



MNsurance Board of Directors Meeting Minutes

Wednesday, July 18, 2018, 1 – 3 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, John Nyanjom, Lindsey Millard, Aaron Sinner

Meeting Topics

Welcome

Phil Norrgard, Board Chair

The meeting was called to order at 1:01 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 June 20 meeting minutes

MOTION: Edgardo Rodriguez moved to approve the draft [June 20 meeting minutes](#). Martha Eaves seconded. All were in favor and the minutes were approved.

Health Industry Advisory Committee presentation of recommendations regarding assister portal, member retention, and attracting the uninsured

Hillary Hume, HIAC Chair, and Matt Aiken, HIAC member, introduced themselves. Hillary [presented](#) a set of [recommendations](#) that MNsure enhance the assister portal to allow visibility into key member data, advocate for the continuation of reinsurance, and market year-round

rather than only during open enrollment. Matt noted the committee did not consider it necessary for MNsure to increase its marketing dollars, but rather to spread out the current marketing funding with a small allocation outside of open enrollment.

Phil noted that the recommendations report implied the application contained no print function. He noted he had spoken with staff and understood there was a small print option available on the final summary screen during the application. He commented that perhaps MNsure could do more to emphasize that option for those filling out an application.

Commissioner Emily Johnson Piper asked if the advisory committee considered the reinsurance program preferable to the 2017 rebate program. Hillary reported she did not believe the rebate program was part of the discussion.

Kathy Sheran noted she hoped the organizations around the table at the Health Industry Advisory Committee would be willing to assist in strongly communicating the importance of the reinsurance program at the state level and the need for a federal reinsurance program.

Commissioner Piper noted that as implemented, Minnesota's reinsurance program comes with high expenses, including its impact on MinnesotaCare's funding stream due to federal interpretation of how to apply reinsurance funding. She expressed support for lawmakers exploring other methods for controlling premium costs.

Senator Sheran asked if the committee's research had highlighted who benefits the most from year-round marketing—whether it would be private plan enrollees or public programs enrollees, to inform whose funding should support marketing outside of open enrollment. Hillary reported that anyone with insurance options could benefit, though the 2017 Health Access Survey highlighted that over half the uninsured were eligible for public programs.

Phil thanked Hillary and the Health Industry Advisory Committee for their work. He noted a challenge with spending on the assister portal is that the METS Executive Steering Committee decides how IT dollars are spent, and there are significant competing IT priorities.

Work Group updates

CEO Search Work Group – Peter Benner reported the posting for the CEO vacancy has closed and the work group is working with human resources to review applications and set up the next level of screening. Once the work group has a finalist or finalists, it will make those names public. Peter noted the work group is made up of himself and Commissioner Piper.

Compliance Work Group – Martha reported that over the last few months, MNsure staff had worked to develop a compliance program strategic plan for fiscal year 2019, as done in past years. She noted that this year for the first time, staff also developed a privacy program strategic plan. The Compliance Work Group is recommending these plans for approval.

John Nyanjom, Director of Compliance and Program Integrity, presented the [FY19 Compliance Program Strategic Plan](#). John noted this was the fourth iteration of the plan, which began in 2014.

Senator Sheran noted that the plan included building in redundancies to allow MNsure to meet its compliance requirements.

MOTION: Commissioner Piper moved to approve the Compliance Program Strategic Plan for fiscal year 2019. Edgardo seconded. All were in favor and the motion was approved.

Lindsey Millard, Privacy and Security Manager, presented the [FY19 Privacy Program Strategic Plan](#). She noted that while this is the first year of the plan, this work is not new to MNsure, but is being given new visibility by bringing a formal plan before the MNsure board.

MOTION: Martha moved to approve the Security Program Strategic Plan for fiscal year 2019 as written and presented. Senator Sheran seconded. All were in favor and the motion was approved.

Fiscal Year 2019 Budget

Kari Koob, CFO

Edgardo reported that the Finance Work Group had worked to update the preliminary budget approved in March, taking into account the release of preliminary rates for calendar 2019. He noted MNsure budgets based on current law.

Kari Koob, CFO, reported that MNsure's updated [premium withhold revenue projections](#) reflected the preliminary rates announced in June.

Kari reported that MNsure's [FY19 budget](#) reflects total resources of \$42.2 million and total expenditures of \$40.4 million. She noted that this will be the first complete fiscal year in which MNsure receives no CCIIO establishment grant funding. She noted increases in the Legal & Compliance line were the result of increased appeals spending, and MNsure had launched several projects to identify appeals mitigation strategies. She noted the decrease in the Eligibility & Enrollment line was artificial, as FY18 had included some delayed FY17 spending.

Kari also noted that MNsure was eliminating its Project Management Office (PMO), as it had been devoted to establishment activity that had substantially ended. The four remaining PMO staff members had been reassigned to various other departments. Kari also noted that SHOP staff had been reassigned partway through FY18 and so that line was no zeroed out for FY19.

MOTION: Edgardo moved to approve the Fiscal Year 2019 Budget as presented and recommended for approval by the Finance Work Group. Suyapa Miranda seconded. All were in favor and the motion was approved.

CEO report

Nate Clark, Acting CEO

Nate Clark, acting CEO, thanked Kari for her budget presentation.

Nate reported that since November 1 and as of end of day July 15, MNsure had enrolled nearly 409,000 Minnesotans. This includes over 100,000 active QHP enrollees, over 252,000 Medical Assistance enrollees, and over 55,000 MinnesotaCare enrollees.

Nate reported that this year, MNsure's enrollment period will run from November 1 – January 13. He noted MNsure spoke with a variety of stakeholders and consumers in making the decision to extend this year's enrollment period through a supplemental special enrollment period. In particular, Nate commented that the transition of over 300,000 Minnesota Medicare Cost plan enrollees off of those plans to new Medicare offerings and the workload that entails for brokers was a major factor in the decision to extend the enrollment period.

Commissioner Piper noted that as Minnesota faces this Medicare Cost plan transition, it will be really important to have MNsure at the table.

Nate noted that on July 7, the federal government announced it would be freezing risk adjustment collections and payments between carriers for 2017 due to pending litigation. A court in New Mexico found that CMS had not provided proper justification for its risk adjustment formula, and CMS then decided to suspend these payments until it resolves this litigation. Nate also noted that the court ruling does not apply to the upcoming 2019 benefit year and should not impact 2019 rates. Additionally, Nate noted that he and nine other state exchange directors sent a letter to CMS encouraging CMS to vigorously defend the risk adjustment program and provide clarity to carriers on how to move forward in the interim while this case is in process.

Nate reported that on July 2, MNsure launched its new GetInsured plan comparison and decision support tool. The deploy occur on schedule and MNsure's work with GetInsured is progressing well. MNsure remains confident the remaining functionality will be delivered on schedule and will be ready for next year's open enrollment period.

Finally, Nate noted that MNsure has 56 open enrollment projects scheduled, of which two are complete. The remaining projects are all tracking to schedule.

Senator Sheran asked if the ARC and broker lines have courtesy callback. Nate noted that they do not; that service is only available on MNsure's main Contact Center line.

IT and Executive Steering Committee update

Greg Poehling, MNIT

Greg Poehling of MNIT presented slide 11 of the [slide deck](#).

Greg noted that the July 2 GetInsured deploy included plan management functionality that allows MNsure and carriers to load and validate plan data. Carriers have been trained in the use of this functionality.

Greg reported that the summer release was successfully deployed on July 15. It included a Cúram upgrade, Oracle and Cloudera upgrades, an upgrade to EngagePoint, and a defect fix related to Periodic Data Matching.

Greg noted the fall release is scheduled for September 16 and includes 2019 marketplace setup functionality. He also noted the winter release is currently scheduled for January 13 and remains on track.

Finally, Greg noted that the Project Management Team is in the process of prioritizing work for 2019 and is preparing a 2019 IT roadmap for the METS Executive Steering Committee to review for approval.

Phil asked Greg about the process for creating notices. Greg noted MNsire and DHS staff develop the content for notices. MNIT staff works with those agencies' staff on defect fixes related to notices.

Senator Sheran asked if MNsire and DHS used a consumer review process when draft notices. Commissioner Piper noted that DHS has done a lot of work around plain language, but has found one of the greatest challenges is making sure individuals are reaching out to the correct agency, MNsire or DHS, when they receive a notice. She noted the "no wrong door" approach had led to many co-branded notices, which has led to confusion.

Wrap up and any new business

Phil Norrgard, Board Chair

Senator Sheran asked MNsire was making efforts to shorten wait times for assisters, and if the outcomes of any process changes were tracked against goals to establish what worked and what didn't. Nate reported that when MNsire takes action on process changes, it does set outcomes targets and measures outcomes against expected outcomes.

Adjourn

Edgardo moved to adjourn. There were no objections the meeting adjourned at 2:17 p.m.