



Health Industry Advisory Committee Meeting Minutes

Thursday, June 21, 2018, 2:30 – 5 p.m.
UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Members in attendance: Hillary Hume – Chair, Thomas Hoffman – Vice Chair, Matthew Aiken, Carl Floren, Hodan Guled, Jenifer Ivanca, Andy McCoy, Daniel Miesle, Chris Rofidal, Joel Ulland, Bette Zerwas (via phone)

Members not in attendance: Kyle Bozentko, Nancy Yaklich

Staff in attendance: Aaron Sinner – Board and Federal Relations Director, Marie Harmon – Marketing and Communications Specialist

Meeting Topics

Welcome & Introductions

Hillary Hume, Chair

Hillary Hume, chair, called the meeting to order at 2:35 p.m. and referenced the agenda found in the [meeting slide deck](#). Members introduced themselves.

Approval of May 24 Draft Meeting Minutes

Hillary Hume, Chair

MOTION: Tom Hoffman moved to approve the [draft May 24 meeting minutes](#). Chris Rofidal seconded. All were in favor and the minutes were approved.

Public Comment / Operational Feedback Loop

Hillary Hume, Chair

Jenifer Ivanca reported she had a client with a July 7 end date from a group plan, but isn't allowed to be "double-covered" during July, so he will have a gap in coverage until August 1. Chris asked if the client had enrolled in COBRA, but Jenifer noted that it was too expensive.

MNsure Board & Staff Update

Aaron Sinner, Board and Federal Relations Director

Aaron Sinner, MNSure staff, informed the committee that Stephanie Grisell had left MNSure. Her advisory committee support duties would be backfilled by Xee Yang and Eva Groebner, who would take minutes at future committee meetings.

Aaron gave updates from the June 20 MNSure board meeting. Both the chair, Phil Norrgard, and vice chair, Kathy Sheran, were up for re-election to their current positions and were unanimously voted in for a second term. Additionally, the board is moving forward with a CEO search. A job listing was posted on June 21 and the board hopes to select a permanent CEO by August. Chris inquired whether Acting CEO Nate Clark was applying and Aaron reported he did not know.

Aaron noted that at the board meeting, the Consumer and Small Employer Advisory Committee (CSEAC) had presented a recommendation regarding the length of open enrollment. CSEAC recommended that open enrollment be extended until January 14 this year, and also continued to support the joint recommendation of starting earlier. Aaron stated that CSEAC's rationale for extending the deadline is because Medicare is phasing out cost plans and insurance brokers will be busier than normal. He noted that MNSure intends to make a decision about the length of open enrollment in July.

Aaron also reported that the Minnesota Department of Commerce released preliminary insurance rates on June 15, with an average reduction in prices from 7 percent to a little over 12 percent depending on the carrier. Hillary asked if any new carriers had joined the exchange. Aaron noted that no new carriers had filed in the individual market.

Finally, Aaron noted that the Federal Department of Labor had released a new rule surrounding the expansion of Association Health Plans (AHPs) at the beginning of the week. He said that the new rule allows sole proprietors to join AHPs and allows associations to establish for the primary purpose of selling insurance, which was previously not the case. Aaron stated that MNSure and the Department of Commerce are still reviewing the rule, but after a preliminary review, MNSure is confident that things won't change drastically in Minnesota, as state regulations preempt many of these changes.

Political Landscape Discussion

Joel Ulland, HIAC Member

Joel Ulland noted that there hasn't been a lot of action since the previous HIAC meeting, as federal level officials have turned much of their attention to opioid-related issues.

Sub-Group Recommendation Presentations

Tom Hoffman, Co-Chair

Member Retention

Andy McCoy presented the sub-group's recommendations, which were listed on the last page of [their presentation](#):

- Advocate for continuation of reinsurance
- Request for additional MNSure data analysis:
 - Study reasons members drop insurance coverage during the year
 - For members that enroll in January, that have a MNSure account, but were not enrolled in December, how long were they without insurance?
 - What % of members re-enroll each year in the same health plan product?
- Advocate for:
 - State based insurance mandate/tax penalty
 - Premium penalty for dropping out and re-enrolling next term

Jenifer asked the group if the group had specifics on what they would like to see in a state-based insurance mandate. Andy advised that the group hadn't discussed specifics, but that they would likely recommend keeping with an approach similar to the graduated penalty model under the former federal mandate.

MNSure Broker Portal

Matt Aiken advised that since the sub-group's last presentation, they had been fine tuning their recommendations. Matt provided a summary of their recommendations, found on the final slide of [their presentation](#):

- Conduct 'User Flow' analysis to enhance broker ease of use/pathways (less clicks, less 'browser back', more radio buttons)
- Enhance broker portal access to include application submission data (i.e., consumer income) MNSure has on record for broker-associated consumers when in compliance with 45 C.F.R. §155.260. Current Healthcare.gov options appear to allow this level of access – would need additional research
- Enhance broker portal to include consumer notifications
- MNSure board to provide update to current advisory committee from July 10, 2017, on HIAC recommendations on "Improving MNSure Assister Functionality"
 - Agent of record provided to carrier with enrollment file
 - Include agent of record indicator on portal vs. clients associated with broker. Technically only agents of record should be shown the current information (brokers)

MNsure's Ability to Attract the Uninsured

Based on feedback from MNsure, Hodan Guled presented the subgroup's finalized recommendations which were included on [their handout](#):

- Advocate as part of MNsure's legislative agenda that all carriers with enrollment greater than 4,000 members in the individual and small group markets offer coverage through the exchange (as in Massachusetts).

Andy inquired as to why the group selected 4,000 members as their qualifying line. Hodan advised that Massachusetts uses 5,000 members, and proportionally, 4,000 would be an appropriate number for Minnesota. Hodan also noted that the number was not set in stone, and could be modified if needed.

Joel noted that health insurers would likely see this recommendation as controversial and it may produce unintended consequences, such as limited plan offerings or carriers dropping out of the individual market altogether. Hodan noted that since the policy worked in Massachusetts, there is a possibility it could also work in Minnesota.

- MNsure's marketing campaign should be year round instead of only during the open enrollment period to increase MNsure awareness and attract those who are eligible for special enrollment.

Dan Miesle asked the subgroup how it intended to finance this recommendation – by either upping the marketing budget or using the existing budget. Hodan advised that the group had not considered upping the marketing budget, but indicated that the Minnesota Department of Human Services (DHS) may budget more money. Aaron indicated that DHS does contribute a portion of funding marketing, but the budget is based on a cost allocation formula. Hodan stated that the sub-group's recommendation would be to use the currently budgeted money and spread out marketing throughout the year. Dan also asked who MNsure is currently marketing towards. Aaron stated that MNsure markets geographically to areas that have higher individual market participation and public program eligibility than other parts of the state. Additionally, Aaron said that navigators are MNsure's "on the ground" team, and are able to identify populations in their communities that are uninsured.

- On an annual basis, MNsure's marketing campaign should send out letters to small employers (2-100 employees) with information on MNsure and free help centers within 30 miles of the employer's main office.

Consistent Member Transition from Signup to Effectuated

Joel indicated that Nancy Yaklich was the group lead but had not scheduled a group meeting.

Prioritization Review Exercise

HIAC Members

Hillary stated there would be a board meeting on Wednesday, July 18 and the HIAC could present their recommendations at that meeting. After discussion, the committee decided each

sub-group would select one recommendation to represent their work. After an approval vote for each recommendation by the rest of the committee, the recommendations would be presented to the board.

Vote/finalize

Hillary Hume, Chair

MOTION: Andy moved to recommend that the MNsure board advocate for the continuation of reinsurance. Matt seconded. All were in favor and the motion was approved.

MOTION: Matt moved to recommend that MNsure enhance the broker portal to allow visibility into key member data. This includes application records (income on file) and notifications. Tom seconded. All were in favor and the motion was approved.

MOTION: Hodan moved to recommend that MNsure's marketing campaign be held year-round, instead of only during the open enrollment period, to increase MNsure awareness and attract those who are eligible for special enrollment and public programs. Matt seconded. All were in favor and the motion was approved.

Additionally, the committee decided they would provide the board with a document including all of the draft recommendations as items that were discussed but not currently prioritized.

Wrap-up/Adjourn

Hillary Hume, Chair

MOTION: Chris moved to adjourn. Tom seconded. All were in favor and the meeting adjourned at 4:19 p.m.