

# Consumer and Small Employer Advisory Committee Meeting Minutes

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**Tuesday, December 18, 2018, 2:30 – 5 p.m.**

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

**Members in attendance:** Matthew Steffens – Chair (via phone), Grace Aysta, Matthew Flory (via phone), Leigh Grauman (via phone), Kim Johnson (via phone), Richard Klick, Ann McIntosh (via phone), Kate Onyeneho, Jamie Rancour, Kathleen Saari (via phone)

**Members not in attendance:** Denise Robertson

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

## Meeting Topics

### Welcome & Roll Call (Attendance)

*Matthew Steffens, Chair*

Matt Steffens, chair, called the meeting to order at 2:34 p.m. Matt asked Aaron Sinner, MNsure staff, to take a roll call of committee members in attendance.

### Approval of November Meeting Minutes

*CSEAC Committee Members*

**MOTION:** Grace Aysta moved to approve the draft [November 27, 2018 CSEAC meeting minutes](#). Leigh Grauman seconded. All were in favor and the minutes were approved.

### MNsurance Updates

*Aaron Sinner, Board and Federal Relations Director*

#### **Enrollment Updates**

Aaron provided the committee members an update on open enrollment and call center metrics. He noted MNsure had processed over 113,000 private plan sign-ups as of December 15, the deadline for coverage effective January 1. Aaron noted that any enrollments from December 16 to January 13 would have coverage starting February 1.

***Call Center Metrics***

Aaron updated the committee on call center metrics. He reported the average wait time for callers during open enrollment to date typically ranged from an average of 1 minute 40 seconds up to an average of 6 minutes.

Matt asked if MNSure tracked the wait times for calls transferred to specialists. Aaron noted that 60-70% of calls did not need to go to a specialist; most call issues are addressed by the initial Contact Center representative. Aaron also reported that in the month of November, the average wait time for a specialist fluctuated from 10 to 20 minutes, but in December the average wait time had climbed to 30 to 45 minutes. He noted that MNSure had a day of technical issues with transfers between the main representatives and specialists that resulted in some consumers being put on hold for particularly long periods of time. Matt asked Aaron if MNSure specialists were MNSure employees or contracted call center employees. Aaron clarified that the specialists are MNSure employees.

***Committee Discussion on MNSure Experience***

Matt asked Dick Klick to share information about an experience he had with MNSure. Dick reported that he had put in a consumer's income change in November, but MNSure representatives weren't able to provide an update on the reported income change until December. Dick also stated that he had learned it is MNSure's policy to report income changes seven days before the event date. Additionally, when brokers call the Broker Line, they are only able to ask about three cases per phone call, and must ask about any additional cases on a future phone call.

Dick and Kate Onyeneho raised Medical Assistance enrollment issues. Aaron noted that Minnesota counties manage Medical Assistance cases, but that the issues discussed sounded like a newly-launched Department of Human Services policy called periodic data matching, which checks public program enrollees' eligibility during the plan year and if a discrepancy is found between enrollee-reported income and income collected from other data sources, the enrollee must verify their reported income or will be disenrolled. This policy is the result of a change made by the state legislature.

Matt raised the issue of confusing consumer notices. He stated that since MNSure is the collector of data for all the programs—Medical Assistance, MinnesotaCare and MNSure qualified health plans (QHPs)—when a family has members enrolled in multiple programs, they receive multiple notices asking for verification where it is hard to distinguish between the different programs. This confusion grows out of the literacy level of the consumer and effective communication on the notices. Dick mentioned a consumer who was very confused by notices when she transitioned from a QHP to a public program, then back to a QHP. Ann McIntosh commented that this could either be an issue with communication to the consumer or a system communication error where notices automatically gets generated. Ann questioned if these letters needed to be sent out. Matt stated that more information should be gathered to determine the problem and a suggestion could be made to have the agencies to improve the transition process across the line so that consumers could have a smoother experience with MNSure. Matt noted that he planned to attend the next MNSure board meeting and to raise

some of these topics. Kathy Saari suggested looking into the enrollment and renewal processes since some consumers are still confused about it.

## **Old Business**

### ***Update – Health Literacy Study Group***

There were no current updates on the health literacy study group.

Grace asked about the goal of the health literacy study group. Dick responded that the study group's purpose is to promote consumer understanding of how to use health care coverage with MNSure. Dick stated that the group will put something together for the next meeting.

Dick informed the committee of an email he received about promoting single payer health care. The email indicated that the new state legislature has an agenda to put everyone on MinnesotaCare. Dick stated that people will might be confused and think MNSure is going away. Matt noted that at a recent meeting, a member of the Minnesota Association of Health Underwriters suggested MNSure would run out of funding in 2021. Matt stated that if incorrect information goes out, it may jeopardize health care enrollments. Matt stated that his main concern is regarding the loss of younger enrollees, which could lead to a death spiral in insurance premiums. Matt suggested that a social conversation with the hospitals and providers may be a way of resolution for more affordable health care coverage.

## **New Business**

### ***Outside the Box – Bringing navigators/assisters to the employer***

Matt suggested the idea of bringing assisters to small businesses who are unable to offer health insurance to help educate the employees and help them with obtain individual market insurance through MNSure. Matt mentioned meeting with an employer who thought it was a great idea to have someone come to their site to provide resources for health care. Kim Johnson reported added that his business had a broker come in on a monthly basis to help individuals review coverage options.

Kate noted there are many people who does not know how to navigate or have not participated in MNSure programs. Jamie Rancour commented that she works with a certain group that helps bring people into the office and helps them understand on how to get health care coverage. Grace suggested putting together a curriculum to help educate small businesses on health care enrollment options. Aaron noted the committee could either put together such a curriculum or recommend to the MNSure board that MNSure put together such a curriculum and suggest ways it could be promoted.

Dick asked Aaron about public feedback on open enrollment from assisters. Aaron noted that MNSure has follow-up meetings with navigators and assisters, usually around March, to take such feedback.

## **Meeting Schedule for 2019**

Matt reviewed [the meeting schedule](#). He stated that the CSEAC will continue to meet on the fourth Tuesday of each month from 2:30-5 p.m. Matt also reported that he had outlined the meeting dates with corresponding meeting dates when the committee could report out its work at board meetings.

Kim suggested each meeting should have a task and he would also like to get feedback from the board on how the committee is doing. Matt noted that he will continue to work with the committee on having long-term and short-term goals to make the meetings productive. Matt reminded committee members that they could revisit of the list of suggestions that was provided by the board in future meetings.

## **Public Comment**

No public comment.

## **Adjourn**

**MOTION:** Kate moved to adjourn. Grace seconded. There were no objections and the meeting adjourned at 4:43 p.m.