



Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, April 26, 2016 2:30 – 5:00 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN

Members in attendance: Jin Palen – Vice-Chair, Mary Ellen Becker, Nancy Breymeier, Amy Chatelaine (via phone), Bentley Graves (via phone), David Hilden, Kim Johnson (via phone), Richard Klick, Ann McIntosh (via phone), Kate Onyeneho, Robert Robbins, Alexandra Zoellner; Martha Eaves – Board Liaison, Edgardo Rodriguez – Board Member, Kathryn Duevel – Board Vice-Chair

Members not in attendance: Gladys Chuy – Chair, Hussein Sheikh

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

Meeting Topics

Welcome/Call to Order

Jin Palen, Vice-Chair

The meeting was called to order at 2:40 p.m. by Jin Palen, Vice-Chair.

Board Update

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

Kathryn Duevel reported that the board had met on April 20. At that meeting, Michael Sasko of hCentive had offered public comment, reporting he had met with MNSure staff earlier that day to share how his company is working with other state exchanges and to discuss how a partially-privatized exchange could look in Minnesota. This is in response to recommendation #14 of the Health Care Financing Task Force. Kathryn reiterated that Mr. Sasko had offered this as public comment and had volunteered the information.

Kathryn shared that the board meeting included report-outs from various Board work groups. Tom Forsythe had reported for the Finance Work Group that MNSure is on track and will be presenting a budget for board approval at a future meeting. Kathryn had reported for the Operations Work Group that it has moved from a focus on IT priority-setting to a focus on refining and tracking metrics across many business areas in order to enhance reporting and show continual improvement. Kathryn had also reported that MNSure had conducted focus groups to assess its marketing and advertising campaign and found that consumers have moved from the perception of MNSure in a negative light to a more neutral light. Finally, Peter

had reported for the Strategy Work Group that the work group continues monitoring the legislative process. There should be a clearer picture of what the Minnesota House and Senate are proposing by the end of the week.

Kathryn shared that at the Board meeting, Allison O'Toole had reported that since November 1 and as of end of day April 17, MNSure has enrolled over 303,000 individuals, including over 90,000 QHP enrollees. Allison had also reported that MNSure's public website is now mobile-friendly.

Kathryn also shared that at the Board meeting, Scott Peterson of MN.IT had reported that the spring release went smoothly and was released on target and on time. Scott had also reported that MN.IT is working with the carriers to give them insight into releases that affect them.

Kathryn noted that this was her last Consumer and Small Employer Advisory Committee (CSEAC) meeting, as her Board term ends on May 5. Kathryn thanked committee members for their contributions and said it had been a pleasure and honor to work with them.

Committee members thanked Kathryn for her hard work and dedication.

Housekeeping

Aaron Sinner and Debby Dill, MNSure staff

Aaron Sinner noted that the May CSEAC meeting had been cancelled and the June 21 meeting was the last one on the schedule. Aaron said he would connect with Gladys Chuy, Chair, about scheduling meetings for the remainder of the year, and committee members should watch their inboxes.

Legislative Update – Senate proposal; House proposal to date

Jin Palen, Vice-Chair

Jinny gave an update as to what she understood was happening at the legislature. She reported there had been language introduced via a bill amendment to create a request for information related to making MNSure a partially privatized exchange. She noted it was at this time a study only.

Jinny reported that the House was contemplating legislation that included a reallocation of \$11.5 million from MNSure's federal establishment grants. This would require a waiver from the U.S. Department of Health and Human Services, though Jinny said her understanding was that there was not a lot of federal grant money left. Edgardo Rodriguez reported that MNSure is required to finish spending its federal grant money by December 31, 2016.

Jinny noted that the House and Senate are very far apart on these issues, making it difficult to predict what might ultimately be enacted. There was much discussion around the reallocation of the \$11.5 million. Edgardo stated that such a reallocation would have a significant impact on MNSure's preliminary budget for fiscal year 2017.

Public Comment

None.

Debrief of March meeting discussion

Jin Palen, Vice-Chair

Jinny asked for committee members' opinions on how the previous month's joint Advisory Committee meeting went, both the healthy literacy and MNSure financing portions.

Kate Onyeneho said that she thought the Health Literacy presentation went well. Kate said she felt many consumers are naïve as to what their responsibilities are in the health care system. Many consumers do not know their health insurance benefits or that it is the consumers' responsibility to make sure they are insured every year.

Mary Ellen Becker suggested that while the Health Literacy Partnership discussed many aspects of health literacy, the CSEAC should concentrate on MNSure's written documentation and website. She suggested the documentation and website be written at an 8th grade reading level, which is the industry standard. She said in the future, the committee could explore other aspects of health literacy, but this would present a good starting point.

Dick Klick asked how the committee could help in increasing enrollments when there will be noticeable premium increases. He suggested updates to the Consumers' Checkbook tool should be put in place soon so that brokers and navigators can grow accustomed to using the updated version prior to open enrollment.

Dick said the main issue to confront is that it is much quicker to enroll a consumer directly with a carrier compared to using MNSure. He also noted issues with transitioning QHP enrollees off of their private coverage and into Medicare, and reported delays between canceling a plan and billing stopping.

Nancy Breymer said she had three observations. First, on healthy literacy, bringing text down to a target reading level will solve some things, but the length of text is just as important and brevity is important. Most people will not read a document that has many pages. Second, if Minnesota's uninsured rate has fallen to 4%, it is not clear it can fall further. If MNSure wants better results, then MNSure needs to strengthen its product. Word of mouth is better than any amount of spending on advertising. Third, when Nancy asks small business about the SHOP program, the answer is always the same: It takes too long to figure it out. The way to increase SHOP enrollment is to make the process clearer and easier.

Kim Johnson reported he has become familiar with the Consumers' Checkbook tool for SHOP and is becoming a proponent of it. He expressed concern that word about SHOP and the tool is not reaching small employers.

Kathryn stated that the most effective tool MNSure has to improve its business operation is the website. She said it should be expanded with better tools and made more user-friendly. Kathryn noted MNSure staff is working on a consumer-facing process map to better outline the enrollment process. Kate suggested using visuals as it will help with the language barriers.

Matt Steffens from LeClair Group was invited to comment on the topic of SHOP. Matt stated that the MNSure SHOP program has come a long way since MNSure first launched, and that the first time it was really promoted was in the final quarter of 2015. LeClair Group was selected in fall 2015 as one of the pilot SHOP agencies and while there remains room for improvement around the enrollment process, LeClair Group is happy with the results so far.

Kathryn asked committee members to consider what the best ways would be for small employers utilizing SHOP to spread that message to other employers who might be interested. Dick suggested the Chamber of Commerce could be a useful tool.

Bentley Graves stated that the Chamber had supported the waiver request from the state to allow small employers to obtain tax credits outside of MNSure, which is currently before CMS. Bentley said the Chamber had concerns over SHOP functionality, the fact that BlueCross BlueShield is the only SHOP carrier, and that SHOP basically offers one plan per metal level, excepting regional narrow-network plans.

Jinny asked Matt what recommendations he had for SHOP that the committee could consider supporting. Matt suggested MNSure should align its billing operations with carrier practices and send out bills within 45 days. He also noted that in the Twin Cities, SHOP enrollees have access to two different plans at each metal level, which does offer some choice.

Jinny asked whether brokers are a good way to promote the SHOP program. Matt said that yes, brokers are a big help and can save an employer enrolling in SHOP substantial time, so provide a valuable resource to enrolling small employers.

Jinny identified four topics around which the committee could develop recommendations:

- Health literacy – bring MNSure documents to an 8th grade reading level and increasing consumer understanding of benefits.
- Overall marketing
- Where MNSure should invest its time and money
- Business operations and SHOP

Kim said health literacy around the SHOP program in particular deserved attention. He noted SHOP employers often have never offered health insurance to their employees before, and need to understand what it costs and what it means administratively.

Mary Ellen reiterated that health literacy has a strong organizational culture component, and has to do with MNSure's organizational culture.

Bentley commented that it could be worthwhile to look at the number of small employers in Minnesota who offer health insurance but are not receiving the SHOP tax credit, and the number who are not offering health insurance.

Bentley also offered to put together a draft recommendation related to the ideas discussed at the meeting.

Jinny asked for committee members' opinions related to the financial presentation Tom Forsythe had presented at the joint Advisory Committee meeting. Committee members expressed concern as to whether MNSure would be self-sufficient once the federal grants expired. Board members said that MNSure will need to be fiscally responsible to manage what it collects through the premium withhold and the cost allocation it receives from DHS.

David Hilden said he was intrigued by Tom's suggestion of lowering the premium withhold and broadening it across the full individual market. Bentley noted this proposal was currently in bill language in the Senate.

Ann McIntosh said the mission of the Advisory Committee should be to determine how MNSure can serve Minnesotans within its financial constraints. Martha Eaves noted the Board's preliminary budget is based on known financial realities and it will continue to budget in this fashion.

Approval of February and March Meeting Minutes

Jin Palen, Vice-Chair

MOTION: Dave moved to approve both the [draft February CSEAC](#) and [draft March Joint Advisory Committee](#) meeting minutes. Mary Ellen seconded. All were in favor and the minutes were approved.

Adjourn

The meeting adjourned at 4:45 p.m.