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Consumer and Small Employer Advisory Committee Meeting Draft Minutes

- > **date:** June 24, 2014, 1:00 – 2:30 p.m.
- > **building:** MNSure Office, 81 East 7th Street, Suite 300, St. Paul, MN 55101
- > **members in attendance:** Anna Odegaard-Chair, Kathryn Duevel-Board Liaison, Joan Carchedi, Gladys Chuy, John Freeman, Sheikh Hussein, Michael Jones, Patrick Lochwood, Claudette Moran, Richard Oni, Sondra Reis, Luis Ortega (phone), Julia Johnson (phone), Thomas Lopez (phone)
- > **members unable to attend:** Jin Lee Johnson-Vice Chair, Fatema Haji-Taki, Valerie Jensen, Jama Mohamod,

topics

Call to Order and Approval of May 20, 2014 meeting minutes

Anna Odegaard, Committee Chair

The meeting was called to order at 1:04 p.m. by Anna Odegaard, committee chair. The [agenda](#) will run slightly out of order.

Approval of previous meeting minutes

Motion: Ana Odegaard moved to approve the draft May 20 meeting minutes. Patrick Lochwood seconded.

All were in favor, and the minutes were approved.

Board Update

Kathryn Duevel, MNSure Board Liaison

Kathryn Duevel provided an update and opened herself up for questions from the committee members. She thanked the group for their nice presentation and recommendations given to the board, noting that it was much appreciated. The board also valued the level of detail and sources that were included in the presented recommendations.

Kathryn stated that as the IT issues get resolved the board will likely shift from operations work to include more policy discussions, and the board will ask the advisory committees to consider policy issues as well. She informed the group that MNSure is working on finding better opportunities to get input from the public. As this transition happens, a direct line of communication between the public and the people who can enact the changes is what the board is hoping for.

Kathryn then placed emphasis on how valuable the 17 person committee is, as is its diversity. She encouraged all members of the advisory committee to consider the code of conduct they created and to respect and listen to one another. She placed importance on encouraging one another speak up and share their opinions, including those who are attending the meeting over the phone.

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Committee Update: Staffing Update, Process for formulating dissenting opinions

Anna Odegaard, Committee Chair

Anna Odegaard informed the committee that MNSure is hiring two staff people on the Board and Federal Relations team – a policy specialist, who will help facilitate coordination with MNSure staff, and a coordinator, who will provide administrative support.

Anna led a discussion centered around forming a single dissenting opinion within the group. The idea of forming a navigating group was reevaluated. Suggestions were made and it was decided by the group that each committee member with a dissenting opinion should voice their opinion aloud to the rest of the group so all are aware of each dissenting opinion present. Before the meeting is adjourned each dissenting opinion will have been presented and articulations sent to Anna so she can later send them out to everyone in the committee.

Discussion and Vote on Draft Recommendations: Data Collection

Anna Odegaard, Committee Chair and Committee Members

The [draft recommendations](#) for data collection were reviewed and discussed. Anna informed the committee that there has been a 40% drop in the uninsured rate in Minnesota, data found in a study done by SHADAC. She noted that we can't be sure this drop is entirely due to MNSure, but, much of it could be.

The 3 recommendations for data collection were then evaluated, discussed, and edited by the committee.

- 1) Outreach Evaluation:
It was suggested that on top of the posted (a) – (f) data collection questions, questions that will give us data on the race, language, sexual orientation, socio economic status...etc. of the enrollees be added to the survey as well. This would be done with the hope of allowing MNSure to do more strategic outreach in the future. Another suggestion was made to bring this idea to the board at their next meeting. It was emphasized that this data collection needs to be done as soon as possible so the results can be made useful for the 2015 enrollment period.
- 2) Provider Network Adequacy:
It was stated by the committee that MNSure has little information regarding what networks people signed up for and why. It was proposed by a member of the committee to create survey questions that would help MNSure determine if the enrollee knew what type of healthcare they could receive with their plan, when they chose it.

The clarity of the survey questions and answers (to the responder and the data collector) was then discussed by the group. A committee member suggested adding a short explanation to each question, to help the responders understand exactly what the question is pertaining to. Everyone was in agreement that the goal of these survey questions should be to provide MNSure with statistical information about the respondents. It was decided to cut out questions (f) and (g), to avoid long, open-ended, or insufficient responses.

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3) Cost Sharing:

The recommendations made for cost sharing were discussed by the committee. All members were in agreement that it is difficult to navigate the offered healthcare plans on the MNsure website in order to learn which plans cover the healthcare and/or prescriptions needed by the enrollee. The idea arose to explicitly list on the website the needs and medications each plan could potentially cover.

Suggested edits to the recommended survey questions were made, including deleting questions, and adding a drop down menu for others, to discourage long open-ended answers to questions.

The topic of healthcare networks was also presented to the committee. Members were concerned about MNsure enrollees not being able to receive care that they need because of their network.

Motion: Michael moved to sample MNsure network providers to determine their capacity to serve the expansion of needs caused by the ACA. Jama seconded.

6 were in favor, and the motion passed.

Motion: Sondra moved to present these recommendations to the board at the next board meeting. Michael seconded.

All were in favor, and the motion passed.

New Topics for Committee Consideration Committee Members

Anna Odegaard opened the committee up to bringing new topic ideas to the table.

John brought up the topic of hidden costs in health coverage. He proposed that the committee work with the board to develop a better sense of the actual affordability of health care. He proposed that an improved system be created and implemented to better present the healthcare costs (including deductibles), and included providers to the consumers, so that the premium isn't the only visible cost. This would be done to help MNsure enrollees make better informed choices when choosing health coverage.

Patrick stated that many consumers don't know what all of the information presented in the marketplace means. He pointed out conflicts of interest between the assisters and clients. The suggestion to create one type of assisters who are all compensated in the same way so that they can better represent all health plans was presented to the rest of the committee. Simplifying this area of the enrollment process could be greatly beneficial to the consumers.

Gladys brought to attention again, the topic of not enough providers available in each network, and the concern for MNsure clients to be able to seek healthcare when it is needed.

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Topics were assigned to knowledgeable committee members to present to the rest of the group at the following meeting.

The two topics chosen were 1) Affordability and 2) Networks.

Wrap-up and Adjourn

Anna Odegaard, Chair

Patrick Lochwood moved to adjourn. Sheikh Hussein seconded. There were no objections, and the meeting adjourned at 2:40 p.m.

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