MNsure Board of Directors Meeting Minutes

Wednesday, October 18, 2017, 1:00 – 3:00 p.m.
81 East 7th Street, St. Paul, MN, 1st floor atrium

Participants in attendance: Phil Norrgard – Chair, Kathy Sheran – Vice Chair, Peter Benner, Martha Eaves, Lauren Gilchrist, Commissioner Emily Johnson Piper, Edgardo Rodriguez (via phone)

Staff in attendance: Allison O'Toole, Nate Clark, Christina Wessel, Jeremy Drucker, Aaron Sinner

Meeting Topics

Welcome

Phil Norrgard, Board Chair

The meeting was called to order at 1:05 p.m. by Phil Norrgard, board chair.

Phil 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

None.

Administrative items

Phil Norrgard, Board Chair

Approve July 26 meeting minutes

MOTION: Peter Benner moved to approve the draft July 26 meeting minutes. Commissioner Emily Johnson Piper seconded. All were in favor and the minutes were approved.

Health Industry Advisory Committee presentation of recommendation regarding SHOP

Jonathan Watson, HIAC chair, presented a recommendation that MNsure reallocate its SHOP resources to individual market assistance, given the lack of medical carrier participation in SHOP.

Allison O'Toole, MNsure CEO, thanked Jonathan for the recommended. She reported that MNsure was aligned with the advisory committee and was working with CMS to wind down SHOP and redirect those resources. She also noted that MNsure was working with CMS and the IRS to ensure small business tax credits would be available to small businesses throughout Minnesota, since they wouldn't have a SHOP option in 2018. Minnesota likely wouldn't have a definitive answer on that until early 2019, but that's how the IRS had handled this situation in other states in the past, and so there was no reason to believe Minnesota would be any different.

Operations Work Group update

Phil reported the work group had held a number of calls focused on MNsure's IT RFP. He noted the work group was pleased with the high quality of submissions and with the process staff had conducted. He also noted the work group was comfortable in knowing the board had set aside resources to allow the process to go forward.

Nate Clark, COO, noted MNsure had relied upon feedback from the request for information it undertook in 2016 to issue a request for proposal in June 2017. The RFP had closed in July. While MNsure had originally solicited proposals related to (1) plan shopping, system of record, and decision support, (2) SHOP, and (3) program oversight and integration, after reviewing proposals, MNsure had made the decision to proceed only with the first category of submissions.

Nate reported that MNsure had narrowed the pool to two finalists, who were both invited onsite for in-person demonstrations. He said staff would continue to update the board and the Operations Work Group as MNsure proceeded with the contracting process.

Commissioner Piper noted the importance of working on scoping Cúram integration with the new vendor at the METS Executive Steering Committee as soon as possible.

Kathy Sheran asked if there were still plans to address the other two aspects of the RFP. Nate reported that due to the withdrawal of MNsure's SHOP carrier, MNsure was not pursuing that item. Additionally, MNsure had decided to handle program oversight and integration internally.

IT and Executive Steering Committee update

Greg Poehling, MNIT

Greg Poehling of MNIT presented slide 14 of the slide deck.

Greg reported that the first part of the METS fall release deployed the weekend of September 16-17. He noted the second part of the release would deploy on October 31 to switch METS from special enrollment to open enrollment.

Greg reported the winter release was scheduled to deploy January 6-7. It had been moved due to the 2018 coverage deadline date of December 20 and was on track.

Greg noted MNIT had been conducting system load testing to ensure METS could handle peak loads likely to be seen during open enrollment. MNIT was simulating the load of peak days from the previous year's open enrollment and ensuring the system met or exceeded transaction metrics. The results of load testing to date had met response time requirements and would continue throughout October.

Greg also noted that additional capacity was being added to the phone system, as well as other improvements, including streamlining call flows, improving the Interactive Voice Response process, and adding courtesy callback functionality.

Finally, Greg also reported that MNIT staff would be on call and at the ready to provide support throughout open enrollment, with around the clock hours tied to MNsure Contact Center hours.

Commissioner Piper noted that in her meetings with counties and county health and human services directors, she was hearing extreme concerns over the implementation of periodic data match and counties' readiness and capacity to do that work. She noted while the state was on track from an IT perspective, it was the top concern counties were bringing to her.

CEO report

Allison O'Toole, CEO

Allison reported that since November 1 and as of end of day October 15, MNsure had enrolled over 677,000 Minnesotans. This includes over 133,000 QHP enrollees, nearly 468,000 Medical Assistance enrollees, and over 76,000 MinnesotaCare enrollees.

Allison noted that MNsure's enrollment period this year would run November 1 through January 14. MNsure made that decision in consultation with assisters across the state.

Allison noted that the president had issued an executive order asking agencies to consider adopting new regulations related to the sale of association health plans; short-term, limited duration insurance; and health reimbursement arrangements. However, the order used the word "consider" and has no immediate impact by itself. Any developments would go through an extensive rulemaking process and would take several months.

Allison also noted that the president had announced he was halting cost-sharing reduction (CSR) payments. While MNsure, DHS and the governor were still analyzing the impact on Minnesota, Allison noted Minnesota's individual market is insulated from that decision, but it has important implications for the state government.

Additionally, Allison noted the Senate HELP Committee had reached bipartisan agreement on a market stabilization package. She noted she had testified before the Senate HELP Committee in favor of such a package, and was hopeful the proposal would move forward.

Commissioner Piper noted DHS had worked with Senator Franken's office to ensure the HELP Committee's solution to CSR funding included a fix to the funding issue created by Minnesota's 1332 reinsurance waiver.

Martha Eaves asked what the coverage date would be for an enrollee who waited until January 14 to enroll. Allison reported that the coverage deadline for January 1, 2018 coverage was December 20, 2017. Anyone enrolling from December 21 through January 14 would be purchasing coverage beginning February 1.

Open enrollment preparations

Nate Clark, COO
Christina Wessel, Sr. Director of Partner and Board Relations
Jeremy Drucker, Sr. Director of Public Affairs

Nate Clark, COO; Christina Wessel, senior director of partner and board relations; and Jeremy Drucker, senior director of public affairs, presented slides 15-24 of the slide deck**.**

Nate reported that MNsure's new Contact Center vendor had been in place since August 28. On the first day of open enrollment, the vendor would have 200 agents available to take calls, and MNsure would have 100 agents available. This compares to 170 total agents available on November 1, 2016.

Nate noted the Contact Center's hours would be 8 a.m. to 6 p.m. daily, as well as 10 a.m. to 2 p.m. Sunday. MNsure would extend these hours around deadlines.

Nate also reported that the METS maintenance window would be midnight to 4 a.m. daily, but the system would have 24-hour availability during high-volume periods and around deadlines.

Nate reported MNsure had worked very hard over the previous 6-8 weeks to encourage consumers to report to MNsure any changes they'd had to their households. Following that push, MNsure mailed 155,000 notices with new eligibility determinations for each household.

Nate noted MNsure made new eligibility determinations for everyone it had in the system, but was processing auto-renewals for all currently active enrollees. This pool included 64,000 households, with 70% of the work currently complete. Nate noted auto-renewals were on track to complete before October 27, and that this process does not prevent consumers from coming back to the exchange, reviewing plans, making a different selection.

Nate reported MNsure.org had a light refresh to the landing pages and a few pages underneath it to improve usability and streamline the experience.

Nate next noted that MNsure's plan comparison tool was now running with 2018 plan information.

Nate reported that MNsure had implemented courtesy callback functionality. This functionality gave consumers the option of receiving a callback instead of waiting on the phone.

Nate noted the online shopping tool had received two new enhancements: a formulary search that estimated out-of-pocket drug costs, and quality ratings display.

Nate also reported MNsure had implemented some self-service enhancements. This included a "contact me" web tool that directed consumers to resources on the site, but also made it easier for Contact Center representatives to follow up with them. Additionally, MNsure now had an enrollment status look-up tool so a consumer could check their status without a call to the Contact Center. Finally, MNsure had added a password reset tool to make it easier to recover forgotten usernames and access locked accounts.

Senator Sheran asked for additional information on the quality rating display MNsure would be offering. Nate explained that CMS requires carriers to report data that it uses to construct a star rating, 1 through 5, based on plan content and consumer feedback.

Christina reported MNsure had more than 1,600 assisters certify or recertify for the upcoming open enrollment, including over 770 brokers, 530 navigators and nearly 340 certified application counselors (CACs). Christina also noted that MNsure had 23 navigator grants funding more than 50 organizations around the state, and 17 broker agencies acting as broker enrollment centers offering 28 enrollment sites statewide.

Christina noted the assister support team at MNsure had toured the state in September to meet in-person with hundreds of brokers, navigators and CACs. MNsure held assister assemblies in nine cities around Minnesota to provide in-person training and preview what's coming for open enrollment.

Jeremy reported MNsure had robust plans for both earned media and paid media going into open enrollment. Earned media included Allison traveling around the state promoting open enrollment in Duluth, Rochester and Mankato. Additionally, MNsure was doing editorial board visits and working with partners to submit op-eds.

Jeremy noted MNsure was once again using its Hot Zones strategy to target messaging to certain parts of the state. MNsure would be utilizing radio, TV, digital, out of home and paid search mediums. Jeremy reported paid search had already launched, radio would begin shortly, and TV would begin October 30.

Jeremy noted MNsure would be re-using its most effective ads from previous years to emphasize the messages of financial assistance and free, in-person help. He noted that MNsure would be spending a comparable amount of money on its paid media campaign as in the previous year, but since open enrollment was a bit shorter this year, the campaign would be a bit more concentrated.

New business

Phil Norrgard, Board Chair

None.

Adjourn

Peter moved to adjourn. There were no objections and the meeting adjourned at 2:12 p.m.