



Health Industry Advisory Committee Meeting Minutes

Thursday, April 23, 2020, 2:00 – 4:00 p.m.

Virtual meeting via Cisco Webex

Members in attendance via phone: Joel Ulland – Chair, Hodan Guled – Vice Chair, Matthew Aiken, Thomas Hoffman, Hillary Hume, Todd Hurst, Jenifer Ivanca, Maria Lima-Leite, Daniel Miesle, Danielle Paciulli, Matthew Schafer

Members not in attendance: N/A

Staff in attendance: Christina Wessel – Senior Director of Partner and Board Relations, Eva Groebner – Legal Analyst

Meeting Topics

Welcome & Introductions

Joel Ulland, Chair

Joel Ulland, Chair, called the meeting to order at 2:06 p.m. Christina Wessel, MNsure staff, took attendance.

Review & Approval of Prior Meeting Minutes

Joel Ulland, Chair

MOTION: Joel moved to approve the draft joint committee meeting minutes from February 27, 2020. All were in favor and the minutes were approved.

Public Comment/Operational Feedback

Joel Ulland, Chair

No public comment.

Joel suggested that the committee members share business experiences impacted by COVID-19 and frame suggestions about the committee’s work moving forward in uncertain times. He began the discussion with his perspective that numerous issues are now on the table that had not been considered before. He said that it seems public policy has leveled out.

Maria Lima-Leite shared that she and her colleagues have dedicated themselves to convert the healthcare platform from in-person to online, and to apply for additional funding through grants, waivers or advances. She added that the longer the pandemic lasts the likelihood of furloughs seem inevitable.

Dan Miesle commented that he is relieved that he's retired and doesn't have the same uncertainty as many others have at this time. He mentioned that he fills a lot of time with volunteer work at a hospital and is a student mentor. He offered his time to help the committee members with their committee work.

Matt Aiken added that he and colleagues have been working with consumers to determine how to survive during lay-off or furlough. Many of these consumers are looking at Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, public programs, or qualified health plans for the first time. Matt commended MNSure for the COVID-19 supplemental enrollment period, with special mention to adequate staff. He mentioned that many of the clients he has been working with are uncertain how to report income, specifically stimulus amounts like the \$600 unemployment stimulus.

Jenifer Ivanca mentioned that she has seen an influx of consumers that are finding out that they're eligible for public programs. She stated that these cases require additional work from her as a broker, without adequate compensation. When she enrolls a client into a qualified health plan the health insurance carrier gives a commission, but with so many consumers switching to MinnesotaCare or Medical Assistance, her commissions will end quickly. Jenifer seconded Matt Aiken's observation that consumers need clear direction from MNSure regarding how stimulus income impacts their household eligibility. She also suggested that MNSure implement deferred payments while Minnesotans wait for their unemployment benefits to begin. She additionally recommended that MNSure maintain a current list of policy cancellations so that brokers have opportunity to budget their commissions.

Hodan Guled added her perspective as a navigator. She mentioned that community outreach is difficult when working remotely, particularly if households are without internet access. She expressed relief for an executive order by Governor Walz that public program eligibility cannot end during the state of emergency. She agreed with Jenifer and Matt Aiken that MNSure needs to provide better direction to consumers how their unemployment and stimulus payments impact how to list income on the application.

Matt Schafer added that his employer offers products in multiple states, so he has observed different levels of guidance throughout the markets. He commended Minnesota's administration for the level of problem solving and transparency that is not happening in neighboring states.

Hillary Hume expressed concern for communities with technological and language barriers. She stated that many households are unable to convert to the online reality that the pandemic has forced.

MNSure Board and Staff Update

Christina Wessel, Senior Director of Partner and Board Relations

Christina, MNSure staff, informed the committee that Aaron Sinner has regrettably moved onto another career path, so she will be taking over some of his committee duties. She mentioned that his new role is in health insurance, so he may cross paths with any of the committee members again in the future.

Christina stated that the March MNSure board meeting focused on the fiscal year 2021 budget. The budget was designated similarly to the last fiscal budget with minor decreases. Following implementation of GetInsured, MNSure no longer requires as much IT spending. The other lowered cost is for appeals, now that employer appeals have moved from MNSure to the federal level. This change will free up a couple hundred thousand of dollars in MNSure's budget. She added that the MNSure board will likely revisit the budget to adapt to changes forced by COVID-19.

Christina continued to inform the committee of MNSure's COVID response. In early March MNSure converted completely to remote work without compromising service to MNSure consumers. MNSure also used its active selector authority to offer a special enrollment period from March 23 to April 21 for Minnesotans not enrolled in minimum essential coverage. She noted that 12 of the 13 state health exchanges offered a similar special enrollment period, but one state and the federal exchange did not.

During the 30-day special enrollment period MNSure fielded 40,000 phone calls and saw 23,000 Minnesotans qualify for coverage: 14,000 of which enrolled in MinnesotaCare or Medical Assistance, and 9,500 of which enrolled in qualified health plans. Of the 9,500, 6,000 enrollees used the COVID-19 qualifying life event to obtain their qualified health plan. She added that MNSure has seen a rise in life event changes (LEC) reported totaling a couple hundred each day. The advertising for this enrollment period was primarily done through social media and press releases, with some paid search criteria. Christina noted that Minnesotans with a qualifying life event can still enroll in qualified health plans throughout the year, and MNSure is working on a flyer to remind people of this fact. The flyer is being translated into the five major languages and will be distributed by other state agencies like the Department of Human Services (DHS) and the Department of Employment and Economic Development (DEED.)

Christina elaborated for the committee that DHS is enforcing continuity of public program coverage so that no MinnesotaCare or Medical Assistance closures will occur until after the emergency of COVID-19 has passed. Any policies that closed in March have been re-instated, and there will be no involuntary closure for the foreseeable future. Similarly, qualified health plans offered through MNSure have waived any cost-sharing for COVID-19 patients to reduce the financial impact the illness causes.

Due to the increased number of LEC recently reported, Christina mentioned that MNSure has allowed about 1,000 applications to be closed in lieu of processing. This allows households to re-apply online, reducing their wait time for an updated eligibility determination.

Next, Christina announced that MNSure has suspended its Fiscal Year 2021 Navigator Outreach and Enrollment Grant request for proposal process. She stated that next steps for the grant program will be determined after the stay at home order has ended.

Christina's final update was to announce that the Alec Smith Insulin Affordability Act was signed by Governor Walz. MNSure is working to design an emergency program and train navigators to aid Minnesotans with long term solutions by July 1. Joel agreed that passing the insulin bill amid the COVID-19 crisis was a great success in the legislature.

Political Landscape

Joel Ulland, Chair

Joel mentioned that the legislative session is in a non-budget year. Minnesota began this session with projections of a \$1.5 billion surplus, but the last six weeks have caused significant deficit. He informed the committee that the legislative session ends the third Monday of May, so quick action will be needed in order to prevent desperate action later. He reminded the committee that the state must balance the budget, there is no opportunity for borrowing funds.

Joel added there has been a lot of COVID-19 legislature on docket. Spending bills, equipment and service targeting for hospitals, and support for small businesses were Joel's examples of how legislation is reacting to the pandemic.

Discuss Committee Work Plan

Joel Ulland, HIAC Chair and HIAC Members

Joel asked that the committee discuss where its priorities lie for board recommendations. In February the committee determined that mental and behavioral health (including addiction education), individual market affordability, and underserved populations were their intended focus for a summer presentation to the MNSure board. He asked that the committee members weigh in on whether these are still top priority, or if they'd like to pivot in response to effects brought about by the pandemic.

Hodan suggested that the committee focus on moving forward with their recommendations, perhaps to an earlier date to combat further disparities to Minnesotans.

Tom Hoffman added that the concept of a qualifying life event is not understood by people that have previously not dealt with the MNSure marketplace. He recommended that a higher focus be made to educate the public about how to enroll through a special enrollment period so that Minnesotans do not feel pressure to enroll in expensive COBRA coverage. He added that with so much news coverage discussing that the federal health exchange did not offer a supplemental enrollment period may have confused Minnesotans about their eligibility to enroll through MNSure. Christina replied that MNSure is working to target advertising to these populations so that they understand a loss of employer-sponsored insurance can make them eligible for an enrollment period. She added that MNSure can update tax credits throughout the year, but income fluctuations do not automatically qualify a person for a new enrollment. She added that MNSure is encouraging consumers to contact MNSure assisters if they have questions about coverage due to household changes.

Jenifer expressed frustration that the supplemental enrollment period didn't last longer. She stated that in Hibbing there are about 600 people in need of special enrollments due to a loss of employer-sponsored insurance, and the documentation takes a toll on assisters. She mentioned that during the COVID-19 special enrollment period there was no need to prove an event and the enrollment could be automatically approved in a matter of minutes. Christina replied that the special enrollment period was unique and offered no flexibility in start date. Each enrollment was for April 1, whether a consumer selected their plan before or after that date. She added that offering the special enrollment period created challenges for health insurance carriers and their risk-adjustment strategies.

Dan observed that other committee members are swamped with new responsibilities at this time. He noted that the discussion for the April meeting had been slotted for mental health before the COVID-19 crisis occurred. Joel agreed that the realities of today are different, and priorities may have evolved in terms of the committee's work so the group should be open to identifying new topics and recommendations for the board.

Matt Schafer agreed with Dan's and Joel's assessment and added that the committee has a unique collection of experiences that could be invaluable to the board. He suggested the committee communicate what they are hearing on the ground to the board so that their experiences can inform the board's deliberations. For example, he suggested that more education around LEC and whether recent federal and unemployment benefits are taxable income.

Todd Hurst added that with so much day-to-day change and uncertainty the committee could make recommendations for COVID-19 specific experiences.

Danielle Paciulli added that she has a background in ethics, and she feels that the committee has a social responsibility to address the current climate of health care. She stated that the committee should make COVID-19 specific suggestions to the board now, while reserving other important topics for after the emergent response for COVID-19 has passed.

Maria agreed that the committee should focus on COVID-19-related issues. She concurred that there is need for education and spoke of her own experience laying off staff from her small business and needing to educate them on whether unemployment is taxable and how to apply for benefits.

Hodan suggested individual members of the committee should come up with a couple of issues they think are important related to COVID-19 and MNsure and the committee can compile a list that to share with the board.

Joel suggested having another meeting with the narrow agenda of gathering and approving some COVID-19-related recommendations.

Dan offered to take all suggestions and compile them for the committee for a future meeting.

MOTION: Joel moved to approve a COVID-19 specific meeting at 3 p.m. on May 7, focused on identifying and providing COVID-19-related suggestions to the board with Dan helping to

consolidate suggestions. Matt Aiken seconded. All were in favor and a COVID-19 committee meeting was approved.

Future HIAC Meeting

Joel Ulland, Chair

Joel confirmed that the committee will still meet on May 28 to discuss its other recommendations for the board.

Adjourn

Joel Ulland, Chair

Hillary made a motion to adjourn, Matt Aiken seconded. The meeting adjourned at 3:19 p.m.