



Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, January 23, 2018, 2:30 – 5 p.m.
MNsurance, 81 E 7th Street, St. Paul, MN 55104

Members in attendance: Denise Robertson – Chair (via phone), Matthew Steffens – Vice-Chair (via phone), Leigh Grauman (via phone), Kim Johnson (via phone), Richard Klick (via phone), Ann McIntosh (via phone), Shari Meyer (via phone), Peter Musimami (via phone), Jamie Rancour (via phone), Kathleen Saari (via phone)

Members not in attendance: Mary Ellen Becker, Bentley Graves, Matthew Flory, Kate Onyeneho

Staff in attendance: Christina Wessel – Senior Director of Partner and Board Relations (via phone), Aaron Sinner – Board and Federal Relations Director, Stephanie Grisell – Legal Analyst

Board Members in attendance: Martha Eaves (via phone)

Meeting Topics

Welcome & Introductions

Denise Robertson, Chair

Denise Robertson, Chair, called the meeting to order at 2:36 p.m. and reminded the Committee members of 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.

Approval of December Meeting Minutes

CSEAC Committee Members

MOTION: Kim Johnson moved to approve the draft [December 19, 2017 meeting minutes](#). Peter Musimami seconded. All were in favor and the minutes were approved.

MNsurance Updates

Aaron Sinner, MNsure Board and Federal Relations Director

Aaron Sinner, MNsure staff, provided an update to the Committee, beginning with reviewing the 2018 open enrollment period. Aaron noted open enrollment ended strongly, with over 116,000 QHP enrollments and 93,000 public program enrollees, despite the shorter time period. That brings a total enrollment for 2018 open enrollment of about 210,000 individuals. He also indicated high call volume with good wait times, with wait times averaging about 10 seconds.

Denise asked about the QHP passive renewals and when MNsure expects to see those plans effectuate. Aaron noted MNsure will not receive information about if those individuals effectuated until February. Additionally, about 30% of the QHP enrollments were new individuals to MNsure rather than continuing coverage. Matt Steffens wondered about the geographic breakdown of the 30% of the new enrollees. He viewed it as a good way to understand marketing success and misses in certain areas.

Aaron moved on to providing an update about the January 10 Board of Directors meeting. He noted that Lauren Gilchrist had resigned from the MNsure Board of Directors due to new employment which would have been a conflict of interest. With Lauren's resignation, the Board of Directors has six members and the Governor will appoint a replacement. At the Board meeting, MNsure staff presented the [2017 Annual Report](#), along with the [FY19 Navigator Outreach and Enrollment Grant Program policy statement](#), and the [FY19 Broker Enrollment Center Initiative policy statement](#).

MNsire also announced the vendor and a signed contract for the IT RFP. MNsure had selected GetInsured, a national health information technology company. GetInsured would be upgrading MNsure's plan shopping tool, enrollment system of record, and consumer decision support tool functionality.

Denise asked if the consumer decision support tool functionality was different than the Consumers' Checkbook. Aaron clarified the "consumer decision support tool" is the umbrella term MNsure uses for functionality like Consumers' Checkbook that assists consumers in selecting a plan. Ann McIntosh asked about the overall cost of this contract and Aaron indicated the contract was \$13.1 million for five years of work. Matt inquired if MNsure stipulated any performance guarantees in the contract. Aaron noted MNsure had learned from previous contracts and placed language in the contract to ensure due diligence to ensure a quality product. Denise asked if the vendor would be prioritizing any functionality components over the others. Aaron indicated they would be moving on all the projects, but intended to have the consumer decision support tool functionality in place by open enrollment for plan year 2019. Denise noted her hopefulness for the success of the RFP and believed the vendor could potentially solve outstanding IT issues. Aaron noted external stakeholders, such as the Advisory Committees, were influential in leading MNsure to explore other IT vendor options to carry out some of this functionality.

Aaron moved on to the 2017 Annual Report, highlighting the executive summary. The report highlights the difficult headwinds MNsure encountered in 2017. The focus of MNsure in 2017 was ensuring "business as usual" and moving forward with 2018 open enrollment as planned. The report highlights technological progress, such as new contract with GetInsured, and the

courtesy callback feature. The report also highlighted a few self-service improvements that consumers and assisters can use to review their MNsure information, such as the web enrollment look-up tool or the new “contact me” form.

Denise asked about the functionality to upload documents via mobile or the website. Christina Wessel, MNsure staff, noted it’s a functionality MNsure is still pursuing but has not yet been finalized. Christina indicated MNsure hoped to implement this functionality concurrently with the pre-enrollment verification process during SEP, but was unsure of the overall timeline. Denise clarified the pre-enrollment verification process will ask consumers to send in documentation of their eligibility for a special enrollment period before MNsure sent the enrollment to the carrier. Christina noted this change aligns MNsure with updated federal regulations.

Denise inquired if there was anything in the Annual Report that could guide work group or Committee conversation. Aaron noted the report would be a good starting point to review MNsure’s current status and where MNsure is headed. On that point, Denise asked Aaron to clarify the next topics MNsure will be addressing. Aaron indicated the emphasis during January would be on printing and mailing of 1095-A forms, and that MNsure was gearing up for the Broker Enrollment Center and preferred navigator organizations grants in the spring. Aaron also noted at the March Board of Directors’ meeting, the Board would review a preliminary FY19 budget.

Denise asked for comment on the 2018 open enrollment from Advisory Committee members or Board member Martha Eaves. Martha noted the increase in QHP enrollments, which she found encouraging. Kathy Saari appreciated the minimal effort she had to taken to enroll for 2018. She also shared a story of a friend who was not eligible for tax credits and instead of enrolling through MNsure, purchased a plan directly through the carrier. She discussed the process of income verifications and the miscommunication between MNsure and the consumer.

Ann noted during 2018 open enrollment, she changed her plan and was expressed surprised that her provider had moved out of network without notice. Committee members discussed how providers are added and dropped from health plans throughout the year and whether health carriers were required to notify consumers of network changes. Shari Meyer added that any contract changes between providers and carriers should be clarified to the consumer. Matt confirmed Shari’s information and noted that these negotiations between care systems and carriers can become lengthy and suggested reaching out to a carrier’s member services. Ann indicated it was unfair and not realistic to expect individuals to frequently call around to check on the providers in their network. Christina noted health plan provider networks were regulated by the Department of Commerce and recommended that Ann could seek their guidance.

Review Work Groups Survey

CSEAC Committee Members

Denise reviewed the Work Groups survey and designated following the members to each Work Group:

- Coordination of Existing DHS/County/MNsire Services Work Group – Matt Steffens, Peter, Leigh Grauman, Richard Klick, Kathy, Kate Onyeneho, and Mary Ellen Becker

- Individual Market Stabilization & State Based Exchanges Work Group – Denise, Matt Flory, Shari, Bentley Graves, Ann, Jamie Rancour, and Kim

Aaron noted that as long as the work group has less than eight members, then a quorum will not be present and its meetings do not need to be open meetings. Denise noted that no individual had offered to lead either work group, so she and Matt Steffens would lead them in the short term.

Denise suggested each work group develop a topic to focus on and develop a recommendation to bring back to the full Committee for a final vote before presenting the recommendation to the MNsure Board. Because of the Board of Directors meeting schedule, Matt suggested both work groups develop a recommendation to present at the June Board meeting. He also stipulated that the recommendations will likely include discussions around the long-term functionality of MNsure. Matt suggested an update from both work groups at every meeting and to be fine-tuning a recommendation from each work group to bring back to the full CSEAC at its April meeting.

Peter agreed with the overall timeline of the work group recommendations, but asked about the types of resources the coordination of services work group could use at the Department of Human Services, MNsure, and the county. Aaron indicated he was willing to assist in connecting work group members to staff with whom they'd like to speak. Ann asked if it was possible for a member of the Health Industry Advisory Committee to come and speak to the individual market stabilization and state-based exchanges work group. Aaron said he could facilitate conversations between HIAC members and CSEAC members, as well.

Ann noted the individual market stabilization and state-based exchanges work group should listen to a Minnesota Public Radio story titled [Answering your questions about the Children's Health Insurance Program](#) for some additional information about CHIP.

Denise noted the Committee members should focus on breaking off smaller parts of the larger conversation, as both the topics of the work groups are expansive. She noted there are strong connections between the CSEAC and the HIAC focuses and she would like the members to embrace these connections.

Denise indicated a report from the Minnesota Department of Health (MDH), [Evaluating the Stability of Minnesota's Individual Insurance Market](#), would be a good jumping off point for the members.

Topics for February CSEAC Meeting

Denise Robertson, Chair

Denise asked Committee members for topic ideas for the February meeting. Denise noted MDH's Health Access survey should be released in late February. Aaron indicated the HIAC expressed interest in hearing from MDH about the survey so it might make sense for the March meeting to be a joint Advisory Committee meeting.

Denise suggested reviewing potential topics and letting Denise or Matt know about topics of interest. Matt noted interest in a discussion of effectuated enrollments and emphasized continuing the past conversations, like potentially having a carrier attend and present to the group.

Adjourn

MOTION: Ann moved to adjourn. Leigh seconded. There were no objections and the meeting adjourned at 3:55 p.m.