Joint Advisory Committee Meeting Minutes

January 26, 2023, 2 – 4 p.m.

Virtual meeting via Cisco Webex

Consumer Small Employer Advisory Committee (CSEAC) Members in attendance: Richard Klick, Harvey Perle, Cheryl Scheer, Neal Steffl, Ann Warner

Health Industry Advisory Committee (HIAC) Members in attendance: Michael Boho, Deb Kersten, Nancy Molenda, Gretchen Morris, Kathy Jo Rodester, Matthew Schafer, La Sheenlaruba Tyacke

Members not in attendance: Lana Barskiy and Jonathan Vagle

Staff in attendance: Nate Clark, Libby Caulum, Christina Wessel, Joel Ingersoll, Eva Groebner

Meeting Topics

Welcome, MNsure Purpose, & Introductions

Joel Ingersoll, MNsure COOP Coordinator & Board Relations Liaison and Matt Schafer, HIAC member

Joel Ingersoll, MNsure staff, called the meeting to order at 2:03 p.m. Committee members and MNsure staff introduced themselves.

Matt Schafer 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.

MNsure Board Update

Nate Clark, Chief Executive Officer, Libby Caulum, Interim MNsure CEO and Senior Director of Public Affairs, and Christina Wessel, Senior Director of Partner and Board Relations

Libby Caulum, senior director of public affairs, introduced herself and explained some of the roles she has at MNsure overseeing communications, marketing, and board relations along with government affairs. She announced that the MNsure board has appointed her to be interim CEO when Nate retires in March. She vowed to keep customer service and customer experience of topmost priority to continue Nate’s work after he retires while the board conducts a search for a permanent CEO.
Nate Clark, MNsure CEO, greeted the members of both committees, and mentioned it was nice to hear the different ways each of the members interact with MNsure outside of their committee, showing in action the MNsure mission for all Minnesotans have the security of healthcare. He observed the variety of experiences from the committee members shows how each member brings unique perspectives to the committee, valuable guidance to the board, and ultimately recommendations to better the agency.

Nate reminded the committee members that MNsure’s 10th open enrollment just wrapped up. He noted that a press release recently went out with all the statistics, but he wanted to recap a few he was particularly proud of. During the open enrollment period, MNsure staff handled over 750,000 phone calls, MNsure.org hosted around 3.1 million sessions, there were over 30,000 views on the assister directory page, and there were over 294,000 plan comparison sessions. Nearly 130,000 Minnesotans found comprehensive coverage through MNsure for 2023 coverage.

Nate continued that the average wait time for callers during the previous open enrollment was nearly seven minutes and this past open enrollment had average wait times of only one minute. The MNsure operations team processed over 11,000 life event changes during the open enrollment period. All these successes show that the IT investments, improved business processes, operations improvements put into place, and training preparation all came together to deliver an extraordinary service experience for consumers.

Nate thanked the committee members for their experiences and feedback, which helps MNsure evaluate what is working and make plans to change things that are not. He explained that firsthand input from stakeholders, whether they are navigators, brokers, consumers, or simply interested parties helps MNsure grow.

Nate recalled that during the open enrollment for 2022 coverage, MNsure signed up 134,000 enrollments, which was an increase of 10% over the prior year and the highest number of signups in MNsure history. For perspective, Nate pointed out that although there were “only” 130,000 enrollments during last open enrollment, Minnesota’s unemployment rate is 2.5% with a gain of 92,000 payroll jobs. Many Minnesotans are obtaining health coverage through their employers as well as through Medical Assistance or MinnesotaCare. Nate shared that the overall win is that Minnesotans have a very low uninsured rate whether they enroll through MNsure or not.

Next, Nate brought up the new legislative session that began in January, noting that Minnesota’s legislature is no longer divided between parties. He mentioned that Governor Walz and Lieutenant Governor Flanagan released their budget recommendations, including three of MNsure’s proposals. Nate previously spoke to the committees about the IT modernization proposal that would complete previous updates MNsure made: the updated plan comparison, shopping, and enrollment tools on the back end to improve service delivery. The proposal would include updates to portions of the application and eligibility determinations with tools to remove barriers to access MNsure, getting more people enrolled and keeping them enrolled.

A key component would offer self-service options as well as allow MNsure more policy flexibility to adapt its tools more quickly when there are changes to laws and policies. IT addresses gaps
and limitations in the existing system will improve the consumer experience and ultimately lower costs in operations that currently make processes difficult and expensive. Nate continued that MNsure is a one-stop-shop for Minnesotans to apply for health coverage where the eligibility system determines which program is appropriate for them. There would be no change to this procedure, but tighter interfaces to move consumers seamlessly from one program to another if their situation changes. Nate stated the targeted launch for these changes would be the summer of 2025 to be ready for plan year 2026.

Next, Nate explained MNsure’s second proposal. In collaboration with the Minnesota Department of Revenue and the Minnesota Department of Human Services, MNsure hopes to launch a Health Insurance Easy Enrollment Program. By adding a voluntary box on Minnesota income tax returns a consumer may check a box to indicate whether they, or a member of their tax household, are without health insurance. In doing so, the consumer would authorize the Department of Revenue to forward to MNsure relevant information about their household. MNsure would take information about household size and adjusted gross income to make a preliminary determination about what benefits the household may be eligible to receive. That information would be sent to the household that requested it, along with information on how they can find an assister to help them through the application and enrollment process. Nate explained this is modelled after a program in Maryland, and MNsure projects this could help as many as 60,000 Minnesotans get help understanding their options.

The final request is for funding that would expand awareness for the Minnesota insulin safety net program. The current insulin program was launched in 2020, and more than 6,600 Minnesotans have used the program to gain access to insulin valued over $9,000,000. Nate explained the original proposal had a one-time appropriation of $250,000 to build public awareness over the course of four years. There was a lot of media attention when the program first launched on MNinsulin.org, but that attention has tapered out and so MNsure is asking for more funding to continue outreach and marketing. Nate explained that there is still social media outreach, but MNsure hopes to get more radio and TV ads to make the reach farther.

Nate reiterated what Libby mentioned at the start of the MNsure update: Nate will be retiring effective March 15. He explained he has been with MNsure for nearly eight years, and it has been a great personal and professional pleasure to work with so many great people. He informed the committees that the MNsure board has begun the process of hiring a permanent replacement by posting a nationwide search. Nate voted his confidence in Libby and the MNsure leadership team to keep MNsure’s progress in motion.

Christina Wessel, MNsure senior director of partner and board relations, emphasized that the legislative proposals are a priority, but added that the public health unwinding is an upcoming focus. During the COVID-19 public health emergency, there were federal requirements requiring Medical Assistance and MinnesotaCare enrollees to receive continuous coverage, even if they had household changes that would otherwise end their eligibility with either program. The continuous coverage requirements will end April 1, 2023, and the Minnesota Department of Human Services and Minnesota counties will begin renewals for households in their designated renewal month. The first month going through renewals will be July 2023, but the notification process will begin in April. This may mean major changes in these households have taken place over the past three years, and they may no longer meet eligibility requirements for the program.
they have been in receipt of for so long. Christina mentioned this will have great operational implications for the Department of Human Services as well as MNsure, so the agencies have spent months preparing and coordinating efforts.

**Advisory Committees Chair/Vice-Chair**

*Joel Ingersoll, MNsure COOP Coordinator & Board Relations Liaison*

Joel announced that Matt has termed out of acting as chair for HIAC, and CSEAC’s chair and vice-chair termed off the committee, so there is a leadership void in each committee. He noted that each only require a chair but also may have vice-chairs.

Matt thanked Christina and Joel for all the background work they do for the meetings.

Neal Steffl and Ann Warner volunteered to chair and vice-chair CSEAC.

Nancy Molenda and La Sheen Tyacke volunteered to chair and vice-chair HIAC.

Joel suggested that the committees move forward with the assumption that these individuals will be approved by the board in their leadership roles, although the board is not meeting until March.

**Motion:** Matt moved to approve the nominations for chairs and vice-chairs of each committee. Dick seconded. All were in favor and the nominations were approved.

**Advisory Committee Meeting Cadence**

*Joel Ingersoll, MNsure COOP Coordinator & Board Relations Liaison and Matt Schafer, HIAC member*

Matt explained that statutorily the committees must meet quarterly but are free to meet more frequently. He added that infrequently the committees agree to meet jointly to keep one another’s priorities on radar. He continued that recommendations to the board commonly happen during the summer, so it may be helpful for the committees to plan for that accordingly.

Joel explained that in the past there have been some committees that meet monthly, and others take a summer or winter hiatus.

Dick Klick explained that this is his second run on CSEAC, who previously met monthly. He continued that with the amount of projects Nate brought up on MNsure’s horizon, he believed it would be beneficial for the committees to meet frequently to stay apprised on the changes as they come. Matt suggested that HIAC may benefit from meeting separately in February to assess Nate’s legislative proposals from the HIAC perspective. Kathy Jo Rodester agreed as a new HIAC member she would like to meet with her committee as soon as possible.

Joel let the members know he would update the MNsure calendar to accommodate separate meetings for each month moving forward, but they can modify their schedule as needed. He added that the MNsure office at Riverbend can accommodate meetings, so the committees can determine whether they are interested in in-person or hybrid meetings moving forward.
Advisory Committee Topics for Consideration

Joel Ingersoll, MNsure COOP Coordinator & Board Relations Liaison and Matt Schafer, HIAC member

Matt asked if the committees wanted to discuss as a group or in separate meetings. Ann asked whether she should send suggested agenda items to MNsure staff. Joel confirmed that any committee member may send in ideas to MNsure staff at any time so it can be added to a future agenda. He also offered to send out older recommendations to the committees so that they have ideas about the scope the committees typically tackle.

La Sheen asked whether Joel could send out information to committee members on when or how to contact Joel or Christina. Joel said he would need a few days to put that together. Matt suggested that some of the most beneficial information he has found about the committee processes was in the charter on MNsure’s website.

Matt ran through a few previous recommendations and focuses of the committees. Health equity, gender identity and targeted advertising. La Sheen asked Christina whether the update to remove gendered icons was finalized. Christina explained that it’s part of a larger project to make the MNsure application mobile-friendly, which is not complete. La Sheen was encouraged that MNsure is trying to embrace inclusivity.

Review and Approval of Prior Meeting Minutes

Motion: Dick moved to approve the draft October 25 CSEAC meeting minutes. Cheryl Scheer seconded. All were in favor and the minutes were approved.

Motion: Matt moved to approve the draft October 27 HIAC meeting minutes. Michael Boho seconded. All were in favor and the minutes were approved.

New Business

Matt Schafer, HIAC member

Matt opened the floor to any new business. Dick thanked Matt for chairing the meeting with the lapse in leadership.

Public Comment and Operational Feedback

No public comments.

No operational feedback.

Adjourn

Motion: Matt moved to adjourn. Michael seconded. All were in favor and the meeting adjourned at 3:20 p.m.