

Board of Directors Meeting

- > **date:** Wednesday, March 12, 2014
- > **building:** 81 East 7th Street, St. Paul MN, 1st floor atrium
- > **time:** 1:00 to 4:00 pm
- > **members in attendance:** Brian Beutner, Pete Benner, Thompson Aderinkomi, Kathryn Duevel, Tom Forsythe (via phone), Phil Norrgard, Commissioner Lucinda Jesson
- > **staff in attendance:** Scott Leitz, Carley Barber, Barb Juelich, Wes Kooistra, Erik Larson, Mike Turpin

topics

Welcome and new business

Brian Beutner, Chair

The meeting was called to order by Brian Beutner, Chair, at 1:10pm.

Brian introduced the [meeting agenda](#) and 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.*

Customer story

John Grobe, Minnetonka (via phone)

Mr. Grobe originally shared his story with the MNSure Board in early December, and returned to update the Board on his status. Since December, when Mr. Grobe and his wife bought coverage through MNSure, their adult daughter became seriously ill and had to leave her job. They shopped and compared plans on MNSure and found a plan for her that was \$220 less per month. In total, even without qualifying for tax credits, his family is saving \$7,000 per year because of the coverage through MNSure.

Administrative items

Brian Beutner, Chair

- **Approve February 26 meeting minutes**

Commissioner Lucinda Jesson moved to approve the [draft February 26 meeting minutes](#). Pete Benner seconded. All were in favor, and the minutes were approved.

- **Advisory committee updates**

Brian introduced the Advisory Committee Chairs, who will periodically provide their Committee's input during Board meetings. He expressed the Board's appreciation for the time and commitment the 30+ members have devoted.

- **Health Industry Advisory Committee
Reuben Moore, Committee Chair**

Mr. Moore shared that the Health Industry Advisory Committee has identified eight core areas to recommend as strategic imperatives:

1. IT
2. Patient & Member Experience
3. Growth Strategy and Alignment
4. Partnerships
5. Healthcare Disparities
6. Meaningful Data
7. Outreach
8. Communications

The Health Industry Committee members are keen to offer up their collective industry expertise in ways the Board would find useful.

- **Consumer & Small Employer Advisory Committee
Anna Odegaard, Committee Chair**

Ms. Odegaard reported that the committee Vice Chair accepted a new job and is no longer able to serve on the Committee. Anna will work with committee members and Kathryn Duevel, Board Liaison on to recommend a new Vice Chair at the March 26 board meeting. The Committee is also seeking new appointments to fill current vacancies on the Committee. Staff will work to get the application process started as soon as possible. Kathryn requested that Anna and perhaps one other Committee member be part of the review committee.

MOTION: Brian moved to include the Committee Chair and another member of the Committee in the application review process for new members. Kathryn seconded the motion.

All were in favor, and the motion passed.

Anna reported that the Committee has been working on the Board's directive of weighing in on design and policy improvement around the enrollment experience and are developing a report. They will be forming subcommittees in their areas of experience in their next meeting. She anticipates that their report will touch on outreach, navigators and assistors, data collection, enrollment rights, and the appeals process.

Thompson Aderinkomi noted that the Health Industry Committee has inquired about how the Board would prefer to receive feedback from the Committees. Members discussed this issue and said that if there is a strong dissenting voice, it is important to be heard.

CEO report

Scott Leitz, Interim CEO

Scott walked through the MNSure [discussion dashboard](#) and answered questions about the [updated metrics](#).

- **Enrollment**

Scott reminded everyone about two upcoming critical deadlines:

- March 15, 2014 for coverage beginning April 1, 2014
- March 31, 2014 to meet the insurance requirement and avoid penalty, for May 1, 2014 coverage

After these dates, the next open enrollment begins on November 15, 2014. Enrollment in Medical Assistance, MinnesotaCare and SHOP run year-round.

Scott walked through updated enrollment information, as of March 11, 2014:

- 118,629 total enrollments by MNSure
 - 61,643 Medical Assistance
 - 33,362 QHP
 - 23,624 MinnesotaCare

- **Call Center**

There are new call center metrics included in the dashboard this week:

- Abandon rate - the percentage of callers who hung up prior to their call being answered. Our goal is the industry standard of five percent, and our current rate is two percent. In December and early January, between two-thirds and three-quarters of calls were abandoned.
- Call answer rates - how many calls are answered within 30 seconds. Our goal is the industry standard of 80 percent, and last week our rate was at 94 percent. Pete

requested clarification of what we are measuring/measurement goal to be reflected on the slide.

Scott also noted that the call center has seen a significant increase in call volume this week, and our wait times have remained steady at less than two minutes.

- **Communications and Outreach**

Scott walked through a number of upcoming events focused on the March 31 deadline, including:

- New testimonial ad that will run state-wide
- “March to Enroll” campaign with more than 850 events in every corner of the state providing opportunities for people to enroll
- “20 Days/20 Stories” online campaign highlighting the success Minnesotans have experienced in purchasing comprehensive, affordable health insurance coverage, and to reinforce the end of open enrollment on March 31

Scott also noted a 49% increase in reach on Facebook and 20% increase in Twitter last week.

In response to questions from the Board, Erik Larson, MNSure Chief Operating Officer, gave an update about ongoing strategic planning for the system as traffic increases associated with the March 31 deadline. The website will be available from 6am until midnight. The website will be down from midnight to 6am daily for production maintenance if needed.

Public comment

- **Sarah Greenfield, TakeAction Minnesota**
Ms. Greenfield expressed concern about proposed cuts to the Navigator budget and requests increased support for the Navigator program.
- **Teri Breton, Health Access**
Ms. Breton enrolled through coverage through MNSure and is a navigator. She reinforced Ms. Greenfield’s concern and reiterated the importance of the Navigator program, noting the complexities of the health insurance marketplace.
- **Jinny Johnson, Minnesota Association of Community Health Centers and Member of the MNSure Consumer & Small Employer Advisory Committee**
Ms. Johnson also reinforced Ms. Greenfield’s comments about the navigator program and requested detail about where the cuts would come from. Ms. Johnson also stated her belief that more investment is needed in the Navigator program.

- **Kristy Ebert, Portico Healthnet**

As a navigator, Ms. Ebert walked through a few real-life scenarios she has experienced when trying to help people enroll for health insurance through MNSure.

Board members thanked the commenters for their service and encouraged them to stay for the upcoming budget portion of the meeting to hear the discussion about each element of the proposed budget. It was noted that some of their concerns related to funding of the navigator program may be addressed by understanding how the presentation may distort that actual amounts available to be spent on programs to support navigators.

2015 finance discussion

Tom Forsythe, Lead Board Finance & Human Resources Work Group Member

Tom reported that the Finance Work Group worked with staff to prepare the [Preliminary Calendar Year 2015 Budget document](#). MNSure is required to report a Board-approved 2015 budget to the Legislature by March 15, 2014. Tom explained that this is a preliminary budget for calendar year 2015 and said the budget is smart, it is balanced and it reflects our experience to date. This budget does not require any additional money from the legislature and it is consumer-focused. The proposed budget does require some flexibility with respect to the timing of federal grant funds. Wes Kooistra, MNSure Deputy Director, reiterated that the reductions noted are based on utilization and volume reductions experienced to date and that the numbers will continue to be refined over time. A final 2015 budget will be presented for Board approval in October.

Board Members discussed the document and clarified that the only thing being submitted to the State Legislature is the preliminary 2015 budget. There was discussion and clarification about utilization and numbers that would be used to reflect customer acquisition cost. It was noted that the presentation document shows reductions from estimated spending allocation in the original federal grants, and that actual spending on programs has not changed. With respect to navigators in particular, the reduction reflects that only 12% of MNSure consumers used navigators versus an estimated 50% utilization in the federal grants. The 2015 budget actually assumes that payments to navigators for assisting enrollments will occur at twice the rate (25%) as was actually the case thus far in Open Enrollment. The 2015 budget projects costs based on actual experience thus far in Open Enrollment and since enrollment is at the lower end of the range of preliminary enrollment estimates, the absolute dollar cost will be lower. The 2015 budget also reflects one-time increases to complete the technology development from reallocating existing grants and a partial carryforward of existing federal grant funds.

MOTION: Brian requested a motion to approve the 2015 budget for submission to the Minnesota Legislature on March 15, 2014.

Tom formally made the motion, Phil seconded. All were in favor, and the motion carried.

MOTION: Commissioner Jesson moved to reconsider the preliminary budget for 2015 and the reallocation for 2014 budget amounts in late April or early May, after open enrollment. Kathryn seconded the motion.

Tom expressed that he doesn't believe a motion is needed because this preliminary budget for 2015 and the current budget for 2014 should be reviewed regularly by the Board.

Members voted on the motion:

- Aye: Brian Beutner, Pete Benner, Thompson Aderinkomi, Kathryn Duevel, Phil Norrgard, and Commissioner Lucinda Jesson
- Nay: Tom Forsythe

The motion carried.

Lead vendor RFP: status update and next steps

Mike Turpin, General Counsel

Mike stated that the status remains the same from the last meeting. The Board is continuing the evaluation period for the RFP for the Lead Vendor and proposed a closed session to discuss contract negotiation strategy.

Closed session: lead vendor contract negotiation strategy

Brian Beutner, Chair

As allowed under Minnesota Statutes, Chapter 62V, the Board entered a closed session to discuss contract negotiation strategy related to the proposals submitted for the RFP for Lead Vendor for Phase 2 of the MNsure project.

Wrap up and any new business

Brian Beutner, Chair

The Board meeting was reconvened by Chair, Brian Beutner. There was no new business.

Adjourn

Commissioner Jesson moved to adjourn. There were no objections, and the meeting adjourned at 4:07pm.