



GEORGIA
STATE-BASED EXCHANGE

GROWTH & INNOVATION CONFERENCE

CONFERENCE

NOBU HOTEL ATLANTA

sbe-innovation.com

MAY 13-14



Office of Commissioner of
Insurance and Safety Fire

Protect | Enforce | Educate | Inform
COMMISSIONER JOHN F. KING



**INNOVATIVE
EXCHANGE
APPROACHES
FOR STATES**

CONTENTS

Letter from the Commissioner	4
Agenda	5
Location & Logistics	6
Conference Support and Materials	7
Session Content	8
Hosts	10
Speakers	14
General Notes	22

LETTER FROM THE COMMISSIONER

Dear Conference Attendees,

Welcome to Atlanta and the State-Based Exchange Growth & Innovation Conference.

It is an honor to welcome leaders from across the country who are committed to expanding access to health coverage, increasing consumer choice, and improving outcomes for the people we serve.

In Georgia, we believed our state could effectively build an exchange that would better reflect the needs of our residents by expanding enrollment pathways, increasing innovation, and putting consumers at the center of the health exchange experience. That vision became Georgia Access.

Our experience has reinforced a clear principle: when states take ownership of their marketplace, they are better positioned to serve consumers, increase accountability, and deliver meaningful results. A well-designed health exchange is more than an enrollment platform. It is a practical tool to connect families to coverage, reduce barriers to care, and lower the number of uninsured individuals.

This conference is an important opportunity to share ideas, learn from one another, and explore strategies that can help move each of our states forward. Whether you are



considering a transition to a State-Based Exchange or refining your current model, I hope these discussions will provide valuable insight and renewed momentum.

Thank you for being here and for your commitment to improving health coverage and delivery in your states. I hope you leave Atlanta encouraged by what strong state leadership, clear accountability, and innovative thinking can accomplish.

Sincerely,



John F. King
Insurance and Safety Fire Commissioner
State of Georgia

AGENDA

WEDNESDAY, MAY 13, 2026

TIME*	EVENT	DETAILS
5:00–6:30 PM	Arrival & Networking Reception	Connect informally and build relationships.
6:30–8:00 PM	Welcome Dinner	Welcome participants and set context for the conference objectives and agenda.

THURSDAY, MAY 14, 2026

TIME*	EVENT	DETAILS	MODERATOR
8:00–9:00 AM	Arrival, Networking, Breakfast	Informal networking and arrival before the program begins.	
9:00–9:15 AM	Opening Remarks	Welcome, conference objectives, and overview of the day.	Commissioner John King
9:15–10:00 AM	Evolution of the Affordable Care Act	Review the ACA's evolution, current state, and implications for state-based exchanges.	Cheryl Gardner
10:00–10:15 AM	Brief Break		
10:15–11:00 AM	Examining the State-Based Exchange Landscape	Nationwide SBE overview and "state of the market" context for participating states.	Martin Sullivan
11:00 AM–12:00 PM	Innovative Exchange Approaches, Funding, and Federal Opportunities	Explore emerging exchange approaches (e.g., EDE, SBMaaS) and available federal funding opportunities (including APDs) to support implementation.	Cheryl Gardner
12:00–1:00 PM	Lunch		
1:00–1:50 PM	Workshop: Facilitated SBE Simulation and Considerations	Facilitated small groups identify key benefits, considerations, and outcomes for SBE models.	George Durham
1:50–2:15 PM	Workshop Readout, Learnings	Workshop groups report out on key themes and learnings.	
2:15–3:00 PM	Overview of Georgia Access For Business	Georgia Access For Business Discussion	Martin Sullivan
3:00–3:15 PM	Brief Break		
3:15–4:00 PM	Section 1332 Waiver Pathways	Review the 1332 waiver process, decision points, and practical pathways states can use to advance reforms.	George Durham
4:00–4:30 PM	Closing Remarks	Closing remarks by Commissioner King.	Commissioner John King

LOCATION & LOGISTICS



ALTANTA NOBU HOTEL

3520 Peachtree Rd NE

Atlanta, GA 30326

(470) 945-8888

nobuhotels.com/atlanta

PARKING

Included for conference attendees.

WI-FI

Complimentary Wi-Fi is available throughout the hotel for all guests.



HARTSFIELD-JACKSON ATLANTA INTERNATIONAL AIRPORT

6000 N Terminal Pkwy

Atlanta, GA 30320

(404) 530-7300

atl.com

GETTING TO NOBU HOTEL

The easiest option is to take an Uber, Lyft, or taxi from Hartsfield-Jackson Atlanta International Airport (ATL) to Nobu Hotel Atlanta in Buckhead. The ride is typically about 25–40 minutes, depending on traffic.

For a lower-cost option, attendees can take MARTA from the airport and use a short rideshare to the hotel.

CONFERENCE MAP



CONFERENCE SUPPORT



OFFICE OF COMMISSIONER OF INSURANCE AND SAFETY FIRE

Licenses and regulates insurance companies, investigates reports of insurance fraud, and inspects buildings to prevent fire.



The leader in specialized project management office, technology, and advisory solutions that help states solve mission-critical challenges and deliver high-performing programs, including state-based health exchanges.



We build cutting-edge SaaS platforms for state agencies to efficiently deliver health and human service programs.

CONFERENCE MATERIALS

A digital conference booklet, state-specific information packets, and attendee contact information is available on the conference website (sbe-innovation.com) and via this QR code. **Note:** a password will be shared at the conference and is required to access certain materials. Please contact a member of the conference support team for details.



SESSION CONTENT

EVOLUTION OF THE AFFORDABLE CARE ACT | 9:15 – 10:00 AM

Take a moment to reflect and explore how the ACA has evolved since its inception and how those changes have shaped today's marketplace. This conversation will connect important policy milestones to current market dynamics, helping participants better understand the forces driving affordability, enrollment, and plan design. The discussion will highlight what these trends mean for states considering greater control over their exchanges.

EXAMINING THE STATE-BASED EXCHANGE LANDSCAPE | 10:15 – 11:00 AM

Gain a comprehensive national perspective on the current state of exchanges, including how different models are performing across the country. Speakers will share insights into operational approaches, governance structures, and emerging best practices. This session will help participants better understand their state's context relative to peer states and the strategic choices ahead.

INNOVATIVE EXCHANGE APPROACHES, FUNDING, AND FEDERAL OPPORTUNITIES | 11:00 AM – 12:00 PM

Dive into innovative approaches that states are using to design, operate, and enhance their exchanges. From technology-enabled tools and approaches to new funding strategies, this discussion will highlight practical tools available to states. Attendees will learn about federal funding opportunities and how to leverage them effectively to support implementation and long-term sustainability.

WORKSHOP: FACILITATED SBE SIMULATION AND CONSIDERATIONS | 1:00 – 1:50 PM

Participate in an interactive simulation designed to consider the real decisions states face when transitioning to a state-based exchange. In small groups, attendees will work through key policy and operational choices, considering tradeoffs related to affordability, enrollment, and implementation. This hands-on session aims to deepen understanding and spark meaningful discussion among peers.

WORKSHOP: READOUT AND LEARNINGS | 1:50 – 2:15 PM

Hear directly from fellow participants as each group shares insights, challenges, and conclusions from the simulation exercise. We'll look for common themes, differing approaches, and key lessons learned. The readout will help translate the workshop experience into actionable ideas for each state.

OVERVIEW OF GEORGIA ACCESS FOR BUSINESS | 2:15 – 3:00 PM

Gain a detailed look at Georgia Access For Business, including its strategic objectives, design features, and anticipated impact. This session will walk through the program's design and how it fits into Georgia's broader marketplace strategy. Attendees will gain practical insights into how states can expand access and innovate within the small group market.

SECTION 1332 WAIVER PATHWAYS | 3:15 – 4:00 PM

Explore how Section 1332 waivers are used as a tool for state-led innovation. This discussion will walk through the waiver process, key design considerations, and common challenges states face when pursuing approval. Real-world examples will illustrate how states have successfully used waivers to advance reforms and expand coverage.

HOSTS



JOHN F. KING

Commissioner, Georgia Department of Insurance & Safety Fire

John F. King was sworn in as Georgia's Insurance and Safety Fire Commissioner by Governor Brian Kemp on July 1, 2019, becoming the first Hispanic statewide official in state history. He was elected to a full four-year term on November 8, 2022.

Before becoming Commissioner, King built a distinguished career in law enforcement, beginning as an Atlanta police officer in 1985 and rising to Chief of Police for the City of Doraville. During his tenure with the Atlanta Police Department, he served in specialized units including Red Dog and Organized Crime/Intelligence and received the Chief's Blue Star for injuries sustained in the line of duty. He also served as a Task Force Agent with both the FBI and DEA as a Task Force Agent.

A native of Mexico, King is recognized for fostering strong relationships across diverse communities. In Doraville, he prioritized hiring bilingual officers, improving language access in public safety, and advancing youth education and crime-prevention initiatives. He also partnered with business and community leaders to support small business development and improve pedestrian safety along Buford Highway.

King also served more than forty years in the U.S. military, retiring as a Major General in 2023. His leadership roles included Commander of the 48th Infantry Brigade Combat Team and Task Force 51. He deployed to Bosnia-Herzegovina, Iraq, Afghanistan, and Africa, and served as a senior advisor to Afghanistan's Ministry of Interior. His military honors include the Combat Action Badge for service in Iraq and the Combat Infantry Badge for service in Afghanistan. Other awards and decorations include Legion of Merit, Bronze Star (2) Award, Meritorious Service Medal, Joint Meritorious Unit Award, Afghanistan Campaign Medal, Iraq Campaign Medal, El Salvador Gold Medal for Achievement, and the Afghanistan Barial 2nd Degree Medal. the Bronze Star, Legion of Merit, and Combat Infantry Badge.

He holds a bachelor's degree in criminal justice and public administration from Brenau University and a master's degree from the U.S. Army War College, with additional executive education from Harvard University and Syracuse University. Commissioner King was a graduate of class #229 in the FBI National Academy in Quantico, VA, and also a graduate of the Georgia International Law Enforcement Exchange program to Israel (GILEE).



MARTIN R. SULLIVAN JR.

Chief of Staff & Chief Deputy Commissioner,
Georgia Department of Insurance and Safety Fire

Martin R. Sullivan, Jr. was born and raised in Savannah, Georgia and attended St. Andrew's School. Martin majored in Political Science and Public Leadership at Hampden-Sydney College.

After graduation, he started his career in public service working for State Senator Ross Tolleson and the Natural Resources Committee as a Committee Aide. Martin then joined the staff of Agriculture Commissioner Gary W. Black. While at the Agriculture Department, Martin led the Legislative and Communications teams. He then went to work for then-Secretary of State Brian P. Kemp leading the statewide outreach team. Martin left Secretary Kemp's office to become the Chief of Staff to the 66th Mayor of Savannah, Eddie W. DeLoach.

On July 1st, 2019, he joined the staff of Insurance and Safety Fire Commissioner John F. King as Chief of Staff and Chief Deputy Commissioner. Since that time, Martin has worked with Commissioner King and the entire department to bring trust and accountability back to this important agency. They have passed landmark legislation to regulate public adjusters, rolled back file and use on auto insurance rates, implemented a reinsurance program that has lowered health insurance premiums 12% statewide, and 30% in more rural areas, and are currently implementing a state based exchange, called Georgia Access. Georgia Access has provided more options, and better coverage in the health care space across Georgia. Their work has led to close to 1 million more Georgians having health insurance in the private marketplace.

Martin currently lives in the City of Atlanta and attends the Church of All Souls Anglican Church.



CHERYL GARDNER
Executive Director, Georgia Access

Cheryl Gardner was appointed as the Executive Director of Georgia Access in May 2023. An accomplished, seasoned health policy executive, Cheryl brings a wealth of public and private sector experience in developing, managing, and implementing innovative health policy solutions to increase efficiency and modernize systems and processes.

As executive director of Georgia Access, Cheryl is responsible for overseeing strategic direction in all functions of the division, including engagement, outreach, policy, operations, compliance, and technology infrastructure. She manages all coordination with key stakeholders in federal and state government along with professional, community, and civic organizations.

Cheryl is the founder of Gardner Strategies, a health policy advisory company that counsels states and private entities on marketplace strategies. She served previously in marketplace leadership in three states: CEO of New Mexico's Health Insurance Exchange; Executive Director of the Arkansas Health Insurance Marketplace (AHIM); and as Director of Policy and Strategy, Utah Health Exchange.

Cheryl holds a Master of Public Policy (MPP) and a Bachelor of Arts in Political Science from Brigham Young University.



GEORGE DURHAM

Partner, MGT, State & Local, Social Impact

George Durham is a partner with MGT's Cicero Group, where he helps lead its State & Local and Social Impact practices worldwide. He is an experienced strategy and communications professional with deep experience in public sector strategy and management, corporate social responsibility, global development and health, strategic communications, executive management, and technology.

He served previously as Executive Director at Linksbridge SPC, a social impact advisory firm providing research, analytical, and advisory services to some of the largest nonprofit and non-governmental organizations worldwide. He has brokered strategic partnerships and developed strategic plans for large global development institutions, overseen and created corporate communications and community engagement functions for a publicly traded specialty financial services company, helped manage community engagement and global Technology for Good programs at Microsoft, and has been responsible for the marketing, business management, and launch of major technology products.

George has worked closely with organizations and enterprises throughout his career to help them develop effective partnerships and harness the benefits of communications and collaboration practices, tools, and technologies. He resides in the Pacific Northwest with his wife and three children and is an avid cyclist and skier.

George has led three different nonprofit organizations and is committed to helping organizations large and small find practical, durable solutions to their most pressing challenges. He enjoys helping MGT's team magnify and extend the capacity and expertise of its partners and clients worldwide.

George has a Master of Business Administration degree from the Wharton School of Business at the University of Pennsylvania and an undergraduate degree in Government from Harvard University.

George can be reached at george.durham@mgt.us

SPEAKERS



JOEL ARIO

Former Director of the Office of Insurance Exchanges, HHS; Former Insurance Commissioner, Pennsylvania; and Former Insurance Administrator, Oregon

Joel Ario is a health policy expert and insurance regulator known primarily for his role in helping shape implementation of the Affordable Care Act (ACA) Marketplaces. Mr. Ario was the first director of the Office of Health Insurance Exchanges at the U.S. Department of Health & Human Services, where he led efforts to establish the regulatory framework for the ACA Exchanges, now known as Marketplaces.

Prior to his federal service, Mr. Ario was the Pennsylvania Insurance Commissioner from 2007 to 2010 and the Oregon Insurance Commissioner from 2000 to 2007. Mr. Ario served on the executive committee of the National Association of Insurance Commissioners (NAIC) for a decade and was elected three times to serve as an NAIC officer.

From 2012 to 2025, Mr. Ario was a Managing Director at Manatt Health, where he provided strategic consulting and policy analysis in his work with federal agencies, state governments, leading foundations, hospitals and physicians, health plans, and others with a stake in understanding and navigating the fast-changing health reform landscape at the state and federal level.

Mr. Ario received his B.A. from St. Olaf College, M.Div. from Harvard Divinity School, and J.D. from Harvard Law School.



KIERNAN CONN
Special Advisor, Georgia Access

Kiernan Conn's consulting career has spanned 30 years, with the last 25+ focused on assisting healthcare organizations, primarily health insurance issuers and state-based exchanges. Kiernan has worked with four different state-based exchanges, including helping to prepare for HealthSource Rhode Island's launch and transition to a fully-integrated health & human services platform, assisting creating and launching Pennie in Pennsylvania, working with beWell in New Mexico through a stabilization period after a troubled launch, and more recently Georgia Access, where Kiernan has worked for the last nearly three years.

Kiernan's strong interest and focus is on launching new offerings or major organizational transformation, and at Georgia Access he has had a chance to play an important role not only in the launch of the exchange, but in the development of the new Individual Coverage Health Reimbursement Account (ICHRA) offering planned to assist Georgia employers with new coverage models for their employee healthcare, beginning in mid-2026.

Kiernan is an alumnus of Dartmouth College and the Darden Graduate School of Business and has never run a marathon nor climbed Mt. Everest but is known across many organizations for his bad jokes.



NAOMI FIUMARA
Vice President, Client Relations, ICHRA

Naomi Fiumara is VP, Client Relations for NFP's national ICHRA strategy, where she leads ICHRA education and operational support for agents and employer clients. With more than a decade of experience across individual and employer-sponsored health benefits, Naomi focuses on designing scalable, compliant ICHRA solutions that align marketplace infrastructure, administrators, and distribution partners.

Since 2020, she has focused on ICHRA operations and implementation, with hands-on experience supporting ICHRA operations within a private marketplace environment. She now plays an active role in Georgia Access for Business, supporting Georgia's efforts to release a statewide ICHRA solution.

Naomi's passion is making ICHRA more accessible for employers while ensuring a positive, straightforward experience for employees enrolling in individual coverage. Her work centers on sharing best practices with ICHRA administrators, issuers, and distribution partners to strengthen collaboration, improve operational outcomes, and expand employer access to individual coverage options through compliant, well-supported ICHRA programs.



SHAN JEFFREYS

Principal Business Technology Strategist,
Jeffreys Corporation, Inc.

Shan Jeffreys is the founder and principal of Jeffreys Corporation, where he provides strategic and technical advisory services to public agencies and private sector organizations across defense, healthcare, and telecommunications. He brings more than 30 years of executive leadership experience spanning the private sector, federal defense agencies, and NASA, along with over two decades of focused expertise in Medicaid and health plan operations. Throughout his career, Shan has demonstrated a strong track record as an entrepreneur, leading national startups in technology, healthcare delivery, and rural health clinics, and has served as a board member for a regional provider organization focused on Accountable Care Organizations and population health management.

In the public sector, Shan has played a key role in advancing Health and Human Services initiatives, both independently and through Jeffreys Corporation. He has led the implementation of modernized, integrated Medicaid eligibility systems and supported the development of sustainable State-Based Exchange models, including operations tied to Qualified Health Plans, Advanced Premium Tax Credits, and Medicaid eligibility. His work has also included developing and securing enhanced federal funding for states, as well as guiding teams in the creation and management of Medicaid Advanced Planning Documents to obtain federal financial participation. Additionally, Shan has supported statewide Medicaid strategic planning efforts, including multi-year MMIS modernization roadmaps, federal funding strategies for major initiatives, and the alignment of procurement and technology to advance interoperability, particularly in support of rural health transformation efforts.



HEATHER KORBULIC

Vice President, Policy & Communications at GetInsured

With nearly 20 years of experience in human services and health care policy, **Heather Korbolic** specializes in government affairs, public relations, coordinated project management, and strategic planning. As Vice President of Policy and Communications at GetInsured, she engages local, state, and federal policymakers to develop and advance strategies that leverage technology to improve the delivery of health care and other public benefit programs. She leads policy initiatives and strategic communications efforts that support innovation in state-based marketplaces and health and human services modernization.

Prior to joining GetInsured, Heather served as Executive Director of the Silver State Health Insurance Exchange, Nevada's state agency that operates the online health insurance marketplace, Nevada Health Link. Under her leadership, the Exchange became the first hybrid marketplace in the nation to successfully transition from HealthCare.gov to a fully autonomous state-based exchange, establishing a model for other states.

During the height of the COVID-19 pandemic, Heather was appointed Interim Director of the Nevada Department of Employment, Training and Rehabilitation, where she oversaw implementation of the Pandemic Unemployment Assistance program and supported modernization of unemployment insurance systems. She also served as Senior Policy Director for Governor Steve Sisolak during the 2021 Legislative Session, advising on statewide policy development and legislative strategy.

Heather holds a BS in Psychology from the University of Oregon and is a Certified Public Manager.



DUANE MCKEE

Founder, McKee Consulting Group

Duane McKee is a seasoned executive and technology leader with deep, hands-on experience in the design, launch, and ongoing evolution of State-Based Exchanges (SBEs). As Chief Information Officer, and later Chief Operating Officer, of Pennie, Pennsylvania's state-based health insurance exchange, Duane directed the successful launch of the state's transition from the federal platform to a fully independent SBE. In these roles, he oversaw enterprise technology strategy, requirements development, vendor coordination, program operations, and multi-agency stakeholder engagement, ensuring a smooth launch and sustainable long-term operations. He also led Contact Center operations, Issuer/Carrier relations, and Agent/Broker & Navigator/Assister engagement.

Upon leaving Pennie, Duane founded McKee Consulting Group (MCG), a firm specializing in SBE planning, transition, operation, and innovation. MCG has supported numerous exchanges across the nation on projects ranging from PMO leadership and strategy alignment to MARS-E/ARC-AMP security assessments and SMART audit support. Whether the SBE needs help screening applicants for leadership positions or developing process documentation for operational workflows, MCG brings real-world experience to the table. MCG also hosts the first and only Learning Management System (LMS) with content specific to SBE's, known as State Based Marketplace University (SBMU). SBMU contains content developed by current and previous SBE professionals who have actually operated exchanges.

Prior to his SBE work Duane consulted in public sector domains such as Health and Human Services, Agriculture, and Health. He also spent 16 years in state service with the PA Higher Education Assistance Agency. Duane holds a Bachelor's degree in Business Administration from Elizabethtown College.



PETER NELSON
Deputy Administrator & Director, CCIIO

Peter J. Nelson is the Deputy Administrator and Director of the Center for Consumer Information and Insurance Oversight (CCIIO). He is a former Senior Policy Fellow at Center of the American Experiment where he focused his attention on the intersection of state and national health care policy.

He is a leading expert on the Affordable Care Act and health insurance regulation. From late 2017 until 2021, he served as a Senior Advisor to the Administrator at the Centers for Medicare & Medicaid Services (CMS). In this role, he helped lead the development and implementation of insurance market regulations and state innovation waivers.

Nelson received a B.A. in economics from Wheaton College and a law degree from the University of Minnesota Law School where he was a member of the Minnesota Law Review.



RANDY PATE

Founder & CEO, StatesWork Inc.

Randolph W. Pate, JD, MPH, founder of Randolph Pate Advisors LLC, is a seasoned expert in the healthcare policy and regulatory field with over two decades of experience across both public and private sectors.

Based in the Washington DC area, his firm offers leadership and strategic advice to insurers, providers, technology companies, and state governments. Pate has held senior leadership positions in the federal government, including serving as Deputy Administrator of the Centers for Medicare & Medicaid Services (CMS) and Director of the Center for Consumer Information and Insurance Oversight (CCIIO). His achievements in that role include the first-ever drop in premiums for benchmark plans on HealthCare.gov, a significant increase in market competition, and the drafting of pivotal regulations such as the 2017 Market Stabilization Rule and Transparency in Coverage Rule. Randy was also instrumental in developing Enhanced Direct Enrollment (EDE), a technology pathway that revolutionized individual market coverage enrollment.

Beyond consulting, Pate established StatesWork in 2022, a non-profit aimed at guiding states toward market-based healthcare reforms.

Randy's academic credentials include degrees from The University of Alabama School of Law and a Master of Public Health from Johns Hopkins University Bloomberg School of Public Health.

GENERAL NOTES

Lined area for general notes.



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Conference booklet developed by



mgt.us