



# MNsurance Board of Directors Meeting Minutes

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**Wednesday, November 13, 2019, 1 – 3 p.m.**

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

**Participants in attendance:** Senator Kathy Sheran – Chair, Peter Benner – Vice-Chair, Chuck Johnson (sitting in for Commissioner Jodi Harpstead), Suyapa Miranda, Phil Norrgard

**Staff in attendance:** Nate Clark, Christina Wessel, Morgan Winters, 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 Chuck Johnson, who was attending on behalf of Commissioner Jodi Harpstead.

### Public Comment

None.

### Administrative Items

*Senator Kathy Sheran, Board Chair*

#### **Approve October 16 Meeting Minutes**

**MOTION:** Phil Norrgard moved to approve the draft October 16, 2019 meeting minutes. Suyapa Miranda seconded. All were in favor and the minutes were approved.

#### **Advisory Committee Applicant Review Work Group**

Suyapa reported that in September and October, MNsure solicited applications to the board’s two advisory committees. She noted she and Senator Sheran had worked with staff to review

the applications, and that she was pleased with the increase in the number of applications compared to the previous year.

**MOTION:** Peter Benner moved to reappoint the current members of the Consumer and Small Employer Advisory Committee and appoint the recommended slate of proposed new members for the Consumer and Small Employer Advisory Committee. Phil seconded. All were in favor and the motion was approved.

**MOTION:** Phil moved to appoint Grace Aysta chair and Denise Robertson vice chair of the Consumer and Small Employer Advisory Committee. Suyapa seconded. All were in favor and the motion was approved.

**MOTION:** Suyapa moved to appoint Joel Ulland to a second term as chair and Hodan Guled as vice chair of the Health Industry Advisory Committee leadership. Phil seconded. All were in favor and the motion was approved.

**MOTION:** Chuck moved to appoint the recommended slate of new and current Health Industry Advisory Committee members. Peter seconded. All were in favor and the motion was approved.

Senator Sheran noted that the board greatly appreciates input from the two advisory committees, as it elevates voices who would have conflicts of interests that prevent them from serving on the MNsure board.

## **IT and Executive Steering Committee Update**

*Greg Poehling, MNIT*

Greg presented slides 13-15 of the [slide deck](#).

Greg reported that final defect fixes for GetInsured were deployed on October 28. He noted all fixes appeared successful and the system has been working well to date.

Greg also reported that MNIT successfully generated approximately 58,000 autorenewal notices and loaded them into the GetInsured portal. He noted these notices would be available for consumers to view. With the completion of the development and delivery phase of the project, MNIT would be transitioning to systems monitoring and support over the next 60 days.

Phil asked why the autorenewal notices count was lower than the number of enrolled consumers. Morgan Winters, MNsure staff, reported that only one autorenewal notice is issued per household, rather than one per individual.

Greg noted that from an IT perspective, open enrollment was going well and things were functioning as planned. He noted there had been a few minor issues in the first two days, but nothing that had caused a disruption of services.

Greg reported that the winter release was on track for January 12. He noted it would include a significant deploy around Unique Person ID focused on catching errors in social security number entry, as well as duplicate Social Security numbers supplied for multiple family

members within a household. He noted the Unique Person ID project would continue through early 2021, with several deployments along the way.

Phil asked whether the Cost-Sharing for Medical Assistance project involved cost sharing with MNsure. Chuck clarified the project was related to cost-sharing payments by Medical Assistance enrollees when receiving care, which was currently a fairly manual process for DHS.

Greg reported that for the 2020 IT roadmap, the Program Management Team had refined the definitions of Targeted, Firm and Completed for scheduling releases.

Greg noted the 1095-A project for tax year 2019 was on track and all forms were scheduled to be mailed by January 31.

## **CEO Report**

*Nate Clark, CEO*

Nate Clark, CEO, reported that since November 1, and as of end of day November 10, MNsure had enrolled over 97,000 Minnesotans. This includes over 88,000 QHP sign-ups, over 7,000 Medical Assistance applicants and over 1,000 MinnesotaCare sign-ups.

Nate noted that this year's QHP signups total through the first ten days was approximately 9,000 lower compared to the previous year. However, new signups were up by approximately 1,000. The decrease is driven by a smaller autorenewal population, caused in part by data inconsistencies when current enrollees were migrated from the legacy enrollment system to the new system. These consumers had been identified and received a notice informing them that they needed to come back and shop. He also noted MNsure had every reason to believe current enrollees who were not able to be autorenewed would come back and re-enroll in coverage. Several hundred had already done so, and MNsure would continue reaching out.

Nate noted there was room for continued confusion and uncertainty over federal regulatory changes over the previous 18 months related to public charge, health reimbursement arrangements, association health plans and short-term plans. He noted MNsure was working to empower its network of navigators and brokers to keep consumers informed and help them access quality, comprehensive health insurance.

Nate shared that early reports from assisters and consumers suggested the new GetInsured shopping platform was more intuitive and easier to use than ever before. He noted it would also reduce the amount of manual life event processing that MNsure operations workers needed to handle. He also noted that electronic transmission of files to carriers was occurring on a daily basis and going smoothly.

Phil asked how call volume compared to the year prior. Nate reported it was overall a similar number of calls, and noted MNsure had received over 15,000 phone calls since November 1, with an average wait time of less than 30 seconds.

Nate reported that MNsure's marketing campaign was off to a strong start. He noted that out of 464 zip codes in the state, MNsure was targeting the 197 that accounted for 50% of the

uninsured but only 31.5% of the state's population. He also noted that research shows priority populations rely on their mobile phone as their dominant screen, so MNsure was focusing more resources on mobile advertising this year.

Peter asked if MNsure knew what health insurers were doing for open enrollment marketing. Nate reported MNsure did not have information on their marketing campaigns. Senator Sheran suggested asking MNsure's Health Industry Advisory Committee for information on how insurer marketing plans line up with MNsure's efforts, and whether there were best practices or partnership opportunities for individual market marketing.

Nate thanked MNsure staff, as well as MNIT and DHS, for their work to make this year's open enrollment a success.

## **New Business**

*Senator Kathy Sheran, Board Chair*

None.

## **Adjourn**

Senator Sheran moved to adjourn. There were no objections, and the meeting adjourned at 2:15 p.m.