



# Consumer and Small Employer Advisory Committee Meeting Minutes

---

**Tuesday, April 23, 2019, 2:30 – 5 p.m.**

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

**Members in attendance:** Matthew Steffens – Chair, Grace Aysta, Leigh Grauman, Richard Klick, Kate Onyeneho, Denise Robertson, Kathleen Saari (via phone)

**Members not in attendance:** Matthew Flory, Kim Johnson, Ann McIntosh, Jamie Rancour

**Staff in attendance:** Christina Wessel – Senior Director of Partner and Board Relations, 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 reminded the 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.

Aaron Sinner, MNSure staff, took attendance.

### Approval of March Meeting Minutes

*CSEAC Members*

**MOTION:** Leigh Grauman moved to approve the draft March 26, 2019 meeting minutes. Grace Aysta seconded. All were in favor and the minutes were approved.

### MNSure Updates

#### **Enrollee updates**

*Aaron Sinner, Board and Federal Relations Director*

Aaron provided the committee members an update on QHP enrollments. As of March, MNSure has approximately 105,000 active enrollments.

Next, Aaron provided statistics on the life event change (LEC) process. He informed committee members that the processing time for a single LEC could range from 15-90 minutes depending on the type of LEC. For example, processing a name change, address change, or ending ESI could take 15 minutes. However, adding a family member or removing a member could take up to 90 minutes. Aaron noted MNSure has 8 staff dedicated to LEC work and 9 staff who dedicate approximately 50% of their time to LEC processing. Additionally, MNSure has 55 staff who are trained to work at least some LEC processes, 14 of whom are trained to work on all LEC types. These 55 staff flex onto the LEC work when other duties allow. Aaron noted that MNSure is continuing to chip away at its LEC backlog, which is now under 3,000 LECs, though MNSure also receives an additional 160-190 LECs per day.

Dick Klick asked about the length of time in processing LEC changes to when the enrollment is completed. Aaron responded that normally for a new enrollment, there is a 60-day window for someone to enroll in a plan. Dick and Denise Robertson raised concerns around the processing time of LECs. Denise stated that she notices when there are new changes reported or when additional information is needed, the initial LEC reported would lose its spot in the queue. Christina Wessel, MNSure staff, clarified that the LECs are processed in the order they are received in the queue with the exception of escalated LECs. If there are follow-ups for verifications or calling back and forth between MNSure and the consumer for additional information, this could prolong the processing of the LEC. Christina noted that there should not be any outstanding LECs submitted prior to March 18 and if there are, the MNSure assisters should reach out to MNSure for additional investigation. Denise asked Christina why an active application cannot be closed so that a consumer can submit a new application and avoid the wait of the LEC process. Christina explained that this causes downstream issues, though MNSure continues to evaluate its options related to LEC processing to see what approach will best serve MNSure consumers.

Kate Onyeneho added that there should be a process for the consumers to follow up with their case issues. Matt clarified that there is a system, policy, and procedures in place, but not everyone is aware of the process. He also suggested that the committee could make recommendations for a smoother system.

Matt asked Aaron about the qualified health plan termination policy. Aaron stated that under federal regulations, carriers are entitled to 14 days' notice prior to termination. Carriers have agreed to waive that notice if a termination is submitted in the last 14 days of a month, such that termination will be effective on the first of the coming month. Matt asked why MNSure does not request verification and do retroactive terminations. Aaron stated that MNSure has not asked the carrier to waive the 14-day notice requirement for retroactive terminations. Matt suggested that MNSure could insert a process with the carriers to fix this termination timeline issue. Grace suggested that there should be a layout of steps on the MNSure website with information on what to do when an enrollee gains ESI and wants to end their coverage with MNSure. Christina noted that much of this information is currently available on the MNSure website.

### ***Assister Experience Survey and Broker Agency Survey***

*Christina Wessel, Senior Director of Partner and Board Relations*

Christina presented information on the [assister experience survey](#) and the [broker agency survey](#). She clarified that the survey questions for both navigators and brokers is the same one, though results were presented separately for each group. She highlighted that the survey is taken every year and the overall feedback was positive. She noted that it is important to know what is going wrong and what has improved. The survey contains some open-ended questions, which are targeted to provide feedback about MNsure experiences.

Christina provided examples of projects as a result from the survey feedback. She noted that the MNsure username and password reset has been a pain point for many consumers because they do not remember their usernames or personal shared secrets. MNsure is currently looking into updating the consumer's MNsure account information so that it would be more consumer-friendly. Christina also noted that MNsure recently added an online LEC tool as an option for consumers to check their LEC status instead of calling to MNsure Contact Center. Lastly, the assister portal has been an ongoing project and the new agent of record process will be launched for 2020 open enrollment.

Matt asked Christina if MNsure has a satisfaction rate or goal. Christina responded that the survey is used to gather both qualitative and quantitative feedback, but MNsure does not set specific satisfaction goals it hopes to see in the survey. She noted that MNsure does have goals related to the assister organizations it funds through the navigator grant and broker enrollment center programs.

## Results of Survey Presentation

*Matt Steffens, CSEAC Chair*

Matt presented [the results of the possible recommendation topics survey](#). The survey was sent to the committee members on April 3 with responses due by April 8. The top five topics from the survey are:

- Executive summary
- Health literacy and/or health insurance literacy
- Submitting verification documents online
- Assisters for employers
- How to improve LECs

Matt asked committee members if anyone has questions or concerns about the active selector topic, since it did not make the prioritized topics list but was a topic that the board and public were interested in. The members did not have questions regarding active selector. Committee members agreed with the top five topics from the survey as recommendations to present at the June board meeting.

Grace suggested that the committee could group some of the topics together—for example, submitting verifications online, how to improve life event changes, timeliness of process, and creating online accounts could all be treated as one recommendation topic.

## **Working Session – Developing Slides for the June Board Meeting**

### ***Executive Summary***

Matt shared a few ideas for the executive summary. He noted that the current health care notices are lengthy and can be confusing for the general public reading them. Matt suggested the executive summary could quickly inform the recipient of what is needed, the timeline for submitting, where to go for help, and the consequences of not submitting.

Grace noted that it is important to keep the notice literacy at an appropriate level. Kate suggested that a reminder notice could be helpful for notices that request information. Denise suggested increasing the number of visuals, such as a calendar indicating due date. Leigh suggested that the executive summary should be focused, addressing the main point of the health care notice. Grace added that having a notice with a serial number might improve customer service. Christina noted that MNSure manual notices do have a notice number, though automatic notices do not.

### ***Health Literacy***

Denise noted that about 12% of the U.S. population have confidence in their knowledge about insurance and suggested that MNSure aggregate an information tab which gives consumers educational content on health insurance. Christina noted that MNSure currently has a [Use Your Coverage page](#). Aaron suggested committee members review the page and provide any suggestions on gaps.

Denise and Grace suggested having a page with health literacy videos about the MNSure website, including pictures. Dick noted that the consumer should also be directed to call MNSure if they have issues.

Matt extended an invitation to any CSEAC member who would like to join him in presenting to the board on the topics. He said he would put together a draft slide deck and send it out to CSEAC members by the end of the following week. He would then ask for CSEAC members to provide any feedback to him for incorporation by the end of the week after that.

### **New Business**

None.

### **Public Comment**

No public comment.

### **Adjourn**

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