

# MNsurance Consumer and Small Employer Advisory Committee Meeting Minutes

**June 23, 2015 1:00 – 4:00 p.m.**

**81 East 7th Street, St. Paul, MN, 3<sup>rd</sup> Floor Mississippi Conference Room**

**Members in attendance:** Jin Lee Palen – Chair, John Freeman – Vice Chair, Abdimalik Ahmed, Gladys Chuy (via phone), Remi Douah (via phone), Bentley Graves, David Hilden, Bob Robbins, Hussein Sheikh; Kathryn Duevel, Board Liaison (via phone)

**Members not in attendance:** Mary Ellen Becker, Julia Johnson, Edward C. McDonald, Jama Mohamod, Claudette Moran, Angela Williams

**Staff in attendance:** Aaron Sinner – Board and Federal Relations Policy Specialist; Debby Dill – Board and Federal Relations Coordinator

## Meeting Topics

### Call to Order

*Jin Lee Palen, Chair*

The meeting was called to order at 1:13 p.m. by Jin Lee Palen, chair.

### Staff Update

*Aaron Sinner, MNsure*

Aaron Sinner told the committee that the next MNsure board meeting had been moved to July 20, but this change would have no effect on the July 21 CSEAC meeting. The July 21 CSEAC meeting will be held offsite, and Jinny will inform everyone of the location.

### Board Update

*Kathryn Duevel, MNsure Board Liaison*

Kathryn Duevel stated that the change wizard for the counties has been delayed. The counties agreed that the delay was the right decision. MN.IT is quality testing all releases and will not release functionality they judge to be inadequate.

Kathryn reported that the board approved a CEO search timeline. The board is hoping to select someone in September. The search will be thorough and the board is more concerned with selecting the right person than sticking to a timeline. The search group that will review

applications and recommend finalists will consist of both board members and non-board members.

Kathryn noted that the Finance Work Group is working on the fiscal year 2016 budget and will present it at the July board meeting. It will be a balanced budget.

Kathryn also reported that the Market Development Work Group is nearing completion of the innovative plan design letter to carriers and will be mailing it soon. The proposals in response to the consumer decision support tool RFP are being looked at and negotiated. The process map work is still underway.

Kathryn said Allison had received some questions about the Supreme Court decision, and reported at the June board meeting that it will not have any effect on Minnesota either way it is decided, as Minnesota has a state-based exchange. Allison also reported that the proposed rate increases are not final and MNsure has no role in the rate review process, which is under the Department of Commerce's purview. Navigator grant awards and broker enrollment centers are on track to be announced in July and August.

Kathryn also reported Scott Peterson went over the list of MN.IT items and the release plan status. This list can be found with the board meeting materials on the MNsure website.

Jinny asked about the vacant board seats. Kathryn stated that the governor is reviewing applicants and working hard on appointing two more members.

## Public Comment

None.

## Eligibility & Application Process Flow Chart: Update & Cont'd Work

*Kathryn Duevel, Board Liaison, and CSEAC Members*

Kathryn shared the [revised draft process map](#) with the advisory committee. She noted the revised draft has been pared down and is more straightforward, but she would like to see more improvements.

Gladys Chuy asked who the audience was for this process map. She suggested that if targeting consumers, it should be simpler, more visual, and displayed in a way that is more fluid.

Kathryn shared a simplified table she had of the enrollment steps. Committee members agreed that the table represented a better starting point for consumers, and suggested the current process map would be better aimed at an audience of navigators and brokers. Committee members suggested having three total process maps with three target audiences:

1. Consumers
2. Navigators/Brokers/Assisters
3. Internal business use

Specific feedback from committee members on the revised draft process map included:

- Make very clear who to contact when a consumer needs help at each step of the process.
- Break out “Resources” – like navigators, brokers, and county offices – completely apart from “Where to Begin,” which would be MNsure.org or paper application. The expanded bracket adds confusion.
- Draw arrows so as not to align assistance methods with application methods, and better communicate that any assistance method can be paired with any application method.
- Have the re-verification dotted line arrow move from the bottom of the verification requests box to the bottom of the Preliminary Eligibility Determination box.
- Make more clear how someone escapes the “infinite loop” of eligibility determination and verification. This might include a box with language like, “Explore your options: appeal, resubmit, or purchase a plan unassisted.”

Specific feedback from committee members on the simplified table included:

- “Create a MNsure account” is done via a downloadable form on the MNsure website and not at county offices. Paper applications are done with the county, but a manual account application request is different.
- After any verification requests have been satisfied, a public program enrollee is sent a packet with a document where he or she chooses a plan in which to enroll. Enrollees have one to three options, depending on the county.
- There are circumstances where an individual won’t need to pay a first month’s premium prior to the coverage start date in order to have insurance. This is often related to an SEP. This statement will require careful wording.
- Delineate clearly between the public programs and QHP split.
- Account creation isn’t necessary when filling out a paper application.

## Approval of April and May Meeting Minutes

*Jin Lee Palen, Chair*

**MOTION:** Hussein Sheikh moved to approve the draft April meeting minutes and draft May meeting minutes. John Freeman seconded. All voted in favor, and the minutes were approved.

Jinny reported that Claudette Moran has not been coming to committee meetings lately and has not checked in via email. John sent her an email inquiring about her lack of attendance and did not receive a response.

**MOTION:** John moved to recommend to the board that Claudette Moran be removed from the committee. David Hilden seconded. All were in favor and the motion was approved.

## Consumer Assister Program Recommendations Development

*Jin Lee Palen, Chair*

Jinny led a discussion on the navigator program, based on the MNsure staff presentation and navigator concerns expressed at the April CSEAC meeting.

John said he felt the regional grantee direction staff had proposed in the draft Consumer Assistance Program model was a good one, as individuals registered as navigators and listed in the assister directory have various levels of participation, are not always actively engaged in this work, and might not have capacity for new clients. He said a system that better directs consumers as to who to call for assistance would be an improvement.

John also expressed concerns that the draft Consumer Assistance Program model was heavily dependent upon specific navigator/broker portal functionality, and that the portal currently in development would need to incorporate this functionality.

David noted the importance of incremental changes to the navigator and grantee system so as not to take a step backward while trying to take steps forward.

Members discussed the importance of outreach as a long-term strategic goal, but that organizations conducting outreach do not overlap perfectly with organizations focused on enrollment. Members also discussed the need to assist enrollees in receiving care even when their insurance status is pending by providing some form of assurance to care providers that enrollees are in the process of receiving coverage.

Committee members identified three areas around which they divided into subgroups to work on outreach and enrollment recommendations:

1. Assister portal development – John Freeman, Abdimalik Ahmed
  - a. Establish an assisters working committee to consult
2. Outreach commitment (to disparate communities) – David Hilden, Bentley Graves
  - a. Continue outreach grants
  - b. Close relationships with assisters
3. Interim “medical card” for pending cases – Jin Palen, John Freeman
  - a. Present to providers to access services
  - b. Provider has the right to bill

There was discussion on the lack of public program enrollee access to specialty doctors, but committee members decided that MNsure has no direct control over that. Kathryn asked the committee to stay focused on items that the board can effect.

Jinny asked committee members to keep draft recommendations to no more than one page. John suggested that the draft be done by July 14 and sent to Jinny so that she can distribute them to committee members and give them time to look over and prepare suggestions before the next meeting.

Bentley Graves raised the issue of the challenges confronting SHOP. Jinny said she would explore including SHOP as an agenda topic at a future CSEAC meeting. Aaron said he would talk to MNsure’s SHOP director about attending a future CSEAC meeting and providing information on SHOP to the committee.

## **Wrap Up and Adjourn**

Jinny moved to adjourn. There were no objections and the meeting adjourned at 3:28 p.m.