

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

COMMONWEALTH OF MASSACHUSETTS  
HEALTH INFORMATION AND ANALYSIS OVERSIGHT COUNCIL

\*\*\*\*\*  
HEARING OF:  
HEALTH INFORMATION AND ANALYSIS  
OVERSIGHT COUNCIL - CHIA BUDGET ANNUAL  
PUBLIC HEARING (FY '19)  
\*\*\*\*\*

HELD AT: Health Information and Analysis Oversight  
Council  
501 Boylston Street  
Boston, Massachusetts

 ORIGINAL

DATE: April 18, 2018  
TIME: 10:00 a.m.

COPLEY COURT REPORTING, INC.  
71 Commercial Street - Suite 700  
Boston, Massachusetts 02109  
(617) 423-5841  
www.copleycourt.com

RECEIVED  
COMPTROLLER FOR HEALTH  
INFORMATION AND ANALYSIS  
2018 APR 25 P 3:45

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

**FISCAL YEAR 2019 BUDGET HEARING ATTENDEES:**

Ray Campbell, CHIA Executive Director

Elizabeth Denniston, Executive Office for Administration  
and Finance

Lauren Peters, Executive Office of Health and Human  
Services.

Colleen Elstermeyer, Health Policy commission

Niels Puetthoff, Division of Insurance.

Fay Donohue

I N D E X

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

Proceedings

Page

4

Mr. Cloud Cray

6

## 1 PROCEEDINGS

10:00:00 2 BY ELIZABETH DENNISTON: Good morning. This  
10:00:01 3 is a public hearing of the Health Information and  
10:00:04 4 Analysis Oversight Council. Before I begin, thank you  
10:00:08 5 to the Oversight Council Members for attending.

10:00:09 6 This is being held in accordance with CHIA's  
10:00:13 7 statute that requires the council to hold an annual  
10:00:16 8 hearing on the budget.

10:00:19 9 So we are here to give any interested  
10:00:22 10 members of the public the opportunity to comment on  
10:00:26 11 CHIA's Federal '19 request.

10:00:28 12 So those registered to speak will be given  
10:00:31 13 the first opportunity to speak. If anyone else would  
10:00:34 14 like to speak, you will go after those. Please, note,  
10:00:39 15 all testimony will be transcribed and entered into the  
10:00:43 16 public record. When testifying, state your name for the  
10:00:47 17 record.

10:00:48 18 First off, are there any members of the  
10:00:50 19 legislature or public officials or state agencies that  
10:00:53 20 wish to testify today? Seeing none, we will hear  
10:01:00 21 testimony from anyone who has signed up.

10:01:16 22 MR. CLOUD CRAY: Good morning, ladies and  
23 gentlemen, and thank you for the opportunity to speak  
24 here today.

1           My name is Cloud Cray, and I am the founder  
2 of Patient Price, a company based here in Boston,  
3 dedicated to health insurance literacy.

4           I am here to voice my concern over a  
5 specific portion of the proposed FY '19 budget. The  
6 Oversight Committee and the development, operation and  
7 maintenance of the APCD - as this account is only to be  
8 funded by the effective revenue target. While this  
9 number is down from last year's \$875,000, it still  
10 reflects approaches close, the Center has only collected  
11 approximately \$422,000 between the Case Mix database  
12 revenue, came from my company alone.

13           Although this may be small in comparison to  
14 the operating budget of the Center as a whole and pales  
15 in comparison to us, this was an incredible expense. We  
16 applied for access to the APCD around this time last  
17 year, then we purchased last month. There are few  
18 companies our size who have been approved to access this  
19 to share a little of my experience.

20           We were approved to receive our data  
21 extract, but we received some disappointing news with  
22 that approval for free to consumers and thus we would  
23 not be reselling any data we received from CHIA. And  
24 yet, we had no data. I would also add that the

1 definition of resellers has been amended twice since we  
2 first reached out regarding significant financial burden  
3 to our company, were denied any sort of waiver. In  
4 addition to that, were looking for data in production -  
5 rather the Center would need to approve of anything  
6 before we launched it, meaning less to use it.  
7 The Center was unwilling to enter an alternate  
8 arrangement, such as "pay upon approval."

9           Despite these terms, we persisted, In the  
10 fall, we were told that the data would be ready by late  
11 November, and as you know, the data release was  
12 considerably delayed, and during that time, we incurred  
13 significant loss.

14           But after sufficient fund raising, and after  
15 the data was ready for release, we cut the check for  
16 \$100,000.

17           Yet after all of that, we did not receive  
18 the full extent of the data requested and despite our  
19 application from their staff that the information we  
20 need is available and should have been included in our  
21 extract, in detail, insisting that would be a discounted  
22 rate. Price concerns aside, this also continues to set  
23 back.

24           While the technical staff assured us that

1 this would be a quick request to fill, the finance team  
2 has treated as an entirely raw release of data, and that  
3 they intend to charge us as such. While the state  
4 regulates the Center's cost of providing such access to  
5 non-governmental entities, this strikes me as overkill.

6 I am not sure if my experience is an anomaly  
7 or if this behavior is by design, but when a government  
8 agency is given certain targets of revenue, the  
9 temptation may be there to price things inappropriately  
10 and not offer. I am not certain that this is the  
11 appropriate venue to ask for help resolving this matter,  
12 but if this is a symposium that targets regarding annual  
13 revenue, then I do need to bring it to attention today.

14 I understand that the Center has high costs,  
15 has been dealt significant budget cuts in the last two  
16 years, they are expected or enticed to generate, while  
17 simultaneously entertaining plans to release certain  
18 data as steward of this data. This structure gives  
19 incentives to the Center to maximize the money they can  
20 extract from into organizations with missions aligned  
21 with theirs.

22 When I first reached ou to CHIA, I was  
23 excited to work with an organization that shared my  
24 dedication in the common mission, and despite providing

1 18 percent of the revenue they've generated from selling  
2 this data, CHIA to succeed.

3 I would like this council to consider how  
4 this budget, and ultimately any decision regarding the  
5 financing health IT ecosystem as a whole. When I  
6 started this company, Massachusetts was the obvious  
7 choice - together with the willingness to adopt new  
8 technologies and to foster innovation in the health IT  
9 space. I won't purchase next year's data. In fact, if  
10 these delays persist, my company may not be around  
11 anyway. Thank you for your time.

10:06:39 12

10:06:39 13 MS. ELIZABETH DENNISTON: Any questions?

10:06:41 14 Thank you.

10:06:54 15 MS. LAUREN PETERS: Is there any testimony  
10:06:56 16 that you can share?

10:06:56 17 MR. CLOUD CRAY: I planned to send it  
10:06:58 18 yesterday and then I received some additional  
10:07:00 19 information that I had containing everything last  
10:07:03 20 minute.

10:07:11 21 MR. RAY CAMPBELL: I want to thank you for  
10:07:17 22 showing up and I thank you for your comments. They were  
10:07:19 23 fair and reasonable. You really, you did not  
10:07:23 24 personalize it. You understand the dilemma we have. On



10:07:27 1 the one hand, I am very pro-dissemination. I think we  
10:07:31 2 are in the fundamental powers to gather data and in  
10:07:35 3 compliance of the law to let others use that for what it  
10:07:39 4 can be used for. That's a high imperative for us as  
10:07:42 5 long as we are complying with the law. We do have  
10:07:44 6 requirements in our statute that we generate around  
10:07:47 7 \$750,000 of our budget from data sales. We don't charge  
10:07:52 8 our data submitters for access to the data. That rules  
10:07:56 9 out the pay providers in this state. Historically, this  
10:08:00 10 has not been much of a problem; but the digital economy  
10:08:04 11 heats up and we see requests for data like yours. We  
10:08:09 12 think we need to find a better policy to handle this.  
10:08:12 13 You went right to the heart of what it needs to talk  
10:08:15 14 about. In terms of the specifics, data, requests, who  
10:08:21 15 should not be included, reasonable people can disagree.  
10:08:25 16 We can be happy to talk about that in another detail.  
10:08:28 17 There is a general issue around state agencies as  
10:08:31 18 service provider. We are better off as data cuts and  
10:08:35 19 not so much in the services provision. Just having  
10:08:38 20 reasonable expectation we can set by having a  
10:08:41 21 conversation. Thank you again. Reasonable comments. I  
10:08:44 22 think we probably agree on a fair amount of it.  
10:08:46 23 Probably disagree on a little bit; but happy to continue  
10:08:49 24 the conversation.

10:09:01  
10:09:03  
10:09:04  
10:09:08  
10:09:11  
10:09:25  
10:09:28

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

MS. ELIZABETH DENNISTON: Thank you is there anyone else who wishes to testify? Seeing that there is no one else, members of the public who are not present to provide a comment today will have an opportunity to have written testimony by five p.m. on Monday, April 30. Thank you for your attendance. The hearing is now adjourned.

(Whereupon the hearing  
adjourned at 10:09 a.ms

C E R T I F I C A T E

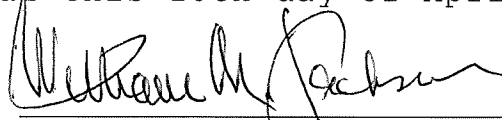
Commonwealth of Massachusetts  
Suffolk, ss.

I, **William M. Jackson**, a notary public in and for  
the Commonwealth of Massachusetts, do hereby certify:

That the foregoing transcript is a true and  
correct record of the testimony/statements given by the  
said witness and/or attorneys at the time and place  
specified hereinbefore.

**I FURTHER CERTIFY** that I am neither a relative  
nor employee of nor counsel for any of the parties, nor  
am I financially interested directly or indirectly in  
the outcome this action.

**IN WITNESS WHEREOF**, I have hereunto set my hand  
and Notarial Seal this 18th day of April, 2018.

  
\_\_\_\_\_  
William M. Jackson  
Notary Public

My Notary Commission expires: October 26, 2018.

\*\*\*\*

THIS TRANSCRIPT IS THE WORK PRODUCT OF THE CERTIFYING  
COURT REPORTER; REPRODUCTION AND/OR DISTRIBUTION OF ANY  
PART THEREOF IS THE SOLE AND EXCLUSIVE RIGHT OF THE  
CERTIFYING COURT REPORTER. THE FOREGOING CERTIFICATION  
OF THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION  
AND/OR DISTRIBUTION OF THE SAME BY ANY MEANS UNLESS  
UNDER THE DIRECT CONTROL AND/OR SUPERVISION OF THE  
CERTIFYING COURT REPORTER.

1 COMMONWEALTH OF MASSACHUSETTS  
 2 HEALTH INFORMATION AND ANALYSIS OVERSIGHT COUNCIL  
 3  
 4 \*\*\*\*\*  
 5 HEARING OF:  
 6 HEALTH INFORMATION AND ANALYSIS  
 7 OVERSIGHT COUNCIL - CHIA BUDGET ANNUAL  
 8 PUBLIC HEARING (FY '19)  
 9 \*\*\*\*\*  
 10  
 11 HELD AT: Health Information and Analysis Oversight  
 12 Council  
 13 501 Boylston Street  
 14 Boston, Massachusetts  
 15  
 16 DATE: April 18, 2018  
 17 TIME: 10:00 a.m.  
 18  
 19 COPLEY COURT REPORTING, INC.  
 20 71 Commercial Street - Suite 700  
 21 Boston, Massachusetts 02109  
 22 (617) 423-5841  
 23 www.copleycourt.com  
 24

1 INDEX  
 2  
 3 Proceedings Page  
 4 4  
 5  
 6 Mr. Cloud Cray 6  
 7  
 8  
 9  
 10  
 11  
 12  
 13  
 14  
 15  
 16  
 17  
 18  
 19  
 20  
 21  
 22  
 23  
 24

1 **FISCAL YEAR 2019 BUDGET HEARING ATTENDEES:**  
 2  
 3 Ray Campbell, CHIA Executive Director  
 4  
 5 Elizabeth Denniston, Executive Office for Administration  
 6 and Finance  
 7  
 8 Lauren Peters, Executive Office of Health and Human  
 9 Services.  
 10  
 11 Colleen Elstermeyer, Health Policy commission  
 12  
 13 Niels Puetthoff, Division of Insurance.  
 14  
 15 Fay Donohue  
 16  
 17  
 18  
 19  
 20  
 21  
 22  
 23  
 24

1 PROCEEDINGS  
 2 BY ELIZABETH DENNISTON: Good morning. This  
 00:00:00 3 is a public hearing of the Health Information and  
 00:00:03 4 Analysis Oversight Council. Before I begin, thank you  
 00:00:07 5 to the Oversight Council Members for attending.  
 00:00:08 6 This is being held in accordance with CHIA's  
 00:00:12 7 statute that requires the council to hold an annual  
 00:00:15 8 hearing on the budget.  
 00:00:18 9 So we are here to give any interested  
 00:00:21 10 members of the public the opportunity to comment on  
 00:00:25 11 CHIA's Federal '19 request.  
 00:00:27 12 So those registered to speak will be given  
 00:00:30 13 the first opportunity to speak. If anyone else would  
 00:00:33 14 like to speak, you will go after those. Please, note,  
 00:00:38 15 all testimony will be transcribed and entered into the  
 00:00:42 16 public record. When testifying, state your name for the  
 00:00:46 17 record.  
 00:00:47 18 First off, are there any members of the  
 00:00:49 19 legislature or public officials or state agencies that  
 00:00:52 20 wish to testify today? Seeing none, we will hear  
 00:00:59 21 testimony from anyone who has signed up.  
 00:01:15 22 MR. CLOUD CRAY: Good morning, ladies and  
 23 gentlemen, and thank you for the opportunity to speak  
 24 here today.

1 My name is Cloud Cray, and I am the founder  
 2 of Patient Price, a company based here in Boston,  
 3 dedicated to health insurance literacy.  
 4 I am here to voice my concern over a  
 5 specific portion of the proposed FY '19 budget. The  
 6 Oversight Committee and the development, operation and  
 7 maintenance of the APCD - as this account is only to be  
 8 funded by the effective revenue target. While this  
 9 number is down from last year's \$875,000, it still  
 10 reflects approaches close, the Center has only collected  
 11 approximately \$422,000 between the Case Mix database  
 12 revenue, came from my company alone.  
 13 Although this may be small in comparison to  
 14 the operating budget of the Center as a whole and pales  
 15 in comparison to us, this was an incredible expense. We  
 16 applied for access to the APCD around this time last  
 17 year, then we purchased last month. There are few  
 18 companies our size who have been approved to access this  
 19 to share a little of my experience.  
 20 We were approved to receive our data  
 21 extract, but we received some disappointing news with  
 22 that approval for free to consumers and thus we would  
 23 not be reselling any data we received from CHIA. And  
 24 yet, we had no data. I would also add that the

1 definition of resellers has been amended twice since we  
 2 first reached out regarding significant financial burden  
 3 to our company, were denied any sort of waiver. In  
 4 addition to that, were looking for data in production -  
 5 rather the Center would need to approve of anything  
 6 before we launched it, meaning less to use it.  
 7 The Center was unwilling to enter an alternate  
 8 arrangement, such as "pay upon approval."  
 9 Despite these terms, we persisted, In the  
 10 fall, we were told that the data would be ready by late  
 11 November, and as you know, the data release was  
 12 considerably delayed, and during that time, we incurred  
 13 significant loss.  
 14 But after sufficient fund raising, and after  
 15 the data was ready for release, we cut the check for  
 16 \$100,000.  
 17 Yet after all of that, we did not receive  
 18 the full extent of the data requested and despite our  
 19 application from their staff that the information we  
 20 need is available and should have been included in our  
 21 extract, in detail, insisting that would be a discounted  
 22 rate. Price concerns aside, this also continues to set  
 23 back.  
 24 While the technical staff assured us that

1 this would be a quick request to fill, the finance team  
 2 has treated as an entirely raw release of data, and that  
 3 they intend to charge us as such. While the state  
 4 regulates the Center's cost of providing such access to  
 5 non-governmental entities, this strikes me as overkill.  
 6 I am not sure if my experience is an anomaly  
 7 or if this behavior is by design, but when a government  
 8 agency is given certain targets of revenue, the  
 9 temptation may be there to price things inappropriately  
 10 and not offer. I am not certain that this is the  
 11 appropriate venue to ask for help resolving this matter,  
 12 but if this is a symposium that targets regarding annual  
 13 revenue, then I do need to bring it to attention today.  
 14 I understand that the Center has high costs,  
 15 has been dealt significant budget cuts in the last two  
 16 years, they are expected or enticed to generate, while  
 17 simultaneously entertaining plans to release certain  
 18 data as steward of this data. This structure gives  
 19 incentives to the Center to maximize the money they can  
 20 extract from into organizations with missions aligned  
 21 with theirs.  
 22 When I first reached out to CHIA, I was  
 23 excited to work with an organization that shared my  
 24 dedication in the common mission, and despite providing

1 18 percent of the revenue they've generated from selling  
 2 this data, CHIA to succeed.  
 3 I would like this council to consider how  
 4 this budget, and ultimately any decision regarding the  
 5 financing health IT ecosystem as a whole. When I  
 6 started this company, Massachusetts was the obvious  
 7 choice - together with the willingness to adopt new  
 8 technologies and to foster innovation in the health IT  
 9 space. I won't purchase next year's data. In fact, if  
 10 these delays persist, my company may not be around  
 11 anyway. Thank you for your time.  
 00:06:38 12  
 00:06:38 13 MS. ELIZABETH DENNISTON: Any questions?  
 00:06:40 14 Thank you.  
 00:06:53 15 MS. LAUREN PETERS: Is there any testimony  
 00:06:55 16 that you can share?  
 00:06:55 17 MR. CLOUD CRAY: I planned to send it  
 00:06:57 18 yesterday and then I received some additional  
 00:06:59 19 information that I had containing everything last  
 00:07:02 20 minute.  
 00:07:10 21 MR. RAY CAMPBELL: I want to thank you for  
 00:07:16 22 showing up and I thank you for your comments. They were  
 00:07:18 23 fair and reasonable. You really, you did not  
 00:07:22 24 personalize it. You understand the dilemma we have. On

00:07:26 1 the one hand, I am very pro-dissemination. I think we  
 00:07:30 2 are in the fundamental powers to gather data and in  
 07:35 3 compliance of the law to let others use that for what it  
 07:38 4 can be used for. That's a high imperative for us as  
 00:07:41 5 long as we are complying with the law. We do have  
 00:07:43 6 requirements in our statute that we generate around  
 00:07:46 7 \$750,000 of our budget from data sales. We don't charge  
 00:07:51 8 our data submitters for access to the data. That rules  
 00:07:55 9 out the pay providers in this state. Historically, this  
 00:07:59 10 has not been much of a problem; but the digital economy  
 00:08:03 11 heats up and we see requests for data like yours. We  
 00:08:08 12 think we need to find a better policy to handle this.  
 00:08:11 13 You went right to the heart of what it needs to talk  
 00:08:14 14 about. In terms of the specifics, data, requests, who  
 00:08:20 15 should not be included, reasonable people can disagree.  
 00:08:24 16 We can be happy to talk about that in another detail.  
 00:08:27 17 There is a general issue around state agencies as  
 00:08:30 18 service provider. We are better off as data cuts and  
 00:08:34 19 not so much in the services provision. Just having  
 00:08:37 20 reasonable expectation we can set by having a  
 00:08:40 21 conversation. Thank you again. Reasonable comments. I  
 00:08:43 22 think we probably agree on a fair amount of it.  
 00:08:45 23 Probably disagree on a little bit; but happy to continue  
 00:08:48 24 the conversation.

**C E R T I F I C A T E**

**3 Commonwealth of Massachusetts  
Suffolk, ss.**

**5 I, William M. Jackson**, a notary public in and for  
the Commonwealth of Massachusetts, do hereby certify:

**6** That the foregoing transcript is a true and  
**7** correct record of the testimony/statements given by the  
**8** said witness and/or attorneys at the time and place  
specified hereinbefore.

**9 I FURTHER CERTIFY** that I am neither a relative  
nor employee of nor counsel for any of the parties, nor  
**10** am I financially interested directly or indirectly in  
the outcome this action.

**11 IN WITNESS WHEREOF**, I have hereunto set my hand  
**12** and Notarial Seal this 18th day of April, 2018.

**13**  
**14** \_\_\_\_\_  
William M. Jackson  
Notary Public

**15** My Notary Commission expires: October 26, 2018.

**16** \*\*\*\*\*

**17** THIS TRANSCRIPT IS THE WORK PRODUCT OF THE CERTIFYING  
**18** COURT REPORTER; REPRODUCTION AND/OR DISTRIBUTION OF ANY  
PART THEREOF IS THE SOLE AND EXCLUSIVE RIGHT OF THE  
**19** CERTIFYING COURT REPORTER. THE FOREGOING CERTIFICATION  
OF THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION  
**20** AND/OR DISTRIBUTION OF THE SAME BY ANY MEANS UNLESS  
UNDER THE DIRECT CONTROL AND/OR SUPERVISION OF THE  
CERTIFYING COURT REPORTER.

**21**  
**22**  
**23**  
**24**

00:09:00 1 MS. ELIZABETH DENNISTON: Thank you is there  
 00:09:02 2 anyone else who wishes to testify? Seeing that there is  
 00:09:03 3 no one else, members of the public who are not present  
 00:09:07 4 to provide a comment today will have an opportunity to  
 00:09:10 5 have written testimony by five p.m. on Monday, April 30.  
 00:09:24 6 Thank you for your attendance. The hearing is now  
 00:09:27 7 adjourned.

8 (Whereupon the hearing  
 9 adjourned at 10:09 a.ms

10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

<b>\$</b>	add [1] - 5:24 addition [1] - 6:4 additional [1] - 8:18 adjourned [2] - 10:7, 10:9 Administration [1] - 2:5 adopt [1] - 8:7 agencies [2] - 4:19, 9:17 agency [1] - 7:8 agree [1] - 9:22 aligned [1] - 7:20 alone [1] - 5:12 alternate [1] - 6:7 amended [1] - 6:1 amount [1] - 9:22 ANALYSIS [2] - 1:2, 1:5 Analysis [2] - 1:9, 4:4 AND [3] - 1:2, 1:5, 11:18 AND/OR [3] - 11:18, 11:20, 11:20 annual [2] - 4:7, 7:12 ANNUAL [1] - 1:6 anomaly [1] - 7:6 ANY [3] - 11:18, 11:19, 11:20 anyway [1] - 8:11 APCD [2] - 5:7, 5:16 application [1] - 6:19 applied [1] - 5:16 APPLY [1] - 11:19 approaches [1] - 5:10 appropriate [1] - 7:11 approval [2] - 5:22, 6:8 approve [1] - 6:5 approved [2] - 5:18, 5:20 April [3] - 1:15, 10:5, 11:12 arrangement [1] - 6:8 aside [1] - 6:22 assured [1] - 6:24 AT [1] - 1:9 attendance [1] - 10:6 ATTENDEES [1] - 2:1 attending [1] - 4:5 attention [1] - 7:13 attorneys [1] - 11:7 available [1] - 6:20	<b>B</b> based [1] - 5:2 begin [1] - 4:4 behavior [1] - 7:7	better [2] - 9:12, 9:18 between [1] - 5:11 bit [1] - 9:23 Boston [3] - 1:12, 1:19, 5:2 Boylston [1] - 1:11 bring [1] - 7:13 BUDGET [2] - 1:6, 2:1 budget [6] - 4:8, 5:5, 5:14, 7:15, 8:4, 9:7 burden [1] - 6:2 BY [2] - 4:2, 11:20	<b>C</b> CAMPBELL [1] - 8:21 Campbell [1] - 2:3 Case [1] - 5:11 Center [6] - 5:10, 5:14, 6:5, 6:7, 7:14, 7:19 Center's [1] - 7:4 certain [3] - 7:8, 7:10, 7:17 CERTIFICATION [1] - 11:19 certify [1] - 11:5 CERTIFY [1] - 11:9 CERTIFYING [3] - 11:17, 11:19, 11:21 charge [2] - 7:3, 9:7 check [1] - 6:15 CHIA [5] - 1:6, 2:3, 5:23, 7:22, 8:2 CHIA's [2] - 4:6, 4:11 choice [1] - 8:7 close [1] - 5:10 Cloud [2] - 3:6, 5:1 CLOUD [2] - 4:22, 8:17 collected [1] - 5:10 Colleen [1] - 2:11 comment [2] - 4:10, 10:4 comments [2] - 8:22, 9:21 Commercial [1] - 1:18 Commission [1] - 11:15 commission [1] - 2:11 Committee [1] - 5:6 common [1] - 7:24 COMMONWEALTH [1] - 1:1 Commonwealth [2] - 11:3, 11:5 companies [1] - 5:18 company [5] - 5:2, 5:12, 6:3, 8:6, 8:10 comparison [2] - 5:13, 5:15	compliance [1] - 9:3 complying [1] - 9:5 concern [1] - 5:4 concerns [1] - 6:22 consider [1] - 8:3 considerably [1] - 6:12 consumers [1] - 5:22 containing [1] - 8:19 continue [1] - 9:23 continues [1] - 6:22 CONTROL [1] - 11:20 conversation [2] - 9:21, 9:24 COPLEY [1] - 1:18 correct [1] - 11:7 cost [1] - 7:4 costs [1] - 7:14 COUNCIL [2] - 1:2, 1:6 council [2] - 4:7, 8:3 Council [3] - 1:10, 4:4, 4:5 counsel [1] - 11:9 COURT [4] - 1:18, 11:18, 11:19, 11:21 CRAY [2] - 4:22, 8:17 Cray [2] - 3:6, 5:1 cut [1] - 6:15 cuts [2] - 7:15, 9:18	directly [1] - 11:10 Director [1] - 2:3 disagree [2] - 9:15, 9:23 disappointing [1] - 5:21 discounted [1] - 6:21 dissemination [1] - 9:1 DISTRIBUTION [2] - 11:18, 11:20 Division [1] - 2:13 DOES [1] - 11:19 Donohue [1] - 2:15 down [1] - 5:9 during [1] - 6:12
<b>0</b>				<b>E</b>		
<b>1</b>				economy [1] - 9:10 ecosystem [1] - 8:5 effective [1] - 5:8 ELIZABETH [3] - 4:2, 8:13, 10:1 Elizabeth [1] - 2:5 Elstermeyer [1] - 2:11 employee [1] - 11:9 enter [1] - 6:7 entered [1] - 4:15 entertaining [1] - 7:17 enticed [1] - 7:16 entirely [1] - 7:2 entities [1] - 7:5 excited [1] - 7:23 EXCLUSIVE [1] - 11:18 Executive [3] - 2:3, 2:5, 2:8 expectation [1] - 9:20 expected [1] - 7:16 expense [1] - 5:15 experience [2] - 5:19, 7:6 expires [1] - 11:15 extent [1] - 6:18 extract [3] - 5:21, 6:21, 7:20		
<b>10:00</b> [1] - 1:16 <b>10:09</b> [1] - 10:9 <b>18</b> [2] - 1:15, 8:1 <b>18th</b> [1] - 11:12				<b>F</b> fact [1] - 8:9 fair [2] - 8:23, 9:22 fall [1] - 6:10 Fay [1] - 2:15 Federal [1] - 4:11 few [1] - 5:17 fill [1] - 7:1 Finance [1] - 2:6 finance [1] - 7:1 financial [1] - 6:2		
<b>2</b>						
<b>2018</b> [3] - 1:15, 11:12, 11:15 <b>2019</b> [1] - 2:1 <b>26</b> [1] - 11:15						
<b>3</b>						
<b>30</b> [1] - 10:5						
<b>4</b>						
<b>4</b> [1] - 3:4 <b>423-5841</b> [1] - 1:19						
<b>5</b>						
<b>501</b> [1] - 1:11						
<b>6</b>						
<b>6</b> [1] - 3:6 <b>617</b> [1] - 1:19						
<b>7</b>						
<b>700</b> [1] - 1:18 <b>71</b> [1] - 1:18						
<b>A</b>						
a.m [1] - 1:16 a.ms [1] - 10:9 access [4] - 5:16, 5:18, 7:4, 9:8 accordance [1] - 4:6 account [1] - 5:7 action [1] - 11:10						

<p>financially [1] - 11:10  financing [1] - 8:5  first [4] - 4:13, 4:18, 6:2, 7:22  FISCAL [1] - 2:1  five [1] - 10:5  FOREGOING [1] - 11:19  foregoing [1] - 11:6  foster [1] - 8:8  founder [1] - 5:1  free [1] - 5:22  full [1] - 6:18  fund [1] - 6:14  fundamental [1] - 9:2  funded [1] - 5:8  FURTHER [1] - 11:9  FY [2] - 1:6, 5:5</p>	<p style="text-align: center;"><b>I</b></p> <p>imperative [1] - 9:4  IN [1] - 11:11  inappropriately [1] - 7:9  INC [1] - 1:18  incentives [1] - 7:19  included [2] - 6:20, 9:15  incredible [1] - 5:15  incurred [1] - 6:12  indirectly [1] - 11:10  information [2] - 6:19, 8:19  INFORMATION [2] - 1:2, 1:5  Information [2] - 1:9, 4:3  innovation [1] - 8:8  insisting [1] - 6:21  Insurance [1] - 2:13  insurance [1] - 5:3  intend [1] - 7:3  interested [2] - 4:9, 11:10  IS [2] - 11:17, 11:18  issue [1] - 9:17  IT [2] - 8:5, 8:8</p>	<p>maximize [1] - 7:19  meaning [1] - 6:6  MEANS [1] - 11:20  Members [1] - 4:5  members [3] - 4:10, 4:18, 10:3  minute [1] - 8:20  mission [1] - 7:24  missions [1] - 7:20  Mix [1] - 5:11  Monday [1] - 10:5  money [1] - 7:19  month [1] - 5:17  morning [2] - 4:2, 4:22  MR [3] - 4:22, 8:17, 8:21  MS [3] - 8:13, 8:15, 10:1</p>	<p>ou [1] - 7:22  outcome [1] - 11:10  overkill [1] - 7:5  OVERSIGHT [2] - 1:2, 1:6  Oversight [4] - 1:9, 4:4, 4:5, 5:6</p>	<p style="text-align: center;"><b>Q</b></p> <p>questions [1] - 8:13  quick [1] - 7:1</p>
<p style="text-align: center;"><b>G</b></p>	<p style="text-align: center;"><b>J</b></p> <p>Jackson [2] - 11:5, 11:14</p>	<p style="text-align: center;"><b>N</b></p>	<p style="text-align: center;"><b>P</b></p> <p>p.m [1] - 10:5  Page [1] - 3:3  pales [1] - 5:14  PART [1] - 11:18  parties [1] - 11:9  Patient [1] - 5:2  pay [2] - 6:8, 9:9  people [1] - 9:15  percent [1] - 8:1  persist [1] - 8:10  persisted [1] - 6:9  personalize [1] - 8:24  Peters [1] - 2:8  PETERS [1] - 8:15  place [1] - 11:7  planned [1] - 8:17  plans [1] - 7:17  Policy [1] - 2:11  policy [1] - 9:12  portion [1] - 5:5  powers [1] - 9:2  present [1] - 10:3  price [1] - 7:9  Price [2] - 5:2, 6:22  pro [1] - 9:1  pro-dissemination [1] - 9:1  problem [1] - 9:10  Proceedings [1] - 3:3  PROCEEDINGS [1] - 4:1  PRODUCT [1] - 11:17  production [1] - 6:4  proposed [1] - 5:5  provide [1] - 10:4  provider [1] - 9:18  providers [1] - 9:9  providing [2] - 7:4, 7:24  provision [1] - 9:19  Public [1] - 11:14  PUBLIC [1] - 1:6  public [6] - 4:3, 4:10, 4:16, 4:19, 10:3, 11:5  Puetthoff [1] - 2:13  purchase [1] - 8:9  purchased [1] - 5:17</p>	<p style="text-align: center;"><b>R</b></p> <p>raising [1] - 6:14  rate [1] - 6:22  rather [1] - 6:5  raw [1] - 7:2  RAY [1] - 8:21  Ray [1] - 2:3  reached [2] - 6:2, 7:22  ready [2] - 6:10, 6:15  really [1] - 8:23  reasonable [4] - 8:23, 9:15, 9:20, 9:21  receive [2] - 5:20, 6:17  received [3] - 5:21, 5:23, 8:18  record [3] - 4:16, 4:17, 11:7  reflects [1] - 5:10  regarding [3] - 6:2, 7:12, 8:4  registered [1] - 4:12  regulates [1] - 7:4  relative [1] - 11:9  release [4] - 6:11, 6:15, 7:2, 7:17  REPORTER [3] - 11:18, 11:19, 11:21  REPORTING [1] - 1:18  REPRODUCTION [2] - 11:18, 11:19  request [2] - 4:11, 7:1  requested [1] - 6:18  requests [2] - 9:11, 9:14  requirements [1] - 9:6  requires [1] - 4:7  resellers [1] - 6:1  reselling [1] - 5:23  resolving [1] - 7:11  revenue [5] - 5:8, 5:12, 7:8, 7:13, 8:1  RIGHT [1] - 11:18  rules [1] - 9:8</p>
<p>gather [1] - 9:2  general [1] - 9:17  generate [2] - 7:16, 9:6  generated [1] - 8:1  gentlemen [1] - 4:23  given [3] - 4:12, 7:8, 11:7  government [1] - 7:7  governmental [1] - 7:5</p>	<p style="text-align: center;"><b>L</b></p> <p>ladies [1] - 4:22  last [5] - 5:9, 5:16, 5:17, 7:15, 8:19  late [1] - 6:10  launched [1] - 6:6  Lauren [1] - 2:8  LAUREN [1] - 8:15  law [2] - 9:3, 9:5  legislature [1] - 4:19  less [1] - 6:6  literacy [1] - 5:3  looking [1] - 6:4  loss [1] - 6:13</p>	<p>name [2] - 4:16, 5:1  need [4] - 6:5, 6:20, 7:13, 9:12  needs [1] - 9:13  new [1] - 8:7  news [1] - 5:21  next [1] - 8:9  Niels [1] - 2:13  non [1] - 7:5  non-governmental [1] - 7:5  none [1] - 4:20  NOT [1] - 11:19  Notarial [1] - 11:12  notary [1] - 11:5  Notary [2] - 11:14, 11:15  note [1] - 4:14  November [1] - 6:11  number [1] - 5:9</p>	<p style="text-align: center;"><b>O</b></p> <p>obvious [1] - 8:6  October [1] - 11:15  OF [8] - 1:1, 1:5, 11:17, 11:18, 11:18, 11:19, 11:20, 11:20  offer [1] - 7:10  Office [2] - 2:5, 2:8  officials [1] - 4:19  one [2] - 9:1, 10:3  operating [1] - 5:14  operation [1] - 5:6  opportunity [4] - 4:10, 4:13, 4:23, 10:4  organization [1] - 7:23  organizations [1] - 7:20</p>	<p style="text-align: center;"><b>S</b></p> <p>sales [1] - 9:7  SAME [1] - 11:20  Seal [1] - 11:12  see [1] - 9:11  seeing [2] - 4:20, 10:2  selling [1] - 8:1  send [1] - 8:17  service [1] - 9:18</p>
<p style="text-align: center;"><b>H</b></p> <p>hand [2] - 9:1, 11:11  handle [1] - 9:12  happy [2] - 9:16, 9:23  HEALTH [2] - 1:2, 1:5  health [4] - 1:9, 5:3, 8:5, 8:8  Health [3] - 2:8, 2:11, 4:3  hear [1] - 4:20  HEARING [3] - 1:5, 1:6, 2:1  hearing [4] - 4:3, 4:8, 10:6, 10:8  heart [1] - 9:13  heats [1] - 9:11  held [1] - 4:6  HELD [1] - 1:9  help [1] - 7:11  hereby [1] - 11:5  hereinbefore [1] - 11:8  hereunto [1] - 11:11  high [2] - 7:14, 9:4  historically [1] - 9:9  hold [1] - 4:7  Human [1] - 2:8</p>	<p style="text-align: center;"><b>M</b></p> <p>maintenance [1] - 5:7  MASSACHUSETTS [1] - 1:1  Massachusetts [5] - 1:12, 1:19, 8:6, 11:3, 11:5  matter [1] - 7:11</p>			



<p> <b>Services</b> [1] - 2:9  <b>services</b> [1] - 9:19  <b>set</b> [3] - 6:22, 9:20, 11:11  <b>share</b> [2] - 5:19, 8:16  <b>shared</b> [1] - 7:23  <b>showing</b> [1] - 8:22  <b>signed</b> [1] - 4:21  <b>significant</b> [3] - 6:2, 6:13, 7:15  <b>simultaneously</b> [1] - 7:17  <b>size</b> [1] - 5:18  <b>small</b> [1] - 5:13  <b>SOLE</b> [1] - 11:18  <b>sort</b> [1] - 6:3  <b>space</b> [1] - 8:9  <b>specific</b> [1] - 5:5  <b>specifics</b> [1] - 9:14  <b>specified</b> [1] - 11:8  <b>ss</b> [1] - 11:3  <b>staff</b> [2] - 6:19, 6:24  <b>started</b> [1] - 8:6  <b>state</b> [5] - 4:16, 4:19, 7:3, 9:9, 9:17  <b>statute</b> [2] - 4:7, 9:6  <b>steward</b> [1] - 7:18  <b>still</b> [1] - 5:9  <b>Street</b> [2] - 1:11, 1:18  <b>strikes</b> [1] - 7:5  <b>structure</b> [1] - 7:18  <b>submitters</b> [1] - 9:8  <b>succeed</b> [1] - 8:2  <b>sufficient</b> [1] - 6:14  <b>Suffolk</b> [1] - 11:3  <b>Suite</b> [1] - 1:18  <b>SUPERVISION</b> [1] - 11:20  <b>symposium</b> [1] - 7:12 </p>	<p> <b>they've</b> [1] - 8:1  <b>THIS</b> [2] - 11:17, 11:19  <b>TIME</b> [1] - 1:16  <b>TO</b> [1] - 11:19  <b>today</b> [4] - 4:20, 4:24, 7:13, 10:4  <b>together</b> [1] - 8:7  <b>transcribed</b> [1] - 4:15  <b>transcript</b> [1] - 11:6  <b>TRANSCRIPT</b> [2] - 11:17, 11:19  <b>treated</b> [1] - 7:2  <b>true</b> [1] - 11:6  <b>twice</b> [1] - 6:1  <b>two</b> [1] - 7:15 </p>
<b>T</b>	<b>U</b>
<p> <b>target</b> [1] - 5:8  <b>targets</b> [2] - 7:8, 7:12  <b>team</b> [1] - 7:1  <b>technical</b> [1] - 6:24  <b>technologies</b> [1] - 8:8  <b>temptation</b> [1] - 7:9  <b>terms</b> [2] - 6:9, 9:14  <b>testify</b> [2] - 4:20, 10:2  <b>testifying</b> [1] - 4:16  <b>testimony</b> [4] - 4:15, 4:21, 8:15, 10:5  <b>testimony/</b>  <b>statements</b> [1] - 11:7  <b>THE</b> [8] - 11:17, 11:18, 11:19, 11:20, 11:20  <b>theirs</b> [1] - 7:21  <b>THEREOF</b> [1] - 11:18 </p>	<p> <b>ultimately</b> [1] - 8:4  <b>UNDER</b> [1] - 11:20  <b>UNLESS</b> [1] - 11:20  <b>unwilling</b> [1] - 6:7  <b>up</b> [3] - 4:21, 8:22, 9:11 </p>
	<b>V</b>
	<p> <b>venue</b> [1] - 7:11  <b>voice</b> [1] - 5:4 </p>
	<b>W</b>
	<p> <b>waiver</b> [1] - 6:3  <b>WHEREOF</b> [1] - 11:11  <b>whole</b> [2] - 5:14, 8:5  <b>William</b> [2] - 11:5, 11:14  <b>willingness</b> [1] - 8:7  <b>wish</b> [1] - 4:20  <b>wishes</b> [1] - 10:2  <b>witness</b> [1] - 11:7  <b>WITNESS</b> [1] - 11:11  <b>WORK</b> [1] - 11:17  <b>written</b> [1] - 10:5  <b>www.copleycourt.com</b> [1] - 1:20 </p>
	<b>Y</b>
	<p> <b>year</b> [1] - 5:17  <b>YEAR</b> [1] - 2:1  <b>year's</b> [2] - 5:9, 8:9  <b>years</b> [1] - 7:16  <b>yesterday</b> [1] - 8:18 </p>