

MNsure Joint Advisory Committee Meeting Minutes

June 21, 2016, 2:30–5 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Consumer and Small Employer Advisory Committee members in attendance: Gladys Chuy – Chair, Jin Lee Palen – Vice Chair, Mary Ellen Becker, Nancy Breymeier, Amy Chatelaine (via phone), David Hilden, Kim Johnson (via phone), Richard Klick (via phone), Ann McIntosh (via phone), Kate Onyeneho (via phone), Robert Robbins, Hussein Sheikh, Alexandra Zoellner

Health Industry Advisory Committee members in attendance: Jonathan Watson – Chair, Ghita Worcester – Vice Chair, Kenneth Bence, Forrest Flint, Carl Floren, Matthew Flory, Chris Johnson (via phone), Harlan Johnson (via phone), Heidi Mathson, Andy McCoy, Reuben Moore (via phone), Chris Rofidal (via phone)

Consumer and Small Employer Advisory Committee members not in attendance: Bentley Graves

Health Industry Advisory Committee members not in attendance: Kyle Bozentko, David Dziuk, Charles Sawyer

Board Members: Martha Eaves – CSEAC Board Liaison, Peter Benner – Board Chair

Staff in attendance: Aaron Sinner – Board and Federal Relations Director, Debby Dill – Board and Federal Relations Coordinator, Marcus Schmit – Director of Legislative Relations and Community Partnerships

Joint Advisory Committee Meeting Topics

Welcome & Introductions

Jonathan Watson, HIAC Chair

Gladys Chuy, CSEAC Chair

The meeting was called to order at 2:33 p.m. by Jonathan Watson, chair of the Health Industry Advisory Committee. Jonathan and Gladys Chuy, chair of the Consumer Small Employer Advisory Committee, introduced themselves. All advisory committee members introduced themselves, including those on the phone.

Public Comment

None.

MNsure Board & Staff Update

Peter Benner, Board Chair

Peter Benner, board chair, explained that board members' terms are staggered, with terms ending each year in May. He explained that Kathryn Duevel's and Tom Forsythe's terms expired in May this year, and so the board is down to five members and awaiting appointments by the Governor. Peter said he hopes they will come this summer.

Peter explained that due to the current five-member board, there was some internal discussion between the committee chairs, MNsure staff and the board on how to staff the advisory committee meetings. Since it is not always possible for a board member to attend, and since board members are not always well-versed in operational issues, the board is planning to appoint Aaron Sinner and Marcus Schmit as liaisons to the two advisory committees. Board members will still attend meetings, but they will rotate who is in attendance and will not have formal liaison duties.

Jin Palen, CSEAC vice chair, asked if Marcus Schmit would give a post-session legislative update.

Marcus noted he and the rest of the state is still waiting to hear whether there will be a special session. He reported there were a lot of bills and proposals this past legislative session, though many did not pass. The largest legislative change affecting MNsure is the governance of the IT Executive Steering Committee (ESC). This committee has been in place to govern the IT project, but the legislation will change the composition so MNsure, DHS and the counties will all have two votes, and MN.IT will move into a facilitator role without a vote. Additionally, the meetings will now be subject to the Open Meeting Law.

Marcus also reported that the legislature eliminated estate liens on Medical Assistance enrollees ages 55 and up related to health insurance premiums.

Next, Marcus reported that the legislature had considered creating a request for information (RFI) related to IT technology available to replace or upgrade MNsure's IT platform. Even though it did not pass the legislature, MNsure will be moving ahead with an RFI, and anticipates having it out before Labor Day. Depending on the results, MNsure might then move forward with a request for proposal.

Jinny asked Marcus about the legislation related to interagency agreements (IAAs). Marcus explained that IAAs are used commonly among the state agencies and that MNsure has service level agreements, which are likely considered IAAs, with the Department of Human Services (DHS) and Department of Commerce. Peter noted that MNsure uses these agreements to buy several services from DHS, such as back-office accounting procedures and human resources. Marcus explained that the new legislation requires that any IAA over \$100,000 be reported to the legislature. This is an effort to increase transparency.

Jinny asked Marcus what legislative proposals he anticipated related to MNsure in 2017. Marcus said it was difficult to assess prior to the November 2016 elections, but that he would

welcome input from the MNsure Board of Directors and from the advisory committees as to what should be part of MNsure's legislative agenda.

Advisory Committee Updates

Jonathan Watson, HIAC Chair

Gladys Chuy, CSEAC Chair

Jonathan provided an update on behalf of the HIAC. At the joint advisory committee meeting in March, the committees had discussed exploring recommendations around financing and health literacy. The HIAC has been working for the last two meetings on the financial piece, which was the committee's assignment from the board, and has had limited conversations around health literacy. Jonathan described the committee's process, which has narrowed their possible financing mechanism for recommendation down to continuing with the status quo of a premium withhold applied to on-exchange plans only, or moving to a lower premium withhold applied to the full individual market, meaning plans sold both on- and off-exchange. Jonathan noted the board had asked the committee specifically for a financing mechanism and not for how much revenue such a mechanism should raise.

Gladys deferred to Jinny to give the CSEAC update because Gladys was not in attendance at the most recent CSEAC meeting. Jinny reported that the CSEAC had planned to create a recommendation around health literacy, but the idea had grown and the committee was now looking at making a broader recommendation around operations that encompassed communications, marketing and health literacy. Jinny noted that at the May meeting, the committee had also discussed the role of SHOP and opportunities for increased marketing. Nancy Breymer noted that the committee had also discussed the IT budget and how MNsure will fund IT enhancements once the federal establishment grant money is gone.

Jonathan noted that both committees would like to learn more about the operational relationship between DHS and MNsure. He also noted there were some areas that both committees were looking at, including the Consumers' Checkbook tool and health literacy.

Ghita Worcester suggested that the HIAC could continue exploring health literacy, either in conjunction with the CSEAC or independently, but it would need a good mix of volunteers who represented different aspects of the health industry that interact directly with consumers.

Mary Ellen Becker asked for an update on the process map. Aaron Sinner reported that a member of the MNsure communications staff was working on it and that it had gone through a few iterations and was still in development. He said MNsure would share the process map with the CSEAC when it was closer to completion. Ken Bence noted that the process map could be helpful with the IT RFI, as it could show potential vendors opportunities to plug into the system.

Committee members asked when the assister portal would move out of piloting and be shared with the full assister community. Peter reported that the version of the portal that MNsure had piloted would be available for all assisters in time for open enrollment, and that training would be provided.

Heidi Mathson asked when portal enhancements would be made to make the portal more functional. Peter reported the IT development projects in calendar 2017 had not yet been decided, and portal enhancements would be considered and weighed with other possible development projects by the combination of the ESC, DHS and the MNsure Board of Directors. Peter noted the current emphasis is on IT projects related to 834s and 1095s.

Jonathan listed the topics committee members had raised for possible future discussion:

- The makeup of the remaining uninsured population
- The MNsure-DHS relationship, particularly as it relates to operations, finances, and IT development and management
- Training on the assister portal and what will be available before open enrollment
- Upcoming IT development projects and priorities

Kim Johnson noted that as a small business owner, he is noticing some concerns regarding the direction of the economy and a possible slowdown. He said the committees should keep this in mind and consider how it might impact whether employers offer health insurance, as well as MNsure enrollment overall.

Mary Ellen raised the issue of how to change the perception of MNsure so that more people enroll through MNsure instead of going straight to a carrier. Matt Flory suggested an even greater emphasis should be placed on the importance of shopping around for the best deal, and that third party organizations could help contribute to the spreading of this message. Heidi noted value can be subjective and isn't always related to the lowest premium.

The advisory committees transitioned into individual committee meetings at 4:03 p.m.

Consumer and Small Employer Advisory Committee Meeting Topics

Approval of April Meeting Minutes

Gladys Chuy, CSEAC Chair

Gladys called the meeting to order at 4:10 p.m.

MOTION: Kim moved to approve the [April 26 draft meeting minutes](#). Nancy seconded. All were in favor and the minutes were approved.

Housekeeping

Aaron Sinner, MNsure staff

Gladys asked Aaron for more details on the liaison change. Aaron explained that if the board goes ahead with the change, he will be attending these meetings as the staff liaison. He noted

board members will continue to attend on a regular basis, but there will be more rotation of board members, which will allow for more exposure between board members and the advisory committees. Jinny asked if this meant DHS Commissioner Emily Johnson Piper would attend in the future. Aaron answered yes in theory, but in practice with her schedule, it was unlikely.

Public Comment

None.

Recommendations Discussion

Jin Palen, CSEAC Vice Chair

Jinny reported that she had written up [a document](#) on potential recommendation areas based on the discussion at the previous CSEAC meeting. She had not included potential SHOP recommendations, as Bentley Graves had put together a [draft recommendation](#) on that topic.

On the marketing piece, Jinny noted committee members had discussed using community partners to promote the Consumers' Checkbook comparison shopping tool. David Hilden said he agreed that using organizations with a long-term presence in Minnesota communities would be a helpful method for promoting the tool. Gladys agreed that support from community and church leaders could be helpful, and thought mobile meetings could be a useful way to gather feedback. Jinny asked Gladys and David to explore drafting a recommendation around these ideas.

Martha Eaves suggested asking enrollees who fit the demographics of Minnesotans with higher uninsured rates to explain what it was that led them to enroll.

Mary Ellen stated MNsure is supposed to be the front door for health insurance enrollment for all Minnesotans regardless of income. Gladys agreed and noted one obstacle to MNsure becoming that universal front door is that it needs to be more user friendly. Gladys also noted it could be useful to explore MNsure's ability to retain enrollees in both the individual and SHOP markets, and their reasons for not returning.

Kim Johnson noted that SHOP has both employee and employer enrollment, and exploring how many SHOP employers do not return would be useful, in particular how many do not return after two years, when the subsidy expires.

Nancy raised the complication of promoting choice when certain areas, especially rural areas and the SHOP program, have a limited number of plan offerings.

Martha noted there are complications to having a computer-based system meant to serve low-income individuals, who often don't own computers. She also noted the navigator community is an important asset to addressing this issue.

Mary Ellen suggested that instead of pursuing one large recommendation, the advisory committee should explore four separate recommendations. Nancy suggested the committee might need to explore prioritizing its recommendations in terms of importance of implementation, given MNsure's limited resources.

Dick stated he believes the number one issue is making sure consumers have access to their doctor through their health insurance plan. He explained the summary of benefits is an extremely important component of enrolling, and MNSure should look at the value consumers are receiving for the price they're paying and the key components consumers want offered.

Mary Ellen said health literacy should be prioritized because improving health literacy is low cost, and relies on a shift in mentality, an inventory of all communications and website pages, and having dedicated MNSure staff to oversee health literacy for the various communications and components of the website.

Mary Ellen noted the biggest issue for SHOP is the lack of carriers offering plans in the market.

Nancy suggested that the committee work on health literacy and incorporate emphasizing the summary of benefits.

Dick suggested incorporating an emphasis on the summary of benefits into navigator and assister training.

Gladys suggested having a strong educational component to health literacy, and going beyond readability to also emphasize educating consumers as to what product offerings are available. Gladys also said addressing operations issues and website usability couldn't be overlooked. Nancy stated she believed operations and usability is the top priority.

Gladys suggested having work groups develop recommendations around both health literacy and operations.

David noted that with the uninsurance rate so low, MNSure could benefit from pivoting to an emphasis on retention and on usability.

Jinny noted that a linking factor in many of these topics is the assister community and their ability to make the system more usable and to assist consumers in understanding the process and therefore increasing health literacy. She suggested investing in assister training and assister functionality to achieve some of these goals.

Hussein Sheikh suggested MNSure change from an operational view to a business model with an emphasis on retaining and increasing QHP enrollment.

The committee shifted the discussion to SHOP. Dick noted that the limited carrier participation coupled with the tax credit being limited to two years might mean the incentives aren't great enough to encourage SHOP enrollment and retention. Kim agreed that the expiration of the tax credit after two years provided a disincentive for businesses to remain enrolled in SHOP, and noted that having a single medical carrier in SHOP gives that carrier outsize control and creates risks if it raises its rates dramatically.

Dick noted Utah has seen great success in its SHOP program, but not in its individual market. Matt Steffens with LeClair Group, a member of the public, noted Utah decided to emphasize SHOP rather than the individual market when implementing the Affordable Care Act (ACA), while Minnesota chose an opposite emphasis. Stephanie Frost with HealthPartners, a member

of the public, noted that Utah had also received several exemptions that made the SHOP program easier to operate, and noted there are many conditions in the small group market that make it difficult for MNsure to gain a foothold.

Kim asked if the committee should recommend jettisoning the SHOP program. Stephanie Frost noted this was unlikely under current federal regulations. Kim suggested small employers could be better served by assisting their employees in enrolling via the individual market, and that MNsure could be better off not investing in SHOP.

Nancy asked for a status update on the SHOP waiver that Minnesota had submitted. Jinny noted it had been submitted but that it was contingent on federal approval, and there was no precedent for that type of waiver being approved. Bob Robbins commented that the waiver doesn't benefit MNsure. David commented if that's the case, supporting it should be removed from the draft SHOP recommendation.

Nancy asked if Minnesota could explore seeking a waiver to implement a single payer system. Jinny explained that the ACA allows states to apply for 1332 innovation waivers to waive certain parts of the ACA requirements while continuing to use ACA funds. Bob Robbins explained the ACA allows approval of such waivers so long as the state continues to provide access to care that is at least as comprehensive and affordable as would be provided absent the waiver, and with coverage for at least as many state residents as would be covered absent the waiver. Jinny noted seeking such a waiver would need to be approved by the state legislature and incorporated into state statute.

David and Nancy suggested the committee could recommend adding implementation of single payer to MNsure's legislative agenda. Bob suggested the first step would be a study to determine what the impact of single payer would be and how it would be implemented. David and Nancy commented that data might already be available.

Jinny suggested the committee should wait until Bentley is present to discuss his draft SHOP recommendation. She commented the committee could draft recommendations around the topics discussed at the meeting and might need to offer a prioritization of the recommendations. David said he would draft the recommendation around using community partners to promote a good product. Mary Ellen said she would draft a recommendation around health literacy.

Jinny shared that she is leaving her current position in September and August will be her last advisory committee meeting. Committee members thanked Jinny for all the work she had done on the committee.

Wrap Up /Adjourn

Gladys Chuy, CSEAC Chair

MOTION: Dave moved to adjourn. Nancy seconded. All were in favor and the meeting adjourned at 5:01 p.m.