



MNsure Board of Directors Meeting Minutes

Wednesday, June 20, 2018, 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, Suyapa Miranda, Commissioner Emily Johnson Piper, Edgardo Rodriguez

Staff in attendance: Nate Clark, Kari Koob, Aaron Sinner

Meeting Topics

Welcome

Phil Norrgard, Board Chair

The meeting was called to order at 1:03 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 Commissioner Emily Johnson Piper back from maternity leave.

Phil welcomed Suyapa Miranda to the board.

Board officer elections

Kathy Sheran, Vice-Chair

Phil requested that Kathy Sheran, board vice-chair, chair this portion of the meeting.

MOTION: Peter Benner nominated Phil Norrgard as chair. Edgardo Rodriguez seconded. All were in favor and the motion was approved.

Phil resumed the role of meeting chair.

MOTION: Peter nominated Kathy Sheran as vice-chair. Edgardo seconded. All were in favor and the motion was approved.

Public comment

None.

Administrative items

Phil Norrgard, Board Chair

Approve March 14 meeting minutes

MOTION: Senator Sheran moved to approve the draft [March 14 meeting minutes](#). Edgardo seconded. All were in favor and the minutes were approved.

CEO Search

Peter presented the [Timeline for MNsure CEO Selection Process](#). He noted the timeline would mean the board is tentatively looking at a board meeting in mid-August for the board to make a final decision on selecting a permanent MNsure CEO.

MOTION: Commissioner Piper moved to authorize Peter Benner to lead the CEO search work group and to proceed with the activities on the CEO selection process timeline. Senator Sheran seconded. All were in favor and the motion was approved.

Senator Sheran asked if the entire board would be involved in CEO candidate interviews. Peter explained that once the CEO search work group had named a finalist or finalists, the names of such candidates would become public. The work group would then arrange for candidate interviews with board members, potentially in small groups or as full board presentations. The full board would then make an appointment decision. Peter noted how the process played out would depend on the number of applicants and on the number of applicants selected as finalists.

Peter noted he would like board members to hold the seven days prior to August 15 open, as those days might be needed for board work as part of the CEO selection process.

Consumer and Small Employer Advisory Committee presentation of recommendation regarding open enrollment timing

Denise Robertson, CSEAC chair, introduced herself and noted she was a navigator and southeast Minnesota regional coordinator for Health Access Minnesota.

Mary Ellen Becker, CSEAC member, introduced herself and noted she had worked on the consumer experience team and ran the health literacy program at UnitedHealth Group.

Denise and Mary Ellen presented [a recommendation](#) that MNsure lengthen its open enrollment period to November 1, 2018, – January 14, 2019, and in subsequent years lengthen open enrollment to October 15 – December 15.

Denise noted that a six week period is short, particularly since it comes around the holiday season, but also shorter than Minnesotans are used to.

Mary Ellen reported that the enrollment landscape will be radically different in fall 2018. She noted the importance of brokers and navigators to providing consumers with enrollment assistance and noted that assisters already have a very full plate during open enrollment. This year, Medicare is phasing out their Cost plans, which includes over 400,000 Minnesota enrollees, who will need to change plans. Minnesota is by far the state most affected by this change. Since Medicare open enrollment runs October 15 – December 7 and overlaps heavily with the individual market open enrollment period, brokers were have an incredible workload to bear that will constrain their ability to serve individual market consumers.

Mary Ellen also noted that Medicare is in the midst of issuing new ID cards to enrollees, which has increased confusion and the number of phone calls to brokers, further constraining their workload.

Additionally, Mary Ellen noted that MinnesotaCare renewals are processed at the end of the year, constraining navigators' ability to assist individual market consumers during this timeframe.

Denise reported that the CSEAC is recommending enrollment period dates this year that match what was done last year. She reported that 20-25% of navigator-assisted QHP enrollments occurred after January 1 during the previous enrollment period.

Phil thanked Denise and Mary Ellen for their presentation.

Denise asked who has authority to make the decision. Nate Clark, acting MNsure CEO, noted it is an operational decision to declare a supplemental special enrollment period, so can be made by the CEO, though will be done in consultation with the board.

Denise noted the committee is currently reviewing several areas around which it is contemplating making future recommendations. These include the call center, marketing campaign, serving small businesses, health literacy, and coordination between MNsure, DHS and counties. Denise noted on this last point, the committee had explored with the creation of an ombudsman's office or an office of healthcare advocate might make sense.

Phil noted the topics were appropriate and expressed his appreciation for the CSEAC's efforts.

Commissioner Piper suggested that if the CSEAC wished to explore creation of an ombudsman's office, it could reach out to the National Association of Insurance Commissioners, which might have information and was generally a good resource on all things related to insurance.

Edgardo noted that the Small Business Administration makes education around health insurance a priority, including traveling around the state and giving presentations. He noted any efforts on MNsure's part should not duplicate what is already underway.

Senator Sheran thanked Denise and Mary Ellen for serving on the CSEAC and for sharing their recommendation.

Phil noted MNsure intends to make a decision in July regarding whether to supplement open enrollment period dates.

Peter noted that if the committee is interested in MNsure's strategies for reaching uninsured populations, discussing the Navigator Outreach and Enrollment Grant Program is at least as important as discussing MNsure's marketing campaign.

Finance Work Group update

Edgardo reported that the Finance Work Group had begun meeting to review revenues and expenses for the first part of plan year 2018. The work group will be ready to present a FY19 budget at the July board meeting.

CEO report

Nate Clark, Acting CEO

Nate reported that since November 1 and as of end of day June 17, MNsure had enrolled nearly 384,000 Minnesotans. This includes over 101,000 QHP enrollees, nearly 230,000 Medical Assistance enrollees, and over 52,000 MinnesotaCare enrollees.

Nate also reported that the Department of Commerce released preliminary rates on June 15, which show average premium reductions from 7% to over 12%. This is great news for Minnesotans.

Nate noted the Department of Labor released a new rule expanding access to Association Health Plans on June 19. MNsure, in conjunction with the Department of Commerce, is still reviewing details of the final rule.

Nate reported that the GetInsured decision support tool is on track for deployment on July 2 of this year. Staff also continues working on business requirements and design documents for the functionality that will be delivered in 2019.

Nate noted that MNsure is spending the months between January and November improving business operations and IT and business systems. He noted improvements introduced the previous year supported record enrollment levels while reducing the number of calls that came into the Contact Center. This year's projects aim to build on those successes.

Senator Sheran asked Nate if he had any feedback related to the CSEAC's concerns over the Contact Center's responsiveness. Nate noted that in the previous open enrollment period, MNsure saw a 30% reduction in phone calls to the Contact Center while enrollment increased, suggesting improved service. He noted MNsure is also focused on efforts to develop new online tools that eliminate the need for consumers to call MNsure at all. He also noted MNsure still has many operating processes that are manual or semi-automated, and is focused on improving those processes and being more responsive in processing.

Phil asked how MNsure's effectuation rates compared this year to last year. Kari Koob, MNsure CFO, noted MNsure is in fact seeing higher month-to-month enrollment retention this year.

IT and Executive Steering Committee update

Greg Poehling, MNIT

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

Greg reported the summer release is on track for deployment on July 15. It includes several large product upgrades.

Greg noted the fall release is scheduled for September 16 and is on schedule. The top priority in that deploy is 2019 marketplace setup functionality. Greg noted Reasonable Opportunity Period, Phase 2 was removed from the fall release because the project requires a longer testing runway than was available. Additionally, PRISM Interface was removed from the fall release because additional time and resources were needed to assess the scope of the project. A new release date has not been set.

Phil noted he understood Periodic Data Matching (PDM) would undergo a pilot project, since that was the approach counties had advised. He asked if this meant PDM would need to reappear on the roadmap post-pilot.

Greg explained that the pilot is a field test that will run a full cycle of PDM beginning in late July and ending October 1. Counties are coordinating an effort to do an assessment in October. Once that is complete, the METS Executive Steering Committee will make a decision as to whether to activate PDM in December or if fixes will be needed. Thus, no additional PDM work is currently prioritized.

Phil noted the Oracle upgrade was primarily a security project. He asked if, since the product is in use in other states, there had been any security breaches in those states. Greg reported he was not aware of any.

Greg noted the winter release has been rescheduled to deploy on January 13 rather than December 16. This move is to accommodate the OE to SEP deployment that will occur the weekend of December 16. It does not alter any project schedules.

Greg reported the Program Management Team had approved a proof of concept approach for delivering Reasonable Opportunity Period, Phase 2 in either the winter release or the spring 2019 release. The approach inserts a new layer of testing into the process so as to decouple two other types of testing and allowing the full amount of functional testing needed before the code is comingled for a release. If successful, this approach might help resolve challenges MNIT is experiencing with its current testing approach.

Edgardo asked if GetInsured was still on schedule. Greg reported the decision support tool would go live on July 2, and expressed confidence it would be deployed successfully.

Martha Eaves asked if MNIT was working on an IT support plan for the upcoming open enrollment period. Greg reported work on such a plan had begun, and he had met and had discussions with the Commissioner of MNIT on the topic. He noted work on the support plan would begin in earnest in July.

New business

Phil Norrgard, Board Chair

None.

Adjourn

Edgardo moved to adjourn. Senator Sheran seconded. All were in favor and the meeting adjourned at 2:21 p.m.