

Health Industry Advisory Committee Meeting Minutes

Thursday, November 30, 2017, 2:30 – 5:00 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Members in attendance: Hillary Hume – Chair, Thomas Hoffman – Vice Chair, Matthew Aiken, Hodan Guled (via phone), Jenifer Ivanca, Andy McCoy, Chris Rofidal, Joel Ulland, Nancy Yaklich

Members not in attendance: Kyle Bozentko, Carl Floren, Daniel Miesle, Bette Zerwas

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

Meeting Topics

Welcome & Introductions

Hillary Hume, Chair

Hillary Hume, chair, called the meeting to order at 2:39 p.m. She noted a quorum was present. She referred to the agenda found in the [meeting slide deck](#). Hillary and Tom Hoffman, vice chair, noted the goal of the meeting was to familiarize the new members with HIAC processes. Hillary and Tom also noted they hoped to begin discussion on 2018 planning.

Members introduced themselves.

HIAC Charter, MNsure Committee Policy/Roles and Responsibilities Review

Thomas Hoffman, Vice-Chair

Tom reviewed the HIAC [general policy](#), [charter](#), and [roles and responsibilities policy](#).

He began by outlining the policies of the advisory committee, emphasizing the advisory committees are statutorily-obligated but advisory committees do not vote on the MNsure Board of Directors.

Tom reviewed the administrative specifics of the advisory committees' policies, including details regarding appointments, diversity of members on committees, and meeting requirements.

Tom walked through the Health Industry Advisory charter, noting the scope of relevant activities of the committee is to “provide appropriate and relevant advice and counsel on MNsure’s duties

and operations.” He also pointed out recommendation duties and specified that recommendation topics can come from the MNSure board or the committee can self-identify recommendation ideas.

Tom moved discussion to the roles and responsibilities of the advisory committees. The main role of the committees is to provide input to the MNSure board based on the stakeholder groups outlined in the roles and responsibilities. Tom emphasized the goal of the advisory committee meetings are to be forward-thinking and answer the question, “what will have an impact in three to five years?” Tom also noted the process of presenting a recommendation to the MNSure board, indicating the board can work to implement the recommendation or table the idea until resources are available.

Aaron Sinner, MNSure staff, noted that the committee was subject to open meeting laws, including via email. Aaron also added that individual members are able to receive per diem and expense reimbursement for their travel to and from committee meetings if a member’s employer is not reimbursing the member.

Approval of October 30 Minutes

Hillary Hume, Chair

MOTION: Joel Ulland moved to approve the draft [October 30, 2017 meeting minutes](#). Andy McCoy seconded. All were in favor and the minutes were approved.

Public Comment / Operational Feedback Loop

Hillary Hume, Chair

No public comment.

No operational feedback loop. However, Jenifer Ivanca noted her office was busy with appointments related to Open Enrollment 2018. Chris Rofidal asked committee members about call wait times for the Broker Line and Assister Resource Center. Members noted the Contact Center appeared well-educated and call hold times were improved from previous years.

There was discussion of the federal tax information (FTI) which MNSure uses to automatically renew individual’s coverage. Christina Wessel, MNSure staff, noted that it was a federal requirement that MNSure have authorization from the consumer to continue running this check.

MNSure Board & Staff Update

Aaron Sinner, Board and Federal Relations Director

Aaron began the update by reporting on the November 15, 2017 MNSure board meeting.

Ghita Worcester, former HIAC vice chair, had presented the HIAC metrics recommendation and the MNSure board had noted the recommendation would be referred to the board’s Operations Work Group for review in early 2018. Aaron noted the board provided an update

regarding the MNSure IT request for proposal (RFP). MNSure had selected a finalist and was currently reviewing implementation costs and negotiating contracts related to the RFP. The plan was to have the contract finalized by the end of 2017 and have the vendor up and running by open enrolment for 2019 coverage.

Aaron provided the committee with a metrics update. MNSure processed the majority of the 2018 renewals before 2018 open enrollment and the website had over 400,000 visits in the first week. Tom asked about comparing the member numbers at this time last year. Aaron noted the year-to-year comparison was difficult due to MNSure's full processing of passive renewals prior to the start of open enrolment, but noted early traffic was somewhat higher the previous year due to the presence and concern around enrollment caps driving early activity.

Chris inquired about the lower call hold times from previous years. Aaron acknowledged the 2017 enrollment caps as a large call driver and also noted there were more agents on staff for 2018 open enrollment than ever before.

Political Landscape Discussion

Joel Ulland, HIAC member

Joel provided the committee with an update of the political landscape. He began by discussing current healthcare issues at the federal level. He noted there were a number of repeal-and-replace bills still in play at the U.S. Congress, but most had been defeated.

Joel reported the Alexander-Murray bill in the U.S. Senate remained a bipartisan option of fund cost-sharing reduction payments.

Joel also noted the Senate had been reviewing the options for repealing the individual mandate with the upcoming tax bill. Tom asked Joel if there had been any executive action directing the Internal Revenue Service (IRS) not to implement the individual mandate. Joel noted the individual mandate remained law, as 2017 and 2018 rates were set on the basis the individual mandate being enforced. Aaron added there was executive action taken directing federal agencies to lessen the burden of the Affordable Care Act (ACA), but the IRS had indicated in recent weeks that they would be enforcing the individual mandate.

Joel moved on to the state legislature, noting the legislature was not yet in session and 2018 would be a non-budget year. There had not been much focus on healthcare issues with the Governor vetoing the legislature's funding. Joel noted if there was any federal action on healthcare, when the state legislature convenes, they would have to address how those federal actions interplay with current state law. Chris noted 2018 would see a Minnesota gubernatorial election, which could affect personalities' behavior in the state legislature.

Hodan Guled asked if Joel believed the individual mandate would be repealed. Joel noted a repeal of the individual mandate would be the easiest way for the federal government to take action on healthcare.

Tom raised the possibility that if the individual mandate was repealed on a federal level, there could be a state-specific law that Minnesota could use to enforce an individual mandate. Joel

noted that such action was legally permissible, but questioned the political will for passing such a measure. He also noted the main concern with repealing the individual mandate would be the significant effect on health insurance rates.

HIAC History

Aaron Sinner, Board and Federal Relations Director

Aaron reviewed the history of the committee, including all HIAC recommendations presented to the MNSure board. He pointed out a few recommendations of note. The Report on Active Selector Discussion and the Report of the MNSure Operating Model and Strategic Focus Areas were not formal recommendations, but presentations of committee member feedback. Aaron indicated the MNSure Finance Recommendation was a recommendation the MNSure board had asked HIAC to discuss. Recommendations have ranged from input on contact center reporting metrics to how MNSure should finance itself. Hodan asked for clarification on what constituted a “formal recommendation.” Aaron explained that any recommendation upon which the committee had voted upon, approved, and presented to the board constituted a formal recommendation.

Nancy Yaklich asked for clarification on how an operational recommendation was developed. Aaron noted to review former operational recommendations or discuss any operational issues during the meeting to gauge current operational issues. Additionally, committee members would conduct research.

Aaron explained there were three primary ways advisory committee members could make suggestions to the MNSure board: (1) through a formal recommendation, (2) through a discussion that was then presented to the board, but without a formal recommendation, and (3) by discussing it at a meeting, where it would show up in the HIAC’s minutes, which are shared with board members.

Nancy indicated she would be curious to develop a recommendation around an operational score card, or, avoiding second call avoidance. She noted it would be a good way to understand educational gaps and areas of improvement. Committee members discussed how to ensure first call resolution.

HIAC 2018 Planning

Hillary Hume, Chair

Hillary indicated HIAC has traditionally met on the fourth Thursday of every month. Chris asked if there is a more efficient way to line up the HIAC meetings with the board meetings. Aaron noted the board typically meets on the third Wednesday of a month, but was unsure of a solution that will better line up advisory committee meetings with board meetings. He noted that the board is statutorily obligated to meet quarterly and there would be six board meetings in 2018.

Joel suggested, as a general idea, if there was an operational recommendation to make, it should be solidified by May or June to present to the board.

Andy suggested requesting recommendation topics from the board.

Tom moved discussion to develop a list of potential topics to discuss. Tom revisited the idea of changing the dates of open enrollment, noting open enrollment should not run past January 1.

Aaron noted a board member had suggested feedback from the committee about why individuals purchase health plans off-exchange. Aaron indicated it was an idea, but HIAC is not bound to discuss the topic. There was discussion among committee members about how to gain data about the amount of people who purchase off-exchange and why. There were various theories raised about why individuals purchase off-exchange, including hesitation of sharing private data with the government, ineligibility for tax credits, and inconvenience of the MNsure operational system. Hodan also raised the point that individuals may not use MNsure simply because they are unaware of MNsure.

Hodan suggested reviewing the goals of MNsure, specifically related to the 4% of Minnesotans who remained uninsured. She suggested looking into marketing strategies for reaching these outliers and moving beyond the 96% insured rate. Following this suggestion, Andy recommended adding the Minnesota Department of Health's Health Access Survey as an agenda item for discussion in 2018. Aaron indicated the Health Access Survey is expected to be released in March 2018.

Joel revisited the questions related to welcoming individuals to MNsure who purchased insurance off-exchange when Blue Cross Blue Shield left the individual market. To this point, Matt Aiken asked if there was any information on faith-based health shares and how MNsure could bring those individuals into MNsure. Tom noted purchasers of faith-based health shares are exempted from the individual mandate under the ACA. Joel asked if it was worth the committee's time due to the small number of purchasers. Chris suggested MNsure could market to these individuals to bring them through the MNsure exchange.

Wrap-up

Hillary Hume, Chair

Hillary noted there was meeting scheduled for December 21, 2017 and asked if there was any objection to cancelling the December 21 meeting.

MOTION: Tom moved to cancel the December 21, 2017 meeting. Chris seconded. All were in favor and the motion was approved.

Aaron indicated he would send out a calendar of the HIAC schedule with the MNsure board meetings. Tom recommended sending out a poll to the committee members after the January 10, 2018 board meeting of topics to discuss. Then the January 25, 2018 meeting could be used to prioritize 2018 goals based off the survey results.

MOTION: Tom moved to adjourn. Andy seconded. All were in favor and the meeting adjourned at 4:27 p.m.