



# MNsure Board of Directors Meeting Minutes

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**Wednesday, October 16, 2019, 1 – 3 p.m.**

**355 Randolph Avenue, Suite 100, St. Paul, MN, Whitewater Conference Room**

**Participants in attendance:** Senator Kathy Sheran – Chair, Peter Benner – Vice-Chair, Commissioner Jodi Harpstead, Suyapa Miranda, Phil Norrgard

**Staff in attendance:** Nate Clark, Kari Koob, Morgan Winters, Libby Caulum, Christina Wessel, David Rowley, Aaron Sinner

## Meeting Topics

### Welcome

*Senator Kathy Sheran, Board Chair*

The meeting was called to order at 1:04 p.m. by Senator Kathy Sheran, board chair.

Senator Sheran 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.

Senator Sheran welcomed Commissioner Jodi Harpstead to her first MNsure board meeting.

### Public comment

None.

### Administrative items

*Senator Kathy Sheran, Board Chair*

#### **Approve July 17 meeting minutes**

**MOTION:** Phil Norrgard moved to approve the draft July 17, 2019, meeting minutes. Peter Benner seconded. All were in favor and the minutes were approved.

#### **Amend Fiscal Year 2020 budget**

Phil noted that at the board’s previous meeting when it had approved the FY2020 budget, the board had noted that there were still ongoing negotiations related to the scope and cost of

Medical Assistance-only METS operations work. After isolating the costs, DHS, MNIT and MNsure have concluded that the new allocation for MNsure allocation amounts to \$530,000 more than was approved in FY20 budget. Phil noted that while staff have authority to cover up to \$500,000 worth of changes, this is slightly more. He proposed the board modify the budget accordingly, reducing the carryforward amount proportionally. Staff plan to absorb the increase in future fiscal years—this was an expected unknown in July.

**MOTION:** Phil moved to amend the Fiscal Year 2020 Budget to add an additional \$530,000 to METS IT System Operations expenditures, resulting in an adjusted total of \$5.706 million for fiscal year 2020. Suyapa Miranda seconded. All were in favor and the motion was approved.

## CEO report

*Nate Clark, CEO*

Nate Clark, CEO, reported that since November 1 and as of end of day October 13, MNsure had enrolled over 553,000 Minnesotans. This includes over 140,000 QHP sign-ups, over 345,000 Medical Assistance applicants and over 67,000 MinnesotaCare sign-ups.

Nate reported that the Department of Commerce released final rates at the beginning of October. He noted the rates were largely stable, with carrier averages ranging from a 0.2% increase to a 1.5% decrease. Additionally, every county in Minnesota will have at least two carriers offering medical coverage and two carriers offering dental coverage. Nate reported MNsure would have 122 different products available for plan year 2020 across the state, 39 more than the previous year.

Senator Sheran asked what the new offerings would mean for MNsure consumers. Peter reported that two carriers had expanded their geographic footprint and were offering products in new areas. He also noted two carriers had expanded their bronze and silver offerings.

Phil asked if the increased offerings might create consumer confusion. Peter noted MNsure's plan comparison tool would be even more important in a market with expanded offerings, but that the new products represented additional choice for things like networks and lower first dollar coverage options. He noted Minnesotans would want to sit down with assisters to compare their options, including with the new introduction of copay limits for insulin.

Nate noted MNsure had developed a specialized page on its website with information on insulin and coverage options available through MNsure. Suyapa suggested promoting the insulin page using social media. Senator Sheran suggested sharing the information with assisters.

Nate reported that in August, the federal government had finalized a rule expanding the definition of a "public charge" so that receiving or being likely to receive government assistance like food stamps, housing vouchers or Medicaid could affect an immigrant's ability to renew or change lawful status. He noted that the rule had been set to take effect on October 15, but that on the previous Friday, three separate judges had issued injunctions blocking the rule from taking effect. He noted the confusion and uncertainty surrounding the rule was a large concern

for MNsure, and that MNsure was coordinating with other state agencies and with assister partners to keep consumers informed.

Peter asked if the public charge rule would have an impact on private plan enrollees. Nate noted that in order to apply for tax credits through MNsure, MNsure's eligibility system runs a check for Medicaid eligibility. He noted MNsure and other state-based exchanges had not received a clear answer on whether that Medicaid eligibility check would count as an application for that program.

Commissioner Harpstead asked whether individuals enrolling during the injunction could be risking their future immigration status. Nate noted he wasn't certain at this time, but that state agencies were coordinating to develop an FAQ.

Nate noted insulin affordability had been a hot topic with state legislators, and had been taken up outside the session by both Senate and House lawmakers with various proposals. Nate noted the Senate had drafted a proposal which relied on MNsure to implement, and MNsure had been providing technical assistance to the bill author. He noted MNsure was open to exploring ways MNsure could run an insulin program if the legislature desired, but that the agency's main concerns were ensuring MNsure was using data sources lawfully and that it would be able to achieve prescribed implementation dates without creating risk for delivering a successful open enrollment experience.

Senator Sheran asked if the MNsure board would have oversight over a MNsure-operated insulin affordability program. Nate reported that if it became a part of MNsure's purview, then the board would oversee the program as part of the agency's work. Senator Sheran expressed concern that such a program could stress MNsure's capacity to meet its primary mission and that it would be important MNsure receive dedicated funding for such a program.

Peter noted he would like to see a clear divide between premium withhold funding and DHS allocation dollars that support MNsure's marketplace and enrollment activity, and separate funding to support an insulin affordability program.

Nate noted MNsure would report on its open enrollment preparations shortly, but noted open enrollment this year would run from November 1 to December 23.

## **Open Enrollment readiness update**

*Morgan Winters, Senior Director of Business Operations*

*Libby Caulum, Senior Director of Public Affairs*

*Christina Wessel, Senior Director of Partner and Board Relations*

Morgan Winters, senior director of business operations, reported that during open enrollment, MNsure's Contact Center would be open 8 a.m. to 5 p.m. during weekdays. On Thursdays, the Contact Center will offer evening hours until 7 p.m. On Saturdays, the Contact Center will be open from 10 a.m. to 2 p.m. He noted the Contact Center would offer longer hours at the very start of open enrollment and in the days leading up to December 23, when it would be open until midnight.

Morgan also reported that MNsure has continued to ramp up its Contact Center staffing, with a third and final training class of 20 kicking off the same day as the board meeting. MNsure's call center vendor had also been increasing staff and MNsure was confident it would have the necessary staff to serve Minnesotans.

Morgan noted both new hires and veteran Contact Center agents were receiving training related to MNsure's new shopping and enrollment system.

Morgan reported that MNsure was in a better position with life-event-change processing entering open enrollment than in any previous year. He noted MNsure manages this processing throughout the year and generally has a backlog of processing coming out of each open enrollment period, but heading into renewals this year had managed to reduce the processing to within a day or two.

Morgan reported that MNsure had completed eligibility renewal batches on September 30, which meant all current MNsure enrollees had received renewed eligibility determinations for plan year 2020 coverage. MNsure had then generated and mailed autorenewal notices. Morgan noted a slight downtick in automatically processed renewals, from 93% to 88%. He noted MNsure had conducted case cleanup entering the autorenewals and so had a similar number of cases that were successfully processed. He noted that while the drop-off represented a slight decrease in efficiency, it wouldn't impact MNsure consumers.

Phil asked if renewals processing was all handled in one batch. Morgan noted there would also be a "catch-up" batch for new enrollees who came in via special enrollment period after September 30 but before the start of open enrollment.

Morgan also noted that this renewal processing had been conducted ahead of MNsure's processing in previous years, giving insurers a couple of extra weeks to process the information ahead of open enrollment, which would ultimately benefit consumers.

Peter asked for details around what happened when someone who had been passively renewed into coverage chose to actively shop for a new plan. Morgan noted MNsure's new enrollment dashboard assist consumers by prominently displaying the plan they were currently enrolled in. He reported that if a consumer wanted a new plan, they would simply need to re-shop, and the system would automatically cancel their old plan and send updates to the old and new carriers with updated enrollment information.

Peter asked if the new system would address the previous issues MNsure had faced with electronic data interchange with carriers. Morgan confirmed this and reported MNsure had spent the last year and a half working with insurance companies on what the system changes would mean, including actively testing with carriers over the previous four to six months.

Phil asked if MNsure would be able to provide a comparison of the number of days it takes for MNsure to transfer data to the carriers compared to what had been true historically. Morgan reported the new system would provide same day transfers, so MNsure would simply need to look at what was true historically for any given date.

Senator Sheran asked if MNsure would have insight into how long it would take enrollees to receive their insurance cards. Morgan noted the new system would provide MNsure with a better lens into when consumers had paid their first premium and effectuated into coverage, so MNsure would have a better insight into the total length of the process.

Libby Caulum, senior director of public affairs, reported that MNsure's changes to its marketing plan this year were based on market research conducted via focus groups and phone calls conducted in August for both the Twin Cities metro area and in greater Minnesota. She noted the focus groups found MNsure's two main messages continue to resonate:

- (1) MNsure is the only place Minnesotans can get financial help.
- (2) In-person help is available statewide.

However, the market research highlighted that MNsure's biggest challenge is individuals who incorrectly believe their household income is too high to receive benefits through MNsure. To help address this challenge, MNsure is introducing a new slogan for this open enrollment period: UNsure? BE sure. [MNsire.org](http://MNsire.org).

Libby reported MNsure would be focusing more this year on online ads, which can be better targeted to individuals in need of coverage. This year, MNsure is able to leverage new data from the State Health Access Data Assistance Center (SHADAC) that provides zip-code-level information on the uninsured in Minnesota, which will aid in this targeting.

Libby also reported that MNsure would be investing heavily in targeting uninsured populations this year, as well. This includes a large investment in Univision and Urban Mass Media Group, as well as community radio stations targeted to Native American, Hispanic, Somali, Hmong and other priority populations. MNsure will have a presence on 147 different radio stations throughout the state in at least eight different languages.

Libby reported that MNsure had developed a robust social media campaign that included translated posts to reach audiences in Hmong, Spanish and Somali. MNsure shared its social media toolkit with the Minnesota congressional delegation, state legislators, the governor's office and assistants, many of whom had already promised to use the posts throughout open enrollment.

Christina Wessel, senior director of partner and board relations, reported that MNsure had launched a new broker management program this year, as it had done the previous year for navigators and certified application counselors. The new program provides more information to brokers without the need for a phone call.

Christina reported that MNsure's new enrollment platform would make broker agent of record transmissions to health insurance companies faster and more accurate, as for the first time, agent of record transmissions be transferred in conjunction with individual enrollment records. The new system would also better link the agent of record to every member of the household and cut down on issues with spelling inconsistencies.

Christina noted MNsire had been working to train and prepare assisters for open enrollment via assister assemblies it had hosted throughout the state in late September and early October, in which nearly 600 assisters participated. Each assembly served as a full day conference. MNsire partnered with Portico Healthnet to run a three-hour afternoon training on how to screen consumers, walk through the application assistance process, and utilize tips and tricks around supporting consumers.

Christina reported that MNsire had close to 1,000 certified navigators and certified application counselors, and was on track to have around 900 certified brokers by the start of open enrollment.

Peter asked if assisters were finding strategies for occasional appearances in less dense parts of the state where travel distance represented more of a challenge. Christina noted the two most popular strategies were (1) to hold enrollment events on a once-a-week or once-every-other-week basis, often at libraries; and (2) to make use of the assister portal to enroll individuals over the phone with ever needing to meet in person.

Commissioner Harpstead asked if word-of-mouth was a positive factor benefitting MNsire at this point. Libby noted word-of-mouth came up frequently in MNsire's focus groups. Nate noted this was the first year that focus group participants seemed to have a strong sense of MNsire and its activities without prompting.

Suyapa noted effective word of mouth is heavily dependent on relationship-building. Christina agreed and noted the importance of trust in a community is why MNsire receives such a benefit from partnering with assisters across the state.

Phil asked why the percentage of MNsire enrollees receiving tax credits had been higher in previous years. Aaron Sinner, board and federal relations director, reported that because premiums had declined from plan year 2018 to plan year 2019, some enrollees' premiums were now considered affordable and so they did not receive tax credits to help make them affordable.

Nate noted MNsire was poised for a strong open enrollment period and thanked staff for their hard work.

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

*Greg Poehling, MNIT*

Greg presented slides 14-16 of the [slide deck](#).

Greg reported that the GetInsured project successfully deployed on September 21. He noted MNIT would deploy three defect fixes over the weekend, and GetInsured would deploy some additional defect fixes the following Monday. He also noted that as Morgan had reported, private plan renewals had completed successfully at the end of September. Greg said he was pleased to report the project was in green status.

Senator Sheran asked if all known defects had been resolved. Greg noted all critical defects were on track to be resolved, and some smaller defects remained that would eventually be addressed.

Phil asked for an example of a non-critical defect. Morgan noted that one example is the system includes a box that was supposed to be white but displays as gray. Because of this, individuals with vision issues might find the text harder to read.

Greg reported that phase one of the renewals process improvement project deployed without any issues. He noted the new functionality will decrease the need for worker intervention on private plan autorenewals for which automated processing failed. He noted the new functionality improved caseworkers' ability to navigate and make updates.

Greg reported MNIT has been hard at work preparing to support MNsire during open enrollment. Over the weekend, MNIT had completed performance testing and stress testing for the MNsire website. He noted MNIT was updating their call trees and the process for reviewing any potential system changes made between October 28 and December 24.

Senator Sheran asked about issues relating to the MNsire application not being up to date with the current allowable tax deductions under federal law. Nate reported the issue would be corrected in January, but in the meantime, MNsire would be able to determine based on how a consumer filled out the application if those tax deductions applied and would be able to reach out to those consumers.

Greg noted the winter release was tracking well, with only one project in yellow related to a resource issue that would soon be addressed. He noted the release would likely deploy the first weekend in January.

Greg reported that the METS Executive Steering Committee had approved a new vision for approving the annual IT roadmap. He noted some projects for 2020 have been approved, while other aspects of the 2020 roadmap remain in development. He noted this change aligns with the conclusion of several long-running projects, including the GetInsured project.

Greg noted that 1095-A forms continue to run as a project rather than as part of regular operations. He noted for the previous couple of years, 1095-A forms went very successfully, and he expected they would once again be complete and mailed by January 31.

## **New business**

*Senator Kathy Sheran, Board Chair*

None.

## **Draft MNsire Manager Compensation Plan**

*Senator Kathy Sheran, Board Chair*



Senator Sheran reported that MNsure has a board and its own compensation plan; the agency does not automatically align with the State's Manager Compensation Plan. She noted that because of this, the board would need to consider and vote on changes to the MNsure Manager Compensation Plan to move forward with a plan that more closely aligns with the state's Manager Compensation Plan.

**MOTION:** Phil moved to enter closed session pursuant to Minnesota Statutes, Section 13D.03, subdivision 1(b). Suyapa seconded. All were in favor and the motion was approved.

The board entered closed session at 2:43 p.m.

### ***Closed Session – Summary***

**Participants in attendance:** Senator Kathy Sheran – Chair, Peter Benner – Vice-Chair, Commissioner Jodi Harpstead, Suyapa Miranda, Phil Norrgard

**Staff in attendance:** David Rowley

Dave Rowley, general counsel, presented the proposed changes to the MNsure Managers Compensation Plan to track the statewide managers plan increases.

**MOTION:** Peter moved to approve the proposed 2019-2021 MNsure Managers Compensation plan as submitted with the following:

- The General Salary Increase effective date(s) and/or percentage increase(s) match the Statewide Managerial Plan when submitted to the Legislative Coordinating Commission, Subcommittee on Employee Relations and/or Legislature by Minnesota Management and Budget.

Phil seconded. All were in favor and the motion was approved.

### ***Open Session***

Senator Sheran reconvened the meeting in open session at 3:02 p.m.

Senator Sheran reported that the board unanimously approved an updated draft MNsure Manager Compensation Plan that will bring it more into line with the state's managerial plan. She noted the board understood there was a long process ahead and that the draft MNsure Manager Compensation Plan must still receive legislative review and approval.

### ***Adjourn***

Senator Sheran moved to adjourn. There were no objections, and the meeting adjourned at 3:03 p.m.