



## Board of Directors Meeting

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<b>Date:</b> Wednesday July 24, 2013	<b>Building:</b> MN Dept. of Revenue
<b>Time:</b> 1:00 – 4:15 pm	<b>Conference Room:</b> Skjegstad (room 2000)
<b>Attendees:</b> Thompson Aderinkomi, Pete Benner, Brian Beutner, Kathryn Duevel, MD, Thomas Forsythe, Commissioner Jesson, Phil Norrgard, Commissioner Schowalter	
<b>Staff:</b> April Todd-Malmlov, Carley Barber	

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### Topics:

**Welcome and  
any new business**

Brian Beutner,  
Chair

The meeting was called to order by Brian Beutner, Chair, at 1:05 p.m.

**Customer story**

Sally Downing,  
Minneapolis

Sally Downing of Minneapolis joined the meeting to share her story.

In 2008, Sally retired early at the age of 57. She had been carrying the insurance for herself and her husband through her employer, so they began shopping on the individual market for a new plan. They purchased a catastrophic coverage plan with a \$15,000 deductible. They both take medication, which they have had to pay out of pocket.

Her husband will be going on Medicare now that he is 65 and Sally will be shopping for insurance through MNSure, which she is excited about.

Sally is also thinking about her nephew, who only works in the summer, and hopes he gets the message about MNSure. When asked how MNSure could best reach people his age, she thought perhaps social media and television ads, but probably not the radio. She will also be calling him.

Sally was asked about her husband's experience with Medicare enrollment and how that compares to her expectations for MNSure. At home, they have dial-up, and Sally's husband spent a lot of time online. Sometimes he would need to go do something else while he waited for things to load. He got as much information online as he could and there were a lot of mailings. With MNSure, Sally is looking forward to having everything in one place and being able to easily compare options.

Brian Beutner thanked Sally for her time and suggested we revisit with her in six months to see how her experience has been.

**Approve July 17<sup>th</sup>  
meeting minutes**

Brian Beutner,  
Chair

The July 17<sup>th</sup> minutes will be reviewed by Commerce for accuracy and brought to the August 7<sup>th</sup> meeting for approval.

**MNsure  
presentation:  
marketing,  
outreach and  
consumer  
engagement**

April Todd-  
Malmlov, MNsure  
Executive  
Director

April Todd-Malmlov, MNsure Executive Director, shared a presentation on marketing, outreach and consumer engagement and answered questions from the Board members. The presentation slides are available on the [MNsure website](#).

**Q.** Is there an evaluation process for the content similar to the evaluation process for branding?

**A.** Yes, BBDO, the contract creative agency MNsure is working with, tested three creative concepts across the state with a variety of audiences. The creative material is in production right now. At this time, MNsure is not able to share creative material in a public meeting as it is temporarily classified as nonpublic.

**Q.** Is there a linkage between the research findings and the messaging?

**A.** Yes, we found in our research that people want a one-stop shop. They do want to compare and make choices but they want to find the information easily, in one place. We found they know shopping for health insurance is a journey and they will have to spend time evaluating options.

**Q.** In terms of advertising, will individual market and public program consumers receive the same messages as small employers?

**A.** We have different ways to reach small employers and their employees. There will be similar messages delivered through different channels.

**Q.** April was asked if she is comfortable with the material that is ready to be released. It was noted that this is a source of anxiety in the field.

**A.** Yes. We are in the final stages of production.

**Q.** Do we have a plan for communicating with current public program enrollees so customer service will not be flooded with calls?

**A.** Yes, MNsure and DHS staff are working together on this effort. We are co-branding and coordinating messaging and notices to existing enrollees State public programs.

**Q.** Regarding the buying demographic (adults age 25 – 64) on slide 15, Pete Benner noted there is a subset of young adults under 25, which we would not want to leave out.

**A.** April agreed and noted that MNsure is also working with technical colleges and universities to ensure that those demographics are aware that students may be covered under their parents' plans until age 26, or MNsure is available.

**Q.** The buying demographic of ages 25 – 64 is broad. Will one set of messages be targeted to that whole group, or will different messages be developed for different segments of that group?

**A.** We have messaging targeted to all age groups. Different age groups pay attention to different types of mass media.

**Q.** Will we use local celebrities in our advertising?

**A.** Yes, we are in talks and can share more soon.

**Q.** How have you tried to target areas in the state that have the highest rate of uninsured people?

**A.** There is more detail behind where the ad buys are than what is in this presentation, and we can share that. Yes, we are looking at concentrations of the uninsured and ensuring we are targeting those areas appropriately.

**Q.** A layman's view of the timing and logic behind the timing was requested. For example, why bus stop ads ahead of TV ads.

**A.** The timing of the launch is strategic. We will also be capitalizing on the State Fair and when the call center will open so there is an action people can take.

**Q.** Will assisters be available to help during the State Fair?

**A.** No, assisters will be in training in August and September. However, the Regional Liaisons will be in place to help disseminate materials.

**Q.** Is there a cost (outside of personnel) for social media marketing?

**A.** It's an extremely cost effective way of getting messages out, especially to the younger markets. The cost is quite minimal outside of staff time.

**Q.** Is there a map of the strategic areas throughout the state?

**A.** We are in the process of hiring the Regional Liaisons and a map is not yet available. There will be eight Regional Liaisons serving as field directors, coordinating the dissemination of materials.

**Q.** What is the hiring profile for the Regional Liaisons?

**A.** We are looking for great communication and relationship skills and people who are focused on getting work done and meeting targets.

**Q.** It seems the Regional Liaisons are like regional sales people. Are we searching for the kind of person who would be looking for an incentive program?

**A.** Not at this point in time.

**Q.** Can we get a sense of what our enrollment goals are, overall and regionally, so we can track against them and be nimble and adjust as we go forward?

**A.** We will take this back to the team to discuss ideas for accomplishing this. BBDO will produce metrics, which we will receive regularly. We also worked with SHADAC to ensure resources are going to the parts of the state where they are most needed.

*SHADAC - State Health Access Data Assistance Center. They help states monitor and understand trends in rates of health insurance coverage and access to care.*

**Q.** It was noted that health insurance plans will be running marketing campaigns at the same time as MNsure. We won't know about their campaigns and they won't know about ours or each other's. Consumers will be receiving their information in addition to what we are doing.

**A.** This has been a challenge, particularly this year, as information about health plans is not yet available.

**Q.** Have we reserved some of our production and contracts budget for iterations, so we can adjust once we see what the plans are doing and dovetail efficiently? Do we have the ability to act nimbly?

**A.** We do have some reserves. We also have some additional funding that will come in through our grant in 2014.

**Q.** What are our strategies to deal with negative messages and fraud?

**A.** We do anticipate fraud. Other states have experienced dummy websites, for example. Being out there first, solidifying our brand is helpful. We are doing as much as we can do to anticipate the negative messaging and plan what our response will be. We've engaged in crisis communication discussions.

**Q.** Is there a plan to build actual, personal stories? A message is more effective when there is a face accompanying it.

**A.** Yes, it is in the plan. We will record videos for the MNSure website and YouTube.

**Q.** (Slide 5) Regarding the finding "People want more than medical payments," is that part of our messaging? We cannot impact that.

**A.** It is incorporated as an undertone of the messaging. Not a main message.

**Q.** How does our money flow across the rest of the year?

**A.** Our current funding is through grants (through December). There are savings we are working with the federal government on re-budgeting.

**Q.** Is there a separate PR plan?

**A.** Yes, we can share that.

**Q.** Are we working with medical providers?

**A.** Communities, libraries, churches and providers (doctors, hospitals and clinics) are all ways to get information out. Many will become certified application counselors.

**Q.** Kathryn Duevel would like to see more information on general geographic distribution. Specifically, the percentage of uninsured and how it correlates to the distribution of materials.

**A.** More information/detail will be provided.

**Q.** Thompson Aderinkomi commented that he was skeptical about the Facebook and Twitter campaigns being similar.

**A.** More information/detail will be provided.

**Q.** Do we have reputable resources to do blogging, such as providers, etc.?

**A.** April will follow up with staff.

**Board policies  
and procedures**

Brian Beutner,  
Chair and Mary  
Foarde,  
FriedmannFoarde  
Health Care Law

Following up from the last meeting, the [revised procurement policy](#) was presented for Board approval. After discussion, it was determined there were enough revisions being made that the Board should review the policy again at the August 7<sup>th</sup> meeting before approving.

The key areas of discussion include:

**Section 5**

- Determining who the approving authority is in the Contract and Purchasing Approval Authority section (section 5.2.)

**Section 6**

- The contract and purchase values outlined in the Standard Procurement Processes section (section 6).
  - The comfort level with the newly proposed numbers relative to state policy.
  - The reevaluation of procurement cost levels after six months (section 6.4)
    - The frequency in which the board meets and whether there is a correlation between the meeting frequency and the process/mechanisms relative to the reevaluation.
  - Whether or not a Board approval provision was needed for variation from approval levels.

**Section 7**

- Board oversight as it relates to emergency procurement (section 7.1) and whether or not the report to the Board in the Reporting section (section 12) satisfies “Board oversight.”
- Requiring “notice to and consultation of” the Chair or Vice Chair in the emergency procurement process, rather than requiring approval.
- Exceptions to Standard Procurement Processes (section 7) and what kind of behavior that might invite from vendors.
- The need to be more explicit about the rules.
- Whether section 7 is needed, given how broadly section 6.3 is written.

**Section 9**

- The flexibility allowed the Executive Director with regard to contract modifications (section 9).

**Section 10**

- The separation of roles in the handling of protests in the Bid Protests section (section 10).

Mary Foarde will make the above-mentioned edits and prepare an updated draft for board members to review in advance of the August 7<sup>th</sup> meeting.

**Criteria for  
evaluating  
advisory  
committee  
applicants**

Brian Beutner,  
Chair and Board

The Board reviewed the application for Advisory Committee membership. Requested changes were noted and will be made prior to posting. The application was approved for posting with the requested changes.

**Wrap up and any  
new business**

Brian Beutner,  
Chair

The Legislative Oversight Committee held their first meeting on Monday, July 22<sup>nd</sup>. The Legislative Oversight Committee was established in the 2013 legislative session to oversee the implementation and operation of MNSure. They were provided information on grant spending and IT infrastructure, they reviewed a previous rule adopted related to consumer assistants, and an appeals rule. They asked some general questions, as well as questions about the process and timeline for the upcoming level two grant application, which is on the agenda for our August 7<sup>th</sup> Board meeting.

For meetings beyond 9/11, Brian Beutner proposed meeting the 1<sup>st</sup> and 3<sup>rd</sup> Wednesday of the month through the end of year, adjusting a bit around go-live.

Proposed meeting dates are:

- 09/25/13 (right before go live)
- 10/16/13
- 11/06/13
- 11/20/13
- 12/04/13
- 12/18/13

Tom Forsythe cannot attend the 8/7 meeting.

**Adjourn**

Kathryn Duevel moved to adjourn, Thompson Aderinkomi seconded and the meeting adjourned at 3:43 pm.