

Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, October 23, 2018, 2:30 – 5 p.m.

UCare, 500 NE Stinson Blvd, Minneapolis, MN 55413

Members in attendance: Denise Robertson – Chair, Matthew Steffens – Vice-Chair, Mary Ellen Becker, Kim Johnson (via phone), Richard Klick, Ann McIntosh (via phone), Jamie Rancour (via phone), Kathleen Saari (via phone)

Members not in attendance: Matthew Flory, Leigh Grauman, Bentley Graves, Shari Meyer, Peter Musimami, Kate Onyeneho

Staff in attendance: Aaron Sinner – Board and Federal Relations Director, Xee Yang – Legal Analyst

Meeting Topics

Welcome

Denise Robertson, Chair

Denise Robertson, chair, called the meeting to order at 2:35 p.m.

Committee Self-Introductions

Committee members introduced themselves.

Public Comment

No public comment.

Approval of July Meeting Minutes

CSEAC Committee Members

MOTION: Jamie Rancour moved to approve the draft [July 24, 2018 CSEAC meeting minutes](#). Matt Steffens seconded. All were in favor and the minutes were approved.

Approval of September Meeting Minutes

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

MNsure Updates & CSEAC Terms

Aaron Sinner, Board and Federal Relations Director

Aaron Sinner, MNsure staff, provided committee members with an update on the most recent MNsure board meeting. He noted that it was the final board meeting before open enrollment and the main focus was reiterating that the open enrollment period would be from November 1, 2018, to January 13, 2019, and that MNsure had launched a new comparison tool. Open enrollment for 2019 will start at 7 a.m. this year on November 1, with the website going live and the MNsure Contact Center opening at the same time. The MNsure Contact Center will be weekdays from 8 a.m. to 6 p.m. and Saturdays from 10 a.m. to 2 p.m., with extended hours approaching deadline days.

Aaron continued with more highlights going into open enrollment. He noted that the assister certifications are slightly higher this year than last year, including among certified brokers. MNsure will continue to offer its courtesy callback functionality. MNsure has also launched a new document verification tool, which makes it easier for consumers to upload their documents, including via mobile device. Last, Aaron mentioned the renewal process, which happens before open enrollment and this year the renewal process was completed 10 days earlier than last year. An earlier completion means consumers are prompted to contact MNsure with any updates before the start of open enrollment rather than as that rush is beginning.

Matt asked if uploading documents could only be done on mobile phones and if it was functionality available year-round. Aaron clarified that uploading of verification documents could also be done on the MNsure website and confirmed uploading could be done year-round. Denise asked and Aaron clarified that the uploading tool is only for qualified health plan enrollees through MNsure, not for public program enrollees to send documents to counties or the Department of Human Services.

Dick Klick raised the topic of the MNsure resolution review team. Aaron explained that MNsure's resolution review team launched in August. It is a new alternative to filing an appeal, where a consumer's case is reviewed for a resolution before it goes into an appeal. This team was created to reduce appeals volume and can resolve cases either through making a change on behalf of a consumer or through a more thorough policy explanation to a consumer. The process also review cases on average within five days, where appeals have averaged about 60 days.

Review CSEAC and HIAC Recommendations to MNsure Board of Directors at June and July Board Meetings; Consider Any Follow-Up and/or Joint Advisory Committee Meeting About Questions Raised by the Board at June and July Meetings

CSEAC Members

Denise asked committee members for their thoughts on past recommendations the CSEAC could re-address or possible topic areas for future recommendations.

Recommendation on Renewal Notices

Matt indicated that the MNsure renewal notices are too long, adding confusion to the purpose of any given notice. He suggested notices could be simplified to a shorter length and referenced the standard summary of benefits, which fits on one page. Mary Ellen agreed with Matt. Denise said she would add the topic to the list of possible recommendations.

GetInsured

Dick asked about the new GetInsured functionality. Aaron clarified that the new functionality would launch in full in fall 2019. GetInsured is the technology supporting the new plan comparison tool. When full functionality launches next fall, it will serve as a shopping tool that provides back-end functionality around MNsure's enrollment system of record, which will include agent of record (AOR) transfers to carriers. The tool will take over the AOR process and should be smoother for carriers.

Federal Guidance

Aaron noted that there is new federal guidance related to 1332 waivers. These waivers allow states to apply to make changes to how the Affordable Care Act is administered within their state so long as their proposal guarantees coverage is as affordable and comprehensive as without the waiver, covers at least as many people, and does not increase federal spending. The new guidance suggests that states only need to guarantee coverage that is as comprehensive remains available, and allows the distribution of who receives coverage to change without ensuring no particular groups are harmed by a coverage shift.

Aaron added that the federal government also released a proposed rule regarding HRAs which expanded on the uses of HRA dollars for employers to offer their employees. It would allow employers to spend HRA funds on plan premiums, which could be either QHPs or short-term plans, so long as the HRA arrangement was offered equally within the same class of employees. Dick asked if MNsure would be offering short-term plans. Aaron clarified that MNsure does not offer short-term plans because they do not cover essential health benefits. Denise noted that MNsure has a helpful handout on the MNsure website about short-term plans.

Review Prior CSEAC Recommendations to MNsure BOD for Status Check, Possible Revision, Reminder to Board

CSEAC Members

Dick suggested that the health literacy proposal could be revisited to promote consumer understanding. He suggested a study group. Matt added that as the market evolves, there is a need to explain the changes to help consumers understand. He suggested the topic should continue to be discussed with the MNsure board. Denise agreed that a health literacy recommendation could be presented to the board again. Mary Ellen added that the board should participate in the Minnesota action plan to improve health literacy.

Matt asked if Dick would be willing to lead the health literacy study group. Dick agreed.

MOTION: Denise moved to revisit the health literacy recommendation to the MNsure board, expanding on the recommendation with ways MNsure can promote consumer understanding of how to utilize health care coverage in a changing market place. All were in favor and the motion was approved.

Dick, Denise, Jamie, and Ann McIntosh agreed to serve on the study group for the health literacy recommendation.

Denise thanked Mary Ellen and Bentley Graves on behalf of the committee for the years they had committed to the CSEAC. Denise asked Mary Ellen for any reflection and hopes for the committee before she leaves. Mary Ellen noted that when she joined the committee there was a lot of focus on operational issues, especially the functionality of the website. She suggested that the members on the committee should revisit the basics of insurance enrollment and take some time after open enrollment to go through the experience of submitting an application online. Mary Ellen also suggested that a positive message about MNsure to the public through public relations campaign could help expand health insurance enrollment.

The committee also discussed a proposed federal rule related to public charges, which would affect non-citizen legal residents who access public programs. Denise noted the proposed changes might discourage consumers from enrolling in health insurance coverage.

Adjourn

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