

Board of Directors Meeting

- > **date:** Wednesday, January 7, 2015
- > **building:** 81 7th Street, St. Paul MN
- > **time:** 1:00 – 2:30 p.m.
- > **conference room:** Conference call meeting and Mississippi Conference Room, 3rd floor
- > **participants:** Brian Beutner, Peter Benner (via phone), Thompson Aderinkomi (via phone), Kathryn Duevel (via phone), Tom Forsythe (via phone), Commissioner Lucinda Jesson (via phone), Phil Norrgard (via phone)
- > **staff in attendance:** Scott Leitz, Katie Burns, Allison O'Toole, Aaron Sinner

topics

Welcome and any new business

Brian Beutner, Board Chair

The meeting was called to order at approximately 1:03 p.m. by Brian Beutner, Board Chair.

Brian noted that the Board would be resuming monthly meetings beginning in February. The Board is canceling its meetings scheduled for February 4 and March 4 to do so.

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.

Public comment (in person only)

Steve Freimuth is co-owner of a small business which covers some of its employees through MNSure. Steve expressed his frustration with the MNSure invoicing process for small businesses and with the lack of contact information for MNSure Board Members and CEO Scott Leitz on the MNSure website.

Administrative items

Brian Beutner, Board Chair

- **Approve December 17 meeting minutes**

MOTION: Thompson Aderinkomi moved to approve the [draft December 17 meeting minutes](#). Commissioner Jesson seconded. All were in favor and the minutes were approved.

- **Work Group updates**

- **Market Development Work Group**

Brian reported the work group is meeting with various constituencies to examine what can be done long-term to achieve the broader objectives set forth in the MNSure enabling statute. The work group has had 4-5 meetings so far and has roughly a dozen additional meetings scheduled.

- **Finance Work Group**

CEO Scott Leitz reported that MNSure has been awarded a federal grant adjustment of \$34 million by CCIIO. Scott noted that fundamentally, this adjustment will allow MNSure to work more rapidly to enhance the consumer experience, program integrity, and partner capacity to serve customers, as well as support critical “back office” functions.

Board member Tom Forsythe reported that the Finance Work Group is working to develop adjusted budgets for Fiscal Year 2015 and Fiscal Year 2016, as well as an adjusted three-year financial plan, to take into account these funds. To allow more time for the work involved, the Board agreed it would look into moving its next Board meeting currently scheduled for January 21 to January 28.

Open Enrollment update

Scott Leitz, CEO; Katie Burns, COO; Allison O’Toole, Deputy Director of External Affairs
Chuck Johnson, DHS

Scott introduced Larry Johnson, MNSure’s new Director of Government Relations, whose first day will be Monday, January 12.

Scott, Katie Burns, and Allison O’Toole presented on slides 5-16 of the [discussion deck](#). Scott reported that as of January 6, MNSure had enrolled a little over 33,000 QHP enrollees. This number does not include passive renewals. Staff is working on those currently, and estimates there are approximately 8,700 passive renewals. That is accompanied by over 42,000 MinnesotaCare and Medical Assistance enrollees.

Scott noted that MNSure is approaching another enrollment deadline: January 15 for coverage beginning February 1. The MNSure Contact Center will be extending its hours to be open until 10 p.m. on January 15.

Scott reported that staff had examined how long it takes a consumer to enroll by speaking with the navigator and broker community for anecdotal reporting. For QHP enrollment, 26% of navigators said that after completing the application, up to an hour of follow-up was typical. Another 59% of navigators said 1-3 hours of follow-up was typical. These times include plan selection, and longer times likely include the potential need for verifications or other issues. The process is quicker if the client’s primary concern is price or deductibles, and it takes longer for

research on things like networks, doctors, and drug formularies. For public program enrollment, navigators' most common response was up to an hour of follow-up. Brokers reported that shopping anonymously typically takes clients about 20 minutes with a broker and about 45 minutes on their own. Brokers also reported enrollment usually takes about an hour to complete.

Katie reported on the status of enrollment files. Several rounds of EDI enrollment files have been sent to carriers, as well as the same information in an alternative format. Because the carriers identified some issues in the EDI files, the alternative format has been used. While this alternative format requires some extra effort from the carriers, it is a format they're familiar with and they are using the information in those files to produce invoices and send member ID cards to MNsure enrollees.

Katie reported that a full update on the Form 1095-A will be presented at a future Board meeting. This is the form QHP enrollees will use when filing their taxes. The creation of these forms requires a significant lift from MN.IT and MNsure business staff. The IRS requires that MNsure mail these forms on or before January 31. Communications staff is preparing a wide variety of targeted outreach to individuals explaining the purpose of the form, and a portion of the website will be designed to provide information for consumers, navigators, brokers, and tax preparers.

Allison reported that the current theme week is Wellness Week, which runs until January 10. MNsure is partnering with Anytime Fitness and the YMCA to host outreach events across Minnesota. She noted that the current [MNsure Minute](#) features Jacek and Gabi, who manage an Anytime Fitness in St. Paul and are saving \$800 per month through MNsure.

Allison also said January 11-17 will be Women and Families week, which will target women, as statistically, women make 80% of healthcare decisions in families. MNsure will be highlighting its partnership with Centro Cultural Chicano in this effort, which is a MNsure grantee that does a lot of work with mothers and children.

Allison noted that MNsure's partnerships with six statewide Enrollment Centers have seen huge growth in MNsure enrollment, including more than 1,000 consumers. These broker centers also have strong partnerships with local navigator agencies for referrals.

Allison also mentioned that last year at this time, there was a surge in enrollment for which MNsure is preparing.

Board members asked questions about the passive renewal process. Katie noted that anyone who was enrolled in an individual market product for 2014 and has not actively renewed will be passively renewed as of January 1, 2015. There will not be additional passive renewals in February or March.

Chuck Johnson of DHS presented on public program renewals. He reported that approximately 100,000 public program enrollees are due for renewal as of January 1, 2015. These include approximately 63,000 MinnesotaCare and 37,000 Medical Assistance enrollees. MinnesotaCare enrollees all renew on January 1 of each year, while Medical Assistance enrollees renewing on a rolling basis month-by-month depending on the month they entered the program.

Renewal happens when DHS verifies its information on enrollees against the information from the federal hub, which results in one of two outcomes: Either the information is verified and the enrollee is auto-renewed, or the information shows a discrepancy and the enrollee is required to take some action to renew and determine correct

eligibility. Due to delays in processing these renewals in the new system, Minnesota has extended coverage for these MinnesotaCare and Medical Assistance enrollees into January and February to allow these individuals to keep coverage during the renewal process.

After running these cases against the federal hub, two-thirds of Medical Assistance enrollees and 10% of MinnesotaCare enrollees can be auto-renewed, while the remaining cases require the more active enrollment process. DHS has not sent notices yet for either circumstance, but intends to begin mailing them within a week. Chuck also noted an additional 14,000 Medical Assistance cases will need to be renewed in February.

Wrap up and any new business

Brian Beutner, Chair

None.

Adjourn

Phil moved to adjourn. There were no objections and the meeting adjourned at approximately 2:18 p.m.