

Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, November 27, 2018, 2:30 – 5 p.m.

UCare, 500 NE Stinson Blvd, Minneapolis, MN 55413

Members in attendance: Matthew Steffens – Chair, Grace Aysta, Matthew Flory (via phone), Leigh Grauman, Richard Klick, Ann McIntosh (via phone), Jamie Rancour, Denise Robertson, Kathleen Saari (via phone)

Members not in attendance: Kim Johnson, Kate Onyeneho

Staff in attendance: Christina Wessel – Senior Director of Partner and Board Relations, Aaron Sinner – Board and Federal Relations Director (via phone), Xee Yang – Legal Analyst

Meeting Topics

Welcome

Matthew Steffens, Chair

Matt Steffens, chair, called the meeting to order at 2:45 p.m. Matt 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.

Returning Committee Introductions

Members introduced themselves and provided a brief description of their background.

New Member Introductions

Grace Aysta, new member, introduced herself. She expressed her interest and passion for MNSure.

Approval of October Meeting Minutes

CSEAC Committee Members

MOTION: Dick Klick moved to approve the draft [October 23, 2018 CSEAC meeting minutes](#). Denise Robertson seconded. All were in favor and the minutes were approved.

MNsire Updates

Aaron Sinner, Board and Federal Relations Director

Aaron Sinner, MNsire staff, provided the committee members with a committee overview. He noted that the advisory committees are established in state statute. MNsire has two advisory committees, the Consumer and Small Employer Advisory Committee as well as the Health Industry Advisory Committee, that provide the MNsire board with recommendations. The MNsire board appoints members and the committees draft recommendations to the board for consideration. The MNsire board also receives a copy of advisory committee meeting minutes.

Aaron also noted that the CSEAC is subject to the Open Meeting Law, which means that any discussions of MNsire by committee members when six or more members are present must be properly noticed and open to the public.

Aaron also mentioned that CSEAC members are entitled to \$55 per diem and travel expenses on meeting days if the members are not receiving compensation from another source for their attendance.

Aaron provided updates on the November board meeting. He mentioned the board appointed new members and a new chair for the advisory committees. Aaron also highlighted the open enrollment period. He mentioned that qualified health plan sign-ups are gradually increasing, with currently over 100,000 enrollments. Additionally, the GetInsured comparison tool is seeing strong tariff and MNsire Contact Center wait times have been manageable.

Last, Aaron highlighted the MNsire resolution review team, which is where consumers can request for a review of their case without filing an appeal. About 90 percent of the cases are resolved without needing to go on to an appeal.

Review Board of Directors Slides

Aaron Sinner, Board and Federal Relations Director

Resolution Review Team

Matt asked Aaron when the MNsire resolution review team (RRT) started. Aaron reported that the resolution review team started servicing consumers in August of this year.

Denise asked if the RRT was an outcome of the ombudsman suggestion presented in June. Aaron noted that the RRT concept had emerged earlier, but the ombudsman suggestion had added extra energy and board member interest in the idea.

Leigh Grauman asked if the RRT reviewed Medical Assistance cases. Aaron reported that the team focused on qualified health plans.

Matt referenced statistics from [slide](#) number 11, where the number of appeals dropped substantially within a period of 60 days and the top issue was concerning coverage termination. He asked what the causes of the coverage termination issue are. Aaron stated that major of cause of the coverage termination request is when the consumer wants to terminate coverage at an earlier date than MNsire policy would normally allow.

Denise asked if passive renewal would fall within the termination of coverage issue as another reason to terminate coverage, because the consumer did not realize they were passively renewed. Christina Wessel, MNSure staff, stated that it could be a reason to terminate coverage, but MNSure likely wouldn't see those kind of requests until after the open enrollment period.

Passive Enrollments

Matt asked Aaron if the 100,000 enrollments includes the passive renewal enrollments. Aaron confirmed that it does. Matt asked if there are any concerns regarding the passive renewals because the premium rates and the APTC are coming down. He mentioned one of his clients, who was passively renewed and received a renewal notice, which indicated the 2019 premium and 2018 APTC amount based on 2018 income. Christina responded that there is a timing issue with renewal notices, where the insurance carriers issue a renewal notice prior to receiving the 2019 APTC amount from MNSure to the consumer with the 2018 APTC because that was the only information they had available at that time. Later, MNSure sends a MNSure renewal notice that indicates the 2019 APTC, which is the correct APTC.

Matt noted that the renewal notice from MNSure also asked for income verification. Aaron reported that the income verification request may be a result of when MNSure pinged the federal hub and likely received information that was inconsistent with what the consumer had on file, which would require the individual to submit verifications to update their income.

Denise mentioned that there was a consumer who got a carrier renewal notice that indicated a lesser amount of premium, but actually when the update from MNSure was provided to the carrier, the consumer ended up paying a higher premium. Denise suggested an adjustment in the carrier notice to flag the difference in premium could prevent a negative experience with MNSure. Christina mentioned that the notices have to follow tight federal perimeters, but that is a topic that could be revisited.

Ann McIntosh stated that she got her renewal notice from HealthPartners, which stated, "if you don't qualify for APTC, you could shop directly with HealthPartners," indicating that the consumer does not have to enroll with MNSure. Denise commented that it is important for the public to understand the benefits of enrolling through MNSure because a consumer may later become eligible for APTC due to an income change. She asked if this could open an opportunity for the MNSure board to communicate with carriers about the benefits of MNSure and why even consumers not immediately eligible for APTC would want to go through MNSure. Dick added that this is a reason why it is important for consumers to visit the MNSure website to explore their options.

Matt asked if MNSure knew why Medica chose to offer new plans only through MNSure. Christina stated that she understood it was a business decision.

METS 2018 Release of Roadmap

Matt asked Aaron about the METS 2018 release roadmap and the spring 2019 release. Aaron stated that the spring release will allow county, DHS and MNSure workers to have certain new functionality.

Dick asked about a prompts in the broker line for small businesses. Christina stated that there is a prompt for SHOP because there are some small businesses finishing up their enrollment in SHOP; however, this option will disappear in December.

Old Business

CSEAC Members

Health Literacy Study Group

Dick, Denise, Jamie Rancour and Ann are the members who are working on the health literacy study group. Currently there are no updates.

Meeting Suggestions

Dick suggested for more members to join the advisory committee so that when older members leave, the newer members could take over during the cycle of a new term. The members discussed about how to reach out to gain more committee members.

Denise brought up an idea of meeting structure and productivity. She questioned if the meetings should be shorter or less frequent to allow time for study group work. Aaron stated that the advisory committees are only required to meet quarterly and the frequency and length of meetings are a decision open to the committee. Matt suggested that meetings do not need to take the full two-and-a-half hours of the scheduled time, but the meetings have to be worthwhile. Dick stated that the members should focus on what is important to cover topics and ideas. Ann suggested meeting every other month and alternately the months where the committee does not meet members could focus on study group work.

Denise asked if members of the board would attend CSEAC meetings. Aaron said he would be sure to share the CSEAC's 2019 meeting calendar with the board once it was set and add some extra encouragement to attend.

New Business

CSEAC Members

Review Board of Directors Possible Topics

Matt mentioned that he is interested in attending informal town hall meetings in parts of the state where there are less enrollments and gather information of what needs to be done to reach out to these communities. In addition to that, Matt suggested looking into employers who do not offer health insurance to employees and help them understand why insurance is important.

Matt referred to [a document with board-suggested topics for the advisory committees](#) and asked if CSEAC members would be interested in any of the topics for future discussions. Dick suggested having someone from the carrier side as a guest to explain their ideas, with a focus on product development. Matt asked if it would be possible to get MNsure's vision for the individual market and what MNsure can do for small business. Aaron noted MNsure is still exploring what its vision should be now that no carriers are offering in SHOP, and whether and how it should serve small businesses through the individual market. Christina noted that since

MNsire is a marketplace, the conversation of how to serve small businesses if carriers don't want to participate in SHOP is a larger conversation involving carriers and the Department of Commerce.

Affordability

Denise stated she is interested in marketing and education opportunities to reiterate the benefits of buying through the exchange. Denise asked if it would be appropriate to raise the idea of affordability to the board because this is an issue that is important to the consumers. Denise mentioned some consumers drop out from enrolling in coverage because some premiums are still too high and they cannot afford health insurance coverage. Matt added that he has seen consumers migrate from gold and silver plans to bronze plans. He also mentioned if it would be appropriate to provide education for the population under age 65 on how to mitigate financial exposures associated with a high deductible.

Public Comment

No public comment.

Adjourn

Matt confirmed the CSEAC would continue to meet at UCare. The next meeting was scheduled for December 18 and the CSEAC would continue to meet monthly.

Denise suggested exploring holding meetings before the board meeting. Matt suggested to keep the December 18 meeting and asked Aaron to check on the second Tuesday in January.

MOTION: Ann moved to adjourn. Kathy Saari seconded. There were no objections and the meeting adjourned at 4:58 p.m.