



MNsure Health Industry Advisory Committee Meeting Minutes

June 25, 2015, 2:30 – 5:00 p.m.

500 Stinson Boulevard NE, Minneapolis, MN 55413

Participants in attendance: Reuben Moore – Chair, Kenneth Bence, Samuel Boadu, David Dziuk (via phone), Christopher Johnson, Stacey Ko (via phone) Melissa Larson, Andy McCoy, Jonathan Watson, Joel Ulland (sitting in for Ghita Worcester); Kathryn Duevel – Board Member, Aaron Sinner – Board and Federal Relations Policy Specialist, Stephanie Grisell – MNsure staff; Marie Harmon – MNsure staff

Not in attendance: Forrest Flint – Vice Chair, Harlan Johnson, Heidi Michaels, Chuck Sawyer, Ghita Worcester

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, Chair. Reuben thanked UCare and Joel Ulland for the use of their facilities.

Motion: Ken Bence moved to approve the draft May meeting minutes. Chris Johnson seconded. All were in favor and the minutes were approved.

Board Update

Kathryn Duevel, Board Member

Kathryn Duevel informed the Committee that MNsure has begun the search for a permanent MNsure CEO and is targeting a September decision. Allison O'Toole has been appointed as the Interim CEO. Kathryn recommended that if any Committee members knew of any potential candidates, to please tell them they can apply at the Secretary of State's website.

Kathryn reported on work resulting from the Market Development Work Group's three recommendations. First, the process map is currently under development and the Consumer and Small Employer Advisory Committee is working in that. Second, the consumer decision support tool RFP responses are under review and MNsure is in negotiations to select a proposal. Third, Kathryn spoke with members of the Minnesota Council of Health Plans about the innovative plan design letter and she hopes it will foster collaboration between the Board and the Council of Health Plans.

Kathryn noted that at the previous Board meeting, Scott Peterson of MN.IT provided an update regarding the system functionality improvement timeline, which is available online. In its most recent release, MN.IT delayed release of the change wizard, but the Board was confident that the decision was made in a responsible way. The next release is expected in August.

Kathryn said that the legislative session resulted in the creation of a Taskforce on Health Care Financing, which will discuss ways of increasing access to and quality of care in Minnesota. The appointments have yet to be made to the taskforce.

Kathryn also reported that the Board is still waiting on the Governor to appoint individuals to its two open seats. She emphasized the difficulty in finding qualified individuals with expertise who meet all the criteria of each position. Committee members asked who they should contact if they know of someone who might be a fit. Kathryn recommended Lauren Gilchrist with the Governor's office or the Secretary of State's office.

Committee members asked questions regarding the innovative plan design letter that will be sent to health plans. The Market Development Work Group received many good ideas from the stakeholder meetings, and the letter will represent a report-out of those ideas. For example, consumers asked for clearly identifiable plans that would work well for an enrollee with a chronic disease or that would work well for an enrollee transitioning from a public program to a Qualified Health Plan.

Kathryn reported that at the next Board meeting, the Board will discuss the FY16 budget.

Chris Johnson asked what can be done to cut down on a patient's financial risk even when the patient has insurance, because high cost-sharing often means insured patients still carry a high financial risk. Reuben suggested the introduction of Flexible Spending Accounts to plans sold on MNsure.

Andy McCoy inquired if there were needs of the Board with respect to the HIAC. Kathryn noted that as the Board turns back toward strategic policy and away from operational management, she hopes the Committee can become more active. She said is very interested in hearing from this Committee members as to what they think the role of the HIAC should be in the future. Reuben noted he looks forward to being more proactive in the future and providing further policy recommendations to the Board.

Open Discussion – Pulse Survey

Reuben Moore, Chair

Reuben reported on the results of the Pulse Survey and reviewed each member's input.

In his survey comments, Samuel Boadu called for further emphasis on enrolling Millennials.

In his survey comments, David Dziuk asked for more input from the Board so that the Advisory Committee can provide more value. He said that the Committee has expertise that could be

valuable to Board decisions. Dave acknowledged the next big debate is regarding the Governors' Task Force on Health Care Financing that will be created and MNSure's role with that task force.

Joel suggested the HIAC could have a role in describing "on the ground" issues and communicating those issues to the Board. The Committee discussed offering a regular report-out at Board meetings to communicate these issues.

Jonathan Watson asked if navigators and brokers would be able to see the application status of their clients. Kathryn stated that the Broker/Navigator Portal is currently being scoped, and the HIAC could provide input as to what it would like to see included in the release later this year.

In her survey comments, Ghita Worcester suggested discussing innovative plan design and actuarial value of plans at a joint meeting with the Consumer and Small Employer Advisory Committee. She also suggested exploring an exchange state partnership model. In addition, Ghita is looking for more clarity on the relationship between the Board and the Advisory Committee.

In her survey comments, Melissa Larson said she would like clearer direction from the Board, and suggested having presenters at HIAC meetings.

In his survey comments, Reuben suggested focusing on member/consumer experience and on revenue optimization. He said he would like to know more about MNSure's plans for operational readiness, and that he would like to have the HIAC involved in the MNSure CEO selection process.

In his survey comments, Andy McCoy called for an analysis of slower-than-anticipated commercial enrollment. He also asked for an analysis of the proposed significant increases in the premiums of commercial products sold on MNSure. Andy also raised concerns about the 3.5% premium withhold for plans sold on MNSure and wondered how that cost compares to the administrative costs of other products.

In his survey comments, Ken noted the importance of timely and accurate 834s, and the importance of MNSure working to be a viable alternative to purchasing directly from the carriers. He noted the collaborative plan design approach Kathryn has discussed will be well-received. Ken also stressed more transparency, the importance of the CEO selection process, and the need to fill the vacant Board seats.

In his survey comments, Harlan Johnson expressed discontent with the process and with MNSure leadership. He called for greater input from the HIAC and the Minnesota Association of Health Underwriters in MNSure decision-making.

Reuben said he would capture the pulse survey responses into themes and share both the summary and the raw data with Committee members. He suggested a new HIAC meeting format would include a presenter and discussion of the report-out to the Board.

Jonathan suggested scheduling a calendar of meeting topics in advance so that Committee members could come prepared to discuss them at meetings. Joel suggested that the cyclical nature of MNSure's calendar would lend itself well to such a plan. Reuben suggested forming workgroups to manage the various components of the agenda.

Committee members agreed marketing strategy and particularly marketing to young invincibles would make a good topic for the July meeting.

Aaron Sinner reported that many members' terms would be coming to an end in October, but that all members with expiring terms are eligible to apply for a second term.

Jonathan asked for clarification regarding Ghita's comments in the May minutes, noting the Committee did not pass a recommendation related to active purchaser.

Motion: Ken moved to amend the May meeting minutes to reflect that Ghita was referring to individual HIAC members' opposition to the Board's use of its active purchaser power, rather than the Committee as a whole. Chris seconded. All were in favor and the minutes were amended.

Industry Updates & Adjourn

Reuben Moore, Chair

Motion: Ken moved to adjourn. Andy seconded. All were in favor and the meeting adjourned at 4:44 p.m.