

## Board of Directors Meeting

- > **date:** Wednesday, July 16, 2014
- > **building:** 81 7<sup>th</sup> Street, St. Paul MN
- > **time:** 1:00 – 4:00 p.m.
- > **conference room:** 1<sup>st</sup> floor atrium
- > **participants:** Brian Beutner, Peter Benner, Kathryn Duevel, Tom Forsythe, Commissioner Lucinda Jesson, Phil Norrgard
- > **staff in attendance:** Scott Leitz, Allison O'Toole, Carley Barber, Christine Wessel

### topics

#### Welcome and any new business

[Brian Beutner, Board Chair](#)

The meeting was called to order at 1:08 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 a disproportionate share of their income.

#### Customer Story

[Julie Newrai, Minneapolis](#)

Julie and her husband are small business owners. They are a family of three; four years ago her husband had a stroke. He is now doing better, but their family is challenged with the cost of health insurance. Prior to getting coverage through MNSure, their family was paying over \$2,000 a month for health insurance. When Julie heard about MNSure she immediately signed up and is now paying \$500.00 per month for the family. With the savings in health care they were able to hire another person for their business. Health care is no small mission and they are very grateful to MNSure.

Board members asked if she was satisfied with her insurance and she said yes, so far.

Board members thanked Julie for her time.

### Public Comment

Alycia Riedl, representing Minnesota Association of Underwriters: Alycia said that agents feel it is very important that rates are released as early as possible so that consumers can make the best decisions for themselves and their families. Alycia said that there will be a significant number of small groups renewing on December 1 and without knowing what the new rates will be this will make it extremely hard for them to make an educated decision for themselves and employees. Alycia asks that MNSure release rates as soon as possible, and not wait until November 15.

Brian Beutner thanked Alycia for her comments and reiterated that it is not the MNSure Board's decision as to when the rates will be released.

### Administrative Items

Brian Beutner, Board Chair

- **Approve June 18 meeting minutes**

**MOTION:** Phil Norrgard moved to approve the draft June 19 meeting minutes. Peter Benner seconded. All were in favor and the minutes were approved.

- **Approve summary of June 27 closed meeting**

**MOTION:** Commissioner Jesson moved to approve the summary of the closed session. Kathryn Duevel seconded. All were in favor and the minutes were approved.

- **Work Group reports**

- **Compliance Work Group**

Brian reported that the Work Group interviewed the finalist for developing a compliance program both assessment and roadmap. A vendor has been selected, and contract negotiations are underway.

- **Finance / HR / Marketing Work Group**

Tom reported that they are working on updating the financial modeling for the FY2015 budget based on actual activity. On the HR front, the Work Group is looking at policies to bring to the Board for consideration. The Work Group recommended to Scott that Brian and Peter participate in the finalist interview process for the new COO. This process is underway.

- **Consumer and Small Employer Advisory Committee recommendations – Anna Odegaard, Chair**

Anna presented the Committee recommendations on [data collection](#).

**MOTION:** Peter Benner moved that the Board accept the report and instruct staff to report back to it on what will be involved in implementing the recommendations contained in the report and then the Board

will have to make decisions on what parts of the recommendations that MNSure can or cannot do. Kathryn Duevel seconded it. By a vote of 5-1, with Tom Forsythe voting no, the motion prevailed.

### Policy for Board consideration – navigator program policy

Christina Wessel, Director of Navigator Relations

Christina presented the [draft navigator program policy](#) for board consideration. The purpose of the draft policy is to share with the board – and the public – a roadmap for the process MNSure will be following going forward.

The policy statement accomplishes four purposes:

1. It raises awareness about some critical decision points, such as establishing permanent policies and procedures and the potential need for legislative action.
2. It outlines a number of issues that we will be assessing as MNSure moves to building a stronger navigator program.
3. It clarifies the methods through which we will be seeking external input. In other words, it raises questions, then explains how we will work towards answers.
4. And it offers a timeline, which includes information about some of the improvements to the navigator program we are already working on implementing.

**MOTION:** Commissioner Jesson moved that the board accept the draft navigator policy statement, Phil Norrgard second, all were in favor, and motion was approved

### CEO Report

Scott Leitz, CEO

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

#### Enrollment

Scott noted that as of June 17, 262,863 people have enrolled through MNSure; Mnsure continues to enroll at about 1,000 individuals per day. MNSure's goal is to continue to improve the ability for consumers to enroll easily and access whatever enrollment assistance is available to them.

#### Life events

Scott stated that this is a high priority both for MNSure and DHS, with both agencies working to improve the processing of those life events by sharing best practices and information to get those cases processed as soon as possible. Longer term for fall enrollment is to have a focus on an automated process; this is a high priority for MNSure.

#### Renewals

Scott noted that last year's open enrollment was about people coming through the system for the first time. This year's will be about some people coming through the system for the first time, and also people renewing for the first time. MNSure is focused on two high-level objectives on the renewal side. First is to maximize consumer

understanding of the process. Second is to do everything possible to make sure that consumers are maximizing the assistance that they receive in order to get into coverage both from an APTC, and financial assistance perspective.

MNSure received guidance in the past two weeks from the federal government regarding permissible actions to streamline the renewal process for QHP customers. MNSure has been working since that time to refine its approach based on that guidance. The process will be for people who are currently enrolled in a plan and who haven't taken any action to change that plan in the first month of open enrollment to be automatically renewed into their current plan with their existing tax credit. They would then have the remaining 60 days to shop and update any information, including changing plan selection. If they do not update new income for the plan year, MNSure will automatically update that information that as soon as possible, probably in the early part of the winter. About 85% of QHP enrollees gave MNSure authority when originally enrolling to automatically update such financial information.

There is a smaller group who chose not to enable MNSure to do that updating on their behalf. MNSure will have to do some more proactive outreach with that group. It is estimated that about 3,000 individuals will need that additional follow up if they do not come back to MNSure to renew online directly themselves.

#### System of Record

The System of Record functionality is critical to processing renewals and life events. MNSure has contracted with its current vendors to create this functionality in time for open enrollment and submitted approval for this to CMS. It has received word that approval is likely and should hear in the very near future. This funding is covered in existing grants; it is not an additional request.

#### Contact center

Scott reported that wait times and abandonment rates are up. We discovered that the IVR message was encouraging consumers to hang up – we have made the change and this will dramatically change this metric. Wait time is related to where we are on the processing of life events. We are working with HR to bring on more people to help in that area.

#### COO position

We have finished first interviews and are in the process of second interviews this week, along with background and reference checks. We hope to have an announcement very soon.

#### Outreach grants

We have reviewed the grant applications and are getting ready to do our financial review and contract negotiations. We are very pleased with applications we have received. We hope to announce the grant awards by early September, well in advance of open enrollment.

#### Stakeholder groups

We are working on creating stakeholder groups for Navigators, Brokers and Certified Application Counselors. These groups will help MNSure review operational policy and implementation plans and provide input on those plans so that the plans incorporate input from those individuals in the field who are impacted by the policies. We are also working to engage the larger navigator community as we move toward implementing permanent policies and procedures for the navigator program in 2015.

#### Deloitte update on prioritization

At the last Board meeting the Board set criteria for the prioritization work that is to be delivered in Deloitte's fourth report – the work plan. There were a number of pieces of missing automated functionality Deloitte was going to prioritize. They've narrowed the list to 30 (see slide in discussion deck). This list feeds into the work plan and identifies what to automate, or what likely will remain manual for the upcoming enrollment period, and helps inform MNSure's long-term plan for future development. The board requested additional forums to review the list of 30 and better understand the scope of each item.

#### 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. Deloitte has been working on assessing and continues to work with vendors to improve the technology systems. Deloitte has identified some areas for immediate changes. We now have concrete steps to take and have taken around moving forward with the governance structure project, building a project management team, and giving us focus for fixing critical bugs that are there to improve the current system.

#### **Deloitte presentation**

Brian Keane, Principal, Deloitte

Tom Baden, DHS CIO MN.IT Application Services Director

Tom Baden, DHS CIO gave an overview of activities to date working with Deloitte. Tom noted that recent software releases to the system have improved its operations and added enhancements. He pointed out that the work on which Deloitte is focused is a separate track of adding new functionality to the system, so that MN.IT is continuing to make ongoing improvements to the MNSure IT system.

Brian Keane, Principal, Deloitte presented an [overview of deliverables received to date](#): With the final reports of Deliverables 1, 2 and 3 and 5, all of the assessment work has been done by Deloitte.

- [Deliverable 4](#) – Application Project Work Plan is in final review and will be fully reported on at a later Board meeting
- [Deliverable 5](#) – Technical assessment.

Deloitte said that notwithstanding the pending finalization of the work plan, action is underway, illustrated by the following sample of activities:

- Prioritization of functionality
- Initiation of a new governance model
- Mobilization of project management processes
- Focus on fixing critical bugs to improve the quality of the current MNSure system
- Investing now in the development of manual processes and the training of staff – before open enrollment
- Getting ahead of the curve and testing before things are put into production.

Board Members discussed these criteria and the deliverables. There was discussion about the list, and a general understanding that some items will be automated, and some will be manual, as we move into open enrollment.

### **Wrap up and any new business**

Brian Beutner, Chair

None.

### **Adjourn**

Commissioner Jesson moved to adjourn. There were no objections and the meeting adjourned at 3:30 p.m.