

Board of Directors Meeting

- > **date:** Wednesday, November 13, 2013
- > **building:** 81 East 7th Street, St. Paul MN, 1st floor atrium
- > **time:** 1:00 to 4:00 pm
- > **members in attendance:** Phil Norrgard, Thompson Aderinkomi, Tom Forsythe, Pete Benner, Brian Beutner, Kathryn Duevel, Commissioner Jesson
- > **staff in attendance:** April Todd-Malmlov, Executive Director

topics

1:00 – 1:05 pm
Welcome and any new business
Brian Beutner, Chair

The meeting was called to order at 1:11 p.m. by Brian Beutner, Chair.

Brian read MNSure's purpose: The purpose of the organization is to ensure that every Minnesota resident and small business, regardless of health status, can easily find, choose, and purchase a health insurance product that they value and does not consume a disproportionate share of their income.

1:05 – 1:15 pm
Customer story
Donna Devine, Edina

Donna Devine of Edina joined the meeting to share her story. Donna is a cancer survivor who has been denied coverage in the past due to her pre-existing condition. She shared her MNSure enrollment experience and outcome and then took questions from the Board members.

She will be saving \$55/month (\$660/year) in addition to savings from having a smaller yearly deductible.

The calculator showing a \$0 premium tax credit was confusing. Donna suggested more descriptive language be added to that screen.

Donna was thanked for her courage, perseverance and for sharing her story.

Approve November 6th meeting minutes
Brian Beutner, Chair

Pete Benner moved to approve the minutes from the November 6th meeting. Commissioner Jesson seconded. All were in favor and the minutes were approved without changes.

**Administrative/
operational update**
April Todd-Malmlov,
Executive Director

April Todd-Malmlov provided administrative and operational updates and then answered questions from the Board members.

Navigators

- There has been continual improvement getting navigators into the assister directory. Over 630 have completed the background checks and training.
- We have additional people certified but cannot add them to the directory until the county interagency agreements are finalized.

Call Center

- April shared the common themes of the top questions the call center receives, which include people wanting to change their applications, pending applications and payments.
- Wait times are still higher than we would like them to be, but they are going down.
- Additional 30% call center staff being hired.

April explained the difference between “application” and “enrollment.”

- The application is for eligibility. Once electronically signed, the application is complete and changes cannot be made.
- On the enrollment side, once you select a payment method you are locked in.

Money is being accepted and within a few days we will be sending it to the carriers. Clarification: the 834 is the enrollment record and the 820 is the payment record.

We will have enrollment numbers from the Federal government soon for all the states. Generally, the states all count enrollment in the same way, however, not all states are able to record in all categories so there will be some gaps.

**Reporting, measurement
and evaluation update**
Peter Benner, Tom
Forsythe, Kathryn Duevel,
Board Members
Katie Burns, Policy and
Plan Management Director

Katie Burns is the MNSure Policy and Plan Management Director. MNSure’s measurement and reporting activities fall within the scope of Katie’s team’s responsibilities.

Katie acknowledged and thanked Lynn Blewett and Stefan Gildemeister for their help in September and for being at the meeting today to help answer questions if needed.

She then walked through a [draft discussion guide](#) to provide a summary of the discussion that has taken place to date, which was followed by Board discussion on the topic.

The themes of the discussion included:

- There is a wish list, but we cannot take on the cost or effort required to measure everything.
- Our partners would like us to do more. We’d like them to do more as well.
- We are required to begin reporting on a set of 39 metrics. We are

currently reporting on a subset of 17. Starting in February, 2014, we are required to report on 76 outcome metrics.

- There are things people will expect us to measure that are not required by the Federal government.
- There are others doing their own measurements and we should leverage and try to influence those.
- We should not lead all of the efforts.
- We should not duplicate any of the efforts.
- We are responsible for measuring performance related to MNSure, while “someone” is responsible for measuring healthcare reform. These broader items are important and should be measured, but it is “mission creep” for MNSure.
- We need to be realistic about what we can do. Operational “nuts and bolts” would be really good for the first year.
- Some of the qualitative things need to be moved forward. We can’t wait until 2016.
- User satisfaction needs to be done sooner. It would be best to measure that within the system as they finish enrolling.

Next steps:

- Figure out what we can do.
- Determine what subset of the 39 and 76 is wanted by the board. Work with Katie and bring it to one of the December Board meetings.
- Figure out when we’ll be able to do the things we can’t measure currently.
- Determine roles.
- Determine the priorities.
- Divide the items with the Department of Health and the University. These negotiations will take several meetings.
- We should measure user experience as that will help determine where to put our limited IT resources.

IT Enhancements

April Todd-Malmlov,
Executive Director

April Todd-Malmlov, Executive Director walked through [MNSure Functionality Releases through 2014](#) and then the Board members discussed the material.

Commissioner Jesson requested continued conversation with regard to prioritization and public programs, noting that most of the people coming on MNSure are in public programs so we need to be thoughtful.

Tom Forsythe would like usability testing done sooner if we can, as it might tell us something important. April provided clarification as the testing on the release list is functionality-based. The Board commented that it would like to see more consumer research, maybe where a focus group is watched as they use screens, which then may or may not lead to IT tweaks or fundamental changes. Another way to accomplish this is gather information from navigators who are working through this with consumers. We are running a website and every page is our product.

The active purchaser decision may result in new capabilities needed.

The contract with the primary vendor ends March 31, 2014. We will need the vendors on staff through all of 2014 to help transfer knowledge to MNSure staff, which will require a contract amendment. The amendment will also need to incorporate the additional testing, as well as enhancements. The money must be spent during 2014 calendar year.

As we set our budget we will need to understand this list, our own development and support capacities and when the vendor knowledge transfer will be complete.

The Board requested that the IT project list be reviewed with the Board on a regular basis.

Public comment

Ron Elwood, Supervising Attorney, The Legal Services Advocacy Project

They represent low income Minnesotans, seniors and people with disabilities, many of whom are using public programs.

Ron strongly urged the Board to assert their active purchasing authority for several reasons.

- The active purchasing authority provides an invaluable tool to guide the public exchange process toward greater competition, lower prices and higher quality. They publicly supported the inclusion of active purchasing authority in the legislation.
- Active purchasing power extends to ensuring plans are affordable, which is a key component to their clients. They advocate strongly against the “bronze plan trap,” plans that attract people because they have low premiums, however, they have high deductibles. Active purchaser authority could be used to keep the silver plans affordable.
- The active purchasing authority would extend to the ability to reject plans that don’t meet criteria.

Matt Toburen, Public Policy Director, Minnesota AIDS Project

- Matt is speaking on behalf of the Minnesota AIDS Project in favor of the Board retaining their active purchaser authority to ensure the highest quality and value of insurance products for the consumer.
- The Minnesota AIDS Project is honored and humbled for the opportunity to work as navigators and in-person assisters.
- They are working with the HIV population in MCHA (the state’s high risk insurance pool) to successfully navigate the transition from MCHA to MNSure.
- People with HIV are purchasing health insurance through the individual private market for their first time, which they previously could not do due to their pre-existing condition. As they, and the 27,000 other people with preexisting conditions, leave MCHA it is important their continuity of care is not disrupted and that they can continue using the medications and providers they rely on.
- It is the belief that most of these people will find just as good or better coverage for a better price through MNSure. The Board’s active purchaser authority can be used to address any gaps or shortcomings these plans may have that we are not aware of at this time.
- Give time for these plans to go into effect and gauge customer

satisfaction as critical indicators as to whether or not the Board should use their active purchasing authority in the future.

- There is significant confusion as people try to select plans. There is a need for greater transparency and clarity to help Minnesotans. Active purchaser can be used as a tool to meet those ends.

Appointment of Advisory Committee Chairs

Thompson Aderinkomi, Liaison to the Health Industry Advisory Committee, and Kathryn Duevel, Liaison to the Consumer and Small Employer Advisory Committee

Thompson Aderinkomi, Board Liaison to the Health Industry Advisory Committee recommended Reuben Moore for committee Chair and Forrest Flint for Vice Chair of the Health Industry Advisory Committee.

Kathryn Duevel, Board Liaison to the Consumer and Small Employer Advisory Committee, recommended Anna Odegaard for committee Chair and James McClean for Vice Chair Consumer and Small Employer Advisory Committee.

Pete Benner moved to approve the recommendations. Tom Forsythe seconded. All were in favor and the motion carried.

Board Discussion: Active purchaser ideas and outcomes

Board members

The Board continued their discussion on active purchaser from the last meeting. Brian Beutner had asked each Board member to come to this meeting with suggestions. The discussion can be found at 2:34 in the [YouTube recording of the meeting](#).

The Board discussed how exercising its active purchaser authority through the release of an RFP, which requires a simple rule. Once the rule is done, the RFP can be released containing the criteria for evaluation that the Board deems important. The Board will need to determine which questions to ask and in what format they would like to see the responses for comparison.

Staff will provide a mockup of a rule for the December 4th meeting.

The Board Liaisons will ask the Advisory Committees for their input on an RFP. Thompson will type up something for the Advisory Committees to react to.

Wrap up and any new business

Brian Beutner, Chair

None

Adjourn

Pete Benner moved to adjourn the meeting. There were no objections and the meeting adjourned at 4:47 p.m.

