



## MNsurance Board of Directors Meeting Minutes

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Wednesday, March 14, 2018, 12:00 – 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, Nathan Moracco (sitting in for Acting Commissioner Chuck Johnson), Edgardo Rodriguez, Kathy Sheran – Vice Chair

**Staff in attendance:** Allison O'Toole, Nate Clark, David Rowley, Aaron Sinner

### Meeting Topics

#### Welcome

*Phil Norrgard, Board Chair*

The meeting was called to order at 12:04 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 welcomed Nathan Moracco, attending designee of Acting DHS Commissioner Chuck Johnson. Phil noted Commissioner Piper was on maternity leave.

#### New business

*Phil Norrgard, Board Chair*

Phil reported that the board would be starting with new business due to a letter he had received from Allison O'Toole, CEO.

Allison reported that she was stepping down from her role as MNsure CEO, effective April 13. She thanked the board for their strong leadership and support over her tenure.

**MOTION:** Peter Benner moved to accept the resignation of Allison O'Toole as MNsure CEO, effective April 13. Edgardo Rodriguez seconded. All were in favor and the motion was approved.

Pursuant to Minnesota Statutes, Chapter 13D.05, subdivision 3, Phil moved the board into closed session at 12:11 p.m.

## **Closed Session – Summary**

**Participants in attendance:** Phil Norrgard – Chair, Peter Benner, Martha Eaves, Nathan Moracco (sitting in for Acting Commissioner Chuck Johnson), Edgardo Rodriguez, Kathy Sheran – Vice Chair

**Staff in attendance:** David Rowley

The board evaluated MNsure COO Nate Clark for the role of acting MNsure CEO. Board members agreed that Nate would be an excellent acting CEO, and all agreed that he would receive a salary of \$146,893.

Board members discussed next steps. All board members agreed that Peter would develop and bring back to the board 2-4 options for a process to find a permanent MNsure CEO.

## **Open Session**

Phil reconvened the meeting in open session at 12:57 p.m. Phil reported the result of the evaluation was very positive.

**MOTION:** Peter moved to appoint Nate Clark as MNsure acting CEO, effective April 14, at a salary of \$146,893. Martha Eaves seconded. All were in favor and the motion was approved.

## **Public comment**

None.

## **Administrative items**

*Phil Norrgard, Board Chair*

### **Approve January 10 meeting minutes**

**MOTION:** Edgardo moved to approve the draft [January 10 meeting minutes](#). Peter seconded. All were in favor and the minutes were approved.

## **Financials**

*Kari Koob, CFO*

Edgardo reported that over the last several weeks, the Board Finance Work Group had met to review the fiscal year 2018 budget and to develop a budget for fiscal years 2019 and 2020. He noted that MNsure faced continued policy and regulatory uncertainty, and that the proposed budget was a preliminary budget, and the board would have an opportunity to review it and make revisions over the summer.

Kari Koob, CFO, presented the [MNsure preliminary premium withhold revenue projections](#) and the [MNsure Preliminary Three Year Financial Plan](#).

**MOTION:** Edgardo moved to approve the preliminary Fiscal Year 2019 budget and MNsire three-year financial plan as presented and discussed. Senator Kathy Sheran seconded. All were in favor and the motion was approved.

## CEO report

*Allison O'Toole, CEO*

Allison reported that since November 1 and as of end of day March 11, MNsire had enrolled over 289,000 Minnesotans. This includes over 113,000 QHP enrollees, over 138,000 Medical Assistance enrollees, and nearly 37,000 MinnesotaCare enrollees.

Allison noted that MNsire was coming off its most successful enrollment period yet, but faced a high degree of regulatory uncertainty going into 2018. She noted MNsire would monitor proposed federal rules that could impact the individual market.

Allison reported that MNsire's GetInsured implementation project was proceeding well. She noted the project would roll out in phases between now and the fall of 2019. She reported that MNsire had recently finalized milestones and delivery dates for the remainder of the project. MNsire would have two GetInsured releases in 2018: One in July, when MNsire would trade out its Consumers' Checkbook tool for the GetInsured decision support tool, and the second in October in preparation for plan year 2019.

Allison also reported that the Office of the Legislative Auditor (OLA) had recently completed its audit of MNsire. Its report came back with zero findings—demonstrating major progress since the first OLA audit of MNsire four years prior.

Finally, Allison thanked MNsire staff for all of their hard work during her tenure.

Board members thanked Allison for her years of service as MNsire CEO.

## Health Access Survey

*Stefan Gildemeister, MDH*

*Alisha Simon, MDH*

Alisha Simon and Stefan Gildemeister with the Minnesota Department of Health [presented](#) on the results of the 2017 Health Access Survey.

Alisha reported that the individual market throughout the state had declined in size; however, approximately two-thirds of those leaving the individual market had found coverage from other sources. Alisha noted this was especially true in Greater Minnesota, which previously had a higher percentage of its population enrolled via the individual market than the rest of the state, which was no longer the case. However, this change did not result in a higher uninsured rate in Greater Minnesota compared to the rest of the state, indicating it was driven by a change in the source of coverage.

Alisha reported that in 2017, over half of individual market enrollees purchased coverage through MNsure; this was significantly up from 2015, when MNsure purchasers made up approximately 16% of the individual market.

Alisha also reported that the Health Access Survey indicated the vast majority of Minnesotans who were tax credit-eligible and buying coverage in the individual market were purchasing that coverage through MNsure and receiving those tax credits. Senator Sheran noted this finding underscored the importance of MNsure's investments in a strong assister network.

Senator Sheran asked what percent of the uninsured were likely tax credit-eligible. Alisha reported that 75,000 uninsured Minnesotans were likely eligible for tax credits, which made up about 20% of the uninsured population. Alisha also noted that half of the uninsured were eligible public programs.

Phil thanked Alisha and Stefan for their presentation.

## **IT and Executive Steering Committee update**

*Greg Poehling, MNIT*

Greg Poehling of MNIT presented slide 12 of the [slide deck](#).

Greg reported the spring release was proceeding well toward its planned deployment the weekend of April 7-8, with testing continuing up until April 5. Greg also noted the fall and winter releases were finalized by the METS Executive Steering Committee at its February 6 meeting.

Greg noted MNIT was working with MNsure and GetInsured to deploy decision support tools on July 1. He also GetInsured work would continue into 2019 to have GetInsured fully integrated prior to open enrollment 2020.

Martha asked what the GetInsured deployment would mean for consumers. Greg explained that the July 1 functionality would replace Consumers' Checkbook.

## **Adjourn**

Peter moved to adjourn. Edgardo seconded. All were in favor and the meeting adjourned at 2:37 p.m.