

# Health Industry Advisory Committee Meeting Minutes

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**Thursday, October 25, 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 (via phone), Daniel Miesle (via phone), Chris Rofidal (via phone), Joel Ulland, Nancy Yaklich (via phone), and Bette Zerwas

**Members not in attendance:** Kyle Bozentko

**Staff in attendance:** Aaron Sinner – Board and Federal Relations Director, Eva Groebner – Legal Analyst

## Meeting Topics

### Welcome & Introductions

*Hillary Hume, Chair*

Hillary Hume, chair, called the meeting to order at 2:38 p.m. and referenced the agenda found in the [meeting slide deck](#). Members introduced themselves.

### Review September 27 Meeting Minutes

*Hillary Hume, Chair*

**MOTION:** Andy McCoy moved to approve the [draft September 27 meeting minutes](#). Matt Aiken seconded. All were in favor and the minutes were approved.

### Public Comment / Operational Feedback

*Hillary Hume, Chair*

Dan Miesle shared an experience on behalf of his daughter, Beth Blondo, from Kettle River. Dan suggested that qualified health plans may not have decreased in price across the board, as suggested by public releases from the Department of Commerce. Beth, her husband, and their three children are considered “high risk” and “high use” consumers, and found a silver metal level QHP through MNSure to meet their needs in an affordable way for 2018. In 2019, the family will move to a gold metal level plan in order to have their risk and use levels met as well as they have in 2018. Their change in metal level is an increased monthly premium of around \$200 before advanced premium tax credits are applied.

Joel Ulland clarified that the rate decreases reported by the Department of Commerce represent an average between products from each carrier, not a definite decrease for every product or plan available.

Dan reported that Beth sought help through Town and Country Insurance to carefully weigh different benefits options across carriers, metal levels and networks before determining health coverage for her family.

## **MNsure Board and Staff Update**

*Aaron Sinner, Board and Federal Relations Director*

Aaron Sinner, MNsure staff, informed the HIAC that the MNsure board met the previous week to discuss open enrollment, and reiterated the extended enrollment period dates from November 1, 2018, through January 13, 2019. The GetInsured tool has been updated with 2019 health plan information available through the MNsure exchange.

Aaron reviewed with the committee [the slide deck](#) from the October 17 MNsure board meeting. He discussed MNsure's new Resolution Review team and the correlation between its work and MNsure's appeals metrics for the first three months of the Resolution Review team's operation. Aaron described the Resolution Review team as a senior team that pre-screens for resolution of appeal issues before they are filed as an appeal. This initiative serves to reduce the length of time a consumer needs to resolve an issue such as coverage termination date, special enrollment period denial, and plan effectuation date. Aaron emphasized consumers' right to appeal is not impacted by the creation of the team, but the evidence in their dispute can be reviewed more quickly than in an appeal situation. Aaron informed the committee that MNsure's volume of appeals has steadily increased as more consumers have enrolled through MNsure.

Hodan Guled noted that another common experience for consumers is the wait time for resolution of specific technical issues. Aaron clarified that many technical issues perceived as erroneous are system safeties designed to prevent duplicative coverage, or user error caused by a consumer creating multiple accounts or applications. These anomalies require manual intervention from a MNsure specialist, creating the increased wait time.

Matt inquired as to when MNsure will onboard staff to ensure that hold times for MNsure specialists will remain reasonably low during the open enrollment period. Aaron replied that additional staff is undergoing training and will be ready to take phone calls by November 1.

Jenifer Ivanca raised concern that non-payment of an insurance premium should result in termination of the insurance policy. She and Matt discussed the impact that delayed termination causes to consumers. An example was presented in which a consumer wants to end their coverage in August but doesn't call MNsure to request the termination in advance, so stops paying their insurance premiums when they want the coverage to end. In this scenario, the health insurance carrier would collect advanced premium tax credits on the consumer's behalf for one month, so the consumer's coverage would not be terminated until 90 days later without the consumer making a premium payment. In such a scenario, the consumer would owe back

the additional month of tax credits when reconciling their taxes the following year. Aaron informed the committee that the 90-day grace period is federal law, not a MNSure policy.

Aaron introduced MNSure's operational preparations for open enrollment, which appear on slides 13 through 17. The Contact Center will open and start taking calls at 7 a.m. on November 1, which is the same time that the website will go live for 2019 enrollment.

Health insurance eligibility redetermination has been completed. MNSure electronically ran active health care applications against the Internal Revenue Service and other data sources to determine if households had changes. Based on the information received, MNSure calculated what level of financial assistance households would be eligible for given 2019 insurance rates. Health care eligibility notices are then sent to each household. These notices inform them of their newly-determined eligibility and request that the consumer contact MNSure if their information is incorrect. Based on Minnesota's guaranteed renewability law, each year MNSure renews all active health plans for the following year. Following the eligibility renewal process, all active MNSure consumers were mailed a letter stating that their health plan was renewed, and they would need to contact MNSure if they no longer want health coverage.

Aaron noted that MNSure offered a courtesy call-back feature last year that was well received, so it will be in effect again for this open enrollment period. Additionally, there is now an online verification submission option available for consumers to submit any verification documents that MNSure requests of them. The function is compatible with computers and cell phones.

Hodan provided feedback to suggest that the GetInsured plan comparison tool should be more prominent on MNSure's homepage and have a larger, more attention-grabbing button.

Aaron proceeded to slide 18, Assister Readiness. With more than 1,600 assisters, MNSure has strong representation in nearly every county in Minnesota. There are 550 navigators, 354 certified application counselors and 752 brokers certified with MNSure for 2019. MNSure has certified more brokers this year than last year, a pleasant surprise given the high volume of Medicare plan transitions brokers will be assisting with this year.

Aaron reported that in addition to statewide marketing, MNSure will target certain "hot zones" that have a mix of public program recipients and individual market residents. Approximately 71% of the advertising budget will be for blanket advertisements, with 29% targeted for specific audiences. Aaron noted that MNSure will participate in digital and paid search advertisements until after the elections are held, in order to reduce cost to MNSure as well as to avoid MNSure's message becoming tied to the highly politicized advertising environment prior to the election. The full campaign would launch in earnest the day following the election.

## **Political Landscape**

*Joel Ulland, HIAC Member*

Joel updated the committee that the president had recently signed an opioid bill, bringing more resources to education and treatment for the opioid epidemic in America.

Joel explained that new guidance from the U.S. Centers for Medicare & Medicaid Services surrounding Section 1332 of the Affordable Care Act will give states more flexibility when administering their State Innovation waivers. Joel noted that Minnesota already has statutes in place surrounding the administration of health care, so Minnesotans are unlikely to feel an impact. Aaron added that in re-interpreting Section 1332, governors may be granted more autonomy than before when seeking a State Innovation Waiver.

## **Transitioning Members/Planning 2018 Year End**

*Hillary Hume, Chair*

Hillary announced that Andy was concluding his second two-year term with the HIAC and would rotating off the committee after this meeting. Aaron added that Bette Zerwas and Chris Rofidal were also concluding their time on the committee. Hillary noted her term as the HIAC chair would conclude with this meeting, though she would continue to serve as a member of the committee.

Hillary noted HIAC would next meet on November 29, and committee members discussed how to establish a prioritized list of topics to address going into 2019. The committee wants to ensure that meeting topics are timed appropriately so that issues can be brought to the MNSure board at appropriate times. Matt expressed that consumers would like print options for the plan comparison tool. Hodan suggested that work be done to address one-use passwords and usernames in the life event change tool online. She also expressed the overbearing presence of legal verbiage from MNSure. She inquired as to whether assisters might have other options than listening to privacy notices read in place of hold music. Jenifer requested that the life event changes be more accessible to assisters, perhaps appearing within the Assister Portal so that assisters can update household changes in real time rather than waiting for MNSure's operations team to process the changes. The committee looks forward to the changes that GetInsured will bring in later phases.

## **Wrap-up/Adjourn**

*Hillary Hume, Chair*

**MOTION:** Tom Hoffman moved to adjourn. Matt seconded. All were in favor and the meeting adjourned at 3:53 p.m.