



# MNsure Health Industry Advisory Committee Meeting Minutes

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March 19, 2015, 2:30 – 5:00 p.m.

500 Stinson Boulevard NE, Minneapolis, MN 55413

Participants in attendance: Reuben Moore – Chair, Forrest Flint – Vice Chair (via phone), Samuel Boadu, David Dziuk (via phone), Christopher Johnson, Harlan Johnson, Stacey Ko, Melissa Larson (via phone), Jay McClaren (sitting in for Ken Bence), Heidi Michaels, Ghita Worcester, Barbara Zwiener; Thompson Aderinkomi – Board Liaison, Aaron Sinner – Board and Federal Relations Policy Specialist, Debby Dill – Board and Federal Relations Coordinator

Not in attendance: Kenneth Bence, Andy McCoy, Charles Sawyer, Jonathan Watson

## Meeting Topics

### Welcome – Previous Meeting Recap & Agenda Review

*Reuben Moore, Chair*

The meeting was called to order at 2:36 p.m. by Reuben Moore. Reuben thanked UCare and Ghita Worcester for the use of their facilities.

**Motion:** Jay McLaren moved to approve the draft February meeting minutes. Melissa Larson seconded. All were in favor and the minutes were approved.

### Board Update

*Thompson Aderinkomi, Board Liaison*

Thompson asked if anyone had any questions they would like answered. Chris Johnson asked about the bill to disband the MNsure Board of Directors. Thompson said that there are several bills affecting MNsure under consideration at the legislature and that this one passed through a committee, but has not become law. Most of the bills deal with MNsure's governance structure, and what happens with operations will likely stay the same.

Heidi Michaels asked about the enrollment projections in MNsure's three-year financial plan. Thompson reported that the estimates are lower than previous projections, and the board is working to find a balance between worst-case scenarios and best-case scenarios. He noted these are just projections and there is inherent risk in that.

Heidi expressed concern that the projections will be difficult to achieve because there is not a large uninsured population left in Minnesota. Thompson stated that he believes the individual market is growing and group markets are shrinking. He also noted that if projections are not met, MNsure will have to adjust its expenses.

Reuben Moore stated that the Market Development Work Group submitted three recommendations for board consideration, involving consumer experience and comparison tools, an enrollment process map, and innovative product design.

Thompson said that the Market Development Work Group is currently in the process of developing materials with more detail on these recommendations for the board. He also noted that the board's role is to set a general direction and develop high-level strategies, but it is ultimately up to staff to do research and implement any strategies necessary.

Thompson noted the letter to carriers on innovative product design has not been drafted yet, but the purpose is to ask for and make suggestions of more innovative products without a mandate that carriers offer them. The letter will be based on the the themes the work group heard at the stakeholder meetings it conducted, which included things like increased transparency, more first-dollar coverage for primary care, end-of-life coverage, and products designed for certain populations, such as age or disease-state. Thompson stated the work group wants to see more variability in product offerings on MNSure beyond variations in deductibles, premiums, and networks.

Ghita Worcester stated that the advisory committee has talked about bringing in someone who could explain the actuarial value of metal levels. David Dziuk reported that he had a couple conversations with Commerce, and Commerce feels that it could be a conflict of interest since they are regulators. Committee members discussed having an actuary from one of the health plans present, but noted they are all currently busy with rate filings. Reuben suggested aiming to have such a presentation as an agenda item in July.

Harlan Johnson asked why someone from industry was not on the Market Development Work Group. Thompson said that the work group spent countless hours meeting with stakeholders, including industry stakeholders, and their presentation summarized what they heard.

Heidi asked if the work group planned to meet with industry representatives to see if the ideas it generated are feasible, legal, or if they already exist in the market. Thompson answered that this was not a research project; but rather focus group-based. The work group heard themes, and put together the themes that had a commonality and that would have the biggest impact and feasibility.

There was discussion around the expertise of the Health Industry Advisory Committee and whether it would be called upon to vet these recommendations. Thompson stated that the board is only setting the direction; the next step after board approval will be to hand the recommendations over to staff and they will need to reach out to the industry.

Chris Johnson noted the importance of having young people participate in the health care system, and asked whether consumers realize a penalty's coming if they don't participate. Committee members noted that if they don't know, they will learn it this tax season.

Jay McClaren reported that Medica appreciates that innovative product design would be voluntary. He noted that multi-state plans would not have to abide by any mandates, and

MNSure does have a multi-state carrier. Jay also noted the importance of back-end IT work compared to front-end consumer assistance tools.

Committee members discussed the high cost of health care, wellness programs, and the need for consumers to engage in managing their health. There were questions about including incentives for healthier lifestyles in insurance plans. Committee members discussed how to better communicate with consumers about the importance of managing their health and about some of the more innovative product designs already offered.

## Board Meeting Response

*Reuben Moore, Chair*

Reuben recommended that the advisory committee begin to be more proactive about the various innovations happening within the industry and that it start a regular cadence to the board to present on that.

Committee members discussed educating the board on what the industry has to offer. Thompson said that each member of the board does have a specialty, and felt that it would be better to come up with ways to better educate consumers and MNSure stakeholders. He suggested the committee consider what MNSure can do to communicate better, with specific activities or methods MNSure could implement.

Committee members discussed MNSure website functionality and the need to prioritize improving back-end functionality. Thompson reported that the operational improvements were in motion, and that any additional recommendations made would be placed on a separate track that would not impinge upon the pace of functionality improvements.

Reuben tabled the conversation until the next meeting.

Committee members discussed the evolving situation at the legislature and suggested canceling the April meeting and reconvening in May, when the legislative picture will have become clearer.

**Motion:** Harlan moved to cancel the April meeting of the Health Industry Advisory Committee. Barb Zwiener seconded. All were in favor and the motion was approved.

## Industry Updates & Adjourn

*Reuben Moore, Chair*

**Motion:** Harlan moved to adjourn. Chris seconded. All were in favor and the meeting adjourned at 4:58 p.m.