



Consumer and Small Employer Advisory Committee Meeting Minutes

- > **date:** October 21, 2014
- > **building:** MNSure Office, 81 East 7th Street, Suite 300, St. Paul, MN 55101
- > **time:** 1 – 4 p.m.
- > **members in attendance:** Jin Lee Johnson – Chair, John Freeman – Vice Chair, Joan Carchedi, Anna Odegaard, Hussein Sheikh, Kathryn Duevel – Board Member, Aaron Sinner – Board and Federal Relations Specialist, Debby Dill – Board and Federal Relations Coordinator, Carley Barber – Board and Federal Relations Director
- > **members unable to attend:** Claudette Moran
- > **phone:** Gladys Chuy, Valerie Jensen, Julia Johnson, Jama Mohamod

topics

Call to Order

Jin Lee Johnson, Committee Chair

The meeting was called to order at 1:13 p.m. by Jin Lee Johnson, committee chair.

Committee Update: Approval of September Meeting Minutes

Jin Lee Johnson, Committee Chair

Motion: Valerie Jensen moved to approve the draft meeting minutes for September. Gladys Chuy seconded. All voted in favor, and the minutes were approved.

Welcome CSEAC Vice Chair – John Freeman

John Freeman, Vice Chair

John Freeman said he is excited to be the vice chair and reported briefly on his background. He is a former legal aid lawyer and currently works at and co-owns Health Access MN as the lead navigator. His main focus is helping those in the hard-to-reach populations. His experience with legal aid, training, immigration, and low income consumers will be an asset to the committee and community.

He was thanked for taking on the role and for his commitment to the committee. Kathryn Duevel asked John to share some of the things that he feels are important to the committee.

John said he felt there needs to be a connection to consumers and small businesses, and that the board needs to hear the committee’s voices on (1) how well MNSure is working, (2) how it can get better, (3) suggestions for helpful tools, and (4) putting consumers in touch with navigators and assisters.





Staff Update

Aaron Sinner, Board and Federal Relations Specialist

The expense report has been finalized and there are physical copies available. This form will also be added to the Google web page, and Debby Dill will send out an email with an electronic copy of the form. These need to be back to Debby by Tuesday, October 28.

Aaron also asked those who have not filled out their recommitment forms do so today. The deadline for advisory committee membership applications is October 23, so it would be helpful to know how many openings are available.

Board Update

Kathryn Duevel, Board Liaison

The board is working on advisory committee recruitment. Kathryn encouraged committee members to reach out to their connections for applicants who would represent an unexplored group at the table and whose voice would contribute to the committee. The last day for applications is October 23 at 5 p.m. The board will go through a selection process and the new committee members should be ready to attend the December meeting.

Kathryn reported that the board approved a switch from a calendar year to a fiscal year budgeting process. The changeover might temporarily make the current budget more difficult to understand, but it is a balanced budget that does not spend more than MNSure takes in.

Kathryn also shared that readiness presentations were given by Scott Leitz and Katie Burns at the most recent board meeting. Scott and Katie went over important dates during the open enrollment period and what the consumer should expect. Kathryn stated that the board is more realistic this year and that an amazing group of people are working hard on open enrollment.

Also at the recent board meeting, Commissioner Jesson asked about the active purchaser timeline. This timeline is being worked on and there is no firm date yet by which this committee would need to submit any active purchaser recommendations. There was much discussion on active purchaser in regards to the process by which this committee would develop recommendations for submission to the board.

John Freeman requested that on the agenda for the November committee meeting a large amount of time be dedicated to active purchaser. Jinny said that she would do this.

Public Comment

No public comment.

Open Mic

Jin told everyone that if they have any suggestions, concerns or questions to send her an email.



Recommendation on Plan Affordability – Preliminary Overview

John Freeman, Vice Chair

John referred to the [presentation](#) he gave in July on QHP affordability. John has noted potential issues with plans that have low premiums and high deductibles. The high deductibles can lead consumers to forego care. John suggested a recommendation on this matter could align with a recommendation on active purchaser. John reported he would contact his subcommittee to go over a draft recommendation he would develop based on the presentation. He would like to present the recommendations from the subcommittee to the committee at the November advisory committee meeting.

Anna Odegaard referenced Gladys's [presentation](#) at the September committee meeting and commented that MNSure has a responsibility to ensure adequate networks, which might be incorporated into John's recommendation.

Kathryn suggested that the committee remember its focus should be on policy, not operations. The committee's recommendations to the board need to be high level and specific.

Discussion on Criteria for Measuring MNSure success – Dispute Resolutions, Others Committee Members

John presented his [draft success criteria](#) to the committee. John's focus was on two (2) of the success measures. John asked Kathryn as to the best time to present success criteria recommendations to the board. Kathryn responded that right now the board is focusing on open enrollment and once it is underway, the board will shift to thinking more about success criteria. John walked through the two proposed success measures.

Anna noted that New York just passed legislation related to out-of-network contractors at in-network hospitals. She also noted that networks are very complex, and difficult for the typical consumer to understand. This is an important part of affordability.

Gladys related that narrow networks are an ongoing problem. She has seen this with consumers; they do not know what they are buying, what is in their plan, what prescriptions are covered, and what facilities to go to. By the time the bills come in, it is too late. Gladys suggested that the committee look at [Minnesota Statute 62K.10](#) on provider network adequacy.

There were also questions related to health insurance plan compliance with network adequacy standards and how those standards are enforced.

Anna said that there are two different ways to elevate network standards for health insurance plans: via legislation, which could impact the entire health insurance market, and via MNSure's active purchaser powers, which would impact QHPs sold on MNSure.

Anna also suggested getting a better tool for comparing deductibles and coinsurance. She suggested there should be more than two (2) examples available to consumers. Anna pointed to California as a state that has a good tool for this.



John was glad that the committee is talking about solutions. He noted an easy way to measure MNSure success is by the number of people insured, but a better question to ask is whether they can use their insurance.

There were questions as to how the success metrics should be presented to the board. Kathryn said it would be easier for the board to receive all seven of the committee's intended success metrics together. Kathryn also highly recommended that an executive summary be compiled and included with the package of recommendations.

Wrap-up and adjourn

Jin Lee Johnson, Committee Chair

Joan Carchedi moved to adjourn. Anna seconded. There were no objections, and the meeting adjourned at 2:45 p.m.