

Board of Directors Meeting

- > **date:** Wednesday, November 19, 2014
- > **building:** 81 7th Street, St. Paul MN
- > **time:** 1:00 – 4:00 p.m.
- > **conference room:** 1st floor atrium
- > **participants:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Phil Norrgard, Commissioner Lucinda Jesson, Tom Forsythe
- > **staff in attendance:** Scott Leitz, Katie Burns, Allison O'Toole, Carley Barber, Aaron Sinner

topics

Welcome and any new business

[Brian Beutner, Board Chair](#)

The meeting was called to order at approximately 1:10 p.m. by Brian Beutner, Board 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 afford a health insurance product that does not consume a disproportionate share of their income.

Consumer story

[Mary Jo Anderson, Minneapolis](#)

Mary Jo Anderson is a navigator with Planned Parenthood who has been assisting Minnesotans with enrolling through MNSure since the last open enrollment period. In the first few days of open enrollment this year, she has noticed major improvements—page load times are faster and the system is much more user-friendly. Mary Jo has already enrolled 10 individuals through MNSure and on average they took 30 minutes to enroll. She noted Planned Parenthood has video kiosks that will allow consumers in Moorhead, Bemidji, Alexandria, and Grand Rapids to connect with navigators in the Twin Cities for help enrolling, and which were funded through a MNSure outreach grant. She also expressed her gratitude to the Assister Resource Center, and noted it's helpful and exciting to continue speaking with the same voices and names and build a rapport.

Public comment

Alycia Riedl of the Minnesota Association of Health Underwriters (MAHU) said her organization is hearing the technical side of the website has been working very well. She also commented that the number of agents certified to assist consumers via MNSure is lower than last year.

Administrative items

Brian Beutner, Board Chair

- **Approve November 5 meeting minutes**

MOTION: Commissioner Lucinda Jesson moved to approve the [draft November 5 meeting minutes](#). Kathryn Duevel seconded. All were in favor and the minutes were approved.

- **Advisory Committees**

- **New Members**

Brian explained that applications were reviewed by an Application Review Committee consisting of Board Vice Chair Peter Benner, the Board liaisons to the Advisory Committees, and the Advisory Committee chairs. Members evaluated the applications independently, aggregated their results, and then met to discuss those results and reach consensus.

MOTION: Peter moved to accept the membership recommendations of the Application Review Committee. Kathryn seconded. All were in favor and the motion was approved. New member names are listed on slide 6 of the [discussion deck](#).

- **Health Industry Advisory Committee recommendation on operational measures of success**

Kenneth Bence, Health Industry Advisory Committee member, shared the [committee's recommendation on operational measures of success](#). He said the committee thinks the Board's metrics dashboard should focus on the most important elements of the consumer experience and compare MNSure's operational performance against industry standards. He reported that the Health Industry Advisory Committee would be willing to consult and work with the Board to improve the metrics dashboard.

The Board thanked Ken for the committee's recommendation. Tom Forsythe said he appreciated the Advisory Committee's insight and would like to hear the opinion of the Advisory Committee, or a subcommittee of the Advisory Committee, on specific metrics. He suggested the committee look into bringing forward a more specific recommendation. Kathryn noted the recommendation consisted largely of operational quality measures, and suggested the committee consider how it would finish the sentence, "MNSure will be successful when..." Commissioner Jesson noted it would be helpful to have staff consult with the Health Industry Advisory Committee, Consumer and Small Employer Advisory Committee, and the County Advisory Board to determine a course of action regarding the metrics.

- **Board work groups**

- **Compliance Work Group**

Brian reported the Compliance Work Group met yesterday to review current audits in process as well as a comprehensive program, which will begin with Board training.

- **Finance Work Group**

Brian and Tom reported the Finance Work Group has a revised draft of its three year plan and continues its work with Marty Cammack on making its future enrollment projections as accurate as possible for budgeting purposes. Tom noted that in order to use the most current information possible, the Work Group will use updated DHS and MNSure enrollment forecasts informed by the first few weeks of open enrollment in what gets presented to the Board.

CEO report

Scott Leitz, CEO

Scott Leitz reported open enrollment began Saturday, November 15 without any major issues. The launch has continued successfully since that time. The system is stable and MNSure encourages its partners and consumers to apply via MNSure.org. He noted the site will be taken down for maintenance from 6 p.m. on Saturday until 8 a.m. on Sunday. The time was chosen to be least disruptive to consumers and coincides with Contact Center hours.

Scott also reported on two new MNSure staff hires: Kevin Vernon-Harris as Deputy COO and Peg Hersch as Policy and Plan Management Director. Kevin comes with a decade of private sector experience. Peg previously worked for UCare and worked closely with MNSure in her former role.

Regarding external affairs, Scott said the advertising campaign launched on Sunday and will include statewide television and radio ads, as well as online and out-of-home locations such as transit stops. The theme of the campaign is: 95% of Minnesotans have health insurance. 100% need it.

Outreach is ramping up; the current week is Financial Help Week, the first of many theme weeks. The week highlights that most people coming through MNSure will be eligible for some form of financial assistance, whether it be Advanced Premium Tax Credits, MinnesotaCare, or Medical Assistance. MNSure is the only place Minnesotans can go to find that financial help to enroll in health insurance coverage. The MNSure website has also added a financial help calculator, which is provided by Enroll America and incorporates Minnesota's unique situation with its Basic Health Plan, MinnesotaCare.

MNSure will also be hosting a webinar for all assisters—navigators, certified application counselors, agents, and brokers—on Thursday, November 16 to provide the latest information available on renewal processes. The webinar will be recorded and available online for later viewing as well.

The Board asked questions about password resets and whether there is a way to make that process easier for consumers. Katie Burns said staff would examine the issue and see if there is any way to simplify the process.

Open Enrollment update

Scott Leitz, CEO; Katie Burns, COO; Allison O'Toole, Deputy Director of External Affairs

Scott Leitz, Katie Burns, and Allison O'Toole presented on [Slides 8-26](#) of the discussion deck.

Scott reported that the launch continues to be successful. Regarding IT, there has been no unplanned downtime and the system has been stable. MNSure has enrolled over 1,500 people in QHPs during the first four days of open enrollment this year, in comparison to 406 QHP enrollees in the first two weeks of open enrollment in 2013. Call volumes on Monday and Tuesday each exceeded 5,000 calls—higher than on December 31 of last year. Over the course of those two days, over 98% of calls were answered in under 5 minutes.

Katie noted that there is a change in the way MNSure is reporting enrollments this year. Because MNSure will no longer be collecting the first month's premium, it is now reporting enrollments as those who have selected a plan, which is the point at which their information is forwarded on to the insurance carrier.

Board members also asked questions about contacting individuals who purchased private plans through MNSure last year and need to renew coverage. Allison O'Toole said that MNSure is currently sending out a direct mail piece to individuals who need to renew coverage. These will be followed by additional mail pieces and potentially phone calls.

Allison reported that coverage deadlines are quickly approaching, with a December 15 enrollment deadline for coverage effective January 1. Help is available to customers across the state. This week, MNSure launched an updated assister directory, an easy-to-use events calendar, and a financial help calculator. Television ads have also launched, as have some out-of-home placement ads. These advertisements focus on affordability and that help is available. MNSure also has a texting campaign this open enrollment period, and is offering more help via social media.

Strategy Work Group report and discussion

Peter Benner, Board member

Board Vice Chair Peter Benner reported on the conversations by the Strategy Work Group on different governance structure approaches MNSure could take going forward. The work group eliminated the possibility of moving to healthcare.gov or purchasing exchange services from another state as neither were equipped to handle Minnesota Care. The work group determined there are two leading options for a strategic direction. One option—the “One Stop” option—is to continue with the current structure, which is a single entity for public program enrollment, QHP, and SHOP enrollment, and with MNSure serving as the lead partner with DHS and MN.IT. The other option—the “Seamless” option—would be to have MNSure and DHS continue to present a single public face for health insurance coverage, but for DHS to take full control over all elements related to public programs. There is also a continuum of possibilities between these two options. Discussion focused on the need for legislative action in order to change course, the need to understand how different directions would affect the sustainability of MNSure's budget, and the importance of deciding what MNSure's management focus should be. Board members agreed this will be a continuing conversation and requested the Work Group to continue its work and come back with more specific suggestions.

Questions raised for the Work Group to consider included:

- What are the key interrelationships between MNSure and its partners? Which ones would be relatively simple to manage independently, and which ones are heavily integrated?

- How does MNSure best meet the needs of consumers?
- What governance issues could come up under each governance structure? What issues would be included within or left out of the strategic focus created by the governance structure?
- What areas would MNSure like to address for which it hasn't had the capacity to do so?
- What is the long-term financial picture under each governance structure?
- What steps would be necessary to change to a different strategic focus and governance structure?

Wrap up and any new business

Brian Beutner, Chair

None.

Adjourn

Commissioner Jesson moved to adjourn. There were no objections and the meeting adjourned at approximately 3:34 p.m.