 25:16, 29:12, 30:4, 30:10, 42:16, 43:19, 43:20, 78:12, 95:10, 107:10	<b>glitch</b> 41:20, 74:9	
<b>fpl</b> 59:23		<b>glitches</b> 36:12, 45:4, 45:16, 45:18, 46:6, 46:14, 47:9	
<b>frame</b> 31:23, 47:20		<b>go</b> 15:16, 23:25, 27:9, 29:24, 30:7, 35:13, 44:4, 44:16, 45:10, 48:19, 51:4, 56:17, 57:6, 60:11,	
<b>framework</b> 69:6	<b>G</b>		
<b>frankly</b> 76:18	<b>gather</b> 24:7		
<b>free</b> 8:23, 11:9, 94:23, 108:17, 116:13, 118:24	<b>gear</b> 35:20		
<b>friends</b> 67:18, 71:1	<b>gears</b> 39:19		
<b>front</b> 10:21, 45:19,	<b>general</b> 12:17, 15:9,		

Transcript of Meeting  
Conducted on March 29, 2022

47

<p>77:22, 80:7, 80:8, 81:4, 81:5, 81:8, 81:10, 81:11, 81:12, 81:16, 81:19, 81:21, 87:3, 87:16, 93:23, 98:16, 98:23, 100:20, 104:18, 105:2, 107:23, 117:17, 118:21</p> <p><b>gone</b> 36:9, 94:7</p> <p><b>good</b> 9:21, 15:23, 30:21, 42:20, 43:17, 47:7, 48:16, 58:22, 63:23, 65:11, 77:19, 79:10, 85:13, 96:8, 102:18, 109:9, 114:1, 114:11, 115:19, 121:10, 122:6</p> <p><b>good-bye</b> 115:23</p> <p><b>goodness</b> 25:3</p> <p><b>gotten</b> 52:1, 52:7</p> <p><b>gov</b> 12:20, 13:20, 19:10, 36:2, 39:9, 50:22, 50:23, 51:6, 51:15, 60:19, 61:4, 78:14, 82:1, 82:5, 95:9</p> <p><b>governance</b> 18:11</p> <p><b>government</b> 11:12, 12:8, 13:19, 37:12, 112:4</p> <p><b>governor</b> 17:25</p>	<p><b>grab</b> 57:6</p> <p><b>gradual</b> 49:4</p> <p><b>grant</b> 65:25, 66:1</p> <p><b>grantee</b> 19:19</p> <p><b>granular</b> 84:14</p> <p><b>gray</b> 3:16, 10:1, 10:2, 51:18, 52:9, 67:9, 91:12</p> <p><b>great</b> 6:6, 6:12, 10:12, 20:16, 29:8, 44:20, 47:10, 47:11, 53:21, 56:3, 56:25, 57:1, 67:16, 78:8, 80:4, 85:20, 86:17, 88:2, 89:22, 90:2, 91:1, 94:11, 94:25, 97:7, 100:14, 103:10, 103:18, 104:10, 104:13, 105:12, 106:19, 108:7, 110:2, 111:9, 114:4, 116:7, 119:1, 121:6, 121:25, 122:24</p> <p><b>greater</b> 63:20, 69:8, 77:4</p> <p><b>green</b> 3:12</p> <p><b>greene</b> 3:5, 8:13, 9:5, 9:6</p> <p><b>grief</b> 65:11</p> <p><b>ground</b> 45:22</p>	<p><b>group</b> 32:7, 32:11, 53:17, 64:20, 69:11, 69:18, 69:19, 69:22, 70:21, 72:14, 74:22, 81:24, 82:8, 82:9, 83:4, 88:7, 94:17, 100:1, 117:20</p> <p><b>groups</b> 26:11, 27:13, 47:6, 70:9, 82:8, 98:8, 98:15, 117:3, 117:12</p> <p><b>grown</b> 55:18</p> <p><b>guess</b> 37:4, 49:1, 49:4, 58:14, 102:7</p> <p><b>guidance</b> 52:25, 53:10, 53:14, 109:21</p> <p><b>guide</b> 109:5</p> <p><b>guys</b> 44:10, 57:19, 106:6</p>	<p>86:21</p> <p><b>hang</b> 120:18</p> <p><b>happen</b> 34:25, 39:10, 49:4, 60:16</p> <p><b>happening</b> 87:24, 100:10</p> <p><b>happens</b> 26:16, 31:17, 94:24</p> <p><b>happy</b> 8:16, 31:13, 31:16, 43:10, 43:22, 47:6, 66:13, 88:6, 93:9, 96:25, 97:2, 97:10, 100:18, 100:22, 101:24, 103:24, 108:4</p> <p><b>hard</b> 44:10, 93:24, 115:7</p> <p><b>hbe</b> 5:4, 5:7, 12:16, 12:24, 25:23, 105:1</p> <p><b>head</b> 27:24, 87:2</p> <p><b>health</b> 1:1, 2:1, 5:9, 6:5, 8:11, 8:13, 8:14, 10:24, 11:3, 12:15, 12:21, 12:23, 13:23, 14:9, 14:13, 15:21, 16:6, 16:7, 16:15, 16:18, 18:6, 18:8, 20:7, 24:15, 25:18, 25:21, 26:6, 26:19, 37:5, 37:8, 37:12, 38:7, 38:10, 39:4, 41:4, 44:24,</p>
--	--	--	--

Transcript of Meeting  
Conducted on March 29, 2022

48

48:7, 48:24, 50:5, 55:23, 67:22, 70:15, 73:18, 74:5, 79:6, 79:11, 84:23, 86:7, 86:12, 87:7, 89:15, 108:20, 109:9, 111:18, 112:2, 112:16, 114:15, 114:17, 115:17, 117:1, 117:2, 119:3, 119:9 <b>healthcare</b> 12:20, 13:20, 19:10, 36:2, 39:9, 50:22, 50:23, 51:6, 51:15, 60:19, 61:4, 78:14, 82:1, 82:5, 95:9, 114:22 <b>hear</b> 7:10, 8:2, 54:5, 57:9, 57:17, 90:23, 100:3, 103:13, 108:11, 108:13, 111:8, 111:9, 114:2, 115:20, 116:3, 116:6, 118:16, 118:18, 118:19, 122:21 <b>heard</b> 37:6, 38:6, 41:12, 46:10, 51:5, 51:13, 52:9, 56:21, 58:18, 82:18, 87:3, 96:9, 97:12, 98:9, 102:22, 103:21 <b>hearing</b> 56:17, 56:25, 65:15, 68:8, 68:10, 71:4, 87:18, 101:6,	102:24, 103:23, 105:19 <b>heels</b> 80:3 <b>held</b> 20:1, 28:17, 30:15, 106:11 <b>hello</b> 108:11, 118:15, 118:16 <b>help</b> 11:13, 16:14, 28:1, 28:6, 47:1, 52:14, 53:13, 53:17, 58:9, 68:5, 70:2, 86:14, 88:10, 89:16, 94:9, 97:8, 97:11, 98:15, 102:9, 108:22, 109:5, 109:6, 109:13, 117:1, 118:6 <b>helped</b> 46:9 <b>helpful</b> 11:18, 43:13, 45:20, 46:5, 46:15, 89:25, 92:24, 94:16, 102:4, 104:7 <b>helping</b> 26:4, 64:14, 116:20 <b>helps</b> 110:6 <b>hence</b> 14:10 <b>here</b> 7:2, 9:13, 25:4, 33:3, 35:8, 44:5, 47:2, 54:15, 57:22, 60:2, 65:12, 69:4, 116:16, 116:17, 118:24	<b>here's</b> 42:25, 43:1, 82:7 <b>hereby</b> 124:4 <b>hereunto</b> 124:12 <b>herzberg</b> 120:13 <b>hesitate</b> 22:13 <b>hetal</b> 113:23, 113:25, 114:1, 114:12, 115:13 <b>hey</b> 45:23 <b>hi</b> 6:2, 53:23, 55:7, 80:25, 111:3, 111:4, 114:12, 116:3, 116:5, 116:7, 120:15 <b>hiatus</b> 37:14 <b>high</b> 28:19, 29:10, 54:1, 76:4, 118:5 <b>higher-touch</b> 85:7, 85:9 <b>highlights</b> 23:7 <b>hinojosa</b> 10:3, 10:4, 31:19, 31:21, 32:2, 44:18, 69:13, 78:21, 90:4, 100:7, 106:17, 121:19 <b>hinojuso</b> 3:17 <b>hiring</b> 12:2 <b>historically</b> 60:21, 95:18 <b>hit</b> 57:7	<b>hma</b> 26:24 <b>hoag</b> 111:12 <b>hold</b> 22:6, 74:24, 76:5 <b>holding</b> 97:18 <b>holly</b> 4:4, 6:8, 7:24, 11:10, 12:7, 94:12, 94:25, 96:13, 97:8, 102:12, 104:9, 104:11, 105:12, 106:4, 107:3, 107:15, 120:24, 121:12 <b>home</b> 89:12 <b>honest</b> 49:6, 51:3, 52:4, 84:23 <b>honing</b> 79:2 <b>hope</b> 12:1, 36:23, 66:18, 90:10 <b>hopeful</b> 27:9, 27:16, 59:4, 60:14, 91:12 <b>hopefully</b> 12:25, 25:14, 30:17, 90:16, 90:21, 90:23 <b>hopes</b> 82:2, 91:19 <b>hoping</b> 63:24, 91:18, 106:1 <b>host</b> 33:14 <b>hotline</b> 19:8, 19:11 <b>hour</b> 57:4
---	--	--	---

Transcript of Meeting  
Conducted on March 29, 2022

49

<b>house</b> 10:14, 16:19, 40:5	106:16	31:8, 40:8, 41:22, 48:11, 59:2, 64:21, 68:8, 68:21, 77:22	110:7, 116:23, 116:25
<b>housekeeping</b> 6:16, 121:13	<b>ikeita's</b> 100:17, 121:16	<b>individuals</b> 13:10, 20:21, 27:13, 28:2, 37:15, 37:18, 37:24, 39:16, 41:5, 49:10, 49:12, 49:13, 49:22, 50:4, 51:14, 107:22, 109:23, 111:18, 112:19, 112:23, 117:6	<b>housekeeping</b> 6:16, 121:13
<b>however</b> 40:2, 55:13, 63:15, 99:16	24:22, 37:24, 40:23, 42:14, 57:24, 58:3, 58:15, 58:25, 61:12, 61:19, 62:5, 62:21, 64:23, 112:1	<b>included</b> 11:22, 21:16, 21:21, 28:19, 39:24, 42:3, 68:21	<b>however</b> 40:2, 55:13, 63:15, 99:16
<b>hub</b> 34:24	<b>impacted</b> 40:4	<b>includes</b> 15:14, 20:5, 20:22, 78:3	<b>ineligible</b> 50:20, 54:2, 54:12, 55:13
<b>huge</b> 57:1, 57:23	<b>impacts</b> 62:12	<b>including</b> 14:14, 16:17, 52:22, 65:15	<b>inextricable</b> 98:14
<b>human</b> 8:11, 18:8	<b>implement</b> 120:7	<b>inclusion</b> 40:21, 95:20	<b>infertility</b> 65:16
<b>hybrid</b> 14:8	<b>implementing</b> 119:22	<b>income</b> 82:23, 85:6, 117:18, 117:19	<b>inform</b> 82:3, 86:14, 93:11
<b>hyperlink</b> 21:21	<b>importance</b> 80:2, 90:6, 95:20, 112:6, 112:10	<b>incorporating</b> 24:10	<b>information</b> 19:8, 21:11, 21:13, 21:16, 21:23, 22:16, 22:22, 27:10, 27:12, 27:18, 27:23, 28:1, 31:12, 33:6, 36:22, 42:13, 44:20, 50:24, 51:8, 52:6, 53:20, 54:22, 70:13, 80:12, 81:3, 88:1, 95:18, 113:1
	<b>important</b> 28:11, 47:18, 48:2, 57:9, 57:11, 78:1, 79:15, 81:16, 96:18, 97:6, 104:3, 117:8, 117:10	<b>increase</b> 20:23, 58:19, 59:11, 63:9, 84:7	<b>informed</b> 13:3
<b>ideas</b> 101:5	<b>improve</b> 24:24, 80:15	<b>increased</b> 56:9, 58:16, 58:22, 60:3	<b>informing</b> 88:23
<b>identified</b> 29:2	<b>improvement</b> 16:24	<b>increases</b> 59:10	<b>infrastructure</b> 75:20, 78:6
<b>identify</b> 28:18	<b>improvements</b> 30:10	<b>increasing</b> 80:10	<b>initial</b> 26:3, 33:7, 55:18
<b>identifying</b> 28:20, 99:12	<b>in-depth</b> 31:13, 94:20, 109:8	<b>incredible</b> 44:8, 44:10	
<b>identity</b> 90:7, 90:19	<b>in-person</b> 85:8, 106:25	<b>incredibly</b> 101:1	
<b>ikeita</b> 3:17, 10:3, 31:20, 44:16, 44:17, 47:12, 47:17, 69:12, 70:24, 78:19, 80:4, 86:18, 90:3, 100:5,	<b>inboxes</b> 121:11	<b>independently</b> 13:17, 76:2	
	<b>include</b> 7:14, 19:15, 21:11, 26:4, 29:22, 31:7,	<b>indicate</b> 38:6	
		<b>indicators</b> 84:1, 85:4	
		<b>individual</b> 12:21, 20:8, 20:12, 39:8, 58:15, 77:25,	

Transcript of Meeting  
Conducted on March 29, 2022

50

<b>innumerable</b> 19:22	<b>interest</b> 97:9, 124:10	71:15, 72:10, 72:11, 74:15,	<b>julie's</b> 90:4
<b>input</b> 47:5, 90:14, 122:17	<b>interested</b> 21:24, 73:3, 94:21, 98:24, 100:25	75:20, 76:1, 76:3, 78:23, 83:22, 97:14, 99:10, 100:20, 101:17, 101:21, 104:23, 105:11	<b>july</b> 37:21, 39:5, 56:12
<b>inputs</b> 73:1, 73:13	<b>internet</b> 110:4	<b>jane's</b> 76:12	<b>jump</b> 22:5, 22:8, 94:14, 116:10, 118:23
<b>inquiries</b> 17:2	<b>interrupt</b> 56:22	<b>janoski</b> 4:2, 12:5	<b>june</b> 26:17, 33:2, 106:8, 122:25
<b>inside</b> 77:17	<b>interventions</b> 85:5	<b>january</b> 19:24, 20:2, 20:20	<b>K</b>
<b>insight</b> 121:25	<b>introduce</b> 12:4	<b>jennifer</b> 4:3, 12:6, 55:4, 55:6, 56:4	<b>k-r-o-m</b> 27:2
<b>instead</b> 13:22, 15:22	<b>invaluable</b> 18:19	<b>job</b> 1:17, 9:21	<b>karen</b> 3:4, 9:2, 27:24, 53:23
<b>insulating</b> 63:4	<b>invariably</b> 33:4	<b>joel</b> 115:16, 115:19	<b>katz</b> 115:25, 116:2, 116:5, 116:14, 116:16, 118:4, 118:11
<b>insurance</b> 5:13, 7:11, 8:2, 9:13, 12:21, 16:9, 18:5, 20:3, 33:13, 39:16, 40:14, 41:11, 44:3, 48:7, 49:20, 57:10, 57:17, 57:19, 57:21, 62:9, 64:10, 70:10, 70:16, 79:7, 79:11, 89:15, 108:20, 109:16, 110:12, 111:19, 114:18, 114:23, 117:1, 117:2, 119:3	<b>invite</b> 50:24	<b>john</b> 3:3, 8:11, 8:24, 26:22, 27:2	<b>keep</b> 6:17, 13:2, 25:11, 26:13, 33:15, 36:5, 47:8, 48:8, 61:10, 73:7, 77:17, 82:9, 83:7, 83:8, 83:9, 98:15, 106:1, 121:11
<b>integrated</b> 95:14	<b>involved</b> 31:15, 42:19, 100:18	<b>join</b> 8:16	<b>keeping</b> 37:3
<b>integration</b> 29:1, 77:22, 78:4, 78:13, 91:6, 91:11	<b>issue</b> 31:17	<b>joining</b> 114:5, 115:12, 116:8	<b>keeps</b> 12:11
<b>intend</b> 25:15	<b>issues</b> 17:3, 45:13, 71:11, 71:22,	<b>jon</b> 116:2, 116:3, 116:5, 116:15	<b>kenn</b> 3:19, 10:7
<b>intention</b> 27:7	<b>item</b> 42:1, 44:2	<b>jonathan</b> 115:25, 118:10	<b>key</b> 19:2, 25:1, 25:11, 33:23, 34:20, 35:9, 35:17, 37:18, 75:20, 81:5, 81:19
<b>interactions</b> 106:25	<b>items</b> 6:16, 120:24, 121:11, 121:12, 121:13	<b>julie</b> 3:12, 9:12, 9:18, 68:5, 68:13, 69:5, 70:2, 70:6, 71:3, 71:18, 78:19, 79:23, 79:25, 80:23, 86:18, 86:25, 88:12, 90:16, 93:17, 100:16, 101:2, 103:5	<b>kick</b> 6:15
	<b>J</b>		
	<b>jane</b> 3:11, 8:5, 8:19, 10:23,		

Transcript of Meeting  
Conducted on March 29, 2022

51

<b>kids</b>	9:10, 9:15, 9:17, 9:20,	60:10, 111:12	<b>less</b>
77:9			62:23, 73:4
<b>kimsey</b>	9:22, 9:24, 10:1, 10:3,	<b>lead</b>	<b>lessons</b>
3:4, 9:2, 9:3, 53:23, 54:24	10:5, 10:7, 10:9, 10:12,	26:25, 104:17	24:10, 25:5, 94:6
<b>kind</b>	18:10, 46:13, 50:8, 50:22, 61:11, 62:16, 65:23, 66:3, 69:13, 86:14, 90:12, 95:13, 116:22	<b>lead-based</b>	<b>let's</b>
	71:15, 72:10, 72:13, 98:13, 99:16, 99:24, 101:24, 103:15, 121:3	119:3	6:15, 29:19, 45:24, 46:1, 47:14, 57:8, 59:1, 83:6, 83:17, 105:19
	<b>L</b>	<b>leading</b>	<b>letters</b>
<b>kinds</b>	44:22	40:15	81:11
45:1, 82:2, 96:21	<b>language</b>	<b>learn</b>	<b>letting</b>
	64:16, 66:10, 69:24, 70:8, 70:19, 81:12, 82:24, 109:16	24:16, 25:6, 30:22, 92:23	48:8
<b>kiser</b>	<b>large</b>	<b>learned</b>	<b>level</b>
3:18, 10:5, 10:6, 48:20, 50:15, 83:20	21:4, 53:3, 53:17	23:25, 24:10, 25:5, 33:24, 94:6	23:1, 28:19, 29:10, 41:6, 68:10, 76:4
<b>kit</b>	<b>last</b>	<b>learning</b>	<b>leverage</b>
81:11	11:17, 11:24, 15:6, 15:13, 33:10, 37:22, 41:6, 42:1, 42:7, 47:21, 58:20, 65:15, 67:17, 88:1, 104:21, 105:3, 105:14, 120:20, 120:21	24:19	30:8
<b>kits</b>	<b>last-minute</b>	<b>least</b>	<b>leveraged</b>
81:14	60:16	33:11, 109:1	112:14
<b>knew</b>	<b>late</b>	<b>leave</b>	<b>leverages</b>
46:10, 87:21	32:14, 48:14	44:11, 121:13	113:1
<b>knowing</b>	<b>later</b>	<b>lee</b>	<b>leveraging</b>
75:13, 75:20, 77:12, 93:10, 93:20, 93:25, 94:1, 95:9, 105:25, 117:5	27:8, 40:17, 56:17, 68:22, 75:23, 77:12, 105:23	3:13, 9:20, 47:13, 47:15, 48:16, 67:19, 69:13, 76:16, 78:9, 91:4, 91:9, 94:12, 95:2, 96:7	88:3
<b>knowledge</b>	<b>launch</b>	<b>leeway</b>	<b>liaison</b>
77:6, 109:8	13:2, 26:13, 33:22, 114:19	61:9	3:21, 10:9, 11:11
<b>known</b>	<b>law</b>	<b>left</b>	<b>life</b>
56:19	18:17, 41:15,	22:24, 23:3, 59:8, 63:8, 110:9, 116:11, 118:23	39:1, 48:7, 70:2
<b>knows</b>		<b>left-hand</b>	<b>light</b>
27:4		59:1	59:8
<b>korean</b>		<b>legal</b>	<b>likely</b>
19:3		32:8, 111:11	77:13
<b>krom</b>		<b>legislation</b>	<b>limited</b>
27:2		40:4, 68:9	52:14, 52:21, 61:5
<b>krupp</b>		<b>legislative</b>	<b>line</b>
4:3, 12:6, 55:4, 55:7, 56:7		5:10, 39:20, 70:17	58:14, 91:21
<b>kusiak</b>		<b>legislature</b>	<b>lines</b>
3:11, 8:21, 9:2, 9:4, 9:7,		73:14	28:21, 76:3, 77:15, 95:13
		<b>lengthy</b>	<b>link</b>
		26:20, 58:5	15:13, 15:14, 51:10, 67:9,

Transcript of Meeting  
Conducted on March 29, 2022

52

86:12, 98:14 <b>linked</b> 100:2 <b>links</b> 31:7, 31:8, 34:23 <b>list</b> 42:1 <b>listed</b> 7:1, 19:12 <b>listened</b> 30:25 <b>littel</b> 3:3, 8:11, 8:25, 9:1, 26:22, 26:23, 27:3, 28:5, 28:7 <b>litter</b> 73:5 <b>little</b> 6:21, 7:23, 8:1, 10:17, 12:12, 17:8, 17:11, 19:13, 23:12, 26:20, 27:8, 37:1, 55:9, 59:21, 59:24, 61:8, 61:9, 71:19, 72:11, 72:14, 87:1, 89:6, 94:1, 102:6, 102:7, 105:23 <b>live</b> 83:10, 108:23 <b>lives</b> 83:14 <b>liz</b> 9:24, 79:23, 80:24, 88:25, 89:22 <b>load</b> 61:4 <b>located</b> 119:10 <b>logistics</b> 50:18 <b>logo</b> 26:5	<b>long</b> 30:14, 34:8, 34:13, 34:18, 36:20, 42:23, 43:24, 43:25, 44:1, 61:10, 67:14, 69:6, 74:20, 76:9, 92:6, 97:19, 105:5 <b>long-term</b> 93:15 <b>longer</b> 7:23, 27:15, 28:2, 30:19, 37:15, 37:19, 37:25, 49:18, 49:22, 53:12 <b>loo</b> 57:7 <b>look</b> 11:7, 21:2, 21:22, 43:19, 49:5, 50:23, 50:25, 59:7, 64:10, 65:5, 65:23, 66:2, 70:4, 71:4, 73:1, 80:4, 82:14, 86:5, 89:4, 89:11 <b>looked</b> 17:8, 58:7, 58:9, 65:15 <b>looking</b> 42:2, 50:3, 62:15, 66:7, 67:12, 67:21, 80:19, 84:17, 84:18, 86:2, 100:21, 106:23 <b>looks</b> 7:22, 52:2, 62:22, 63:2, 67:19, 93:17 <b>loop</b> 25:12, 33:15, 47:8	<b>lose</b> 38:17 <b>losing</b> 39:16, 48:25, 51:22, 74:18, 76:8, 110:11, 110:12 <b>lost</b> 39:2, 55:25, 100:8 <b>lot</b> 10:18, 24:9, 30:20, 31:15, 35:5, 35:6, 35:10, 35:14, 35:21, 41:12, 43:14, 46:18, 52:12, 62:5, 62:7, 62:14, 72:25, 73:23, 74:10, 75:8, 81:10, 86:22, 88:14, 88:15, 88:16, 94:6, 96:17, 97:9, 99:23, 116:24 <b>love</b> 73:11, 73:19, 80:18, 85:17, 86:15, 94:1, 106:24 <b>low</b> 51:21, 118:5, 118:6 <b>lower</b> 85:6 <b>lower-touch</b> 85:10 <b>lucky</b> 101:2 <b>lynn</b> 1:19, 2:9, 124:2, 124:18 <hr/> <b>M</b> <b>ma 'am</b> 67:20 <b>made</b> 65:6, 90:5,	112:8 <b>mail</b> 81:10 <b>mailbox</b> 115:21 <b>main</b> 112:23 <b>maintain</b> 14:2, 16:15, 78:2, 78:6, 119:24 <b>maintained</b> 14:23 <b>major</b> 16:23 <b>majority</b> 102:17 <b>make</b> 25:7, 25:10, 28:12, 29:15, 30:15, 30:20, 31:1, 32:10, 36:14, 36:16, 38:3, 46:21, 48:9, 48:10, 54:8, 54:14, 60:22, 71:17, 72:7, 72:20, 76:6, 79:10, 79:20, 86:20, 88:2, 94:24, 97:4, 97:11, 97:17, 97:24, 97:25, 100:1, 100:7, 101:21, 103:12, 105:8, 110:13, 113:5 <b>makes</b> 76:14, 99:23 <b>making</b> 28:25, 34:23, 73:14, 79:9, 79:17, 81:5, 81:6, 81:7, 82:10, 87:20, 87:24, 88:13, 93:19, 93:21, 108:15
--	--	--	---

Transcript of Meeting  
Conducted on March 29, 2022

53

<b>manage</b>	13:9, 14:25, 15:22, 21:5,	62:16, 73:12, 85:11, 91:20,	<b>medical</b>
<b>management</b>	32:21, 38:18, 39:18, 50:25,	92:6, 92:16, 93:3	<b>18:5, 109:10</b>
<b>25:18</b>			<b>medicare</b>
<b>manager</b>	51:1, 56:13, 61:1, 62:12,	<b>meaning</b>	49:19, 117:4
<b>12:9, 46:17</b>	72:16, 74:19,	81:9	<b>meet</b>
<b>mandate</b>	75:13, 78:11, 79:12, 84:12,	<b>means</b>	17:6, 18:25, 29:6, 100:9,
<b>65:17, 68:17,</b>	84:19, 87:16,	14:12, 15:1, 16:3, 38:21,	<b>105:21, 106:20,</b>
<b>68:22, 68:24</b>	90:6, 90:19,	98:18	<b>109:3</b>
<b>mandated</b>	100:11, 111:16, 114:18, 114:23	<b>mears</b>	<b>meeting</b>
<b>68:15</b>		4:5, 12:8	1:3, 5:20, 6:6, 6:18, 6:25,
<b>mandates</b>		<b>measure</b>	7:19, 7:22, 11:24, 26:17,
<b>65:14, 65:17</b>		80:20, 98:17	29:13, 29:24,
<b>manner</b>		<b>measurements</b>	37:21, 42:8,
<b>109:17</b>	52:7, 73:25, 82:19, 112:23	92:25	43:7, 54:19, 71:12, 73:6,
<b>many</b>	<b>maryland</b>	<b>measures</b>	76:7, 105:1, 105:16, 105:22,
<b>24:7, 37:6, 37:18, 47:22, 72:18, 86:18, 87:25, 92:8, 96:23, 105:25, 110:11, 113:8, 118:6</b>	2:12, 124:20	107:9	107:20, 111:5, 116:8, 121:6, 122:1, 122:5, 122:24
<b>map</b>	<b>mass</b>	<b>measuring</b>	<b>meetings</b>
<b>84:21</b>	117:17	42:14	7:23, 25:15, 25:16, 81:15,
<b>march</b>	<b>massage</b>	<b>meaty</b>	82:8, 106:2, 106:7, 106:14
<b>1:11, 28:17</b>	102:5	48:21, 122:1	<b>melded</b>
<b>mark</b>	<b>material</b>	<b>mechanisms</b>	76:12
<b>114:9</b>	44:8	75:7	<b>member</b>
<b>market</b>	<b>materials</b>	<b>media</b>	64:21, 69:20, 81:11, 114:14, 119:6
<b>20:8, 20:12, 58:15, 66:1, 71:5, 109:20, 117:20</b>	19:1, 19:3, 81:12, 82:11	81:9	<b>members</b>
<b>marketing</b>	<b>math</b>	<b>medicaid</b>	3:2, 3:9, 6:17, 8:8, 8:9, 11:2, 11:17, 17:22, 17:23, 17:24,
<b>16:21, 25:24, 26:1, 26:5, 27:6, 27:13, 40:8, 71:19, 75:4, 85:7, 86:24, 87:8, 87:11, 88:5, 88:10, 99:2, 99:6, 99:18, 100:9, 100:21, 101:8, 101:19, 103:5, 103:7</b>	50:2, 52:6	16:18, 24:9, 24:13, 24:17, 27:11, 27:15, 27:20, 28:3, 28:10, 28:23, 29:16, 37:9, 37:14, 37:15, 37:19, 37:22, 37:25, 38:17, 39:2, 39:13, 48:25, 49:12, 49:14, 49:16, 49:18, 49:23, 50:20, 51:8, 51:14, 52:18, 53:12, 55:13, 55:25, 56:1, 77:3, 77:12, 116:25, 119:15, 119:21	18:1, 18:4, 24:5, 44:12, 53:25, 55:10, 66:14, 67:6, 69:21, 71:9, 72:3, 72:5, 82:7, 105:8, 105:15, 114:22,
<b>marketplace</b>	53:21, 56:22, 12:20, 12:22,		

Transcript of Meeting  
Conducted on March 29, 2022

54

119:13, 119:17, 122:18 <b>membership</b> 69:18 <b>memorized</b> 39:23 <b>mention</b> 40:19, 58:18 <b>mentioned</b> 14:6, 16:1, 35:24, 39:12, 41:2, 60:17, 69:19, 72:12, 84:24, 118:1 <b>mentions</b> 70:14 <b>merge</b> 72:24 <b>merit</b> 2:10 <b>message</b> 120:17 <b>messages</b> 115:22 <b>messaging</b> 81:13 <b>met</b> 10:17, 25:10 <b>metrics</b> 71:16, 72:12, 93:12 <b>micro-size</b> 117:12 <b>micro-small</b> 117:3 <b>microphone</b> 24:3 <b>mid</b> 28:17, 60:21 <b>mid-july</b> 38:8, 38:9 <b>middle</b> 117:18 <b>midterm</b> 29:20 <b>might</b> 7:25, 61:9, 65:22, 73:21,	80:5, 80:9, 80:14, 85:14, 86:2, 86:3, 86:12, 87:17, 88:20, 89:1, 89:25, 92:24, 93:3, 94:16, 101:14, 101:20 <b>migrating</b> 36:1 <b>million</b> 49:12, 49:13, 51:19, 51:22, 61:25, 62:2 <b>millions</b> 111:18, 111:21 <b>mind</b> 6:13, 73:21, 81:2 <b>minimal</b> 30:17, 67:24 <b>minimize</b> 24:22 <b>minute</b> 93:16 <b>minutes</b> 23:10, 23:11, 57:4, 108:16, 111:6, 114:6, 116:9, 116:12, 118:21 <b>mirrors</b> 84:22 <b>mnat</b> 24:16 <b>model</b> 58:2 <b>modeled</b> 61:18 <b>modestly</b> 62:23 <b>modify</b> 41:21 <b>moment</b> 34:5, 73:13 <b>moments</b> 87:21 <b>money</b> 62:14	<b>monitor</b> 40:20, 41:13, 74:23 <b>monitoring</b> 97:17 <b>monopolize</b> 36:7 <b>month</b> 38:21, 38:23, 50:4, 52:19 <b>months</b> 38:11, 49:14, 50:1, 50:3, 53:1, 53:6, 99:20, 114:21 <b>more</b> 16:13, 16:16, 17:5, 25:15, 27:9, 29:21, 31:12, 46:6, 47:6, 52:11, 53:6, 54:21, 55:1, 56:4, 61:9, 62:5, 62:6, 62:7, 63:11, 63:13, 64:5, 71:4, 76:17, 85:7, 85:9, 87:8, 88:17, 89:25, 93:1, 94:2, 94:19, 101:9, 101:12, 107:3, 110:17, 112:21, 119:20 <b>morning</b> 60:6 <b>mortlock</b> 4:4, 6:10, 11:10, 12:7, 21:25, 23:17, 23:19, 94:13, 96:15, 102:15, 104:13, 106:9, 107:5, 107:17, 108:7, 108:11, 108:14, 110:9, 110:16, 110:20, 110:24, 111:4, 111:9, 113:3, 113:14, 113:20, 113:22, 114:1, 114:4, 115:12, 115:15, 115:19, 115:24, 116:3, 116:7, 118:3, 118:12, 118:16, 118:20, 120:10, 120:20, 120:25, 121:15, 121:18 <b>most</b> 15:15, 74:17, 77:23, 117:13, 121:22 <b>motion</b> 97:25, 101:21, 102:25, 103:13, 121:2, 122:20 <b>mouth</b> 99:15 <b>mouthful</b> 38:1 <b>move</b> 12:3, 71:7, 73:15, 95:23, 101:24, 103:15, 104:8, 107:19, 121:3 <b>moved</b> 14:8 <b>moves</b> 15:19 <b>moving</b> 23:13, 72:18, 80:20, 90:20 <b>much</b> 16:16, 25:9, 59:16, 61:20, 62:17, 63:20, 66:13, 73:5, 87:7, 89:4, 104:13, 105:22, 108:14, 111:5, 113:8, 113:21, 114:4, 116:14, 118:8, 120:8
--	---	---

Transcript of Meeting  
Conducted on March 29, 2022

55

<b>mute</b> 24:2, 44:17, 89:1, 100:6	<b>necessarily</b> 35:13, 83:13, 117:9	<b>news</b> 63:23, 89:17	<b>nonvoting</b> 17:23
<b>muted</b> 6:18	<b>necessary</b> 28:25, 54:9	<b>next</b> 6:13, 8:7, 11:21, 13:4, 13:15, 15:25,	<b>northeast</b> 84:8
<b>myriad</b> 109:6	<b>need</b> 19:14, 23:23, 33:5, 37:16, 54:15, 66:11, 69:4, 69:9, 70:3, 73:1, 74:21, 74:23, 78:22, 79:1, 79:6, 82:13, 85:7, 85:8, 85:11, 85:13, 89:15, 97:16, 97:23, 98:7, 99:3, 100:14, 107:1, 107:8, 117:23, 121:13	<b>17:7, 17:20, 18:9, 20:15, 21:6, 21:7, 22:19, 23:8, 23:10, 25:24, 26:16, 29:19, 32:15, 32:23, 33:9, 35:4, 35:18, 36:24, 38:19, 40:25, 41:24, 44:2, 48:17, 57:18, 58:13, 61:13, 73:22, 79:23, 83:18, 90:11, 103:3, 104:8, 105:16, 105:20, 106:7, 110:21, 122:14</b>	<b>northern</b> 116:18
<b>myself</b> 11:10, 11:25, 17:15, 25:3	<b>needed</b> 31:16, 69:15, 82:12	<b>nice</b> 88:8	<b>norwood</b> 3:11
<b>N</b>	<b>needs</b> 17:6, 18:25, 24:2, 75:22, 76:7, 87:19, 98:4, 101:18, 102:17	<b>nichols</b> 4:8, 108:6, 108:10, 111:2, 113:24, 115:18, 116:1, 118:14, 120:14	<b>notarial</b> 124:13
<b>names</b> 8:23	<b>neither</b> 124:8	<b>no-arpas</b> 62:15	<b>notary</b> 124:19
<b>national</b> 24:15, 55:21, 55:23, 114:14	<b>nerd</b> 57:17	<b>nomination</b> 104:22	<b>note</b> 21:14
<b>natural</b> 88:19	<b>nerdy</b> 57:21	<b>nominees</b> 104:21, 104:25	<b>notes</b> 73:10, 122:11
<b>navigator</b> 16:5, 18:16, 19:19, 42:10, 81:1, 81:25, 82:6, 87:19, 89:7, 89:15	<b>never</b> 59:22, 77:7	<b>non-arpas</b> 62:24, 63:21	<b>nothing</b> 43:13, 45:11
<b>navigators</b> 14:15, 18:21, 19:9, 19:20, 20:1, 33:13, 40:8, 45:7, 46:24, 85:8, 95:17	<b>new</b> 8:7, 8:9, 11:1, 11:16, 12:14, 12:17, 13:1, 13:6, 20:5, 23:6, 24:5, 32:23, 42:6, 51:6, 51:11, 52:15, 53:14, 53:25, 68:7	<b>non-ehb</b> 68:18	<b>notification</b> 51:9
<b>nays</b> 102:23, 103:22	<b>none</b> 56:25, 102:24, 103:23, 105:19	<b>nonlegislative</b> 17:24, 18:1	<b>november</b> 15:8, 35:22, 41:7
<b>near</b> 30:4, 60:21			<b>number</b> 13:14, 19:11, 21:1, 42:21, 42:22, 51:10, 51:24, 52:6, 52:12, 55:16, 58:17, 59:10, 59:11, 60:1, 61:5, 61:14, 62:1, 77:8, 77:16, 107:24, 108:2, 109:24, 121:10
<b>near-term</b> 23:14			<b>numbers</b> 19:15, 50:12, 54:3, 54:15, 54:25, 55:1, 55:17, 59:2, 59:15, 61:22, 62:3, 63:7, 63:16, 63:17, 63:20, 63:21
			<b>numerous</b> 122:23
			<b>O</b>
			<b>obstacles</b> 76:19

Transcript of Meeting  
Conducted on March 29, 2022

56

<b>obtain</b>	102:4	23:7, 25:1, 26:23, 30:22, 34:7, 34:20, 40:5, 41:3, 42:25, 48:1, 55:11, 56:4, 60:8, 61:5, 61:11, 65:3, 69:8, 69:20, 70:3, 71:20, 74:5, 76:18, 77:20, 82:17, 84:20, 85:13, 87:9, 88:21, 94:15, 95:11, 96:9, 97:13, 104:2, 109:1, 110:2, 110:13, 112:12, 117:25, 120:19	87:9 <b>operated</b> 81:25 <b>operating</b> 111:16 <b>operation</b> 76:22 <b>operationalize</b> 42:17 <b>operations</b> 12:5, 14:2, 15:10 <b>opinion</b> 74:16 <b>opportunities</b> 30:10, 95:11 <b>opportunity</b> 7:21, 53:16, 72:5, 86:12, 90:11, 90:13, 108:19, 111:13, 119:5 <b>optimize</b> 17:3, 33:20, 90:1 <b>option</b> 107:10, 120:6 <b>options</b> 18:24, 37:16, 64:12, 65:10, 69:8 <b>order</b> 5:3, 57:25, 72:9, 78:2, 78:6, 96:3, 112:14 <b>org</b> 89:11 <b>organization</b> 18:12 <b>organizations</b> 14:18, 18:17, 19:19, 19:22 <b>other</b> 5:17, 13:8, 16:14, 18:20, 21:3, 22:17, 24:12, 24:16,
<b>obtained</b>	8:6, 22:2, 44:16, 44:18, 47:2, 65:11, 88:12, 88:25,		
<b>obtaining</b>	41:10		
<b>obvious</b>	96:13, 103:18, 106:16		
<b>73:12</b>			
<b>obviously</b>	10:12, 15:17, 19:13, 21:6, 22:10, 23:8,		
<b>occur</b>	27:3, 28:5, 28:9, 31:17, 32:2, 32:15,		
<b>occurring</b>	38:21		
<b>occurs</b>	35:4, 36:24, 39:19, 40:25, 41:24, 43:16, 44:16, 51:16, 56:24, 56:25, 63:22, 64:2, 64:4, 67:5, 71:2, 72:8, 81:1, 82:16, 83:17, 86:21, 96:9, 99:10, 99:22, 100:4, 101:4, 101:6, 102:19, 102:24, 103:23, 104:6, 105:19, 107:14, 108:18, 110:10, 110:19, 110:24, 111:8, 113:11, 113:18, 115:24, 116:4, 120:20, 120:23, 122:24		
<b>offer</b>	20:4, 96:20, 116:9, 121:21		
<b>offered</b>	20:8, 94:19, 119:9		
<b>offering</b>	20:10		
<b>offerings</b>	20:14		
<b>office</b>	110:1		
<b>officer</b>	11:12, 12:8, 124:2		
<b>offices</b>	109:2		
<b>official</b>	13:1		
<b>officio</b>	11:1, 17:23, 18:3		
<b>offset</b>	68:1		
<b>often</b>	12:15, 25:11, 33:24, 75:5,		
<b>oliver</b>	58:2		
<b>once</b>	25:9, 31:11, 33:6, 38:8, 38:10, 45:9, 50:4, 60:25, 61:8, 80:16, 109:12		
<b>oop</b>	12:10, 17:9,		
<b>open</b>			
<b>one</b>			
<b>one</b>			

Transcript of Meeting  
Conducted on March 29, 2022

57

<p>25:6, 30:22, 33:12, 33:24, 36:8, 41:17, 46:24, 47:1, 51:25, 53:5, 56:24, 57:11, 58:11, 63:2, 65:6, 65:18, 65:24, 67:6, 69:17, 69:21, 70:9, 70:25, 71:5, 72:4, 82:19, 85:16, 87:23, 88:23, 88:24, 91:22, 94:7, 98:20, 98:21, 98:25, 99:8, 99:14, 99:21, 100:1, 100:4, 100:24, 101:4, 101:19, 104:2, 104:4, 104:10, 105:14, 105:17, 107:12, 110:13, 117:10, 117:11, 118:1, 121:12 <b>others</b> 29:11, 33:14, 54:7, 90:16, 96:23 <b>otherwise</b> 70:2, 124:11 <b>ourselves</b> 12:23, 73:5, 73:7, 74:24, 76:5, 80:7, 80:11, 97:18, 98:17 <b>out</b> 11:10, 11:24, 17:16, 27:22, 30:7, 30:14, 30:16, 31:8, 35:15, 37:4, 44:22, 45:4, 45:17, 45:24, 46:1, 46:5,</p>	<p>53:5, 53:10, 53:11, 53:15, 61:8, 61:10, 65:8, 65:19, 70:13, 77:16, 81:17, 82:12, 84:21, 90:12, 91:18, 91:24, 92:17, 98:16, 104:20, 105:3, 106:10, 121:21 <b>outcome</b> 95:12, 124:11 <b>outcomes</b> 73:2, 73:16, 93:15 <b>outreach</b> 12:7, 15:12, 18:21, 19:1, 19:2, 20:2, 39:15, 42:13, 71:19, 81:3, 82:3, 86:23, 87:8, 103:7, 103:20 <b>over</b> 8:5, 8:19, 10:18, 19:24, 21:17, 24:25, 28:14, 33:14, 38:21, 39:8, 44:4, 50:3, 74:20, 76:9, 91:7, 97:19, 102:6, 104:11, 104:19, 105:7, 105:15, 111:19, 116:18 <b>overall</b> 62:23, 90:6, 100:10 <b>overcome</b> 95:8 <b>overlay</b> 84:2 <b>oversee</b> 14:13 <b>oversees</b> 16:4</p>	<p><b>overstate</b> 90:5 <b>overview</b> 5:5, 11:18, 37:23 <b>overwhelms</b> 63:17 <b>own</b> 14:14, 14:25, 16:19, 23:25, 52:3, 77:17, 80:11, 106:7, 119:23 <b>owned</b> 114:13</p> <hr/> <p style="text-align: center;"><b>P</b></p> <p><b>pag</b> 74:18, 75:6 <b>page</b> 5:2, 21:22, 22:19, 40:2 <b>pages</b> 1:18 <b>paper</b> 81:11 <b>parallel</b> 32:16 <b>part</b> 8:17, 11:8, 13:6, 85:16, 85:17, 90:19, 97:3, 99:25, 110:3, 112:6, 117:23 <b>partial</b> 76:25 <b>participate</b> 109:10 <b>participated</b> 121:8 <b>participates</b> 116:23 <b>participating</b> 40:15 <b>participation</b> 11:6 <b>particular</b> 15:6, 71:13,</p>	<p>72:9, 74:4, 88:2, 94:5 <b>particularly</b> 74:2, 76:6, 79:20, 98:19 <b>parties</b> 70:4, 124:9 <b>parting</b> 121:13 <b>partner</b> 45:22 <b>partners</b> 119:18, 119:25 <b>partnership</b> 45:2, 45:15 <b>parts</b> 72:18 <b>party</b> 96:5 <b>pass</b> 46:20, 64:5, 68:9 <b>passed</b> 68:15, 68:17, 68:22 <b>past</b> 7:24, 47:19, 82:6, 82:15, 95:10, 111:19, 114:21 <b>pathways</b> 115:7 <b>patients</b> 48:25 <b>paying</b> 69:16 <b>pencils</b> 60:20 <b>pending</b> 37:7 <b>penn</b> 3:19, 10:7, 10:8 <b>people</b> 12:14, 18:18, 19:25, 22:5, 29:6, 35:5, 35:7, 46:7,</p>
---	--	---	--

Transcript of Meeting  
Conducted on March 29, 2022

58

51:20, 53:11, 54:2, 58:17, 62:6, 63:11, 75:8, 81:17, 85:11, 87:14, 102:8, 105:6, 106:5, 107:21, 108:22, 116:17, 116:20, 116:24, 118:7, 121:14 <b>per-member</b> 23:4, 59:15, 59:17, 59:19, 60:1 <b>per-month</b> 23:4, 59:15, 59:17, 59:19, 60:1 <b>percent</b> 14:5, 20:23, 41:5, 51:21, 52:5, 52:10, 53:21, 54:2, 55:20, 55:24, 58:19, 59:3, 59:11, 59:23, 63:10, 63:12, 63:24, 84:6, 114:24 <b>percentage</b> 51:21, 51:25, 52:2 <b>perfect</b> 45:11 <b>perform</b> 92:5 <b>performance</b> 71:16, 72:12, 74:24, 75:2, 84:1, 93:12 <b>performed</b> 91:22 <b>performing</b> 37:13, 97:18 <b>perhaps</b> 76:12 <b>period</b> 26:7, 34:17,	38:21, 38:24, 38:25, 41:3, 41:9, 93:5 <b>periods</b> 70:12, 87:6 <b>permit</b> 53:11 <b>person</b> 12:1, 29:6, 49:15, 106:21, 106:24, 109:4, 109:14, 109:25, 120:21 <b>person's</b> 50:23 <b>personal</b> 108:21 <b>personally</b> 77:8, 114:21 <b>perspective</b> 72:23 <b>pertaining</b> 42:9 <b>peter</b> 118:13, 118:16, 119:2, 120:10 <b>phases</b> 87:15 <b>phone</b> 19:11, 107:24, 107:25, 108:2 <b>photos</b> 11:22 <b>pick</b> 42:24, 92:2, 92:23, 108:3 <b>picked</b> 91:20, 92:22 <b>piece</b> 71:8, 88:22, 99:21, 100:22, 101:13 <b>piggyback</b> 47:17, 91:9 <b>place</b> 29:24, 54:8, 80:17, 89:3, 91:25, 99:13	<b>places</b> 91:22, 110:4 <b>plan</b> 14:25, 16:13, 20:3, 20:6, 20:14, 20:20, 20:23, 20:25, 21:10, 21:11, 22:24, 22:25, 24:11, 27:25, 33:11, 34:1, 34:22, 35:25, 36:1, 40:8, 40:13, 47:19, 53:12, 56:5, 56:10, 64:11, 64:13, 64:23, 65:2, 65:4, 65:21, 66:3, 66:12, 67:3, 68:7, 68:11, 68:16, 68:23, 69:3, 69:7, 81:4, 87:4, 106:13, 109:7, 114:25 <b>planning</b> 26:10, 107:23 <b>plans</b> 14:13, 14:22, 15:4, 15:21, 16:6, 16:8, 20:4, 20:7, 20:10, 20:11, 38:18, 41:10, 42:15, 47:21, 47:24, 54:21, 64:25, 65:24, 66:20, 109:6, 109:9, 109:11, 119:9 <b>platform</b> 13:25, 14:10, 14:11, 14:20, 14:23, 15:23, 21:4, 25:21, 30:2, 32:22, 39:7, 78:15,	91:6, 95:21, 112:13, 112:18, 119:11 <b>platforms</b> 77:18, 77:23, 119:8 <b>play</b> 37:18, 77:24 <b>please</b> 6:14, 11:9, 11:21, 13:4, 13:15, 15:25, 17:7, 17:20, 18:9, 20:15, 21:6, 21:14, 22:12, 22:19, 23:8, 25:25, 29:19, 32:15, 33:9, 35:4, 36:25, 38:19, 40:25, 41:24, 44:16, 58:13, 69:22, 108:3, 108:8, 108:17, 110:25, 113:22, 114:10, 115:15, 116:13, 118:12, 118:24, 120:12, 120:17 <b>pleased</b> 20:5, 20:12, 21:1 <b>plug</b> 61:8 <b>plus</b> 29:8, 114:19 <b>point</b> 35:15, 39:3, 48:16, 51:15, 55:1, 70:22, 77:12, 77:16, 77:21, 92:16, 100:8, 100:14, 106:6, 122:5, 122:9 <b>points</b> 54:5, 78:8, 78:18, 96:8,
---	---	--	---

Transcript of Meeting  
Conducted on March 29, 2022

59

96:18 <b>policies</b> 78:5, 109:19 <b>policy</b> 5:10, 10:21, 11:3, 12:7, 39:20, 55:23, 73:24, 110:1, 110:7 <b>policy's</b> 109:12 <b>pool</b> 85:13 <b>population</b> 73:18, 75:14, 76:7, 92:9 <b>populations</b> 18:22, 74:17, 79:19, 79:20, 86:3, 87:19 <b>portion</b> 14:1, 104:8 <b>positive</b> 31:2 <b>possibility</b> 106:23, 107:7 <b>possible</b> 31:14, 37:17, 52:10, 64:11, 64:12, 75:11, 86:8, 105:22, 106:3, 118:7 <b>possibly</b> 65:22 <b>post</b> 43:7 <b>post-enrollment</b> 115:2 <b>posted</b> 6:25, 31:10 <b>posting</b> 94:17 <b>potential</b> 40:23, 53:16, 63:5, 64:9, 72:6, 98:2, 98:6, 98:10, 109:3	<b>potentially</b> 56:1, 64:24, 88:21, 96:12, 98:6, 99:14, 117:15, 117:16 <b>poverty</b> 18:17, 41:6 <b>powerful</b> 83:3 <b>practically</b> 49:3, 49:4 <b>practice</b> 40:10 <b>practices</b> 24:7, 24:21, 25:20, 42:15 <b>precisely</b> 58:21 <b>prefer</b> 22:6 <b>preference</b> 82:24 <b>premium</b> 13:11, 23:3, 23:6, 56:6, 59:13, 59:18, 59:20, 62:8, 74:8 <b>premiums</b> 23:4, 40:23, 57:25, 59:14, 64:24, 84:6, 84:18 <b>preoccupied</b> 105:25 <b>preparation</b> 60:7 <b>prepare</b> 15:9, 40:7 <b>presence</b> 62:13 <b>presentation</b> 40:17, 44:14, 48:21, 57:2, 57:10, 58:2, 58:19, 64:15, 84:10, 90:8, 90:11	<b>presentations</b> 81:16 <b>presented</b> 44:9 <b>presenting</b> 70:15 <b>press</b> 89:17, 120:19 <b>presumptive</b> 77:5, 77:10 <b>pretty</b> 30:6, 51:21, 52:13, 57:22, 58:21, 59:4, 107:6 <b>previous</b> 20:24, 62:20, 86:1, 104:18 <b>principles</b> 94:3 <b>prior</b> 13:1, 26:16, 33:21, 47:23, 71:12, 95:6 <b>priorities</b> 72:15, 74:16, 76:4, 97:15, 98:16, 99:1, 99:4, 99:8, 99:12, 100:24, 101:9, 101:10, 101:23, 102:3, 102:10, 103:1 <b>prioritize</b> 87:14 <b>priority</b> 83:23, 117:12, 117:13 <b>private</b> 98:22, 112:15, 119:25 <b>privately</b> 114:13 <b>privilege</b> 73:22 <b>privy</b> 95:5 <b>proactively</b> 33:18	<b>probably</b> 8:4, 31:25, 36:15, 41:12, 42:2, 47:1, 62:15, 69:10, 84:22, 89:23, 92:23, 95:11 <b>problematic</b> 47:25 <b>problems</b> 45:12, 86:7 <b>procedures</b> 78:5 <b>proceed</b> 122:15 <b>proceedings</b> 124:3, 124:5, 124:6 <b>process</b> 12:2, 13:3, 25:13, 28:14, 32:13, 32:17, 33:16, 33:20, 34:13, 37:23, 39:5, 41:20, 49:7, 49:9, 49:21, 49:25, 50:1, 50:7, 51:11, 54:13, 66:23, 67:13, 70:5, 73:1, 73:13, 90:25, 96:24, 99:8, 99:16, 100:18, 104:18, 105:2, 105:9, 112:7, 112:10, 112:12, 112:25, 113:1, 119:12 <b>processes</b> 28:21, 38:4 <b>procurement</b> 25:2, 30:5, 30:19, 32:8 <b>producer</b> 95:7, 95:17 <b>producers</b> 77:24
--	--	--	--

Transcript of Meeting  
Conducted on March 29, 2022

60

<b>production</b>	18:19, 18:21, 19:8, 30:9, 31:5, 31:14, 33:18, 37:22, 47:7, 55:9, 65:9, 90:14, 90:17, 94:19, 97:1, 107:21, 110:17, 111:14, 114:6, 118:21	<b>purpose</b>	17:13, 17:18
<b>program</b>	12:9, 24:24, 46:17, 58:4, 59:4, 61:16, 61:20, 61:24, 62:9, 63:2, 63:3, 64:1, 114:20	<b>purposes</b>	17:16, 19:10, 112:22
<b>programs</b>	13:11, 14:14, 16:5, 16:14, 42:10	<b>pursuant</b>	2:9
<b>progress</b>	42:17, 43:3, 43:10, 58:23, 76:21, 81:12, 107:24, 107:25, 121:24	<b>put</b>	30:23, 31:21, 35:8, 36:6, 61:7, 61:14, 70:13, 99:15
<b>project</b>	<b>provided</b>	<b>puts</b>	40:12
64:18, 66:1, 66:4	19:1, 19:3, 19:4, 42:9, 42:17, 43:3, 43:10, 58:23, 76:21, 81:12, 107:24, 107:25, 121:24	<b>putting</b>	64:19
<b>projections</b>	<b>provides</b>	<b>Q</b>	
55:21	15:10, 16:10, 35:18, 63:3	<b>qhp</b>	53:11, 53:13
<b>promote</b>	<b>providing</b>	<b>qualified</b>	14:13, 16:6, 16:7, 119:9
13:8, 13:9	6:24, 33:16, 119:4	<b>qualify</b>	55:14, 58:17
<b>pronunciation</b>	<b>proximity</b>	<b>qualifying</b>	39:1
8:22	48:4	<b>quarterly</b>	1:3, 105:21, 106:2
<b>proper</b>	<b>public</b>	<b>query</b>	91:3
81:18	2:11, 5:9, 5:21, 7:21, 21:15, 21:17, 22:22, 26:6, 37:5, 37:8, 37:12, 38:7, 38:10, 39:4, 41:4, 48:24,	<b>question</b>	6:22, 22:1, 22:11, 23:19, 26:21, 34:7, 36:4, 47:13, 47:14, 48:22, 50:14, 51:17, 57:24, 58:1, 58:10, 61:12, 62:11, 62:19, 66:17, 69:12, 69:17, 73:20, 77:21, 78:10, 91:4, 106:19
<b>properly</b>	50:4, 74:4, 87:6, 105:17, 107:15, 107:19, 111:14, 121:9, 121:21, 121:22, 122:2, 122:12, 122:18, 124:1, 124:19	<b>question-and</b>	32:18
29:3	<b>publicly</b>		
<b>proposal</b>	75:3		
78:22, 101:7, 103:3	<b>publicly-traded</b>		
<b>proposals</b>	111:15		
30:1, 97:13, 98:12	<b>pull</b>		
<b>propose</b>	80:10		
76:11			
<b>proposed</b>			
41:19, 65:14, 65:17, 98:10			
<b>proposing</b>			
66:24			
<b>proven</b>			
30:8			
<b>provide</b>			
7:6, 7:25, 11:19, 17:5, 17:11, 17:14,			

PLANET DEPOS

888.433.3767 | WWW.PLANETDEPOS.COM

Transcript of Meeting  
Conducted on March 29, 2022

61

116:22 <b>ranging</b> 33:11 <b>rapidly</b> 113:6 <b>rate</b> 47:18, 60:8, 60:9, 60:17, 60:19, 61:1 <b>rates</b> 47:21, 48:3, 48:13, 59:6 <b>rather</b> 22:20, 67:10, 75:23, 101:15 <b>reach</b> 11:9, 18:22, 53:11, 87:13, 119:20 <b>reached</b> 81:6 <b>reaching</b> 79:8, 79:12, 86:5 <b>read</b> 39:25, 62:20 <b>reading</b> 21:10 <b>ready</b> 15:2, 16:1, 30:6, 38:5, 88:4 <b>real</b> 29:18, 31:6, 46:11, 79:2, 90:13, 90:15, 95:6, 99:19 <b>realistically</b> 61:25, 62:14 <b>reality</b> 87:5 <b>realize</b> 88:13 <b>really</b> 11:5, 17:10, 17:14, 18:12, 29:5, 29:7, 30:24, 33:25, 34:1, 35:16,	40:5, 40:10, 41:25, 42:18, 44:9, 44:19, 45:4, 45:23, 46:2, 46:4, 46:5, 46:9, 47:2, 48:15, 52:16, 52:18, 53:3, 59:16, 61:11, 63:11, 67:10, 70:9, 71:3, 71:8, 72:24, 73:2, 74:13, 75:6, 76:7, 78:1, 78:21, 79:3, 79:5, 79:6, 79:7, 79:9, 79:10, 79:12, 79:14, 79:15, 84:9, 86:17, 90:1, 90:16, 90:18, 91:16, 92:4, 96:8, 97:6, 104:3, 104:7, 105:24, 106:25, 111:13, 111:24, 117:8, 121:9, 121:10, 121:20, 121:23, 121:24, 121:25, 122:1, 122:9, 122:16 <b>realtime</b> 2:11, 46:12 <b>reason</b> 62:5, 65:20 <b>reasonable</b> 52:2 <b>reasons</b> 73:12, 82:17 <b>recall</b> 37:21, 42:21, 51:23, 83:6 <b>recap</b> 37:11 <b>receive</b> 33:8, 34:16,	43:6, 56:15, 59:12, 70:11, 97:2, 104:25, 107:23, 108:1, 108:4 <b>received</b> 38:14, 43:6, 59:22, 72:2, 114:24 <b>recent</b> 7:15, 10:20, 15:15, 23:14, 51:5, 65:6, 65:24, 112:3, 112:21 <b>recess</b> 57:15 <b>recognize</b> 43:14, 55:17 <b>recommendation</b> 43:4 <b>recommendations</b> 5:12, 5:15, 7:13, 7:15, 17:14, 42:5, 42:9, 42:12, 42:22, 42:25, 43:15, 72:7, 76:14, 102:10, 104:5 <b>recommends</b> 119:23, 120:3 <b>reconciliations</b> 36:18 <b>record</b> 30:13, 120:17, 123:3, 124:5 <b>recording</b> 120:18 <b>records</b> 106:7 <b>redetermination</b> 38:12, 50:1, 50:7, 55:15 <b>redeterminations</b> 37:14, 38:20, 52:23, 56:11 <b>redetermine</b> 52:19	<b>redetermined</b> 49:11, 49:15, 55:13 <b>reduce</b> 13:13 <b>reduced</b> 124:7 <b>reductions</b> 13:12 <b>reenforce</b> 115:9 <b>referred</b> 12:15 <b>referring</b> 26:19 <b>refine</b> 103:11 <b>refined</b> 21:17 <b>refines</b> 21:19 <b>reform</b> 70:16 <b>refresher</b> 11:19, 12:13 <b>reg</b> 107:25 <b>regard</b> 20:9, 25:17, 25:24, 41:1 <b>regarding</b> 21:9, 23:14, 24:4, 27:10, 41:20, 43:9, 85:24, 86:1, 108:19 <b>region</b> 84:14 <b>registered</b> 2:10 <b>registration</b> 108:1 <b>regs</b> 67:10 <b>regular</b> 52:22 <b>regulations</b> 27:19
---	--	--	--

Transcript of Meeting  
Conducted on March 29, 2022

62

<b>reingold</b> 26:1, 26:4, 27:4	<b>remind</b> 7:4, 15:8, 39:3, 66:18	<b>required</b> 70:12	<b>results</b> 90:23, 96:6
<b>reinsurance</b> 40:22, 58:4, 59:4, 59:6, 61:16, 61:20, 61:24, 63:1, 63:3, 63:9, 63:18, 64:1	<b>removed</b> 77:13	<b>requirements</b> 65:1	<b>revenue</b> 118:6
<b>reiterate</b> 95:19	<b>rendered</b> 54:12	<b>requires</b> 40:7	<b>review</b> 41:20, 65:3, 65:21, 113:15
<b>rejoin</b> 57:13	<b>renew</b> 110:1	<b>requiring</b> 68:10	<b>rfp</b> 25:1, 29:25, 30:1, 30:14, 30:25, 31:4, 31:7, 31:13, 31:18, 32:4, 71:25, 77:19,
<b>related</b> 56:8, 71:24, 124:9	<b>repeal</b> 68:24	<b>rescue</b> 56:5, 56:10, 117:15	77:21, 78:3, 78:16, 91:4, 91:13, 91:17, 92:2, 92:13, 92:16, 93:6, 93:11, 93:21, 94:18, 95:5, 96:10, 112:9, 120:4, 123:1
<b>relates</b> 37:8, 73:20	<b>repeating</b> 83:22	<b>resides</b> 14:10	<b>rich</b> 104:7
<b>relating</b> 54:25	<b>report</b> 10:18, 15:9, 15:15, 42:9, 65:9, 90:12, 112:3	<b>resource</b> 115:4	<b>richard</b> 120:12, 120:16
<b>relations</b> 11:12, 12:8	<b>reported</b> 1:19	<b>resources</b> 8:12, 52:14, 52:16, 52:17, 54:8, 74:11, 74:12, 74:15, 76:20, 76:23, 79:18, 79:21, 82:11, 87:21, 98:23	<b>right</b> 13:24, 14:24, 15:16, 19:17, 20:15, 23:9, 23:23, 33:9, 36:13, 36:24, 43:4, 45:10, 46:24, 52:4, 53:6, 54:18, 55:3, 56:12, 56:19, 59:10, 61:23, 66:6, 66:13, 67:17, 68:13, 70:8, 70:18, 70:23, 70:25, 73:1, 73:9, 73:11, 80:21, 85:12, 88:3, 88:7, 89:8, 96:3, 97:20, 99:19,
<b>relationship</b> 55:22	<b>reporter</b> 2:10, 2:11	<b>respect</b> 59:17, 59:18, 60:4, 63:4	
<b>relationships</b> 108:21	<b>reporter-notary</b> 124:1	<b>respond</b> 75:11	
<b>relative</b> 47:24	<b>reporting</b> 75:3	<b>response</b> 5:11, 43:3, 43:4	
<b>release</b> 32:4, 89:17, 95:6, 95:16	<b>reports</b> 5:15, 7:13	<b>responses</b> 43:10	
<b>released</b> 30:3, 31:4, 77:20, 93:6	<b>repositories</b> 98:25	<b>responsibilities</b> 28:22	
<b>releases</b> 95:15	<b>represent</b> 18:4	<b>responsibility</b> 12:19, 28:20	
<b>relevant</b> 71:10, 91:5	<b>representation</b> 11:4	<b>responsible</b> 67:25	
<b>rely</b> 70:18	<b>representatives</b> 70:1, 95:22	<b>rest</b> 106:1	
<b>remain</b> 74:20	<b>representing</b> 111:1	<b>result</b> 20:7, 20:16, 39:17, 95:25	
<b>remaining</b> 15:5	<b>represents</b> 20:22, 20:24		
<b>remember</b> 47:18, 48:2, 102:12, 102:13	<b>request</b> 30:1, 51:6, 92:14, 93:8, 93:10, 96:9		
	<b>requesting</b> 104:21		

Transcript of Meeting  
Conducted on March 29, 2022

63

101:17, 103:16, 103:19, 104:4, 104:10, 105:13, 106:5, 106:15, 107:17, 116:12, 117:22, 120:24, 122:20 <b>rigid</b> 67:10 <b>risk</b> 74:17, 76:8, 79:20, 85:13 <b>rnr</b> 1:19 <b>road</b> 122:6 <b>role</b> 37:18, 104:24, 116:22, 117:8, 117:21 <b>roll</b> 5:3, 7:5, 8:6, 8:20, 102:13 <b>rollout</b> 33:21, 110:8 <b>roughly</b> 8:4 <b>round</b> 87:9 <b>rounded</b> 32:11 <b>routine</b> 54:20 <b>rubber</b> 122:5 <b>rule</b> 41:19, 53:5 <b>rules</b> 27:19 <b>run</b> 53:7, 78:11 <b>running</b> 6:8, 6:10 <b>rural</b> 115:8 <b>rusty</b> 89:6	9:15, 10:22, 22:9, 23:20, 23:24, 34:4, 35:24, 44:4, 51:3, 54:17, 57:20, 66:23, 78:23, 82:14, 83:24, 89:2, 93:18, 104:14, 104:23, 105:11, 107:5, 107:18, 122:8 <b>said</b> 30:12, 43:24, 47:9, 47:17, 52:1, 58:9, 59:3, 62:21, 74:15, 75:20, 83:21, 83:23, 84:25, 85:19, 122:1, 124:6 <b>sake</b> 42:23 <b>same</b> 22:16, 35:10, 54:22, 76:2, 109:25 <b>sample</b> 21:8 <b>sandbox</b> 44:25, 45:21 <b>satisfaction</b> 73:17 <b>save</b> 62:14 <b>savings</b> 62:6, 62:7, 63:12 <b>savoy</b> 3:22, 10:10, 10:11, 10:16, 10:22, 22:2, 22:8, 22:11, 22:15, 23:18, 23:23, 27:1, 27:7, 28:6, 28:8, 31:20, 31:24, 32:3,	34:3, 34:12, 35:3, 36:13, 46:16, 48:5, 49:6, 51:3, 51:23, 54:18, 122:8 <b>saw</b> 48:18, 55:4 <b>say</b> 8:24, 19:2, 20:5, 20:13, 27:6, 27:16, 30:12, 30:23, 31:4, 31:22, 32:1, 37:4, 42:11, 42:25, 44:19, 45:23, 47:1, 52:10, 56:23, 57:8, 59:2, 62:17, 83:25, 84:5, 93:4, 100:20, 102:20, 102:21, 102:24, 107:4, 121:19 <b>saying</b> 30:4, 30:14, 84:3, 85:3, 93:4 <b>says</b> 72:19 <b>sbm</b> 7:9 <b>scary</b> 52:13 <b>scc</b> 3:21, 10:9, 10:24, 64:20 <b>scenario</b> 59:3, 62:24 <b>schedules</b> 121:21 <b>scheduling</b> 2:9 <b>scope</b> 102:7 <b>score</b> 92:11 <b>scott</b> 3:7, 3:14,	9:10, 9:14, 9:22, 83:18, 85:22, 86:17 <b>screen</b> 6:22, 19:12 <b>se</b> 83:15 <b>seal</b> 124:13 <b>season</b> 60:8, 87:10 <b>second</b> 22:23, 59:7, 98:2, 102:1, 103:16, 103:17, 121:4 <b>secondly</b> 27:3 <b>seconds</b> 101:25, 110:9, 113:3, 114:7, 116:10, 116:11, 118:3, 118:22 <b>secret</b> 104:19, 105:3 <b>secretary</b> 3:3, 8:11, 8:24, 9:1, 18:7, 54:7 <b>secrets</b> 92:19 <b>section</b> 107:20 <b>sections</b> 20:25 <b>sector</b> 98:22, 112:15, 119:25 <b>see</b> 6:21, 7:1, 8:3, 21:1, 21:7, 21:18, 21:23, 23:3, 27:24, 29:7, 29:19, 31:6, 31:11, 35:7, 35:20, 36:1, 36:19, 38:22, 39:13,
<hr/> <b>S</b> <hr/> <b>sabrina</b> 3:10, 6:3,			

Transcript of Meeting  
Conducted on March 29, 2022

64

42:20, 47:20, 58:25, 59:8, 63:6, 63:19, 65:18, 69:12, 82:14, 83:6, 83:17, 89:20, 94:4, 94:12, 95:2, 95:24, 96:13, 99:8, 102:5, 106:24, 121:15, 122:25 <b>seeing</b> 45:25, 86:21, 120:24 <b>seek</b> 37:16, 67:2, 103:25 <b>seems</b> 83:2 <b>seen</b> 46:10, 62:3 <b>selected</b> 114:25 <b>selection</b> 112:7, 112:10 <b>selections</b> 20:20, 22:24, 23:1 <b>senate</b> 40:6 <b>send</b> 105:3 <b>sending</b> 61:3 <b>sends</b> 50:21 <b>sense</b> 34:7, 72:22, 99:23 <b>sent</b> 60:23, 104:20 <b>separate</b> 101:15 <b>separately</b> 26:15 <b>september</b> 106:8 <b>serious</b> 46:18	<b>serve</b> 75:14, 104:2, 115:5, 117:7, 119:17 <b>served</b> 25:1 <b>service</b> 16:17, 16:24, 17:6, 89:16, 108:9, 109:13, 109:21, 109:22 <b>services</b> 8:15, 16:11, 16:12, 18:6, 18:7, 18:8, 18:19, 25:17, 25:19, 26:1 <b>serving</b> 6:4, 75:15 <b>session</b> 39:25, 105:24 <b>set</b> 48:10, 77:11, 124:12 <b>seven</b> 116:17 <b>seventh</b> 12:1 <b>several</b> 11:16, 36:15, 103:21 <b>shaking</b> 27:24 <b>shall</b> 56:18 <b>shaping</b> 93:22 <b>share</b> 53:20, 107:22, 108:15, 108:16, 108:19, 114:16 <b>shared</b> 27:20, 28:20, 67:9 <b>shareholders</b> 117:11 <b>sharing</b> 42:13, 54:24,	75:3 <b>shea</b> 57:20, 62:25, 63:6, 63:23, 64:4 <b>shift</b> 18:11 <b>shop</b> 15:20, 18:23 <b>shopping</b> 14:22, 17:4, 19:10 <b>short</b> 57:14, 76:9 <b>shorthand</b> 124:1 <b>shortly</b> 43:6 <b>should</b> 19:2, 22:4, 31:7, 31:25, 42:2, 44:7, 72:13, 72:21, 83:23, 84:9, 84:12, 84:14, 84:16, 85:14, 89:23, 113:11 <b>show</b> 21:12, 62:4, 69:6, 69:16, 79:19 <b>shows</b> 22:25, 23:4, 35:16, 62:11 <b>shut</b> 117:16 <b>shy</b> 48:8 <b>side</b> 52:11, 60:25 <b>sign</b> 85:11, 110:6 <b>signature-5tm1q</b> 124:16 <b>signed</b> 19:18, 25:25, 107:21, 120:21 <b>significantly</b> 77:4	<b>signing</b> 41:6 <b>similar</b> 99:9, 105:2, 112:12 <b>simple</b> 25:7, 92:4 <b>simply</b> 12:16 <b>since</b> 11:17, 60:18, 73:19, 114:19, 116:20, 119:16 <b>sincerely</b> 90:10 <b>single</b> 25:7, 29:23, 29:24, 49:15 <b>sitting</b> 9:13 <b>six</b> 12:1, 107:20 <b>slide</b> 6:13, 7:1, 8:7, 11:21, 13:4, 13:15, 15:7, 15:14, 15:25, 17:18, 17:20, 21:6, 21:22, 22:19, 22:21, 23:8, 25:24, 29:19, 32:15, 35:4, 35:18, 36:24, 38:19, 39:25, 40:25, 41:24, 44:21, 45:5, 58:6, 58:13, 59:1, 61:11, 61:13, 62:20, 105:20 <b>slides</b> 6:8, 6:11, 15:5, 21:7, 21:10, 27:8, 58:1 <b>slope</b> 101:14 <b>small</b> 14:1, 114:13,
--	---	--	--

Transcript of Meeting  
Conducted on March 29, 2022

65

117:20 <b>smart</b> 85:4 <b>smooth</b> 28:24 <b>snapshot</b> 5:7, 18:13, 18:15 <b>social</b> 8:15, 18:7, 81:9, 86:11, 86:16 <b>software</b> 30:2 <b>solicit</b> 33:19, 103:25 <b>solution</b> 88:7 <b>solve</b> 76:24 <b>some</b> 7:12, 7:14, 7:19, 8:22, 10:20, 15:4, 19:15, 21:2, 25:5, 26:3, 27:8, 27:12, 27:19, 27:23, 35:9, 39:14, 39:20, 44:23, 45:12, 45:13, 49:17, 53:10, 57:11, 60:16, 65:20, 69:2, 71:15, 71:21, 76:13, 77:12, 80:13, 82:18, 84:22, 85:24, 86:1, 86:6, 86:10, 86:13, 86:23, 87:3, 87:17, 88:11, 88:18, 90:17, 91:14, 94:10, 94:19, 95:6, 96:20, 98:8, 98:13, 99:1, 99:19, 102:9,	106:6, 106:22, 107:8, 107:15, 112:8, 114:6, 121:24 <b>somebody</b> 50:19, 52:15, 56:21, 56:22, 57:6, 78:17, 97:25, 101:2 <b>somewhat</b> 28:1 <b>someone</b> 24:2, 60:17, 72:19 <b>something</b> 29:22, 40:11, 46:15, 52:3, 53:8, 53:19, 56:23, 60:15, 68:21, 71:24, 80:14, 83:1, 92:3, 94:4, 94:22, 96:11 <b>sometimes</b> 36:21, 47:25, 78:25 <b>soon</b> 12:2, 30:7, 30:15, 31:22, 31:23, 55:2, 56:18, 77:20 <b>sorry</b> 8:8, 14:16, 34:6, 36:5, 63:2, 65:12, 73:9, 81:22, 89:2, 93:16, 93:18, 100:7, 104:9, 110:16, 110:20, 120:16 <b>sort</b> 18:11, 32:18, 34:10, 35:11, 37:2, 40:6, 49:6, 49:9, 52:1, 63:3, 71:9, 76:3, 82:1, 97:14,	97:15, 98:9, 99:13, 101:13, 102:6, 105:13 <b>sorts</b> 92:10 <b>sos</b> 18:18 <b>sound</b> 88:20, 103:9, 104:3 <b>sounds</b> 10:13, 15:23, 62:21, 73:11, 89:23, 90:1, 96:10, 114:11 <b>sources</b> 77:1, 80:5, 98:20 <b>southwest</b> 84:7, 114:13 <b>space</b> 77:25 <b>spanish</b> 19:4 <b>speak</b> 6:19, 6:20, 56:21, 78:17, 86:25, 107:23, 109:16, 114:7, 120:22 <b>speakers</b> 57:18 <b>speaking</b> 22:5, 24:6, 95:19 <b>special</b> 26:7, 38:24, 38:25, 41:2, 41:3, 41:9, 87:6 <b>specific</b> 22:25, 78:9, 79:3, 86:3 <b>specifically</b> 16:22, 21:16, 48:11 <b>specificity</b> 78:23, 79:2 <b>specified</b> 69:25	<b>specifies</b> 69:25 <b>specify</b> 66:10 <b>speech</b> 19:16 <b>spend</b> 23:11 <b>spent</b> 24:6, 24:8, 24:19, 30:20 <b>spoken</b> 22:12, 42:23, 43:24, 43:25 <b>spot</b> 31:22 <b>spread</b> 50:3 <b>spring</b> 36:3 <b>st</b> 106:8 <b>stabilization</b> 66:1, 71:5 <b>staff</b> 11:23, 12:4, 54:19, 64:21, 69:21, 121:7 <b>stakeholders</b> 25:11, 33:11, 33:25, 81:15 <b>stampede</b> 117:18 <b>standalone</b> 20:10, 20:11, 112:11 <b>standard</b> 41:21, 119:16 <b>standards</b> 113:2 <b>stands</b> 60:10 <b>starla</b> 3:18, 10:5, 47:14, 48:17, 48:19, 83:18, 83:19, 85:21, 86:18
---	---	---	---

## Transcript of Meeting

66

<b>start</b>	111:23, 112:14, 119:10	102:10, 103:1	<b>subgroup</b>
<b>state</b>	100:15	<b>strategies</b>	87:11, 101:16, 101:19
<b>state</b>	12:2, 92:3	16:21, 24:16, 24:23, 86:4, 87:11	<b>subject</b>
<b>state</b>	15:1	<b>strategy</b>	32:9, 66:9
<b>starting</b>	2:12, 8:13, 8:14, 12:18, 14:3, 14:4, 14:9, 15:19, 15:21, 16:14, 17:15, 18:6, 24:15, 24:23, 27:21, 28:16, 33:12, 34:14, 37:17, 39:21, 49:1, 51:8, 51:25, 55:23, 60:25, 61:8, 66:19, 66:24, 68:9, 68:11, 68:15, 68:17, 68:24, 69:1, 69:9, 72:16, 78:11, 84:23, 85:16, 98:21, 108:20, 109:1, 124:20	42:18	<b>submissions</b>
<b>state's</b>	67:25	<b>streams</b>	66:19
<b>state-based</b>	13:25, 14:11, 25:21, 32:21, 32:25, 33:17, 39:6, 39:11, 72:21, 73:15, 79:11, 82:4, 82:18, 95:24,	<b>stress</b>	<b>submit</b>
		88:21	50:24, 77:1, 113:7
		<b>strong</b>	<b>submitted</b>
		110:5	71:24, 91:3
		<b>strongly</b>	<b>subsidies</b>
		111:22	41:13, 56:15, 56:16, 56:17, 57:25, 58:17, 58:23, 60:11, 60:13, 61:18, 61:19, 61:24, 62:1, 63:12, 117:17
		<b>structural</b>	<b>subsidized</b>
		92:20	38:18, 55:14, 59:8, 59:20, 62:22, 63:17
		<b>structure</b>	<b>subsidy</b>
		91:17	47:24, 59:22, 59:25
		<b>structured</b>	<b>substantial</b>
		67:11	11:2
		<b>struggles</b>	<b>successful</b>
		95:7	24:8, 29:5, 33:21, 95:12
		<b>stuck</b>	<b>successfully</b>
		75:9	14:7, 92:7
		<b>study</b>	<b>suggested</b>
		40:14, 40:16, 64:9, 65:23, 66:10, 67:1, 68:3, 70:15	43:15
		<b>subcommittee</b>	<b>suggesting</b>
		5:11, 42:4, 42:8, 76:13, 85:18, 97:13, 98:1, 98:3, 98:7, 99:11, 99:18, 101:7, 101:8, 101:22, 102:3, 102:9, 102:18, 102:25, 103:4, 103:14, 103:20	47:10
		<b>stockholders</b>	<b>suggestion</b>
		12:11, 99:21	86:17
		<b>strategic</b>	<b>suggestions</b>
		72:15, 74:16, 76:4, 97:15, 99:12, 100:23, 101:9, 101:10, 101:22, 102:3,	100:4, 101:4
		<b>subcommittees</b>	<b>summarize</b>
		43:20, 43:21, 97:24, 98:10, 99:3, 99:14, 101:5, 103:24, 104:1	18:16
		<b>summary</b>	<b>summary</b>
		31:9, 94:18	32:14, 47:22,
		<b>summer</b>	

Transcript of Meeting  
Conducted on March 29, 2022

67

48:1 <b>super-excited</b> 57:17 <b>support</b> 13:13, 25:20, 40:21, 78:22, 93:10, 99:5, 99:17, 119:25, 120:5 <b>supports</b> 102:20, 111:22, 119:16 <b>sure</b> 22:15, 24:2, 25:7, 25:10, 27:4, 28:8, 28:12, 28:25, 29:15, 30:16, 30:21, 31:1, 32:3, 32:10, 34:23, 35:3, 36:14, 36:16, 38:3, 43:25, 45:1, 46:19, 46:21, 48:9, 48:10, 54:8, 54:14, 58:21, 60:22, 69:4, 70:2, 70:3, 76:6, 79:9, 79:10, 79:17, 79:21, 81:5, 81:6, 81:7, 82:10, 82:14, 83:1, 86:20, 87:20, 88:2, 94:13, 94:24, 97:4, 97:17, 100:1, 100:8, 103:9, 103:12, 110:14, 121:15 <b>switch</b> 39:8, 39:19 <b>switching</b> 72:20 <b>synergies</b> 88:8 <b>system</b> 33:21, 45:3,	45:10, 45:12, 45:13, 45:16, 45:18, 45:23, 75:17, 75:25, 113:4 <b>systems</b> 47:1  <b>T</b> <b>table</b> 122:21 <b>tailored</b> 16:20, 17:5, 85:2 <b>take</b> 15:15, 36:20, 53:6, 57:5, 57:14, 57:19, 57:23, 73:21, 81:23, 92:6, 102:2, 107:1, 120:16 <b>takeaway</b> 60:2 <b>taken</b> 57:15, 124:3, 124:6 <b>takes</b> 28:14, 33:6, 34:8, 34:13, 67:14, 80:17 <b>taking</b> 50:1, 73:10, 107:8, 113:16, 120:8, 122:11 <b>talk</b> 7:19, 70:9, 71:10, 71:19, 71:21, 72:11, 73:6, 73:22, 78:24, 79:3, 84:4, 91:7, 93:6, 104:11, 113:17 <b>talked</b> 35:6, 35:11, 37:1, 48:23, 106:20	<b>talking</b> 23:11, 72:25, 74:8, 78:24, 85:25 <b>target</b> 18:22, 28:1, 74:14, 85:1 <b>targeted</b> 27:12, 39:15 <b>targeting</b> 79:18, 79:21, 85:14 <b>tasked</b> 37:13 <b>tasks</b> 71:5 <b>tax</b> 13:11, 23:6, 56:6, 56:8, 59:13, 59:19, 62:8, 74:8 <b>team</b> 7:7, 30:20, 54:15, 75:4 <b>technical</b> 58:6 <b>technological</b> 29:1 <b>technology</b> 30:8, 32:8 <b>teleconference</b> 60:6 <b>telephone</b> 51:10, 115:21, 120:15 <b>tell</b> 10:19, 15:3, 46:2, 52:4, 66:6, 66:13, 82:21, 83:13, 91:17 <b>ten</b> 113:3, 118:3 <b>ten-minute</b> 8:1 <b>tend</b> 95:24 <b>term</b> 74:20, 76:9,	97:19 <b>terminology</b> 50:9 <b>terms</b> 69:17, 73:17, 78:12, 78:25, 117:16 <b>test</b> 45:4, 48:1, 77:7, 77:14 <b>tested</b> 36:15 <b>testing</b> 26:11, 44:25, 45:21, 46:19 <b>text</b> 85:10 <b>th</b> 20:20, 41:7, 106:8 <b>thank</b> 7:3, 8:21, 10:21, 10:22, 15:16, 22:14, 28:7, 35:2, 43:12, 44:6, 44:19, 46:16, 47:9, 47:11, 47:16, 48:5, 48:14, 48:20, 50:15, 51:16, 53:20, 54:24, 55:3, 56:3, 57:14, 64:2, 64:7, 66:16, 67:5, 67:15, 67:20, 70:23, 80:23, 85:20, 85:23, 94:14, 95:1, 96:7, 96:15, 97:4, 104:13, 105:12, 107:17, 108:7, 108:14, 110:20, 110:22, 111:4, 111:7, 111:10, 111:13, 113:15, 113:18, 113:20,
---	--	---	---

Transcript of Meeting  
Conducted on March 29, 2022

68

113:21, 114:4, 114:11, 115:6, 115:11, 115:12, 115:13, 115:14, 116:7, 116:8, 116:14, 118:4, 118:8, 118:10, 118:11, 118:20, 118:23, 119:1, 119:4, 120:8, 120:10, 121:7, 122:2, 122:3, 122:19, 122:25	76:3, 76:5, 87:4, 93:12, 93:13, 93:14, 94:10, 99:11, 101:12 <b>third</b> 23:2 <b>thomas</b> 4:6, 12:9 <b>thought</b> 7:25, 11:18, 29:4, 43:2, 51:4, 57:3, 57:4, 72:13, 75:22, 93:3, 94:16, 95:5, 104:6, 121:6, 121:24 <b>thoughtfully</b> 24:21 <b>thoughts</b> 71:15, 76:15, 108:19 <b>thousand</b> 116:18 <b>thousands</b> 119:8, 119:14 <b>three</b> 20:5 <b>three-year</b> 25:25 <b>through</b> 20:2, 24:6, 29:7, 35:14, 36:9, 47:9, 53:4, 54:4, 54:25, 55:22, 56:9, 56:15, 65:10, 80:13, 87:11, 92:25, 94:7, 94:10, 109:5, 111:19, 112:19, 119:11, 119:15 <b>throughout</b> 96:24, 108:25 <b>thrown</b> 79:1	<b>time</b> 7:12, 11:10, 12:12, 21:18, 24:6, 24:9, 24:19, 24:25, 30:5, 30:14, 30:20, 31:1, 31:22, 32:20, 34:17, 36:17, 36:20, 39:4, 42:23, 42:24, 43:25, 44:1, 44:23, 45:14, 46:18, 47:5, 47:20, 51:15, 56:7, 57:9, 57:23, 59:5, 74:2, 74:3, 80:21, 81:24, 87:22, 90:22, 94:20, 104:15, 105:3, 107:16, 108:15, 110:16, 113:9, 113:12, 113:14, 113:17, 113:19, 114:9, 115:22, 116:15, 117:25, 118:9, 121:21 <b>timeline</b> 35:8, 35:9, 35:11, 44:22, 46:14, 66:19, 67:11 <b>timelines</b> 39:23 <b>timely</b> 36:22, 71:10, 99:7, 99:19, 104:3, 109:17 <b>times</b> 36:16, 47:23, 70:20 <b>timing</b> 8:3, 36:21, 38:4, 60:17 <b>title</b> 13:5	<b>today</b> 8:10, 11:6, 21:18, 37:2, 40:18, 42:23, 64:8, 107:21, 111:14, 111:23, 114:5, 119:5, 121:8 <b>together</b> 29:12, 35:8, 50:13, 52:1, 64:19 <b>told</b> 30:6, 31:24, 36:14, 109:24 <b>tompkins</b> 64:6, 64:7, 66:22, 68:2, 68:4, 69:23 <b>tone</b> 120:17 <b>toni</b> 4:2, 11:25, 12:4 <b>took</b> 30:19, 30:25, 121:20 <b>tool</b> 81:11, 81:13, 83:3, 89:11 <b>tools</b> 96:3 <b>topic</b> 71:20 <b>topics</b> 5:19, 7:19, 17:10, 57:11, 72:1, 105:14, 105:17 <b>total</b> 52:21, 52:22, 55:15, 63:8, 63:25, 69:7, 95:15 <b>totally</b> 79:22, 91:1, 97:20, 99:5, 99:17
--	--	--	---

Transcript of Meeting  
Conducted on March 29, 2022

69

<b>touching</b> 40:17	<b>transparent</b> 13:9, 84:11	103:24, 108:16, 111:6, 112:19, <b>treatments</b> 65:16	54:18, 67:22, 73:7, 80:8, 81:20, 92:20, 95:22, 109:9
<b>towards</b> 12:3, 76:23	<b>tried</b> 35:8	112:24, 114:6, 116:9, 116:12, 118:21, 122:14	<b>understands</b> 81:7
<b>track</b> 14:24, 32:16, 48:9, 77:17, 83:7, 83:8, 83:9	<b>trouble</b> 27:23	<b>two-day</b> 28:17	<b>undertaking</b> 7:8
<b>tracking</b> 75:21	<b>troubleshoot</b> 46:8	<b>two-minute</b> 114:9	<b>underwriters</b> 114:15
<b>traditional</b> 87:9	<b>true</b> 116:22, 124:5	<b>two-part</b> 34:7	<b>uninsured</b> 13:14, 74:20, 82:24, 84:17, 86:4
<b>train</b> 47:8	<b>trust</b> 77:9, 108:24	<b>two-year</b> 37:14, 66:21, 66:23	<b>united</b> 52:8
<b>trained</b> 45:8	<b>try</b> 7:25, 25:9, 46:1, 53:17, 76:23, 92:24, 105:21, 115:25	<b>type</b> 19:16, 29:13, 77:1	<b>unknowns</b> 56:20
<b>transcript</b> 6:24, 124:4	<b>trying</b> 27:22, 39:13, 55:8, 56:21, 67:13, 73:8, 76:19, 76:24, 83:5, 106:20	<b>typewriting</b> 124:7	<b>unless</b> 68:4
<b>transfer</b> 36:10, 51:14	<b>tuesday</b> 1:11	<b>typically</b> 34:8	<b>unlimited</b> 74:12
<b>transferred</b> 51:8	<b>tuned</b> 54:21	<b>U</b>	<b>unreasonable</b> 48:10, 92:14, 93:7
<b>transfers</b> 16:17, 29:2, 34:22	<b>turn</b> 7:17, 8:5, 8:19, 10:18, 42:3, 44:4, 55:8, 91:7, 104:11, 105:10, 105:15, 105:19,	<b>uh-huh</b> 64:4	<b>until</b> 6:18, 22:7, 34:10, 34:21, 34:25, 38:8, 39:10, 47:22, 48:3, 92:1, 92:13
<b>transition</b> 5:8, 7:8, 8:18, 12:3, 13:21, 14:3, 14:8, 14:25, 23:12, 24:11, 25:13, 25:20, 29:21, 32:20, 32:24, 33:15, 33:20, 36:9, 48:12, 60:25, 71:17, 72:15, 74:3, 75:12, 78:10, 80:8, 80:17, 95:25, 98:5, 111:23, 117:2, 117:18, 117:19	<b>turned</b> 6:17	<b>uncertainty</b> 74:7	<b>unwinding</b> 26:6, 27:6, 37:7, 37:23, 38:12, 39:5, 39:17, 41:4, 49:2, 49:25, 50:8, 74:5, 74:18, 77:3, 81:7, 87:7
<b>transitioning</b> 12:19, 116:25	<b>two</b> 11:25, 18:16, 19:19, 19:20, 21:7, 26:23, 29:5, 42:20, 61:22, 72:19, 88:1, 88:21, 97:12, 98:8, 98:11, 98:15,	<b>underscore</b> 79:5	<b>upcoming</b> 60:7, 89:16, 108:20
<b>transitions</b> 24:8, 94:8		<b>underserved</b> 115:8	<b>update</b> 5:4, 5:10, 5:13, 7:6, 7:10, 8:1, 21:12,
<b>transparency</b> 33:16		<b>understand</b> 25:12, 92:1, 92:13, 102:6, 112:7	
		<b>understanding</b> 27:18, 33:4,	

Transcript of Meeting  
Conducted on March 29, 2022

70

<p>26:15, 78:3 <b>updates</b> 11:20, 15:10, 39:21, 41:1, 44:3 <b>updating</b> 81:2 <b>upper</b> 59:1, 117:19 <b>urbanites</b> 85:10 <b>use</b> 6:20, 18:24, 19:5, 21:15, 21:17, 22:22, 41:9, 45:9, 45:10, 45:11, 45:23, 66:4, 72:5, 78:5 <b>useful</b> 87:10 <b>user</b> 13:17, 14:1, 14:5, 45:21 <b>users</b> 45:3, 45:17 <b>using</b> 25:6, 75:2, 119:7 <b>usual</b> 105:23 <b>usually</b> 47:20 <b>utility</b> 87:17, 94:10</p> <hr/> <p style="text-align: center;"><b>V</b></p> <p><b>vacations</b> 106:13 <b>vacuum</b> 46:8 <b>vahbe</b> 12:16 <b>validation</b> 115:3 <b>valuable</b> 31:2, 107:1, 115:4, 119:18,</p>	<p>121:25 <b>valuation</b> 32:11 <b>value</b> 24:15, 69:7, 79:9, 111:25 <b>van</b> 57:18, 64:5, 66:16, 67:5, 67:7, 69:5, 71:2 <b>various</b> 65:10 <b>vendor</b> 25:7, 71:25, 91:20, 92:2, 112:7, 112:10, 120:4, 120:5 <b>vendors</b> 91:21 <b>vice</b> 3:11, 5:18, 7:17, 8:21, 9:2, 9:4, 9:7, 9:10, 9:15, 9:17, 9:20, 9:22, 9:24, 10:1, 10:3, 10:5, 10:7, 10:9, 10:12, 104:16, 104:24 <b>victoria</b> 1:19, 2:9, 3:22, 7:5, 10:10, 10:15, 10:19, 10:21, 21:25, 22:3, 22:4, 23:17, 26:23, 31:19, 34:2, 44:6, 44:11, 48:20, 50:18, 53:22, 56:24, 57:1, 58:18, 78:17, 84:25, 122:9, 122:19, 124:2, 124:18 <b>victoria's</b> 8:1, 84:10,</p>	<p>90:7 <b>videos</b> 81:10 <b>vietnamese</b> 19:4 <b>virginia</b> 1:1, 2:1, 8:18, 12:14, 12:17, 12:19, 12:21, 13:5, 13:22, 14:2, 14:9, 15:9, 15:22, 16:5, 16:12, 16:14, 16:23, 18:16, 18:17, 18:20, 18:22, 20:13, 20:21, 21:8, 22:17, 23:1, 24:21, 28:14, 29:17, 30:11, 37:22, 38:16, 39:5, 39:22, 40:13, 49:1, 49:11, 52:17, 68:7, 80:6, 80:11, 83:2, 87:5, 89:9, 89:10, 94:9, 108:9, 108:25, 109:1, 109:18, 110:4, 114:14, 116:16, 116:18, 119:22, 119:24, 120:4, 120:7 <b>virginia's</b> 11:9, 63:3, 64:11, 64:23, 66:2, 111:22 <b>virginians</b> 15:20, 17:6, 79:8, 84:12, 93:23, 110:6, 111:21, 115:10, 119:14, 120:1 <b>virtual</b> 106:18 <b>virtually</b> 1:10, 2:2</p>	<p><b>vision</b> 98:15 <b>voice</b> 102:14, 102:15 <b>volatile</b> 74:1, 74:2 <b>volatility</b> 74:4 <b>volume</b> 53:4, 118:5 <b>volunteer</b> 100:22 <b>volunteers</b> 103:25 <b>vora</b> 113:23, 113:25, 114:3, 114:11, 114:12, 115:14 <b>vote</b> 102:2, 102:8, 102:12, 102:14, 102:15, 122:21 <b>voting</b> 3:9, 17:22, 17:23, 105:5</p> <hr/> <p style="text-align: center;"><b>W</b></p> <p><b>wait</b> 93:16, 99:7 <b>waiting</b> 91:14 <b>waiver</b> 40:22, 59:5 <b>walk</b> 65:10 <b>walks</b> 70:1 <b>want</b> 30:12, 31:21, 35:15, 41:9, 42:24, 43:12, 44:12, 44:19, 44:22, 55:11, 56:23, 56:25, 65:18, 68:23, 68:25, 70:11, 72:5, 72:11, 75:14, 75:21,</p>
---	---	--	---

Transcript of Meeting  
Conducted on March 29, 2022

71

78:21, 79:5, 83:19, 83:20, 83:25, 86:19, 86:25, 87:14, 91:9, 91:23, 93:6, 93:22, 94:2, 94:8, 95:19, 99:15, 99:20, 100:7, 103:5, 105:20, 107:4, 111:13, 111:24, 113:10, 116:21, 117:19, 121:7, 121:19, 122:2, 122:10, 122:16 <b>wanted</b> 12:13, 15:7, 17:11, 21:12, 30:15, 30:24, 32:20, 40:19, 53:19, 55:9, 61:7, 61:14, 62:17, 68:21, 71:13, 71:18, 72:4, 80:1, 85:24, 94:13, 96:16, 96:20, 100:5, 104:20, 105:8, 107:10, 110:13, 114:16, 115:6 <b>wants</b> 57:6 <b>warm</b> 10:25, 16:17 <b>warning</b> 75:7 <b>washington</b> 74:7 <b>watching</b> 41:17 <b>water</b> 57:6 <b>way</b> 11:13, 27:17, 37:4, 46:7, 46:10, 47:7,	53:5, 59:9, 60:10, 61:23, 62:12, 77:10, 78:13, 85:2, 85:15, 92:25, 96:5 <b>ways</b> 80:9, 89:18, 90:1 <b>we'll</b> 8:3, 31:8, 31:15, 32:13, 33:3, 34:15, 54:3, 54:16, 55:1, 61:4, 80:12, 80:16, 90:24, 103:6, 106:9 <b>we're</b> 10:12, 11:2, 11:25, 21:3, 23:12, 26:18, 27:9, 27:16, 27:22, 29:16, 31:13, 32:22, 41:16, 49:6, 50:3, 50:13, 54:6, 54:25, 57:14, 58:21, 59:3, 62:15, 63:23, 64:17, 65:10, 65:13, 67:21, 68:16, 69:16, 70:18, 72:25, 73:8, 74:3, 76:7, 76:21, 76:25, 79:7, 79:12, 79:21, 80:19, 81:11, 85:3, 85:25, 93:4, 93:12, 93:13, 93:14, 97:18, 98:16, 106:22, 114:5, 122:5 <b>we've</b> 7:23, 8:7, 15:3, 18:18,	21:15, 32:6, 37:1, 38:14, 39:23, 43:2, 47:5, 52:7, 57:3, 91:13, 91:14, 93:5, 101:11, 116:19, 121:23, 122:11 <b>web</b> 21:22, 111:17, 111:20 <b>webinar</b> 51:5 <b>website</b> 7:1, 19:7, 21:9, 22:18, 31:10, 43:8, 46:3, 89:5, 89:8, 89:19, 94:18, 111:20 <b>websites</b> 81:10, 119:8 <b>week</b> 104:21, 105:5, 109:23 <b>weeks</b> 53:15 <b>weigh</b> 90:24, 100:12 <b>welcome</b> 5:3, 6:6, 8:7, 8:9, 10:15, 11:1, 22:8, 104:1, 108:14, 110:17, 111:5 <b>went</b> 11:22, 30:16 <b>western</b> 110:3 <b>whatever</b> 26:15, 69:24, 100:9 <b>whereas</b> 85:9 <b>whereof</b> 124:12 <b>whether</b> 41:14, 49:15,	77:21, 78:3, 89:24, 89:25, 91:24, 94:3, 101:18 <b>whistle</b> 91:23 <b>white</b> 3:7, 9:11, 9:12, 9:14, 115:16 <b>whitney</b> 4:6, 6:9, 6:10, 6:12, 7:3, 11:21, 12:9, 13:15, 15:16, 23:8, 25:25, 33:9, 36:24, 40:25, 104:9, 106:6 <b>whole</b> 41:22, 52:7, 84:5, 93:20, 117:5 <b>willing</b> 27:17 <b>wilson</b> 1:19, 2:10, 124:2, 124:18 <b>window</b> 54:10 <b>winners</b> 29:18, 105:7 <b>within</b> 12:18, 49:14, 58:5, 81:8, 81:19, 82:9, 83:11, 89:10 <b>without</b> 27:23, 56:6, 61:18, 62:1, 63:7, 93:25 <b>witness</b> 124:12 <b>wo</b> 42:6 <b>wondering</b> 51:18 <b>words</b> 63:2, 99:15
---	---	---	---

Transcript of Meeting  
Conducted on March 29, 2022

72

<b>work</b> 8:22, 28:14, 29:12, 29:15, 29:16, 44:10, 46:5, 46:25, 47:1, 47:9, 54:3, 54:14, 55:2, 64:19, 64:20, 69:11, 69:18, 69:21, 70:21, 71:3, 71:4, 80:14, 81:24, 82:7, 88:6, 88:21, 92:25, 95:9, 97:13, 97:14, 100:11, 100:23, 108:23, 109:25, 114:12, 115:7, 116:18, 119:7	<b>wouldn't</b> 70:6 <b>writing</b> 102:5, 103:11, 110:18 <b>written</b> 43:3, 113:7, 113:16 <b>wrong</b> 51:12, 68:6 <b>www</b> 89:11 <b>wyman</b> 58:2	<b>young</b> 85:11, 85:14 <b>yourself</b> 15:17 <hr/> <b>zip</b> 82:20, 82:21, 82:25, 83:10, 83:14, 86:3 <b>zoom</b> 29:7 <hr/> <b>00</b> 1:12, 8:4, 106:12 <hr/> <b>1</b> <b>1</b> 1:12, 106:12 <b>1,400</b> 19:17 <b>1,499</b> 114:22 <b>10</b> 17:22, 52:10, 53:1, 67:24, 110:9, 114:7, 116:10, 116:11, 118:22 <b>100</b> 14:5 <b>103</b> 5:17 <b>106</b> 5:21 <b>12</b> 20:3, 38:21, 49:14, 50:1, 50:3, 53:2, 114:21 <b>12,000</b> 63:9 <b>121</b> 5:22 <b>123</b> 1:18	<b>1332</b> 40:22, 59:5 <b>14</b> 38:11, 49:14, 50:1, 53:2 <b>15</b> 17:21, 20:20, 57:4, 106:8 <b>150</b> 41:5, 108:25 <b>156</b> 20:7 <b>18</b> 20:23, 58:19 <b>19</b> 106:21 <b>1st</b> 35:22 <hr/> <b>2</b> <b>2</b> 8:4, 57:8, 57:13 <b>20</b> 52:10, 52:11, 54:2, 55:20, 55:24, 57:8, 57:13, 59:3, 61:25, 63:10, 63:12 <b>2011</b> 68:16, 68:17 <b>2020</b> 12:16 <b>2021</b> 14:8, 20:24, 24:6 <b>2022</b> 1:11, 5:18, 5:20, 6:6, 7:20, 19:24, 20:3, 20:6, 21:9, 35:16, 39:5, 39:24, 41:15, 41:16, 56:15, 60:11, 106:2, 124:14 <b>2023</b> 15:2, 16:2,
<b>works</b> 29:2, 47:2, 51:2, 76:13, 109:14 <b>workshop</b> 28:18 <b>world</b> 46:11, 62:15, 63:15, 82:1 <b>worth</b> 67:12	<b>years</b> 25:8, 47:23, 65:6, 65:15, 65:25, 72:19, 88:1, 106:13, 111:19, 116:16 <b>yep</b> 28:7 <b>yesterday</b> 104:22		

Transcript of Meeting  
Conducted on March 29, 2022

73

16:3, 26:8, 35:19, 35:22, 36:3, 58:3, 59:6, 60:13, 61:25, 67:2, 78:7 <b>2024</b> 14:4, 15:1, 39:11, 124:15 <b>2025</b> 67:3 <b>206,000</b> 59:9 <b>21</b> 106:8 <b>21,000</b> 19:25 <b>22</b> 111:19 <b>253,000</b> 59:10 <b>29</b> 1:11 <b>299</b> 108:2 <hr/> <b>3</b> <b>3</b> 123:3 <b>30</b> 41:7, 59:11, 116:16 <b>308,000</b> 20:21 <b>34</b> 19:21 <b>35</b> 19:20 <b>38</b> 20:11, 61:3 <b>38.2</b> 13:6 <hr/> <b>4</b> <b>4</b> 106:12 <b>40</b> 109:22	<b>400</b> 59:23 <b>434449</b> 1:17 <b>46,000</b> 20:25 <b>47</b> 114:24 <b>48</b> 123:3 <b>4th</b> 66:7, 124:13 <hr/> <b>5</b> <b>5,000</b> 38:22, 50:3 <b>500</b> 19:25 <b>56</b> 5:13 <b>5840</b> 108:2 <hr/> <b>6</b> <b>6,000</b> 38:23, 50:4 <b>60</b> 48:24, 109:22 <b>65</b> 13:5, 51:20, 55:10, 109:20 <b>65,000</b> 38:16, 49:21, 50:2 <hr/> <b>7</b> <b>7,000</b> 109:19 <b>70</b> 5:16 <b>70,000</b> 48:25, 49:21, 51:20, 55:10 <b>703</b> 20:1 <b>708</b> 114:24 <b>75,000</b> 38:16, 50:2	<hr/> <b>8</b> <b>800</b> 109:24 <b>804</b> 108:2 <b>85</b> 62:2 <b>88</b> 109:2	
--	--	--	--