



MNsurance Board of Directors Meeting Minutes

Wednesday, October 19, 2016, 1:00 – 3:00 p.m.
81 East 7th Street, St. Paul, MN, 1st floor atrium

Participants in attendance: Peter Benner – Chair, Martha Eaves, Lauren Gilchrist, Commissioner Emily Johnson Piper, Phil Norrgard, Edgardo Rodriguez

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

Meeting Topics

Welcome

Peter Benner, Board Chair

The meeting was called to order at 1:07 p.m. by Peter Benner, board chair.

Peter read MNsure's purpose: The purpose of MNsure 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

Heidi Mathson, past president of the Minnesota Association of Health Underwriters (MAHU) and Shawnee Christenson, president elect of MAHU, expressed concern regarding how quickly MNsure would remove plans once a carrier's enrollment capacity limit is reached, such that a consumer might attempt to enroll in a plan that is no longer accepting enrollees. They also expressed a desire for greater clarification as to how a plan reaching its enrollment cap would be communicated to consumers and to the broker community.

Allison O'Toole, MNsure CEO, reported that the Department of Commerce would be attending the Board meeting to speak to enrollment caps, and that either they or MNsure COO Katie Burns could speak to this question later in the meeting. However, she assured Heidi and Shawnee that MNsure would take plans down once notified by Commerce that a carrier had reached its enrollment capacity limit.

Administrative items

Peter Benner, Board Chair

Approve September 21 meeting minutes

MOTION: Edgardo Rodriguez moved to approve the draft [September 21 meeting minutes](#). Phil Norrgard seconded. All were in favor and the minutes were approved.

Peter noted the Board is soliciting advisory committee applicants, and the application deadline is October 20.

CEO report

Allison O'Toole, CEO

Allison reported that since November 1, 2015 and as of end of day October 16, MNSure had enrolled nearly 300,000 Minnesotans. This includes over 100,000 QHP enrollees, almost 390,000 Medical Assistance enrollees and over 100,000 MinnesotaCare enrollees. Allison also noted effectuated QHP enrollment was just under 70,000.

Allison reported that she has been traveling the state to raise awareness about open enrollment and to visit assisters. She reported that she has visited Mankato, Glencoe, Willmar, Duluth, Chisholm and Bemidji, and will continue to travel over the coming weeks.

Allison also reported that the Governor will be re-convening the Health Care Financing Task Force, likely in November. She said she would look to the board's Strategy Work Group for direction as task force meetings occur.

Commissioner Emily Johnson Piper noted that the task force is aiming for two to three meetings, and is currently working on scheduling.

Allison thanked MNSure staff for their months of hard work to prepare MNSure for open enrollment.

Enrollment capacity limits presentation

Peter Brickwedde, Department of Commerce

Lindsay McLaughlin, Department of Commerce

Peter Brickwedde and Lindsay McLaughlin of the Department of Commerce reported on the enrollment capacity limits set by multiple carriers this year.

Peter Brickwedde reported that Medica, UCare, and HealthPartners had all set enrollment capacity limits this year, while BluePlus had not. These caps are individual market-wide, statewide, and apply on- and off-exchange.

Peter Brickwedde noted that consumers will be counted toward the cap at the point of plan selection, not effectuation. This means once a consumer selects a plan, he or she is considered enrolled in that plan so long as that consumer pays his or her monthly premium in accordance with the carrier's policies. If a consumer selects a plan, he or she will be able to buy and have that coverage.

Phil asked if a plan could re-open if a carrier had hit its enrollment capacity and had its plans removed from the marketplace, but upon effectuation had moved under its cap. Peter Brickwedde reported that Commerce, MNsure and the carriers will have several check-in periods to evaluate the enrollment data and examine possible churn. He also noted that there is a 180 day prohibition period for a carrier whose plans are removed from the individual market before that carrier can offer coverage again.

Edgardo asked whose responsibility it would be to notify other parties that a plan had reached its enrollment capacity limit and was to be closed. Peter Brickwedde explained that Commerce is the final authority on whether an enrollment cap has been reached. Once an enrollment cap has been reached, Commerce will notify MNsure, which will remove that carrier's plans from the exchange within 48 hours.

Peter Brickwedde also noted that the caps should be seen as an overall cap rather than a cap on new enrollees. While enrollment slots are reserved for current enrollees, every time a current enrollee enrolls in a plan with a different carrier, it will open up a slot for an additional new enrollee.

Lindsay reported that Commerce will hold twice weekly check-in calls with carriers and weekly check-in calls with MNsure review enrollment data, but that as carriers approach their enrollment caps, these calls will occur more frequently.

Commissioner Piper asked what the expectation would be of MNsure once a capacity limit had been met. Peter Brickwedde reported that MNsure and the carriers had agreed that MNsure must remove the plans from its website within 48 hours.

Lauren Gilchrist asked how MNsure would communicate with assisters and navigators once a plan had reached its capacity. Allison reported that MNsure has numerous channels for communication, including instant text messaging.

Peter Brickwedde noted that consumers enrolled in a plan that had reached its capacity limit would still be permitted to enroll dependents or family members in their plan.

Peter Brickwedde also stated that the Department of Commerce would work with Minnesotans as needed to ensure all Minnesotans have coverage.

Peter Brickwedde noted that it is in a consumer's best interest to shop early. Even if a consumer has a reserved renewal slot with a carrier, shopping early will maximize consumers' choices.

Open enrollment preview

Allison O'Toole, CEO

Katie Burns, COO

Allison reported that open enrollment will begin on Tuesday, November 1 this year.

Katie Burns, MNsure COO, reported that the MNsure Contact Center is being staffed in anticipation of a very busy start to open enrollment. She noted MNsure will have greater

capacity in the Contact Center this year compared to last year, and will have a stronger presence to start open enrollment than in the past. Katie also noted that the Contact Center will shift to its open enrollment hours on November 1, and will also be open for additional hours on dates near deadlines.

Katie reported that consumers are currently receiving notices with their updated eligibility information, which take into account 2017 plan rates. This will allow returning consumers to proceed immediately to the plan shopping process. However, if families have experienced any changes in size or income, those changes should still be reported to MNSure.

Katie also reported that MNSure is conducting its passive renewals process early this year, with the goal of sending carriers passive renewal transactions before the start of open enrollment. This will allow carriers to bill passively renewing consumers in early December this year, with a bill that reflects updated tax credit amounts. Conducting passive renewals early this year is also helpful for giving carriers an active picture of their enrollment ahead of time, given the enrollment capacity limits many carriers have in place. However, it is important to note consumers are still welcome to return to MNSure to shop and compare plans.

Katie noted that MNSure had decided within the last 10 days to implement a contingency process for conducting these passive renewal transactions. She noted MNSure had been working toward a new automated process this year, but given the enrollment caps factor in particular this year, MNSure chose to implement a contingency process out of an abundance of caution.

Allison reported that MNSure's public-facing website has been refreshed to make it easier to use and navigate.

Allison reported that MNSure's plan data comparison tool had launched with 2017 plan data, and was available in Spanish and with mobile functionality. The tool had a high satisfaction rate among consumers who used it to enroll in plans for 2016.

Allison also reported that MNSure's marketing campaign had begun, though to avoid the high costs associated with election season, the bulk of it would launch after Election Day. MNSure's messaging is based on focus group data and is meant to reach a broad audience of both public program enrollees and individual market shoppers. The campaign has four main messages:

- Financial help is available
- Comparison shopping is available
- MNSure is a one stop shop for everyone
- Free in-person assistance is available

Allison noted that as in the past, MNSure will be relying heavily on its statewide network of navigators and brokers to help Minnesotans enroll through MNSure. MNSure has seen strong assister certification numbers to date, with almost 500 navigators, almost 700 brokers and over 300 certified application counselors already certified.

Katie noted that throughout open enrollment, MNsire will be in touch with the Department of Commerce and with the carriers to see how enrollment totals are progressing so that when a carrier reaches its enrollment capacity limit, it should not come as a surprise. MNsire is prepared to take plans off its website, and will do so overnight during the system's normal maintenance window once Commerce directs MNsire to do so.

Allison noted that MNsire has a number of ways to notify its partners. MNsire communicates regularly with assisters through email and through announcements on Assister Central on the MNsire website, and is exploring options like texting assisters. Additionally, once a plan has hit its enrollment cap, it will not be offered when a consumer searches.

Katie noted MNsire understands the importance of having visible messaging on its website once a carrier reaches its enrollment cap. She also mentioned MNsire is working through the logistics of making a plan available after a carrier hits its enrollment cap to someone who has previously purchased off-exchange but would now like to purchase from the same carrier through MNsire, where he or she might be eligible for a tax credit. Katie said that consumers in this situation will still need to create an account with MNsire and complete the eligibility determination process, but then MNsire will need to manually enroll that consumer in their plan, as the plan will no longer be listed on MNsire. Katie noted MNsire is still working through the particulars of how to verify the person attempting to buy the plan is a member of the carrier's off-exchange enrollment population.

IT and Executive Steering Committee update

Scott Peterson, MN.IT

Scott Peterson of MN.IT presented slides 20-23 of the [slide deck](#).

Scott reported that the fall release of the Cúram upgrade had been rescheduled from October 14 to October 22.

Scott noted that as Katie previously reported, passive renewals moved to a manual contingency process to ensure the work would be completed by November 1. However, MN.IT will still deliver the functionality associated with that project.

Lauren asked if MN.IT was doing load testing for METS in advance of open enrollment. Scott reported that MN.IT had tested website load by taking peak traffic from the last open enrollment period and doubling it. Using this process, MN.IT identified possible slowdowns and had improved those points within the system.

Phil asked if there was an update related to the Periodic Data Match project. Scott reported that MN.IT is still engaged in discussions with the IRS about how to manage and display information related to federal tax information, and Periodic Data Match is delayed until these conversations conclude. Commissioner Piper noted the project needs to stay on hold until the IRS can clarify their expectations so that MN.IT can properly scope the project.

Wrap up and any new business

Peter Benner, Board Chair

Peter thanked Allison and MNsure staff, Scott and MN.IT staff, and everyone else who was working toward the launch of open enrollment.

Adjourn

Edgardo moved to adjourn. There were no objections and the meeting adjourned at 2:52 p.m.