

## Board of Directors Meeting

- > **date:** Wednesday, March 26, 2014
- > **building:** 81 East 7th Street, St. Paul MN, 1<sup>st</sup> floor atrium
- > **time:** 1:00 to 3:30 pm
- > **members in attendance:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Tom Forsythe, Phil Norrgard, Commissioner Lucinda Jesson
- > **staff in attendance:** Scott Leitz, Carley Barber, Katie Burns, Erik Larson, Mike Turpin

### topics

#### Welcome and new business

Brian Beutner, Chair

The meeting was called to order by Brian Beutner, Chair, at 1:07 p.m.

Brian read MNSure's purpose: *The purpose of the organization is to ensure that every Minnesota resident and small business, regardless of health status, can easily find, choose, and purchase a health insurance product that they value and does not consume a disproportionate share of their income.*

#### Customer story

Dan Kitzberger, Richfield

When Dan Kitzberger was a college athlete, a minor heart issue was discovered and corrected with a minimal procedure. Once he aged off of his parents' health insurance plan, he discovered this one-time "preexisting condition" would make him ineligible for coverage on the individual market. Now a 30-year-old policy director for a small nonprofit in St. Paul, his organization, even while on a shoestring budget, offered health insurance coverage to employees. That said, the plan offered wasn't very helpful because it had a \$5,000 deductible. He felt it was a donation from his employer to the insurance company. In December 2013, after consulting with staff, Dan's executive director and board decided to offer him and his coworkers a monthly stipend and sent them to MNSure. It took a while to pick a plan because he was concerned that it was too good to be true. He chose a platinum-level plan with a \$750 deductible, along with a comprehensive dental plan, which his employer didn't previously offer. He now has better coverage than he has ever had while saving his organization \$1,260 this year.

Board members asked him if he has talked to his co-workers and employees of other non-profits about MNSure. Dan said that he had and found that they described similar experiences to his -- they initially had been skeptical, but then found less costly, more substantial coverage than they'd had before.

### Administrative items

Brian Beutner, Chair

- **Approve March 12<sup>th</sup> meeting minutes**  
Phil Norrgard moved to approve the [draft March 12th meeting minutes](#). Pete Benner seconded. All were in favor, and the minutes were approved.
- **Consumer and Small Employer Advisory Committee Vice Chair**  
Kathryn Duevel, Board Liaison to the Consumer and Small Employer Advisory Committee, reported on committee activities reminded the group that the Committee was in need of a new Vice Chair.

**MOTION:** Kathryn moved to appoint Jin Johnson as Vice Chair of the Consumer and Small Employer Advisory Committee. The motion was approved.

Kathryn also reminded members that the Committee is currently seeking new members to fill vacated seats, and applications are due by 3pm on Wednesday, April 16, 2014.

### Board Work Group updates

- **Technology Work Group, Thompson Aderinkomi**  
Thompson Aderinkomi reported that the Board Technology Work Group is focusing on ensuring the same experience for all consumers, and coordination with partners, especially navigators and brokers.
- **Compliance Work Group, Commissioner Lucinda Jesson**  
Commissioner Lucinda Jesson reported that the Board Compliance Work Group is focused a high level risk assessment to identify most appropriate areas to track and developing a formal compliance plan.

### CEO report

Scott Leitz, Interim CEO

Scott walked through the MNSure [discussion dashboard](#) and answered questions about the updated [metrics](#).

- **Enrollment**

Scott reminded everyone that March 31, 2014 is the last day to sign up for coverage to meet the insurance requirement and avoid a penalty. The penalty is \$95 or 1% of income, whichever greater.

After March 31, 2014, the next open enrollment period begins on November 15, 2014. Special enrollment runs year-round, as does enrollment in Medical Assistance, MinnesotaCare, and SHOP. Phil pointed out that members of American Indian tribes are also an exception to QHP enrollment deadlines, which will be added to communications.

Enrollment information, as of March 25, 2014:

- 148,068 total enrollments by MNSure
  - 75,676 Medical Assistance
  - 41,273 QHP
  - 28,540 MinnesotaCare

Scott noted that these figures now include manual enrollments processed. He also noted that because of Minnesota's higher income eligibility, people who are eligible for MinnesotaCare would be enrolled in QHPs in other states.

- **Contact Center**

The contact center has experienced a 245% increase in call volume since March 1, 2014. Over 10,000 calls were received by the end of the day on Tuesday, March 25, for just three days (Sunday, Monday and Tuesday). Current wait times are 8 minutes and 12 seconds. Scott also reported that Sunday hours were added as the deadline approaches. Current hours are: Monday to Friday: 8 a.m. - 8 p.m.; Saturday to Sunday (new): 9 a.m. - 4:30 p.m.; Monday, March 31: 8 a.m. to midnight.

- **Communications and Outreach**

Over 1,030 enrollment events have occurred in March leading up to the deadline, including March to Enroll, Invincibles Week, Somali outreach, 20 Stories/20 Days social media outreach, and numerous additional partnerships with various organizations.

- **Consumers attempting to enroll**

Scott noted new procedures that were announced on Monday that will help people get covered and avoid a federal tax penalty even if their enrollment is not complete when the deadline expires on March 31, 2014. Just like waiting in line after the polls close, if a customer can show that they have attempted to obtain coverage before the deadline, they can complete their enrollment. Anticipating many people may attempt to enroll at the last minute, anyone

who has started the process can get enrolled in the plan of their choice even if the clock runs out before their enrollment is complete.

Erik Larson, MNsure COO, and Katie Burns, MNsure Policy and Plan Management Director, joined Scott to answer questions about the metrics deck.

The timing of SHOP open enrollment depends on the employers' plan year. An employer choosing to eliminate its group plan during the year would qualify as a life event for its employees.

Current policy is to bring the MNsure site down when the federal hub goes down during our open hours. The federal hub provides all verifications of eligibility for federal tax credits and public programs. A few of the March outages were caused by the federal hub being down.

The majority of life changes are currently being processed manually.

Commissioner Jesson suggested that we take a fresh look at the metrics dashboard after open enrollment and reevaluate what the Board would like to see as the most relevant data.

#### **Public comment**

None.

#### **Overview of MNsure business process flows and interagency dependencies**

Erik Larson, Chief Operating Officer, MNsure and Chuck Johnson, Deputy Commissioner for Policy and Operations, DHS

Erik Larson, MNsure COO, walked through the flow charts on pages 12 and 13 in the [discussion deck](#) and answered questions from board members to help understand interagency connectivity and planned system improvements. Discussion focused on interactions with three key partners: navigators and brokers, counties, and carriers.

Regarding Navigators and brokers, board discussion focused on the ability for them to apply for someone else, and the creation of a dashboard report so they can see and track all of their clients at once.

Specific to counties, while Medical Assistance is a county-administered program, opportunities to improve identification challenges and integration with County tools are being refined and assessed.

Commissioner Jesson suggested that the board hear from county representatives directly at a future board meeting. Brian agreed and said he will work with staff to facilitate this discussion at the next board meeting.

Erik reiterated that coordination and communication with the carriers is a key component to providing the appropriate service to consumers.

There was discussion about steering people to the right place to get help, especially for families with mixed eligibility. Erik explained the contact center is returning to the three-tier call center response system. Tier 1 staff can speak generally to all aspects of MNSure and hand off to tier 2 staff for more complicated issues. The most complex cases go to tier 3 operations and policy staff. If a consumer requires manual enrollment, that case is handled by a dedicated team focused on manual enrollment. With the goal of an integrated human service IT system for one-stop shopping with no wrong door, the Board and MNSure continue to identify opportunities for improvement of the consumer experience.

**Closed session: lead vendor contract negotiation strategy**

[Brian Beutner, Chair](#)

As allowed under Minnesota Statutes, Chapter 62V, the Board entered a closed session to discuss contract negotiation strategy related to the proposals submitted for the RFP for Lead Vendor for Phase 2 of the MNSure project.

**Wrap up and any new business**

[Brian Beutner, Chair](#)

The Board meeting was reconvened by Chair, Brian Beutner. There was no new business.

**Adjourn**

Commissioner Jesson moved to adjourn. There were no objections, and the meeting adjourned at 3:43 p.m.