



MNSure Board of Directors Meeting Minutes

Wednesday, August 12, 2015, 1:00 – 4:00 p.m.

81 East 7th Street, St. Paul, MN, 1st floor atrium

Participants in attendance: Peter Benner, Kathryn Duevel, Martha Eaves, Tom Forsythe, Commissioner Lucinda Jesson, Phil Norrgard, Edgardo Rodriguez

Staff in attendance: Allison O'Toole, Joe Campbell, Kevin Vernon-Harris, Mike Turpin, Jessica Kennedy, Aaron Sinner

Meeting Topics

Welcome

Peter Benner, Board Chair

The meeting was called to order at 1:02 p.m. by Peter Benner, Board Chair.

Edgardo Rodriguez introduced himself. Edgardo had a 30 year career with International Multifoods, including service as Vice-President Controller and later as President of the Venezuela Food Division. Since 1999, he has been a business consultant for the Metropolitan Economic Development Association and been devoted to helping entrepreneurs of color succeed in business.

Peter 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

Paul Nyquist and Theresa Gaylord, Bloomington

Paul Nyquist and Theresa Gaylord work as brokers for Nyquist Fantastic Alliance (NFA), which served as a Broker Enrollment Center last year and will do so again during open enrollment 2016. They reported that they've found enrolling individuals in insurance through MNSure both personally and financially rewarding.

Public comment

Carol Miller is an individual consumer who purchased health insurance through MNSure. She reported on her difficulties enrolling through MNSure and noted the process took her nearly the entire open enrollment period. Carol also reported she had been receiving repeated requests

from MNSure for income verification documents, and had been told that if she did not send them, her insurance would be canceled.

Board members apologized to Carol for the difficult experience and directed staff to look into her case and resolve it as soon as possible.

Administrative items

Peter Benner, Board Chair

Approve July 20 meeting minutes

MOTION: Phil Norrgard moved to approve the [draft July 20 meeting minutes](#). Kathryn Duevel seconded. All were in favor and the minutes were approved.

County update

Marti Fischbach of Dakota County was joined by Janet Goligowski of Stearns County to report for the counties.

Marti reported on slide 6 of the [discussion deck](#). This slide demonstrates both the increased number of individuals enrolled in public programs following the MNSure launch, as well as Dakota County's shifting workload from the Maxis system to the MNSure system. Marti also noted that Dakota County receives roughly half its applications via paper and half online. Of those online, half are immediately processed by the system. Marti noted that this 25% of Dakota County's workload being immediately processed is very helpful.

Janet reported that counties are currently under an extremely tight deadline for turnaround and processing of public programs renewals. The processing deadline is August 19. In discussions with the IT Executive Steering Committee, the counties have requested and were granted the delay of the summer release until after this high workload period has ended.

Janet also noted that the DHS 911 urgent escalation process for counties has been working very well and has led to quick case resolutions.

Proposed amendments to MNSure appeal rules

Jessica Kennedy, MNSure Appeals Manager, and Mike Turpin, General Counsel, presented on [proposed amendments to the administrative rules governing appeals](#). Jessica reported that the changes are meant to streamline MNSure's rules with recent statutory changes, coordinate with new federal guidance, and provide procedural clarity. Jessica explained that if approved by the Board, the draft rules will be publically noticed and will provide the opportunity for public comment before the rules are finalized.

Jessica said that the largest change is to Subpart 20, which unifies the MNSure appeals process to match the DHS appeals process by hearing initial appeals at the district court level. This should be less expensive and also allow for an appeal with private insurance and public program components to both follow the same process.

Board members asked questions about amendments to Subpart 7 on emergency expedited appeals, and expressed concern about financial hardship not being sufficient to show a need for an emergency expedited appeal. Board members also expressed support for making pregnancy a basis for an emergency expedited appeal.

Jessica and Mike agreed to make changes to the amendment language and then bring the proposal back to the Board.

Consumer and Small Employer Advisory Committee Recommendations

Jin Johnson, Chair of the Consumer and Small Employer Advisory Committee (CSEAC), presented the Committee's recommendations on [outreach activities](#) and [assister portals](#). She reported that the recommendations were based on conversations with assister organizations and individuals, and with MNsure staff.

Strategic planning recommendations regarding outreach activities – Jinny reported the CSEAC commends MNsure for its strengths in outreach activities to date, and recommends enhancing the work already happening through mechanisms that track performance, and then sharing that information with the broader assister networks. The CSEAC also recommends MNsure expand community education to include education around the total costs of insurance, factoring in premiums and deductibles, as well as around how to use insurance once it is obtained.

Recommendation on improving the consumer experience through robust assister portals – The CSEAC commends MNsure for recognizing the importance of the assister portals, and recommends including functionality related to the submission of necessary documentation, the ability to check an application's status, making corrections and changes as needed, and the ability to directly report life changes. The CSEAC also recommends including assisters in the planning and development stages of portal functionality.

Work Group updates

CEO Search Work Group – Peter reported that the work group had initiated the process of reviewing applications and contacting applicants, with a goal of bring a proposed list of finalists to the Board's September meeting.

Market Development Work Group – Kathryn provided an update on the three recommendations that originated with the Market Development Work Group. She reported that the development of the process transparency map is underway, the letter to health plans has been mailed, and that Allison O'Toole would provide an update on the consumer decision support tool later in the meeting.

CEO report

Allison O'Toole, Interim CEO

Allison reported that since November 15, 2014, MNsure has enrolled over 327,000 individuals. This includes just over 69,000 QHP enrollees, over 203,000 Medical Assistance enrollees, and over 55,000 MinnesotaCare enrollees.

Allison said that the Health Care Task Force had its first meeting August 7 and elected a co-chair, Sahra Noor of the People's Center Health Services, who will serve with co-chair Commissioner Lucinda Jesson. The Task Force will next meet on August 26.

Commissioner Jesson noted the purview of the taskforce is much broader than MNSure or MinnesotaCare, and encompasses moving health reform forward in Minnesota for the entire marketplace.

Allison also reported that MNSure staff, led by Allison, will be conducting grantee, certified application counselor, and Broker Enrollment Center visits around the state. These visits kicked off earlier this week with a visit to AdvisorNet Financial in Austin and will continue with more visits later in the week.

Allison noted some MNSure staff updates. Steve Roemer has been hired as MNSure's new Business Operations and Contact Center Director beginning August 31. Shane Delaney has taken over new responsibilities as Acting Communications and Marketing Director. Katie DeGrio Channing has been hired as MNSure's new Compliance Coordinator.

Allison stated that MNSure has finalized its agreement with Consumers' Checkbook to be MNSure's consumer decision support tool. Consumers' Checkbook will host websites for individual and SHOP consumers, which will be MNSure branded. Year one will focus on an out-of-pocket cost calculator, with functionality around provider networks to be added in the future.

IT update

Scott Peterson, MN.IT

Scott Peterson of MN.IT presented on slides 8-15 of the [discussion deck](#).

Scott reported MN.IT is excited about the progress it is making on the IT build, but wants to publicly acknowledge the MNSure IT system is not where anyone wanted it to be at this time and MN.IT is working to get it to a better place. As part of its strategy, MN.IT is utilizing Commercial Off the Shelf (COTS) products rather than attempting to custom build every piece of the MNSure system. MN.IT is also carefully ramping up staffing, recognizing the time needed for onboarding and training of new staff is significant.

Scott also noted the challenges around the renewals process had a cascading effect on MN.IT's work, placing a burden on MN.IT, DHS, and MNSure to develop a go-forward strategy, which created a backlog of other work to be done, such as account creation issues, invoice issues, and issues related to the processing life events. Now that the renewals process has turned the corner, other projects are similarly being brought back on track.

Scott reported that project governance has greatly improved under MN.IT's leadership, and the structure continues to be refined and improved. Additionally, MN.IT has diversified its vendor pool to avoid overloading a single vendor.

Scott also noted that three major releases have been completed this year to date, and three additional are scheduled.

Tom Forsythe noted the risk in relying on COTS software is that the consumer becomes reliant on manufacturer updates to keep the software current.

Open enrollment preparations update

Joe Campbell, Deputy Director of External Affairs; Kevin Vernon-Harris, COO

Joe Campbell, Deputy Director of External Affairs, and Kevin Vernon-Harris, COO, presented on slides 16-18 of the [discussion deck](#).

Joe reported that the items on slide 16 are new initiatives and not part of MNsure's normal business functions, don't impact MN.IT priorities, and can be completed ahead of open enrollment. They include large things like navigator payment processing and small things like a CEO and Board Chair inbox and voicemail.

Kevin reported the MNsure Project Management Office is overseeing this project to ensure transparency of reporting. He also noted this work is in addition to the many regular business processes underway, as well as the work MNsure business staff must do to sync up their processes with the new IT functionality that MN.IT is developing.

Commissioner Jesson noted the significance of increased coordination between the MNsure and DHS call centers, which is one of the initiatives, and the benefits it would provide to customer service for enrollees.

Wrap up and any new business

Peter Benner, Board Chair

None.

Adjourn

Kathryn moved to adjourn. Martha seconded. All were in favor and the meeting adjourned at 3:49 p.m.