



MNSure Board of Directors Meeting Minutes

Thursday, March 12, 2015, 12:00 – 3:00 p.m.
81 East 7th Street, St. Paul, MN, 1st floor atrium

Participants in attendance: Brian Beutner, Peter Benner, Thompson Aderinkomi (via phone), Kathryn Duevel, Tom Forsythe, Commissioner Lucinda Jesson, Phil Norrgard

Staff in attendance: Scott Leitz, Katie Burns, Allison O'Toole, Aaron Sinner, David Van Sant, Christina Wessel, Ken Harpell

Meeting Topics

Welcome and any new business

Brian Beutner, Board Chair

The meeting was called to order at 12:08 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

Ricardo Callendar, Brooklyn Center

Ricardo Callendar is a consumer who enrolled in health insurance via MNSure with the help of a navigator at Stairstep Foundation. He moved from Minnesota to Georgia in 2008, but did not have insurance coverage while there due to the expense. He has health issues and was seeing a specialist in Minnesota before the move, but had to pay out of pocket for any care in Georgia. Ricardo moved back to Minnesota in September 2014, and said enrolling in coverage through MNSure took him about 35 minutes. For the first time since leaving Minnesota, Ricardo again has a primary care doctor.

Public comment

Matt Feran and Heidi Michaels of the Minnesota Association of Health Underwriters (MAHU) expressed their appreciation and support for Tom Forsythe's editorial in the Star Tribune. Heidi reported that a group of MAHU members recently met with Minnesota's Congressional delegation in Washington, D.C. to request a change in the language of the Affordable Care Act to allow consumers a choice between enrolling in the Basic Health Plan (BHP) and a Qualified Health Plan (QHP). Matt expressed MAHU's desire that changes contemplated by the legislature to compensate brokers for assisting with public program enrollments pay brokers annual payments rather than one-time, per-enrollment payments.

Administrative items

Brian Beutner, board chair

Approve February 18 meeting minutes

The Board requested more detail be included in the February 18 minutes on discussion of the motion concerning adding a 19th priority work item, and will wait to approve the minutes until that detail is included.

Consumer Assistance Program Policy Statement

David Van Sant presented on slides 6-15 in the [discussion deck](#) and discussed future plans for the consumer assistance program, as well as findings in The Improve Group's evaluation of MNSure's navigator program.

David reported that navigators are credited with enrolling 45,000 consumers between Oct. 1, 2013 and Sept. 30, 2014. Brokers accounted for approximately 25% of QHP enrollments through MNSure.

David noted the importance of MNSure partnerships with navigator organizations, as these are organizations who are working in communities MNSure needs to reach and who know their client base.

He reported that MNSure's navigator program evaluation found that navigators want more technical tools and training. MNSure knows this desire is felt by the broker community, as well.

David reported the customer acquisition cost for MNSure's broker enrollment center pilot was less than \$12. MNSure intends to expand this model for both the individual market and SHOP for the next Open Enrollment period.

For next year, MNSure hopes to conduct assister certification earlier and build a more robust training. MNSure has brought on a vendor to create a core training curriculum and will build off of that curriculum for specific trainings for each role—navigators, brokers, and internal customer service teams in the Contact Center.

MOTION: Phil Norrgard moved to approve the [Consumer Assistance Program Policy Statement](#). Commissioner Jesson seconded. All were in favor and the motion was approved.

Contact Center contract

Katie Burns reported that MNsure has gone through the RFP process and is in final negotiations on a call center frontline overflow vendor contract. The contract would initially be for a two year time period, with the first year costing roughly \$3.5 million. The vendor would provide MNsure with a small, year-round presence of 15-20 agents, with the ability to flex up to 200 agents during peak enrollment periods, with flexibility on this maximum number. This contract would begin May 1, 2015, and the amount requested is already included in the budgets approved by the Board.

Katie noted that the existing call center vendor contract runs through the end of April 2015. It was signed as a \$4 million contract, but because MNsure has managed the contract tightly and has not needed to use all of the funding, MNsure is projected to spend only \$3.35 million of the authorized amount.

Katie reported that MNsure is committed to maintaining the responsiveness and call wait times it delivered over this past Open Enrollment period, but hopes to close any gaps in the quality of assistance provided.

Board members asked questions about specialized training for call center representatives to allow them to assist a specific subset of customers. Katie reported MNsure implemented this model during the previous Open Enrollment for SHOP enrollees, and believes it is a good model to use moving forward.

Board members also asked questions about performance guarantees in the contract. Katie reported there will be guarantees tied to wait times and the proportion of calls the vendor escalates to MNsure staff for resolution.

MOTION: Peter Benner moved to provide staff authority to enter into a call center vendor contract as outlined. Kathryn Duevel seconded. All were in favor and the motion was approved.

Work Group updates

Legislative Work Group – None.

CEO report

Scott Leitz, CEO

Scott Leitz reported that since November 15, 2014, MNsure has now enrolled over 183,000 individuals. This includes over 90,000 Medical Assistance enrollees, over 31,000 MinnesotaCare enrollees, and over 61,000 QHP enrollees.

Scott noted MNsure is currently in the midst of a Special Enrollment period for those facing a tax penalty for being uninsured in 2014. The period began March 1 and runs through April 30, 2015.

Eligible individuals will still be responsible for the 2014 penalty and any 2015 penalty already accrued, but can use this Special Enrollment period to eliminate or minimize tax penalties for being uninsured in 2015.

Scott also reported MNSure has completed mailings of 1095s. Over 70% of 1095s were mailed by February 6, and 93% were mailed by the end of February. So far, MNSure is aware of only 141 consumers in need of a corrected 1095. Based on what is known today, MNSure believes the 1095 error rate to be only about 2%.

Last week, MNSure released the 2015 Navigator Outreach and Enrollment Grant RFP. Goals for the grant program include assisting populations with barriers to coverage, building an infrastructure of expert regional navigator resources and referral networks, and educating uninsured Minnesotans about the importance of health insurance and the benefits of enrolling through MNSure. The RFP is available on the MNSure website. Proposals are due on or before 1 p.m. on April 6, 2015, and awards will be announced in July 2015.

IT development

Scott Peterson and Jesse Oman, MN.IT

Scott Peterson and Jesse Oman of MN.IT presented on slides 17-22 of the [discussion deck](#).

Scott explained that MN.IT is continuing work on MinnesotaCare and Medical Assistance renewals and on 834 electronic data interface changes.

Scott reported MN.IT has begun work on many of the 2015 proposed priority initiatives and is continuing to prioritize and develop a roadmap for 2015. MN.IT is refining its release schedule for these items and is currently working with a roadmap that includes May, July, September, and end-of-year releases.

Scott also noted the Executive Steering Committee has heard from counties, health and dental plans, and the broker/navigator community about their priorities and has mapped them against the proposed priority initiatives. These stakeholders are aware of the complexity of these issues and the factors affecting target dates.

MN.IT is being careful to avoid overpromising and to set deliverable dates of completion for these priority items. MN.IT is working to manage and reassign MN.IT staff as appropriate to expedite development. MN.IT is also relying on SITE contracts to obtain resources, and currently has 11 contracts released, as well as over 60 MN.IT state staff positions posted.

Financials

Tom Forsythe, Finance Work Group Lead

Scott Leitz reported that MNSure staff and the Board have worked to revise the proposed three-year financial plan based on the completion of Open Enrollment. The adjustments in the plan are manageable and smart, and do not require any current staff reductions or cuts to major programs. Like a business, MNSure is a revenue-based organization, and matches its

expenditures to its revenue. Also like any business, budgeting is an ongoing process, and further refinements will be necessary on an ongoing basis.

Scott also explained that MNsure's preliminary Fiscal Year 2016 budget will be delivered to the legislature this week, slightly ahead of the statutory deadline.

Tom Forsythe reported that the [three-year financial plan](#) has been updated since the January 28 version to account for updated public program enrollment numbers from DHS and to revise MNsure enrollment projections based on actual enrollment during the 2015 Open Enrollment period.

Tom noted expenditure reductions include the elimination of 3-4 positions that are currently unfilled within Support Services and Legal & Compliance, as well as a reduction to the navigator line item due to previous overbudgeting and underspending; the budget amount reduction will have no impact on program funding.

Tom also noted that there has been no change to the Enhanced Consumer Assistance and the IT Development line items.

Regarding the enrollment projections, Tom reported that the Finance Work Group worked with staff to examine a variety of enrollment scenarios, and selected one they found to be reasonably optimistic but appropriately prudent. It was noted that the scenario used does still require a substantial increase in QHP enrollment through MNsure in FY 2016 and FY 2017.

Commissioner Jesson noted that she would like to have periodic updates on the three-year financial plan, preferably at least quarterly.

MOTION: Tom moved to approve the revised three-year financial plan as presented today in columns E, F, and G. Phil seconded. All were in favor and the motion was approved.

MOTION: Tom moved to approve the updated Fiscal Year 2015 budget as presented and discussed in column E. Phil seconded. All were in favor and the motion was approved.

MOTION: Tom moved to approve the preliminary Fiscal Year 2016 budget as presented and discussed in Column F. Phil seconded. All were in favor and the motion was approved.

Market development proposals

Brian Beutner, Market Development Work Group Lead

Brian Beutner and Kathryn Duevel presented on the [Market Development Work Group deck](#).

Brian explained that the Market Development Work Group was chartered to allow the MNsure Board to step back from its active purchaser power and instead discuss its broader statutory obligations. The Work Group held two dozen meetings with nearly 100 individuals focused on actionable ideas and based on the assumption of a stable, functioning IT system.

Brian noted that in crafting its recommendations, the Work Group looked at how frequently a suggestion was made, how difficult it would be to implement, and whether it would help QHP enrollees, public programs enrollees, or both.

Kathryn outlined three recommendations that the Work Group is making.

First, the Work Group is recommending MNsure staff create and display a start-to-finish map of the enrollment process that is accurate for both simple and complex cases. The map can be used to identify bottlenecks and to mark clearly when cases pass from one managing entity to another.

Second, the Work Group is recommending MNsure staff make use of existing consumer experience and plan comparison tools that require no embedding in the MNsure site, but which the MNsure site can link to. This approach is meant to minimize internal IT work while maximizing the consumer experience.

Third, the Work Group is recommending the MNsure Board approve a letter to carriers requesting products to be sold on MNsure that address an enumerated list of desired market innovations. This list will be based on the feedback received from stakeholders. Some ideas might be new for some carriers, though some carriers might already be implementing these ideas to some degree. The Work Group believes MNsure offers the right environment to carriers for testing out ideas in the Minnesota market.

The Work Group also summarized a variety of future recommendations that it is not recommending at this time, but believes are worthy of further discussion and refinement. In particular, Kathryn highlighted two ideas: exploring the sale on MNsure of non-medical insurance products that could offer consumers additional support, and promoting and funding organizations with products and services focused on underserved populations.

Some Board members expressed a desire for more time to review and consider the Work Group's recommendations. Some Board members also expressed concern about the impact of increasing the workload on MNsure and MN.IT staff.

Work Group members noted that if the recommendations were tabled until the April 15 Board meeting, the Work Group could provide Board members with more detail as to the amount of work required of staff to implement them.

The Board tabled the Work Group's recommendations for action at a future meeting.

Wrap Up and Any New Business

Brian Beutner, Board Chair

None.

Adjourn

Kathryn moved to adjourn. There were no objections and the meeting adjourned at 2:54 p.m.