



# Consumer and Small Employer Advisory Committee Meeting Minutes

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**Tuesday, September 24, 2019, 2:30 – 5 p.m.**  
**UCare, 500 NE Stinson Blvd, Minneapolis, MN 55413**

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

**Members not in attendance:** Matthew Flory, 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 2:32 p.m. Matt reminded 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 January Meeting Minutes

*CSEAC Members*

**MOTION:** Grace Aysta moved to approve the August 27, 2019, meeting minute draft. Denise Robertson seconded. There were no comments or suggestions to minutes. All were in favor and the minutes were approved.

Kate Onyeneho asked if MNSure and the advisory committee have a plan for health literacy and for the underserved population. Aaron responded that MNSure does have some plans in place for health literacy. The Health Industry Advisory Committee (HIAC) also had a recommendation on that topic as well, so if the Consumer and Small Employer Advisory Committee (CSEAC) wants to present some ideas around this topic, that would be welcomed. Grace commented that

she believes it is important that both committees are aligned with the same goal. She suggested that the committee should have concrete goals and ideas in order to accomplish action steps such as a reading standard and resources available for people to understand their coverage. Kate asked if there is a timeline to recommendations. Aaron responded that the committee could present to the board at any meeting.

Kate stated that the underserved population she works with are challenged knowing whether they should follow-up with MNsure, the Department of Human Services (DHS) or the county for health care coverage concerns. She added that it is hard for consumers to track their paper application as it is transferred from DHS to the county for processing. Grace questioned why the consumer cannot submit applications online. Aaron responded that consumers can submit a request for a manual account creation and would then be able to apply online. Matt asked that Kate provide Aaron with the specific county and which consumers are having issues with paper applications.

Grace noted that she has seen MNsure at a few public events and that is a great thing that MNsure is doing. She suggested that MNsure host evening workshops at public libraries and have assisters show the consumers how to apply online. Matt added that it is a great idea and if there is a will and desire the consumer will come and participate.

## **MNsire Updates**

*Aaron Sinner, Board and Federal Relations Director*

Aaron Sinner, MNsure staff, provided the committee members an update for MNsure. He noted that there has been no board meeting since the last CSEAC meeting. MNsure has announced the open enrollment period will run from November 1 to December 23, explaining that everyone who enrolls by the deadline will have 12 months of coverage, effective January 1, 2020. The GetInsured deployment was implemented over the weekend and the system is in good standing. Renewal notices will be sent to Minnesota households by mid-October in anticipation of the open enrollment period. The final rates for 2020 health plans will be announced on October 1.

Aaron informed the committee members that assister assemblies have started. The first was on September 23, in Fergus Falls. Attendance was good and the event went very well.

Aaron noted that MNsure is working with other agencies in getting the word out around the public charge final rule. The governor's office, along with several state agencies, hosted an event on September 16 to raise public awareness about the public charge rule. All state agencies now have a FAQ on the public charge rule to share with other organizations. Grace asked Aaron if MNsure made any adjustments to the application to ensure that immigrants could get health care coverage. Aaron responded that it may not happen by this fall because of the limited time of notification for this open enrollment. However, DHS is reviewing the software platform of the application this winter. It may not be until early spring if any changes were to take place. Grace asked if the public charge rule would go into effect now. Aaron clarified that the public charge rule is set to take effect on October 15. He further explained that different types of public assistance received in one month would be counted multiple times. For example,

if someone got Medicaid, public housing assistance and Supplemental Nutrition Assistance Program (SNAP) in one month, that would count as three months of public assistance.

Finally, Aaron provided updates on health reimbursement account (HRA). MNSure is waiting on the federal government for some final tools to finalize HRA. MNSure is expecting to launch messaging regarding HRA in early October such as an FAQ, fact sheets and an offline employee affordability worksheet tool. Early concepts for the worksheet tool allow employees to enter their income information, the HRA offer and second-cost-silver plan to determine if the HRA is affordable, similar to a tax sheet. There will also be an employer tool available after open enrollment to help employers determine which level of HRA they may offer. Aaron noted that the Robert Wood Johnson Foundation is working on an online data-loading tool to compare an HRA to advance premium tax credit (APTC) to simplify consumers' decisions. Matt asked Aaron for clarification if a consumer could pick between HRA or APTC. Aaron noted that there is a threshold for HRA and if the HRA is considered affordable, then the consumer would not be eligible for APTC whether the consumer accepts or declines their HRA. However, if the HRA is unaffordable then the consumer could opt for APTC and decline the HRA.

Aaron informed the members that the advisory committee application has been posted and MNSure is accepting new applicants through October 10. So far MNSure has received six new applications. Aaron reminded the members to submit their recommitment form. He noted that he is waiting for recommitment forms from Leigh Grauman, Denise Robertson and Kathleen Saari, and for Jamie Rancour to confirm for a second term. Matt recommend that the members pass an application to someone they know.

## **Legislative Update**

*Aaron Sinner, Board and Federal Relations Director*

Aaron informed the committee there was a hearing at the Minnesota Senate yesterday about an insulin affordability bill and the recommendation that MNSure run an insulin affordability program. The recommended expectation is that MNSure create a portal for making an "insulin affordability" determination. In practice, MNSure would not be able to leverage a tool for this program because the Minnesota Eligibility Technology System (METS) is prohibited by federal law from using federal hub data for purposes outside of the Affordable Care Act (ACA). The bill proposed that people under 200% of the poverty level be steered toward public programs (Medical Assistance and MinnesotaCare). Those who fall between the 200-400% of the poverty level would receive a notice from MNSure that they could be entitled to free insulin. The consumer would take the notice to their provider who would then send a request to an insulin manufacturer that would provide the consumer with 12 months of free insulin supplies. The program is renewable each year if the consumer is within the qualifying income range, whether they have an individual plan, group insurance or are uninsured. However, this program does exclude people who qualifies for Medicare.

Denise asked if undocumented people would be eligible for the insulin affordability program. Aaron clarified that the consumer must be a Minnesota resident and a tax filer to qualify for the program, as eligibility is based on one's taxable household income.

Denise asked if there are any funds that MNSure will be receiving to run the insulin affordability program. Aaron responded that the bill has a one-time appropriation of \$250,000 to help MNSure run an awareness campaign around the existence of this program, but there is no fund for design or implementation of the program. Grace and Denise asked how MNSure would implement the program, and Aaron simply stated that MNSure would need to use existing resources.

## **Working Session**

*Matthew Steffens, Chair*

Matt announced his job is requiring him to relocate to another state, which will prevent him from meeting the expectation as committee chair. Therefore, he is stepping down from his position. Aaron thanked Matt for his service as a committee member and chair.

Matt asked if any member would volunteer to take the lead and present at the next MNSure board meeting. Grace offered to take charge putting together a PowerPoint and take the lead in presenting to the board. Kim Johnson and Denise applauded Grace for her commitment. Denise offered to help with the PowerPoint content. Grace stated that she will work on an outline and share it with the members so they can go over the content. Aaron offered to send Grace the approved recommendation topics that the committee has voted on, as well as the topics that the HIAC presented at the last board meeting.

Aaron noted that the next board meetings will be on October 16 and November 13. The members agreed to finalize their recommendations at the committee meeting on October 22, then present the recommendations at the November 13 board meeting.

## **Public Comment**

No public comment.

## **Adjourn**

**MOTION:** Kate moved to adjourn. Grace seconded. There were no objections and the meeting adjourned at 3:58 p.m.