Meeting Topics

Welcome

Phil Norrgard, Board Chair

The meeting was called to order at 1:09 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 Nathan Moracco would be attending on behalf of Commissioner Emily Johnson Piper. He noted Edgardo Rodriguez was attending via phone and that Senator Sheran was not able to attend today.

Public comment

None.

Administrative items

Phil Norrgard, Board Chair

Approve August 30 meeting minutes

MOTION: Martha Eaves moved to approve the draft August 30 meeting minutes. Peter Benner seconded. All were in favor and the minutes were approved.
Phil noted the minutes included the appointment of Nate Clark to the permanent CEO position, and thanked Nate and expressed the board’s unanimous support for Nate.

**IT and Executive Steering Committee update**

*Greg Poehling, MNIT*

*Aaron Call, MNIT*

Greg Poehling of MNIT presented slide 11 of the slide deck.

Greg reported that the fall release successfully deployed the weekend of September 16-17. This release is a key part of preparing the system for open enrollment.

Greg noted DHS’s new enterprise appeals platform went into the METS platform on September 16. The enterprise appeals platform will feature a staggered pilot in which MNsure is participating ahead of a full rollout.

Greg reported the METS Executive Steering Committee had approved several projects for the spring 2019 release. In November, it will consider adding Reasonable Opportunity Period, Phase 2 functionality to that release.

Greg also reported MNIT was working closely with MNsure to complete eligibility and renewal batches, which included mailing pre-populated auto-renewal notices and in some cases modified need to renew notices.

Greg noted MNIT expects another smooth open enrollment period. MNIT has a METS Command Center with representation from all METS development teams that will be in place on November 1 through the end of open enrollment. Greg noted MNIT had updated its staffing plans to account for the times for which MNsure requested 24-hour availability; additionally, MNIT was aware of MNsure’s Contact Center hours during open enrollment and would be providing support appropriately.

Martha asked if MNIT would be making any changes to the METS system during open enrollment. Greg reported a freeze would be in place, so for the most part no changes would be made, except in case of an emergency change.

Aaron Call of MNIT reported that MNsure and MNIT had been diligent about managing IT security for METS. He noted the system is secure and stable, which is validated via annual third-party tests and audits. Aaron noted October is National Security Awareness Month, which MNIT and MNsure use to raise awareness among employees about security tips and training.

Aaron reported that MNIT performs disaster recovery exercises to ensure that should something go down, whether due to a natural disaster, a technical issue, or an attack, the system is in good condition for recovery.

Finally, Aaron noted that MNIT Security Operations run a seven-days-a-week office ready to address any issues that might appear. The staff continues to grow in their availability and coverage, as well as their ability to detect an respond to any issues.
Phil asked what users can do if they suspect potential tampering or phishing. Aaron noted that MNIT has a spam reporting inbox, spam.reporting@state.mn.us, where concerns should be sent.

**CEO report**

_Nate Clark, CEO_

Thank you Phil, and thank you for the vote of confidence. I feel honored to lead such a talented team.

Nate reported that since November 1 and as of end of day October 14, MNsure had enrolled over 535,000 Minnesotans. This includes over 138,000 QHP sign-ups, over 331,000 Medical Assistance applicants, and over 65,000 MinnesotaCare sign-ups.

Nate reported that on October 2, final rates for 2019 were announced, ranging from an average decrease by carrier from 7% to 27%. This is great news for consumers, particular the 35% of MNsure enrollees who do not receive tax credits. And, it represents further evidence that Minnesota’s individual market is stabilizing.

Nate noted MNsure had launched a new Resolution Review Team in an effort to resolve consumer cases in a more timely fashion. These are cases that would previously have become appeals. Some of these cases are resolved through a change on behalf of the consumer, while sometimes it’s simply a matter of explaining to a consumer why they received the result that they did. The creation of this team does not hinger a consumer’s right to an appeal and simply provides another option for case resolution.

Nate also noted that open enrollment this year would last from November 1 to January 13, and that window shopping was now live.

**Open Enrollment Preparations**

_Nate Clark, CEO_

_Christina Wessel, Sr. Director of Partner and Board Relations_

Nate and Christina Wessel, senior director of partner and board relations, presented slides 12-22 of the [slide deck](#).

Nate reported that onboarding and ramping up of Contact Center staff was going well. Both the MNsure website and Contact Center would be open for plan year 2019 business at 7 a.m. on November 1.

Nate noted that throughout most of open enrollment, the Contact Center would be staffed on weekedays from 8 a.m. to 6 p.m. and on Saturdays from 10 a.m. to 2 p.m. As in prior years, the Contact Center would have extended hours in the lead-up to deadline days, including being open until midnight on December 15 and January 13.
Nate reported that as part of open enrollment preparations, MNsure had re-determined eligibility for 197,000 households. Additionally, MNsure completed auto-renewals for the 69,000 households that are currently actively enrolled in QHPs. Nate noted MNsure had completed these auto-renewals about 10 days ahead of when it had done so in 2017.

Nate also noted that the plan comparison tool now contained information on 2019 plans and is already seeing very strong usage. He noted that in a typical day, MNsure would see about 800 users visit MNsure.org and use the plan comparison tool. However, on Monday, October 15, MNsure had 9,000 unique users visit the site and go through a window shopping session.

Nate noted MNsure had made several self-service enhancements for open enrollment this year, including a “Contact Me” web tool for common questions, an enrollment status lookup tool, and online password reset tool, and an online verification submission option that allows submission of eligibility verification documents via mobile phone or the website.

Christina reported that MNsure currently has 1,656 certified assisters, with some additional certifications still likely to trickle in before November 1. She noted the currently-certified population includes 752 brokers, 550 navigators and 354 certified application counselors. The vast majority of assisters have worked with MNsure for at least one previous open enrollment period, and 25% of navigators and certified application counselors have been certified since the first enrollment period.

Christina noted that this year’s outreach efforts include $4.2 million in funding to 25 grants that support 45 navigator organizations around the state that target uninsured regions and populations. Additionally, MNsure has partnered with 23 broker agencies serving 82 of MNsure’s 87 counties as broker enrollment centers.

Christina reported that MNsure staff had recently concluded hosting a series of nine Assister Assemblies around the state to help prepare assisters for open enrollment.

Christina also reported that MNsure had rolled out an option for navigators and brokers to make real-time updates to their information in the online Assister Directory, which would allow the directory to feature the most up-to-date information while saving hours of MNsure staff time. MNsure had also newly launched the Agency Management Program, or AMP, which would allow navigators and certified application counselors to update their own agency information and roster while improving visibility into assister staff certification and recertification status.

Additionally, Christina reported that MNsure’s marketing campaign would focus on the messages that tax credits are still available, and that there is free, in-person assistance available throughout the state. The campaign will offer coverage across the state, but also increased messaging in “hot zones,” where the population has a higher propensity for individual market participation or public program eligibility. The campaign had rolled out with paid search and banner marketing, and would be launching additional advertising on November 7, after the expensive and highly politicized campaign season.

Peter asked if navigators were receiving Medicare plan questions and needing to refer individuals to other sources. Christina said she had not heard many reports of that happening to
date, though at the Assister Assemblies MNsure had encouraged navigators to refer any such questions to brokers.

Nathan Moracco commented that he had been working with MNsure and DHS’s senior linkage line to ensure Medicare questions went to the right place.

**Wrap up and any new business**

*Phil Norrgard, Board Chair*

None.

**Adjourn**

Peter moved to adjourn. There were no objections the meeting adjourned at 2:15 p.m.