

MNSure Consumer and Small Employer Advisory Committee Meeting Minutes

July 21, 2015 1:00 – 4:00 p.m.

1113 East Franklin Street, Suite 202, Minneapolis, MN

Members in attendance: Jin Lee Palen – Chair, John Freeman – Vice Chair, Abdimalik Ahmed, Mary Ellen Becker, Gladys Chuy, Bentley Graves (via phone), Edward McDonald (via phone), Claudette Moran (via phone), Bob Robbins, Hussein Sheikh; Kathryn Duevel – Board Liaison, Martha Eaves – Board member

Members not in attendance: Remi Douah, David Hilden, Jama Mohamod, Angela Williams

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

Meeting Topics

Call to Order and Approval of June Meeting Minutes

Jin Lee Palen, Chair

The meeting was called to order at 1:10 p.m. by Jin Lee Palen, chair.

Jinny welcomed everyone to the offices of the Minnesota Association of Community Health Centers and stated that new board member Martha Eaves was present for the meeting today.

MOTION: Ed McDonald moved to approve the draft June meeting minutes. Mary Ellen Becker seconded. All voted in favor, and the minutes were approved.

Staff Update

Aaron Sinner, MNSure

Aaron reiterated that original committee members' terms are up in October. He noted members are eligible to serve up to two consecutive terms.

New Board Member Introduction

Martha Eaves, MNSure Board member

Martha Eaves introduced herself to committee members. She said she used to be a school teacher, then worked for what is now Southern Minnesota Regional Legal Services for 38 years, specializing in benefits. Since her retirement two years ago, she has tutored first graders in

reading and done legal work for families at Dayton's Bluff Elementary School in St. Paul to help improve their income, housing, and health needs.

Board Update

Kathryn Duevel, MNsure Board Liaison

Kathryn reported that the board meeting had taken place the day before. Kathryn said Allison had reported on the enrollment numbers and gave a brief update on the outreach and enrollment grants. Kathryn also shared that MNsure is expanding its lead broker agency program, including a SHOP lead agency pilot. On IT, Kathryn recommended committee members look at the MN.IT slide included in the board [discussion deck](#).

Kathryn reported that the biggest item at the board meeting was the budget. Tom Forsythe presented the FY16 budget to board members; the largest change is due to CCIO indicating it will give states more flexibility regarding deadlines for spending federal grant money. The FY16 budget is balanced.

Bentley Graves asked what about the projections for enrollment in 2016. Kathryn answered that staff and the Finance Work Group are being very conservative and are estimating a net of 30,000 new members next year on top of end of year effectuated enrollment, bringing the total enrolled to 83,000.

Mary Ellen asked when the letters on innovative plan design will be sent to the carriers. Kathryn reported they would be sent shortly.

Kathryn gave an update on the other items that came out of the Market Development Work Group. MNsure is currently in contract negotiations with a vendor for the consumer decision support tool. Regarding the process transparency map, Kathryn has been working with committee member Gladys Chuy to develop a more visual approach. Gladys presented her [current draft of the process transparency map](#).

Committee member feedback related to the draft process transparency map included:

- Applications are sent to the county, not DHS
- Some counties give a receipt when they receive an application
- The map should include a link for appeals
- Timeline indicators would be helpful, if possible

Discussion of Attendance Policy

Jin Lee Palen, Chair

Jinny stated that the committee had passed a motion at the previous meeting recommending the board remove Claudette Moran from the committee due to her lack of attendance at meetings and violation of the attendance policy. Jinny reported that after the meeting, she was

able to contact Claudette, who wished to remain a member of the committee and said she would resume attending meetings.

Committee members had a lengthy discussion of the language of the attendance policy, how clear it was to members, and what degree of permissiveness the committee had demonstrated in enforcement of the policy.

MOTION: Mary Ellen Becker moved that the committee carry forward with the vote passed at the previous month's meeting and not rescind that vote. Abdimalik Ahmed seconded. There were four votes in favor and four votes against with two abstentions, and the motion was not approved.

MOTION: Ed McDonald moved to rescind the motion made at the last committee meeting that recommended removal of Claudette Moran to the MNsure board, and that the committee bring clarity to the policy regarding absences and removal that be drafted and acted upon at the next meeting. Claudette seconded. All were in favor and none were opposed, and the motion was approved.

Public Comment

None.

Consumer Assistance Recommendations – Discussion and Vote

CSEAC Members

Committee members reviewed the draft outreach recommendation.

MOTION: John Freeman moved to approve the [draft outreach recommendation](#). Ed seconded. All were in favor and the motion was approved.

John summarized the [draft recommendation on assister portals](#). Jinny noted the recommendation emphasizes the importance of assisters being part of the planning/ developing process about the assister portals rather than reactive to a portal as developed by staff.

MOTION: John moved to adopt the recommendation on assister portals. Gladys seconded. All were in favor and the motion was approved.

Jinny summarized the [draft recommendation on proof of provisional coverage](#). John noted there is no clear receipt from MNsure or DHS to confirm submission of an application and that a provisional eligibility determination has been made.

Some committee members expressed concerns about how often provisional approval for coverage does not lead to full approval. John noted the policy recommended would not require providers to offer coverage to a patient, but would give providers a higher level of assurance that a patient's visit would be covered by insurance. Mary Ellen suggested instead of a card or receipt, the information could be available online for a provider to look up. Bob Robbins suggested a consumer should be able to log in and see his or her current application status.

Gladys expressed concern about clinics feeling it is their responsibility to verify a person's insurance status. Jinny noted this recommendation is intended as a temporary fix and not a permanent solution. Ed noted it would be worth examining any potential fraud issues that the existence of provisional cards could create.

MOTION: Gladys moved to table the draft recommendation on proof of provisional coverage until the next meeting. John seconded. All were in favor and the motion was approved.

Overview of MNsure SHOP Program for Small Businesses

Karina Milosovich, MNsure SHOP Director

Karina Milosovich presented on [the MNsure SHOP program](#).

Committee members asked questions about the timeline for an online application through SHOP. Karina reported she hopes to see a decision from MNsure leadership by spring 2016.

Committee members also asked about the more limited number of carriers offering plans through SHOP compared to the MNsure exchange for individual coverage. Karina noted SHOP would like to see more carriers involved.

Committee members also asked about the benefits of enrolling through SHOP. Karina reported the small business employer then receives a tax credit, compared to employees in the individual market who receive tax credits that don't translate to their employers.

Wrap Up and Adjourn

Jinny moved to adjourn. There were no objections and the meeting adjourned at 4:06 p.m.