



MNSure Board of Directors Meeting Minutes

Wednesday, April 15, 2015, 1:00 – 3:30 p.m.
81 East 7th Street, St. Paul, MN, 1st floor atrium

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

Staff in attendance: Scott Leitz, Katie Burns, Allison O'Toole, Aaron Sinner

Meeting Topics

Welcome and any new business

Brian Beutner, Board Chair

The meeting was called to order at 1:01 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

Derrick Watson, Minneapolis

Derrick Watson is a consumer who enrolled in health insurance in January 2015 via MNSure when his boss encouraged him to do so. He explained that he had put off signing up because he was anxious and had heard the website was difficult to use, but he found the process so easy that he was inspired to reach out to MNSure to help organize enrollment events. Derrick helped host two public enrollment events at his workplace and a third for employees.

Public comment

Alycia Riedl and Shawnee Christenson of the Minnesota Association of Health Underwriters (MAHU) thanked the Board for MNSure's participation in a recent MAHU conference and Board Chair Brian Beutner in particular for serving on a panel. They also reemphasized the importance of a broker portal to allow brokers to assist consumers and put them at ease. Additionally, Alycia discussed the benefits of being able to pull individuals' information electronically into private exchanges, and expressed her hope that MNSure is able to implement this type of functionality.

Administrative items

Brian Beutner, board chair

Approve February 18 and March 12 meeting minutes

MOTION: Phil Norrgard moved to approve the [draft February 18 meeting minutes](#).

Commissioner Lucinda Jesson seconded. All were in favor and the minutes were approved.

MOTION: Peter Benner moved to approve the [draft March 12 meeting minutes](#). Kathryn Duevel seconded. All were in favor and the minutes were approved.

County Update

Marti Fischbach of Dakota County and Barb Dahl of Scott County presented for the counties. Marti explained the life cycle of a case, including enrollment, updates, renewals, and closing a case.

Marti reported on a few capabilities county workers need for case management:

- Supervisory oversight of cases.
- System-automated notifications of missing items, late items, and reminders of tasks coming up on specific cases.
- Reports that identify trends in volume of workload and workload status.
- The ability to move a large number of cases at once.
- The ability to group cases so as to organize by tasks, worker, or priority.

Barb noted the important benefit of the MNsure system in allowing individuals to sign themselves up for public programs, which has increased Medical Assistance enrollees in Scott County from 9,500 pre-MNsure to 17,000 currently. These are much easier to process without the county needing to take an active role in each enrollment.

Barb also noted that counties appreciate the additional details on the IT timeline they have received from MNsure, DHS, and MN.IT. This information is critical for counties to do their work and plan at the local level.

Barb reported the counties support a delay that DHS is considering in converting public programs cases from the legacy system to the Curam system until greater functionality can be implemented in the Curam system. This greater functionality includes system functionality in making changes to a case; system ability to interface with other systems, such as the PRISM child support system; and the ability to run reports.

Work Group updates

Market Development Work Group – Brian reported that the Market Development Work Group has some items pending Board action.

Thompson Aderinkomi reported on the Work Group's Process Transparency recommendation.

MOTION: Thompson moved to adopt the Process Transparency recommendation as outlined in the Board materials. Kathryn seconded. All were in favor and the motion was approved.

Thompson reported on the second recommendation, regarding plan comparison and shopping. He noted staff is currently working on identifying a vendor to enhance the shopping experience. The Work Group proposal has two parts: First, similar to what staff is currently doing, to identify vendors that could enhance the MNsure shopping experience. However, instead of buying services, the recommendation would direct staff to take the specifications being used to identify a vendor and open them up to other vendors to volunteer (at no cost to MNsure) to provide a shopping experience that a vendor believes is differentiated or superior to that offered by its competitors. Second, to allow vendors not only to offer a shopping experience, but to enroll consumers, similar to an online broker. Thompson noted the goal of this recommendation is to keep from disrupting the current work of staff, and to instead place as much of the burden on third party vendors as possible.

Commissioner Jesson explained she is concerned this recommendation goes beyond the strengthening plan comparison and shopping tools and initial eligibility determinations action previously adopted at the February Board meeting. She said the more the Board adds new work items, the more it takes away from other priorities the Board has already agreed on. Some critical priorities will only be started in 2015, but not finished until later. Commissioner Jesson reported she had a conversation with Scott Peterson of MN.IT about the number of MN.IT hours needed to accomplish the comparison-only approach the Board had previously adopted, and he estimated 360 hours. She said she would rather see those hours devoted to other IT priorities, as other priorities benefit the 90% of MNsure's enrollees who are public programs enrollees, while comparison tools will only benefit 10%. She expressed concern that this expansion of comparison and shopping tools has not been evaluated by MN.IT for an estimate of the amount of time required to implement the recommendation.

Thompson reported the Work Group did not have a formal estimate from MN.IT for a time commitment around the second item on the recommendation. However, he said the second item is very similar to the first one, and the main difference is in the amount of work and effort required of the vendor.

Kathryn reported that the work group did speak with MN.IT and received an estimate of 350 hours or so for the first item within the recommendation. She noted that she asked for context around this time commitment, and was told by MN.IT that most of the other 18 priority items will require thousands to tens of thousands of hours. She said the Work Group did explore the impact of this recommendation upon other work items.

Commissioner Jesson expressed concern that the Work Group members don't have enough exposure to the public programs side of things, and that while she knows there is good will behind these proposals, she is concerned the Work Group did not discuss enough specifics with MN.IT. She also expressed concerns that the Work Group did not have broad enough conversations to properly prioritize IT work items.

Thompson noted one of the goals of the Work Group was to identify low-hanging fruit that would bring minimal disruption to staff and low financial costs. Of the many great, important ideas the Work Group heard, it filtered the list down to these three proposals, which it believes are low cost and require low time investment. These are not intended as an indication of the importance of these items in relation to MNsure's other current priorities.

Tom Forsythe asked Scott Peterson of MN.IT how many people MN.IT has working for MNsure and at how many hours per week.

Scott answered he did not have those numbers, but would roughly estimate 140 people working 40 or more hours per week. Scott also reported that without knowing the complete scope and walking through requirements, MN.IT can only ballpark the amount of time commitment a work item would require. He noted his only priority is making sure MN.IT can work on the priorities that are set.

Tom noted that based on Scott's estimated MN.IT staffing amount and the estimated effort required to complete this work item, it would be 0.16% of available MN.IT staff time dedicated to MNsure over the next seven months.

Commissioner Jesson asked Scott Peterson if he had an estimate for the number of hours and level of effort around the second piece within this Comparison and Shopping recommendation. Scott answered that he does not.

Phil noted the Office of the Legislative Auditor report suggested MNsure had made mistakes in trying to go it alone during its initial rollout, and not including enough dialogue and conversation with its partners at DHS and MN.IT. He said he felt the Executive Steering Committee (ESC) had worked to address this problem. Phil reported he believes the ESC is in place to properly prioritize the IT work items, and that the ESC is where the responsibility and authority for IT decision-making needs to be.

Peter noted that in the MN.IT project status for the priority work items, this recommendation would not change the fundamentals of the current work plan. He noted that he does not view these comparison and shopping tools as something that would be nice to have, but as something that's essential. For all of MNsure's IT problems, Peter said the system has worked best for those on public programs, and while MNsure has beaten public program enrollment projections, it has fallen short on QHP enrollment projections. Both outreach and website functionality are fundamental to meeting current estimates for QHP enrollment in 2016 and 2017. He said he understands DHS has an interest in maximizing MNsure's ability to meet its needs and counties' needs, and those are legitimate interests, but there are also legitimate interests on the QHP side to grow QHP enrollment and meet financial targets.

Commissioner Jesson emphasized that estimates of MN.IT's time commitment to date have been based on a narrower work item than this recommendation. She also emphasized the role of the ESC in sorting out prioritization of work items across the public program and QHP sides of things. Commissioner Jesson said that in the long-term, MNsure should do something like

this. She stated the MNsure Board should know the IT impact of an item before it's added to the work list and the Board does not know the impact for this recommendation today.

Kathryn agreed that a broader perspective is needed for setting IT priorities generally, but the number of hours for this project is small enough contextually that she is comfortable with it. She noted the Work Group put aside all stakeholder ideas except these three, and that the Board can't put off starting to implement ideas that stakeholders have said are expectations and that won't derail other projects.

Tom reported that based on the estimates provided by Scott Peterson for this project and the number of MN.IT staff dedicated to MNsure activities, the time commitment outlined will take 0.0029% of the 22 weeks of MNsure-devoted MN.IT worktime between now and October 1, and 0.002% of a full calendar year.

Commissioner Jesson noted this time commitment is based only on the first part of the recommendation.

Tom stated that if adding the second part of the recommendation triples the worktime, it will be 0.006%.

Phil said the decision-making priority for IT work rests with the ESC, and that the Board should not usurp the protocols it has put in place.

MOTION: Thompson moved to adopt the Comparison and Shopping recommendation to create specifications and open them up to shopping vendors and shopping and enrollment vendors for rollout at the next Open Enrollment period. Kathryn seconded. By a vote of five to two, the motion was approved. Board members Beutner, Benner, Aderinkomi, Duevel, and Forsythe voted in favor. Board members Jesson and Norrgard voted against.

Thompson reported on the third Market Development Work Group recommendation, on Innovative Product Design. He explained many stakeholders felt that while many, many plans are available on MNsure, the differences between them are very small. The Work Group is recommending, not mandating, that MNsure ask its carrier partners to create and market plans that are more innovative, and that MNsure can then highlight those on its website. The Work Group understands some of these solutions do exist already, and this will be an opportunity for MNsure to help make sure consumers know these plans are available.

Board members discussed whether this recommendation was meant to tie in with the Board's active purchaser ability. Thompson stated he sees this recommendation as a separate issue from active purchaser, explaining active purchaser is about talking a broad look at plans that currently exist and making a determination as to which ones should be sold via MNsure, while this is a recommendation about plans that consumers perceive as not existing.

There was also discussion around making sure the Board would be able to review any letter sent out in its name prior to it being sent out.

MOTION: Thompson moved to adopt the Innovative Product Design recommendation as outlined, and create a letter directed to MNSure’s carrier partners, requesting that they create innovative plans along various criteria, and that those plans be highlighted on the MNSure website and on the websites of any third parties MNSure works with to distribute and sell health insurance products, and that the letter be reviewed and approved by Board members prior to sending it to carrier partners. Kathryn seconded. All were in favor and the motion was approved.

Commissioner Jesson asked clarifying questions about ideas found in the [Market Development Work Group deck](#) included in the Board materials for the March Board meeting related to mental health insurance, long-term care insurance, options for opting out of a public program and selecting a QHP, and separation of public program and QHP enrollment. Work Group members explained that the ideas found in its slide deck were meant to summarize suggestions from stakeholders and are not currently intended as proposals or recommendations.

CEO report

Scott Leitz, CEO

Scott Leitz reported that since November 15, 2014, MNSure has now enrolled nearly 220,000 individuals, including nearly 62,000 QHP enrollees.

Scott stated MNSure is in the midst of a Special Enrollment period (SEP) for those facing a tax penalty for being uninsured in 2014 and who were unaware of the penalty. The period runs from March 1 to April 30, 2015. These individuals will still be responsible for the 2014 penalty and any 2015 penalty already accrued, but can use this SEP to minimize tax penalties for being uninsured in 2015. Scott noted states have some flexibility in setting SEPs, and for this one MNSure took its lead from the federal exchange, which is holding a similar SEP over a similar timeframe.

Scott reported that as Minntac and Keetac lay-offs occur on the Iron Range, MNSure is working with DEED to reach out to recently laid off employees to make sure they have information on how to qualify for an SEP so they have a path to affordable health coverage. MNSure will participate in “rapid response” meetings for employees organized by DEED and the US Steelworkers. MNSure is also supplementing this outreach with very targeted advertising on Facebook.

Scott noted that the Navigator Outreach and Enrollment Grant RFP was published on March 2 and proposals were due April 6. \$4 million in funding is available. A review committee will evaluate the proposals and MNSure will likely announce grant awards publicly in July.

Scott said that for the next Open Enrollment period, MNSure will build on the success of its Enrollment Center pilot during the 2015 Open Enrollment period by expanding the initiative. For 2016, MNSure is hoping to increase the number of Enrollment Centers from six to 14-20 and expand their presence statewide.

Scott also said that Joe Campbell, MNSure’s Communications and Marketing Senior Director, will be leaving MNSure next week. Scott thanked Joe for his work and wished him luck.

Finally, Scott noted that regarding the CCIO supplemental grant adjustment, MNsure has previously been told this money must be spent in calendar year 2015. MNsure has recently received solid indication from CCIO that spending of these funds can be extended into 2016.

IT update

Scott Peterson, MN.IT

Scott Peterson presented on slides 11-14 of the [discussion deck](#).

Scott explained that MN.IT has broken its work down into four Focus Areas:

- Improve Case Management Functionality
- Enhance Program Integrity
- Enhance Back-Office Functions
- Enhance the Customer Experience

Scott reported MN.IT has completed work on its March release items, and will release Phase 1 of its 834 transaction work in April. Other items are currently underway, in the planning phase, or scheduled for scoping and planning. Items slated for a May release are currently entering the testing phase. Scott noted there is continuing evolution on a lot of these work items.

Wrap Up and Any New Business

Brian Beutner, Board Chair

Board members noted Brian's and Thompson's terms end in May, and thanked the two of them for their service on the Board.

Adjourn

Commissioner Jesson moved to adjourn. There were no objections and the meeting adjourned at 3:32 p.m.