

Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, June 27, 2:30 – 4:30 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN

Members in attendance: Richard Klick – Chair, Mary Ellen Becker, Nancy Breymeier, Leigh Grauman, Bentley Graves, Peter Musimami (via phone), Kate Onyeneho, Denise Robertson, Kathleen Saari, Matthew Steffens

Members not in attendance: Matthew Flory, Kim Johnson, Ann McIntosh, Hussein Sheikh

Staff in attendance: Aaron Sinner – Board and Federal Relations Director, Stephanie Grisell – Legal Analyst

Board members in attendance: Martha Eaves

Meeting Topics

Welcome

Richard Klick, Chair

Richard Klick, Chair, called the meeting to order at 2:35 p.m. He noted that a quorum was not yet present. Members introduced themselves.

During introductions two additional members arrived and a quorum was present.

Public Comment

None.

Approval of Meeting Minutes

CSEAC Committee Members

Upon review of the March 21 notes, Denise Robertson recommended an edit on page six. Denise clarified that the frustration she expressed was with the people listed on the roster who aren't actively serving as assisters and accepting clients. Her concern was about if there some sort of quality control MNsure could do to ensure the individuals listed were active navigators or brokers.

MOTION: Mary Ellen Becker moved to approve the draft [March 21 draft minutes](#) as amended. Bentley Graves seconded. All were in favor and the amended minutes were approved.

Kate Onyeneho raised a concern about the section “Resources: Jobs and SHOP” and the wording around unemployment. The minutes indicated the discussion about unemployment was about her clients, when she had actually made a point about unemployed applicants to MNSure.

MOTION: Bentley moved to reconsider the [March 21 minutes](#). Denise seconded. All were in favor and the motion was approved.

Kate suggested an amendment to page three of the previously amended March 21 minutes under the heading “Resources: Jobs and SHOP” to clarify the sentence, “Kate Onyeneho’s concerns at the previous month’s meeting around employment for her clients. Dick said that this is essentially a call for resources for Kate to pass along to her clients about employment opportunities.” to “Kate Onyeneho’s concerns at the previous month’s meeting around employment for unemployed MNSure applicants.”

MOTION: Bentley moved to amend the [March 21 minutes](#) with Kate’s amendment. Denise seconded. All were in favor and the minutes, as amended, were approved.

MOTION: Nancy Breymeier moved to approve the draft joint [May 30 draft minutes](#). Denise seconded. All were in favor and the minutes were approved.

Updates from MNSure

Aaron Sinner, Board and Federal Relations Director

Aaron Sinner, MNSure staff, summarized the June 21 MNSure Board Meeting. Board elected a new chair Phil Norrgard, and re-elected Kathy Sheran as vice-chair. There was public comment from the navigator coalition about the length of open enrollment 2018, which tied in nicely with the joint recommendation from the Advisory Committees. They, similar to the recommendation from the Advisory Committees, stressed more time is needed for open enrollment 2018.

Martha Eaves, MNSure Board member, and Aaron discussed the Department of Commerce presentation on the 1332 waiver request submitted by Minnesota to the federal government for review. Aaron explained the 1332 waiver request is the reinsurance program that was passed into law just this past legislative session. The way the reinsurance program was passed in Minnesota required the federal government to provide funds to assist in funding the program. Aaron noted this program is different from the premium rebate program, with the latter only decreasing premiums for those individuals who did not qualify for advanced premium tax credits. The Department of Commerce submitted the waiver, called a Section 1332 Waiver, to request the rerouting of tax credit dollars. By law, the federal government has 180 days to respond to the request. However, the Department of Commerce indicated 180 days is too long and would not allow for carriers to plan their 2018 rates in line with the rate certification timeline. As such, the Department of Commerce remains in communication with the federal government about the status of the waiver.

Mary Ellen asked if the health plan carriers had already decided if they were going to sell on the individual market for 2018. Aaron noted that in Minnesota, carriers have until July 17 to submit initial rates for the individual market. Then, on July 30, health plan carriers' initial rates are released publicly. The Department of Commerce and carriers then negotiate rates, with final rates released to the public October 1.

Denise observed that Peter Benner is remaining on the MNSure Board, although he is no longer the chair. Additionally, Denise listened to the June MNSure Board meeting and felt Allison was indicating that the October 1 recommendation was not feasible for this year, but perhaps next year. Aaron elaborated that Allison was indicating there are a lot of moving parts outside of MNSure's control, in regards to federal approval of the waiver in particular, and the recommendation provided offers an important perspective and advice.

Review of CSEAC-HIAC Presentation to MNSure Board

Richard Klick, Chair

Dick provided Committee members with an update about the joint recommendation presentation that he and Jonathan Watson, the chair of the Health Industry Advisory Committee, presented to the MNSure Board. Dick noted there were concerns about moving up the beginning of open enrollment 2018, as the joint recommendation by the Advisory Committees is to begin open enrollment 2018 on October 1, 2017. He indicated the concerns were related to training and ensuring all parties, from MNSure to the health plan carriers, could get everything in order for an October 1, 2017 open enrollment start date. There was positive commentary from the MNSure Board about the recommendation and he had noted the Advisory Committees hoped to present another joint recommendation to the Board for the July meeting.

Review Meeting Notes of Sub-Committee – CSEAC & HIAC Assisters (Brokers, Navigators, & Brian Eck)

Richard Klick, Chair

Dick reported he found the sub-committee meeting very informative and appreciated the notes from Leigh Grauman to move discussion. From the page of notes Dick took during the meeting, Jonathan created a presentation titled, "Assister Functionality Workgroup Preliminary Recommendations." The goal is to create a recommendation during the July 10 joint Advisory Committee meeting to present at the July Board meeting.

Dick indicated the sub-committee agreed on the need for read-only portal access. Leigh commented she did not believe such access would be helpful to navigators, as read-only portal access would not provide any useful information about where the client is in the application process or the eligibility determination. Leigh noted she would like read-only access to something that could provide her with eligibility results for clients.

Dick noted he had experienced many issues with life event changes, such as address and income changes, which he could input into the portal but not change himself. Leigh clarified that those issues related to the life event change tool which is different than the portal. Leigh noted

the Advisory Committees need to be clear about what 'portal' they are referring to in any recommendation.

Denise clarified that to her, read-only portal access is about finding out where consumers are in the process of applying and status, but that she understood there were privacy concerns with this. Kathy Saari noted that some information is public information, like addresses, noting that assisters should be able to see that information. However, Aaron indicated that whether a consumer has applied for MNSure is not public information.

Denise clarified that navigators would like to see what MNSure agents see, which would decrease assister calls to the Assister Resource Center (ARC). Matt Steffens noted the 57% of calls to ARC are about status checks and read-only access to eligibility determinations could decrease that call volume.

Leigh noted, from her perspective, read-only access would help her better serve consumers. However, she indicated it might not be a feasible ask for this upcoming open enrollment but potentially for open enrollment 2019. For this upcoming open enrollment period, Leigh suggested increasing staff on the ARC Team so calls could be answered in a more timely manner.

Matt asked for clarification if Leigh was seeking read-only access that provided just eligibility determinations, to which Leigh responded she would prefer to access status information and know if a consumer had any pending issues. Right now, Leigh noted, that information can only be accessed by calling ARC, which has significant hold times.

Matt noted that when he logs into the portal to view a consumer's information, he can view the tax credit and eligibility and wondered how far down into eligibility Leigh would like to see. Leigh explained that she can see an association with a client, if an application has been submitted, and the initial eligibility determination, but nothing else.

Denise suggested moving through the Assister Functionality Workgroup Preliminary Recommendations presentation page by page. Committee members agreed.

Docl began on page two of the Assister Functionality Workgroup Preliminary Recommendations presentation by explaining the different groups of assisters: navigators, brokers, and "direct assisters" who work for a carrier.

Denise inquired about the "recommendation to improve functionality beyond MNSure plans" under the HIAC task. Aaron clarified that likely indicates improvement beyond what is currently planned, referencing slides three to five in the Assister Functionality Workgroup Preliminary Recommendations presentation. Slides three to five, Aaron noted, are the slides MNSure staff presented to the joint Advisory Committees at an early meeting.

On the "Assister portal long-term potential" slide, Bentley asked how close the bullet points are to what the group is suggesting in regards to the read-only access—if additional bullet points are needed, and if some bullets points aren't relevant to assisters. Leigh commented she saw the next recommendation as focused on short-term goals, understanding some of these bullets

are long-term projects. Aaron noted the Advisory Committees could designate in a recommendation both short-term and long-term components.

Dick asked Leigh for clarification on the second bullet point and if she is able to print off anything from the consumer's information. Leigh indicated she could not print anything. Denise elaborated that navigators are not able to do anything without a verbal consent from the consumer. Committee members asked questions about how associations are created and how that interplays with federal data privacy rules. Dick and Matt suggested brokers were able to view more information due to brokers' licensing agreement with the State of Minnesota. Denise noted it could be useful to examine how navigators can be certified similar to brokers so navigators can view the same information brokers can view.

Martha asked if navigators have to send in a release of information. Denise elaborated that it depends on the case. She noted release of information forms still need to be uploaded into the system, so there often isn't an immediate turnaround. Kate noted no information can be released without the consent of the consumer. A consumer has to provide a release of information.

Matt pointed to the lack of IT resources as a glaring issue. He suggested the recommendation could focus on itemizing the list of IT priorities. Bentley added with the MNSure RFP currently on the market, some IT issues might be resolved. Kathy noted there is a connection between IT issues and high call hold volume.

Matt asked Aaron to check with MNSure's security officer to provide clarification about why brokers can see more information than navigators.

Peter Musimami noted that in some commercial instances, there is an internal audit that captures if someone has accessed a page within the system. Matt indicated there is a question on the application that asks if someone is helping you. Peter suggested an internal, secondary audit could ensure information is not being incorrectly accessed and would give everyone a level of confidentiality. Aaron indicated the system likely tracks any changes made to an account, but he didn't know if it also tracked every time a user accessed someone's information. Denise and Leigh noted every time they call into the ARC line, they are asked to verify their own information and the consumer's information.

Leigh reiterated the issues with IT and viewing certain information is still relevant, but in the short-term, staffing up the ARC is the most viable solution to solve a variety of problems.

The Committee moved on to the list of possible recommendation areas—portal, agent of record (AOR), ARC performance and resources, and process. Dick commented regarding AORs that he has heard some brokers have not yet been paid. He noted Brian Eck in the sub-committee had indicated AORs can take up to six weeks for carriers to process. Matt added he had not been paid for commissions completed this quarter, however, he did stress that a carrier had sent out a notice that their commission system was having a meltdown. He indicated some AOR issues might not be related to MNSure.

The Committee moved on to the slide discussing recommendations directly related to the Assister Portal. Leigh suggested the "read-only" access to the portal ask remain, but with a

greater focus on staffing up the ARC line for this upcoming open enrollment. Leigh also recommended potentially clarifying what information is requested as the purpose of the “read-only” access. Denise recommended adding a “read-only” access to eligibility systems, which would provide navigators with more information than they currently can access and could help decrease call volume.

The committee moved on to the slide discussing recommendations on ARC performance. Leigh noted there was already a bullet point about increasing staff capacity, but it would be important to signify an increase particularly during open enrollment for faster eligibility checks.

Bentley asked if there was a need to add a bullet or potentially flesh out a recommendation on increasing staffing to a certain expected service level. Matt asked if ARC was able to increase staffing, whether calls regarding eligibility checks would decrease. Bentley noted the ratio of things assisters would call about wouldn’t change, but the assister would be able to move on faster, as he or she would not wait on the phone.

Kate raised a point about the issues related to how quickly consumers can get enrolled. Committee members discussed the process for issuing insurance cards, and whether the cards have dates on them. Leigh noted that public program cards do not have any effective dates on them.

Bentley clarified a point raised by Leigh in her written comments regarding administrative clean-up of passwords and life event changes before the upcoming open enrollment. Leigh suggested MNSure reach out to the public before the open enrollment period to ensure consumers have their applications up to date, consumers know their passwords, and especially alerting them to open enrollment 2018 dates once they are released.

Kathy asked if consumers are able to view plan rates before open enrollment begins. Aaron indicated the rates are released on October 1 and loaded into MNSure for a “window-shopping” time period so the public can compare before open enrollment. Matt noted that people never like to pay more, so they often prefer to wait until they have certainty around their premium tax credit eligibility. Denise noted there is not enough differentiation between messaging to qualified health plan enrollees and public program enrollees. The public needs to understand who needs to take action during open enrollments, especially with this potential shortened open enrollment period.

Aaron noted for the Committee members it could be helpful for the Board to be provided with a prioritized list of recommendations and whether each recommendation was intended for open enrollment this fall or future open enrollment periods. Bentley asked if there will be work on the recommendation between June 27 and the July 10 meeting. Mary Ellen thought the Committees would both meet this week, the sub-committee would meet again to draft a recommendation, and then the Advisory Committees would review the draft recommendation at their July 10 joint meeting.

Education for Assisters: MNSure 2018 Enrollment

Richard Klick, Chair

Dick asked Committee members if they have received the documents related to the education assemblies. Leigh noted it was not a very heavy performance support assembly, but more of a networking opportunity and a chance to learn about what's new for MNSure's next open enrollment. Denise noted in previous years, more in-depth trainings and networking events were offered separately.

MNSure Broker (Staff) Verbal recommendations for all MNSure Brokers

Richard Klick, Chair

Dick clarified that this section was for the brokers in the room. Essentially, if they have an issue with a MNSure client, call MNSure, if the client does not have insurance through the exchange, do not call MNSure and call the carrier directly.

Additional Topics

CSEAC Committee Members

Matt asked when the next CSEAC-only meeting was. Aaron reported that it would be held August 15, with the joint Advisory Committee meeting held in the meantime on July 10.

Mary Ellen asked when the Committee will hear back about open enrollment 2018 length. Aaron noted MNSure was still gathering stakeholder feedback and in conversations with the Department of Commerce around timelines. Martha noted the Board wouldn't meet again until July 26. Aaron noted the Board had previously delegated to Allison the authority to designate special enrollment periods, and so the decision wouldn't necessarily need to wait until July 26—though Allison would certainly be in conversation with Board members before making such a decision. Denise asked if the waiver has not been approved by the federal government, what rate filings would be made public on July 30. Aaron indicated he did not know if Commerce had made a decision.

Adjourn

MOTION: Bentley moved to adjourn. Mary Ellen seconded. There were no objections and the meeting adjourned at 4:31 p.m.