



Health Industry Advisory Committee Meeting Minutes

Thursday, February 25, 2:30 – 5:00 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Members in attendance: Ghita Worcester – Vice Chair, Kenneth Bence, David Dziuk, Forrest Flint, Carl Floren, Matthew Flory (via phone), Christopher Johnson, Heidi Mathson, Andy McCoy, Reuben Moore, Chris Rofidal, Chuck Sawyer; Kathryn Duevel – Board Liaison

Members not in attendance: Jonathan Watson – Chair, Kyle Bozentko, Harlan Johnson

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

Meeting Topics

Welcome & Introductions

David Dziuk, HIAC member

The meeting was called to order at 2:40 p.m. by Dave Dziuk, sitting in for HIAC leadership. Members introduced themselves. Dave thanked UCare for the use of their facility and for the refreshments.

Public Comment

None.

Follow-Up

David Dziuk, HIAC member

Attendance Policy Discussion

Dave reviewed the Committee attendance policy. He summarized that the policy holds if a member misses three consecutive meetings in a row or four in one year, the Advisory Committee has the option to recommend the member to the Board for removal. Proxies do not count as attendance.

HIAC Meeting Evaluation

Dave reported that Jonathan Watson had sent out a survey to members. Because Jonathan was not present to review the results of the survey, Dave tabled this item.

Review of Board Dashboard

Dave reported that MNSure is in its third year and has made a lot of progress as an organization. He noted there is still quite a bit of IT work to be done. Dave also reported that the Board is working to spend down the federal grant money before the end of calendar 2016 when MNSure will no longer have access to those funds.

Dave also noted MNSure had enrolled 85,000 individuals in qualified health plans, which beat the Board's enrollment projection. He pointed out that BlueCross BlueShield's share of the market dropped, while Medica's increased by the most. Chris Rofidal asked why that was. Dave commented that BlueCross had seen the largest premium increases over the previous year, while Medica had seen the lowest.

Dave drew members' attention to slide 11 in the [Board meeting deck](#). He noted premium withhold revenue is significantly lower than initially projected when MNSure was created, as the ratio of public programs to private enrollees skews more toward public programs than originally projected.

Dave also discussed MNSure Contact Center call wait times and pointed out that the short open enrollment period leads to spikes in call volume and wait times. He noted that a move toward a year-round enrollment cycle tied to something like enrollees' birthdays, as discussed at the previous meeting, could help lower call wait times, but that such a change would require a 1332 waiver.

MNSure Board Update & Staff Update

Kathryn Duevel, Board Liaison

Kathryn Duevel stated that Jonathan did an excellent job reporting to the Board. Kathryn noted that while the HIAC doesn't need to report every month, doing so gives the Committee good visibility.

Kathryn reported that Allison O'Toole had given an update on current MNSure enrollment and had also given some context around the DHS estate claims issue making the news recently, which only effects some Medical Assistance enrollees. Kathryn noted Deb Tibstra had given an update from MN.IT and reported MN.IT was on track for a code release the weekend of April 2.

Kathryn also reported the RFPs for the Navigator Outreach and Enrollment Grant Program would be released soon. She noted these are similar to last year, with just a few notable changes. One such change is that if the grantee is willing, MNSure will have the authority to extend a grantee for an extra year. This will help the organization with planning and with retaining employees.

Chuck Sawyer asked what amount of money or percentage of the IT roadmap is for normal enhancements versus critical fixes. Kathryn answered that she considers everything on the roadmap critical. She noted that some items, such as an upgrade of a part of the eligibility engine called Curam, are part of maintenance, but she still considers these critical.

Reuben Moore asked if the Board had done any work on developing a strategic plan. Kathryn reported that she is not on the Strategy Work Group but knows it is on their agenda.

Dave asked Kathryn what the HIAC's assignment was from the Board. Kathryn reported that the Board is asking the HIAC to consider whether MNSure would benefit from a different funding mechanism. Specifically, the Board would like the HIAC to examine the question of whether the 3.5% premium withhold tax on on-exchange plans should be lowered to a smaller percentage and applied to both on- and off-exchange plans.

Chris Rofidal asked what the timeline was on this and for a description of MNSure's current funding mechanism. Kathryn said that the MNSure's funding currently comes from three separate sources—federal establishment grant funding that will go away at the end of calendar 2016, through a cost-allocation formula with DHS for activities that benefit public program enrollees, and via a 3.5% premium withhold from all plans sold on-exchange. She noted the timeline on this request is unique in that MNSure cannot change the PWH, so it's ultimately a recommendation the legislature would need to act upon.

Andy McCoy asked if the Board's expectation is that funding for MNSure will be a QHP-related source proportionate to QHP enrollees and allocations from DHS proportionate to public programs enrollees. Kathryn said she does not think even this is necessarily a given.

Committee members asked questions about MNSure IT spending and how further maintenance and upgrades will be paid for once the federal grant funding is gone. Kathryn said that when the budget is released at the March Board meeting it should answer some of these questions. Dave noted the budget will be helpful to the Committee as it examines this question.

Committee members discussed the Consumers' Checkbook tool and the assister portal. Kathryn reported that 150 assisters had participated in the portal pilot and that MNSure was currently gathering and processing their feedback. Kathryn reported that phase one of the assister portal was deployed on October 3, 2015. The main parts were 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 was 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.

Jinny asked what Kathryn meant by "disassociating" an assister. Kathryn said that if a consumer changes brokers or assisters, this functionality allows the consumer to implement the change in the system him- or herself.

Committee members asked questions about continued IT work once federal grant funding ended. Kathryn noted one difficulty is uncertainty as to what course the legislature will take and how it will impact MNSure's funding streams, particularly if the legislature follows the Health

Care Financing Task Force's recommendation to increase MinnesotaCare eligibility up to 275% of the federal poverty level.

Immediate Operational Feedback Loop

David Dziuk, HIAC member

Dave asked Committee members for updates and any immediate feedback they'd like to provide to the Board. Heidi Mathson reported work is slowing down for brokers now that open enrollment is over and they are working in a special enrollment period. Heidi noted some consumers who applied for APTC are receiving notices for income verification, which should be reconciled when they file their taxes in 2017. She also reported receiving calls related to the Medical Assistance estate claims issue, and hearing some questions related to 1095 forms.

Develop HIAC Topic Blueprint for 2016

David Dziuk, HIAC member

Dave moved to the last item on the agenda. Dave explained that Jonathan had asked Committee members to narrow their list of possible topics to three items about which they wanted to make recommendations to the Board. Jonathan created a [topic matrix](#) categorizing the topics as either short term or long term, and as either Operations or Policy topics. Rueben asked if the Committee could table this part of the discussion, as he would like to see an additional column labeled Strategy.

Chris Johnson asked if MNsure has a role in helping consumers assess drug efficacy and prescription drug costs. Kathryn commented that while prescription drug costs are an important matter, she wasn't sure if it was a MNsure issue.

Chuck suggested the Committee should examine the purpose of MNsure outlined in Minnesota state statute when considering what policies to take up.

Dave suggested that for the assignment from the Board on MNsure financing, the Committee do some level-setting and examine different possible funding mechanisms for MNsure and the pros and cons of each beyond only the mechanism the Board had asked about. This would provide a broader perspective and allow members to examine how MNsure should be funded overall. Andy suggested the Committee consult materials from the Health Insurance Exchange working groups, which examined multiple funding mechanisms when a Minnesota exchange was first being contemplated. Stephanie Frost of HealthPartners, a member of the public, said that she could gather the relevant materials for the Committee's review.

Ghita Worcester, Vice-Chair, suggested much of the question is whether the state wants MNsure to be the first choice when looking for health insurance.

Ghita also said Jonathan had wanted to know if HIAC members wanted to have their next meeting as a joint meeting with the Consumer and Small Employer Advisory Committee (CSEAC). After discussion, members decided HIAC leadership should reach out to Gladys Chuy, Chair of CSEAC, to schedule.

Approve Minutes of January 21st HIAC Meeting

MOTION: Dave moved to approve the draft [January meeting minutes](#). Reuben seconded. All were in favor and the minutes were approved.

Adjourn

Heidi moved to adjourn. Andy seconded. There were no objections and the meeting adjourned at 4:55 p.m.