



Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, December 15, 2015, 1:00 – 3:00 p.m.
81 7th Street E, St. Paul, MN 55101

Members in attendance: Gladys Chuy – Chair, Jin Palen – Vice Chair, Nancy Breymeier, Amy Chatelaine, Bentley Graves, David Hilden, Kim Johnson, Richard Klick, Ann McIntosh, Kate Onyeneho, Robert Robbins, Hussein Sheikh, Alexandra Zoellner, Martha Eaves – Board Liaison, Kathryn Duevel – Board Vice Chair, Edgardo Rodriguez – Board Member

Members not in attendance: Mary Ellen Becker, Ed McDonald, Jama Mohamod, Angela Williams

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

Consumer and Small Employer Advisory Committee

Welcome/Call to Order

Jin Lee Palen, Vice Chair

The meeting was called to order at 1:15 p.m. by Jin Palen, vice chair. Jinny stated that Gladys Chuy, Chair, would be arriving a little late. She asked everyone to introduce themselves again, to give their reason for joining the advisory committee, and to state what they would like to see happen for MNsure in 2016. (Short biographies for all members can be found on the [Consumer and Small Employer Advisory Committee page](#).) Desires for 2016 included:

- Good working tools for open enrollment
- Better communication with consumers
- A robust and stable IT system
- Continue and finish improvements to the IT system
- Better communication between counties and navigators
- Find ways to drive down the cost of health care
- Take the “book work” away from health care providers and allow them more time with patients
- Influence the Board on meeting their “Vision” – have a clear sense of where MNsure is, where MNsure is going, and how MNsure will get there
- Make sure everyone is insured with a useable policy

- More focus on the consumers who already have insurance to be sure it is the right coverage for them
- Consumer education on health insurance products

Approval of November Joint Meeting Minutes

Gladys S. Chuy, Chair

MOTION: David Hilden moved to approve the draft November joint meeting minutes. Dick Klick seconded. All were in favor and the minutes were approved.

Board Update

Martha Eaves, Kathryn Duevel, and Edgardo Rodriguez, Board members

Martha Eaves provided an update for the board. She reported that MNSure has a new permanent CEO, Allison O'Toole. The Board was very pleased when she agreed to become a candidate and strongly believes she is the best person for the job.

Martha also reported that enrollments through MNSure this open enrollment period are on par or slightly ahead of last year so far. Martha noted that MNSure and the carriers have extended the deadline for coverage beginning January 1, 2016, until December 28, 2015. This will help ensure that every Minnesotan has the chance to access the tax credits available only through MNSure.

Martha stated that at the most recent board meeting, Scott Peterson of MN.IT reported that the IT project continues to advance. However, the federal grant dollars are slated to expire in December 2016, and not all projects will be completed by that date. The list of remaining priorities is being looked at by DHS, MNSure and the counties for prioritization in 2016.

Kathryn Duevel cautioned advisory committee members to focus committee work on the things that MNSure is responsible for, since the organization has no control over matters within DHS's purview. However, she noted that the MNSure board can advocate for changes.

Edgardo Rodriguez noted that DHS has a new commissioner, Emily Johnson Piper, who will be taking the MNSure board seat previously held by Commissioner Lucinda Jesson.

Committee members discussed MNSure's budget and IT priorities. Members expressed interest in looking at the MNSure budget and at examining the list of IT priorities for 2016.

Martha told the committee that she and Kathryn are both on the Operations Work Group and that the work group is examining IT prioritization and discussing what will and will not be completed by the end of 2016.

Kathryn reported that the assister portal pilot program is underway. The portal does not have all the functionality assisters would like, but the basic functions are working.

Edgardo stated that MNSure and its partners need to start managing expectations. There are some things that will never happen for whatever reason. This needs to be communicated to those involved.

There was discussion on the mission statement of the board, particularly around the word “affordability.” Some committee members expressed a belief that MNSure can have little impact on affordability, because it is not involved in the rate-setting process. Martha noted that MNSure was created through the Affordable Care Act and therefore affordability is an important goal.

The committee asked that a financial update be a standing agenda item and that it be given by Edgardo.

Housekeeping

Aaron Sinner and Debby Dill, MNSure staff

Aaron Sinner reported that Debby Dill will send out an expense form to advisory committees within a week of each advisory committee meeting. Members are invited to fill it out and send it back to her as soon as they can.

Jinny said she would share with committee members the committee’s instructions for dissenting opinions. She is in the process of drafting a template that will be used to present recommendations to the board.

There was discussion around difficulties for those renewing coverage through MNSure. Committee members who work as assisters reported that new enrollees had generally been easy to process, but that renewal cases were more complicated. Navigators reported having difficulty due to a lack of accessibility for them on the MinnesotaCare website. Martha noted that because the MinnesotaCare program is managed through DHS, MNSure might not have any influence over the matter.

Kim Johnson expressed his hope that the board would use the advisory committee as a sounding board and bounce ideas off of it. Kathryn said that the board tries to do that but that sometimes there are time constraints and decisions have to be made quickly.

Consumers’ Checkbook Decision Support Tool

CSEAC members (discussion)

David mentioned that the committee did not have much input into the Consumers’ Checkbook tool prior to launch and was wondering if anyone was using it. Kathryn said that Allison O’Toole had given an update at the board meeting that consumers had been using the tool. Kathryn said that improvements are already being looked at and what is implemented will depend on the cost and resources. Ann McIntosh asked what the tool was being used for. Kathryn explained that it is being used by consumers to aid in selecting the health plan that best meets their needs.

Members mentioned that many consumers are buying bronze plans, even though they may not be the best fit for consumers’ needs.

Committee members asked questions about MNSure's ability to dictate which plans are available through its marketplace. Kathryn explained that the board does have active selector power and can set rules around which plans can be sold. To date, the board has preferred not to exercise this power and has allowed the sale of all plans approved by the Department of Commerce.

Kathryn said that the board and Market Development Work Group had sent a letter to the carriers asking them for innovative plans designed for:

- Consumers with chronic conditions or special needs
- Wellness promotion
- Benefit design that addresses affordability
- Plans that promote expanded routes to access care, such as telehealth coverage
- Transition plans between public programs and QHPs
- Benefit transparency information on carriers' websites or help lines
- Advanced care planning and hospice benefits

Dick commented that most calls he receives are due to consumer confusion, but that once he walks them through the application, they find it easy. He noted that the Summary of Benefits and Coverage could be made easier to locate.

Gladys suggested that everyone take some time to use the Checkbook tool and come back with suggestions on how to improve it. Kathryn suggested having a small work group to work on health literacy. Dick, Jinny, Ann, and Bob Robbins volunteered. They will report back next month.

Adjourn

Hussein Sheikh moved to adjourn. Kim seconded. There were no objections and the meeting adjourned at 3:02 p.m.