



MNsurance Board of Directors Meeting Minutes

Wednesday, June 21, 2017, 1:00 – 3:00 p.m.
81 East 7th Street, St. Paul, MN, 1st floor atrium

Participants in attendance: Peter Benner – Chair, Kathy Sheran – Vice Chair, Martha Eaves, Chuck Johnson (sitting in for Commissioner Emily Johnson Piper), Phil Norrgard, Edgardo Rodriguez

Participants not in attendance: Lauren Gilchrist

Staff in attendance: Allison O'Toole, 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 that Lauren Gilchrist would not be in attendance for the meeting, and that Chuck Johnson was present on behalf of Commissioner Emily Johnson Piper.

Board officer elections

Peter Benner, Board Chair

Peter reported that the first order of business at the second quarter meeting was to elect board officers.

MOTION: Edgardo Rodriguez nominated Phil Norrgard as chair. All members voted in favor and the motion was approved.

MOTION: Martha Eaves nominated Kathy Sheran as vice-chair. All members voted in favor and the motion was approved.

Board members thanked Peter for his service as board chair.

Board members congratulated Phil and Senator Sheran on their election to board officer positions.

Public comment

Maureen Marrin of the navigator coalition, Ralonda Mason of Mid-Minnesota Legal Aid, and Hudan Guled of Briva Health expressed concern over the shortened six week open enrollment period.

Ralonda reported that the assister network in Minnesota was inadequate to meet the demands of a shortened open enrollment period. She also noted public program enrollees would be competing with private plan enrollees during that period.

Hudan reported that navigators recommend returning to the 12-week open enrollment period in line with previous open enrollment periods. However, she reported navigators would accept as a compromise the joint advisory committee recommendation to start open enrollment on October 1 and end on December 15, given the following conditions:

- MNsure engage in a robust marketing campaign to inform the public of the changes to the open enrollment period.
- MNsure dramatically increase its Assister Resource Center and help line staff to allow assisters and consumers to resolve issues more quickly.
- MinnesotaCare operations be readily available and responsive to navigators to allow for timely resolution of issues related to MinnesotaCare enrollment and renewals.
- MNsure set aside financial resources for any unexpected issues that might come up.

Maureen noted that the navigator coalition absolutely prefers extending the open enrollment period.

Allison O'Toole, MNsure CEO, thanked Maureen, Ralonda and Hudan for their comments. She clarified that open enrollment is set for November 1 to December 15, but MNsure has flexibility to supplement that period with a special enrollment period open to all Minnesotans.

Allison noted that if MNsure were to attempt to start early, it would need to work with the Department of Commerce to ensure doing so would not impact the work they do on rate negotiation and plan certification with carriers. She noted that with the uncertainty created by the 1332 waiver request, it could be difficult to commit to starting a full month early. Nonetheless, an October start could potentially be a good solution for the future.

Hudan noted the navigator coalition believes six weeks is unworkable, and so they are interested in adding as much time as is possible.

Allison noted MNsure is spending a lot of time listening to stakeholders for input around how it should supplement open enrollment.

Administrative items

Phil Norrgard, Board Chair

Approve April 19 meeting minutes

MOTION: Peter moved to approve the draft [April 19 meeting minutes](#). Edgardo seconded. All were in favor and the minutes were approved.

Board meeting calendar update

Phil announced the board was moving its July meeting to July 26, canceling its September and December meetings, and had set 2018 meeting dates, which would soon be available on the MNSure website.

Joint Advisory Committee presentation of recommendation regarding open enrollment length

Richard Klick, CSEAC chair, and Jonathan Watson, HIAC chair, [presented](#) a [recommendation](#) that MNSure create a special enrollment period open to all Minnesotans from October 1 to 31 to supplement the six week open enrollment period from November 1 to December 15.

Board members thanked the advisory committees for the work they had put into the recommendation.

Allison reiterated her concern with an early start date affecting Commerce's work negotiating and certifying rates, but noted it is a welcome suggestion that MNSure will consider this year and in the future. She also noted the advisory committees had discussed including an education period before opening, and said MNSure had allowed two weeks of "window shopping" the previous fall and intended to do so again.

Peter asked if the advisory committees had a preference between the priorities of lengthening the enrollment period to 10-12 weeks and completing the enrollment period within a calendar year. Jonathan speculated that some members of the Consumer and Small Employer Advisory Committee were likely more concerned about the length of time, while some members of the Health Industry Advisory Committee were more interested in completing the enrollment period within calendar 2018.

Work Group updates

Finance Work Group – Edgardo reported the work group was finalizing the FY 2018 budget for presentation to the board in July. He noted MNSure's focus remained on matching resources to the needs of consumers.

Compliance Work Group – Martha reported the work group was reviewing the MNSure annual compliance plan and possible board policy updates for presentation to the board in July.

Operations Work Group – Phil reported that the request for proposal (RFP) around technology solutions had opened for responses on June 5 with a deadline of July 12.

Allison noted the RFP had built off of a bipartisan recommendation from the Health Care Financing Task Force, and followed on the heels of MNsure's request for information the previous fall.

1332 waiver presentation

Fred Anderson, Department of Commerce

Peter Brickwedde, Department of Commerce

Peter Brickwedde and Fred Anderson of the Department of Commerce presented an update on Minnesota's 1332 waiver request.

Peter Brickwedde referred board members to Commerce's [public meetings presentation](#) on Minnesota's section 1332 waiver request. He noted Commerce submitted the waiver application to the federal government on May 30. He reported federal regulators were currently conducting a completeness review, which can take up to 45 days. The federal government would then have up to 180 days to respond to the request with either approval or disapproval. Peter noted that the 180 day window would push past the time in which Minnesota would need to receive a response in order to affect 2018 rates; however, Commerce had been in open conversation with the federal government, which was well aware of the timeframe in which Minnesota would need a response in order for to implement a reinsurance program for 2018.

Allison thanked Peter for the presentation. She asked if Commerce had any response to the joint advisory committee recommendation suggesting MNsure start the fall enrollment period on October 1, given the impact doing so would have upon Commerce's certification work. Peter noted it is within MNsure's full authority to declare a special enrollment period, but that the uncertain timing of the 1332 waiver application response made it difficult for Commerce to predict what rates would need to go into effect if MNsure started the enrollment period on any given day. He noted Commerce and MNsure staff have been in conversation about the logistical challenges around operationalizing an earlier date.

Peter Benner noted that carriers are required to file two sets of rates on July 17, one set assuming the waiver application is approved and one assuming it is not. He asked if both sets of rates would be made public on July 30. Peter Brickwedde said he could not comment at this point.

Edgardo asked if, since the waiver requires federal budget neutrality, waiver approval was all-or-nothing at the federal funding amounts estimated by Minnesota. Peter Brickwedde explained that the legislation directing the waiver request did not require a certain amount of federal funding, and that the federal government would be free to determine the amount it deemed appropriate in line with Minnesota's waiver request, with state dollars covering the rest of the funding for the program. He noted the program would amount to \$271 million either way. However, the program would only exist if the waiver was approved.

Minnesota premium subsidy program update

Dara Johnson-Ayodele, Minnesota Management and Budget

Dara Johnson-Ayodele and Miriam López of Minnesota Management and Budget (MMB) provided an update on the status of the Minnesota health insurance premium subsidy program.

Dara reported that MMB had received invoices from some carriers related to the subsidy program and was hoping to receive all invoices by the end of the week. Once it had tabulated the data, MMB intended to send out a press release in approximately two weeks with aggregate summaries of Minnesotans benefiting and subsidy amounts.

IT and Executive Steering Committee update

Jesse Oman, MNIT

Bill Pal-Freeman, MNIT

Deb Tibstra, MNIT

Jesse Oman of MNIT introduced Bill Pal-Freeman, the new chief business technology officer for MNIT supporting DHS and MNsure.

Bill and Deb Tibstra of MNIT presented slide 13 of the [slide deck](#).

Deb reported that the summer release was successfully deployed over the weekend. Prior to deploy, a defect was identified in the Supervisor Workspace/Org Location Structure functionality, so this functionality was deployed but not turned on. A fix will be implemented and the functionality turned on July 9.

Deb noted MNIT is turning its focus to the fall and winter releases, as well as open enrollment preparations. Testing for the fall release will begin July 7.

CEO report

Allison O'Toole, CEO

Allison reported that since November 1 and as of end of day June 18, MNsure had enrolled over 500,000 Minnesotans. This includes nearly 128,000 QHP enrollees, over 317,000 Medical Assistance enrollees, and over 61,000 MinnesotaCare enrollees.

Allison noted that nearly 74% of MNsure's QHP enrollees were receiving tax credits, the highest ever.

Allison reported that she had been traveling the state to make sure Minnesotans knew MNsure was currently enrolling individuals in coverage via a special enrollment period, so that those who experience a life event can enroll in coverage.

Allison also reported that MNsure's solicitation for broker enrollment center proposals to fill geographic gaps had recently closed, and staff were reviewing responses. Additionally, MNsure's Contact Center vendor RFP had also closed, with staff working toward selecting a vendor. The current Contact Center vendor contract would last through the end of July.

Allison noted that CMS had announced a restructured SHOP program at the federal level. Beginning in plan year 2018, small group shoppers at the federal exchange would be able to buy insurance directly from carriers while still accessing small business tax credits, though these small groups would still need to go to HealthCare.gov to receive a SHOP eligibility determination. MNsure was exploring what, if anything, this change meant for state-based exchanges. If a similar option is on the table for MNsure, staff would give it a hard look to see if it was something that would be in the best interest of Minnesotans.

Wrap up and any new business

Phil Norrgard, Board Chair

None.

Adjourn

Edgardo moved to adjourn. There were no objections and the meeting adjourned at 2:50 p.m.