



Consumer and Small Employer Advisory Committee Meeting Minutes

October 25, 2022, 2:30 – 5 p.m.

Virtual meeting via Cisco Webex

Members in attendance (via Webex): Anna Guler – Chair, Melissa Stanton – Vice Chair, Lana Barskiy, Richard Klick, Cheryl Scheer, Jonathan Vagle

Members not in attendance: N/A

Staff in attendance: Christina Wessel, Joel Ingersoll, Eva Groebner

Meeting Topics

Welcome and Roll Call

Anna Guler, Chair

Anna Guler, chair, called the meeting to order at 2:31 p.m. She reviewed MNSure’s purpose statement:

The purpose of MNSure 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.

Review and Approval of Previous Meeting Minutes

CSEAC Members

Motion: Milly Stanton moved to approve the draft August 25 joint meeting minutes. Dick Klick seconded. All were in favor and the minutes were approved.

MNSure Updates

Christina Wessel, Senior Director of Partner and Board Relations

Christina Wessel, MNSure staff, began with a reminder that the 2023 open enrollment period would begin in one week. She continued by sharing October 19 MNSure board slides across a variety of topics.

Current enrollments for 2022, beginning November 1, 2021, through early September 2022, showed that nearly 150,000 people had enrolled into qualified health plan (QHP) coverage, with just under 107,000 enrollments effectuated. She explained that consumers may drop coverage

throughout the year for a variety of reasons, but that enrollments continue through special enrollment periods as well. The next slide showed that MNSure's 2022 premium withhold revenue rates were slightly ahead of MNSure's budgeting forecast which will result in a strong fiscal track for 2023.

Next, Christina shared MNSure's Contact Center performance marker dashboard from July through the end of September. The volume of calls increased from 444 in July and 495 in August to 505 in September after renewal paperwork went out to households. The percentage of calls answered within five minutes ultimately increased from 79% in July to 91% in September, and the percentage of abandoned calls decreased from 2% in July and 1% in September.

Christina reminded the committee that preliminary rates for 2023 policies were released on September 30, continuing that the finalized rates looked consistent. An additional 37 plans will be offered across the state. Each Minnesota county will have at least two health insurers offering plan options, with most counties having three or more. HealthPartners specifically expanded its coverage network into more regions from 2022.

Christina continued there will be increases to many silver plans, which will raise benchmark costs and contribute to higher tax credits in multiple regions, especially near the Mayo Clinic in southeastern Minnesota. This, coupled with the extension of enhanced tax credits should make qualified health plans more affordable for many Minnesotans in 2023. Next, Christina noted a third dental carrier, Guardian, will be joining Delta and Dentegra through MNSure next year.

Following the finalization of 2023 rates, MNSure updated the anonymous plan comparison tool with 2023 health and dental information, which Christina noted was active as of October 5. She added that annual renewals were processed so that active MNSure consumers had their 2023 health care eligibility determined and active enrollments were passively renewed for 2023 coverage. Christina mentioned that consumers with a passive renewal do not need to act to obtain coverage for next year, but MNSure encourages everyone to shop and compare during the open enrollment period to determine if their plan will continue to best meet their health care needs.

Next, Christina updated the committee on the new "pay now" feature available to new enrollees or consumers changing coverage for 2023. HealthPartners, Quartz and all three dental carriers will provide a link from MNSure's site for new enrollees to submit a binding (initial) payment to ensure their coverage is implemented as quickly as possible.

MNSure updated communication and marketing goals for 2023, which Christina described briefly: reduce Minnesota's uninsured rate by increasing enrollments through MNSure, increase awareness in communities with highest uninsured rates, educate Minnesotans about the benefits of having health insurance and purchasing through MNSure, and highlight free expert help from assisters. She explained that the target audiences for the campaign will focus particularly on zip codes with the highest uninsured rates, Minnesotans of color – particularly Black, Indigenous and Latino communities, people in occupations with high rates of uninsurance, and those newly eligible for cost savings because of expanded benefits.

The campaign overview: will be data-driven to identify, target and reach those most likely to benefit from using MNsure; will use social media, digital and out-of-home advertisements to target key populations; will have a statewide reach with TV, radio, billboards and digital advertisements; and will utilize personalized broker advertisements for increased local appeal. Due to midterm elections overlapping with the start of open enrollment, MNsure will soft-roll a teaser campaign in late October. MNsure will then launch a full campaign after Election Day through January 15, 2023, with emphasis on the December 15, 2022, deadline for coverage that begins January 1, 2023.

Christina shared a few pictures of the “I’m covered” advertisement campaign, which expands reasons to obtain health coverage through the MNsure marketplace. Some included messages were: “Health insurance that fits my budget? I’m covered,” “Health insurance for my peace of mind? I’m covered,” “Health insurance for our whole family? We’re covered.”

Christina continued with an update on a project that the MNsure executive team and board began. MNsure developed specific efforts for reporting, measurement and evaluation for the agency moving forward. Priorities will derive from MNsure’s purpose statement, measured by access to health insurance, affordability of health insurance, consumer experience (with consideration to individuals as well as small businesses), health plans, finance and the workplace (within MNsure as well). Within those broader goals, particular focus will be upon reaching underserved populations through outreach and public awareness campaigns, 2023 legislative session with proposals such as IT modernizations, federal “family glitch” affordability mitigation, working with brokers to expand their on-exchange enrollments, expanding the MNsure-certified broker network, designing a diversity, equity and inclusion program through an outside vendor, and reinvigorate employee engagement to reflect pre-COVID levels.

MNsure staff proposed to the board aligning annual reporting to the calendar year with quarterly and year-end check points to monitor progress. Within this proposal: MNsure staff will develop and propose goals and outcomes; before November 1, staff will formally submit for approval annual goals for the coming year; on a quarterly basis, staff will provide a scorecard that reports MNsure’s progress in achieving its goals; and annual goals and scorecard information will also be included in MNsure’s annual report due to legislature each January.

Anna thanked Christina for the update on MNsure and the board.

Recruitment of New Members

Anna began that her and Milly’s terms would end with 2022, and neither would pledge recommitment. She added that Lana Barskiy and Jon Vagle’s terms are also ending, but they may be eligible to recommit to the committee for 2023. Anna suggested that the committee consider recruiting new members to ensure the committee has variety and members from different backgrounds to continue its work next year. Per the charter, the committee should consist of members from the self-employed, small business backgrounds (employers and employees), experts in health issues, and individuals with experience enrolling in a qualified health plan. Anna added that having diversity from different cultures, races, ethnicities and members from greater Minnesota rather than only the Twin Cities could also be beneficial to the committee.

Joel Ingersoll, MNsure staff, informed the committee that the application for both advisory committees will be open from October 31 through December 16. He added that he would send a link to the members once it goes live.

Cheryl Scheer asked whether recruitment would be posted to social media. She noted that her city posts on the Nextdoor app occasionally. Joel replied he would check with the communications team, but he believed the openings would be listed on Facebook and Twitter.

Leadership Interest

Anna continued that with her and Milly terming off the committee, leadership roles will be open. She suggested that any interested members reach out to Christina and Joel.

Meeting Format for Next Year

Anna inquired whether the meeting format for next year will be face to face instead of virtual. Dick responded that meetings were in a boardroom at the UCare building prior to COVID, and in person interactions were good. He suggested that having quarterly in-person meetings with virtual meetings more frequently would ensure a strong committee without a constant travel burden for members outside the Twin Cities.

Christina added that in-person meetings could be moved to the MNsure building in the future. She explained that meetings were previously held at UCare because MNsure's former building was downtown with no free parking options. MNsure relocated in 2019, and now has a free parking lot as well as plenty of boardroom space. Cheryl asked whether the committee could continue to call or video into meetings if members meet in-person. Joel confirmed that the MNsure board is currently hybrid, so MNsure has capability and resources for the advisory committees to do so as well.

Discussion of Old Business

CSEAC members

Anna suggested the committee discuss updates to the recommendations made to the MNsure board in November 2021. She read aloud meeting notes from April's meeting minutes when MNsure's chief executive officer, Nate Clark, last updated the committee. In response to the committee's recommendation that MNsure minimize the communication breakdowns between MNsure, the Minnesota Department of Human Services (DHS) and the counties: *"DHS is coordinating work groups with MNsure and the counties to focus on a variety of topics across operations, communications and IT, and Nate assured the group that MNsure is participating in all the categories. He added that health care eligibility notices should be revised in preparation to the PHE unwind to provide clarity and decrease consumer panic. Additionally, MNsure plans to hire and train more Contact Center staff in preparation for the estimated 25,000 to 40,000 additional calls per month following the end of the PHE. MNsure hopes to resolve issues in one call as much as possible so that consumers will not be bounced between agencies. Nate reiterated that the agencies continue to work together to smooth the renewal process for consumers."*

Anna suggested that the committee follow up on any progress the work groups made, especially in preparation for another open enrollment period. Dick agreed that more progress should be made. He suggested that consumers are overwhelmed by the back and forth, which undermines the services they pay for, so MNsure should do everything in its power to make consumer contact as simple and comfortable as possible. Milly agreed, adding that the board should be held accountable. Lana suggested that each county should have a designated MNsure liaison to ensure that there is someone that can answer questions for several programs instead of sending callers to another agency.

In response to the committee's recommendation that the MNsure Contact Center phone tree be available in multiple languages: *"MNsure has updated its website and incoming phone prompts to include more languages. During the 2022 open enrollment period MNsure added Spanish, Hmong and Somali phone prompts to its phone tree. Nate explained that the changes were not as seamless as MNsure had hoped, but improvements were made in January and February, and will be finalized by August."* Anna continued that the committee had also recommended that Russian and Vietnamese be added to the list of available languages, and she suggested that the committee follow up on the progress of this endeavor since August.

In response to the committee's recommendation that MNsure use more inclusive language on its website and during its consumer interactions (including suggestions to use more reflective language with consumers, retire gendered household icons, and remove gender question from the application): *"Nate recalled CSEAC's recommendation that MNsure use more reflective language to acknowledge identity preferences, specifically regarding gender. He explained that MNsure, has in partnership with DHS, acknowledged the issue and hopes to reach a respectful resolution. The agencies share a health care application and eligibility system, so certain questions must comply with federal law. Nate mentioned that IT modernization should allow more flexibility to include reflective language in the application."* Anna recommended that the committee follow up on the IT modernization, and MNsure's general progress. Christina mentioned that the MNsure board took gendered language out of their existing policies. She suggested this was an attainable goal that the board was able to meet in good faith, whether the IT updates were completed or not.

Discussion of New Priorities

CSEAC members

Anna opened the discussion for new business. Dick brought attention to the small employer portion of the committee. He explained that small businesses have unique circumstances, and he would like to recommit to benefits for small employers and their employees to maximize take home pay despite the current economy.

Anna suggested that next year the committee consider breaking into smaller work groups to ensure that all recommendations get focus from impassioned members. She noted that the committee is only required to meet quarterly, and multiple priorities could be worked on between meetings if there is not a quorum. She sent the group a link to the advisory committee charter so that the committee can meet statute requirements.

Dick asked how frequently the Health Insurance Advisory Committee (HIAC) meets. Christina replied that they schedule monthly meetings, but cancel when meetings are not needed, much like CSEAC. Dick mused that MNsure has become too organized to keep the committees as active as they were in MNsure's infancy. Anna suggested that having the public health emergency extended several times may have made HIAC's monthly meetings seem less important, as unwinding of the PHE was a priority for HIAC. She added that CSEAC did not meet as frequently in 2022 as it had in 2021, so there may be truth to MNsure reducing need for committees.

Anna thanked everyone for their contributions and wished everyone well in their future committee work. Members and MNsure staff thanked Anna and Milly for their commitment to the committee.

Public Comment

No public comments.

No operational feedback.

Adjourn

Motion: Dick moved to adjourn. Milly seconded. All were in favor and the meeting adjourned at 3:35 p.m.