

# Consumer and Small Employer Advisory Committee Meeting Minutes

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**Tuesday, June 5, 2018, 2:30 – 5 p.m.**

**UCare, 500 NE Stinson Blvd, Minneapolis, MN 55413**

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

**Members not in attendance:** Matthew Steffens – Vice-Chair, Kim Johnson, Ann McIntosh, Peter Musimami, Kate Onyeneho

**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 & Committee Introductions

*Denise Robertson, Chair*

Denise Robertson, chair, called the meeting to order at 2:36 p.m. Denise reminded the committee members of the MNsure purpose statement:

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.

Committee members introduced themselves.

### Public Comment

No public comment.

### Approval of May 22 Meeting Minutes

*CSEAC Committee Members*

**MOTION:** Mary Ellen Becker moved to approve the draft [May 22, 2018 CSEAC meeting minutes](#). Dick Klick seconded. All were in favor and the minutes were approved.

Dick asked for clarification of the GetInsured rollout. Christina Wessel, MNsure staff, explained that the GetInsured decision support tool would go live in July 2018. The additional GetInsured

features, an integrated shopping tool and back-end enrollment system of record that would transmit data to carriers, would be launched in late 2019 in preparation for that fall's open enrollment period.

## **MNSure Updates & Legislative Session Recap**

*Aaron Sinner, Board and Federal Relations Director*

Aaron Sinner, MNSure staff, provided the committee members a final update on the legislative session. He indicated that Governor Dayton vetoed the omnibus spending bill. This means there is no change in the active selector authority of the MNSure board. Bentley Graves noted that January 8, 2019, would be the beginning of the next legislative session.

Denise asked for clarification on Nate's role at MNSure. Aaron noted Nate was serving as Acting CEO of MNSure, and that the board would outline its plans for filling that role on a permanent basis at its June 20 meeting.

Matt Flory asked for a review of the timeline for 2019 open enrollment. Aaron confirmed the start date of 2019 open enrollment is November 1, 2018. He clarified there are narrow regulatory guidelines for allowing a special enrollment period due to exceptional circumstances, and that when MNSure kicked the tires on opening early, the Centers for Medicare and Medicaid (CMS) indicated a special enrollment period could only be used to extend the open enrollment period later, not to start sooner. Aaron noted the MNSure board and Nate are currently soliciting feedback from stakeholders about whether MNSure should create a potential special enrollment this year.

## **Finalize Proposals to Bring to MNSure Board of Directors' June 20 Meeting**

*CSEAC Members*

Denise prepped the committee members about the potential recommendations. Aaron noted the MNSure board was scheduled to meet on June 20, July 18, and then not until October 17.

### ***Extending Open Enrollment Period***

Mary Ellen reviewed her [draft Open Enrollment Timing Recommendation](#) to begin 2019 open enrollment on October 15, 2018, and continue open enrollment until December 15, 2018.

Denise reminded the committee that 2018 open enrollment was November 1, 2017, through January 14, 2018. Denise asked if MNSure needed special authority to extend the January 1, 2018, selection date to December 20, 2017. Christina confirmed it was an agreement between the carriers and MNSure. Denise reminded the committee of Aaron's guidance from the previous meeting: what is the most important goal of the recommendation? To lengthen the 2019 open enrollment period or to keep the enrollment period within calendar year 2018? From committee discussion, the focus of the recommendation was to extend the 2019 open enrollment period past the current 45 days.

Mary Ellen explained the rationale behind the recommendation with a particular focus on the alignment with the Medicare open enrollment and the Medicare rule changes related to the phasing out of Cost plans. She noted this affected over 403,000 Minnesotans and those Minnesotans will require additional attention from brokers, which could put a pressure point on individual market consumers seeking assister support. She added another rationale for moving the opening date is it allows consumers additional time to evaluate options and for the market to attract younger and healthier enrollees. Finally, Mary Ellen noted that the recommendation keeps the current end date of 2019 open enrollment, which will decrease the amount of adverse selection and allow health plans and MNSure time to process enrollment information.

Denise began discussion by reviewing potential exceptional circumstances that might provide MNSure with a rationale for conducting a special enrollment period. Denise suggested the Medicare Cost plan migrations and the timing of MinnesotaCare renewals could be the exceptional circumstances to justify adjusting the length of open enrollment. Denise acknowledged that CMS does not appear willing to begin open enrollment before November 1, 2018.

Bentley reminded the committee that over the course of MNSure's history, consumers had the opportunity to enroll in a plan in January. He noted it may be difficult for consumers to complete everything and enroll into a plan for the January 1 coverage effective date.

Mary Ellen suggested prioritizing elements of the recommendation. For example, as she understood, CMS is not willing to begin open enrollment before November 1, 2018, so she suggested adding additional enrollment dates into 2019 and go until mid-January 2019. She said she could update the recommendation to reflect the preference of dates: the first being October 15 to December 15, 2018, and the second being November 1, 2018, to mid-January 2019.

Leigh Grauman asked for clarification on why opening 2019 open enrollment sooner is beneficial. She noted the Medicare enrollment period also begins on October 15. She noted pushing back the start date of 2019 open enrollment would not alleviate the immense strain on brokers to complete both Medicare and individual market enrollments. Denise stipulated that perhaps beginning 2019 open enrollment in October was not a good idea due to the exceptional circumstances this year, particularly related to Medicare. Dick noted that moving the open enrollment date forward would always overlap with the Medicare start date. Bentley suggested amending the recommendation to extend the 2019 open enrollment after December 15, 2018, this year but then acknowledge the committee discussed beginning open enrollment sooner in the future.

Denise asked if the committee would like to remove the bullet points of:

- Concluding open enrollment before the start of the coverage year reduces the likelihood of adverse selection.
- Concluding open enrollment at least two weeks prior to the end of the coverage year start date provides time for MNSure to process applications and provide carriers with the necessary enrollment data.

- Increases the likelihood that consumers will have their ID cards before the start of the new coverage year.

There was no disagreement from committee members and Denise noted she will amend the recommendation to remove those bullet points.

**MOTION:** Dick moved to recommend the Open Enrollment Timing Recommendation to the MNSure board as amended and discussed at the CSEAC meeting on June 5, 2018. Bentley seconded. All were in favor and the motion was approved.

### ***Ombudsman for Health Insurance Enrollment***

Denise asked for committee members' input on creating a health insurance ombudsman. Denise noted there are issues related to making a recommendation around the creation of such an ombudsman, as the MNSure board cannot create the agency on its own, nor be expected to fund such an agency. Nevertheless, Denise suggested it was worthy of discussion because there are consumers consistently reaching out with concerns due to the sometimes complicated nature of the system. Denise reminded the committee to focus this issue on how it will improve the consumer's interactions with MNSure, counties and the Department of Human Services.

Bentley noted setting up an ombudsman office is likely not within the purview of MNSure. Dick suggested setting up the office in the governor's office. Bentley indicated such an office might have to be set up by the attorney general's office or the legislature or an agency commissioner. MNSure's ability to set up such an office is not within the MNSure statute and regulatory authority. Bentley suggested recommending that MNSure collect facts and potentially recommend adding the idea to the MNSure legislative agenda.

Dick suggested developing a recommendation and having Martha review the document. Aaron noted having a recommendation ready for the October MNSure board meeting would be good timing for consideration on MNSure's legislative agenda.

### ***Health Insurance Literacy and Health Care Education Resources***

The committee discussed potentially developing a recommendation around health care literacy. Denise noted there's a huge concern for consumers to have more understanding of the language of health care. Denise suggested that perhaps this is the time to review health care literacy and the appropriateness of MNSure's involvement in this campaign.

Mary Ellen recommended discussing MNSure's current health care literacy actions with the MNSure marketing team.

### ***Quality Control/Continuing Education for Navigators and Other Assistors***

Denise added this potential recommendation to encourage members to think about this question: How do assistors reflect the communities they represent? Denise noted this hasn't been discussed and did not have a recommendation to present. Dick suggested reviewing the question with the MNSure marketing team member at the July CSEAC meeting.

### ***Small Business Market Assistance and Outreach***

Dick asked if the MNsure board is waiting for a recommendation from the advisory committees about how to proceed with SHOP. Denise noted she had reached out to Kim Johnson to see if he had interest in developing a recommendation.

Aaron noted the small business market is tricky because there are currently no carriers selling plans.

In response to the suggestion that individual market carriers be required to file in the SHOP market, Bentley noted there are statutory limitations related to developing a SHOP marketplace and the risk is that carriers could respond by pulling out of all markets. Bentley indicated there could be adjustments to the small group tax credit, either on the state or federal level.

### ***Call Center Metrics***

Mary Ellen noted that she has questions outstanding regarding the MNsure Contact Center but does not recommend that CSEAC present a proposal at the June or July board meetings. Mary Ellen noted her concern with how MNsure quantifies its service level. She reminded the committee that service level means the percentage of calls answered in five minutes or less. She noted the industry standard was 80% of calls answered in 20 seconds or less. Mary Ellen noted she may not be understanding how MNsure is defining the Contact Center metrics.

She also noted the types of calls coming into the call center, such as password resets and discussing eligibility results. She indicated those two elements in particular are still heavy call drivers.

### ***MNsire Marketing Campaign Update***

Aaron reported there would be a member from the marketing team at the July CSEAC meeting. Mary Ellen noted the committee might not develop a marketing recommendation, but having a discussion between MNsure marketing staff and committee members should prove beneficial.

### ***Adjourn***

Denise noted the next CSEAC meeting would be July 24. She also suggested potentially moving the CSEAC meetings to an earlier Tuesday in the month so that CSEAC meetings would occur before MNsure board meetings. Committee members expressed a general support for maintaining the current fourth Tuesday schedule.

**MOTION:** Bentley moved to adjourn. Jamie Rancour seconded. There were no objections and the meeting adjourned at 4:46 p.m.