



Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, December 19, 2017, 2:30 – 5 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN

Members in attendance: Denise Robertson – Chair, Matthew Steffens – Vice-Chair, Matthew Flory, Leigh Grauman (via phone), Kim Johnson (via phone), Richard Klick, Ann McIntosh, Shari Meyer (via phone), Peter Musimami (via phone), Kate Onyeneho, Jamie Rancour (via phone), Kathleen Saari

Members not in attendance: Mary Ellen Becker, Bentley Graves

Staff in attendance: Christina Wessel – Senior Director of Partner and Board Relations, Aaron Sinner – Board and Federal Relations Director, Stephanie Grisell – Legal Analyst

Meeting Topics

Welcome & Introductions

Denise Robertson, Chair; Matt Steffens, Vice-Chair

Denise Robertson, chair, called the meeting to order at 2:36 p.m. Members introduced themselves.

Matt Steffens, vice-chair, reminded committee members of MNSure’s purpose: 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.

Guest Introductions

None.

Public Comment

Kim Johnson raised an issue related to the purpose of MNSure, specifically related to the “small business” element. Kim asked, with the elimination of the MNSure SHOP market, what place the “small business” language had in the MNSure purpose statement. Matt Steffens noted that although there is no small business product at MNSure, small businesses can still obtain a SHOP-like product, albeit directly from a carrier. Matt also indicated there was a program for small businesses to set aside funds in an account that employees can use to purchase

individual market plans on an exchange (a qualified small employer health reimbursement arrangement (QSEHRA)).

Committee members discussed possible ways for MNsure to reach out to consumers who were previously enrolled in SHOP plans and to bring those consumers into the individual market.

Matt Steffens asked Aaron Sinner, MNsure staff, for an update on the SHOP waiver request. Aaron indicated that in 2015, the legislature had directed the Minnesota Department of Human Services (DHS) to submit a waiver request to the federal government seeking to allow small businesses to receive SHOP tax credits even when purchasing off-exchange products. DHS had submitted a letter in early 2016 seeking guidance from the Center for Consumer Information & Insurance Oversight, the federal agency within the U.S. Health and Human Services Department charged with regulating exchanges, as to which legal section DHS should use to request such a waiver. DHS had not received a response.

However, because no carriers had filed to sell SHOP plans in Minnesota, the waiver request was now likely moot. Based on the experience of other states with bare SHOP counties, the Internal Revenue Service (IRS) was likely to allow small businesses offering health insurance in bare SHOP counties in Minnesota to collect SHOP tax credits. However, the IRS wouldn't make such a decision until tax filing time—early 2019 for plan year 2018.

Kim noted he would like to see more acknowledgement of small employers as a marketing tool and as a stakeholder. He would like to see MNsure communicate more with small employers about how they can help their employees find out about and obtain coverage.

Aaron clarified small businesses remain a part of the MNsure purpose and MNsure still seeks to serve small business and small business owners—though MNsure's role is clearly evolving in that regard without SHOP plan offerings.

Approval of November Meeting Minutes

CSEAC Committee Members

MOTION: Matt Flory moved to approve the draft [November 28, 2017](#) meeting minutes. Kate Onyeneho seconded. All were in favor and the minutes were approved.

Richard Klick followed up on the discussion between himself and Christina Wessel, MNsure staff, from the previous meeting regarding the relationship between the MNsure Contact Center and county staff who worked on MNsure-related cases. Dick noted county call centers often refer to enrollees' need to speak to a "MNsure person" when meaning a county employee. Dick would like the notes to indicate he asked for clarification of how to solve this issue and simplify the county, MNsure, and Department of Human Services case management. Dick noted this is not a change but a clarification.

MNsure Updates

Aaron Sinner, MNsure Board and Federal Relations Director

Aaron noted the next MNsure board meeting is on January 10, 2018. December 20, 2017, is the deadline for purchasing a policy that's effective on January 1, 2018, with extended Contact Center hours on Tuesday and Wednesday. Aaron indicated that MNsure had met the 100,000 enrollee mark the previous week, and including 2018 renewals. Matt Flory asked for an estimation on how much enrollment would increase in the remaining weeks of open enrollment. Aaron noted most of MNsure's enrollees would enroll for January 1 effective coverage, and that MNsure did not expect to see a dramatic jump in enrollees for February 1 effective coverage.

Matt asked about the age breakdown of MNsure enrollees. Aaron replied that in geographic terms, the metro area slightly underperformed the percentage of enrollments in greater Minnesota. He also reported that across plan year 2017, enrollment broke down as follows:

Age 0-18 – 11%

Age 18-25 – 7%

Age 26-34 – 16%

Age 35-44 – 14%

Age 45-54 – 18%

Age 55-64 – 34%

Age 65+ – <1%

Ann McIntosh asked about the MNsure cost per enrollment. Aaron reported he did not have those numbers available.

Dick asked if any committee members attended the December 6 METS Executive Steering Committee (ESC) meeting. None indicated they had. Aaron noted the next meeting of the ESC would be January 23, 2018, and that audio from the previous meeting was available online. Aaron clarified the ESC's role as the interagency IT governance body made up of representatives from MNsure, the counties, and DHS.

Denise reminded CSEAC members the discussion of the ESC was due to the MNsure response to the joint recommendation on the assister portal, where MNsure staff noted many of the requests were IT-related and that MNsure is one voice among others in the IT prioritization process.

Kathy Saari raised issues related to the DHS miscommunication regarding the "MNsure person" at the county and DHS level. She believed part of the problem was passing the consumer off to appease the consumer and lead them to believe the next phone call would answer their question.

Ann noted the process is complicated but suggested a more streamlined process, such as implementing a care coordinator function.

Peter Musimami asked Aaron if there was a public log of issues MNsure enrollees experienced. Aaron asked for clarification of Peter's question and noted MNsure has [a frequently asked](#)

[questions section](#) which might address his question. Christina added there is a variety of reasons that could be the root cause of an issue so any public comment may not be accurate for every consumer. Christina noted that internally, MNIT has a process they follow to identify and document defects, pulling case examples for review. Aaron also indicated the Contact Center has morning huddles where agents bring up issues they are hearing from consumers which, if systemic, can be escalated.

Kate asked if there is a way to create a system with more accountability. Kate noted that the discussion does not clarify who owns an issue once it has been identified. Christina referred to [the Customer Service Guide](#) as a point of first contact for consumers but acknowledged that consumers do not always understand where they are in the system. Matt Steffens noted it's about the communication process, improving the literacy of health care language, and identifying the roles every agency plays.

Ann asked the committee the effect of potentially repealing the individual mandate to which Aaron indicated any repeal of the individual mandate is difficult to speculate on.

Ann also noted her frustration with the loose use of “preventive care” such as mammograms. Mammograms are a device of early detection but are incorrectly labeled as “preventive care.” Committee members discussed the definition of preventive care but Matt Flory noted it's important to remember the scope of the committee.

Review of Prior CSEAC recommendations to MNsure Board

CSEAC Committee Members

Denise recommended the committee review the previous twelve CSEAC recommendations.

Kate noted her appreciation of receiving the list, but would like to know the result of each recommendation and if MNsure took any action on the recommendation and what strategies MNsure used.

Ann noted she struggles with the MNsure purpose statement and her accomplishments on the CSEAC. Denise, acknowledging Ann's concerns, illustrated issues that were raised by the committee members have been acknowledged by the MNsure board and the MNsure operations staff.

Committee members noted again the issues of communication between various state and county agencies and consumers. Matt Steffens noted that these communication issues were rising to the top because of the creation of MNsure, but had been present before with less visibility.

Denise steered the committee back to discussing the prior CSEAC recommendations. She and Matt Steffens reviewed the previous recommendations and the MNsure response. Denise asked the committee members if they were interested in staff responses to each recommendation. Kate noted she would like to see the outcomes and why the outcomes did or didn't work. Aaron noted that he could gather updates on all twelve recommendations if that is what the committee desired, but that it would likely take a few months.

Kate suggested including a timeline mechanism in future recommendations to track the recommendations from presentation to resolution.

Denise suggested that with so many recommendations, some from several years back, a complete update would be excessive. Rather, if there was a particular recommendation a committee member would like to receive an update regarding, reach out to Aaron. Denise also welcomed Kate's idea of developing a timeline for future recommendations.

Committee members briefly discussed the HIAC metrics recommendation. Ann noted CSEAC needs to focus on making smart recommendations about operations or functionality improvements. Committee members did not have any issues with the metric recommendation.

Review Sub-Committees/Working Groups Survey for Studying Issues and Making Proposals to the Committee

CSEAC Committee Members

Denise noted the work group ideas included in the survey were based on ideas raised at the previous meeting. Matt Steffens indicated there were three choices which rose above the others, and the committee could explore creating a work group for each choice. The top three choices were:

- 1) Coordination of existing DHS/county/MNsure services
- 2) Individual market stabilization
- 3) State-based exchanges, specifically looking at what Minnesota is doing well and what it can learn from other states

Matt Flory asked how useful the committee could be in providing recommendations for individual market stabilization. Denise suggested framing the idea as who can MNsure bring into the individual market. As for the coordination of existing DHS/county/MNsure services, Denise indicated this is a large topic but can be narrowed down to understand what exactly is impeding the consumer. Matt Steffens noted that many of the work group topics do overlap because many of the issues the CSEAC identified for possible further discussion are interrelated.

Dick suggested having a presentation on how the ESC works and the process of deciding on IT prioritization.

Ann also raised the question of how to make MNsure an attractive entity to consumers. She noted it ties back to answering the question "What can the consumer get from MNsure that the health insurance company doesn't provide?" She noted that despite a myriad of issues, including cost-shifting and health literacy, it's important to stick to the overall theme of improving individual health. Ann noted the work group ideas were good ones, but were a small part of the larger conversation of improving individual health.

Denise asked the committee members for feedback. Peter welcomed the work group idea and indicated he would use a work group to educate himself and his community about MNsure's

role. Denise suggested splitting the three questions into three work groups, reminding committee members the questions are not silos and can overlap. Matt Steffens suggested combining State-Based Exchanges and Individual Market Stabilization into a single work group, with the other work group focused on Coordination of DHS/County/MNsure Services.

Kate asked for more in-depth demographic data to develop discussion about who needs to be reached. Aaron noted the 2018 Health Access Survey by the Department of Health would be released in early spring 2019 and would provide additional details about the uninsured in Minnesota.

Denise inquired as to how the committee members would like to indicate which work group they would like to work on. Denise noted the goal of the two work groups would be to present two solid recommendations to full CSEAC for review and then recommendation to the MNsure Board of Directors. Denise and Matt Steffens will work with Aaron to send a survey link for CSEAC members to indicate which work group they are interested in.

Kate asked for potential outcomes of the work groups and recommendations. Denise said she saw the coordination of DHS/county/MNsure services as about improving the consumer experience and education. The state-based exchange/individual market stabilization group was about how to attract individuals who are not currently in the exchange and how to bring them into the fold. Kate noted an immediate concern for this committee is to focus on individuals who do not have health insurance. Denise acknowledged Kate's comment and noted the reason to focus on those individuals is to follow MNsure's purpose statement.

Ann asked for clarification on the individual market stabilization work group. Matt Steffens noted the topics provided by the board of directors included a request for specific policy solutions and which policy solutions MNsure should advocate for that could decrease cost.

Denise noted the topics were broad and the final recommendations could be a specific element of the broad topic.

Other Committee Items of Discussion

CSEAC Committee Members

Aaron noted the next CSEAC meeting would be January 23, 2018.

Adjourn

MOTION: Dick moved to adjourn. Kate seconded. There were no objections and the meeting adjourned at 5:04 p.m.