

Board of Directors Meeting

- > **date:** Wednesday, September 17, 2014
- > **building:** 81 7th Street, St. Paul MN
- > **time:** 1:00 – 4:00 p.m.
- > **conference room:** 1st floor atrium
- > **participants:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Phil Norrgard, Commissioner Lucinda Jesson, Tom Forsythe
- > **staff in attendance:** Scott Leitz, Katie Burns, Allison O'Toole, Carley Barber, Aaron Sinner, John Reich, Ken Harpell

topics

Welcome and any new business Brian Beutner, Board Chair

The meeting was called to order at approximately 1:10 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.

Consumer story Angela Dougherty, Duluth (phone)

Angela Dougherty works as a broker in Duluth. She reported that MNSure has been a positive experience for most of her clients. She shared an example of a couple who couldn't retire because their preexisting medical conditions made obtaining health insurance coverage in the individual market unaffordable. MNSure allowed them to afford insurance and they walked out of her office in tears, they were so happy.

Public comment

Alycia Riedl of the Minnesota Association of Health Underwriters was joined by Heidi Michaels, a member of the

MNSure Health Industry Advisory Committee, to introduce Heidi as the President Elect of the MAHU. The two expressed the need for improved processes for assisters and for a broker portal.

Administrative items

Brian Beutner, Board Chair

- **Approve August 13 meeting minutes**

MOTION: Peter Benner moved to approve the [draft August 13 meeting minutes](#). Commissioner Lucinda Jesson seconded. All were in favor and the minutes were approved.

- **Board work group reports**

- **Compliance work group**

Brian reported that the work group continues to review ongoing compliance issues and established a process to ensure that the Board has input and oversight to review any findings and how staff can make improvements in response to audits. Brian also noted that the vendor to help establish a structure for the program ongoing is on site working with staff and it is going well.

- **Finance work group**

Brian reported that the work group has been working with staff on the budget and three-year projections.

- **Advisory committees**

- **Appoint Consumer and Small Employer Advisory Committee Chair and Vice Chair**

Kathryn Duevel recommended Jin Johnson and John Freeman for the positions of Chair and Vice Chair of the Consumer and Small Employer Advisory Committee, respectively. Kathryn explained that the previous Chair had resigned and outlined her process for selecting a new Chair and Vice Chair.

MOTION: Phil Norrgard moved to appoint Jin Johnson as Chair of the Consumer and Small Employer Advisory Committee. Thompson Aderinkomi seconded. All were in favor and the motion was approved.

MOTION: Peter moved to appoint John Freeman as Vice Chair of the Consumer and Small Employer Advisory Committee. Phil seconded. All were in favor and the motion was approved.

- **Policies for Board consideration**

- **Advisory Committee policy**

Kathryn walked through a draft Board policy on Advisory Committees. She noted that after a year of having the Committees in place, questions have arisen that weren't addressed by current policy. This policy addresses Committee membership and the appointment process; roles and responsibilities for both Committee and Board members; and how to manage

feedback on recommendations from Committees, involving both the Board and staff. Committee leadership has also reviewed the policy. Kathryn also noted as unanticipated developments occur, future adjustments to the policy are likely.

MOTION: Tom Forsythe moved to remove language from page 2, paragraph 3 regarding the scope of committee input and to remove language from page 2, paragraph 8 regarding receipt of committee recommendations. Brian seconded. All were in favor and the motion was approved.

MOTION: Brian moved to adopt the [Advisory Committee policy as amended](#). All were in favor and the motion was approved.

- **Legislative policy**

John Reich, Director of Legislative Relations, presented a legislative policy for Board consideration. The policy memorializes the fact that the Board retains the authority to approve legislative initiatives that MNSure would propose to the legislature. It also directs staff to establish a process for vetting and approving legislative initiatives, as well as proposes the establishment of a work group around legislative matters.

There was some discussion on providing an amendment at a later date that more clearly articulates the opportunity for Board input on proposals advanced during the legislative session, rather than merely developing legislative initiatives in preparation for the legislative session.

MOTION: Peter moved to adopt the [Legislative policy](#) as written. Commissioner Jesson seconded. All were in favor and the motion was approved.

- **County update**

Scott Leitz, CEO, provided an update on the processes involved in counties providing input to MNSure. He noted that a county update will become a standing item at Board meetings. MNSure is currently working to formalize an input channel for counties, because counties are an essential partner with MNSure's work.

Commissioner Jesson noted that the current major mechanism has been the County Roles and Responsibilities Work Group that meets every other week, and the proposal moving forward is to have an executive committee of that group function as the formal reporting mechanism for MNSure.

- **Advisory Committee Recruitment**

Brian noted that the previously-adopted Advisory Committee policy requires the Board to initiate the appointment process for new Advisory Committee members.

MOTION: Kathryn moved to move forward with Advisory Committee new member recruitment per the policy. Phil seconded. All voted in favor and the motion was approved.

- **Broker update**

Ken Harpell, Director of Broker Relations, reported on actions the Broker Relations team is working on based on feedback from the agent community. They include communications initiatives, such as a Broker

Stakeholder Group, a broker support team which can be reached at an 800 number, and a five-city tour of forums across the state that is currently underway. They also include operational initiatives, such as Broker One Stop, a broker-specific page on the MNSure website.

- **Carrier Business Agreement**

Brian explained that MNSure creates an agreement with each of the carriers that participate on the exchange. MNSure's enabling legislation reserves any action on certification and decertification of plans to the Board. Based on contract conversations last year, the Board wants to make it clear in the agreement language that no insurers will be decertified by the Board due to an error caused by MNSure.

MOTION: Commissioner Jesson moved to authorize the CEO to negotiate and execute the carrier business agreements, including the [specific decertification language presented here](#) today. Phil seconded. All were in favor and the motion was approved.

- **Contact center frontline overflow vendor**

MNSure staff was disappointed in the response to its initial RFP to hire a long-term vendor that would add additional capacity in support of the Contact Center, and has pulled the RFP. While it is being reworked, staff wishes to contract with a call center vendor on a short-term basis.

MOTION: Peter moved to authorize the CEO to negotiate and execute a contract for up front call center assistance through April 2015 for an amount not to exceed \$4 million. Phil seconded. All were in favor and none opposed.

CEO report

Scott Leitz, CEO

Scott Leitz discussed PreferredOne's decision to not offer health plans on MNSure during 2015. He noted that while MNSure is disappointed, MNSure still plans to offer plans from four different carriers. MNSure has always anticipated that the plans offered would change from year to year, and is currently working on the transition of PreferredOne out of the marketplace, which includes a large data transfer effort with PreferredOne that MNSure will use for a targeted outreach effort.

Scott also provided an update on the Contact Center, and noted that last October, MNSure had 22 people on the phones. This year, MNSure will have nearly 300. That includes an external frontline overflow vendor that will handle simpler inquiries, while internal staff manages more complex questions. He also noted that a broker hotline went live on September 1.

Scott gave a technology update where he reported MNSure remains laser focused on ensuring a system is in place that meets the needs of consumers. That will require a combination of automated, semi-automated, and manual processes. Functionality that allows complete automation of life events will not occur until after open enrollment, but the necessary core automation will be in place to allow consumers to use the exchange. This is a tightly managed project on a very tight timeline.

He noted a discrepancy in enrollment numbers between those reported by MNSure and those found in some other sources. MNSure's monthly reported numbers are a cumulative total of the number of individuals who have enrolled in MNSure. Enrollment is defined as individuals that have selected a plan and payment method, which

allows for more immediate updates. In comparison, some other sources report on individuals currently enrolled in commercial insurance purchased through MNSure, which changes by the day as individuals may drop coverage after enrollment due to any number of factors, such as receiving coverage through a spouse, moving to a public program or failing to pay the premium. Since those actions may not come through MNSure, the most accurate reporting MNSure can provide is those who have enrolled through MNSure. Carriers may report a lower number that just lists current enrollees and lags MNSure reporting by a couple of months. The numbers reported from other sources tend to be 10-15% than the cumulative total enrolled through MNSure.

Scott also discussed external affairs issues, including outreach and enrollment grants that were awarded to 28 recipients on September 4. The grants include a focus on reaching out to communities with a disproportionate percentage lacking health coverage. He also commented on the ongoing navigator and broker forums MNSure is holding around the state throughout September, which began September 5. Finally, Scott reported that the stakeholder groups continue to meet, including a joint meeting with representatives from the three groups (navigators, agents, and brokers) the week prior.

The Board asked questions about publicizing real-time metrics on Contact Center wait times, training for the external call center vendor staff, and steps being taken to manage Contact Center call drivers.

Expectations for Open Enrollment

Scott Leitz, CEO, Katie Burns, COO and Allison O'Toole, Deputy Director of External Affairs

Scott and staff members Katie Burns and Allison O'Toole walked through the MNSure Board [discussion slides](#) on expectations for open enrollment. They explained the differences in preparations between last year and this year and reported that MNSure will be an improved system but not a perfect system in this open enrollment period. They emphasized coordination with on-the-ground community partners as a difference-maker for this year. They also said that MNSure is on track for the functionality around renewals and system of record to be fully automated in time for open enrollment and for functionality around change in circumstance to be semi-automated.

In response to Board questions regarding identifying and targeting the 5% of Minnesotans who don't have health insurance, Scott reported that the Minnesota Department of Health has very useful information from population surveys that informed MNSure's awarding of outreach grants. This information will continue to inform MNSure's outreach efforts and advertising campaign.

Conversion update

Chuck Johnson, Deputy Commissioner for Policy and Operations, DHS

Chuck Johnson of DHS provided an update on the process of converting public program cases from the DHS legacy system into the MNSure system. DHS has adjusted its original schedule, which called for the movement of all cases into MNSure in 2014.

DHS has grouped its legacy system cases into four groups. The first two groups, made up primarily of MinnesotaCare recipients who were in the program prior to January 2014, have already been moved into the MNSure system in accordance with the original schedule. Under federal rules, MinnesotaCare will become Minnesota's basic health plan in 2015, meaning these program recipients needed to be moved prior to January 1, 2015.

Converting these cases involves sending letters to recipients requesting they enroll in the MNSure system, where accounts have been set up for them in advance. While there was some drop off in terms of number of enrollees, it was within the target reenrollment rates, given that circumstances and program eligibility change over time for families and individuals.

The remaining two groups are approximately 45,000 individuals each and are made up of Medical Assistance recipients. The current timeline has effective conversion dates of January 1, 2015 and February 1, 2015 for each group. In early November, DHS will consult with partners such as MNSure, the counties, and navigators to decide if conversion should go forward on this current timeline. If the timeline needs to be adjusted, the contingency plan will be to move these cases into Maxis, the DHS legacy system, until they can be moved into the MNSure system.

DHS intends to move the remaining 500,000 cases currently in Maxis into MNSure sometime in 2015 to be federally compliant. DHS currently has a request in to CMS for greater clarity as to what enrollment is required in order to be federally compliant and expects an answer in late September or early October.

Brian asked if there were MNSure budget implications based on when these cases move into the MNSure system due to the allocation agreement involving reimbursable costs. Commissioner Jesson explained that it does have an impact on the MNSure budget, but it's not as large an impact as one might think due to the high proportion of public programs cases currently in the MNSure system.

Wrap up and any new business

Brian Beutner, Chair

Commissioner Jesson expressed her thanks to Wes Kooistra for his work as Deputy Director of Operations for the previous three months. Others echoed her sentiments.

Adjourn

Commissioner Jesson moved to adjourn. There were no objections and the meeting adjourned at approximately 3:40 p.m.