



# Consumer and Small Employer Advisory Committee Meeting Minutes

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**Tuesday, September 27, 2016, 3 – 5 p.m.**

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

**Members in attendance:** Mary Ellen Becker, Bentley Graves, Kim Johnson (via phone), Richard Klick, Ann McIntosh (via phone), Kate Onyeneho, Robert Robbins, Alexandra Zoellner

**Members not in attendance:** Nancy Breymeier, Amy Chatelaine, David Hilden, Hussein Sheikh

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

**Board members in attendance:** Martha Eaves

## Meeting Topics

### Welcome & Call to Order, Approval of August Meeting Minutes

*Aaron Sinner, Staff Liaison*

The meeting was called to order at 3:05 p.m. by Aaron Sinner, MNsure staff liaison. Aaron noted that the August meeting had been the last for the Committee's chair and vice-chair, Gladys Chuy and Jin Palen, as they both had moved on to other lines of work. Aaron noted he had sent out an email asking if anyone on the committee was interested in serving as chair or vice-chair, and so far had received no volunteers. Aaron explained that for now, he and Marcus Schmit will run CSEAC meetings. Aaron also noted there was a call for applicants for the CSEAC and the Health Industry Advisory Committee (HIAC) and the board intends to appoint new committee members at the November board meeting. Once new members are appointed, Aaron and Marcus will reexamine CSEAC leadership.

**MOTION:** Alley Zoellner moved to approve the draft [August meeting minutes](#). Mary Ellen Becker seconded. All were in favor and the minutes were approved.

### Board & Staff Update

*Aaron Sinner, Staff Liaison*

Aaron stated that Lauren Gilchrist had been newly appointed as a MNsure board member. Aaron also said that in January, following the expiration of her term in the State Senate, Senator Kathy Sheran will join the MNsure board.

Aaron reported that there had been a board meeting held the previous Wednesday. At the board meeting, the board had directed staff to initiate the recruitment process for new advisory committee members. Aaron said that if any committee members knew of anyone who was interested or could be interested, to please invite them to apply.

Aaron reported that Jonathan Watson, chair of the HIAC, had presented a recommendation around MNSure's financing mechanism. The board had thanked Jonathan and the committee for the recommendation and asked that the committee continue to be engaged as the dialogue around MNSure financing continues.

Aaron reported that at the board meeting, Allison had announced that the assister portal had launched earlier that week and was now accessible to all assisters who receive the proper training. The portal includes the same functionality as that which was piloted during the previous open enrollment period, though additional portal functionality will be included in the winter IT release.

Aaron also reported that at the board meeting, Allison had announced that MNSure had finalized contracts with nine grantee organizations for MNSure's micro-targeted Outreach and Education grants, along with finalizing agreements with 21 health insurance agencies as MNSure broker enrollment centers.

Bentley Graves asked how many of the broker enrollment centers were SHOP-focused. Aaron reported that none of them were SHOP-focused, and that after piloting SHOP-focused broker enrollment centers during the previous open enrollment year, MNSure is scaling back its SHOP marketing efforts this year.

Aaron noted that Scott Peterson of MN.IT had presented at the board meeting and said that the summer release #2 had a two week shift and was released on September 9. The fall release is now scheduled for an October 14 deployment.

Aaron noted that the final health insurance premium rates will be released on Friday for the individual and small group markets. Marcus said that he expects final rates to be similar to the preliminary rates, and if so, it will be even more important that consumers shop through MNSure to receive advanced premium tax credits.

Marcus also reported that open enrollment will begin November 1 and that MNSure is starting their marketing campaign to encourage Minnesotans to shop through MNSure. MNSure will be raising awareness in all corners of the state, and has a network of brokers and navigators ready to help consumers. MNSure is also letting those who had been enrolled in discontinued Blue Cross and Blue Shield (BCBS) plans know that they can shop and compare on MNSure.

Mary Ellen asked if BCBS and MNSure were doing any joint mailings. Marcus answered that they are not, but that one notice BCBS sent out did mention MNSure.

Marcus reported that the MNSure Legislative Oversight Committee will meet next Wednesday at 2 p.m. to discuss the final rates, MNSure's budget and operations, open enrollment, and 1095 tax forms.

Marcus also reported that the request for information related to possible IT system components had been issued, and the submission deadline had been pushed back so MNSure staff could answer questions that were received. Marcus noted the results will likely go before the Minnesota Eligibility Technology System Executive Steering Committee to review and then decide if they should proceed with a request for proposal.

Marcus noted he has begun some work with the board on a board-approved legislative agenda, though the discussion will begin in earnest in November. He also noted that the Health Care Financing Task Force will be reconvened per the Governor before the legislative session in order to look at market stabilization in the individual market.

Aaron said that he had emailed the committee a recommitment form and asked that they fill them out in a timely fashion. These will be used so the board knows how many seats it needs to fill when appointing new advisory committee members.

Dick Klick asked about difficulties transitioning Minnesotans from coverage purchased through MNSure into Medicare coverage. Dick explained that the consumer must let MNSure know they are going onto Medicare coverage, and then MNSure must let the carrier know. However, this can take time and sometimes the plan does not receive the information until after the consumer is on Medicare. An appeal has to be filed to have the termination date changed and if a refund is necessary it is up to the plan.

Aaron said that the State of Minnesota has quite a few laws to protect people from having coverage terminated prematurely, and MNSure needs to follow them. Aaron also explained that if a consumer asks for a termination date before the 15<sup>th</sup> of the month, the consumer's coverage will end on the 1<sup>st</sup> of the next month. If a consumer asks after the 15<sup>th</sup>, then the consumer's coverage will end on the 1<sup>st</sup> of the 2<sup>nd</sup> month. By filing an appeal, MNSure can work with carriers on a case-by-case basis and sometimes adjust the cancelation date, but there is no blanket, uniform policy across all carriers outside of filing an appeal.

Mary Ellen asked if notices could be sent in advance to those who will be reaching the age of Medicare eligibility. Aaron said he will raise the idea with staff.

## **Public Comment**

None.

## **Health Insurance Literacy Discussion**

*Marcus Schmit, MNSure Director of Legislative Relations & Community Partnerships*

Marcus [presented](#) on health insurance literacy and said that the board would like the committee to consider making recommendations around the topic. He said the HIAC is also considering taking up health insurance literacy, and the two could potentially discuss together and perhaps make a joint recommendation. Marcus also noted the importance of focusing on health insurance literacy rather than health literacy as a whole, and asked the committee to consider two questions:

1. What are specific ways in which information around health insurance decisions can be presented by MNSure to consumers?
2. What is MNSure's role in the health insurance literacy conversation?

Mary Ellen noted that she had drafted a recommendation in July related to health literacy and shared it with Gladys and Jinny. Aaron said that in the CSEAC leadership transition, he had missed it, but would share it with the full committee for their consideration and to help start the health insurance literacy discussion. Aaron also asked that the committee consider the two questions Marcus had offered when making suggestions and developing creative ideas to bring to the next meeting.

Committee members asked for more information about MNSure's current efforts around health insurance literacy in its various departments. Marcus and Aaron said they would gather this information and provide it to the committee.

## **SHOP Recommendation Discussion**

*Bentley Graves, CSEAC member*

Bentley presented his [draft recommendation](#) related to SHOP and said that some pieces will need to be updated, but it is still very viable. With BCBS as the sole SHOP issuer this year, it is important that MNSure engage the carriers and think outside of the box.

Committee members noted that SHOP functionality remains very limited.

Bentley noted he and the Chamber of Commerce are working to see the waiver to make SHOP tax credits available to small employers outside of SHOP approved by the federal government.

Kim Johnson noted that the SHOP tax credits are only available for the first two years an employer is enrolled in SHOP, and said with those tax credits ending, it leaves him unsure as to whether to continue offering his employees coverage. He suggested the state could add tax credits for years three through five of a small employer's enrollment. Bentley said he would add this component to the recommendation.

## **Wrap Up/Adjourn**

Aaron said he would check with HIAC leadership to see if they are interested in having a joint meeting in October.

**MOTION:** Bentley moved to adjourn. Bob Robbins seconded. There were no objections and the meeting adjourned at 4:53 p.m.