



# Consumer and Small Employer Advisory Committee Meeting Minutes

---

**Tuesday, January 19, 2016, 2:30 – 5:00 p.m.**

**UCare, 500 Stinson Boulevard NE, Minneapolis, MN**

**Members in attendance:** Gladys Chuy – Chair, Jin Palen – Vice Chair, Alexandra Zoellner, Mary Ellen Becker (via phone), Nancy Breymeier (via phone), Amy Chatelaine, Ann McIntosh, Bentley Graves, Hussein Sheikh, Richard Klick, Robert Robbins, Kathryn Duevel – Board Vice Chair, Edgardo Rodriguez – Board Member

**Members not in attendance:** David Hilden, Kim Johnson, Edward McDonald, Jama Mohamod, Kate Onyeneho, Angela Williams

**Staff in attendance:** Aaron Sinner – Board and Federal Relations Director, Debby Dill – Board and Federal Relations Coordinator

## Meeting Topics

### Welcome/Call to Order

*Gladys Chuy*

The meeting was called to order at 2:40 p.m. by Gladys Chuy, Chair. Gladys noted that there was not yet a quorum present so she delayed approval of the minutes.

### Board Update

*Kathryn Duevel and Edgardo Rodriguez, Board members*

Kathryn Duevel reported that at most recent Board meeting, two consumers and a broker offered public comment. Kathryn noted all three of their concerns related to difficulty identifying the line between MNSure and DHS. Kathryn said she felt this would be a good topic for this Advisory Committee to work on and would raise that suggestion with the Strategy Work Group.

Kathryn reported the Board meeting also included a report from Marti Fischbach of Dakota County, who said counties are seeing a high volume of renewals. Their major challenges are the sheer volume of cases, confusing renewal notices, and duplicate cases.

Kathryn said that Allison O'Toole, CEO, had presented the Annual Report, which can be found on the MNSure website. It was approved by the Board.

The Board meeting also included an update on two MNSure-related waiver requests that are required by 2015 legislation. DHS had presented an update on the waiver it is seeking from

CMS to make small group tax credits available outside of MNsure's SHOP program. Allison had noted that the Department of Commerce is seeking a waiver from CMS to make advance premium tax credits available outside of MNsure, as well.

Gladys asked if the waiver for the individual market would have an effect on MNsure's budget. Kathryn stated that MNsure's funding sources are the federal grants, allocation from DHS, and the premium withhold. Kathryn said it is unlikely the waiver request will be granted, but if it was, it would have a huge impact on the MNsure budget. Kathryn also noted that the Minnesota Health Care Financing Task Force has recommended increasing MinnesotaCare from 200% of the federal poverty level to 275%. This would also have an impact on MNsure's budget, as it would move some people who had been QHP enrollees into a public program. MNsure has no control over whether the legislature adopts this provision, but will need to be prepared if this scenario were to become law.

Bentley Graves asked if MNsure had any input into the drafting of DHS's waiver request. Kathryn said MNsure had not had any input, though a copy of the waiver request was sent to the MNsure Board. The Board did not express any formal reaction.

## Approval of December Draft Meeting Minutes

*Gladys S. Chuy, Chair*

**MOTION:** Bentley moved to approve the [draft December meeting minutes](#). Ann McIntosh seconded. All were in favor and the minutes were approved.

## Follow-Up - Consumers' Checkbook Decision Support Tool

*CSEAC Members (Discussion)*

Dick Klick began by discussing the purpose of the MNsure website. It must be designed for information, exploration, and enrollment. Dick also discussed the percent of enrollees utilizing assisters. He noted it's difficult to calculate, but asked members what percentage they thought should be utilizing assisters, as well as what percentage should be utilizing the Consumers' Checkbook tool. Ann commented it depends on the size of MNsure's investment.

Kathryn asked Committee members what metrics they thought MNsure should seek from Consumers' Checkbook to help judge the success of the tool. Committee members expressed a desire for feedback or a survey from consumers. Ann noted it would be useful to see at the end of the year how accurate the tool was in evaluating individuals' medical expenses and recommending the correct plans.

Bob Robbins suggested better integrating the Consumers' Checkbook tool and the MNsure enrollment application so consumers don't have to input their information multiple times.

Committee members expressed a desire for more real-world examples to better define the terms "good year" and "bad year." Members also discussed the difficulties with estimating the costs of specific procedures depending upon where they are performed and how they are billed.

Members then discussed the limited health literacy of consumers and the need to better explain basic health insurance terms.

Jinny Palen identified three possible areas around which the Committee could explore making recommendations:

- Health literacy
- Consumers' Checkbook
- IT infrastructure

Kathryn noted the Board's Operations Work Group was expecting to receive level of effort reports later in the week, and that the timeline could be difficult to receive timely input from the CSEAC. After further discussion, Committee members decided to table the IT infrastructure item.

Jinny suggested that with the remaining two topics, CSEAC members reach out to members of the Health Industry Advisory Committee to do joint brainstorming.

Jinny also noted that on Thursday, the HIAC meeting would include a presentation from Stacie Weeks on the recommendations made by the Health Care Financing Task Force and encouraged interested members to attend.

Gladys asked for volunteers to work on health literacy and on Consumers' Checkbook recommendations. Volunteers were as follows:

- Health literacy – Bentley Graves, Dick Klick, Ann McIntosh
- Consumers' Checkbook – Dick Klick, Bob Robbins

## Attendance Update and Membership

*Gladys Chuy, Chair*

Gladys reported that three Committee members had missed three or more consecutive meetings. According to CSEAC's attendance policy, the Committee is required to hold a vote on whether to recommend these members for removal. Gladys did reach out to all three and only one replied. Gladys explained to that member that if she was not here for this meeting that she would be recommended to the Board for removal.

**MOTION:** Ann moved that all three Committee members who had violated the attendance policy be recommended to the MNSure Board for removal from the Committee. Bob seconded. All were in favor and the motion was approved.

## Future Agenda Items

*CSEAC Members (Discussion)*

Gladys asked if anyone had any agenda items that they would like to see on the February or March agendas. Suggestions included:

- Communication and clearer delineation between MNsure and DHS
- Medical Assistance and MinnesotaCare not accepting phone calls from brokers on behalf of their clients
- Reducing the cost of health care for consumers in 2016
- Consumer education
- Assister portal functionality

Bentley noted that Matt Steffens from the LeClair Group was present today. The Committee invited Matt to speak. Matt reported that LeClair receives two questions all the time from small business. The first is whether business are required to have insurance for their employees, and the second is how to obtain tax credits for their businesses. Matt shared that LeClair Group believes in education and meets with owners and employees so that they have the best knowledge available. His firm is in the process of collecting a survey that will be reported back to MNsure as part of the Broker Enrollment Center arrangement.

## **Adjourn**

Amy Chatelaine moved to adjourn. Ann seconded. There were no objections and the meeting adjourned at 4:51 p.m.