

MNsurance Consumer and Small Employer Advisory Committee Meeting Minutes

May 26, 2015, 1:00 – 4:00 p.m.

81 East 7th Street, St. Paul, MN, 3rd Floor Mississippi Conference Room

Members in attendance: Jin Lee Palen – Chair, John Freeman – Vice Chair (via phone), Abdimalik Ahmed, Mary Ellen Becker, Gladys Chuy, Robert Robbins, Remi Douah (via phone), Kathryn Duevel – Board Liaison

Members not in attendance: Bentley Graves, Julia Johnson, Edward C. McDonald, Claudette Moran, Bentley Graves, Angela Williams, Hussein Sheikh, Jama Mohamod

Staff in attendance: Aaron Sinner – Board and Federal Relations Policy Specialist, Debby Dill – Board and Federal Relations Coordinator.

Meeting Topics

Call to Order

Jin Lee Palen, Chair

The meeting was called to order at 1:07 p.m. by Jin Lee Palen, chair. A quorum not being present, the committee did not review the minutes for approval.

Staff Update

Aaron Sinner, MNsure

Aaron Sinner stated that the advisory committee currently only has meetings scheduled through June. Aaron will send Jinny a list of additional meeting dates for approval. Aaron also informed the committee that Allison O’Toole is now the interim CEO of MNsure.

Board Update

Kathryn Duevel, MNsure Board Liaison

Kathryn Duevel told the committee that Brian Beutner and Thompson Anderikomi’s terms have expired. Governor Dayton will be appointing two new members to the board to fill their seats, but has not done so as of yet. Kathryn also stated that there were no legislative changes to the board governance of MNsure and that the board will remain at seven members. During the most recent board meeting, Peter Benner was elected board chair and Kathryn Duevel was elected vice-chair. The board also voted to start the search for a permanent CEO, and Kathryn expects this process to take several months.

Kathryn reported that county directors from Region IV were present at the board meeting to share their concerns. The county directors had written a letter to the board and staff outlining the unique problems that arise in smaller and rural counties. The board thanked them for their time and reassured them that their concerns were being heard, and that many of their requests were on the IT work list.

Kathryn noted that with the departure of Thompson, the Health Industry Advisory Committee is without a board liaison; Phil Norrgard has agreed to be the interim liaison until the new board members have been appointed. At that time the board will decide who will serve as the liaisons to the advisory committees.

Kathryn also reported that the Finance Work Group is meeting in June to discuss the FY16 budget and will have a proposal at the June board meeting.

The Market Development Work Group is working on drafting the letter on innovative plan design that will be sent to carriers. Kathryn will be meeting with carriers next month to share the ideas from the work group. Kathryn will let the carriers know that this is a collaborative process and that MNSure will work with them. The work group's process transparency map recommendation is currently being implemented and the advisory committee will work on it later. Additionally, the RFP for consumer tools from the work group's recommendation has been posted.

Kathryn noted the broker enrollment center pilot program was very successful and is expanding. Outreach and enrollment grantees should be announced in July. Additionally, Scott Peterson of MN.IT gave an update at the board meeting and the work plan seems to be on track.

Legislative Update and Discussion

Kathryn Duevel, MNSure Board Liaison

Kathryn stated that legislative changes affecting MNSure include a requirement that QHP rates be published 30 days in advance of the start of open enrollment.

Mary Ellen Becker asked about the taskforce discussed in the new law. Kathryn explained that the taskforce will be comprised of 29 people from various areas and Commissioner Lucinda Jesson of DHS will be co-chair. Interim CEO Allison O'Toole will also be on the taskforce. The taskforce will look at health care financing as a whole, not just MNSure, and will report back to the Governor in January 2016. Jinny mentioned that she believes the taskforce is meant to prepare for the waivers that are allowed beginning in 2017 under the Affordable Care Act. These waivers allow states to look at new or alternative methods for delivering Medicaid products and other products in their states. The waiver would need to be submitted in 2016 for 2017 implementation.

Kathryn noted other legislative changes include an aligning of MNSure's appeals process with DHS' to make it more consumer-friendly, and the removal of some of MNSure's exemptions from certain laws as it transitions away from being a "start-up." Kathryn also reported the legislation directs the commissioner of DHS to seek a federal waiver for small employers to

qualify for tax credits on plans purchased outside of MNsure, and requires the commissioner of Commerce seek a similar waiver for individuals to be eligible for tax credits when buying plans outside of MNsure.

John Freeman expressed concern about whether MNsure could survive if tax credits were offered outside of the exchange. Kathryn noted she is unaware of any waivers such as these being granted by the federal government. She also stated that if the waiver were granted, it's her understanding that MNsure would still need to determine individuals' eligibility for tax credits, but would not be compensated for that service if an individual purchased a plan outside the exchange.

Bob Robbins mentioned the new legislation includes a \$65 million cut to MinnesotaCare. He stated that if this cut is not reversed during the special session, it will be very hard on people of that income range. John Freeman noted the cut will be absorbed through premium increases and cost-sharing increases to MinnesotaCare enrollees.

Public Comment

None.

Process Transparency Flow Chart

Kathryn Duevel, Board Liaison

Kathryn shared the [draft Process Transparency Map](#) with advisory committee members for their feedback. Suggestions from committee members included:

Regarding Columns "0," 1 & 2:

- Get rid of bracket from "Minnesotans" and all outgoing lines from channels; instead, have a bracket from all channels to MNsure.org and a bracket from all channels to paper application.

Regarding Column 3:

- Should be labeled differently e.g., "Processing of Application."
- Receive Eligibility Determination box:
 - Name is misleading. Perhaps call it "Receive Preliminary Eligibility Determination."
 - It probably should have its own column and have some clarity emphasizing its preliminary status.
- Paper applications don't receive a preliminary eligibility determination.
- Expand description of what "processed by county office" means.
- "Create Account" box should:
 - Explain possible path of using Account Request Form.
 - Have directions to either online form or paper application (proximity to deadline can affect this).

Regarding Column "3.5":

- Add a column between Columns 3 and 4 for consumer status of "waiting for verification of information and reconciliation with IRS database."

- Emphasize need for consumer to respond.
- Note who should be calling the county at this point.

Regarding Column 5:

- Combine the four top boxes into two, since both MA and MCRE have the same follow-up.
- Provide a re-entry arrow to indicate where the new information (responding to the verification request) goes.

Regarding Columns 6-9:

- These don't fit well since they aren't part of the workflow per se.
- Billing: check to see if all health plans require consumers to receive and pay a bill before they receive their insurance cards.
- For billing, life events and renewals, find a way to highlight them other than as their own column. They are important and deserve calling out for consumers.
- Questions
 - Move to a lower row across the entire bottom of the table, including the name of each call center and its number.
 - Color code and hyperlink to each public program or QHP source of help.
 - Note when to call the county vs. DHS.

Regarding the map generally:

- Keep public programs fields flowing at the same level across the columns; the same for QHPs.
- Color code the boxes that belong to a specific agency, e.g., DHS or MNsure or insurance carrier.
- Identify the top ten (or so) places where applications get stuck and highlight these for consumers to see and get direction on where to call.
- Design so that this can readily be made interactive when MNsure has the IT time and resources available to upgrade it.
- Eventually plan to add approximate times expected for each stage of processing, especially during the "waiting for cards" stage. Law currently prescribes some of these times.

Interim CEO Allison O'Toole visited the advisory committee to thank members for their continued service and input to MNsure.

Consumer Assister Program Recommendations Development

CSEAC Members

Jinny noted that the process transparency map speaks well to many of the needs expressed by navigators who spoke at recent CSEAC meetings.

Jinny suggested tabling this discussion until the next CSEAC meeting so that more committee members can be present and participate.

Wrap Up and Adjourn

Jinny suggested inviting a county representative to speak with the committee. Kathryn noted that while it is an idea worth pursuing and would be useful, the counties are extremely busy right now.

Mary Ellen asked if there is a process map for the MNsure call center. Kathryn said that there is a separate internal process map currently under development.

Jinny moved to adjourn. There were no objections and the meeting adjourned at 3:20 p.m.