

Board of Directors Meeting

- > **date:** Wednesday, June 18, 2014
- > **building:** 81 7th Street, Suite 300
- > **time:** 1:00 – 4:00 p.m.
- > **conference room:** 1st floor atrium
- > **participants:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Tom Forsythe, Commission Jesson, Phil Norrgard
- > **staff in attendance:** Scott Leitz, Allison O'Toole, Carley Barber, Erik Larson, Christine Wessel

topics

Welcome and any new business

[Brian Beutner, Board Chair](#)

The meeting was called to order at 1:05 p.m. by Brian Beutner, Board Chair.

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 and disproportionate share of their income.

Customer Story

[Geraldine Cereceda, Navigator for Southside community Health Services](#)

Geraldine is originally from Lima, Peru and has been living the in United States for almost 14 years. She is working as a Patient Advocate for Southside Community Services. Geraldine comments, "Over my many years of service I have learned that educating people about their rights and the resources available to them makes their life easier, giving them multiple options on a road to better health at a low cost, avoiding ER visits."

Geraldine said that she is quite comfortable directing consumer to MNSure for coverage. She shared a story with



us about an uninsured patient that was diabetic. After gathering all the necessary information she found out the consumer was eligible for Medical Assistance. That meant that her doctor visits and insulin would be covered. The consumer sent a note to Southside thanking them for all they do for the community.

Board members asked Geraldine about ways that MNSure can improve, and Geraldine suggested being more connected with counties.

Board members thanked Geraldine for her time and commitment to helping consumers obtain health insurance.

Public Comment

Matt Schafer, representing the Patient Advocacy Coalition: Matt thanked MNSure and DHS for all they have been doing to provide Health Care to Minnesotans. He supports the Consumer and Small Employer Advisory Committee recommendations. He referenced the [Nevada Health Link](#) site that allows consumers to search for pharmaceutical products in several different ways, and suggested that MNSure look developing something similar in Minnesota.

Ghita Worcester, representing UCare: Ms. Worcester thanked the Board for their hard work. She strongly suggests that MNSure needs to have a broker portal. She would like MNSure to create a “no wrong way” to sign up.

Larry Struck, consumer: Mr. Struck shared his and his fiancé’s experience with MNSure, including feedback about the contact center, technical problems and inconsistent information.

Sheryl Rudle, representing Rudle Insurance: Ms. Rudle stated that she has helped 100 clients sign up for health insurance coverage through MNSure. She shared some customer frustrations including issues with receiving insurance cards, and customer service.

The Board thanked all public commenters for their feedback.

Administrative Items

[Brian Beutner, Board Chair](#)

- **Approve May 14 meeting minutes**

Kathryn Duevel moved to approve the draft May 14 meeting minutes. Peter Benner seconded. All were in favor and the minutes were approved.

- **Work Group reports**

Brian reported that the Compliance Work Group continues to work with staff on the RFP for a vendor to design, develop and implement a compliance program.

- **Consumer and Small Employer Advisory Committee recommendations**

Jin Johnson presented the Committee recommendations on the [Navigator Program](#). Thomas Lopez presented the Committee recommendations on [Access](#).

The Board accepted the recommendations from the Committee and referred to staff for review.

CEO Report

Scott Leitz, CEO

Scott Leitz walked through the MNSure Board [discussion slides](#).

Life events

Scott opened with saying that MNSure continues to make progress on the system, but acknowledged that problems do still exist. Scott updated the Board on the status of MNSure to process life events (including marriage, change of address, and birth of a child) electronically through the system. Scott said that this has been a known issue that staff continues to work with vendors and others to develop a better working system. He emphasized MNSure's focus on getting people into health coverage and noted that MNSure currently has a manual process in place to process these cases. Scott said that staff will continue to focus on this issue, prioritizing cases that add coverage, and are examining the possibility of seeking the assistance of outside vendors to help work through the backlog. In the longer term, MNSure will continue to work with Deloitte to develop system functionality to deal with these issues moving forward.

Working with Deloitte

Scott noted that MNSure continues to work closely with Deloitte to help the launch of the upcoming open enrollment period. Deloitte will present their recommendations and findings to date later in the agenda, but said that we have a lot of work ahead of us, and are thankful for the assistance of Deloitte. In the coming months MNSure will be making important and difficult decision about MNSure's priorities. We plan to pay particular attention to three critical new functions: Qualifying Life Events and renewals for Medical Assistance, MinnesotaCare, and Qualified Health Plans.

Enrollment

Scott noted that MNSure continues to enroll about 1,000 people a day. He said that as of June 17, 242, 954 people have enrolled through MNSure:

- 140,804 Medical Assistance
- 51,560 QHP
- 49,930 MinnesotaCare

Contact center

Scott noted that the contract with APAC has ended and we are in the process of identifying a long-term call center vendor. This temporary reduction in call center staff has led to an increase in call center wait times. In the short term we are realigning the call center staff so that we have more agents on the phones at peak times. In the longer term, we anticipate our call center vendor will help keep call wait times to a reasonable level. Commissioner Jesson asked some questions about manual workarounds, and Erik Larson, COO gave an update to the Board.

Continued outreach

MNSure continues to have a visible presence in the community, and have many events across the state scheduled for the summer.

RFPs

RFPs review process is underway for the outreach and enrollment grants, advertising contract and statewide grassroots, outreach contract

SHADAC

Scott said that SHADAC will be presenting later in the agenda, but wanted to highlight the joint report that was released last week announcing that Minnesota's uninsured population rate is at its lowest point since records on the rate have been kept. The research found:

- 95% of Minnesotans are insured
- The number of uninsured dropped 40.6% in 7 months
- Then number of uninsured fell from 445,000 (8.2% of the population) to about 264,500 (4.9% of the population)

COO

Scott wanted to thank Eric Larson, MNSure COO for his immense contribution to MNSure and wished him the best. His last day at MNSure is July 11, 2014. The Board echoed their thanks to Eric for his hard work.

Policies for Board Consideration

- **Navigator Program Evaluation**
Christina Wessel presented the [draft navigator program evaluation policy](#). This policy lays the groundwork for evaluation of the navigator program model. The current model is based on per enrollment payments to navigator organizations and block grants to organizations for outreach, education and enrollment support for populations facing barriers to coverage and to facilitate regional networks. Evaluation is needed to improve program design and implementation and to demonstrate program impact.

Motion: Commissioner Jesson moved to approve the draft navigator program evaluation policy as

presented. Kathryn Duevel seconded.

All were in favor, and the motion passed.

- **Call Center Overflow**

Erik Larson, COO, presented the draft [call center overflow policy](#). This policy includes a recommendation to move forward with an RFP process for a vendor to staff to forecasted levels as prescribed by MNSure. The goal of this overflow vendor is to ensure seamless, timely service experience for all consumers trying to connect with MNSure through the contact center, particularly during open enrollment periods.

Motion: Commissioner Jesson moved to approve the draft call center overflow policy as presented. Peter Benner seconded.

All were in favor, and the motion passed.

SHADAC Presentation

Lynn Blewett and Elizabeth Lukanen, SHADAC

Lynn Blewett and Elizabeth Lukanen presented their report “Early Impacts of the ACA on Health Insurance Coverage in Minnesota”. Their presentation slides are available on the [MNSure website](#). Lynn and Elizabeth noted that this study was done at the request of MNSure, the analysis was conducted independently by SHADAC at the University of Minnesota, and support for this work was provided by the Robert Wood Johnson Foundation’s State Health Reform Assistance Network (State Network). Lynn noted that the study was motivated by the desire to answer how many uninsured people gained coverage since January when Minnesotans gained access to new coverage options through the ACA, and information about the shifts in where people were getting coverage. They noted that impact of the ACA will vary by state, and this study sought to look specifically at Minnesota. Lynn and Elizabeth walked through Minnesota’s health insurance market, and sources of information for monitoring health insurance coverage. They also walked through the approach, timeline, and data sources for their analysis.

Summary of results – between September 30, 2013 and May 1, 2014:

- 180,500 gained access to health insurance coverage
- Drop in uninsurance rate from 8.2% to 4.9%
- 40.6% decrease in uninsured
- Largely driven by an increase in the number of Minnesotans enrolled in state health insurance programs
- Coverage in the private health insurance market also increased (in and outside MNSure)

Lynn and Elizabeth answered questions from Board Members, and Board Members thanked them for their work.

Deloitte Presentation

Brian Keane, Principal, and Sally Fingar, Project Manager, Deloitte
Tom Baden, DHS CIO and Scott Peterson, MN.IT Application Services Director

Tom Baden, DHS CIO introduced Deloitte and gave an overview of activities to date working with Deloitte.

Brian Keane, Principal and Sally Fingar, Project Manager, Deloitte presented an [overview of deliverables received to date](#):

- [Deliverable 1](#) – Report and reconciliation matrix of current status of deliverables across existing vendor agreements
- [Deliverable 3](#) – Phase 1 functional and technical assessment

Brian Keane walked through the program roadmap (see slide 2) of existing development activities through June, and then moving into implementing prioritized functionality from June through open enrollment. Brian Keane explained that Deloitte has been conducting assessments over the past 8 weeks with the help of IT vendors, and State professionals.

Deliverables 1 and 3 are final, and have been accepted by the State. Deliverable 2 has not been finalized yet, but Deloitte presented an overview to the Board.

Deliverable 1 is a reconciliation assessment of MNSure's current IT vendors and payments made to date.

Deliverable 2 is an assessment of current project governance structure and program management processes. This deliverable covers MNSure project governance, and program management processes. Deloitte noted the positive steps that have been taken this year, and recommended streamlining program execution responsibility, clarifying roles and responsibilities, and improving the management of system risk, defects and testing.

Deliverable 3 is a functional and technical assessment of the existing MNSure system. As part of this review, MNSure's IT vendors demonstrative detailed scenarios that were designed to reflect the vast majority of processing capability needed in a fully functioning system.

Deloitte recommended that MNSure pay particular attention to the following critical functions: qualifying life events, and renewals for Medical Assistance, MinnesotaCare, and Qualified Health Plans.

Deloitte said that prioritizing critical functionality needs is underway, using the below criteria:

- Impact on consumer understanding
- Impact on coverage
- Impact on correct benefits/subsidy
- Impact on volume/persons

- Impact on public perception
- Impact on workload

Board Members discussed these criteria, and how it will be used to determine allocation of resources moving forward. The Board discussed the importance of communication, transparency, and ongoing stakeholder engagement in the process. There was also discussion about future timelines for decisions, and the importance of program governance. The Board acknowledged the criteria and directed staff and Deloitte to continue to work on the priority list.

Wrap up and any new business

Brian Beutner, Chair

None.

Adjourn

Peter Benner moved to adjourn. There were no objections and the meeting adjourned at 4:35 pm. The next scheduled Board Meeting is July 16.