



# Joint Advisory Committee Meeting Minutes

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**June 23, 2022, 2 – 4 p.m.**

**Virtual meeting via Cisco Webex**

**HIAC Members in attendance:** Matthew Schafer – Chair, Michael Boho, Deb Kersten, Nancy Molenda, La Sheenlaruba Tyacke

**CSEAC Members in attendance:** Anna Guler – Chair, Melissa Stanton – Vice Chair, Lana Barskiy, Cheryl Scheer, Jonathan Vagle

**Members not in attendance:** Richard Klick

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

## Meeting Topics

### Welcome & Introductions

*Anna Guler, CSEAC Chair & Matt Schafer, HIAC Chair*

Matt Schafer, chair of the Health Insurance Advisory Committee (HIAC), called the meeting to order at 2:04 p.m.

Anna Guler, chair of the Consumer and Small Employer Advisory Committee (CSEAC), 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.

Committee members and MNSure staff introduced themselves.

### Review and Approval of Prior Meeting Minutes

**Motion:** Matt moved to approve the draft April 26 CSEAC meeting minutes. Michael Boho seconded. All were in favor and the minutes were approved.

**Motion:** Milly Stanton moved to approve the draft April 28 HIAC meeting minutes. Lana Barskiy seconded. All were in favor and the minutes were approved.

### Public Comment and Operational Feedback

No public comments.

No operational feedback.

## **MNsire Update**

*Christina Wessel, Senior Director of Partner and Board Relations*

Christina Wessel, MNsire staff, shared slides from the June 15 MNsire board meeting. She began that MNsire will align dates with the federal open enrollment once again. Any enrollment between Tuesday, November 1, and Thursday, December 15, will result in coverage beginning January 1, 2023. Enrollments occurring in the second half of open enrollment; Friday, December 16, through Sunday, January 15, 2023, result in a February 1 coverage start date. Christina explained that MNsire is working to prepare documents and IT for open enrollment, will be alerting stakeholders, and will start publicizing open enrollment soon.

Next, Christina informed the committee that the Department of Commerce released proposed premium rates on June 17. She noted that although there will be no new health insurance carriers joining MNsire and there will also not be any dropping off the exchange. The number of plans available is expected to increase by 22% with 203 plans available in 2023, and it seems probable that every 2022 plan will have a crosswalk plan available, easing MNsire's annual renewal process into next year's coverage. She continued that although rates have increased by hundreds of dollars a month in other states, Minnesota legislature extended the reinsurance program, which has kept rates lower for most carriers.

Christina announced a new feature to MNsire's site launching in July; the "pay now" function for initial plan premium payments. She explained that only Delta, Dentegra, and Quartz are expected to participate initially, with MNsire hoping to add more carriers before open enrollment. She elaborated that the function links a consumer to their chosen carrier's website, so MNsire will not be directly involved in payments, however this will help consumers get their initial premium payment to their chosen carrier more quickly, expediting some paperwork from the carriers such as card creation. She also clarified this feature only works with the initial "binder" payment for new enrollments, not for monthly premiums throughout the plan year.

Christina continued that the enhanced tax credit benefits under the American Rescue Plan Act (ARPA) are set to sunset at the end of 2022 resulting in an average annual premium increase of \$1,314 to roughly 70,000 Minnesotans. More than 10,000 Minnesotans would lose all access to tax credits with folks approaching retirement age (55 to 64 years) disproportionately impacted. Since the implementation of ARPA, MNsire saw an incredible 36,000 new qualified health plan enrollees in the exchange, indicating that the end of ARPA enhanced tax credits may result in a reduction in enrollments.

Matt asked whether the \$1,314 annual increase is calculated by individual enrollee or by household. Christina clarified that is per enrollee, and that households in southeast Minnesota may see an annual increase of up to \$10,000. She also noted that Quartz's premiums will be increasing, which could increase the benchmark premium in southeast Minnesota, which would result in higher tax credit subsidies in that region even if ARPA sunsets.

Christina also noted that Minnesota legislature closed the "family glitch" for those enrolled in MinnesotaCare. This is the situation where if the cost of an employer-sponsored insurance (ESI)

plan is considered affordable for the employee, then it is also assumed to be affordable for the rest of the family eligible to enroll. The rest of the family is then ineligible for tax credits. Beginning January 1, 2023, the calculation will compare the household's premiums against the household income when determining affordability to qualify for MinnesotaCare coverage so family members may be eligible for MinnesotaCare, even if the employee receives affordable ESI.

The IRS has also issued proposed regulations that would fix this "glitch" for qualified health plan households. Final regulations are expected to be released soon. The implementation date would also be January 1, 2023.

Finally, Christina provided an update on processing of life events by MNsure's operations team. She announced there are only 112 reported events outstanding, and that operations obtained a better average of processing time than they sought, which would be 10 days, processing the changes in an average of 4 days.

## **Overview of CSEAC Focus Areas for 2022**

*Anna Guler, CSEAC Chair*

Anna informed the group that in November of 2021 she, vice chair of CSEAC at the time, and the previous CSEAC chair presented their committee's recommendations to the MNsure board. Their recommendations were: improve communication across MNsure, the Minnesota Department of Human Services (DHS) and Minnesota counties; add phone tree availability in multiple languages; and use reflective language & remove gendered icons from MNsure.org.

Anna explained that CSEAC has expansive experience with consumers that have been bounced between agencies, making inter-agency cooperation a high priority for their committee. She also mentioned that barriers such as language, culture, accessibility and gender exclusivity make MNsure less welcoming to many Minnesotans. She acknowledged that since CSEAC's presentation, MNsure has updated its phone tree in Spanish, Somali and Hmong, however CSEAC would like to see the addition of Russian and Vietnamese soon. Milly Stanton added that accessibility is at the forefront of CSEAC's mission, and they would like to see language barriers removed so that all Minnesotans have the same access to the same information resulting in the same health care.

## **Overview of HIAC Focus Areas for 2022**

*Matt Schafer, HIAC Chair*

Matt began that health equity is also a high priority for HIAC. He explained that although the MNsure health care eligibility application is available in several languages, HIAC recommends that MNsure do more outreach in multiple languages so that Minnesotans from every community have the same access to information about the application process, open enrollment dates and health care eligibility. He expressed that it is a sad reality in the US that medical history, health care outcomes and recovery rates can be predicted by a person's zip code. He confirmed that health equity will remain a HIAC priority in 2022.

Next, Matt called attention to the inevitable unwinding of the peace time emergency. He explained that up to 230,000 Medical Assistance recipients may be determined ineligible to continue with the public program once the federal public health emergency (PHE) ends. He credited DHS and MNsure for their coordinated preparations to the end of PHE, which could happen as early as July 2022.

Nancy Molenda added that unwinding the PHE impacts the health insurance carriers and health care providers as well, so HIAC would like to see MNsure continue to work outside itself to lessen the impact on consumers. Matt agreed, noting that MNsure and DHS have been in communication with the Minnesota Department of Commerce, which reflects a greater coordination than he has observed in other states in the region. He concluded that Minnesota appeared to be taking the end of the PHE seriously.

## **Discussion: Opportunities for Collaboration**

*Anna Guler, CSEAC Chair & Matt Schafer, HIAC Chair*

Anna asked Christina whether any of MNsure's recent technology updates removed the gendered icons from the health care eligibility application. Christina replied that an ongoing consumer experience project aims to remove the icons while updating accessibility on mobile platforms (cell phones and tablets), but a deployment date had not been set.

Anna reiterated that equality and accessibility remain CSEAC's focus and asked whether HIAC wanted to work together to identify equity gaps at MNsure. She added that unwinding the PHE would be hard to address to the MNsure board without a definitive end date set. Matt agreed that as the date for the end of PHE kept moving it was difficult to make specific recommendations, but he mentioned that he was also surprised that Congress did not renew ARPA benefits beyond 2023.

Nancy added that ARPA subsidies sunseting at the end of 2022 would mark monumental increase to households losing Medical Assistance coverage then landing on a qualified health plan with minimal tax credits. She suggested that both topics be broached as one recommendation to the board. Cheryl Scheer agreed that the affordability cliff between public programs and the qualified health plans would be even greater with ARPA benefits ending. She referred to Christina's update that retirees are a group most impacted by this, noting that members of that age bracket have irregular income and will have fewer options than the working force.

Matt thanked Cheryl for her point, adding that small employers are often exempt from offering their employees health insurance coverage; therefore, the employees are likely to seek health insurance coverage through MNsure. With the end of ARPA subsidies, Matt mentioned that employees are less likely to accept promotions or raises, fearing a loss of tax credits mid-year if they cross an income threshold. He recalled a bill proposed in 2020 that would have offered short term subsidies as a consumer transitioned, but the bill did not gain adequate support.

The committee members briefly discussed co-writing a letter to Congress to encourage them to carry over ARPA subsidies as it was the least contested portion of the Build Back Better bill. La Sheen Tyacke noted that as a representative of her employer she would be remiss to make

statements on her employer's behalf without legal and media approval. She cautioned that the committee members not act outside their scope on behalf of the committees and suggested that they obtain clarification from the MNsure board. unless they wrote to Congress simply as Minnesotans. Anna suggested that she and Matt reach out to the board to determine whether the committees could gather letters from volunteers to ask the board to pass along to impact Congress.

## **Next Steps**

### *Committee Members*

Matt asked that Joel Ingersoll, MNsure staff, send out a poll to both committees to determine the best date for the group to reconvene. In the meantime, Matt said he will contact the board to determine the official capacity of the committees regarding any impact statements they obtain for Congress before the next joint meeting.

## **Adjourn**

**Motion:** Milly moved to adjourn. Nancy seconded. All were in favor and the meeting adjourned at 3:29 p.m.