



Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, July 24, 2018, 2:30 – 5 p.m.

UCare, 500 NE Stinson Blvd, Minneapolis, MN 55413

Members in attendance: Denise Robertson – Chair, Matthew Steffens – Vice-Chair (via phone), Mary Ellen Becker, Leigh Grauman (via phone), Kim Johnson (via phone), Ann McIntosh (via phone), Shari Meyer (via phone), Kathleen Saari (via phone)

Members not in attendance: Matthew Flory, Bentley Graves, Richard Klick, Peter Musimami, Kate Onyeneho, Jamie Rancour

Staff in attendance: Christina Wessel – Senior Director of Partner and Board Relations, Jeremy Drucker – Senior Director of Public Affairs, Aaron Sinner – Board and Federal Relations Director, Xee Yang -- Legal Analyst, Eva Groebner – Legal Analyst

Meeting Topics

Welcome & Committee Introductions

Denise Robertson, Chair

Denise Robertson, chair, called the meeting to order at 2:36 p.m.

Committee members introduced themselves.

Public Comment

No public comment.

Approval of June 5 Meeting Minutes

CSEAC Committee Members

MOTION: Mary Ellen Becker moved to approve the draft [June 5, 2018 CSEAC meeting minutes](#). Leigh Grauman seconded. All were in favor and the minutes were approved.

MNsure Updates Recap

Aaron Sinner, Board and Federal Relations Director

Aaron Sinner, MNSure staff, provided the committee members highlights of the MNSure board meeting, discussed the federal freeze on risk adjustment payments for calendar 2017, and offered details regarding employer notices.

Highlights of July 18 Board Meeting

Aaron reported that MNSure had announced the dates for open enrollment 2019, which would start November 1, 2018, and end January 13, 2019.

Aaron noted that the HIAC had presented three recommendations to the board. One recommending certain improvements on the assister portal, one recommending the board advocate for the continuation of the state's reinsurance program, and a third recommending MNSure establish a year-round marketing campaign.

Aaron also reported that the board had approved MNSure's fiscal year 2019 budget, noting this would be MNSure's first complete fiscal year with no federal funding. Matt Steffens asked if the board had discussed the cost of plans in 2019. Aaron reported the budget was based on revised estimates of MNSure's premium withhold revenue that reflected the preliminary rates the Department of Commerce had released in June. Kim Johnson asked how MNSure's total revenue compared between fiscal 2018 and fiscal 2019 with the end of federal funding. Aaron reported MNSure's total annual resources had decreased from \$48.5 million to \$42.2 million.

Finally, Aaron noted the GetInsured decision support tool had launched on July 2, 2018.

Aaron also updated the committee that the application for period the CEO search had closed and the board's CEO Search Work Group would be conducting preliminary interviews of candidates. The board's timeline aimed to name a finalist or finalists in mid-August. Aaron noted Nate Clark was still serving as the acting CEO of MNSure at this time.

Federal Freeze of Risk Adjustment Payments

Aaron explained the purpose of the risk adjustment program was to require insurers with healthier enrollment populations to make payments to insurers with less healthy enrollment population, so that insurers would not have an incentive to avoid enrolling less healthy enrollees. He noted that in early July, CMS had announced it was freezing risk adjustment payments due to ongoing litigation. A judge in New Mexico had ruled in the spring that CMS had not properly justified the formula it was using to calculate risk adjustment payments. CMS had filed a motion for reconsideration, but the judge had not yet ruled on that motion and so CMS was freezing payments. The ruling applied to the formula used to calculate risk adjustment payments in 2014-2018, but did not affect 2019 payments and therefore should not impact 2019 premium rates.

Employer Notices

Denise noted that employers receive a notice when an employee of theirs is enrolled in a QHP and receiving APTC. Aaron confirmed that if the employee reports wage income and receives APTC, MNSure mails the employer an Employer Notice. Christina Wessel, MNSure staff, noted that the notice is required by federal regulation due to employer penalties for not providing health insurance.

Matt asked if these notices are mailed to all employers, since only employers with more than 50 employees are subject to the penalty. Aaron noted MNSure does mail all employers a notice, because it is the IRS and not MNSure that assesses the size of an employer and whether it is subject to the penalty.

Denise asked if the notice is mailed only for QHP enrollees receiving APTC or if it is also sent to the employers of MinnesotaCare and Medical Assistance enrollees. Christina and Aaron responded they were not sure and would look into it.

Overview of MNSure Marketing Strategy

Jeremy Drucker, Senior Director of Public Affairs

Jeremy Drucker, MNSure staff, introduced himself and provided an overview of MNSure marketing strategies and plans for the upcoming enrollment period. Jeremy reported market research had shown people are aware of MNSure and understand it is a marketplace where Minnesotans can enroll in private coverage or public plans. This year, MNSure would focus on spreading the message that financial assistance is available and that free, in-person help is available. MNSure would spread this message via ads on several media channels, including radio, television, digital, and out-of-home placement.

Kim asked what steps would be taken to reach small businesses. Christina noted there since there are no carriers participating in MNSure's SHOP program, MNSure would not have targeted messages for small businesses.

Matt asked how MNSure would attract people given federal changes might drive a decrease in enrollment. Jeremy commented that ads will be posted where there are the most eyes. This year, marketing would launch on October 15. As in the past, MNSure will devote special attention to targeting underserved geographic regions and populations whose uninsured rates are higher than the state average.

Denise asked if MNSure would be targeting media specifically toward certain underserved ethnic groups. Jeremy noted MNSure advertises in nine target population print publications and via fifteen target population radio stations, as well as relying upon MNSure's strong assister network to do outreach into these communities. Denise asked about "skinny plans" and how MNSure counter that message. Jeremy explained that MNSure will focus on proactive communications of two different types: paid or earned. Paid communications are the tangible advertisements that MNSure (with help from DHS) runs to draw consumers to the MNSure.org website via commercials or on and billboards. Earned communications are MNSure's efforts to generate awareness brought to consumers' attention, typically by media sources. Stories on the news or in a newspaper commenting on MNSure, DHS, Healthcare.gov, or health care in general can bring consumers to MNSure.org to research their health care options. The paid communications this year will focus on affordability and in-person enrollment assistance. The earned communications are designed to counteract messages around the skinny plans and other more politically-driven messages.

Review of CSEAC and HIAC Recommendations to MNsure Board of Directors at June and July Board Meetings

Denise noted CSEAC's June recommendation to extend the open enrollment period. In July, HIAC presented recommendations to the board. Denise asked if there were any suggestions on recommendations for the next meeting to prepare for the October board meeting. Leigh asked if the assister portal (visibility of notice) should be brought up again. Christina clarified that it is the METS Executive Steering Committee who works on the portal. Denise mentioned the board's interest in an ombudsman's office and asked for follow-up on strategies and ideas. Denise also suggested working on short-term and long-term goals for reinsurance.

Adjourn

Aaron noted the next CSEAC meeting would be August 28. Committee members discussed canceling the August meeting, and agreed to survey whether members would like to cancel the August 28 meeting.

MOTION: Matt moved to adjourn. Ann McIntosh seconded. There were no objections and the meeting adjourned at 5:01 p.m.