



## MNSure Board of Directors Meeting Minutes

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**Wednesday, December 14, 2016, 1:00 – 3:00 p.m.**  
**81 East 7th Street, St. Paul, MN, 1<sup>st</sup> floor atrium**

**Participants in attendance:** Peter Benner – Chair, Martha Eaves, Lauren Gilchrist, Commissioner Emily Johnson Piper, Phil Norrgard, Edgardo Rodriguez

**Staff in attendance:** Allison O'Toole, Aaron Sinner

### Meeting Topics

#### Welcome

*Peter Benner, Board Chair*

The meeting was called to order at 1:04 p.m. by Peter Benner, Board Chair.

Peter read MNSure's purpose: The purpose of MNSure 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.

#### Public comment

None.

#### Administrative items

*Peter Benner, Board Chair*

#### **Approve November 16 meeting minutes**

**MOTION:** Phil Norrgard moved to approve the draft [November 16 meeting minutes](#). Edgardo Rodriguez seconded. All were in favor and the minutes were approved.

#### **Executive Steering Committee appointments**

Peter noted that several months back when the METS Executive Steering Committee was codified in statute, the Board had appointed the MNSure Chief Executive Officer and Chief Operating Officer as its representatives to that body. Peter suggested the Board modify that, and continue with the MNSure CEO as a representative, but replace the COO with MNSure's Chief Financial Officer.

**MOTION:** Phil moved to appoint the MNsure CEO and MNsure CFO as MNsure's representatives to the METS Executive Steering Committee. Edgardo seconded. All were in favor and the motion was approved.

### ***Consumer and Small Employer Advisory Committee recommendation regarding SHOP***

CSEAC Chair Richard Klick and CSEAC member Bentley Graves presented the [CSEAC recommendation regarding SHOP](#).

Bentley reported MNsure's SHOP had fallen short of initial expectations, which was not unique to Minnesota but found in SHOPS across the country. He reported given that reality, the CSEAC had discussed what MNsure could do to improve its SHOP. The recommendation is not meant to be an exhaustive list, nor is it meant to present an all-or-nothing approach.

Bentley noted SHOP is unique in that it's the one place where a small employer can offer his or her employees a defined contribution approach that ideally allows employees to pick among products from multiple carriers. It is also the place employers go to qualify for the federal small employer health insurance tax credit.

Dick noted in his work as a broker, he's discovered one of the larger barriers to SHOP enrollment is the time commitment needed for enrollment.

Allison O'Toole, MNsure CEO, thanked the CSEAC for the recommendation and said MNsure takes it seriously. She noted MNsure hasn't seen the enrollment to date to justify a major investment in SHOP, but is continuing to explore ways of working with brokers and serving small businesses via SHOP. Allison noted she looked forward to continuing the conversation with the CSEAC.

Phil thanked Bentley and Dick for the presentation. He noted many of these suggestions are not a surprise, as the Operations Work Group spent time over the summer discussing SHOP and ideas like these.

Dick suggested MNsure work with some of the more major broker agencies around Minnesota to convince them of the benefits of SHOP. He commented that if MNsure could convince even five of them, it could build important momentum.

Bentley noted that in a tighter labor market, the value to a business of offering health insurance to recruit and retain talent is only increasing.

Phil asked if MNsure should try to make inroads with companies that sell administrative packages to small employers. Bentley said an emphasis on broker relationships is likely more valuable, as that's who small employers trust on this particular decision.

### **CEO report**

*Allison O'Toole, CEO*

Allison reported that since November 1 and as of end of day December 12, MNsure had enrolled nearly 92,000 Minnesotans. This includes over 44,000 QHP enrollees, over 36,000 Medical Assistance enrollees, and over 11,000 MinnesotaCare enrollees.

Allison reported she had been traveling the state, visiting places like Duluth and Mankato, highlighting the value of tax credits. Tax credits have tripled this year, with the average tax credit over \$600 per month. About 60% of QHP enrollees to date are receiving tax credits.

Allison also noted that almost 60% of QHP enrollees are new to MNsure this year.

Allison reported that the deadline for January 1 coverage is December 15. The Contact Center will be taking calls until midnight on December 15, and anyone on hold at that time will have their call answered. Assisters across the state are very busy, too.

Lauren Gilchrist asked when passive renewals would be included in the enrollment count. Allison explained that until December 15, they have the same decision and opportunity as everyone else to shop and compare plans and potentially select a different plan. After December 15, they can switch plans until the end of open enrollment on January 31, but that change won't be effective on January 1.

Commissioner Emily Johnson Piper asked if she was correct in understanding the Medical Assistance and MinnesotaCare enrollees as in addition to the public programs renewals numbers. Allison reported that that was correct, the public programs enrollees all represented new enrollments, outside of the renewals process managed by DHS.

Commissioner Piper commented that the ratio was noteworthy, as it showed a stronger proportion of MinnesotaCare-eligible enrollees to Medical Assistance-eligible enrollees than is traditional for both programs, and hypothesized that could be caused by a stronger labor market resulting in more individuals employed in low-wage jobs.

## **IT and Executive Steering Committee update**

*Scott Peterson, MN.IT*

Scott Peterson of MN.IT presented slides 13-18 of the [slide deck](#).

Scott reported that MN.IT conducted 34 deployments throughout 2016. Each deployment involves multiple weeks of testing, usually includes an overnight for IT staff, and also requires post-release testing.

Scott also reported that as MNsure and MN.IT approach the first open enrollment deadline, system traffic is high, though not quite as high as the first four days of open enrollment this year. The system continues to perform well.

Scott noted the Project Management Team (PMT) has done some preliminary planning around the 2017 IT roadmap, found on slide 18. The bulk of this work is on projects begun in 2016 that have carryover work. He noted both the Summer and Fall releases saw delays of a couple

weeks, so that some projects have been started but were put on hold had been moved to 2017 releases.

Scott reported the PMT is attempting to look at the work holistically, which includes paying greater attention to defects and devoting a greater portion of development effort to defect fixes. It also includes clear attention to the resources needed to manage METS ongoing work outside of development work.

Phil noted he appreciated the dialogue conducted at the previous Operations Work Group meeting around the 2017 IT roadmap, and he appreciates a holistic approach that will look at clean-up and defect fixes more intentionally.

Edgardo asked if the 1095 forms would be mailed on time. Allison reported that they would be out by January 31. She noted the work on the 1095 IT roadmap slated for February is work that does not affect when the forms are mailed.

## **Wrap up and any new business**

*Peter Benner, Board Chair*

Lauren noted that as MNsure approaches this first enrollment deadline, the Board appreciates the work staff has done to keep them informed of developments, and looks forward to that continuing.

## **Adjourn**

Edgardo moved to adjourn. Phil seconded. All were in favor and the meeting adjourned at 1:56 p.m.