



Consumer and Small Employer Advisory Committee Meeting Minutes

- > **date:** August 19, 2014, 1 – 4 p.m.
- > **building:** MNsure Office, 81 East 7th Street, Suite 300, St. Paul, MN 55101
- > **members in attendance:** Anna Odegaard – Chair, Jin Lee Johnson – Vice Chair, Joan Carchedi, Gladys Chuy, John Freeman, Valerie Jensen, Julia Johnson (via phone), Michael Jones, Patrick Lochwood, Jama Mohamod, Claudette Moran, Richard Oni, Luis Ortega (via phone), Sondra Reis (via phone); Phil Norrgard – Board Member, Carley Barber – Board and Federal Relations Director, Aaron Sinner – Board and Federal Relations Specialist
- > **members unable to attend:** Kathryn Duevel – Board Liaison, Thomas Lopez, Hussein Sheikh

topics

Call to order, discussion of July 22, 2014 meeting minutes, and announcements Anna Odegaard, Committee Chair

The meeting was called to order at 1:02 p.m. by Anna Odegaard, committee chair.

The committee discussed **the minutes** from the previous meeting and agreed they should be updated to include more detail on certain discussion items. There was no motion for approval and the committee agreed to revise the minutes and reexamine them at the next committee meeting.

Anna offered a verbal update as to the meeting's **agenda**. She announced that Matt Schafer had canceled his presentation and Gladys Chuy had been unable to prepare a presentation due to personal scheduling reasons. Both hope to present at a later meeting.

Anna announced she will resign her chairmanship of the committee after this meeting due to other commitments, but will remain a committee member. Jinny Johnson, the vice chair, will serve as interim chair and will chair the September meeting.

Board Update Phil Norrgard, Board Member

Board member Phil Norrgard read a statement from Kathryn Duevel, board liaison, who was unable to attend this meeting. In her statement, Kathryn thanked Anna for her work as chair and outlined a process for replacing the chair. Ultimately, the board will make a new appointment. Kathryn's statement also said that the board is working on a revised policy on advisory committees.

Phil reported that the board is working on clarifying the MNsure budget for next year. The CEO's report at the previous board meeting focused on enrollment planning and preparing for enrollment in fall 2014. He also announced that Katie Burns been selected to fill the COO position. He stated that enrollment events are going forward across the state, including a MNsure presence at the State Fair.



Regarding the committee's three sets of recommendations, Phil shared that staff is working to develop timely yet clear responses. He also suggested the board is looking at what the process of reporting and feedback should be for recommendations going forward, but that is a work in progress.

Public Comment

No public comment.

Committee Update: New staff; follow-up on recommendations to the board; joint meeting with HIAC Committee; discussion of quorum; policy for filling vacancies

Anna Odegard, Committee Chair

Aaron Sinner introduced himself as a new member of the board and federal relations team at MNSure.

There were questions regarding the follow-up for recommendations sent to the board. Anna shared that an advisory committee joint leadership meeting is scheduled and the details will be discussed there.

Anna also reported on an intended joint advisory committee meeting between the full memberships of the Consumer and Small Employer Advisory Committee and the Health Industry Advisory Committee to coordinate top priorities. Anna stated that this meeting will be in addition to the regularly-scheduled CSEAC meetings, and that the attendance policy will not include it.

There was a group discussion as to what should constitute a quorum of this committee, as it is not defined in the committee's charter. There was some discussion as to the motion passed at the previous meeting regarding technological failure, including discussion to clarify what had been passed. Ultimately, members agreed that the motion as recorded was accurate.

Motion: Valerie Jensen moved that the committee accept the standard definition of quorum, which is 50% plus one, in order to take committee action. All voted in favor and no one opposed.

New Topic Presentations and Discussion

Claudette Moran, Committee Member

Claudette Moran gave a [presentation](#) on women's health coverage through the ACA and MNSure.

Afterward, there was some discussion of the Supreme Court's ruling in *Burwell v. Hobby Lobby*. John Freeman noted that the Hobby Lobby ruling is limited to closely-held corporations, where most stock is held by 5 or fewer people, and that by definition, individuals buying health insurance through MNSure would be unaffected because their employers are not providing their health insurance.

There was also discussion of the women's healthcare incentives offered by South Country Health Alliance (SCHA). Gladys asked how the incentives affected the number of individuals using SCHA's services. Claudette said she would look into it. Gladys suggested that if the data supports the idea that the incentive programs increase use of the services, the committee should use that data to inform its future recommendations to the board.



John noted that MNsure has previously targeted outreach to specific demographic groups, and suggested it might make sense to run an outreach campaign targeted to women, especially on preventive care. He suggested it could be useful to develop a factsheet about women's preventive care issues.

Process for Formalizing and Finalizing New Recommendations to the Board

Committee Discussion led by Anna Odegaard, Chair

Anna commented that since November 15 is the start of open enrollment, the committee would likely want to present any additional recommendations to the board before then.

John suggested that following a presentation, the committee should allow members some time to consider the topic and do any independent research they wish. Then, at the following meeting, if the committee so chose, it could make a motion to create a board recommendation.

Anna suggested that whoever made the presentation should formulate a recommendation, though the committee as a whole would need a way to express its input.

The committee then discussed John's presentation from the month prior and whether it should make a recommendation related to it. Some committee members suggested the recommendation could be phrased as a data request. John commented an additional recommendation the committee could make would be for the board to study and take into consideration when choosing plans at its next opportunity how the costs for individuals with relatively low incomes and high health needs would vary between low deductible, high premium plans and high deductible, low premium plans.

Phil noted that the Department of Commerce has the authority to determine which plans qualify to participate in the MNsure exchange. He suggested that when consumers have purchased plans, price of premiums has been a big consideration, but is perhaps not the wisest. He commented that if someone studied plan selection and then outcomes of those selections, the board could suggest to Commerce additional rules to put in place regulating the plans on the exchange.

Phil stated that in October or November at the latest, the board would need to put in place any decisions related to active purchaser for 2016. He believed board members would be well-served by more information in general regarding active purchaser, as well as information on what has happened in Minnesota. He is not sure if there is enough data available to conduct such an analysis currently, but commented that the more information the board has, the richer its decisions will be.

Motion: John Freeman moved to form a subcommittee to develop language regarding a proposed recommendation to the board. Gladys Chuy seconded. All voted in favor and no one opposed.

By volunteer, the Committee selected John, Gladys, Claudette, Joan Carchedi, Valerie, and Luis Ortega to serve on the subcommittee. The intent is for the subcommittee to report on its recommendations at the next meeting.



Discussion on Criteria for Measuring MNsure Success

Committee Discussion led by Anna Odegaard, Chair

Anna led a discussion focused on the categories for measures of success generated at the previous meeting. After some discussion, the committee agreed to draft statements for all of the suggested categories.

Anna requested volunteers in teams of two to draft no more than a half page statement explaining why each item is recommended as a measure of MNsure success and how to measure that level of success. How to measure success should include what metrics to use, and where appropriate, standards within the metrics that should be viewed as thresholds for success. The volunteers per category were:

- Valerie and Gladys: Access to Providers—Network Adequacy around QHPs, including culturally appropriate provider availability
- Michael Jones and Jama Mohamod: Network Access—provider inclusion in public programs
- Gladys and Jinny: Health Outcomes
- John and Claudette: Barriers to using insurance/cost sharing
- Jinny and Richard Oni: Economic Impact on Communities/community benefits related to access
- Claudette and Julia Johnson: Timely determination of eligibility
- John and Jinny: Clear and effective process for resolving disputes, including eligibility disputes

Statements are to be completed prior to the next committee meeting, with the goal of presenting these recommendations at the October board meeting.

Phil commented the clearer the advisory committee can be about what it wants the board and staff to respond to, the more effective the recommendations will be. He noted that the board has limited staff resources and many responsibilities, which should inform the size of the descriptions of the measures of success.

Wrap-up and adjourn

Anna Odegaard, Committee Chair

Patrick Lochwood suggested the creation of an internal policy handbook compiling the motions the committee has passed establishing internal policies.

Joan thanked Anna for her service as the CSEAC chair.

Anna moved to adjourn. There were no objections, and the meeting adjourned at 3:01 p.m.