

# Consumer and Small Employer Advisory Committee Meeting Minutes

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**Tuesday, November 28, 2017, 2:30 – 5 p.m.**

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

**Members in attendance:** Denise Robertson – Chair, Matthew Steffens – Vice-Chair, Mary Ellen Becker, Matthew Flory (via phone), Leigh Grauman, Bentley Graves, Kim Johnson (via phone), Richard Klick, Shari Meyer, Kate Onyeneho, Jamie Rancour (via phone), Kathleen Saari (via phone)

**Members not in attendance:** Peter Musimami, Anne McIntosh

**Staff in attendance:** Aaron Sinner – Board and Federal Relations Director, Christina Wessel – Senior Director of Partner and Board Relations, Marie Harmon – Marketing and Communications Specialist

**Board members in attendance:** Martha Eaves

## Meeting Topics

### Welcome & Introductions

*Denise Robertson, Chair; Matt Steffens, Vice-Chair*

Denise Robertson, chair, called the meeting to order at 2:33 p.m. She noted she was the new chair of the committee, and Matt Steffens was the new vice-chair of the committee. Members introduced themselves.

### Guest Introductions

None.

### Public Comment

None.

### Approval of October Meeting Minutes

*CSEAC Committee Members*

**MOTION:** Dick Klick moved to approve the draft [October 24 meeting minutes](#). Mary Ellen Becker seconded. All were in favor and the minutes were approved.

## CSEAC Orientation & Review of Duties, Policies, Roles and Responsibilities

*Aaron Sinner, MNsure Board and Federal Relations Director*

Aaron Sinner, MNsure staff, began orientation with an overview of the [Consumer and Small Employer Advisory Committee Charter](#). He explained that there were two advisory committees, offering two different perspectives: the Health Industry Advisory Committee (HIAC) and the Consumer and Small Business Advisory Committee (CSEAC). Aaron summarized the “description of duties” section, by explaining that in some instances, the board will direct the advisory committees to create recommendations regarding a specific topic, but in most instances, the committee was in charge of developing its own ideas and presenting its recommendations to the board. Aaron noted that the committees had been around for about four years.

Aaron continued with orientation by reviewing the document entitled [Policy on Advisory Committees](#). He noted that Section 1.4 states the board will appoint a committee liaison, and that he is the appointed liaison for the CSEAC from MNsure. His role and MNsure staffs’ role is to provide facilitation and support, but committee members should drive conversation and recommendations. Continuing, Aaron noted there were two new members to the committee, bringing the total number of committee members to 14 and the quorum to eight members.

Aaron then discussed the Minnesota Open Meeting Law, which requires that if a quorum of members is present and they are discussing business related to the committee, it is considered an “open meeting,” and thus the meeting needs to be properly noticed and open to the public. In most instances, email conversations among the entire group would be in violation of the Open Meeting Law. Aaron advised that the law sought to make the committee transparent and ensure the representation of all members’ interests. Aaron noted that when he sends committee members an email, he would blind copy everyone.

Aaron noted that the committee is expected to meet at least quarterly, but has generally been meeting monthly.

Next, Aaron reviewed section 1.11 and noted that meeting minutes, taken by MNsure staff, are shared with the board. Additionally, the chair of CSEAC decides who presents recommendations before the board.

Aaron then reviewed the document entitled [MNsure Board Advisory Committees: Roles and Responsibilities](#). He noted the section describing “representation” included a list of stakeholder groups that the MNsure board is required by state statute to maintain, and so includes these groups in the advisory committees.

To summarize the way the committee should conduct business, Aaron read aloud the first two paragraphs in the section “roles and responsibilities.” Aaron highlighted that the board relies on the committees for recommendations on long-term priorities, while MNsure’s workgroups (which are made up of brokers, navigators and certified application counselors) work on more immediate nuts-and-bolts issues. Aaron highlighted in paragraph three of the section that

committee members should be familiar with Minn. Stat. § 62V, which is MNSure's enabling legislation. He also reminded members that the committee's recommendations are to the MNSure board and should fall within the scope of MNSure's control.

In closing, Aaron noted the last page of the document included a paragraph about compensation. He said he would send details on how eligible members could be set up for this via email to the group. Denise asked how far out travel expenses can be backdated. Aaron advised he would need to verify the answer and would circle back with the group.

Denise then prompted committee members to reflect on their previous year(s) on the committee. She started the conversation by asking Aaron to read the MNSure purpose that is read before board meetings:

The purpose of MNSure is to ensure that every Minnesota resident and small business, regardless of health status, can easily find, choose, and purchase a health insurance product that they value and does not consume a disproportionate share of their income.

Denise suggested that the purpose be read at the beginning of each CSEAC meeting.

Kate Onyeneho noted that she would like to know how the committee is benefiting the MNSure board. Martha Eaves advised the group that both committees have been helpful with their recommendations and have noted things the board would have likely missed or were not aware of, which in turn, led to positive outcomes for consumers.

Denise advised the committee needs to continue to identify specific populations that may need additional outreach unique to their demographic. Denise noted that there would be time later in the meeting to identify issues the committee wants to focus on and possibly create subgroups to address.

Aaron advised that there is a page on the MNSure website for CSEAC located in the "About Us" section, under the "Committees" tab on the sidebar. This page has meeting documents, meeting dates, and other resources. Aaron also highlighted the online discussion forum feature on the page, and that if the committee would like to use it, he can get everyone set up with a log-in. In addition, Aaron confirmed with Denise that he is happy to disperse information to the group that someone has deemed important or pertinent. Aaron also advised that committee members can recommend items to be added to an upcoming meeting agenda by sending them to Denise.

## **MNSure Updates**

*Aaron Sinner, MNSure Board and Federal Relations Director*

Aaron advised that the board had met just over two weeks previous on November 15. He noted that the Operations Work Group had provided an update on the IT RFP. For the new members, Aaron said the IT RFP was looking to replace some current components of the enrollment system—specifically, the shopping tool, plan comparison tool and the system of record. Aaron noted that a vendor had been selected, but a contract was not yet finalized, so the name of the vendor is not yet public. Currently, MNSure staff was working with the selected vendor to

generate a “Statement of Work,” which will be part of the final contract. Aaron advised that the new software should be implemented by the start of open enrollment next fall.

Aaron highlighted the stats presented at the board meeting. Within the first two weeks of open enrollment, there were 91,623 qualified health plan (QHP) enrollees, five percent of which were new consumers; 400,000 website visits (not unique visits); and 23,000 phone calls, with an average wait time of one second.

Aaron also highlighted MNsire’s new “courtesy call back” feature, which was available to consumers needing to speak to a specialist and which let consumers decide to receive a call back rather than wait on hold. He also added that MNsire had hired a new Contact Center overflow vendor.

Mary Ellen noted that call stats earlier in the fall were not as good and that anecdotally, she still hears people raise the issue of call wait times. Aaron noted that there was a period in July and August when the old vendor dropped off and the new vendor was not yet in place, so wait times were likely higher during that time.

Denise mentioned that wait times for the Assister Resource Center (ARC) were much longer than wait times for consumers. Christina Wessel, MNsire staff, advised that assisters should immediately send her an email if their wait time is longer than 45 minutes, as the data she had seen did not reflect wait times that long. She advised assisters to include the time in which they placed the call and what number they were calling from in the email. Christina also noted that MNsire was currently in the process of hiring an additional full time ARC staff member.

Leigh Grauman added that in many instances, when consumers complain about wait times, they assume they are calling the MNsire Contact Center, but in reality could be speaking to their county office or the Department of Human Services (DHS). A number of committee members identified that streamlining the process between the entities and educating consumers on the entities could be a possible issue to focus on.

Mary Ellen asked if the health literacy project was assigned to anyone at MNsire yet. Aaron advised that there were two new MNsire staff that started in the last month who might possibly take on that duty, but he did not believe it had been assigned yet.

Mary Ellen also asked that CSEAC members be sent the HIAC recommendation on call center metrics that was presented to the MNsire board. Aaron advised that the recommendation had been passed along to the board’s Operations Work Group. He noted he would send the recommendation to CSEAC members.

Denise solicited feedback from the committee about open enrollment. Dick started the conversation by referencing an issue he was having with accurate income reporting. Christina advised that any updates to income during the previous open enrollment period were not processed because the cases were closed. Since the backlog of life event changes had been so long, MNsire had decided it would be more efficient to close the cases so consumers could input updated information. Christina added that consumers were sent notices advising them of this. Dick asked for more information. Christina followed up by noting that consumers who were auto-renewed into their same coverage this year may see a discrepancy with their income after

it comes back from federal sources. She advised that consumers were sent a notice in early October 2017 that advised them what information was currently in the MNsure system, and to reach out to MNsure if anything was incorrect.

Kate noted she wasn't sure how people who don't speak English can be assisted via phone. Christina advised that there is a language line that can be utilized for non-English speakers when they call the Contact Center. Mary Ellen also noted that many MNsure notices have a section near the end which advises non-English speakers, in multiple languages, how to contact MNsure.

Dick noted that the only way he could get things corrected was via fax and when the verifications were sent to the county, they were processed by the county's "MNsire representative." Christina advised that though the county might refer to a staff person that way, these individuals were fully employees of the county and not actually connected to MNsure whatsoever. Aaron added that these are typically just individuals that work for the county that are MNsure "experts," even though MNsure does not have control of this delegation or their training. Denise also noted that county workers have to reach out to DHS's consumer Contact Center for assistance with cases, as they do not have their own dedicated line.

Matt Steffens advised that he had tried to be proactive at the beginning of the open enrollment period by submitting applications before November 1, only to find out the applications needed to be closed because they could not be processed for 2018 eligibility. Matt stated he would like to be able to submit applications in advance of open enrollment. Christina noted that this was a common concern last year, and that MNsure made an extra effort to advise their partners not to start applications before November 1, 2017. Christina stated there were updates to the system application that were input right before open enrollment, so applications received before those updates were in place wouldn't process as they should for 2018 eligibility.

Dick asked if Medica enrollment rates were higher this year through MNsure since Medica can only be accessed on-exchange. Aaron advised that at this moment, enrollment numbers are hard to compare because MNsure processed passive enrollments earlier than in past years. Aaron noted that MNsure would have better enrollment comparisons after the first of the year.

Leigh noted that the ARC staff was better trained this year, and that navigators appreciated clarification on what ARC staff can handle and what they cannot. Additionally, she'd found the MinnesotaCare offices were working more efficiently, and that life event changes were smoother. Denise agreed and noted that each year was better than the last and consumers were becoming more empowered, which was crucial.

Matt Steffens asked what types of surveys exist that solicit feedback from assisters. Christina advised that surveys are sent out to assisters after each open enrollment period. Committee members noted that the results of last year's survey were shared at a joint committee meeting.

Denise noted that multiple individuals throughout the committee meeting thought the MNsure deadline for January 1, 2018 coverage was December 15, 2017, not the correct date of December 20, 2017. She advised that MNsure should work to promote the correct deadline date.

## **Ideas for Issues to Focus On This Year, Preferred Meeting Date/Time/Location**

### *Committee Members*

Matt Steffens asked the committee to brainstorm some of the issues they would like to see the committee focus on in the next year.

Dick mentioned his confusion with the Medical Assistance estate recovery language found in the application. Denise advised that it only applied to MA enrollees receiving long-term care and some other circumstances, but not typical Medical Assistance coverage. Matt echoed Dick's concern that the language on the MNSure application might not be clear. Leigh advised that she typically directed people to resources and phone numbers listed on the DHS website for more information. Denise followed up by noting this issue goes back to health literacy, and that in her experience, many notices that come from MNSure, the county or DHS were difficult to comprehend. Matt summarized the issue as gaps in the relationship between the three entities.

Bentley Graves stated that he would like to have the new IT vendor meet with the committee to help with the scope of their work since the committee had talked about a lot of these components previously. After some discussion with the rest of the committee, Bentley suggested that since the statement of work was nearly finished, the vendor and a MNSure staff member who was a part of the Operations Work Group could come in and present to the committee. Bentley also mentioned it would be helpful for MNSure staff to update the committee on the current landscape of state-based exchanges.

Kim Johnson suggested the committee could discuss the "affordability" component mentioned in MNSure's purpose statement. Kim advised that many organizations use a term called "value streaming," which shows how money flows within a system. He also stated the discussion could include a look at carriers' medical loss ratios. He noted that this could help the committee identify inefficiencies and inconsistencies within the value stream. Bentley suggested the best option could be to have someone from the Health Economics Department within the Minnesota Department of Health present information explaining how different variables affect affordability. In addition, committee members noted the MinnesotaCare buy-in and similar options and could relate to affordability.

Kate noted that she would like to know how the committee's ideas were being implemented by the MNSure board. Bentley suggested it could be helpful to see a list of the recommendations the committee had previously recommended and then use that to structure future discussions. Aaron said he would share a list of the committee's past recommendations with committee members.

Dick suggested it would be helpful to explore how the committee could influence the decisions of the Minnesota Eligibility Technology System (METS) Executive Steering Committee (ESC). Christina advised that the ESC holds public meetings, and that advisory committee members would be welcome to attend those meetings. Aaron said he would email details on the next ESC meeting to CSEAC members in case anyone was interested in attending.

Matt Steffens suggested exploring resources that would help educate consumers on how to mitigate financial exposures of growing deductibles and out-of-pockets. Dick added that consumers don't know how to distinguish between plans. He noted that the current descriptions weren't helpful enough—further consumer education is needed. Kate advised this could be grouped into the health literacy issue and that her clients would find it very helpful.

Matt asked Aaron the best way to create a survey with these issues so individual committee members could rank them by importance and narrow the committee's focus to a couple issues over the next several months. Aaron said that if Matt sent him the content Matt would like to see in a survey, Aaron would figure out how to put it into Survey Monkey or a similar survey tool and disperse it to members.

Denise suggested the committee could have about three or four sub-committees digging into the issues considered most pertinent to members.

Committee members agreed to continue meeting on the fourth Tuesday of the month. Denise mentioned that due to the holidays, the next meeting would be Tuesday, December 19. Additionally, Aaron notified the group that UCare was willing to continue hosting the committee if they found the location convenient. Committee members agreed it was a good meeting location and they would continue to meet there. Denise advised that the sub-committees could have the option to meet during the first half hour of the committee's time for convenience and to condense discussions. Aaron said he would send out the dates and location of the upcoming meetings via email.

## **Other Committee Items of Discussion**

### *CSEAC Committee Members*

None.

## **Adjourn**

**MOTION:** Mary Ellen moved to adjourn. Matt Steffens seconded. There were no objections and the meeting adjourned at 4:57 p.m.