

Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, February 23, 2016 2:30 – 5:00 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN

Members in attendance: Gladys Chuy – Chair, Jin Palen – Vice Chair, Nancy Breymeier, Amy Chatelaine, Bentley Graves, David Hilden, Kim Johnson (via phone), Richard Klick, Kate Onyeneho, Robert Robbins, Hussein Sheikh, Alexandra Zoellner; Martha Eaves – Board Liaison, Edgardo Rodriguez – Board Member, Kathryn Duevel – Board Vice Chair

Members not in attendance: Mary Ellen Becker, Ann McIntosh, Jama Mohamod

Staff in attendance: Aaron Sinner – Board and Federal Relations Director, Debby Dill – Board and Federal Relations Coordinator

Meeting Topics

Welcome/Call to Order

Gladys Chuy, Chair

The meeting was called to order at 2:37 p.m. by Gladys Chuy, Chair.

Approval of January Meeting Minutes

Gladys Chuy, Chair

MOTION: Amy Chatelaine moved to approve the [draft January meeting minutes](#). Dick Klick seconded. All were in favor and the minutes were approved.

Board Update

Kathryn Duevel, Edgardo Rodriguez, and Martha Eaves, Board members

Kathryn reported that the Board amended and passed the [FY17 Navigator Outreach and Enrollment Grant Policy Statement](#). The Board also approved the [2016 IT Roadmap](#) (slide 4).

Bentley Graves said he had read an article in the *Pioneer Press* that said the QHP side is losing out to the public programs side in this IT roadmap. Kathryn said she read the article and felt it was an unjust characterization. She noted there were many items on the IT roadmap that serve both MNsure and DHS, and many it is difficult to categorize as solely benefiting one or the other. She also noted the Board will be funding some items that serve QHP enrollees through a different funding stream, and thus these items were not included in the IT Roadmap.

Bentley asked if there would be updates to the Consumers' Checkbook tool. Kathryn reported that it is one of the items funded through a different funding stream, and that there would be updates and improvements made.

Kathryn reported that Jonathan Watson, Chair of the Health Industry Advisory Committee (HIAC), had presented at the Board meeting. Jonathan had let the Board know that the HIAC would be developing recommendations for the Board and asked that if the Board had any assignments for the HIAC, to please let him know. Tom Forsythe asked the HIAC to examine the issue of the MNsure premium withhold tax and whether it should be spread across the full individual market at a lower rate rather than only applied to on-exchange plans. Kathryn also noted Tom later suggested to her the CSEAC should look at website usability and make specific recommendations on that topic.

Kathryn said that Allison O'Toole gave an update on enrollment numbers as of February 14. These can be found in the Board meeting's [MNsure Slide Deck](#) on the MNsure website. Kathryn noted that Allison also commented on the recent news regarding DHS estate claims for some Medical Assistance enrollees, and noted this is not a MNsure issue, though MNsure will do more to ensure navigators and brokers are educated on the issue.

Kathryn reported that Deb Tibstra had given the MN.IT update. Deb had reported that the spring release has been deployed into a test environment and is on track for release the weekend of April 2. Deb also reported that MN.IT continues to work on 834 EDI transactions, which had to take a back seat during open enrollment. Effectuation functionality was scheduled for December but was flipped with 834 transactions.

Kathryn reported she had asked Scott Peterson about assister portal functionality, and he had given Kathryn a high-level summary. Kathryn reported that phase one of the assister portal was deployed on October 3, 2015. The main parts are: Consumer Management, Provider Management, and Assister Management. A new "Assister" button was added to the home page to allow consumers to review and modify previously-selected assisters. Assister Management allows the Assister to enter information on a consumers' behalf. There is also a separate piece that allows MNsure staff to maintain assister credentials.

Kathryn also reported that phase two was implemented during the 2015 winter release. This allowed the disassociation of assister and consumer relationships, along with enhancements to the assister dashboard and enhancements to the SQL Solution database. On the eligibility side, enhancements to the consumer enrollment confirmation notice were added.

Dick Klick mentioned that the Board's MNsure Slide Deck lists hold times around six minutes, but his experience calling the Assister Resource Center as a broker is that hold times are typically 30-45 minutes.

Dick also reported the two most common questions consumers ask of him about a plan are (1) how many visits per year to the doctor it covers, and (2) what prescriptions are covered and at what cost.

Advisory Committee members discussed the set-up of the website and the redundancy of some of the screens. Members commented on the need to re-enter information between Consumers'

Checkbook and the application itself. Dick commented that the application is made up of many screens instead of asking for a large amount of information on a single screen. Amy Chatelaine noted that the application is fairly smart and only asks certain questions if the application can tell the consumer is eligible for public programs. However, Amy also noted that the final screen where consumers sign off on the application is the same for everyone.

Kate Onyeneho reported that the paper application does not line up with the online application, making it hard to enter for some people. She noted the computer won't let a consumer advance the screen until information is entered correctly, and sometimes this can mean the difference between entering "Avenue" and "Ave." Jinny Palen asked Kate to bring a paper application to the next meeting so that they can compare it to the online application. Gladys suggested Kate join the usability recommendation discussion group.

Housekeeping

Aaron Sinner and Debby Dill, MNsure staff

None.

Public Comment

Tim Vande Hey with Vande Hey Consulting offered public comment. Tim commented that if MinnesotaCare eligibility is raised to 275 percent of the federal poverty level, it will have an outsize impact on rates in the individual market. Tim also noted there are several waiver requests in the Health Care Financing Task Force recommendations and asked if the Board will put forth several budget scenarios to reflect the different proposals. Kathryn answered that she is not on the Finance Work Group and so doesn't know what models will be presented with the budget proposal.

Tim also commented that he feels it would be helpful to combine the individual market and small group market. He suggested that when MNsure looks at affordability, it should ask whose affordability it wants to look for. He said he thinks MNsure should look to provide better health coverage in the private and individual market rather than addressing affordability.

Kim Johnson said that the Committee discussion had focused on capturing customers, but just as important if not more so is customer retention. Kim suggested including some discussion focused on customer retention at each meeting. Bob Robbins noted usability of insurance is a large factor in enrollee retention.

Dick suggested SHOP is a place MNsure can expand.

Amy commented that retention is important, but MNsure can't overlook the remaining uninsured, who represent some of Minnesota's most vulnerable populations.

Kate reported on how her organization handles case management and felt a similar approach would be helpful to MNsure for enrollee retention. Some Committee members commented Kate's organization deals primarily with public programs enrollees, and felt this sort of work was outside the scope of MNsure.

Committee members further discussed the issues of affordability and usability. Kathryn noted that because the Department of Commerce and not MNSure approves rates, MNSure has limited ability to control costs. However, Kathryn also noted that the Board can control the plans that are offered through MNSure via its active selector power. She also stated that the previous year, the Board had worked collaboratively with the carriers by authoring a letter to carriers requesting innovative plan designs that the Board had heard stakeholder groups requesting.

Matt Steffens with LeClair Group offered public comment. Matt commented that he has some concern with the idea of merging the individual and small group markets. He noted employers are still adjusting to the Affordable Care Act, and employers that have moved their employees from small group into the individual market are finding it difficult to recruit, retain, and motivate employees. Matt also noted that carriers have only three months of data on which to base their rates for the following year, and that Minnesota needs to solve the issue of the revolving door in the individual market. Matt stated that as individual rates continue to rise, MNSure and its partners will have to educate those in the individual market that tax credits are available.

Recommendation(s) Discussion

Gladys asked for updates on the following.

- Health Literacy – Bentley said he did not have an update this month. Gladys added Mary Ellen Becker and Kate Onyeneho to the work group team of Bentley Graves, Dick Klick, and Jinny Palen.
- Consumer's Checkbook – Bob said the work group was hoping to get in touch with members of the HIAC to see if they had any interest or suggestions. Kim said that SHOP had rolled out a Consumers' Checkbook tool and he had looked into it. Kim had found some interesting results and had been in touch with Carol Eckelberg of MNSure for an explanation. Kim joined the work group team of Bob Robbins, Dick Klick, and Jinny Palen.

New Assister Grants Policy Statements 2016-17

Jin Lee Palen, Vice-Chair

Jinny reported that she had a request into MNSure's navigator relations staff to present at the next CSEAC meeting. Jinny was hoping to have a two-part meeting, half focused on assister grants and the other half focused on the Health Literacy Project. Jinny would like clarification of the vision that the navigator relations team has for the navigator program.

Kathryn explained that there are two RFPs this year for outreach and enrollment grants. One is for smaller award amounts directed toward organizations looking for funding only for outreach and education. Another notable change is that MNSure will have an option to renew some grantees for one additional extra year based on performance and metrics. This will assist grantees with planning and hiring.

Gladys asked if Committee members wanted to discuss the MNSure-DHS communication delineation or table it for a future meeting. Alley Zoellner noted when this discussion takes

place, she would like the Committee to also discuss communication with counties. Her organization has experienced issues working with counties lately, including very long hold times and clients who have mental illnesses being cut off from their Medical Assistance and needing to reenroll.

Gladys also suggested the Committee look at creating a usability work group.

March Proposed Agenda

Gladys Chuy and Jin Lee Palen, CSEAC Leadership

After much discussion it was decided that Gladys would get in touch with Jonathan Watson, HIAC Chair, about a possible date for a March joint Advisory Committee meeting. The topics the CSEAC would like to recommend for discussion are health literacy and the outreach and enrollment grants.

Adjourn

Hussein Sheikh moved to adjourn. David Hilden seconded. There were no objections and the meeting adjourned at 5:01 p.m.