



MNsurance Board of Directors Meeting Minutes

Wednesday, February 15, 2017, 1:00 – 3:00 p.m.

81 East 7th Street, St. Paul, MN, 1st floor atrium

Participants in attendance: Peter Benner – Chair, Lauren Gilchrist, Commissioner Emily Johnson Piper, Phil Norrgard, Edgardo Rodriguez, Kathy Sheran

Participants not in attendance: Martha Eaves

Staff in attendance: Allison O'Toole, Nathan Clark, Christina Wessel, Aaron Sinner

Meeting Topics

Welcome

Peter Benner, Board Chair

The meeting was called to order at 1:03 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.

Peter noted Martha Eaves could not attend today.

Public comment

Maureen Marrin, a navigator with Mid-Minnesota Legal Aid, shared a story about enrollment difficulties for a family in Beltrami County. She reported that wait times from multiple phone calls can add up for a complex case requiring service from both MNsure and DHS. In particular, she noted the added difficulty because a consumer cannot provide permanent verbal permission over the phone for a navigator to manage his or her case without the consumer present. Maureen noted the difficulty for navigators of keeping other appointments while waiting hold.

Steven Wahlquist, a MNsure consumer, reported he had received his 1095A form but believed it contained errors. Allison O'Toole, MNsure CEO, asked someone with the Contact Center to assist Steven.

Allison noted MNsure had mailed over 60,000 1095A forms and to date had received very few corrections requests.

Administrative items

Peter Benner, Board Chair

Approve January 11 meeting minutes

MOTION: Phil Norrgard moved to approve the draft [January 11 meeting minutes](#). Edgardo Rodriguez seconded. All were in favor and the minutes were approved.

Joint Advisory Committee presentation of recommendation regarding MNsure literacy and communication

Richard Klick, CSEAC Chair, and Jonathan Watson, HIAC Chair, presented the [CSEAC recommendation regarding MNsure literacy and communication](#) using the [presentation slide deck](#).

Richard noted the need for MNsure to provide written materials with an 8th grade comprehension level or lower. Richard noted usability of the MNsure website and application also needs to be geared toward a broad range of comprehension levels.

Jonathan noted the HIAC supported the three action steps without endorsing the broader recommendation, as the HIAC felt the recommendation didn't differentiate clearly enough between health literacy and health insurance literacy.

Jonathan also reported that the HIAC is working toward a recommendation regarding assister functionality, and then hopes to make a recommendation around market stabilization once the Minnesota legislature concludes its business.

Jonathan also noted the HIAC would like to see MNsure's Contact Center metrics compared to industry norms, benchmarks, and targets.

Board members thanked Richard and Jonathan for their presentation and said MNsure and DHS both aspire to presenting materials at an 8th grade reading level.

FY18 Navigator Outreach and Enrollment Grant Program

Christina Wessel, MNsure senior director of partnership and board relations, presented the draft [FY18 Navigator Outreach and Enrollment Grant policy statement](#).

Christina noted that the previous year's grant program had allowed the option of extending Navigator Network and Navigator Enrollment grants for a second year. The program had also included one-year Outreach and Education grants.

Christina reported that this year, MNsure is proposing to negotiate grant extensions for those allowing a second year option. This will mean not issuing a request for proposal (RFP) for these categories or for Outreach and Education grants for fiscal year 2018. Extension offers would be based around the outcome of an upcoming evaluation and negotiation of a new workplan and budget.

Edgardo noted that the FY18 budget has not yet been approved by the board and so no resources should be committed until that is done.

Allison agreed, and noted no grant extensions will be effective until July 1.

MOTION: Phil moved to approve the Navigator Outreach and Enrollment Grant Program for FY 2018 as presented. Lauren Gilchrist seconded. All were in favor and the motion was approved.

Work Group updates

Finance Work Group – Edgardo reported the work group continues to work on the FY18 budget and three-year financial plan, and currently anticipates presenting at the next full board meeting.

Operations Work Group – Phil reported the Operations Work Group has been meeting to review the spring and summer work set forward by the METS Executive Steering Committee. The work of these releases is in keeping with previous priority and work approval of the board. Phil noted that in 2017, the ESC seeks to commit 20% of its resources to defect work.

Phil noted slide 15 of the [slide deck](#) outlines the objectives in scope for the fall and winter 2017 releases. The Operations Work Group has reviewed this project list and recommends it to the full board for approval.

Scott Peterson of MNIT reported that this list was based on the scoring and weighting done by MNsure and DHS.

Nate Clark, MNsure COO, noted MNsure had put out a request for information (RFI) in the fall to identify opportunities for additional process improvements. He noted that work is not included in the 2017 release planning, as MNsure is still reviewing the results, but that voting to approve these priorities would not preclude MNsure proceeding to a request for proposal.

Phil noted the Operations Work Group had had discussions around the RFI and encouraged staff to continue its review, especially around SHOP.

Edgardo noted the development budget had not yet been set for FY18, which could impact which projects end up included in the fall and winter releases.

Commissioner Emily Johnson Piper noted an additional contingency was whether the METS ESC would receive additional information from the IRS regarding the periodic data match project.

MOTION: Phil moved to approve the fall and winter 2017 release priorities as presented. Lauren seconded. All were in favor and the motion was approved.

IT and Executive Steering Committee update

Scott Peterson, MN.IT

Scott presented slides 16-19 of the [slide deck](#).

Scott reported that the spring release had moved into the test environment. Additionally, because MNIT has multitrack testing environments, some components of the summer release were also now in the test environment.

Edgardo asked Scott for an open enrollment synopsis from a system perspective.

Scott reported that this year was very different than previous years, where the IT side operated in a reactionary mode. This year featured much more detailed processes and procedures, allowing MNIT to correct issues before consumers were even aware of them. Outside of the anomalies on the first day of open enrollment, the system was very stable. Scott commented that the pre-open enrollment load testing paid off and MNIT saw no load issues.

CEO report

Allison O'Toole, CEO

Allison reported that since November 1 and as of end of day February 12, MNsure had enrolled over 271,000 Minnesotans. This includes nearly 119,000 QHP enrollees, over 118,000 Medical Assistance enrollees, and over 34,000 MinnesotaCare enrollees.

Allison noted that 65% of individual market households are receiving tax credits averaging over \$600 per month.

Allison reported on the [year-to-year comparison deck](#) showing how the most recent open enrollment period compared to past ones.

Allison noted that this past open enrollment period was the first to feature assister portal access for all brokers, navigators, and certified application counselors. Reception was very positive, with more than 90% of assisters completing assister portal training, and more than half of those with access being very active users. Additionally, 91% of agent of record submissions came through portal associations.

Allison reported that while open enrollment is now closed, MNsure will continue to enroll individuals who experience qualifying life events, including those with discontinued plans. Minnesotans with 2016 coverage via BlueCross BlueShield or certain HealthPartners plans that were discontinued have until March 1 to enroll in coverage.

Allison also reported that MNsure is continuing to review the path forward for the technology RFI done in fall 2016. She noted she is optimistic it will make sense to move to an RFP at some point, but MNsure needs to do its homework before taking that step.

Allison also noted that CMS had just issued a proposed rule governing the individual market that includes shortening the fall 2017 open enrollment period to run November 1 to December 15, 2017.

Wrap up and any new business

Peter Benner, Board Chair

Peter noted the March 15 board meeting would likely be rescheduled to a different date.

Adjourn

Commissioner Piper moved to adjourn. Phil seconded. All were in favor and the meeting adjourned at 2:42 p.m.