Board of Directors Meeting

> **date:** Wednesday, November 5, 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, Joe Campbell, Carley Barber, Aaron Sinner

topics

Welcome and any new business
Brian Beutner, Board Chair

The meeting was called to order at approximately 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.

Consumer story
Jake Sanders, Glenwood

Jake Sanders is a resident of Glenwood and a small business owner. Because his son has some health conditions, Jake was worried that rather than joining the family business full time, his wife would need to keep her job in order to maintain continuity of health insurance coverage. The Affordable Care Act changed that, and through MNsure Jake and his family discovered they were eligible for MinnesotaCare, which saved them $6,000 a year while lowering their deductible and giving them peace of mind.

Public comment

Alycia Riedl and Heidi Michaels of the Minnesota Association of Health Underwriters asked the Board for

complete transparency as to what to expect from the MNsure system during open enrollment and how to prepare to help clients.

Administrative items
Brian Beutner, Board Chair

- **Approve October 15 meeting minutes**

  MOTION: Kathryn Duevel moved to approve the draft October 15 meeting minutes. Phil Norrgard seconded. All were in favor and the minutes were approved.

- **Board work groups**

  o **Finance Work Group**
  The Finance Work Group is meeting to continue development of a preliminary three year budget plan.

  o **Legislative Work Group**
  The Legislative Work Group has met and established a procedure for addressing issues that may arise during the legislative session, including regular updates to the Board.

  o **Compliance Work Group**
  The Compliance Work Group met with PricewaterhouseCoopers earlier in the week to go over the preliminary compliance work plan. The current plan would begin in early December with Board training on the full Compliance Program and adoption of the work plan.

  o Brian also announced he will be assembling Board work group to recommend a course of action to the Board for products and features to be offered through Mnsure in 2016. The work group will reach out to external groups, including the Advisory Committees and carriers, for input on aspirational criteria to promote innovation and simplify the consumer experience.

- **Advisory Committees**
  Brian noted the Application Review Committee's recommendations on new membership for the Advisory Committees should come before the Board at its next meeting. Kathyrn Duevel and Thompson Aderinkomi reported the Advisory Committees will soon be offering recommendations as to how MNsure should define success.

CEO report
Scott Leitz, CEO

Scott Leitz began his report by thanking MNsure staff, the staff of DHS, and MNsure's partners throughout the community for all the work they've put in leading up to open enrollment.

He reported that with the renewal process this year, MNsure encourages all consumers to return to the marketplace to make sure they find the best deal possible. Individuals who don't return will be autorenewed into their current plans, and while that's good from a coverage standpoint, it might not be good from a cost

perspective. Returning to MNsure will ensure individuals receive the most accurate tax credit available to them, and receive the most comprehensive information about plans available. Scott also emphasized there will be thousands of assisters available throughout the state to help people enroll.

Regarding processing life events, Scott reported MNsure has processed over 13,000 life events changes and currently has less than 2,000 remaining.

Scott also said the counties are key partners for MNsure in all of its work. MNsure has added a county seat to its steering committee, which has proven a valuable communication tool. The relationship is an ongoing one that is already paying dividends.

On the external affairs side, MNsure is receiving positive feedback on its networking events for in-person assisters. It held four of these last week and continues with four this week. The Broker Pilot, which provides walk-in sites for Minnesotans to find help, is underway. MNsure has awarded six contracts, with anticipated matching dollars of $18,000 for advertising and signage. MNsure is coordinating the efforts of these six pilot locations with other partners working in the area.

Board members asked questions about Contact Center preparedness for Open Enrollment, and call wait times. Katie Burns reported that the Contact Center's frontline vendor began taking calls on Monday of this week, and wait times yesterday averaged 20 seconds. The frontline vendor will be ramping up staffing in waves, which should lead to improved wait times beyond just counterbalancing the increased call volumes during the open enrollment period. There was also discussion of the variety of customer service aspects to Contact Center work and the technical expertise required of Contact Center employees.

Conversion update
Commissioner Lucinda Jesson, Board member

Commissioner Lucinda Jesson provided an update on the process of converting people on public programs from DHS's legacy systems to the MNsure system. This includes four groups of individuals in the legacy MMIS system and 500,000 individiduals in the legacy MAXIS system. The first two groups, made up of MinnesotaCare recipients, were moved into the MNsure system over the summer. The remaining groups in MMIS total about 85,000 Medical Assistance recipients and will begin conversion in March 2015, after open enrollment has ended. They must be moved out of MMIS so that eligibility determinations in accordance with current rules can be made. In early 2015, the decision will be made as to whether to move these cases into the MNsure system or the MAXIS system. Additionally, the goal is to move all cases from the MAXIS system into the MNsure system by the end of 2015.

What consumers can expect for Open Enrollment
Brian Keane, Deloitte; Jesse Oman, MN.IT; Scott Leitz, CEO; Allison O'Toole, Deputy Director of External Affairs; Katie Burns, COO

- **System readiness**
  Jesse Oman of MN.IT and Brian Keane of Deloitte Consulting presented on MNsure system readiness. Jesse reiterated that this has been a high risk project from day one and will continue to be so until Go Live. MN.IT's resources are working around the clock focused on creating a system that will provide improved customer experience. The system is currently in the testing phase. The system is tested,

issues are identified, and then the governance structure is utilized to prioritize those issues and communicate back to the vendors. This process will continue up until go live. Jesse reported the governance structure has allowed for quick decisions and improved project management. He noted there is one more major deployment of code in the coming days that will then be tested. MN.IT also has a high, continued emphasis on data security.

There was discussion of the trade-offs between allowing partners more lead time to access the system and the need to continue making system improvements in the final 10 days before open enrollment. MN.IT agreed that using these last ten days for testing is not ideal, but it is part of the nature of a high risk project. The Board, MN.IT, and MNsure staff also emphasized that the open enrollment timeline is inflexible this year and there has been no indication any of the critical deadlines will be altered by the regulatory authorities.

Brian Keane reported that at this time last year, after open enrollment had begun, there were 1,500 defects in the system. Over 85% of those have now been closed. The current code release was applied in the beginning of September, and contained about 400 "bugs," liberally defined, of which over 70% are now closed. Brian stated that there were about ten remaining "blockers" for which potential fixes had been released into the code base that is currently being tested. Assuming tose test out positively and no new items are uncovered the systems should be ready for open enrollment.

- **Operational readiness**
  Allison O'Toole and Joe Campbell presented on Slides 9-17 of the discussion deck regarding operational readiness for open enrollment. Allison emphasized that MNsure is more than a website and how essential MNsure's network of partners is to a successful open enrollment period. She described the extensive outreach efforts via multiple mediums that will be directed at current enrollees who should renew their coverage and should return this year to shop for the best deal. She also said MNsure's online assister directory will be more user-friendly this year, and is searchable by zip code, language, and assister type (navigator vs. broker). Additionally, the Contact Center is fully staffed. Where last year it started with 22 call responders, this year there will be almost 300.

  Joe gave an overview of the website refresh, covered in Slides 18-21 of the discussion deck. The new design is intended to be cleaner and to more prominently feature visitors' most-used links. There was discussion of the need to make sure the website and MNsure's messaging speak to the different audiences who interact with it—specifically, those looking for new coverage, those renewing coverage, and those on public programs for whom the open enrollment period does not apply.

  Allison reported that this year, MNsure is placing extra emphasis on coordinating its efforts across the website, TV advertisements, and neighborhood groups to allow for a consistent message that is nonetheless targeted to different audiences. Where last year the marketing campaign focused on awareness, the message this year will be action-oriented. It will include heavy radio and digital components and an out-of-home placement component, including transit stop ads. The ads will appear in languages other than English and will be designed to guide people to actual enrollment assistance. There will also be a "Make a Plan" application and a texting campaign.

  There was discussion of adding an Advanced Premium Tax Credit calculator to the MNsure website that allows for a quick calculation of the likely size of tax credits a person would be eligible for. Joe noted this

is more difficult to do in Minnesota due to the MinnesotaCare program, but that MNsure is working with Enroll America to make such a tool available.

There was also discussion of reaching out to customers who purchased PreferredOne plans through MNsure that are no longer available on the exchange. Allison and Joe said there is a comprehensive, multi-medium marketing campaign directed specifically at these people using messaging to which they're likely to respond.

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 approximately 3:56 p.m.