



MNsurance Board of Directors Meeting Minutes

Wednesday, November 14, 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, Martha Eaves, Chuck Johnson (sitting in for Commissioner Emily Johnson Piper), Suyapa Miranda, Peter Benner, Edgardo Rodriguez

Staff in attendance: Nate Clark, Aaron Sinner

Meeting Topics

Welcome

Phil Norrgard, Board Chair

The meeting was called to order at 1:05 p.m. by Phil Norrgard, board chair.

Phil welcomed Chuck Johnson, who was attending on behalf of Commissioner Emily Johnson Piper.

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 October 17 meeting minutes

MOTION: Edgardo Rodriguez moved to approve the draft [October 17 meeting minutes](#). Peter Benner seconded. All were in favor and the minutes were approved.

Advisory Committee Applicant Review Work Group

Suyapa Miranda reported that in September and October, the board had solicited applications for the Consumer and Small Employer Advisory Committee and for the Health Industry Advisory Committee. She and Peter reviewed the applications received for applicants both qualified and who would bring helpful perspectives given the current mix of advisory committee members.

Suyapa noted some current members of the advisory committees were also eligible for appointment to a second term. She noted the recommendations of the work group could be found on slide 2 of the [slide deck](#).

MOTION: Suyapa moved to adopt the advisory committee membership recommendations of the Application Review Committee. Peter seconded. All were in favor and the motion was approved.

Suyapa reported advisory committee leadership terms were also up. She noted the recommendations of the work group could be found on slide 3 of the [slide deck](#).

MOTION: Suyapa moved to appoint the advisory committee chairs and vice-chairs as recommended by the Application Review Committee. Peter seconded. All were in favor and the motion was approved.

IT and Executive Steering Committee update

Greg Poehling, MNIT

Greg Poehling of MNIT presented slide 13 of the [slide deck](#).

Greg reported that open enrollment was going well from an IT perspective, with no issues of concern. He noted certain improvements made the prior summer had led to improved performance in Minnesota Eligibility Technology System (METS) databases.

Greg also reported that MNIT had released an additional deploy related to the fall release. One of the benefits of this deploy was an improved interface between METS and the MMIS system, with more than a 90% decrease in MMIS rejections.

Greg noted the winter release would deploy the weekend of January 6-7. He also noted there would be a smaller deploy in late December associated with 1095-A setup.

Next, Greg reported that the Program Management Team had recommended adding Reasonable Opportunity Period, Phase 2 to the winter release. This would go before the METS Executive Steering Committee for approval at its Nov. 27 meeting.

Greg also reported the spring release was on track and included several projects, such as a METS improvement project to improve the eligibility worker experience and an upgrade to the version of Verify Lawful Presence used by METS to align with system changes the Department of Homeland Security would be making in spring 2019.

Phil asked if there were any concerns related to 1095A production. Greg reported that the project was on track, and would build upon a very successful operation the previous year.

Edgardo asked if the METS improvement project would benefit MNsure workers, or only county and public programs workers. Greg reported that the updates would include benefits to MNsure workers around updating coverage effective dates.

Martha Eaves noted periodic data matching (PDM) functionality had been completed in the summer release and asked how it was working. Greg reported that MNIT and DHS had been conducting a PDM field test with counties beginning in early October. A county assessment workgroup had recently finalized a report that would go before the Program Management Team (PMT), which would discuss those results and then make a recommendation to the METS Executive Steering Committee (ESC) regarding how to proceed with PDM. Greg noted his understanding was that the report said PDM functionality was working as designed.

Finally, Greg reported on the plans for the remaining 2019 releases. He noted phase 2 of the GetInsured project would release in 2019 and was still on schedule. He reported PMT was working on 2019 roadmap planning and considering several projects, but would finalize a proposal to go before the METS ESC at its November 27 meeting.

CEO report

Nate Clark, CEO

Nate Clark, MNsure CEO, reported that since November 1, and as of end of day November 12, MNsure had enrolled nearly 115,000 Minnesotans. This includes nearly 98,000 QHP sign-ups, over 11,000 Medical Assistance applicants, and over 5,000 MinnesotaCare sign-ups.

Nate also reported that open enrollment was going smoothly. During the first two weeks, the Contact Center had taken over 14,000 calls with an average wait time of 7 seconds. The marketing campaign had launched in full the previous Wednesday and was driving additional traffic to the website.

Nate noted MNsure's investments in technology upgrades were also very successful. MNsure launched a new GetInsured plan comparison tool in July that saw over 49,000 sessions in the first 12 days of open enrollment. Nate also noted that this represented the first phase of the GetInsured rollout, which would ultimately replace MNsure's plan shopping, enrollment and system of record functionality. This second phase was progressing well, on track to complete development and begin testing in April. MNsure, MNIT, and GetInsured would then begin the process of migrating consumers into the new platform in August. The new systems would be fully in place and online for the start of the next open enrollment period in November 2019.

Nate reported on the launch of MNsure's resolution review team (RRT) and its impact on appeals, featured on slides 11 and 12 of the [slide deck](#). Nate explained that MNsure's legal and operations teams began investigating appeals drivers earlier in the year, looking for ways to address consumer issues earlier in the process and avoid a time-consuming and expensive appeals process.

Nate noted that since the launch of the RRT, MNsure appeals had been decreasing month-to-month, with the number of filings now down 57% compared to the prior year. Nate explained this was driven by the creation of the RRT escalation team, which was resolving over 90% of escalated cases. Taken together, the early results of RRT indicate MNsure is more responsive than ever and has improved the level of service offered to consumers.

Martha asked what percentage of the 56% of RRT cases resolved with action resulted in the consumer obtaining insurance. Nate noted he couldn't say for certain, but that the primary cause of an appeal was related to either a coverage start date or end date. Martha asked for the difference between resolved with action and resolved with explanation. Nate explained that when a consumer's case was escalated to the RRT, the team attempted to resolve the case to the consumer's satisfaction. Resolved with action meant the team had taken action to change something about the consumer's case which left the consumer satisfied. Resolved with explanation meant the team had more fully explained to the consumer the federal, state and MNsure policies surrounding their case and why MNsure couldn't take the action the consumer had requested, and the consumer was satisfied after that greater explanation.

Phil noted 11% of appeals outcomes were reversed, and asked if MNsure had any information on the drivers of those reversals. Nate noted most reversals resulted from a different interpretation of the proper coverage termination date between a judge and MNsure staff. Phil asked if MNsure could adapt its policies to better align with judges' thinking. Nate noted MNsure is working to come to a common understanding with appeals judges.

Senator Kathy Sheran asked if the same DHS appeals judge reviewed all MNsure cases. Nate reported that cases rotate among several different judges.

Edgardo asked if MNsure was receiving confirmation that the RRT was helping MNsure achieve its goal of excellence in customer service. Nate reported that feedback from consumers was very positive, supported by the 5-8 day RRT resolution timeline compared to appeals resolution timelines of over 50 days.

Peter noted his recollection was that appeals judge rulings became case law going forward, but that many appeals had very case-specific details.

Phil noted that the RRT has made outstanding progress in MNsure's customer service and board member questions should not be taken to mean that progress hasn't been substantial and important.

New business

Phil Norrgard, Board Chair

None.

Adjourn

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