



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

Transcript of Hearing

Date: December 7, 2020

Case: Health Benefit Exchange Division

Planet Depos

Phone: 888.433.3767

Email: transcripts@planetdepos.com

www.planetdepos.com

Transcript of Hearing
Conducted on December 7, 2020

<p>1 2 3 4 5 6 7 8 VIRGINIA HEALTH BENEFIT EXCHANGE ADVISORY 9 COMMITTEE INAUGURAL MEETING 10 Conducted Virtually 11 Monday, December 7, 2020 12 1:03 p.m. to 2:26 p.m. 13 14 15 16 17 18 19 20 21 22 Job No.: 339855 23 Pages 1 - 67 24 Reported by: Lisa M. Blair, RMR, CRR 25</p>	<p>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p> <p>A P P E A R A N C E S (Continued)</p> <p>Voting Members:</p> <p>Lee Biedrycki</p> <p>BeneFinder</p> <p>Chiquita Brooks-LaSure</p> <p>Manatt Health Strategies</p> <p>Scott N. Castro</p> <p>Medical Society of Virginia</p> <p>Sabrina Corlette</p> <p>Georgetown University Health Policy Institute</p> <p>Elizabeth Cunningham</p> <p>Virginia Legal Aid Society</p> <p>Doug Gray</p> <p>Virginia Associations of Health Plans</p> <p>Ikeita Cantu Hinojosa</p> <p>formerly of D.C. Health Benefit Exchange Authority</p> <p>Starla Kiser</p> <p>Dickenson County Behavioral Health Services</p> <p>Jane Norwood Kusiak</p> <p>Virginia Health Care Foundation</p> <p>Kenn Penn</p> <p>ChamberSolutions</p>
<p>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p> <p>A P P E A R A N C E S</p> <p>Ex-officio Members:</p> <p>Daniel Carey</p> <p>Secretary of Health and Human Resources</p> <p>Karen Kimsey</p> <p>Department of Medical Assistance and Services</p> <p>Director</p> <p>Dr. Norman Oliver</p> <p>State Health Commissioner</p> <p>Duke Storen</p> <p>Commissioner of the Department of Social Services</p> <p>Scott White</p> <p>Commissioner of Insurance</p>	<p>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p> <p>P R O C E E D I N G S</p> <p>MS. JANOSKI: Good afternoon, everyone. I think we're going to get started now. Thank you for joining us and thank you to all the committee members who have agreed to give their time and consideration to the issues around the health benefit exchange. We certainly appreciate you all.</p> <p>First off we're going to go through the organizational items, and then we're going to have presentations today from Commissioner White and Director Savoy, and then there will be time for comments and new business and public comments towards the end.</p> <p>We will now call the Health Benefit Exchange Advisory Committee meeting to order. We're holding today's meeting via the Teams application and utilizing this technology in the room for the first time. So we do apologize for any technical snags and hope they are a minimum. Should you have any technical difficulties and need to call into the meeting, please note the following number and the PIN. It's 804-299-5840, and the PIN is 493356497#. I'll repeat that in case you didn't get it.</p>

Transcript of Hearing
Conducted on December 7, 2020

<p>5</p> <p>1 The call number is 804-299-5840, and the PIN is 2 493356497#.</p> <p>3 We do ask that only the Committee 4 members have their cameras on for today's 5 meeting, and that everyone stay on mute until 6 you're called on to avoid speaking over each 7 another and any unnecessary background noise. 8 We do have a technology specialist assisting us 9 today, Mr. Bruce Nichols, and he will help to 10 keep the lines muted when appropriate and 11 support us through any technology difficulties. 12 And I will also note that the meeting is being 13 recorded and the minutes are being taken.</p> <p>14 Now I'd like to introduce you all 15 to the director of the Virginia Health Benefit 16 Exchange, Victoria Savoy, who will be offering 17 the Committee welcome today. Victoria joined 18 the Commission on September 21st. Most 19 recently, she served as the assistant dean for 20 finance and administration for the School of 21 Pharmacy at VCU. And she is returning to the 22 SCC after 13 years in higher education in 23 various capacities overseeing institutional 24 financial operations, including at the 25 University of Virginia. Director Savoy</p>	<p>7</p> <p>1 count. We now have two full-time employees. 2 We anticipate posting the additional position 3 soon and look for a second deputy director and 4 senior IT project manager and an administrative 5 coordinator. As such, the advisory committee 6 will be able to look to the division to support 7 it as it executed its responsibilities.</p> <p>8 We do have some organizational and 9 housekeeping topics to go through today. Then 10 Scott White will spend a few minutes providing 11 a background of the Exchange's purpose, its 12 objectives and implementation today, and I will 13 follow up with a look forward for the Exchange 14 division and the state-based exchange. 15 Following those presentations will be a time 16 for public comment.</p> <p>17 Toni?</p> <p>18 MS. JANOSKI: Okay, guys, we're going to 19 run through a quick roll call. And what we're 20 going to do is I'll call the roll. We're going 21 to start with the ex-officio members first and 22 then followed by the appointed members. And as 23 I call the roll, since it is our first meeting, 24 we would like for you to just briefly introduce 25 yourself and provide some information about</p>
<p>6</p> <p>1 previously worked at the State Corporation 2 Commission from 1993 to 2007. She served as 3 assistant deputy commissioner of the life and 4 health division within the Bureau of Insurance, 5 and also has served as a chief financial 6 auditor in the Bureau's financial regulation 7 division.</p> <p>8 MS. SAVOY: Thank you, Toni. Good 9 afternoon, and welcome to the inaugural meeting 10 of the Virginia Health Benefit Exchange 11 Advisory Committee. As Toni mentioned, I am 12 the new director of the exchange division, and 13 I'm excited to be here with you working with 14 you to create and successfully launch a 15 state-based exchange in Virginia.</p> <p>16 Before I go any further, though, I 17 would like to take a moment to formally 18 introduce Toni Janoski sitting next to me. 19 Many of you know Toni from various positions 20 that she has held in the Bureau of Insurance 21 over the last 20 years. I am very pleased to 22 let you know this morning that Toni will be the 23 deputy director for operations and finance in 24 the Health Benefit Exchange. With this hire, 25 the Exchange has basically doubled its head</p>	<p>8</p> <p>1 which organization or segment of the community 2 that you are representing on the Committee.</p> <p>3 So with that, Secretary Carey, 4 would you unmute yourself and provide an 5 introduction?</p> <p>6 MR. CAREY: Sure thing. Good afternoon, 7 everyone. Can you hear me okay?</p> <p>8 MS. JANOSKI: Yes, we can.</p> <p>9 MR. CAREY: Very good. Secretary Dan 10 Carey from Health and Human Resources. I just 11 am just thrilled that this has come into being. 12 We are operationalizing a high policy priority 13 for the governor. And this, along with 14 Medicaid expansion and the development of the 15 benefits exchange and the state-based exchange, 16 is just key to our goals of more Virginians 17 having access to high quality insurance. I 18 just want to thank Commissioner White and the 19 SCC, and we're really excited that now we're 20 moving into real-life operations. I know it's 21 not here this afternoon, but it's starting 22 the -- or the middle of the real work, and 23 really appreciate the team work it's taken to 24 get here. And because of the rotating from 25 Medicaid into the Exchange and the Exchange</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">9</p> <p>1 into Medicaid, it's critically important that 2 we align our goals and that we work, and 3 continue to work, very closely together. I'm 4 just really pleased. And I thank again 5 Commissioner White and the team at the Bureau 6 of Insurance. And now with the new team for 7 the benefit exchange to have -- I know we're 8 going to work very closely together going 9 forward. So, thank you very much. 10 MS. JANOSKI: Thank you. Okay. Next is 11 Director Kimsey. 12 MS. KIMSEY: Hi, my name is Karen 13 Kimsey. I'm the director of the Virginia 14 Medicaid program serving 1.7 million 15 Virginians. And it's our distinct pleasure to 16 be here with you today. And I also bring 17 Dr. Ellen Montz, who is our chief deputy, also 18 on the call, on knowledge of all expertise 19 things Exchange. 20 MS. JANOSKI: Thank you. Dr. Oliver? 21 DR. OLIVER: Hello. Norm Oliver. I am 22 the state health commissioner and the head of 23 the Virginia Department of Health. I'm very 24 happy to be here. I think dealing with the 25 insurance coverage issue in the Commonwealth is</p>	<p style="text-align: right;">11</p> <p>1 you know, working on -- working with the 2 administration with Secretary Carey, and 3 standing it up to hand the reins over to 4 Director Savoy. So it's great to have 5 everybody in the room today and I look forward 6 to a great discussion. 7 MS. JANOSKI: Thank you. Okay. Lee 8 Biedrycki? 9 MR. BIEDRYCKI: Good afternoon, 10 everybody. My name is Lee Biedrycki 11 representing the independent insurance agents 12 of Virginia. My firm is BeneFinder. We are an 13 Anthem primary/general agency that has a 14 significant down line of approximately 500 15 independent agents. Interestingly enough, we 16 stood up the first private exchange in Virginia 17 way back in 2013, and I am very excited to 18 participate and find a better way to help these 19 people get some coverage. 20 MS. JANOSKI: Thank you. Chiquita 21 Brooks-LaSure? 22 MS. BROOKS-LASURE: Hello, I'm Chiquita, 23 and I currently work at Manatt Health, which is 24 a professional services firm, both a law and 25 consulting firm that focuses on a wide range of</p>
<p style="text-align: right;">10</p> <p>1 a key part of improving the health of the 2 entire population and I'm glad to participate. 3 Thank you very much. 4 MS. JANOSKI: Thank you. Commissioner 5 Storen? 6 MR. STOREN: Good afternoon. Duke 7 Storen. I'm commissioner of the Department of 8 Social Services. Just thrilled to be part of 9 this really important initiative. At the 10 Department of Social Services we determine 11 eligibility for Medicaid and CHIP, and that 12 will have an important intersection as people 13 come through the state exchange and avail 14 themselves of those programs. Thank you. 15 MS. JANOSKI: Thank you. Commissioner 16 White? 17 MR. WHITE: Thanks, Toni, and good 18 afternoon everyone. I'm Scott White, the 19 commissioner of insurance for the Bureau of 20 Insurance, and I've been in this role for three 21 years. Prior to that, I spent many years in 22 the Commission in the Office of General 23 Counsel. So I worked with Victoria back when 24 she was in the Bureau. And, you know, the 25 Bureau of Insurance has had a large role in,</p>	<p style="text-align: right;">12</p> <p>1 healthcare issues. Much of my background 2 before coming to Manatt is ten years in federal 3 service, most recently at HHS working on 4 implementing the Affordable Care Act. 5 I'm a resident of Fairfax County, 6 and you may see my 6 year-old pop in the 7 picture at some point during the meeting, since 8 she is doing schoolwork. Great to be with 9 you-all today. 10 MS. JANOSKI: Thank you. Scott Castro? 11 MR. CASTRO: Good afternoon, everybody. 12 My name is Scott Castro. I'm here, the 13 director of health policy representing the 14 Medical Society of Virginia, which is a 200 15 year-old -- as of this year -- institution 16 representing the interests of over 30,000 17 physicians across the Commonwealth of Virginia. 18 We're looking forward to working with you all, 19 representing the views of physicians and other 20 medical professionals in Virginia as we work 21 towards this big goal. So, thanks for having 22 me and I'm looking forward to working with 23 everybody. 24 MS. JANOSKI: Thank you. Sabrina 25 Corlette?</p>

Transcript of Hearing
Conducted on December 7, 2020

<p>13</p> <p>1 MS. CORLETTE: Hi. Thrilled to be here. 2 My name is Sabrina Corlette. I'm a research 3 professor at Georgetown University Center on 4 health insurance reforms. We are a -- somewhat 5 a think tank attached to Georgetown University, 6 and we study health insurance and how it's 7 regulated at the state and federal level. And 8 I've spent the last ten plus years studying the 9 Affordable Care Act and the exchanges. And 10 it's truly an honor and exciting for me to be a 11 part of an effort where this is actually 12 putting some of the research and policy work 13 into practice. I'm just absolutely thrilled 14 and look forward to working with all of you. 15 MS. JANOSKI: Thank you. Elizabeth 16 Cunningham? 17 MS. CUNNINGHAM: Hi, everyone. I'm 18 Elizabeth Cunningham. I'm also thrilled and 19 excited to be a part of this Virginia Health 20 Benefit Exchange. My background, I worked as a 21 registered nurse for ten years and became a 22 part of Virginia Legal Aid Society. Been with 23 them for seven years as a healthcare navigator 24 for Southside Virginia, and now recently 25 promoted as a healthcare outreach manager. So,</p>	<p>15</p> <p>1 which is a Virginia-based health policy 2 consulting firm. And my experience most 3 relevant for our work here together was my 4 federal service on behalf of the Affordable 5 Care Act at HHS and CMS, but most recently my 6 time from 2013 to just a couple of months ago 7 with the DC Health Benefit Exchange Authority 8 where I worked to help launch and operate DC 9 Health Link, which as you all know, is the 10 online health insurance marketplace for the 11 residents of the District of Columbia. And so, 12 during my seven plus years there, I was 13 associate general counsel and policy advisor; I 14 was our chief operating officer; and then most 15 recently I was our senior deputy director to 16 our executive director. So as a Virginia 17 resident, I am so very excited to help share 18 whatever best practices and lessons learned 19 from DC that will be beneficial to our folks 20 here in Virginia. 21 MS. JANOSKI: All right. Thank you. 22 Starla? 23 MS. KISER: I am a physician in far 24 southwest Virginia in Dickenson County. So I 25 work primarily at a CSB doing addiction</p>
<p>14</p> <p>1 very excited to be a part of this, and thank 2 you. 3 MS. JANOSKI: Thank you, Liz. Doug 4 Gray? 5 MR. GRAY: Hi, I'm Doug Gray. I'm the 6 executive director of the Virginia Association 7 of Health Plans. I've been working around 8 Virginia government and politics forever. I 9 helped start the Sorensen Institute many years 10 ago, lobbied for the realtors for many years, 11 and have been the executive director of the 12 Association of Health Plans since 2003. So 13 I've been looking forward to having an exchange 14 ever since the ACA was started. We had an 15 effort to get one going and it didn't take the 16 first time around. So it's exciting to see we 17 finally have gotten to the point where we can 18 take a step forward. I look forward to working 19 with you all on the project, and I'm excited to 20 help Virginians get access to coverage. 21 MS. JANOSKI: Thank you. Ikeita? 22 MS. HINOJOSA: Hi. Good afternoon, 23 everybody. My name is Ikeita Cantu Hinojosa. 24 I'm a resident of McLean, Virginia. I'm 25 currently the principal for ICH Services, LLC,</p>	<p>16</p> <p>1 medicine and behavioral health, although my 2 training is in internal medicine and 3 pediatrics. I also co-founded a telemedicine 4 and medical device company that I still work on 5 currently. So I did all of my training in the 6 northeast for over a decade, did work in global 7 health before I moved back home to start my own 8 business. And part of that, I did have some 9 experience on the exchange, I worked doing 10 clinical innovation with a pilot project out of 11 United Healthcare and a company called Iora 12 Health. We put a value-based healthcare model 13 on the market in Chicago and Atlanta back in 14 2015 and we had I guess over 50,000 members or 15 so in Chicago. And it was an integrated care 16 provider model, so we learned a lot of lessons 17 about -- I guess from the insurer's 18 perspective, from the patients' and providers' 19 perspective. I've also been a recipient of an 20 exchange plan myself a few years ago as a small 21 business owner. So I'm very thankful to be on 22 this committee, and look forward to working 23 with each of you. 24 MS. JANOSKI: Thank you. Jane Kusiak. 25 MS. KUSIAK: Good afternoon. I am</p>

Transcript of Hearing
Conducted on December 7, 2020

<p>17</p> <p>1 retired. I was with the Virginia government 2 for over 30 years. In that capacity I was 3 director of the Joint Commission on Healthcare 4 and affiliated with the Virginia Healthcare 5 Foundation, still near and dear to my heart. I 6 currently serve on the Virginia Senate for 7 health innovation, and I have done a lot of 8 work in health insurance and access issues. 9 And I am honored to be here. This is a really, 10 really important issue, and I'm delighted to be 11 a part of it. 12 MS. JANOSKI: Thank you. Kenn Penn? 13 MR. PENN: Good afternoon. I'm the 14 executive director of Chamber Solutions, which 15 is a subsidiary of the Virginia Chamber of 16 Commerce. So as such, I'm here representing 17 the Virginia business community. This is an 18 important endeavor for all Virginians, and 19 we're pleased to be a part of the dialogue as 20 we seek to bring coverage to everyone in 21 Virginia. 22 MS. JANOSKI: Thank you. Thank you all. 23 All right. Next up I'm just going to go over 24 some organizational items just to set the 25 stage, and then we will move into nominations</p>	<p>19</p> <p>1 will occur with affirmative votes from 2 two-thirds of the voting members. 3 All right. One of the big fun 4 sections for us. At this time we will proceed 5 with the nomination and election process for 6 our chair and vice chair. As I believe you are 7 aware, the statute requires the committee to 8 elect both a chairman and a vice chairman from 9 the membership. Request for nominations for 10 these positions were mailed out over the last 11 few weeks, but at this time no advance 12 nominations have been received. 13 So we will now open the floor for 14 nominations for the committee chair position. 15 Please unmute your line should you wish to put 16 forward a nomination. 17 MR. WHITE: So Toni, I'd like to take 18 this opportunity to nominate Sabrina Corlette, 19 and I'll give a few reasons. Obviously, I 20 think she comes to the Exchange in this 21 capacity very qualified in her role at 22 Georgetown working for the Georgetown Health 23 Policy Institute where she provides expertise, 24 training, any number of strategic advice to 25 interested insurance stakeholders at both the</p>
<p>18</p> <p>1 for chair and vice chair. So be thinking of 2 that ahead of time. 3 As far as our meeting protocol, we 4 do plan for the Commission to provide staff 5 support to your advisory committee in an 6 informal matter to the extent that that is 7 possible. At times when formal procedures are 8 necessary, we do plan for the committee to 9 follow procedural guidelines for -- in Roberts 10 Rules of Order. The Commission's Office of 11 General Counsel will provide an individual to 12 assist this committee as a parliamentarian. 13 This person will assist in the resolution of 14 procedural disputes. The Commission will also 15 provide staff to take minutes of the meetings, 16 a person to proceed through the agenda, and a 17 technical assistant like we have today. 18 For the bylaws, those are still in 19 draft, but a draft of the bylaws will be 20 emailed to you following the meeting in the 21 coming weeks. We ask that submission of any 22 changes to the bylaws be emailed to the 23 exchange no later than December the 21st. The 24 final draft will be circulated with a request 25 for voting via email. Acceptance of the bylaws</p>	<p>20</p> <p>1 state and federal level. So that's very 2 similar to what she would be doing in this 3 role. I also think it's a benefit that she 4 comes from a policy-driven standpoint and not 5 from a particular stakeholder group, at least 6 as the initial somebody coming to this role. 7 She also was very involved in the market 8 stability working group that I know many of 9 you-all were -- many of you-all participated 10 in, and I was very impressed with her level of 11 participation and preparation. She is an 12 obvious consensus builder, I thought. And 13 again, I think she's well positioned to play a 14 very strong role in this position at the 15 advisory committee. So I would nominate 16 Sabrina. 17 MS. JANOSKI: Thank you. Are there 18 further nominations? 19 Okay. Hearing none, we will close 20 the floor now for nominations for the committee 21 chair and open the floor for nominations for 22 vice chair. Please unmute your line if you 23 would like to put forward a nomination for the 24 vice chair position. 25 MR. GRAY: This is Doug. I'd like to</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">21</p> <p>1 nominate Jane to be the vice chair. I think 2 her wisdom and experience in Virginia would 3 make sense as vice chair. Sorry, Jane, if you 4 didn't want to do it. 5 MS. JANOSKI: Thank you, Doug. Are 6 there any further nominations for vice chair? 7 All right. After the meeting we 8 will send out an email confirming their 9 agreement to these roles and requesting your -- 10 sorry -- and asking for your vote 11 electronically on the nominations. We will ask 12 for a response by December the 14th. And the 13 nomination will require a majority affirmative 14 vote. 15 All right. For our agenda 16 preparation and the protocol around adding 17 items to the agenda, the draft bylaws that you 18 will get this week will include proposals for 19 the management organization of the committee 20 agenda. The current proposal is for agenda 21 items to be coordinated by the committee chair 22 and the Commission Staff and circulated to 23 members one month in advance of the committee 24 meeting. Committee members may propose 25 additional or revised agenda items to the chair</p>	<p style="text-align: right;">23</p> <p>1 the fall. Stakeholders have been consulted 2 also as part of the Exchange and Advisory 3 Committee selection process, and throughout the 4 creation of the navigator and assister 5 certification programs. A summary of the 6 stakeholder responses was included in your 7 invitation to today's meeting. And if you 8 would like to bring any of those forward for 9 discussion, we ask that you bring them forward 10 in the new business segment of our meeting 11 today. 12 All right. Next up, Victoria is 13 going to touch base on meeting frequency and 14 public notice. 15 MS. SAVOY: Right. Chapter 65 of the 16 Code of Virginia that established the Exchange 17 also establishes some ground rules for these 18 advisory committee meetings. Just wanted to 19 remind everyone the minimum number of meetings 20 per year are two. These are required for the 21 statute; however, the actual number of meetings 22 for this committee can be flexible, and we 23 anticipate working with the chair for guidance 24 on determining the frequency of the meetings. 25 Public notice is also required. Meetings will</p>
<p style="text-align: right;">22</p> <p>1 and Staff no later than one week prior to the 2 committee meeting. The Commission Staff will 3 circulate and publicly post the final agenda at 4 the Exchange's website upon approval by the 5 committee chair. 6 And we wanted to touch base on the 7 stakeholder engagement and public input. 8 Through its initial stakeholder outreach 9 efforts over the summer, the Exchange 10 identified over 300 relevant stakeholders and 11 invitation to comment was emailed in June 12 requesting their suggestions for achieving a 13 transparent and competitive marketplace, for 14 promoting consumer choice and education, for 15 assisting individuals with access to programs, 16 policies, procedures, and securing coverage and 17 educating them on premium tax credits and cost 18 share reductions and for supporting continuity 19 of care and reducing the number of the 20 uninsured. The stakeholders were also asked to 21 identify any geographic areas or demographic 22 groups that should be focused -- the focus of 23 attention, and targeted outreach and 24 educational efforts. Some of this information 25 was utilized in our plans for advertising over</p>	<p style="text-align: right;">24</p> <p>1 be announced at least one week in advance on 2 the Exchange website, and these meetings are 3 open to the public. Reasonable public comment 4 will be permitted -- may be participated at the 5 meetings per prior announcement; however, 6 written public comment will be accepted on an 7 ongoing basis. Additionally, minutes of the 8 advisory committee meetings, including the 9 committee's recommendations to the State 10 Corporation Commission and myself and responses 11 to those recommendations will be available to 12 the public and posted to the Exchange's 13 website. 14 Later in the session we will here 15 public comment from two individuals who 16 registered in advance. 17 I believe right now we are ready to 18 provide a little slide show for you to discuss 19 the Exchange and the objectives and 20 implementation and purpose of the Exchange. 21 Scott, that's your cue. 22 MS. JANOSKI: All right. I'm going to 23 pull up the slide show, and hopefully this will 24 work smashingly well. If anyone has trouble, 25 please let us know.</p>

Transcript of Hearing
Conducted on December 7, 2020

<p>25</p> <p>1 MR. WHITE: What today we're going to be 2 doing is just giving a very general and broad 3 overview and a status update of where we are 4 today with the Health Benefit Exchange, and 5 we'll start at 20,000 feet, the overall purpose 6 of the exchange. It's really, as you all know, 7 it's to facilitate the purchase and sale of 8 qualified health plans, QHP, and also qualified 9 dental plans to support the continuity of 10 coverage and reduce the number of uninsured 11 Virginians. So that's essentially I would say 12 in many respects the same role that the federal 13 government plays today, right, with CMS. That 14 responsibility is being transferred to 15 Virginia. And it's already begun and it will 16 accelerate until the Exchange is fully set up 17 and it's a full state-based exchange beginning 18 in 2023.</p> <p>19 You know, in order to be successful 20 you have to have great leadership, and we are 21 pleased to have that with this new division and 22 this new director. Victoria Savoy is serving 23 as director. She came on in late September and 24 she's hit the ground running. You heard the 25 bombshell announcement that she's taken one of</p>	<p>27</p> <p>1 Carey led that charge with the administration. 2 You had a great team with Marvin Figueroa and 3 Holly Mortlock. The Bureau provided technical 4 advice and the legislation was tasked. Again, 5 I know many of you on this call were very 6 involved and instrumental in some of the 7 details of the legislation that were worked 8 out. I think conceptually there was broad 9 agreement that a state-based exchange would be 10 beneficial to the marketplace, particularly in 11 the individual marketplace. When it got down 12 to the details through the legislative process, 13 that's when it got a little more challenging, 14 but we came out, I think, with a good bill. 15 And I always tell the story about going to see 16 my judge, the commissioners at the State 17 Corporation Commission, and telling them that 18 potentially we were going to have a health 19 benefit exchange in the Commission, right, 20 something completely new and different. And I 21 was just very curious to see how they would 22 react. And their reaction was if it's the will 23 of the legislature to have that here at the 24 Commission, we will certainly be supportive. 25 We will expect you-all to provide technical</p>
<p>26</p> <p>1 my staff, Toni Janoski, and put her in the role 2 of deputy director of operations and finance, 3 certainly a great choice. The Bureau's loss is 4 the Exchange's gain and the Commission's gain 5 generally. So the good news is we'll continue 6 to work with Toni as the work continues.</p> <p>7 Can you go back to that slide, 8 Toni, real quick? Are we on the second slide? 9 I guess we're still on the first slide.</p> <p>10 I wanted to follow up on what 11 Secretary Carey said earlier. You know, I 12 think this is a great opportunity to spend just 13 a little bit of time thinking about where we 14 were at this time last year. The market 15 stability working group was a great, I thought, 16 opportunity to get a lot of stakeholders 17 together and have a discussion, come up with 18 recommendations about ways to, you know, 19 support the continuity of coverage and reduce 20 the number of uninsured Virginians; again, the 21 overall goal of The exchange. And that was the 22 recommendation that came out of the working 23 group. So, you know, we had the 24 recommendations of the working group and then 25 that led to legislation. You know, Secretary</p>	<p>28</p> <p>1 expertise to make sure that's done properly, 2 but we want to make sure there are two things 3 in place as a condition before we move forward: 4 Number one, we want to make sure that there is 5 proper funding and proper revenue to make sure 6 that we have the tools available to do this 7 properly, and we also want to make sure that we 8 have the time to get it done properly. We 9 don't really think it would be a good idea to 10 try to get this done within a single year. You 11 know, they were just coming off a very 12 ambitious technology project in the clerk's 13 information system, and really wanted to make 14 sure that we were conservative going in. So I 15 took that back to the secretary and his team 16 and they were very supportive of that. And I 17 think many of the stakeholders, there was broad 18 agreement that that was the right approach.</p> <p>19 So again, the bill passes on July 20 1st, and at that point the Bureau of Insurance 21 took the lead role in doing what needed to be 22 done to get the ball rolling. Toni Janoski led 23 that within the Bureau. Julie Blauvelt was 24 also a critical staff person who assisted on 25 that, along with myself. And at one point we</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">29</p> <p>1 had I think 20 different work streams, almost 2 50 Commission employees -- not simply at the 3 Bureau but throughout the Commission -- working 4 on this. So it was a major undertaking in a 5 number of different ways, but we're very proud 6 of what we did and proud to be here today 7 getting the advisory committee up and rolling 8 to help move the ball forward on this. 9 So going to the funding, I touched 10 on that earlier, it will be generated by 11 assessments similar to -- you know, through CMS 12 on offering plans through the Exchange. Its 13 use is limited by law to Exchange operations, 14 outreach and enrollment. We also made sure 15 that no special revenue funds could be used to 16 fund the Exchange. Obviously, the assessments 17 don't begin until next year, and it is at a 18 half percent of premium charged by carriers for 19 health and dental plans issued on the Exchange. 20 So CMS will collect 3 percent and we'll keep a 21 half of that, and that's going to help us fund 22 these startup operations of the Exchange. So 23 the obvious concern was what funds could we use 24 in the meantime to help us do what we needed to 25 do to get this Exchange up and running, get the</p>	<p style="text-align: right;">31</p> <p>1 have the core exchange objectives. This 2 probably doesn't come as a surprise, these 3 objectives, to most of you. It is to make 4 qualified plans and qualified dental plans 5 available in Virginia and provide for the 6 establishment of a small business health 7 options program in the small group market. 8 It's to promote a transparent and competitive 9 marketplace. It's to promote consumer choice 10 and education; and also to assist individuals 11 with access to programs, policies, and 12 procedures, premium assistance, tax credits and 13 cost-sharing reductions to support the 14 continuity of coverage and reduce the number of 15 uninsured. 16 The only thing I would say to this 17 is these are very broad objectives, and I 18 would -- I think this is where the advisory 19 committee is going to be so important to really 20 come in and decide how we're going to 21 accomplish these, what are we going to focus 22 on, prioritize, you know, have our resources in 23 which area. So again, this is where we should 24 be focusing. I think it's going to be very 25 exciting once we really start looking at each</p>
<p style="text-align: right;">30</p> <p>1 staffing together and do everything else along 2 those lines. So we came up with an idea to get 3 a working capital advance through the Treasury 4 of up to 40 million over a ten-year period to 5 fund these startup costs and other 6 implementation costs. So we draw down six 7 million of that 40 million. We did that on 8 July 1st to fund these startup costs, and 9 that's where we are today. 10 So you heard me talk about this 11 transition, and really the technical term is a 12 state-based exchange on the federal platform. 13 And we're going to be in this transition period 14 for about -- for two years. And at that point 15 we hope and we expect to be in a position to 16 transition to a full state-based exchange 17 beginning in 2023. So what that means is that 18 healthcare.gov will continue their role for 19 enrollment in eligibility until plan year of 20 2023, but Virginia will start doing very 21 important things, and we're going to talk about 22 that in some of these slides coming up 23 primarily around consumer education and 24 outreach. 25 So, next slide. Okay. So here we</p>	<p style="text-align: right;">32</p> <p>1 of these objectives and deciding how we're 2 going to accomplish them. 3 Next slide. So I wanted to talk 4 about two of the major implementations that 5 have occurred to date as we transitioned. 6 Again, I mentioned that we're doing the 7 consumer outreach and education we're 8 responsible for. When I say we, a lot of that 9 falls to these navigators. I know everyone on 10 this call knows what navigators and what their 11 -- just their critical role is in terms of the 12 Exchange. We have two navigators in groups in 13 Virginia. These are the same two that have 14 been working the past several years on 15 healthcare.gov with CMS. Of course, the 16 Virginia Poverty Law Center led by Jill Hanken 17 and Boat People SOS. This is a new role for 18 the Commission. This is an area where we had a 19 lot of discussion with our judges, with our CIO 20 and our legal counsel. We're used to receiving 21 grant funds from the federal government for 22 various programs, but this is we think the 23 first time we've ever given out grants. So 24 that required a lot of, you know, educating 25 ourselves in terms of putting processes in</p>

Transcript of Hearing
Conducted on December 7, 2020

<p>33</p> <p>1 place, internal controls, deciding who was 2 going to do that, particularly before the HBE 3 gets up and running with staffing. So we've 4 taken care of all of that. And Jill and the 5 Boat People, they were great in terms of 6 information that they provided us. So we were 7 able to provide grant awards in the amount of 8 about \$1.8 million in funding for enrollment, 9 education, and outreach functions. And what I 10 would say to this, I think this is important to 11 understand, this is a significant increase in 12 grant funding both from last year and the year 13 before. I think -- I don't have the numbers in 14 front of me, but I'll say it was around 800,000 15 total last year, and the year before that I 16 think it was around 500,000 or 600,000. I 17 think that was the frustration on the part of a 18 number of states, including Virginia, that the 19 federal government was continuing to assess the 20 plans at 3 percent, but just the bang for the 21 buck was going down. It was just not a good 22 deal for the states. So now we're able to 23 increase that grant funding and make it more 24 likely that we can hit our objectives. And so 25 that comes with transitioning to being</p>	<p>35</p> <p>1 outreach. Marketing is one. We were able to 2 hire an advertising firm, a local advertising 3 firm for this current open enrollment period, 4 and they are responsible for making -- you 5 know, developing campaign targets, focusing on 6 the uninsured and underinsured population. 7 They've been using census data to direct 8 outreach in those areas where we know there are 9 higher percentages of uninsured. We think it's 10 been very beneficial to have this local firm 11 that understands the Virginia market and 12 different geographic areas of the state, and 13 knows what is effective to get that message 14 across. So they know which areas of the state 15 to use social media ads or digital banners. 16 They know where putting ads in newspapers or 17 even on the radio is going to be the most 18 effective. And, of course, in those areas 19 where you need to have it in English or 20 Spanish, again, they have that knowledge. And 21 we've just been very pleased with what the 22 they've done so far on their ad campaigns. 23 And then outreach and education, 24 now, this primarily refers to what the Bureau 25 of Insurance is doing and it's probably the</p>
<p>34</p> <p>1 certified by the HBE. Of course, they're 2 registered with the Bureau of Insurance. 3 We also -- you know, this is an 4 area we're unfamiliar with. So we decided to 5 contract with a firm that has expertise in 6 helping us develop, you know, an operational 7 framework for the navigators and help us set 8 strategic goals and also develop tools for 9 monitoring the navigators. In other words, 10 they come to us each year and say this is what 11 we're going to use these grant funds for. We 12 need a way to track that and make sure that 13 it's done efficiently and properly, and that's 14 where we decided we could use some help with a 15 consultant, and that's just begun. 16 The other thing is the -- I'll call 17 the regulation of the CACs and the CEOs. We 18 had a lot of help from our Office of General 19 Counsel in getting regulations in place, making 20 sure that they can meet Virginia designation 21 standards beginning on January 1st, 2021. 22 So, you know, I talked about the 23 navigators, and I do want to emphasize just 24 what a critical role they play, but certainly 25 there are other areas where we focus our</p>	<p>36</p> <p>1 least resource intensive of the three areas. 2 We basically are focusing on outreach plans. 3 We want to focus again on these target 4 populations. We want to make sure Virginia 5 consumers know where to shop and enroll. We 6 want to educate them about the various options, 7 make sure that they know when to use assisters 8 and to meet these accessibility needs. So it's 9 more of an education role. Again, it's being 10 done by the Bureau now. That will transfer to 11 some degree to the Exchange, although the 12 Bureau will continue to play a role. We've 13 been making sure that we have materials 14 available in different languages to provide to 15 the assisters for the education enrollment 16 assistance. We have built up a Web page. 17 We've created a hotline that provides consumers 18 information and direction to healthcare.gov. 19 The assisters, our focus has been to make sure 20 that on all our materials people are still 21 going to CMS. We heard this from Jill and 22 others; we don't want to create confusion and 23 have people calling into the Bureau or to the 24 Exchange thinking they can enroll there. We've 25 largely been successful. We've been very</p>

Transcript of Hearing
Conducted on December 7, 2020

<p>37</p> <p>1 pleased with the few number of people that have 2 contacted the Exchange thinking that they can 3 enroll there. 4 The final thing is -- I think Toni 5 mentioned it earlier -- stakeholder 6 consultation. We had outreach efforts to over 7 300 relevant stakeholders asking for 8 suggestions on achieving the goals. And we got 9 I thought was a very good response back that we 10 are continuing to review, and I think at some 11 point we will be going over those with you just 12 to give you-all an idea of the suggestions and 13 information we get back. 14 So I wanted to just touch real 15 briefly on the coordinated activities between 16 the Exchange and the BOI. You know, obviously 17 the point I'd like to make here is that, you 18 know, you have the State Corporation 19 Commission, and now within it you have the 20 Bureau of Insurance which regulates the 21 marketplace and the HBE, which now functions as 22 a marketplace. So it's something we're still 23 working out, but I think we've done a good job 24 of that. And we understand if you substitute 25 the state HBE for what CMS was doing, you kind</p>	<p>39</p> <p>1 that I anticipate going over to the Exchange 2 completely from here on out. 3 So that's it from me. And at this 4 time I'm going to turn it over to Director 5 Savoy and let her provide you-all with 6 additional information. So, thank you. 7 MS. SAVOY: Thank you very much, Scott. 8 Appreciate that. 9 We're having technical issues with 10 our screen sharing. There we go. 11 So looking forward, and working off 12 of what Scott has told you about the great 13 foundation that the Bureau and the State 14 Corporation Commission has established, the 15 Exchange is working on two parallel tracks. As 16 you know, it is a new division within the State 17 Corporation Commission. So one track is 18 actually creating the division itself. We're 19 in the process of hiring staff. As I 20 mentioned, Toni Janoski has been hired as the 21 deputy director. And right now she is the only 22 other employee, other than myself in the 23 division. So we certainly have a number of 24 staff to hire. We're working with the State 25 Corporation Commission and human resources in</p>
<p>38</p> <p>1 of look at it that way, it works itself out. 2 So certification of qualified health plans and 3 QDPs will be done by the HBE in consultation 4 with the Bureau, similar to today. We will 5 retain the plan management functions that 6 support certification in terms of the binders 7 and making sure the binders are in place and 8 accurate. Our main role, of course, as 9 everybody knows, is to review and approve 10 premium rates. When I say we, the Bureau, and 11 approve policy forms filed with the Bureau. We 12 need to make sure, as the Bureau, the health 13 carriers are licensed and in good standing with 14 the Bureau. I mentioned earlier navigators, 15 but also CDOs are required to register with the 16 Bureau. Agents and brokers, of course, have to 17 be licensed by the Bureau and in good standing. 18 We have a hotline operated by Bureau staff. 19 This is one function that it will eventually go 20 over to the HBE completely. So that's just 21 something at this time we are undertaking, but 22 again, I think very quickly that role will be 23 transferred over. And completion of open 24 enrollment readiness reviews, that was done 25 this year by the Bureau, but that is a function</p>	<p>40</p> <p>1 that area, and hope to be posting some more job 2 positions soon. We are looking to renovate 3 space in the Tyler building and we're working 4 on that also at this time. And also, as Scott 5 mentioned several times, we are trying to take 6 the baton from the Bureau and the State 7 Corporation division. And we want to do that 8 in a thoughtful and reasonable manner so that 9 we don't end up falling flat on our face 10 because someone let go of the baton and we 11 weren't ready to pick it up, or vice versa, or 12 we stumble. So that's -- as soon as I heard 13 about the Exchange and what the Bureau had been 14 doing, that was the picture that came to my 15 mind. And so I want to make sure that when we 16 take the baton from the Bureau, we do it in a 17 very smooth fashion. 18 The second parallel track that we 19 are working on at the same time is actually 20 creating the state-based exchange itself. As 21 you all know, right now we are the state-based 22 exchange on the federal platform for plan years 23 coming up 2021 and 2022. So as Scott 24 mentioned, we are not enrolling any 25 individuals. Healthcare.gov is continuing to</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">41</p> <p>1 enroll individuals, and we are doing some of 2 the ancillary work along the edges, the 3 marketing, working with the navigators and 4 those types of areas. And then I've got a 5 picture of building a house there, and I'll go 6 into that a little bit more. And then when 7 that's done, hopefully it will be transitioned 8 to a full state-based exchange for plan year 9 2023.</p> <p>10 So I know that makes it sound very 11 simple. It definitely isn't. I wake up some 12 nights thinking, Oh, my goodness, I'm not going 13 to be able to get all this stuff done. There's 14 a lot of different things to do. So again, 15 thinking in the pictures -- and I know you all 16 know this just as much as I do because of your 17 backgrounds -- but when you build a house, you 18 have to think about not just one aspect; but 19 there's heating, there's electricity, there's 20 insulation, there's plumbing, there's flooring. 21 And you have to make sure you get all of those 22 pieces right to actually get a house that is 23 livable and will stand up and be a residence 24 for individuals. That's how I'm thinking about 25 the state-based exchange. We have the software</p>	<p style="text-align: right;">43</p> <p>1 on simultaneously. And as you know, the 2 statute says that the state-based exchange must 3 be operational January of 2023, but what that 4 really means is that the system has to be ready 5 in the spring of 2022 to accept the qualified 6 health plan and qualified dental plan 7 application data. And it has to be ready on 8 November 1st, 2022 to support the open 9 enrollment for plan year 2023.</p> <p>10 So there's a lot to do and a short 11 time to do it, and I really appreciate what I 12 know will be your guidance and expert input 13 into these processes to help us build an 14 exchange that is successful for Virginia.</p> <p>15 So one last slide. I want to just 16 show you, as Scott had alluded or mentioned, 17 the marketing for the Exchange, you may have 18 seen some of these images. These are actual 19 health benefit exchange advertisements that the 20 marketing company that we contracted with 21 helped to build and put out in several 22 different formats in print, digital, over the 23 radio, in newspapers. We have discovered 24 through a mid-campaign check-in with that 25 marketing company that what they call the click</p>
<p style="text-align: right;">42</p> <p>1 platform that we have to most likely purchase. 2 That's the big item, but we can't forget about 3 all of the other integral parts. There is the 4 assisters and oversight of those assisters. 5 There is the ongoing relationship with CMS that 6 we'll have to maintain. We've got the consumer 7 help desk and the call center that we'll have 8 to build up and maintain. The assessment fee, 9 the calculations and process have to be 10 developed. We have the ongoing marketing for 11 the Exchange, and also liaison with you-all, 12 the advisory committee. So we have to juggle 13 all of these projects together to make sure 14 that we build the state-based exchange in a way 15 that is successful for Virginia.</p> <p>16 So really looking forward, we are 17 going to be working on the RFP for the software 18 platform. We expect that to be issued in the 19 spring of 2021. We are working with the 20 Commission's project management office to do 21 that in a reasoned manner so that we work 22 through all of the needed business requirements 23 and technical requirements. Not only is there 24 the RFP for the software platform, but there 25 all these other details that we'll be working</p>	<p style="text-align: right;">44</p> <p>1 through rate is actually a much higher level 2 than they had expected, and it's much higher 3 than the industry standard for these types of 4 advertisements, and we're very pleased with 5 that.</p> <p>6 The picture that is on the far left 7 that has the little newspaper sign at the top 8 corner, that image of the mother and daughter 9 cooking, we have been told from the marketing 10 team that that has been most favorably followed 11 by the people that are looking at our 12 advertisements, that that actually has gotten a 13 better response rate than any of the other 14 images that we used as part of the campaign. 15 So just thought I would pass that along to you.</p> <p>16 We expect similar types of 17 campaigns for plan year 2022, because we'll 18 continue to enroll individuals through 19 healthcare.gov, and then for plan year 2023, we 20 will actually go with a more complete marketing 21 campaign. But just wanted to let you know if 22 you've seen any of these advertisements, if 23 you've heard them on the radio, if you've seen 24 them on your phone as you've been scrolling or 25 looking up other things, these are actual</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">45</p> <p>1 Virginia Health Benefit Exchange 2 advertisements. 3 With that, I'm going to open it up 4 for questions from the group, if there are any. 5 And if not, then we'll continue. But I'll just 6 stop here for a minute and see if anyone has 7 questions for either Scott or myself. 8 MS. CORLETTE: Victoria, this is 9 Sabrina. Can I ask a question? 10 MS. SAVOY: Sure. 11 MS. CORLETTE: As you may know, the 12 current administration has proposed a reduction 13 in the user fee rate for the state-based 14 marketplace on the federal platform. And I'm 15 just curious if that affects your thinking 16 about budgeting at all going forward? 17 MS. SAVOY: It has. We just found out 18 about that last week, and I have not had a 19 chance to sit and work closely with Scott or 20 Julie Blauvelt and Toni to really determine 21 what the impact would be. I know there's going 22 to be some impact. Now, how that is right now, 23 I can't tell you. So I apologize I don't have 24 a more specific answer. 25 MS. CORLETTE: Yeah, well, and it's</p>	<p style="text-align: right;">47</p> <p>1 is going to look like in terms of COVID? 2 MS. SAVOY: No. Because we are still 3 enrolling Virginia residents through 4 healthcare.gov in the CMS system, we do not 5 have the ability to adjust the open enrollment 6 period at all. So that will have to wait until 7 2023, or unless the federal government changes 8 its open enrollment dates. 9 MS. BROOKS-LASURE: Thanks. 10 MS. SAVOY: Sure. 11 MS. KISER: Victoria, I have a question. 12 Your presentation was on looking forward, and I 13 know there probably are some on this call that 14 are -- I guess intimately know the Exchange, 15 but for me it would be helpful to know almost 16 like looking behind. So in Virginia I guess 17 just to have a starting point in terms of how 18 many people are on the Exchange overall, how 19 many people are eligible to be on the Exchange 20 that are not. Is that number increasing or 21 decreasing? How many number of insurers are in 22 the market? I guess I would love to know -- 23 not right now offhand -- but I guess even in a 24 document or a resource I could look at to just 25 see, like I said, where are we starting from?</p>
<p style="text-align: right;">46</p> <p>1 tricky, right, because it's possible that a new 2 administration, the Biden administration, will 3 come in and adjust it again. So, thank you. 4 MS. SAVOY: Right. Right. Sure. 5 MS. KIMSEY: Hello, Victoria. This is 6 Karen Kimsey. Thank you. This was a great 7 presentation. Love what you're doing to reach 8 out to the public. We would be happy to work 9 with you on future communications work, and 10 align our work together in terms of development 11 and policy because we -- as you know, we do 12 significant amounts of outreach and work for 13 the expansion benefit as well. So we would be 14 thrilled to coordinate that with you in the 15 future. 16 MS. SAVOY: Thank you. Appreciate that 17 very much. 18 MS. BROOKS-LASURE: I had a question. 19 This is Chiquita. Thank you both for those 20 informative presentations. 21 I was wondering if you -- if 22 Virginia, being sort of hybrid this year, has 23 the authority to extend the open enrollment 24 period yourselves, and have you thought about 25 that or considered it, given what this winter</p>	<p style="text-align: right;">48</p> <p>1 What's the impact of our marketing going to be? 2 So again, getting an idea of the number of 3 current people on the Exchange, where we want 4 that to be of all the eligibles, you know, that 5 kind of thing I think would be really helpful. 6 Also, premium increases, are they increasing by 7 5 percent yearly, 10 percent? That kind of 8 thing I think would be helpful. 9 MS. SAVOY: Sure. And I apologize, I 10 didn't think to bring that information today. 11 But we do have that information, and I'm happy 12 to put it in a little summary and we'll send 13 that out to everyone after the meeting. We can 14 do that. 15 MR. WHITE: I want to say a couple of 16 things. Those are great questions. And I 17 think the enrollment is -- I'm going to just 18 say 250. It's in the ballpark. It was much 19 higher several years ago. So there are a 20 number of different factors. I know Doug Gray 21 can weigh in -- and others of you as well -- as 22 to what's driving the decrease in enrollment. 23 Higher premiums have been a big factor, 24 although one of your questions is premiums are 25 trending downward in the last year in</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">49</p> <p>1 particular. So we had a good year last year in 2 terms of that. But another thing to keep in 3 mind is -- the Secretary will know -- Medicaid 4 expansion has had a significant impact on the 5 enrollment numbers in Virginia. I think over a 6 two-year period we've anticipated up to 7 70,000 -- at least 70,000 folks will migrate 8 from the individual market to Medicaid. So 9 that's had a big impact on our numbers as well. 10 Not a bad thing, but that is something to keep 11 in mind. 12 MR. GRAY: This is Doug. I would just 13 suggest we send the statute that created the 14 Exchange out to everybody, if they haven't read 15 it. I mean, it really is important to read the 16 statute because it kind of lays out division of 17 the General Assembly. 18 The other question I had was 19 whether at some point it would be productive to 20 have a timeline for the consideration of the 21 RFP, you know, kind of generally when it will 22 go out and generally when, you know, responses 23 will be back, you know, I think those -- that 24 type of structure of what to expect is helpful 25 for all the people who are interested. And,</p>	<p style="text-align: right;">51</p> <p>1 integration. And that's where the vendor comes 2 in. This is where Doug is talking about 3 wanting to kind of see the timeline for when we 4 select a vendor. The big question around 5 that -- and I think this will be one of the 6 first and one of the most important discussion 7 points -- is when you decide to integrate 8 Medicaid with the Exchange. Do you do that on 9 the front end or do you say, well, we're going 10 to tackle that once we get some of the more 11 core operational pieces in place? That's a 12 major policy decision. That's something we're 13 going to want a lot of input from the advisory 14 committee on. And so I'm not sure if I 15 answered the question, but that's where the 16 platform comes in, in its integration with the 17 Medicaid system. 18 MS. KUSIAK: Thank you. You are 19 answering my question. 20 MS. HINOJOSA: I had a question related 21 to the SBE projects under way slide. There was 22 one particular box that had consumer help 23 desk/call center, and I was wondering if you 24 were thinking about that as one particular 25 thing or whether you plan on breaking that out</p>
<p style="text-align: right;">50</p> <p>1 you know, obviously people are going to have 2 suggestions about what should be in an RFP. 3 And I realize you've got some great RFPs out 4 there from other states that you can pull on, 5 which would be a great resource. But, you 6 know, the thing with an RFP is you want to make 7 sure you ask the right questions, right? And 8 so that -- making sure that we get the right 9 questions asked is I think part of the mission. 10 I'm not suggesting that we need to play a big 11 role in that. I was just sharing the 12 observation that having a timeline and pulling 13 together the structure of your RFP might be 14 helpful. 15 MS. SAVOY: Thank you. Okay. Jane, I 16 believe you may have had something. 17 MS. KUSIAK: Yeah, I wanted to follow up 18 with Scott. I am interested in the 19 interoperability between Medicaid enrollment 20 and the Exchange, how that is going to work 21 going forward, because we have so many people 22 that migrate back and forth. 23 MR. WHITE: Well, that's a critical 24 piece of it. You heard Secretary Carey say 25 that. I think the term that's used is Medicaid</p>	<p style="text-align: right;">52</p> <p>1 at some future point? 2 MS. SAVOY: I am still thinking that 3 through. So if you have any suggestions either 4 way from your experience, I would be -- love to 5 hear them. 6 MS. HINOJOSA: Yeah, and we can talk 7 about that more at some point in the future. 8 The reason I say that is just, you know, there 9 was -- the way it kind of worked operationally 10 is what we found is there was kind of a -- kind 11 of a tier 1 of complexity that the assisters 12 and navigators and certified application 13 counselors were able to handle in the field and 14 the call centers were able to handle on the 15 phone. But then as issues got more complex, 16 cases would get kicked to Exchange staff. And 17 what we found is Exchange staff, as lean as we 18 were, were having to handle a lot of the more 19 complex cases in kind of a tier 2 way that our 20 tier 1 folks were not able to address on their 21 own. And so over time what we ended up doing 22 was creating in-house case managers -- we 23 called them case mangers to handle the tier 2 24 issues that assisters, navigators, CACs or our 25 call center folks were not able to handle at</p>

Transcript of Hearing
Conducted on December 7, 2020


<p style="text-align: right;">53</p> <p>1 the tier 1 level. So the case managers -- and 2 many of them were former assisters and 3 navigators -- we hired them in-house to become 4 our case managers. But that freed us as 5 Exchange staff to handle those case manager, 6 you know, tier 2 kinds of issues. And then 7 they also handled some of the legislator 8 constituent issues as well. We handled 9 congressional cases and we handled counsel 10 cases. So those would automatically go to tier 11 2 case managers as well, but any of the more 12 complex kinds of things would go to tier 2. So 13 just from a staffing perspective, that may need 14 to be kind of a second bucket of consideration 15 that you consider moving forward for the 16 future. 17 MS. SAVOY: Thank you. I appreciate 18 that. And I have seen that arrangement in some 19 of the other states that we have looked at, so 20 I think you're very much on point. That would 21 definitely be something we'll have to think 22 through closely. 23 If there are no other questions, 24 we'll move on to comments and new business from 25 members. So if there are any members of the</p>	<p style="text-align: right;">55</p> <p>1 representing Delta Dental of Virginia, and Jill 2 Hanken representing the Virginia Poverty Law 3 Center, one of our navigator groups. Each 4 speaker will have five minutes to comment. And 5 if a speaker should get to four minutes and 30 6 seconds, they will hear an announcement that 7 they have 30 seconds remaining. 8 So commenters will speak in order 9 in which they registered. So I believe Chris 10 Pyle will be speaking first. So Chris, please 11 unmute your line and proceed. 12 Chris, are you there? 13 We'll move on to Jill Hanken from 14 the Virginia Poverty Law Center. Jill, are you 15 there? 16 MS. HANKEN: Yes, I am. Do you hear me? 17 MS. SAVOY: Yes, we can. 18 MS. HANKEN: Great. Well, good 19 afternoon, everybody. So nice to see you all 20 today. I am Jill Hanken from the Virginia 21 Poverty Law Center where I work on a wide range 22 of health-related issues, but I'm here today as 23 the director of VPLC's Enroll Virginia Project, 24 which is a statewide navigator program and 25 funded by our new state-based exchange. Thank</p>
<p style="text-align: right;">54</p> <p>1 committee that have comments overall or would 2 like to introduce any new business, please feel 3 free. 4 MS. BROOKS-LASURE: This is sort of a 5 follow-up. It's still on the -- I think the 6 presentation, but I wanted to ask or encourage 7 you to think about as you're thinking about the 8 open enrollment strategies to make sure to 9 place a special emphasis on communities of 10 color and really be thoughtful about your 11 outreach in that area in particular. I'm 12 thinking about the navigator outreach 13 materials, etc. 14 MS. SAVOY: Okay. Certainly will do 15 that. 16 Any other comments or new business? 17 Okay. I will take that as a no. 18 We'll go on to the public comment 19 section of the meeting, then. So this 20 afternoon the Committee will hear public 21 comments from members of the public who 22 preregistered, as specified in the instructions 23 provided by the State Corporation Commission. 24 For today's meeting there were two members of 25 the public that registered, Chris Pyle</p>	<p style="text-align: right;">56</p> <p>1 you very much. 2 As you've heard, our navigators are 3 authorized and required by the Affordable Care 4 Act to provide education, outreach, and 5 application assistance to consumers who need 6 help or have questions about their health 7 insurance. And we serve Virginians at all 8 income levels, provide language access, 9 disability accommodations. I want you to 10 remember that our work is year round. While 11 six-week open enrollment is crunch time, we 12 work year round helping people with special 13 enrollments, helping people transfer between 14 the Marketplace and Medicaid enrollment, 15 helping people transfer between Marketplace and 16 Medicare enrollment. And for any of you who 17 have worked in this field, those transitions 18 can be very complex and very confusing. 19 We have been doing this work since 20 2013 when we were selected by the federal 21 government to provide navigator services, and 22 we're very proud of what we've been able to 23 achieve; and again, quite grateful to the State 24 Corporation for selecting us to continue to do 25 our statewide navigator work this year.</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">57</p> <p>1 We have one week to go in open 2 enrollment. So it's crunch time and we're 3 busy. I hope you all will remind your friends, 4 family to sign up for health insurance. 5 They've got one week left if they need 6 Marketplace coverage. 7 To share a little bit about our 8 work this year, we have 24 navigators that are 9 working in 18 different offices throughout 10 Virginia. We have ten navigators who speak 11 Spanish, one speaks Korean. And the other 12 navigator program, Boat People SOS serves the 13 Vietnamese community. Our program goals for 14 this year are to reach 18,000 Virginians 15 through outreach; and a subset of those 16 providing one-on-one assistance and helping 17 folks enroll, we're hoping to reach 6,000 18 enrollments. 19 I was going to tell you a little 20 bit more about what we're doing this year, but 21 I'm going to skip forward to talk about what 22 I'm hoping that you all will be able to do as 23 an advisory committee, because we are excited 24 about having a state-based exchange. We think 25 that as an advisory group there are a couple of</p>	<p style="text-align: right;">59</p> <p>1 coverage. Thank you to Director Kimsey from 2 DMAS offering to engage in that kind of 3 coordination. Ideally, Virginia would have a 4 single name for their marketplace and Medicaid 5 programs so that consumer transitions can 6 happen behind the scenes instead of the 7 individual having to transfer from one system 8 to another. 9 Thank you all for comments about 10 open enrollment periods. We do hope we could 11 have longer open enrollment periods and easier 12 access to special enrollment. And we know that 13 already there is a strong commitment to 14 one-on-one consumer assistance. 15 I think I'll have to wind up now, 16 but I'll share my comments in writing with you. 17 I do think the advisory committee, beyond some 18 of this consumer protection work, should also 19 really play a strong role in monitoring the 20 cost of health insurance in Virginia. We know 21 that there is a lot of work that needs to be 22 done there. Folks who don't qualify for 23 premium tax credits are truly faced with 24 exorbitant prices for their coverage, and 25 thanks to Dr. Carey and his team we're moving</p>
<p style="text-align: right;">58</p> <p>1 things that I hope you'll keep in mind. One is 2 the importance of health insurance. I think 3 that goes without saying. We know that about 4 270,000 people have depended on Marketplace 5 coverage from Virginia. With Medicaid 6 expansion in place, our Medicaid program has 7 grown to 1.5 million people, and nearly 100,000 8 of those enrollees have signed up since the 9 spring during the COVID pandemic, and we still 10 know that there are about 650,000 uninsured 11 Virginians. So we would like to see the 12 state-based exchange really focus on consumer 13 needs. There are many examples from the other 14 19 state-based exchanges which have been doing 15 this kind of work for a while. Our top 16 priority -- and you've heard this mentioned 17 several times today -- is full coordination 18 between the state-based exchange and Medicaid. 19 We all know that people experience life changes 20 during the year. Consumers need to have 21 seamless transitions between the exchange and 22 Medicaid. We believe the eligibility system 23 should be fully integrated, as is the case in 24 about nine state-based exchange. They need to 25 coordinate marketing applications, ongoing</p>	<p style="text-align: right;">60</p> <p>1 forward with some possible corrections there. 2 So I do thank you very much for 3 your service on the advisory committee, and 4 congratulations for being selected, and we 5 really truly look forward to working with all 6 of you as we get the SBE moving forward. Thank 7 you very much. 8 MS. SAVOY: Thank you, Jill. Chris, are 9 you there? 10 MR. PYLE: Can you hear me? 11 MS. SAVOY: Yes, we can. 12 MR. PYLE: Hi, this is Chris. Can you 13 hear me? 14 MS. SAVOY: We can hear you, Chris. 15 MR. PYLE: Oh, sorry about that. 16 Operator error, clearly, on my part. First of 17 all, I just want to say hello Chiquita. I 18 remember working with you a million years ago 19 when you were at HHS and I was at Delta Dental 20 Plan Association, so infancy years of 21 healthcare reform. 22 I just wanted to make a very quick 23 comment that we in Virginia have a really good 24 opportunity to fix a problem with the exchange. 25 The federal exchange has never been a great</p>

Transcript of Hearing
Conducted on December 7, 2020

<p style="text-align: right;">61</p> <p>1 place for shopping when it comes to dental 2 plans. Despite that, we at Delta Dental in 3 Virginia cover a little over 10,000 people in 4 Virginia with stand-alone dental plans, and we 5 think that number could really be higher as 6 customers are allowed to shop for dental plans 7 separately from their medical plan. There may 8 be people who purchased a medical plan, whether 9 it be Medicare or some other means outside the 10 Exchange, and having a place to go purchase an 11 affordable dental plan could be of real 12 service. We're thankful that this language was 13 included in the legislation. We're also 14 thankful that most of the vendors that I 15 assumed would respond to the RFP are 16 experienced in this, having already kind of 17 worked out the kinks in other states like 18 Nevada, District of Columbia, others probably. 19 So you all have a great opportunity to do a 20 real service to bring dental coverage to a lot 21 more Virginians. And we are here to help if 22 you need anything. So thank you very much. 23 Thank you for your time. 24 MS. SAVOY: Thank you, Chris. Those are 25 our two people who registered for public</p>	<p style="text-align: right;">63</p> <p>1 personally think we'll probably want to err on 2 the side of having a few more of those, 3 particularly early on in the process as we have 4 to tackle some of these issues. And I know -- 5 you know, I will say this: I've talked to 6 Victoria, and I know she really welcomes the 7 support and the guidance from this advisory 8 committee. We all walk into it. It's fairly 9 new to us. You all bring to the table a lot of 10 expertise in diverse areas. Some of it is 11 specific to the Exchange. Some of it is more 12 generally with the Marketplace. I feel very 13 good about this team and I feel very good about 14 knowing Victoria, and when we get this chair in 15 place it will help guide the advisory 16 committee. 17 The other thing I would say is the 18 State Corporation Commission is an independent 19 department of government. We are not a 20 policy-making organ that you see in other 21 states that are directly under the executive 22 branch. So that's why you've seen the 23 secretary, for example, play such a major role 24 in bringing these initiatives forward through 25 the -- working group inclusive mechanism for</p>
<p style="text-align: right;">62</p> <p>1 comments. 2 We've actually gone through the 3 agenda fairly quickly today. I know, Scott, 4 you had talked about wanting to say some final 5 words. 6 MR. WHITE: Have we run through 7 everybody's public comments? Is that what we 8 just completed? 9 MS. SAVOY: Yes, we have. And I know 10 you had talked about bringing up a few last 11 words. 12 MR. WHITE: Okay. Well, I mean, the 13 only thing I'd like to say is I think this has 14 been a great opening meeting. I'm just very 15 impressed. It was great hearing from 16 everybody. We clearly have an engaged group of 17 people who want to contribute and have very 18 good ideas about how we should do that moving 19 forward. So it's exciting to have this 20 advisory committee up and running, and I think 21 we've got a good leadership team with Victoria 22 and with Toni. So I hope we remain committed. 23 She mentioned earlier about having 24 two meetings. I personally think we'll 25 probably want to have -- two meetings a year, I</p>	<p style="text-align: right;">64</p> <p>1 doing that, but again, we focused on our role 2 as providing technical expertise throughout. 3 So again, this makes the advisory committee 4 even more important I think perhaps than it 5 might be in other states where, again, we are 6 going to continue to be more of a -- you know, 7 an agency that wants to adhere to the statute. 8 We understand important policy decisions need 9 to be made, but that's where we will primarily 10 look to you all. Also legislators will have 11 their own role in the administration, but the 12 advisory committee will be on the ground, you 13 know, working directly and closely with the 14 chair and with Victoria and Toni and her staff. 15 So again, I'm excited about the work moving 16 forward. 17 MS. SAVOY: Thank you. We've got a 18 couple of hands up. Secretary Carey, did you 19 want to speak? 20 MR. CAREY: Well, just to add to what 21 Commissioner White had indicated, the 22 ex-officio folks, I see Commissioner Storen and 23 there's Commissioner Oliver, Director Kimsey, 24 Ellen Montz, Holly Mortlock, senior policy 25 advisor from HHR, as well as Marvin Figueroa,</p>

<p style="text-align: right;">65</p> <p>1 all here to support -- we realize we need to 2 know our lane and we do know our new line now 3 that it's operational, but we're committed to 4 the success of the Exchange. So just let us 5 know how we can help, and we will stay close, 6 but not stay too close. We need to let the 7 operational folks do it. But we are thrilled 8 to be a part of the advisory committee as 9 ex-officio members, and also are committed to 10 help solve problems with access to the 11 executive branch. So thanks so very much. And 12 yeah, we're just really just thrilled to get 13 this launched and want to support it and work 14 through it in every way we can. 15 MS. SAVOY: We had another hand raised. 16 Ikeita, did you have your hand up? 17 MS. HINOJOSA: Oh, yes. Of course, this 18 is only our first meeting. So it's still 19 early, but in terms of balancing our desire to 20 help with the fact that we'll only have just a 21 few meetings, do you know at this point if 22 there will be subcommittees or work groups? 23 Have you thought that out just at the moment? 24 MS. SAVOY: I really -- I think the best 25 thing to do would be, rather than me to lay out</p>	<p style="text-align: right;">67</p> <p>1 CERTIFICATE OF REPORTER 2 3 I, Lisa M. Blair, RMR, CRR, do 4 hereby certify that the proceedings were heard 5 before me in the State Corporation Commission 6 hearing herein; further that the foregoing is a 7 true and accurate record of the testimony and 8 other incidents of the hearing herein; and that 9 I am neither counsel for, related to, nor 10 employed by any of the parties to this case and 11 have no interest, financial or otherwise, in 12 its outcome. 13 14 IN 15 WITNESS WHEREOF, I have hereunto set my hand and 16 affixed my notarial seal this 11th day of 17 December 2020. 18 My commission expires October 31, 2024. 19 20 21  22 Lisa Blair, RMR, CRR 23 24 25</p>
<p style="text-align: right;">66</p> <p>1 much structure, is to actually let the chair 2 and the vice chair -- you know, I will be 3 flexible to what the chair and the vice chair, 4 how they feel that this committee should run, 5 depending on the types of issues and policies 6 that the group wants to work on. So I don't 7 want to stand in the way if you want to have 8 it, you know, one way versus the other. 9 Okay. Is there anything further 10 for today? I would just like to say in closing 11 that I am very impressed with all of you. I 12 know some of you I have worked with in the 13 past. Others of you I am meeting for the first 14 time. I really look forward to working with 15 all of you and really look forward to your 16 guidance and input to help create an Exchange 17 that really is valuable and successful for 18 Virginia. Thank you again. 19 MS. JANOSKI: Thank you all. And you'll 20 see a couple of emails from me in the near 21 future on the nominations and also the bylaws 22 and the draft. And if there's nothing further, 23 I believe we will adjourn. 24 (Off the record, 2:26 p.m.) 25</p>	

A			
ability	17:8, 22:15,	adjourn	15:4, 56:3,
47:5	31:11, 56:8,	66:23	61:11
able	59:12, 65:10	adjust	after
7:6, 33:7,	accessibility	46:3, 47:5	5:22, 21:7,
33:22, 35:1,	36:8	administration	48:13
41:13, 52:13,	accommodations	5:20, 11:2,	afternoon
52:14, 52:20,	56:9	27:1, 45:12,	4:2, 6:9, 8:6,
52:25, 56:22,	accomplish	46:2, 64:11	8:21, 10:6,
57:22	31:21, 32:2	administrative	10:18, 11:9,
about	accurate	7:4	12:11, 14:22,
7:25, 16:17,	38:8, 67:7	ads	16:25, 17:13,
26:13, 26:18,	achieve	35:15, 35:16	54:20, 55:19
27:15, 30:10,	56:23	advance	again
30:14, 30:21,	achieving	19:11, 21:23,	9:4, 20:13,
32:4, 33:8,	22:12, 37:8	24:1, 24:16,	26:20, 27:4,
34:22, 36:6,	across	30:3	28:19, 31:23,
39:12, 40:13,	12:17, 35:14	advertisements	32:6, 35:20,
41:18, 41:24,	act	43:19, 44:4,	36:3, 36:9,
42:2, 45:16,	12:4, 13:9,	44:12, 44:22,	38:22, 41:14,
45:18, 46:24,	15:5, 56:4	45:2	46:3, 48:2,
50:2, 51:2,	activities	advertising	56:23, 64:1,
51:24, 52:7,	37:15	22:25, 35:2	64:3, 64:5,
54:7, 54:10,	actual	advice	64:15, 66:18
54:12, 56:6,	23:21, 43:18,	19:24, 27:4	agency
57:7, 57:20,	44:25	advisor	11:13, 64:7
57:21, 57:24,	actually	15:13, 64:25	agenda
58:3, 58:10,	13:11, 39:18,	advisory	18:16, 21:15,
58:24, 59:9,	40:19, 41:22,	1:8, 4:16,	21:17, 21:20,
60:15, 62:4,	44:1, 44:12,	6:11, 7:5, 18:5,	21:25, 22:3,
62:10, 62:18,	44:20, 62:2,	20:15, 23:2,	62:3
62:23, 63:13,	66:1	23:18, 24:8,	agents
64:15	ad	29:7, 31:18,	11:11, 11:15,
absolutely	35:22	42:12, 51:13,	38:16
13:13	add	57:23, 57:25,	ago
aca	64:20	59:17, 60:3,	14:10, 15:6,
14:14	addiction	62:20, 63:7,	16:20, 48:19,
accelerate	15:25	63:15, 64:3,	60:18
25:16	adding	64:12, 65:8	agreed
accept	21:16	affects	4:5
43:5	additional	45:15	agreement
acceptance	7:2, 21:25,	affiliated	21:9, 27:9,
18:25	39:6	17:4	28:18
accepted	additionally	affirmative	ahead
24:6	24:7	19:1, 21:13	18:2
access	address	affixed	aid
8:17, 14:20,	52:20	67:16	3:12, 13:22
	adhere	affordable	align
	64:7	12:4, 13:9,	9:2, 46:10

<p>all 4:4, 4:8, 5:14, 9:18, 12:18, 13:14, 14:19, 15:9, 15:21, 16:5, 17:18, 17:22, 17:23, 19:3, 21:7, 21:15, 23:12, 24:22, 25:6, 33:4, 36:20, 40:21, 41:13, 41:15, 41:21, 42:3, 42:13, 42:22, 42:25, 45:16, 47:6, 48:4, 49:25, 55:19, 56:7, 57:3, 57:22, 58:19, 59:9, 60:5, 60:17, 61:19, 63:8, 63:9, 64:10, 65:1, 66:11, 66:15, 66:19 allowed 61:6 alluded 43:16 almost 29:1, 47:15 along 8:13, 28:25, 30:1, 41:2, 44:15 already 25:15, 59:13, 61:16 also 5:12, 6:5, 9:16, 9:17, 13:18, 16:3, 16:19, 18:14, 20:3, 20:7, 22:20, 23:2, 23:17, 23:25, 25:8, 28:7, 28:24, 29:14,</p>	<p>31:10, 34:3, 34:8, 38:15, 40:4, 42:11, 48:6, 53:7, 59:18, 61:13, 64:10, 65:9, 66:21 although 16:1, 36:11, 48:24 always 27:15 ambitious 28:12 amount 33:7 amounts 46:12 ancillary 41:2 announced 24:1 announcement 24:5, 25:25, 55:6 another 5:7, 49:2, 59:8, 65:15 answer 45:24 answered 51:15 answering 51:19 anthem 11:13 anticipate 7:2, 23:23, 39:1 anticipated 49:6 any 4:20, 4:21, 5:7, 5:11, 6:16, 18:21, 19:24, 21:6, 22:21, 23:8, 40:24, 44:13, 44:22,</p>	<p>45:4, 52:3, 53:11, 53:25, 54:2, 54:16, 56:16, 67:10 anyone 24:24, 45:6 anything 61:22, 66:9 apologize 4:20, 45:23, 48:9 application 4:18, 43:7, 52:12, 56:5 applications 58:25 appointed 7:22 appreciate 4:8, 8:23, 39:8, 43:11, 46:16, 53:17 approach 28:18 appropriate 5:10 approval 22:4 approve 38:9, 38:11 approximately 11:14 area 31:23, 32:18, 34:4, 40:1, 54:11 areas 22:21, 34:25, 35:8, 35:12, 35:14, 35:18, 36:1, 41:4, 63:10 around 4:6, 14:7, 14:16, 21:16, 30:23, 33:14, 33:16, 51:4 arrangement 53:18</p>	<p>asked 22:20, 50:9 asking 21:10, 37:7 aspect 41:18 assembly 49:17 assess 33:19 assessment 42:8 assessments 29:11, 29:16 assist 18:12, 18:13, 31:10 assistance 2:6, 31:12, 36:16, 56:5, 57:16, 59:14 assistant 5:19, 6:3, 18:17 assisted 28:24 assister 23:4 assisters 36:7, 36:15, 36:19, 42:4, 52:11, 52:24, 53:2 assisting 5:8, 22:15 associate 15:13 association 14:6, 14:12, 60:20 associations 3:14 assumed 61:15 atlanta 16:13 attached 13:5</p>
---	---	--	---

<p>attention 22:23</p> <p>auditor 6:6</p> <p>authority 3:17, 15:7, 46:23</p> <p>authorized 56:3</p> <p>automatically 53:10</p> <p>avail 10:13</p> <p>available 24:11, 28:6, 31:5, 36:14</p> <p>avoid 5:6</p> <p>awards 33:7</p> <p>aware 19:7</p> <hr/> <p style="text-align: center;">B</p> <hr/> <p>back 10:23, 11:17, 16:7, 16:13, 26:7, 28:15, 37:9, 37:13, 49:23, 50:22</p> <p>background 5:7, 7:11, 12:1, 13:20</p> <p>backgrounds 41:17</p> <p>bad 49:10</p> <p>balancing 65:19</p> <p>ball 28:22, 29:8</p> <p>ballpark 48:18</p> <p>bang 33:20</p> <p>banners 35:15</p> <p>base 22:6, 23:13</p>	<p>basically 6:25, 36:2</p> <p>basis 24:7</p> <p>baton 40:6, 40:10, 40:16</p> <p>became 13:21</p> <p>because 8:24, 40:10, 41:16, 44:17, 46:1, 46:11, 47:2, 49:16, 50:21, 57:23</p> <p>become 53:3</p> <p>been 10:20, 13:22, 14:7, 14:11, 14:13, 16:19, 19:12, 23:1, 32:14, 35:7, 35:10, 35:21, 36:13, 36:19, 36:25, 39:20, 40:13, 44:9, 44:10, 44:24, 48:23, 56:19, 56:22, 58:14, 60:25, 62:14</p> <p>before 6:16, 12:2, 16:7, 28:3, 33:2, 33:13, 33:15, 67:5</p> <p>begin 29:17</p> <p>beginning 25:17, 30:17, 34:21</p> <p>begun 25:15, 34:15</p> <p>behalf 15:4</p> <p>behavioral 3:19, 16:1</p> <p>behind 47:16, 59:6</p>	<p>being 5:12, 5:13, 8:11, 25:14, 33:25, 36:9, 46:22, 60:4</p> <p>believe 19:6, 24:17, 50:16, 55:9, 58:22, 66:23</p> <p>beneficial 15:19, 27:10, 35:10</p> <p>benefinder 3:4, 11:12</p> <p>benefit 1:8, 3:16, 4:7, 4:15, 5:15, 6:10, 6:24, 9:7, 13:20, 15:7, 20:3, 25:4, 27:19, 43:19, 45:1, 46:13</p> <p>benefits 8:15</p> <p>best 15:18, 65:24</p> <p>better 11:18, 44:13</p> <p>between 37:15, 50:19, 56:13, 56:15, 58:18, 58:21</p> <p>beyond 59:17</p> <p>biden 46:2</p> <p>biedrycki 3:3, 11:8, 11:9, 11:10</p> <p>big 12:21, 19:3, 42:2, 48:23, 49:9, 50:10, 51:4</p> <p>bill 27:14, 28:19</p> <p>binders 38:6, 38:7</p>	<p>bit 26:13, 41:6, 57:7, 57:20</p> <p>blair 1:24, 67:3, 67:22</p> <p>blauvelt 28:23, 45:20</p> <p>boat 32:17, 33:5, 57:12</p> <p>boi 37:16</p> <p>bombshell 25:25</p> <p>both 11:24, 19:8, 19:25, 33:12, 46:19</p> <p>box 51:22</p> <p>branch 63:22, 65:11</p> <p>breaking 51:25</p> <p>briefly 7:24, 37:15</p> <p>bring 9:16, 17:20, 23:8, 23:9, 48:10, 61:20, 63:9</p> <p>bringing 62:10, 63:24</p> <p>broad 25:2, 27:8, 28:17, 31:17</p> <p>brokers 38:16</p> <p>brooks-lasure 3:5, 11:21, 11:22, 46:18, 47:9, 54:4</p> <p>bruce 5:9</p> <p>buck 33:21</p> <p>bucket 53:14</p>
--	---	--	---

<p>budgeting 45:16 build 41:17, 42:8, 42:14, 43:13, 43:21 builder 20:12 building 40:3, 41:5 built 36:16 bureau 6:4, 6:20, 9:5, 10:19, 10:24, 10:25, 27:3, 28:20, 28:23, 29:3, 34:2, 35:24, 36:10, 36:12, 36:23, 37:20, 38:4, 38:10, 38:11, 38:12, 38:14, 38:16, 38:17, 38:18, 38:25, 39:13, 40:6, 40:13, 40:16 bureau's 6:6, 26:3 business 4:13, 16:8, 16:21, 17:17, 23:10, 31:6, 42:22, 53:24, 54:2, 54:16 busy 57:3 bylaws 18:18, 18:19, 18:22, 18:25, 21:17, 66:21</p> <hr/> <p style="text-align: center;">C</p> <hr/> <p>cacs 34:17, 52:24 calculations 42:9 call 4:15, 4:22,</p>	<p>5:1, 7:19, 7:20, 7:23, 9:18, 27:5, 32:10, 34:16, 42:7, 43:25, 47:13, 51:23, 52:14, 52:25 called 5:6, 16:11, 52:23 calling 36:23 came 25:23, 26:22, 27:14, 30:2, 40:14 cameras 5:4 campaign 35:5, 44:14, 44:21 campaigns 35:22, 44:17 can't 42:2, 45:23 cantu 3:15, 14:23 capacities 5:23 capacity 17:2, 19:21 capital 30:3 care 3:21, 12:4, 13:9, 15:5, 16:15, 22:19, 33:4, 56:3 carey 2:3, 8:3, 8:6, 8:9, 8:10, 11:2, 26:11, 27:1, 50:24, 59:25, 64:18, 64:20 carriers 29:18, 38:13 case 4:25, 52:22,</p>	<p>52:23, 53:1, 53:4, 53:5, 53:11, 58:23, 67:10 cases 52:16, 52:19, 53:9, 53:10 castro 3:7, 12:10, 12:11, 12:12 cdos 38:15 census 35:7 center 13:3, 32:16, 42:7, 51:23, 52:25, 55:3, 55:14, 55:21 centers 52:14 ceos 34:17 certainly 4:7, 26:3, 27:24, 34:24, 39:23, 54:14 certificate 67:1 certification 23:5, 38:2, 38:6 certified 34:1, 52:12 certify 67:4 chair 18:1, 19:6, 19:14, 20:21, 20:22, 20:24, 21:1, 21:3, 21:6, 21:21, 21:25, 22:5, 23:23, 63:14, 64:14, 66:1, 66:2, 66:3 chairman 19:8</p>	<p>challenging 27:13 chamber 17:14, 17:15 chambersolutions 3:23 chance 45:19 changes 18:22, 47:7, 58:19 chapter 23:15 charge 27:1 charged 29:18 check-in 43:24 chicago 16:13, 16:15 chief 6:5, 9:17, 15:14 chip 10:11 chiquita 3:5, 11:20, 11:22, 46:19, 60:17 choice 22:14, 26:3, 31:9 chris 54:25, 55:9, 55:10, 55:12, 60:8, 60:12, 60:14, 61:24 cio 32:19 circulate 22:3 circulated 18:24, 21:22 clearly 60:16, 62:16 clerk's 28:12</p>
---	---	--	---

<p>click 43:25 clinical 16:10 close 20:19, 65:5, 65:6 closely 9:3, 9:8, 45:19, 53:22, 64:13 closing 66:10 cms 15:5, 25:13, 29:11, 29:20, 32:15, 36:21, 37:25, 42:5, 47:4 co-founded 16:3 code 23:16 collect 29:20 color 54:10 columbia 15:11, 61:18 come 8:11, 10:13, 26:17, 31:2, 31:20, 34:10, 46:3 comes 19:20, 20:4, 33:25, 51:1, 51:16, 61:1 coming 12:2, 18:21, 20:6, 28:11, 30:22, 40:23 comment 7:16, 22:11, 24:3, 24:6, 24:15, 54:18, 55:4, 60:23 commenters 55:8</p>	<p>comments 4:13, 4:14, 53:24, 54:1, 54:16, 54:21, 59:9, 59:16, 62:1, 62:7 commerce 17:16 commission 5:18, 6:2, 10:22, 17:3, 18:4, 18:14, 21:22, 22:2, 24:10, 27:17, 27:19, 27:24, 29:2, 29:3, 32:18, 37:19, 39:14, 39:17, 39:25, 54:23, 63:18, 67:5, 67:18 commission's 18:10, 26:4, 42:20 commissioner 2:9, 2:11, 2:14, 4:11, 6:3, 8:18, 9:5, 9:22, 10:4, 10:7, 10:15, 10:19, 64:21, 64:22, 64:23 commissioners 27:16 commitment 59:13 committed 62:22, 65:3, 65:9 committee 1:9, 4:5, 4:16, 5:3, 5:17, 6:11, 7:5, 8:2, 16:22, 18:5, 18:8, 18:12, 19:7, 19:14, 20:15, 20:20, 21:19, 21:21, 21:23,</p>	<p>21:24, 22:2, 22:5, 23:3, 23:18, 23:22, 24:8, 29:7, 31:19, 42:12, 51:14, 54:1, 54:20, 57:23, 59:17, 60:3, 62:20, 63:8, 63:16, 64:3, 64:12, 65:8, 66:4 committee's 24:9 commonwealth 9:25, 12:17 communications 46:9 communities 54:9 community 8:1, 17:17, 57:13 company 16:4, 16:11, 43:20, 43:25 competitive 22:13, 31:8 complete 44:20 completed 62:8 completely 27:20, 38:20, 39:2 completion 38:23 complex 52:15, 52:19, 53:12, 56:18 complexity 52:11 conceptually 27:8 concern 29:23 condition 28:3</p>	<p>conducted 1:10 confirming 21:8 confusing 56:18 confusion 36:22 congratulations 60:4 congressional 53:9 consensus 20:12 conservative 28:14 consider 53:15 consideration 4:6, 49:20, 53:14 considered 46:25 constituent 53:8 consultant 34:15 consultation 37:6, 38:3 consulted 23:1 consulting 11:25, 15:2 consumer 22:14, 30:23, 31:9, 32:7, 42:6, 51:22, 58:12, 59:5, 59:14, 59:18 consumers 36:5, 36:17, 56:5, 58:20 contacted 37:2 continue 9:3, 26:5, 30:18, 36:12, 44:18, 45:5,</p>
--	--	--	---

<p>56:24, 64:6 continued 3:1 continues 26:6 continuing 33:19, 37:10, 40:25 continuity 22:18, 25:9, 26:19, 31:14 contract 34:5 contracted 43:20 contribute 62:17 controls 33:1 cooking 44:9 coordinate 46:14, 58:25 coordinated 21:21, 37:15 coordination 58:17, 59:3 coordinator 7:5 core 31:1, 51:11 corlette 3:9, 12:25, 13:1, 13:2, 19:18, 45:8, 45:11, 45:25 corner 44:8 corporation 6:1, 24:10, 27:17, 37:18, 39:14, 39:17, 39:25, 40:7, 54:23, 56:24, 63:18, 67:5 corrections 60:1 cost 22:17, 59:20</p>	<p>cost-sharing 31:13 costs 30:5, 30:6, 30:8 could 29:15, 29:23, 34:14, 47:24, 59:10, 61:5, 61:11 counsel 10:23, 15:13, 18:11, 32:20, 34:19, 53:9, 67:9 counselors 52:13 count 7:1 county 3:19, 12:5, 15:24 couple 15:6, 48:15, 57:25, 64:18, 66:20 course 32:15, 34:1, 35:18, 38:8, 38:16, 65:17 cover 61:3 coverage 9:25, 11:19, 14:20, 17:20, 22:16, 25:10, 26:19, 31:14, 57:6, 58:5, 59:1, 59:24, 61:20 covid 47:1, 58:9 create 6:14, 36:22, 66:16 created 36:17, 49:13 creating 39:18, 40:20,</p>	<p>52:22 creation 23:4 credits 22:17, 31:12, 59:23 critical 28:24, 32:11, 34:24, 50:23 critically 9:1 crr 1:24, 67:3, 67:22 crunch 56:11, 57:2 csb 15:25 cue 24:21 cunningham 3:11, 13:16, 13:17, 13:18 curious 27:21, 45:15 current 21:20, 35:3, 45:12, 48:3 currently 11:23, 14:25, 16:5, 17:6 customers 61:6</p> <hr/> <p style="text-align: center;">D</p> <hr/> <p>dan 8:9 daniel 2:3 data 35:7, 43:7 date 32:5 dates 47:8 daughter 44:8 day 67:16</p>	<p>dc 15:7, 15:8, 15:19 deal 33:22 dealing 9:24 dean 5:19 dear 17:5 decade 16:6 december 1:11, 18:23, 21:12, 67:17 decide 31:20, 51:7 decided 34:4, 34:14 deciding 32:1, 33:1 decision 51:12 decisions 64:8 decrease 48:22 decreasing 47:21 definitely 41:11, 53:21 degree 36:11 delighted 17:10 delta 55:1, 60:19, 61:2 demographic 22:21 dental 25:9, 29:19, 31:4, 43:6, 55:1, 60:19, 61:1, 61:2, 61:4, 61:6, 61:11, 61:20</p>
---	---	---	---

<p>department 2:6, 2:11, 9:23, 10:7, 10:10, 63:19 depended 58:4 depending 66:5 deputy 6:3, 6:23, 7:3, 9:17, 15:15, 26:2, 39:21 designation 34:20 desire 65:19 desk 42:7, 51:23 despite 61:2 details 27:7, 27:12, 42:25 determine 10:10, 45:20 determining 23:24 develop 34:6, 34:8 developed 42:10 developing 35:5 development 8:14, 46:10 device 16:4 dialogue 17:19 dickenson 3:19, 15:24 different 27:20, 29:1, 29:5, 35:12, 36:14, 41:14, 43:22, 48:20, 57:9 difficulties 4:22, 5:11</p>	<p>digital 35:15, 43:22 direct 35:7 direction 36:18 directly 63:21, 64:13 director 2:7, 4:12, 5:15, 5:25, 6:12, 6:23, 7:3, 9:11, 9:13, 11:4, 12:13, 14:6, 14:11, 15:15, 15:16, 17:3, 17:14, 25:22, 25:23, 26:2, 39:4, 39:21, 55:23, 59:1, 64:23 disability 56:9 discovered 43:23 discuss 24:18 discussion 11:6, 23:9, 26:17, 32:19, 51:6 disputes 18:14 distinct 9:15 district 15:11, 61:18 diverse 63:10 division 6:4, 6:7, 6:12, 7:6, 7:14, 25:21, 39:16, 39:18, 39:23, 40:7, 49:16 dmas 59:2 document 47:24</p>	<p>doing 12:8, 15:25, 16:9, 20:2, 25:2, 28:21, 30:20, 32:6, 35:25, 37:25, 40:14, 41:1, 46:7, 52:21, 56:19, 57:20, 58:14, 64:1 done 17:7, 28:1, 28:8, 28:10, 28:22, 34:13, 35:22, 36:10, 37:23, 38:3, 38:24, 41:7, 41:13, 59:22 doubled 6:25 doug 3:13, 14:3, 14:5, 20:25, 21:5, 48:20, 49:12, 51:2 down 11:14, 27:11, 30:6, 33:21 downward 48:25 dr 2:8, 9:17, 9:20, 9:21, 59:25 draft 18:19, 18:24, 21:17, 66:22 draw 30:6 driving 48:22 duke 2:10, 10:6 during 12:7, 15:12, 58:9, 58:20</p> <hr/> <p style="text-align: center;">E</p> <hr/> <p>each 5:6, 16:23,</p>	<p>31:25, 34:10, 55:3 earlier 26:11, 29:10, 37:5, 38:14, 62:23 early 63:3, 65:19 easier 59:11 edges 41:2 educate 36:6 educating 22:17, 32:24 education 5:22, 22:14, 30:23, 31:10, 32:7, 33:9, 35:23, 36:9, 36:15, 56:4 educational 22:24 effective 35:13, 35:18 efficiently 34:13 effort 13:11, 14:15 efforts 22:9, 22:24, 37:6 either 45:7, 52:3 elect 19:8 election 19:5 electricity 41:19 electronically 21:11 eligibility 10:11, 30:19, 58:22 eligible 47:19</p>
--	--	--	--

<p>eligibles 48:4 elizabeth 3:11, 13:15, 13:18 ellen 9:17, 64:24 else 30:1 email 18:25, 21:8 emailed 18:20, 18:22, 22:11 emails 66:20 emphasis 54:9 emphasize 34:23 employed 67:10 employee 39:22 employees 7:1, 29:2 encourage 54:6 end 4:14, 40:9, 51:9 endeavor 17:18 ended 52:21 engage 59:2 engaged 62:16 engagement 22:7 english 35:19 enough 11:15 enroll 36:5, 36:24, 37:3, 41:1,</p>	<p>44:18, 55:23, 57:17 enrollees 58:8 enrolling 40:24, 47:3 enrollment 29:14, 30:19, 33:8, 35:3, 36:15, 38:24, 43:9, 46:23, 47:5, 47:8, 48:17, 48:22, 49:5, 50:19, 54:8, 56:11, 56:14, 56:16, 57:2, 59:10, 59:11, 59:12 enrollments 56:13, 57:18 entire 10:2 err 63:1 error 60:16 essentially 25:11 established 23:16, 39:14 establishes 23:17 establishment 31:6 etc 54:13 even 35:17, 47:23, 64:4 eventually 38:19 ever 14:14, 32:23 every 65:14 everybody 11:5, 11:10, 12:11, 12:23,</p>	<p>14:23, 38:9, 49:14, 55:19, 62:16 everybody's 62:7 everyone 4:2, 5:5, 8:7, 10:18, 13:17, 17:20, 23:19, 32:9, 48:13 everything 30:1 ex-officio 2:2, 7:21, 64:22, 65:9 example 63:23 examples 58:13 exchange 1:8, 3:16, 4:7, 4:16, 5:16, 6:10, 6:12, 6:15, 6:24, 6:25, 7:13, 7:14, 8:15, 8:25, 9:7, 9:19, 10:13, 11:16, 13:20, 14:13, 15:7, 16:9, 16:20, 18:23, 19:20, 22:9, 23:2, 23:16, 24:2, 24:19, 24:20, 25:4, 25:6, 25:16, 25:17, 26:21, 27:9, 27:19, 29:12, 29:13, 29:16, 29:19, 29:22, 29:25, 30:12, 30:16, 31:1, 32:12, 36:11, 36:24, 37:2, 37:16, 39:1, 39:15, 40:13, 40:20, 40:22, 41:8,</p>	<p>41:25, 42:11, 42:14, 43:2, 43:14, 43:17, 43:19, 45:1, 47:14, 47:18, 47:19, 48:3, 49:14, 50:20, 51:8, 52:16, 52:17, 53:5, 55:25, 57:24, 58:12, 58:18, 58:21, 58:24, 60:24, 60:25, 61:10, 63:11, 65:4, 66:16 exchange's 7:11, 22:4, 24:12, 26:4 exchanges 13:9, 58:14 excited 6:13, 8:19, 11:17, 13:19, 14:1, 14:19, 15:17, 57:23, 64:15 exciting 13:10, 14:16, 31:25, 62:19 executed 7:7 executive 14:6, 14:11, 15:16, 17:14, 63:21, 65:11 exorbitant 59:24 expansion 8:14, 46:13, 49:4, 58:6 expect 27:25, 30:15, 42:18, 44:16, 49:24 expected 44:2 experience 15:2, 16:9,</p>
--	---	---	---

21:2, 52:4, 58:19 experienced 61:16 expert 43:12 expertise 9:18, 19:23, 28:1, 34:5, 63:10, 64:2 expires 67:18 extend 46:23 extent 18:6	federal 12:2, 13:7, 15:4, 20:1, 25:12, 30:12, 32:21, 33:19, 40:22, 45:14, 47:7, 56:20, 60:25 fee 42:8, 45:13 feel 54:2, 63:12, 63:13, 66:4 feet 25:5 few 7:10, 16:20, 19:11, 19:19, 37:1, 62:10, 63:2, 65:21 field 52:13, 56:17 figueroa 27:2, 64:25 filed 38:11 final 18:24, 22:3, 37:4, 62:4 finally 14:17 finance 5:20, 6:23, 26:2 financial 5:24, 6:5, 6:6, 67:11 find 11:18 firm 11:12, 11:24, 11:25, 15:2, 34:5, 35:2, 35:3, 35:10 first 4:9, 4:19, 7:21, 7:23, 11:16, 14:16,	26:9, 32:23, 51:6, 55:10, 60:16, 65:18, 66:13 five 55:4 fix 60:24 flat 40:9 flexible 23:22, 66:3 floor 19:13, 20:20, 20:21 flooring 41:20 focus 22:22, 31:21, 34:25, 36:3, 36:19, 58:12 focused 22:22, 64:1 focuses 11:25 focusing 31:24, 35:5, 36:2 folks 15:19, 49:7, 52:20, 52:25, 57:17, 59:22, 64:22, 65:7 follow 7:13, 18:9, 26:10, 50:17 follow-up 54:5 followed 7:22, 44:10 following 4:23, 7:15, 18:20 foregoing 67:6 forever 14:8 forget 42:2	formal 18:7 formally 6:17 formats 43:22 former 53:2 formerly 3:16 forms 38:11 forth 50:22 forward 7:13, 9:9, 11:5, 12:18, 12:22, 13:14, 14:13, 14:18, 16:22, 19:16, 20:23, 23:8, 23:9, 28:3, 29:8, 39:11, 42:16, 45:16, 47:12, 50:21, 53:15, 57:21, 60:1, 60:5, 60:6, 62:19, 63:24, 64:16, 66:14, 66:15 found 45:17, 52:10, 52:17 foundation 3:21, 17:5, 39:13 four 55:5 framework 34:7 free 54:3 freed 53:4 frequency 23:13, 23:24 friends 57:3
F			
face 40:9 faced 59:23 facilitate 25:7 fact 65:20 factor 48:23 factors 48:20 fairfax 12:5 fairly 62:3, 63:8 fall 23:1 falling 40:9 falls 32:9 family 57:4 far 15:23, 18:3, 35:22, 44:6 fashion 40:17 favorably 44:10			

<p>front 33:14, 51:9 frustration 33:17 full 25:17, 30:16, 41:8, 58:17 full-time 7:1 fully 25:16, 58:23 fun 19:3 function 38:19, 38:25 functions 33:9, 37:21, 38:5 fund 29:16, 29:21, 30:5, 30:8 funded 55:25 funding 28:5, 29:9, 33:8, 33:12, 33:23 funds 29:15, 29:23, 32:21, 34:11 further 6:16, 20:18, 21:6, 66:9, 66:22, 67:6 future 46:9, 46:15, 52:1, 52:7, 53:16, 66:21</p> <hr/> <p style="text-align: center;">G</p> <hr/> <p>gain 26:4 general 10:22, 11:13, 15:13, 18:11, 25:2, 34:18, 49:17 generally 26:5, 49:21,</p>	<p>49:22, 63:12 generated 29:10 geographic 22:21, 35:12 georgetown 3:10, 13:3, 13:5, 19:22 getting 29:7, 34:19, 48:2 give 4:5, 19:19, 37:12 given 32:23, 46:25 giving 25:2 glad 10:2 global 16:6 go 4:9, 6:16, 7:9, 17:23, 26:7, 38:19, 39:10, 40:10, 41:5, 44:20, 49:22, 53:10, 53:12, 54:18, 57:1, 61:10 goal 12:21, 26:21 goals 8:16, 9:2, 34:8, 37:8, 57:13 goes 58:3 going 4:3, 4:9, 4:10, 7:18, 7:20, 9:8, 14:15, 17:23, 23:13, 24:22, 25:1, 27:15, 27:18, 28:14, 29:9, 29:21, 30:13, 30:21,</p>	<p>31:19, 31:20, 31:21, 31:24, 32:2, 33:2, 33:21, 34:11, 35:17, 36:21, 37:11, 39:1, 39:4, 41:12, 42:17, 45:3, 45:16, 45:21, 47:1, 48:1, 48:17, 50:1, 50:20, 50:21, 51:9, 51:13, 57:19, 57:21, 64:6 gone 62:2 good 4:2, 6:8, 8:6, 8:9, 10:6, 10:17, 11:9, 12:11, 14:22, 16:25, 17:13, 26:5, 27:14, 28:9, 33:21, 37:9, 37:23, 38:13, 38:17, 49:1, 55:18, 60:23, 62:18, 62:21, 63:13 goodness 41:12 gotten 14:17, 44:12 gov 30:18, 32:15, 36:18, 40:25, 44:19, 47:4 government 14:8, 17:1, 25:13, 32:21, 33:19, 47:7, 56:21, 63:19 governor 8:13 grant 32:21, 33:7, 33:12, 33:23,</p>	<p>34:11 grants 32:23 grateful 56:23 gray 3:13, 14:4, 14:5, 20:25, 48:20, 49:12 great 11:4, 11:6, 12:8, 25:20, 26:3, 26:12, 26:15, 27:2, 33:5, 39:12, 46:6, 48:16, 50:3, 50:5, 55:18, 60:25, 61:19, 62:14, 62:15 ground 23:17, 25:24, 64:12 group 20:5, 20:8, 26:15, 26:23, 26:24, 31:7, 45:4, 57:25, 62:16, 63:25, 66:6 groups 22:22, 32:12, 55:3, 65:22 grown 58:7 guess 16:14, 16:17, 26:9, 47:14, 47:16, 47:22, 47:23 guidance 23:23, 43:12, 63:7, 66:16 guide 63:15 guidelines 18:9 guys 7:18</p>
---	---	---	---

H			
half 29:18, 29:21	25:4, 25:8, 27:18, 29:19, 31:6, 38:2, 38:12, 43:6, 43:19, 45:1, 56:6, 57:4, 58:2, 59:20	56:6, 61:21, 63:15, 65:5, 65:10, 65:20, 66:16	hinojosa 3:15, 14:22, 14:23, 51:20, 52:6, 65:17
hand 11:3, 65:15, 65:16, 67:15	health-related 55:22	helped 14:9, 43:21	hire 6:24, 35:2, 39:24
handle 52:13, 52:14, 52:18, 52:23, 52:25, 53:5	healthcare 12:1, 13:23, 13:25, 16:11, 16:12, 17:3, 17:4, 30:18, 32:15, 36:18, 40:25, 44:19, 47:4, 60:21	helpful 47:15, 48:5, 48:8, 49:24, 50:14	hired 39:20, 53:3
handled 53:7, 53:8, 53:9	hear 8:7, 52:5, 54:20, 55:6, 55:16, 60:10, 60:13, 60:14	helping 34:6, 56:12, 56:13, 56:15, 57:16	hiring 39:19
hands 64:18	heard 25:24, 30:10, 36:21, 40:12, 44:23, 50:24, 56:2, 58:16, 67:4	here 6:13, 8:21, 8:24, 9:16, 9:24, 12:12, 13:1, 15:3, 15:20, 17:9, 17:16, 24:14, 27:23, 29:6, 30:25, 37:17, 39:2, 45:6, 55:22, 61:21, 65:1	hit 25:24, 33:24
hanken 32:16, 55:2, 55:13, 55:16, 55:18, 55:20	hearing 20:19, 62:15, 67:6, 67:8	hereby 67:4	holding 4:17
happen 59:6	heart 17:5	herein 67:6, 67:8	holly 27:3, 64:24
happy 9:24, 46:8, 48:11	heating 41:19	hereunto 67:15	home 16:7
hbe 33:2, 34:1, 37:21, 37:25, 38:3, 38:20	held 6:20	hhr 64:25	honor 13:10
head 6:25, 9:22	hello 9:21, 11:22, 46:5, 60:17	hhs 12:3, 15:5, 60:19	honored 17:9
health 1:8, 2:4, 2:9, 3:6, 3:10, 3:14, 3:16, 3:19, 3:21, 4:7, 4:15, 5:15, 6:4, 6:10, 6:24, 8:10, 9:22, 9:23, 10:1, 11:23, 12:13, 13:4, 13:6, 13:19, 14:7, 14:12, 15:1, 15:7, 15:9, 15:10, 16:1, 16:7, 16:12, 17:7, 17:8, 19:22,	help 5:9, 11:18, 14:20, 15:8, 15:17, 29:8, 29:21, 29:24, 34:7, 34:14, 34:18, 42:7, 43:13, 51:22,	hi 9:12, 13:1, 13:17, 14:5, 14:22, 60:12	hope 4:20, 30:15, 40:1, 57:3, 58:1, 59:10, 62:22
		high 8:12, 8:17	hopefully 24:23, 41:7
		higher 5:22, 35:9, 44:1, 44:2, 48:19, 48:23, 61:5	hoping 57:17, 57:22
			hotline 36:17, 38:18
			house 41:5, 41:17, 41:22
			housekeeping 7:9
			however 23:21, 24:5
			human 2:4, 8:10, 39:25
			hybrid 46:22
			I
			ich 14:25

<p>idea 28:9, 30:2, 37:12, 48:2 ideally 59:3 ideas 62:18 identified 22:10 identify 22:21 ikeita 3:15, 14:21, 14:23, 65:16 image 44:8 images 43:18, 44:14 impact 45:21, 45:22, 48:1, 49:4, 49:9 implementation 7:12, 24:20, 30:6 implementations 32:4 implementing 12:4 importance 58:2 important 9:1, 10:9, 10:12, 17:10, 17:18, 30:21, 31:19, 33:10, 49:15, 51:6, 64:4, 64:8 impressed 20:10, 62:15, 66:11 improving 10:1 in-house 52:22, 53:3 inaugural 1:9, 6:9 incidents 67:8</p>	<p>include 21:18 included 23:6, 61:13 including 5:24, 24:8, 33:18 inclusive 63:25 income 56:8 increase 33:11, 33:23 increases 48:6 increasing 47:20, 48:6 independent 11:11, 11:15, 63:18 indicated 64:21 individual 18:11, 27:11, 49:8, 59:7 individuals 22:15, 24:15, 31:10, 40:25, 41:1, 41:24, 44:18 industry 44:3 infancy 60:20 informal 18:6 information 7:25, 22:24, 28:13, 33:6, 36:18, 37:13, 39:6, 48:10, 48:11 informative 46:20 initial 20:6, 22:8 initiative 10:9</p>	<p>initiatives 63:24 innovation 16:10, 17:7 input 22:7, 43:12, 51:13, 66:16 instead 59:6 institute 3:10, 14:9, 19:23 institution 12:15 institutional 5:23 instructions 54:22 instrumental 27:6 insulation 41:20 insurance 2:14, 6:4, 6:20, 8:17, 9:6, 9:25, 10:19, 10:20, 10:25, 11:11, 13:4, 13:6, 15:10, 17:8, 19:25, 28:20, 34:2, 35:25, 37:20, 56:7, 57:4, 58:2, 59:20 insurer's 16:17 insurers 47:21 integral 42:3 integrate 51:7 integrated 16:15, 58:23 integration 51:1, 51:16 intensive 36:1</p>	<p>interest 67:11 interested 19:25, 49:25, 50:18 interestingly 11:15 interests 12:16 internal 16:2, 33:1 interoperability 50:19 intersection 10:12 intimately 47:14 introduce 5:14, 6:18, 7:24, 54:2 introduction 8:5 invitation 22:11, 23:7 involved 20:7, 27:6 iora 16:11 issue 9:25, 17:10 issued 29:19, 42:18 issues 4:6, 12:1, 17:8, 39:9, 52:15, 52:24, 53:6, 53:8, 55:22, 63:4, 66:5 item 42:2 items 4:10, 17:24, 21:17, 21:21, 21:25 itself 38:1, 39:18, 40:20</p>
---	--	--	--

J	K		
<p>jane 3:20, 16:24, 21:1, 21:3, 50:15 janoski 4:2, 6:18, 7:18, 8:8, 9:10, 9:20, 10:4, 10:15, 11:7, 11:20, 12:10, 12:24, 13:15, 14:3, 14:21, 15:21, 16:24, 17:12, 17:22, 20:17, 21:5, 24:22, 26:1, 28:22, 39:20, 66:19 january 34:21, 43:3 jill 32:16, 33:4, 36:21, 55:1, 55:13, 55:14, 55:20, 60:8 job 1:22, 37:23, 40:1 joined 5:17 joining 4:4 joint 17:3 judge 27:16 judges 32:19 juggle 42:12 julie 28:23, 45:20 july 28:19, 30:8 june 22:11</p>	<p>karen 2:5, 9:12, 46:6 keep 5:10, 29:20, 49:2, 49:10, 58:1 kenn 3:22, 17:12 key 8:16, 10:1 kicked 52:16 kimsey 2:5, 9:11, 9:12, 9:13, 46:5, 46:6, 59:1, 64:23 kind 37:25, 48:5, 48:7, 49:16, 49:21, 51:3, 52:9, 52:10, 52:19, 53:14, 58:15, 59:2, 61:16 kinds 53:6, 53:12 kinks 61:17 kiser 3:18, 15:23, 47:11 know 6:19, 6:22, 8:20, 9:7, 10:24, 11:1, 15:9, 20:8, 24:25, 25:6, 25:19, 26:11, 26:18, 26:23, 26:25, 27:5, 28:11, 29:11, 31:22, 32:9, 32:24, 34:3, 34:6, 34:22, 35:5, 35:8,</p>	<p>35:14, 35:16, 36:5, 36:7, 37:16, 37:18, 39:16, 40:21, 41:10, 41:15, 41:16, 43:1, 43:12, 44:21, 45:11, 45:21, 46:11, 47:13, 47:14, 47:15, 47:22, 48:4, 48:20, 49:3, 49:21, 49:22, 49:23, 50:1, 50:6, 52:8, 53:6, 58:3, 58:10, 58:19, 59:12, 59:20, 62:3, 62:9, 63:4, 63:5, 63:6, 64:6, 64:13, 65:2, 65:5, 65:21, 66:2, 66:8, 66:12 knowing 63:14 knowledge 9:18, 35:20 knows 32:10, 35:13, 38:9 korean 57:11 kusiak 3:20, 16:24, 16:25, 50:17, 51:18</p> <hr/> <p style="text-align: center;">L</p> <hr/> <p>lane 65:2 language 56:8, 61:12 languages 36:14 large 10:25</p>	<p>largely 36:25 last 6:21, 13:8, 19:10, 26:14, 33:12, 33:15, 43:15, 45:18, 48:25, 49:1, 62:10 late 25:23 later 18:23, 22:1, 24:14 launch 6:14, 15:8 launched 65:13 law 11:24, 29:13, 32:16, 55:2, 55:14, 55:21 lay 65:25 lays 49:16 lead 28:21 leadership 25:20, 62:21 lean 52:17 learned 15:18, 16:16 least 20:5, 24:1, 36:1, 49:7 led 26:25, 27:1, 28:22, 32:16 lee 3:3, 11:7, 11:10 left 44:6, 57:5 legal 3:12, 13:22, 32:20</p>

<p>legislation 26:25, 27:4, 27:7, 61:13 legislative 27:12 legislator 53:7 legislators 64:10 legislature 27:23 lessons 15:18, 16:16 level 13:7, 20:1, 20:10, 44:1, 53:1 levels 56:8 liaison 42:11 licensed 38:13, 38:17 life 6:3, 58:19 likely 33:24, 42:1 limited 29:13 line 11:14, 19:15, 20:22, 55:11, 65:2 lines 5:10, 30:2 link 15:9 lisa 1:24, 67:3, 67:22 little 24:18, 26:13, 27:13, 41:6, 44:7, 48:12, 57:7, 57:19, 61:3 livable 41:23</p>	<p>liz 14:3 llc 14:25 lobbied 14:10 local 35:2, 35:10 longer 59:11 look 7:3, 7:6, 7:13, 11:5, 13:14, 14:18, 16:22, 38:1, 47:1, 47:24, 60:5, 64:10, 66:14, 66:15 looked 53:19 looking 12:18, 12:22, 14:13, 31:25, 39:11, 40:2, 42:16, 44:11, 44:25, 47:12, 47:16 loss 26:3 lot 16:16, 17:7, 26:16, 32:8, 32:19, 32:24, 34:18, 41:14, 43:10, 51:13, 52:18, 59:21, 61:20, 63:9 love 46:7, 47:22, 52:4</p> <hr/> <p style="text-align: center;">M</p> <hr/> <p>made 29:14, 64:9 mailed 19:10 main 38:8</p>	<p>maintain 42:6, 42:8 major 29:4, 32:4, 51:12, 63:23 majority 21:13 make 21:3, 28:1, 28:2, 28:4, 28:5, 28:7, 28:13, 31:3, 33:23, 34:12, 36:4, 36:7, 36:19, 37:17, 38:12, 40:15, 41:21, 42:13, 50:6, 54:8, 60:22 makes 41:10, 64:3 making 34:19, 35:4, 36:13, 38:7, 50:8 management 21:19, 38:5, 42:20 manager 7:4, 13:25, 53:5 managers 52:22, 53:1, 53:4, 53:11 manatt 3:6, 11:23, 12:2 mangers 52:23 manner 40:8, 42:21 many 6:19, 10:21, 14:9, 14:10, 20:8, 20:9, 25:12, 27:5, 28:17, 47:18, 47:19, 47:21,</p>	<p>50:21, 53:2, 58:13 market 16:13, 20:7, 26:14, 31:7, 35:11, 47:22, 49:8 marketing 35:1, 41:3, 42:10, 43:17, 43:20, 43:25, 44:9, 44:20, 48:1, 58:25 marketplace 15:10, 22:13, 27:10, 27:11, 31:9, 37:21, 37:22, 45:14, 56:14, 56:15, 57:6, 58:4, 59:4, 63:12 marvin 27:2, 64:25 materials 36:13, 36:20, 54:13 matter 18:6 mclean 14:24 mean 49:15, 62:12 means 30:17, 43:4, 61:9 meantime 29:24 mechanism 63:25 media 35:15 medicaid 8:14, 8:25, 9:1, 9:14, 10:11, 49:3, 49:8, 50:19, 50:25, 51:8, 51:17, 56:14,</p>
--	---	--	---

<p>58:5, 58:6, 58:18, 58:22, 59:4 medical 2:6, 3:8, 12:14, 12:20, 16:4, 61:7, 61:8 medicare 56:16, 61:9 medicine 16:1, 16:2 meet 34:20, 36:8 meeting 1:9, 4:16, 4:17, 4:22, 5:5, 5:12, 6:9, 7:23, 12:7, 18:3, 18:20, 21:7, 21:24, 22:2, 23:7, 23:10, 23:13, 48:13, 54:19, 54:24, 62:14, 65:18, 66:13 meetings 18:15, 23:18, 23:19, 23:21, 23:24, 23:25, 24:2, 24:5, 24:8, 62:24, 62:25, 65:21 members 2:2, 3:2, 4:5, 5:4, 7:21, 7:22, 16:14, 19:2, 21:23, 21:24, 53:25, 54:21, 54:24, 65:9 membership 19:9 mentioned 6:11, 32:6, 37:5, 38:14, 39:20, 40:5, 40:24, 43:16, 58:16, 62:23 message 35:13</p>	<p>mid-campaign 43:24 middle 8:22 might 50:13, 64:5 migrate 49:7, 50:22 million 9:14, 30:4, 30:7, 33:8, 58:7, 60:18 mind 40:15, 49:3, 49:11, 58:1 minimum 4:21, 23:19 minute 45:6 minutes 5:13, 7:10, 18:15, 24:7, 55:4, 55:5 mission 50:9 model 16:12, 16:16 moment 6:17, 65:23 monday 1:11 monitoring 34:9, 59:19 month 21:23 months 15:6 montz 9:17, 64:24 more 8:16, 27:13, 33:23, 36:9, 40:1, 41:6, 44:20, 45:24, 51:10, 52:7, 52:15, 52:18, 53:11, 57:20, 61:21, 63:2,</p>	<p>63:11, 64:4, 64:6 morning 6:22 mortlock 27:3, 64:24 most 5:18, 12:3, 15:2, 15:5, 15:14, 31:3, 35:17, 42:1, 44:10, 51:6, 61:14 mother 44:8 move 17:25, 28:3, 29:8, 53:24, 55:13 moved 16:7 moving 8:20, 53:15, 59:25, 60:6, 62:18, 64:15 much 9:9, 10:3, 12:1, 39:7, 41:16, 44:1, 44:2, 46:17, 48:18, 53:20, 56:1, 60:2, 60:7, 61:22, 65:11, 66:1 must 43:2 mute 5:5 muted 5:10 myself 16:20, 24:10, 28:25, 39:22, 45:7</p> <hr/> <p style="text-align: center;">N</p> <hr/> <p>name 9:12, 11:10,</p>	<p>12:12, 13:2, 14:23, 59:4 navigator 13:23, 23:4, 54:12, 55:3, 55:24, 56:21, 56:25, 57:12 navigators 32:9, 32:10, 32:12, 34:7, 34:9, 34:23, 38:14, 41:3, 52:12, 52:24, 53:3, 56:2, 57:8, 57:10 near 17:5, 66:20 nearly 58:7 necessary 18:8 need 4:22, 34:12, 35:19, 38:12, 50:10, 53:13, 56:5, 57:5, 58:20, 58:24, 61:22, 64:8, 65:1, 65:6 needed 28:21, 29:24, 42:22 needs 36:8, 58:13, 59:21 neither 67:9 nevada 61:18 never 60:25 new 4:13, 6:12, 9:6, 23:10, 25:21, 25:22, 27:20, 32:17, 39:16, 46:1, 53:24, 54:2,</p>
---	---	---	--

<p>54:16, 55:25, 63:9, 65:2 news 26:5 newspaper 44:7 newspapers 35:16, 43:23 next 6:18, 9:10, 17:23, 23:12, 29:17, 30:25, 32:3 nice 55:19 nichols 5:9 nights 41:12 nine 58:24 noise 5:7 nominate 19:18, 20:15, 21:1 nomination 19:5, 19:16, 20:23, 21:13 nominations 17:25, 19:9, 19:12, 19:14, 20:18, 20:20, 20:21, 21:6, 21:11, 66:21 none 20:19 norm 9:21 norman 2:8 northeast 16:6 norwood 3:20 notarial 67:16 note 4:23, 5:12</p>	<p>nothing 66:22 notice 23:14, 23:25 november 43:8 number 4:23, 5:1, 19:24, 22:19, 23:19, 23:21, 25:10, 26:20, 28:4, 29:5, 31:14, 33:18, 37:1, 39:23, 47:20, 47:21, 48:2, 48:20, 61:5 numbers 33:13, 49:5, 49:9 nurse 13:21</p> <hr/> <p style="text-align: center;">O</p> <hr/> <p>objectives 7:12, 24:19, 31:1, 31:3, 31:17, 32:1, 33:24 observation 50:12 obvious 20:12, 29:23 obviously 19:19, 29:16, 37:16, 50:1 occur 19:1 occurred 32:5 october 67:18 offering 5:16, 29:12, 59:2 offhand 47:23 office 10:22, 18:10,</p>	<p>34:18, 42:20 officer 15:14 offices 57:9 oh 41:12, 60:15, 65:17 okay 7:18, 8:7, 9:10, 11:7, 20:19, 30:25, 50:15, 54:14, 54:17, 62:12, 66:9 oliver 2:8, 9:20, 9:21, 64:23 once 31:25, 51:10 one 14:15, 19:3, 21:23, 22:1, 24:1, 25:25, 28:4, 28:25, 35:1, 38:19, 39:17, 41:18, 43:15, 48:24, 51:5, 51:6, 51:22, 51:24, 55:3, 57:1, 57:5, 57:11, 58:1, 59:7, 66:8 one-on-one 57:16, 59:14 ongoing 24:7, 42:5, 42:10, 58:25 online 15:10 only 5:3, 31:16, 39:21, 42:23, 62:13, 65:18, 65:20 open 19:13, 20:21, 24:3, 35:3,</p>	<p>38:23, 43:8, 45:3, 46:23, 47:5, 47:8, 54:8, 56:11, 57:1, 59:10, 59:11 opening 62:14 operate 15:8 operated 38:18 operating 15:14 operational 34:6, 43:3, 51:11, 65:3, 65:7 operationalizing 8:12 operationally 52:9 operations 5:24, 6:23, 8:20, 26:2, 29:13, 29:22 operator 60:16 opportunity 19:18, 26:12, 26:16, 60:24, 61:19 options 31:7, 36:6 order 4:16, 18:10, 25:19, 55:8 organ 63:20 organization 8:1, 21:19 organizational 4:10, 7:8, 17:24 other 12:19, 30:5, 34:9, 34:16, 34:25, 39:22,</p>
---	--	--	---

<p>42:3, 42:25, 44:13, 44:25, 49:18, 50:4, 53:19, 53:23, 54:16, 57:11, 58:13, 61:9, 61:17, 63:17, 63:20, 64:5, 66:8, 67:8 others 36:22, 48:21, 61:18, 66:13 otherwise 67:11 ourselves 32:25 out 16:10, 19:10, 21:8, 26:22, 27:8, 27:14, 32:23, 37:23, 38:1, 39:2, 43:21, 45:17, 46:8, 48:13, 49:14, 49:16, 49:22, 50:3, 51:25, 61:17, 65:23, 65:25 outcome 67:12 outreach 13:25, 22:8, 22:23, 29:14, 30:24, 32:7, 33:9, 35:1, 35:8, 35:23, 36:2, 37:6, 46:12, 54:11, 54:12, 56:4, 57:15 outside 61:9 over 5:6, 6:21, 11:3, 12:16, 16:6, 16:14, 17:2, 17:23, 19:10, 22:9,</p>	<p>22:10, 22:25, 30:4, 37:6, 37:11, 38:20, 38:23, 39:1, 39:4, 43:22, 49:5, 52:21, 61:3 overall 25:5, 26:21, 47:18, 54:1 overseeing 5:23 oversight 42:4 overview 25:3 own 16:7, 52:21, 64:11 owner 16:21</p> <hr/> <p style="text-align: center;">P</p> <hr/> <p>page 36:16 pages 1:23 pandemic 58:9 parallel 39:15, 40:18 parliamentarian 18:12 part 10:1, 10:8, 13:11, 13:19, 13:22, 14:1, 16:8, 17:11, 17:19, 23:2, 33:17, 44:14, 50:9, 60:16, 65:8 participate 10:2, 11:18 participated 20:9, 24:4 participation 20:11</p>	<p>particular 20:5, 49:1, 51:22, 51:24, 54:11 particularly 27:10, 33:2, 63:3 parties 67:10 parts 42:3 pass 44:15 passes 28:19 past 32:14, 66:13 patients 16:18 pediatrics 16:3 penn 3:22, 17:12, 17:13 people 10:12, 11:19, 32:17, 33:5, 36:20, 36:23, 37:1, 44:11, 47:18, 47:19, 48:3, 49:25, 50:1, 50:21, 56:12, 56:13, 56:15, 57:12, 58:4, 58:7, 58:19, 61:3, 61:8, 61:25, 62:17 percent 29:18, 29:20, 33:20, 48:7 percentages 35:9 perhaps 64:4 period 30:4, 30:13, 35:3, 46:24,</p>	<p>47:6, 49:6 periods 59:10, 59:11 permitted 24:4 person 18:13, 18:16, 28:24 personally 62:24, 63:1 perspective 16:18, 16:19, 53:13 pharmacy 5:21 phone 44:24, 52:15 physician 15:23 physicians 12:17, 12:19 pick 40:11 picture 12:7, 40:14, 41:5, 44:6 pictures 41:15 piece 50:24 pieces 41:22, 51:11 pilot 16:10 pin 4:23, 4:24, 5:1 place 28:3, 33:1, 34:19, 38:7, 51:11, 54:9, 58:6, 61:1, 61:10, 63:15 plan 16:20, 18:4, 18:8, 30:19, 38:5, 40:22, 41:8, 43:6, 43:9, 44:17,</p>
---	---	--	---

<p>44:19, 51:25, 60:20, 61:7, 61:8, 61:11 plans 3:14, 14:7, 14:12, 22:25, 25:8, 25:9, 29:12, 29:19, 31:4, 33:20, 36:2, 38:2, 61:2, 61:4, 61:6 platform 30:12, 40:22, 42:1, 42:18, 42:24, 45:14, 51:16 play 20:13, 34:24, 36:12, 50:10, 59:19, 63:23 plays 25:13 please 4:23, 19:15, 20:22, 24:25, 54:2, 55:10 pleased 6:21, 9:4, 17:19, 25:21, 35:21, 37:1, 44:4 pleasure 9:15 plumbing 41:20 plus 13:8, 15:12 point 12:7, 14:17, 28:20, 28:25, 30:14, 37:11, 37:17, 47:17, 49:19, 52:1, 52:7, 53:20, 65:21 points 51:7 policies 22:16, 31:11,</p>	<p>66:5 policy 3:10, 8:12, 12:13, 13:12, 15:1, 15:13, 19:23, 38:11, 46:11, 51:12, 64:8, 64:24 policy-driven 20:4 policy-making 63:20 politics 14:8 pop 12:6 population 10:2, 35:6 populations 36:4 position 7:2, 19:14, 20:14, 20:24, 30:15 positioned 20:13 positions 6:19, 19:10, 40:2 possible 18:7, 46:1, 60:1 post 22:3 posted 24:12 posting 7:2, 40:1 potentially 27:18 poverty 32:16, 55:2, 55:14, 55:21 practice 13:13 practices 15:18 premium 22:17, 29:18,</p>	<p>31:12, 38:10, 48:6, 59:23 premiums 48:23, 48:24 preparation 20:11, 21:16 preregistered 54:22 presentation 46:7, 47:12, 54:6 presentations 4:11, 7:15, 46:20 previously 6:1 prices 59:24 primarily 15:25, 30:23, 35:24, 64:9 primary 11:13 principal 14:25 print 43:22 prior 10:21, 22:1, 24:5 prioritize 31:22 priority 8:12, 58:16 private 11:16 probably 31:2, 35:25, 47:13, 61:18, 62:25, 63:1 problem 60:24 problems 65:10 procedural 18:9, 18:14 procedures 18:7, 22:16,</p>	<p>31:12 proceed 18:16, 19:4, 55:11 proceedings 67:4 process 19:5, 23:3, 27:12, 39:19, 42:9, 63:3 processes 32:25, 43:13 productive 49:19 professional 11:24 professionals 12:20 professor 13:3 program 9:14, 31:7, 55:24, 57:12, 57:13, 58:6 programs 10:14, 22:15, 23:5, 31:11, 32:22, 59:5 project 7:4, 14:19, 16:10, 28:12, 42:20, 55:23 projects 42:13, 51:21 promote 31:8, 31:9 promoted 13:25 promoting 22:14 proper 28:5 properly 28:1, 28:7, 28:8, 34:13 proposal 21:20 proposals 21:18</p>
--	---	---	---

<p>propose 21:24 proposed 45:12 protection 59:18 protocol 18:3, 21:16 proud 29:5, 29:6, 56:22 provide 7:25, 8:4, 18:4, 18:11, 18:15, 24:18, 27:25, 31:5, 33:7, 36:14, 39:5, 56:4, 56:8, 56:21 provided 27:3, 33:6, 54:23 provider 16:16 providers 16:18 provides 19:23, 36:17 providing 7:10, 57:16, 64:2 public 4:14, 7:16, 22:7, 23:14, 23:25, 24:3, 24:6, 24:12, 24:15, 46:8, 54:18, 54:20, 54:21, 54:25, 61:25, 62:7 publicly 22:3 pull 24:23, 50:4 pulling 50:12 purchase 25:7, 42:1,</p>	<p>61:10 purchased 61:8 purpose 7:11, 24:20, 25:5 put 16:12, 19:15, 20:23, 26:1, 43:21, 48:12 putting 13:12, 32:25, 35:16 pyle 54:25, 55:10, 60:10, 60:12, 60:15</p> <hr/> <p style="text-align: center;">Q</p> <hr/> <p>qdps 38:3 qhp 25:8 qualified 19:21, 25:8, 31:4, 38:2, 43:5, 43:6 qualify 59:22 quality 8:17 question 45:9, 46:18, 47:11, 49:18, 51:4, 51:15, 51:19, 51:20 questions 45:4, 45:7, 48:16, 48:24, 50:7, 50:9, 53:23, 56:6 quick 7:19, 26:8, 60:22 quickly 38:22, 62:3 quite 56:23</p>	<p style="text-align: center;">R</p> <hr/> <p>radio 35:17, 43:23, 44:23 raised 65:15 range 11:25, 55:21 rate 44:1, 44:13, 45:13 rates 38:10 rather 65:25 reach 46:7, 57:14, 57:17 react 27:22 reaction 27:22 read 49:14, 49:15 readiness 38:24 ready 24:17, 40:11, 43:4, 43:7 real 8:22, 26:8, 37:14, 61:11, 61:20 real-life 8:20 realize 50:3, 65:1 really 8:19, 8:23, 9:4, 10:9, 17:9, 17:10, 25:6, 28:9, 28:13, 30:11, 31:19, 31:25, 42:16, 43:4, 43:11, 45:20, 48:5, 49:15, 54:10,</p>	<p>58:12, 59:19, 60:5, 60:23, 61:5, 63:6, 65:12, 65:24, 66:14, 66:15, 66:17 realtors 14:10 reason 52:8 reasonable 24:3, 40:8 reasoned 42:21 reasons 19:19 received 19:12 receiving 32:20 recently 5:19, 12:3, 13:24, 15:5, 15:15 recipient 16:19 recommendation 26:22 recommendations 24:9, 24:11, 26:18, 26:24 record 66:24, 67:7 recorded 5:13 reduce 25:10, 26:19, 31:14 reducing 22:19 reduction 45:12 reductions 22:18, 31:13 refers 35:24 reform 60:21</p>
---	--	--	--

<p>reforms 13:4 register 38:15 registered 13:21, 24:16, 34:2, 54:25, 55:9, 61:25 regulated 13:7 regulates 37:20 regulation 6:6, 34:17 regulations 34:19 reins 11:3 related 51:20, 67:9 relationship 42:5 relevant 15:3, 22:10, 37:7 remain 62:22 remaining 55:7 remember 56:10, 60:18 remind 23:19, 57:3 renovate 40:2 repeat 4:25 reported 1:24 reporter 67:1 representing 8:2, 11:11, 12:13, 12:16, 12:19, 17:16, 55:1, 55:2 request 18:24, 19:9</p>	<p>requesting 21:9, 22:12 require 21:13 required 23:20, 23:25, 32:24, 38:15, 56:3 requirements 42:22, 42:23 requires 19:7 research 13:2, 13:12 residence 41:23 resident 12:5, 14:24, 15:17 residents 15:11, 47:3 resolution 18:13 resource 36:1, 47:24, 50:5 resources 2:4, 8:10, 31:22, 39:25 respects 25:12 respond 61:15 response 21:12, 37:9, 44:13 responses 23:6, 24:10, 49:22 responsibilities 7:7 responsibility 25:14 responsible 32:8, 35:4 retain 38:5 retired 17:1</p>	<p>returning 5:21 revenue 28:5, 29:15 review 37:10, 38:9 reviews 38:24 revised 21:25 rfp 42:17, 42:24, 49:21, 50:2, 50:6, 50:13, 61:15 rfps 50:3 right 15:21, 17:23, 19:3, 21:7, 21:15, 23:12, 23:15, 24:17, 24:22, 25:13, 27:19, 28:18, 39:21, 40:21, 41:22, 45:22, 46:1, 46:4, 47:23, 50:7, 50:8 rnr 1:24, 67:3, 67:22 roberts 18:9 role 10:20, 10:25, 19:21, 20:3, 20:6, 20:14, 25:12, 26:1, 28:21, 30:18, 32:11, 32:17, 34:24, 36:9, 36:12, 38:8, 38:22, 50:11, 59:19, 63:23, 64:1, 64:11 roles 21:9</p>	<p>roll 7:19, 7:20, 7:23 rolling 28:22, 29:7 room 4:19, 11:5 rotating 8:24 round 56:10, 56:12 rules 18:10, 23:17 run 7:19, 62:6, 66:4 running 25:24, 29:25, 33:3, 62:20</p> <hr/> <p style="text-align: center;">S</p> <hr/> <p>sabrina 3:9, 12:24, 13:2, 19:18, 20:16, 45:9 said 26:11, 47:25 sale 25:7 same 25:12, 32:13, 40:19 savoy 4:12, 5:16, 5:25, 6:8, 11:4, 23:15, 25:22, 39:5, 39:7, 45:10, 45:17, 46:4, 46:16, 47:2, 47:10, 48:9, 50:15, 52:2, 53:17, 54:14, 55:17, 60:8, 60:11, 60:14, 61:24, 62:9, 64:17, 65:15, 65:24 say 25:11, 31:16,</p>
--	---	---	---

<p>32:8, 33:10, 33:14, 34:10, 38:10, 48:15, 48:18, 50:24, 51:9, 52:8, 60:17, 62:4, 62:13, 63:5, 63:17, 66:10 saying 58:3 says 43:2 sbe 51:21, 60:6 scc 5:22, 8:19 scenes 59:6 school 5:20 schoolwork 12:8 scott 2:13, 3:7, 7:10, 10:18, 12:10, 12:12, 24:21, 39:7, 39:12, 40:4, 40:23, 43:16, 45:7, 45:19, 50:18, 62:3 screen 39:10 scrolling 44:24 seal 67:16 seamless 58:21 second 7:3, 26:8, 40:18, 53:14 seconds 55:6, 55:7 secretary 2:4, 8:3, 8:9, 11:2, 26:11, 26:25, 28:15,</p>	<p>49:3, 50:24, 63:23, 64:18 section 54:19 sections 19:4 securing 22:16 see 12:6, 14:16, 27:15, 27:21, 45:6, 47:25, 51:3, 55:19, 58:11, 63:20, 64:22, 66:20 seek 17:20 seen 43:18, 44:22, 44:23, 53:18, 63:22 segment 8:1, 23:10 select 51:4 selected 56:20, 60:4 selecting 56:24 selection 23:3 senate 17:6 send 21:8, 48:12, 49:13 senior 7:4, 15:15, 64:24 sense 21:3 separately 61:7 september 5:18, 25:23 serve 17:6, 56:7 served 5:19, 6:2, 6:5</p>	<p>serves 57:12 service 12:3, 15:4, 60:3, 61:12, 61:20 services 2:6, 2:12, 3:19, 10:8, 10:10, 11:24, 14:25, 56:21 serving 9:14, 25:22 session 24:14 set 17:24, 25:16, 34:7, 67:15 seven 13:23, 15:12 several 32:14, 40:5, 43:21, 48:19, 58:17 share 15:17, 22:18, 57:7, 59:16 sharing 39:10, 50:11 shop 36:5, 61:6 shopping 61:1 short 43:10 should 4:21, 19:15, 22:22, 31:23, 50:2, 55:5, 58:23, 59:18, 62:18, 66:4 show 24:18, 24:23, 43:16 side 63:2 sign 44:7, 57:4</p>	<p>signature-zgyv9 67:20 signed 58:8 significant 11:14, 33:11, 46:12, 49:4 similar 20:2, 29:11, 38:4, 44:16 simple 41:11 simply 29:2 simultaneously 43:1 since 7:23, 12:7, 14:12, 14:14, 56:19, 58:8 single 28:10, 59:4 sit 45:19 sitting 6:18 six 30:6 six-week 56:11 skip 57:21 slide 24:18, 24:23, 26:7, 26:8, 26:9, 30:25, 32:3, 43:15, 51:21 slides 30:22 small 16:20, 31:6, 31:7 smashingly 24:24 smooth 40:17 snags 4:20</p>
---	--	---	---

<p>social 2:11, 10:8, 10:10, 35:15</p> <p>society 3:8, 3:12, 12:14, 13:22</p> <p>software 41:25, 42:17, 42:24</p> <p>solutions 17:14</p> <p>solve 65:10</p> <p>some 7:8, 7:25, 11:19, 12:7, 13:12, 16:8, 17:24, 22:24, 23:17, 27:6, 30:22, 34:14, 36:11, 37:10, 40:1, 41:1, 41:11, 43:18, 45:22, 47:13, 49:19, 50:3, 51:10, 52:1, 52:7, 53:7, 53:18, 59:17, 60:1, 61:9, 62:4, 63:4, 63:10, 63:11, 66:12</p> <p>somebody 20:6</p> <p>someone 40:10</p> <p>something 27:20, 37:22, 38:21, 49:10, 50:16, 51:12, 53:21</p> <p>somewhat 13:4</p> <p>soon 7:3, 40:2, 40:12</p> <p>sorensen 14:9</p>	<p>sorry 21:3, 21:10, 60:15</p> <p>sort 46:22, 54:4</p> <p>sos 32:17, 57:12</p> <p>sound 41:10</p> <p>southside 13:24</p> <p>southwest 15:24</p> <p>space 40:3</p> <p>spanish 35:20, 57:11</p> <p>speak 55:8, 57:10, 64:19</p> <p>speaker 55:4, 55:5</p> <p>speaking 5:6, 55:10</p> <p>speaks 57:11</p> <p>special 29:15, 54:9, 56:12, 59:12</p> <p>specialist 5:8</p> <p>specific 45:24, 63:11</p> <p>specified 54:22</p> <p>spend 7:10, 26:12</p> <p>spent 10:21, 13:8</p> <p>spring 42:19, 43:5, 58:9</p> <p>st 5:18, 18:23</p> <p>stability 20:8, 26:15</p> <p>staff 18:4, 18:15,</p>	<p>21:22, 22:1, 22:2, 26:1, 28:24, 38:18, 39:19, 39:24, 52:16, 52:17, 53:5, 64:14</p> <p>staffing 30:1, 33:3, 53:13</p> <p>stage 17:25</p> <p>stakeholder 20:5, 22:7, 22:8, 23:6, 37:5</p> <p>stakeholders 19:25, 22:10, 22:20, 23:1, 26:16, 28:17, 37:7</p> <p>stand 41:23, 66:7</p> <p>stand-alone 61:4</p> <p>standard 44:3</p> <p>standards 34:21</p> <p>standing 11:3, 38:13, 38:17</p> <p>standpoint 20:4</p> <p>starla 3:18, 15:22</p> <p>start 7:21, 14:9, 16:7, 25:5, 30:20, 31:25</p> <p>started 4:3, 14:14</p> <p>starting 8:21, 47:17, 47:25</p> <p>startup 29:22, 30:5, 30:8</p> <p>state 2:9, 6:1, 9:22,</p>	<p>10:13, 13:7, 20:1, 24:9, 27:16, 35:12, 35:14, 37:18, 37:25, 39:13, 39:16, 39:24, 40:6, 54:23, 56:23, 63:18, 67:5</p> <p>state-based 6:15, 7:14, 8:15, 25:17, 27:9, 30:12, 30:16, 40:20, 40:21, 41:8, 41:25, 42:14, 43:2, 45:13, 55:25, 57:24, 58:12, 58:14, 58:18, 58:24</p> <p>states 33:18, 33:22, 50:4, 53:19, 61:17, 63:21, 64:5</p> <p>statewide 55:24, 56:25</p> <p>status 25:3</p> <p>statute 19:7, 23:21, 43:2, 49:13, 49:16, 64:7</p> <p>stay 5:5, 65:5, 65:6</p> <p>step 14:18</p> <p>still 16:4, 17:5, 18:18, 26:9, 36:20, 37:22, 47:2, 52:2, 54:5, 58:9, 65:18</p> <p>stood 11:16</p> <p>stop 45:6</p>
---	---	---	--

<p>storen 2:10, 10:5, 10:6, 10:7, 64:22</p> <p>story 27:15</p> <p>strategic 19:24, 34:8</p> <p>strategies 3:6, 54:8</p> <p>streams 29:1</p> <p>strong 20:14, 59:13, 59:19</p> <p>structure 49:24, 50:13, 66:1</p> <p>study 13:6</p> <p>studying 13:8</p> <p>stuff 41:13</p> <p>stumble 40:12</p> <p>subcommittees 65:22</p> <p>submission 18:21</p> <p>subset 57:15</p> <p>subsidiary 17:15</p> <p>substitute 37:24</p> <p>success 65:4</p> <p>successful 25:19, 36:25, 42:15, 43:14, 66:17</p> <p>successfully 6:14</p> <p>suggest 49:13</p> <p>suggesting 50:10</p>	<p>suggestions 22:12, 37:8, 37:12, 50:2, 52:3</p> <p>summary 23:5, 48:12</p> <p>summer 22:9</p> <p>support 5:11, 7:6, 18:5, 25:9, 26:19, 31:13, 38:6, 43:8, 63:7, 65:1, 65:13</p> <p>supporting 22:18</p> <p>supportive 27:24, 28:16</p> <p>sure 8:6, 28:1, 28:2, 28:4, 28:5, 28:7, 28:14, 29:14, 34:12, 34:20, 36:4, 36:7, 36:13, 36:19, 38:7, 38:12, 40:15, 41:21, 42:13, 45:10, 46:4, 47:10, 48:9, 50:7, 50:8, 51:14, 54:8</p> <p>surprise 31:2</p> <p>system 28:13, 43:4, 47:4, 51:17, 58:22, 59:7</p> <hr/> <p style="text-align: center;">T</p> <hr/> <p>table 63:9</p> <p>tackle 51:10, 63:4</p> <p>take 6:17, 14:15,</p>	<p>14:18, 18:15, 19:17, 40:5, 40:16, 54:17</p> <p>taken 5:13, 8:23, 25:25, 33:4</p> <p>talk 30:10, 30:21, 32:3, 52:6, 57:21</p> <p>talked 34:22, 62:4, 62:10, 63:5</p> <p>talking 51:2</p> <p>tank 13:5</p> <p>target 36:3</p> <p>targeted 22:23</p> <p>targets 35:5</p> <p>tasked 27:4</p> <p>tax 22:17, 31:12, 59:23</p> <p>team 8:23, 9:5, 9:6, 27:2, 28:15, 44:10, 59:25, 62:21, 63:13</p> <p>teams 4:17</p> <p>technical 4:20, 4:21, 18:17, 27:3, 27:25, 30:11, 39:9, 42:23, 64:2</p> <p>technology 4:18, 5:8, 5:11, 28:12</p> <p>telemedicine 16:3</p> <p>tell 27:15, 45:23,</p>	<p>57:19</p> <p>telling 27:17</p> <p>ten 12:2, 13:8, 13:21, 57:10</p> <p>ten-year 30:4</p> <p>term 30:11, 50:25</p> <p>terms 32:11, 32:25, 33:5, 38:6, 46:10, 47:1, 47:17, 49:2, 65:19</p> <p>testimony 67:7</p> <p>th 21:12, 67:16</p> <p>thank 4:3, 4:4, 6:8, 8:18, 9:4, 9:9, 9:10, 9:20, 10:3, 10:4, 10:14, 10:15, 11:7, 11:20, 12:10, 12:24, 13:15, 14:1, 14:3, 14:21, 15:21, 16:24, 17:12, 17:22, 20:17, 21:5, 39:6, 39:7, 46:3, 46:6, 46:16, 46:19, 50:15, 51:18, 53:17, 55:25, 59:1, 59:9, 60:2, 60:6, 60:8, 61:22, 61:23, 61:24, 64:17, 66:18, 66:19</p> <p>thankful 16:21, 61:12, 61:14</p> <p>thanks 10:17, 12:21,</p>
---	---	---	--

<p>47:9, 59:25, 65:11 themselves 10:14 thing 8:6, 31:16, 34:16, 37:4, 48:5, 48:8, 49:2, 49:10, 50:6, 51:25, 62:13, 63:17, 65:25 things 9:19, 28:2, 30:21, 41:14, 44:25, 48:16, 53:12, 58:1 think 4:3, 9:24, 13:5, 19:20, 20:3, 20:13, 21:1, 26:12, 27:8, 27:14, 28:9, 28:17, 29:1, 31:18, 31:24, 32:22, 33:10, 33:13, 33:16, 33:17, 35:9, 37:4, 37:10, 37:23, 38:22, 41:18, 48:5, 48:8, 48:10, 48:17, 49:5, 49:23, 50:9, 50:25, 51:5, 53:20, 53:21, 54:5, 54:7, 57:24, 58:2, 59:15, 59:17, 61:5, 62:13, 62:20, 62:24, 63:1, 64:4, 65:24 thinking 18:1, 26:13, 36:24, 37:2, 41:12, 41:15, 41:24, 45:15,</p>	<p>51:24, 52:2, 54:7, 54:12 thought 20:12, 26:15, 37:9, 44:15, 46:24, 65:23 thoughtful 40:8, 54:10 three 10:20, 36:1 thrilled 8:11, 10:8, 13:1, 13:13, 13:18, 46:14, 65:7, 65:12 through 4:9, 5:11, 7:9, 7:19, 10:13, 18:16, 22:8, 27:12, 29:11, 29:12, 30:3, 42:22, 43:24, 44:1, 44:18, 47:3, 52:3, 53:22, 57:15, 62:2, 62:6, 63:24, 65:14 throughout 23:3, 29:3, 57:9, 64:2 tier 52:11, 52:19, 52:20, 52:23, 53:1, 53:6, 53:10, 53:12 time 4:6, 4:13, 4:19, 7:15, 14:16, 15:6, 18:2, 19:4, 19:11, 26:13, 26:14, 28:8, 32:23, 38:21, 39:4, 40:4, 40:19, 43:11, 52:21, 56:11, 57:2, 61:23, 66:14</p>	<p>timeline 49:20, 50:12, 51:3 times 18:7, 40:5, 58:17 today 4:11, 5:9, 5:17, 7:9, 7:12, 9:16, 11:5, 12:9, 18:17, 23:11, 25:1, 25:4, 25:13, 29:6, 30:9, 38:4, 48:10, 55:20, 55:22, 58:17, 62:3, 66:10 today's 4:17, 5:4, 23:7, 54:24 together 9:3, 9:8, 15:3, 26:17, 30:1, 42:13, 46:10, 50:13 told 39:12, 44:9 toni 6:8, 6:11, 6:18, 6:19, 6:22, 7:17, 10:17, 19:17, 26:1, 26:6, 26:8, 28:22, 37:4, 39:20, 45:20, 62:22, 64:14 took 28:15, 28:21 tools 28:6, 34:8 top 44:7, 58:15 topics 7:9 total 33:15</p>	<p>touch 22:6, 23:13, 37:14 touched 29:9 towards 4:14, 12:21 track 34:12, 39:17, 40:18 tracks 39:15 training 16:2, 16:5, 19:24 transfer 36:10, 56:13, 56:15, 59:7 transferred 25:14, 38:23 transition 30:11, 30:13, 30:16 transitioned 32:5, 41:7 transitioning 33:25 transitions 56:17, 58:21, 59:5 transparent 22:13, 31:8 treasury 30:3 trending 48:25 tricky 46:1 trouble 24:24 true 67:7 truly 13:10, 59:23, 60:5 try 28:10 trying 40:5</p>
--	---	--	---

<p>turn 39:4 two 7:1, 23:20, 24:15, 28:2, 30:14, 32:4, 32:12, 32:13, 39:15, 54:24, 61:25, 62:24, 62:25 two-thirds 19:2 two-year 49:6 tyler 40:3 type 49:24 types 41:4, 44:3, 44:16, 66:5</p> <hr/> <p style="text-align: center;">U</p> <hr/> <p>under 51:21, 63:21 underinsured 35:6 understand 33:11, 37:24, 64:8 understands 35:11 undertaking 29:4, 38:21 unfamiliar 34:4 uninsured 22:20, 25:10, 26:20, 31:15, 35:6, 35:9, 58:10 united 16:11 university 3:10, 5:25, 13:3, 13:5 unless 47:7</p>	<p>unmute 8:4, 19:15, 20:22, 55:11 unnecessary 5:7 until 5:5, 25:16, 29:17, 30:19, 47:6 update 25:3 use 29:13, 29:23, 34:11, 34:14, 35:15, 36:7 user 45:13 using 35:7 utilized 22:25 utilizing 4:18</p> <hr/> <p style="text-align: center;">V</p> <hr/> <p>valuable 66:17 value-based 16:12 various 5:23, 6:19, 32:22, 36:6 vcu 5:21 vendor 51:1, 51:4 vendors 61:14 versa 40:11 versus 66:8 via 4:17, 18:25 vice 18:1, 19:6, 19:8, 20:22, 20:24, 21:1,</p>	<p>21:3, 21:6, 40:11, 66:2, 66:3 victoria 5:16, 5:17, 10:23, 23:12, 25:22, 45:8, 46:5, 47:11, 62:21, 63:6, 63:14, 64:14 vietnamese 57:13 views 12:19 virginia 1:8, 3:8, 3:12, 3:14, 3:21, 5:15, 5:25, 6:10, 6:15, 9:13, 9:23, 11:12, 11:16, 12:14, 12:17, 12:20, 13:19, 13:22, 13:24, 14:6, 14:8, 14:24, 15:16, 15:20, 15:24, 17:1, 17:4, 17:6, 17:15, 17:17, 17:21, 21:2, 23:16, 25:15, 30:20, 31:5, 32:13, 32:16, 33:18, 34:20, 35:11, 36:4, 42:15, 43:14, 45:1, 46:22, 47:3, 47:16, 49:5, 55:1, 55:2, 55:14, 55:20, 55:23, 57:10, 58:5, 59:3, 59:20, 60:23, 61:3, 61:4, 66:18 virginia-based 15:1</p>	<p>virginians 8:16, 9:15, 14:20, 17:18, 25:11, 26:20, 56:7, 57:14, 58:11, 61:21 virtually 1:10 vote 21:10, 21:14 votes 19:1 voting 3:2, 18:25, 19:2 vplc's 55:23</p> <hr/> <p style="text-align: center;">W</p> <hr/> <p>wait 47:6 wake 41:11 walk 63:8 want 8:18, 21:4, 28:2, 28:4, 28:7, 34:23, 36:3, 36:4, 36:6, 36:22, 40:7, 40:15, 43:15, 48:3, 48:15, 50:6, 51:13, 56:9, 60:17, 62:17, 62:25, 63:1, 64:19, 65:13, 66:7 wanted 22:6, 23:18, 26:10, 28:13, 32:3, 37:14, 44:21, 50:17, 54:6, 60:22 wanting 51:3, 62:4 wants 64:7, 66:6</p>
--	--	--	--

<p>way 11:17, 11:18, 34:12, 38:1, 42:14, 51:21, 52:4, 52:9, 52:19, 65:14, 66:7, 66:8 ways 26:18, 29:5 we'll 25:5, 26:5, 29:20, 42:6, 42:7, 42:25, 44:17, 45:5, 48:12, 53:21, 53:24, 54:18, 55:13, 62:24, 63:1, 65:20 we're 4:3, 4:9, 4:10, 4:17, 7:18, 7:19, 7:20, 8:19, 9:7, 12:18, 17:19, 25:1, 26:9, 29:5, 30:13, 30:21, 31:20, 32:1, 32:6, 32:7, 32:20, 33:22, 34:4, 34:11, 37:22, 39:9, 39:18, 39:24, 40:3, 44:4, 51:9, 51:12, 56:22, 57:2, 57:17, 57:20, 59:25, 61:12, 61:13, 65:3, 65:12 we've 32:23, 33:3, 35:21, 36:12, 36:17, 36:24, 36:25, 37:23, 42:6, 49:6, 56:22, 62:2, 62:21, 64:17 web 36:16</p>	<p>website 22:4, 24:2, 24:13 week 21:18, 22:1, 24:1, 45:18, 57:1, 57:5 weeks 18:21, 19:11 weigh 48:21 welcome 5:17, 6:9 welcomes 63:6 weren't 40:11 whatever 15:18 whereof 67:15 whether 49:19, 51:25, 61:8 white 2:13, 4:12, 7:10, 8:18, 9:5, 10:16, 10:17, 10:18, 19:17, 25:1, 48:15, 50:23, 62:6, 62:12, 64:21 wide 11:25, 55:21 wind 59:15 winter 46:25 wisdom 21:2 wish 19:15 within 6:4, 28:10, 28:23, 37:19, 39:16 without 58:3</p>	<p>witness 67:15 wondering 46:21, 51:23 words 34:9, 62:5, 62:11 work 8:22, 8:23, 9:2, 9:3, 9:8, 11:23, 12:20, 13:12, 15:3, 15:25, 16:4, 16:6, 17:8, 24:24, 26:6, 29:1, 41:2, 42:21, 45:19, 46:8, 46:9, 46:10, 46:12, 50:20, 55:21, 56:10, 56:12, 56:19, 56:25, 57:8, 58:15, 59:18, 59:21, 64:15, 65:13, 65:22, 66:6 worked 6:1, 10:23, 13:20, 15:8, 16:9, 27:7, 52:9, 56:17, 61:17, 66:12 working 6:13, 11:1, 12:3, 12:18, 12:22, 13:14, 14:7, 14:18, 16:22, 19:22, 20:8, 23:23, 26:15, 26:22, 26:24, 29:3, 30:3, 32:14, 37:23, 39:11, 39:15, 39:24, 40:3, 40:19, 41:3, 42:17, 42:19, 42:25, 57:9, 60:5,</p>	<p>60:18, 63:25, 64:13, 66:14 works 38:1 writing 59:16 written 24:6</p> <hr/> <p style="text-align: center;">Y</p> <hr/> <p>yeah 45:25, 50:17, 52:6, 65:12 year 12:15, 23:20, 26:14, 28:10, 29:17, 30:19, 33:12, 33:15, 34:10, 38:25, 41:8, 43:9, 44:17, 44:19, 46:22, 48:25, 49:1, 56:10, 56:12, 56:25, 57:8, 57:14, 57:20, 58:20, 62:25 year-old 12:6, 12:15 yearly 48:7 years 5:22, 6:21, 10:21, 12:2, 13:8, 13:21, 13:23, 14:9, 14:10, 15:12, 16:20, 17:2, 30:14, 32:14, 40:22, 48:19, 60:18, 60:20 you-all 12:9, 20:9, 27:25, 37:12, 39:5, 42:11 yourself 7:25, 8:4 yourselves 46:24</p>
--	---	---	--

Transcript of Hearing
 Conducted on December 7, 2020

\$	2003	4	
\$1.8	14:12	40	
33:8	2007	30:4, 30:7	
0	6:2	493356497	
03	2013	4:24, 5:2	
1:12	11:17, 15:6,	5	
1	56:20	50	
1	2015	29:2	
1:12	16:14	50,000	
1.5	2020	16:14	
58:7	1:11, 67:17	500	
1.7	2021	11:14	
9:14	34:21, 40:23,	500,000	
10	42:19	33:16	
48:7	2022	5840	
10,000	40:23, 43:5,	4:24, 5:1	
61:3	43:8, 44:17	6	
100,000	2023	6,000	
58:7	25:18, 30:17,	57:17	
11	30:20, 41:9,	600,000	
67:16	43:3, 43:9,	33:16	
13	44:19, 47:7	65	
5:22	2024	23:15	
14	67:18	650,000	
21:12	21	58:10	
18	5:18, 18:23	67	
57:9	24	1:23	
18,000	250	7	
57:14	48:18	70,000	
19	26	49:7	
58:14	1:12, 66:24	8	
1993	270,000	800,000	
6:2	58:4	33:14	
1st	299	804	
28:20, 30:8,	4:24, 5:1	4:24, 5:1	
34:21, 43:8	3		
2	30		
2	17:2, 55:5,		
1:12, 66:24	55:7		
20	30,000		
6:21, 29:1	12:16		
20,000	300		
25:5	22:10, 37:7		
200	31		
12:14	67:18		
	339855		
	1:22		