



## MNsurance Board of Directors Meeting Minutes

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**Wednesday, January 10, 2018, 1:00 – 3:00 p.m.**

**81 East 7th Street, St. Paul, MN, 1<sup>st</sup> floor atrium**

**Participants in attendance:** Phil Norrgard – Chair, Peter Benner, Martha Eaves, Chuck Johnson (sitting in for Commissioner Emily Johnson Piper), Edgardo Rodriguez

**Participants not in attendance:** Kathy Sheran – Vice Chair

**Staff in attendance:** Allison O'Toole, Christina Wessel, Aaron Sinner

### Meeting Topics

#### Welcome

*Phil Norrgard, Board Chair*

The meeting was called to order at 1:07 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.

Phil noted Lauren Gilchrist had accepted a position outside of the Governor's office that would have been a conflict of interest with serving on the MNsure Board, and so resigned her seat immediately. He also noted the Board is waiting for the Governor to appoint a replacement.

Phil also reported that Kathy Sheran was traveling and unable to attend the meeting.

Finally, Phil welcomed Chuck Johnson, noting he was serving as Commissioner Emily Johnson Piper's designee. Additionally, Commissioner Piper would be missing the March MNsure Board meeting, as she was slated to be on maternity leave at that time.

#### Public comment

None.

#### Administrative items

*Phil Norrgard, Board Chair*

### ***Approve November 15 meeting minutes***

**MOTION:** Edgardo Rodriguez moved to approve the draft [November 15 meeting minutes](#). Peter Benner seconded. All were in favor and the minutes were approved.

### ***Annual Report***

Aaron Sinner, Board and Federal Relations Director, presented the draft [MNsire Annual Report for 2017](#).

Aaron noted the report was statutorily required. Aaron also noted that highlights of the report include MNsire's enrollment success, technological improvements MNsire has made and has planned for the future, customer service enhancements MNsire had in place for the current open enrollment period, and MNsire's continued emphasis on transparency.

**MOTION:** Peter moved to approve the Annual Report as presented and authorize staff to present it to the Legislature. Edgardo seconded. All were in favor and the motion was approved.

### ***Policy Statements***

**FY19 Outreach and Enrollment Grant Program** – Christina Wessel, Senior Director of Partner and Board Relations, presented the draft [FY19 Outreach and Enrollment Grant Program policy statement](#).

Christina reported that MNsire has supported a large community of navigators, with nearly 200 navigator organizations and more than 600 certified navigators around the state. The support of these grant funds allows MNsire to sustain a network of navigators with experienced staff and specialized skills that are successful in helping those that need, or just want, some extra assistance. Grant partners offer year-round help, demonstrate deep connections in their community, and have developed successful outreach techniques. In the first five months of the FY18 grant cycle, these partners have offered more than 1,000 outreach and education activities reaching more than 73,000 Minnesotans, screened or assisted 64,500 consumers with questions or issues, and helped more than 27,000 individuals submit an application or renewal.

Christina reported that the FY19 grant program would seek to continue building on this past success. MNsire anticipates a little over \$4 million will be available for FY19 grantees. Additionally, MNsire will continue to use the model of offering one-year grant contracts while retaining the option to extend each grant for an additional year.

Christina noted this year's grants would have two funding areas. The first funding area would have a geographic focus, lining up with what MNsire had previously called "network grants." The concept would remain the same as in the past, with the goal being to build statewide access to assistance by sustaining a network of navigator organizations in all areas of Minnesota.

The second funding area would have a population focus. These grants would support organizations that demonstrate the ability to effectively reach and enroll populations that face barriers to enrolling or maintaining coverage or those with high rates of uninsurance.

Christina also noted that this year's navigator grant request for proposal (RFP) process would include an additional step at the beginning of the process: solicitation of a letter of intent (LOI). Doing so would allow MNsure to determine the level of interest in the grant and in the geographic areas and populations that would be served by the proposals. If the LOI process revealed geographic or population gaps, MNsure may invite additional applicants to participate.

Peter asked at what point in the process MNsure would be able to integrate performance from the current enrollment period into the selection process. Christina reported that past performance is an element of the grant application review process. She explained that the RFP includes an "experience" section. However, Christina also noted that MNsure includes internal information on the past performance of grantees in the application review process.

Chuck asked how MNsure identified which underserved populations to focus on. Christina responded that MNsure relies on applying organizations to self-identify underserved populations they intended to serve. However, MNsure utilizes data from the Minnesota Department of Health (MDH) to determine which populations faced higher barriers to coverage. Allison O'Toole, CEO, noted that MDH's Health Access Survey was conducted every other year and should be released in the first quarter of 2018, which would supply data in a timely manner for the grant selection process.

Phil asked if Christina had any concerns about current organizations dropping out. Christina noted that MNsure had previously seen organizations drop out either due to a change in interest or because other organizations had ranked higher in review scoring, but that the pool of applying organizations seemed to present a healthy environment.

**MOTION:** Chuck moved to approve the Navigator Outreach and Enrollment Grant Program for FY 2019. Peter seconded. All were in favor and the motion was approved.

Christina presented the [Broker Enrollment Center Initiative \(BECI\) policy statement](#).

Christina reported that this initiative creates an opportunity for MNsure to partner with a small number of broker agencies who commit to provide consumers with easy access to enrollment support and plan selection guidance through MNsure. In turn, MNsure provides matching marketing funds and creative support for branding and marketing plans, features broker enrollment centers prominently on its website, and offers these partners enhanced consumer referrals from the Contact Center.

Christina noted that the program had been very successful for both brokers and MNsure. MNsure currently had 12 broker agencies contracted to provide outreach and enrollment services in 23 locations in Minnesota. She also noted MNsure consistently received a high return on investment from the BECI program. The previous open enrollment period, BECI partners enrolled over 13,000 Minnesotans in private plans, representing approximately 40% of MNsure's total broker-supported enrollments—which worked out to nearly a 250% return on investment for MNsure.

Christina noted BECI and navigator grantees often form partnerships, strengthening MNsure's assister network across the state.

Finally, Christina reported that MNsure matching marketing funds ranged from a minimum of \$2,500 to a maximum of \$10,000 for each partnership. MNsure anticipated that in FY19, the total amount would be approximately \$100,000.

Peter noted that the BECI policy statement made reference to strengthening partnerships with local navigators, though the grant program policy statement did not reference partnerships with brokers. He asked if in selecting grantees, MNsure took into consideration their willingness to be partners with brokers. Christina answered that this was considered in grantee application evaluations, and would be referenced in the grantee RFP itself.

**MOTION:** Edgardo moved to approve the Broker Enrollment Center Initiative for FY 2019. Peter seconded. All were in favor and the motion was approved.

## CEO report

*Allison O'Toole, CEO*

Allison noted that Governor Dayton had declared the day MNsure Enrollment Day.

Allison reported that since November 1 and as of end of day January 9, MNsure had enrolled over 195,000 Minnesotans. This includes over 111,000 QHP enrollees, nearly 65,000 Medical Assistance enrollees, and over 18,000 MinnesotaCare enrollees.

Allison reported that after reviewing 10 proposals in response to MNsure's IT RFP, MNsure had selected a vendor and signed a contract with GetInsured to upgrade MNsure's plan shopping, electronic system of record, and consumer decision support tool functionality. This new technology will provide Minnesotans with a smoother overall experience by offering market-leading shopping and decision support tools that are currently used by multiple state-based exchanges, as well as industry-standard, modern technology that addresses gaps in the current system.

Allison reported that GetInsured was selected after a rigorous and competitive review process in which they scored highly on a number of criteria, including state exchange experience, organizational and consumer experience, production functionality, implementation readiness, and cost. GetInsured currently provides services for multiple state exchanges, including California, Connecticut, Idaho, and Washington.

Allison noted that this new technology will be phased in over a two year period. Decision support functionality will be in place in October 2018 for OE19, with the remaining components coming online in 2019 for OE20.

Allison also reported that MNsure was in the final push of its open enrollment marketing campaign. She noted MNsure had a strong communications presence throughout open enrollment, utilizing both paid media and earned media.

Allison closed by thanking MNsure staff and partners for their hard work throughout open enrollment.

Phil noted the hard work and upbeat attitudes of the MNsure staff with whom he'd interacted and expressed his gratitude for their dedication.

## IT and Executive Steering Committee update

*Greg Poehling, MNIT*

Greg Poehling of MNIT presented slide 15 of the [slide deck](#).

Greg reported that the Winter Release had successfully deployed January 6-7. He noted the functionality related to 1095A corrections and voids was not deployed as it was still in testing, but would be in place by the end of the month.

Edgardo noted he understood there was a contingency group of 1095A forms, and asked why that was needed. Greg explained that the contingency group represented a small volume of 1095A forms that could not be processed in the fully automated group and had not been included in the auto-manual group. This contingency group would be recreated using the automated process.

Greg also reported that the planning by the METS Program Management Team was continuing so as to determine the content of the final two releases of 2018.

Martha Eaves asked if the GetInsured Implementation Project would be appearing on the roadmap. Greg answered that MNIT was prepared to support integration of the GetInsured functionality in 2018 and 2019. While it wasn't yet on the roadmap, MNIT would be gathering requirements over the next several weeks. The project would be included in the discussion of 2018-19 roadmap planning.

Greg noted that approximately 70,000 1095A forms would be mailed for the 2017 tax year. He noted these forms were on track to all be mailed by January 31. He explained that the largest group would be an automated group of about 65,000, with another 4,000 forms in the auto-manual group. He noted the third and final group was the previously-discussed contingency group, which would likely include about 1,000 forms.

Peter noted that the 1095A form count of 70,000 was less than MNsure's total QHP enrollment population. He asked if forms were generated at the household level. Greg confirmed this was the case.

Peter noted the MAXIS to Mets Migration project on the roadmap had moved to green. Greg confirmed this meant the project was complete and would be removed from the Ongoing Efforts section of future roadmaps.

## New business

*Phil Norrgard, Board Chair*

None.

## Adjourn

Peter moved to adjourn. Edgardo seconded. All were in favor and the meeting adjourned at 1:48 p.m.