

MNSure Board of Directors Meeting

- > **date:** Monday, December 30, 2013
- > **building:** 81 East 7th Street, Suite 300, St. Paul
- > **time:** 3:00 – 4:30 p.m.
- > **members in attendance:** Thompson Aderinkomi (phone), Pete Benner, Brian Beutner, Kathryn Duevel (phone), Commissioner Jesson, Phil Norrgard (phone), Tom Forsythe (phone)
- > **staff in attendance:** Scott Leitz, Carley Barber, Katie Burns, Erik Larson

topics

Welcome and Welcome and any new business

Brian Beutner, Chair

Brian Beutner, Chair, called the meeting to order at 3:13 p.m.

All Board members were in attendance, some by phone, as well as MNSure staff members Scott Leitz, Carley Barber, Erik Larson and Katie Burns. The Chair confirmed that all Board members could hear and be heard by the other Board members.

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.*

Approve December 18th meeting minutes

Brian Beutner, Chair

Kathryn Duevel moved to approve the December 18th meeting minutes. Pete Benner seconded. A vote was taken by roll call and the minutes were approved unanimously.

A record of the actions from the closed meeting on December 17th will be posted on the MNSure website.

CEO report

Scott Leitz, Interim CEO

Scott Leitz, Interim CEO, thanked the Carriers for their timely response and work in extending the enrollment deadline for consumers seeking coverage effective on 1/1/2014. At the last meeting the Board gave direction to staff to work with the Carriers and explore extending the enrollment deadline. The Carriers were very proactive and collaborative and came forward with a proposal. The enrollment deadline was extended to 12/31. (The payment deadline had already been extended to 1/10.)

Scott acknowledged that while progress has been made on the system challenges, significant challenges still remain. While the eligibility determination module is performing well there remain issues with getting consumers all the way through the system to plan selection and enrollment. The impacted areas cover work from each of the IT vendors. Call center wait times are still not at an acceptable level, but they are coming down. Scott thanked consumers for their persistence and patience. He noted that for individuals who are not seeking or eligible for tax credits, but wish to have coverage effective 1/1/2014, those consumer may enroll directly with the Carriers and still receive the same pricing for products sold through MNSure.

Katie Burns, MNSure Policy and Plan Management Director, reviewed the updated [metrics for the period October 1, 2013 through December 27, 2013](#).

A point of clarification was made about “pending” status. Pending does not mean “stuck” in all cases. There are valid reasons people pend and all are not related to system issues.

Paper applications are being entered in the system and have become online applications. As this activity is in process, there are no metrics right now for paper applications to avoid double-counting.

There are 13,455 households (associated with 19,420 individuals) that have selected a plan/payment method. As of 12/27, of those 13,455 households approximately:

- 8,800 have paid.
- 3,900 have an outstanding invoice.
- 800 elected to pay the carrier.

Katie reminded everyone the deadline tomorrow, 12/31, is to enroll and choose a payment method. She also extended her thanks to the Carriers for the daily contact and meetings. They’ve been terrific partners and she wanted to ensure the Board was aware of that.

In response to questions about what is being done to help consumers who are having difficulty with the

MNSure system, Erik Larson shared there have been multiple initiatives to reach those who completed applications but did not fully enroll. Over 20,000 emails were sent (with a 40% email success rate) to consumers who completed an application but had not yet selected a plan or payment method. In addition MNSure has made more than 3,000 outbound calls to consumers that MNSure identified as having encountered systems issues which now have been remedied.

Tom Forsythe arranged for one of General Mills' call center experts to meet with MNSure call center leadership. Tom relayed the feedback to the Board from the expert that the MNSure call center is well run and doing everything that should be done when operating a call center. They have good systems and procedures in place. They are simply overwhelmed by unanticipated call volume. The issues are entirely related to the system itself. The system issues lead to long call times, which lead to long wait times. The issues the call center is dealing with are not normal. There are no fundamental issues with the operation of the MNSure call center and it is well run. The issues just take quite a lot of time to resolve.

Good progress has been made diagnosing and understanding the underlying causes for IT issues. Continued efforts to establish processes to resolve the underlying issues will be one of the biggest areas of focus going forward. MNSure staff thanked the brokers and navigators who have been working very hard on consumers' behalf to help get them enrolled.

The Board requested that the staff have in pace by the next Board meeting a plan for an end to end review of the system as a whole. It was requested that this be completed before any other significant system changes are made. This review is also needed before determining if renegotiation with the vendors is necessary. A plan for what the review will look like will be shared at the next Board meeting.

The downstream effects of the IT issues must be understood. For example, should navigators and brokers be retrained? They were trained on a perfectly running system, but many of the questions coming into the call center reflect issues with system failures.

Erik Larsen acknowledged we do not want to get bogged down by minutia, but at a high level, we can bucket certain core functionality, operational activity, outreach activities, etc. so we can look at things holistically (system and operations) by the next meeting.

Public comment (in person only)

[Rich Neumeister](#)

Rich Neumeister provided comment from two perspectives; first, as an advocate for open government, and second, as a consumer.

As an advocate for open government, Rich requested all meeting materials be provided to the public in advance of the Board meetings. The previous meeting's minutes were not immediately available. In addition, it's important for a quick, appropriate response to data practices requests and MNSure should

consider how to deal with these long-term.

As a consumer, Rich is still a paper person and feels there needs to be something for the “have nots”. He also found questions in the system to be ambiguous, such as “are you covered under healthcare?” If a person is covered under COBRA for vision insurance do they answer yes? The system issues are not just technical in nature. Some involve being understandable. He experienced a long wait time when he called the call center. He suggested the Board try to form a public workgroup and have the public help scrutinize what has happened in the last year.

Wrap up and any new business

Brian Beutner, Chair

None.

Adjourn

Pete Benner moved to adjourn. A vote was taken by roll call and the meeting adjourned at 4:29 p.m.