



# Consumer and Small Employer Advisory Committee Meeting Minutes

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**Tuesday, October 22, 2019, 2:30 – 5 p.m.**  
**UCare, 500 NE Stinson Blvd, Minneapolis, MN 55413**

**Members in attendance:** Grace Aysta, Leigh Grauman (via phone), Richard Klick, Denise Robertson (via phone)

**Members not in attendance:** Matthew Flory, Kim Johnson, Ann McIntosh, Kate Onyeneho, Jamie Rancour, Kathleen Saari

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

## Meeting Topics

### Welcome & Roll Call (Attendance)

*Aaron Sinner, Board and Federal Relations Director*

Aaron Sinner, MNSure staff, called the meeting to order at 2:37 p.m. He went over MNSure’s 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.

Aaron took attendance.

Aaron noted that five CSEAC members will end their term with the committee after four years of service: Dick Klick, Matthew Flory, Kim Johnson, Ann McIntosh and Kate Onyeneho. Members mid-term are Grace Aysta, Leigh Grauman, Denise Robertson and Kathleen Saari. Aaron read a message from Kim expressing his appreciation of the committee’s dedication to health care coverage in Minnesota. Aaron thanked Dick for his four years of service. Dick thanked Aaron for his leadership and encouraged Grace to keep the committee active.

Dick asked Aaron how many new applications there have been for the committee. Aaron reported that there were ten new applications across the two committees.

### Approval of September Meeting Minutes

*CSEAC Members*

There was no quorum to approve the September meeting minutes.

## **MNsure Updates**

*Aaron Sinner, Board and Federal Relations Director*

Aaron provided the committee members an update on the MNsure board meeting on October 16. He highlighted that there was a vote to adjust the MNsure budget by adding \$530,000 to the Minnesota Eligibility Technology System (METS) operations line.

Aaron noted that the Department of Commerce had announced final rates for plan year 2020, with rates largely stable from 2019 to 2020. Carrier rate changes ranged from a 0.2% increase to a 1.5% decrease, and carriers and increased product offerings from 83 total plans in 2019 to 122 plans for 2020. MNsure did not lose or gain any new carriers and every county will have at least two carriers to choose from. In general, these are signs of stability.

Dick asked Aaron for clarification on dual broker numbers. He stated that brokers have a national producer number and a MNsure number, and a few older numbers for access that are about two years old. Aaron reported that for interactions with MNsure, the only two numbers brokers would need are the national producer number and the portal association number. Any other number is for a one-time setup and would not be needed going forward.

Aaron provided updates on MNsure's open enrollment preparations. He informed the members that the Contact Center will be open 8 a.m. – 5 p.m. on weekdays and 10 a.m. – 2 p.m. on Saturdays, with extended hours on Thursdays. On the first day of open enrollment and in days approaching the December 23 coverage deadline, the Contact Center would have extended hours. He added that MNsure is training a final class of Contact Center representatives, who will be ready to take calls by November 1. Aaron noted that MNsure's operations department is caught up on life event changes and the turnover rate is just a few business days. This represents the lowest backlog MNsure has ever had entering open enrollment. MNsure ran autorenewals in late September, generating health care eligibility notices. This is the earliest that MNsure completed autorenewals before open enrollment.

Aaron reported that the GetInsured (GI) deployment had taken place two weeks prior. He noted that there were a few identified defects, but those issues were being fixed and GI should be ready for open enrollment. Grace asked for clarification on what GI is replacing. Aaron clarified that GI is replacing the old shopping and enrollment system, Connecture. GI will have improved functionality and generally simplify the plan shopping experience.

Next, Aaron informed the members about the MNsure assister assemblies, which took place in late September and early October. A total of nearly 600 assisters attended the events. MNsure was on track to have 1,000 certified navigators and certified application counselors, and 900 certified brokers by the start of open enrollment.

Last, Aaron talked about MNsure marketing and outreach. The marketing campaign this year is based on market research conducted in July and August via focus groups and phone interviews. The research showed MNsure's two primary messages continue to resonate: (1) MNsure is the only place to access tax credits, and (2) free in-person help is available. However, the research

revealed many consumers still think that MNsure is only for low income families. To counter this perception, MNsure would be using the tagline, “Unsure? Be sure. MNsure.org.” MNsure will increase its investment this year in online banner ads, social media presence, billboards and bus stop advertisements. Additionally, MNsure had obtained new data from the State Health Access Data Assistance Center and for the first time had zip code-level data on the uninsured, including the demographic characteristics of this zip codes. MNsure had invested with media partners Univision and Urban Mass Media Group to target 147 community-specific radio stations in eight different languages.

Aaron noted that the leaders from the HIAC suggested having a joint meeting with the CSEAC. Aaron suggested that they could meet in January after the holidays and new committee members come on board. Dick commented that he agreed the two groups could process efficiently, and bounce ideas off one another. Grace agreed with Dick’s notion.

## **Legislative Updates**

*Aaron Sinner, Board and Federal Relations Director*

Aaron updated the committee on the Public Charge rule discussed at the previous meeting. He reported that the rule was originally scheduled to take effect on October 15, 2019. The Friday prior to its effectuation, three federal judges issued injunctions to block the rule from taking effect pending clarification on the rule’s legality. The judges have clarified that if the rule ultimately goes into effect, it will do so with a new effective date, after the cases are decided. Thus, the lookback period in the rule will not apply to time while the injunction is in place. Right now, it is business as usual and the new public charge regulations will not affect immigrants’ immigration status. MNsure will keep an eye out for any updates to the rule.

Aaron provided an update on the insulin proposal discussed at the previous meeting. The discussion between the Minnesota Senate, House and the Governor’s office is still ongoing. There is a Senate bill that would have MNsure administer the program, with an effective date of January 1, 2020. One complication is that MNsure is legally prohibited from using federal hub data for purposes outside of health insurance program eligibility determinations. MNsure will continue to have conversations with the legislature about this bill.

Dick expressed concern about a case that he had encountered involving Medical Assistance. He stated that the individual qualified for Medical Assistance, then became ineligible after the county considered her 401(k) assets. Dick stated that this led the individual to become uninsured. Leigh clarified that the county should not consider assets if the individual is younger than 65 and not applying for medical disability coverage. The Medical Assistance programs that consider assets are specialized disability and 65 years or older under Medicare. Leigh referred Dick to the DHS eligibility policy manual as a resource.

## **Public Comments**

No public comment.

## **Working Session**

### *CSEAC Members*

Grace informed the members that she created a [draft PowerPoint](#) for the committee's previously voted upon recommendations and wants to make sure that the goal for each topic is aligned with the members' suggestions. She also asked for input on the implementation suggestions following the topic goal.

### **Health Literacy**

Grace read the literacy goal and noted the suggestions for the goal. Grace added that families who do not speak English might have a child who can read English, so bolding important information on the notice cover page, especially a due date and a phone number, with translation availability may help the consumer. Grace stated that she believes a third-grade reading level would be more comprehensive across varied populations.

Denise commented that the uninsured population are frequently not native English speakers, so an easy format or even pictures could be helpful. Denise asked Aaron if the online application is offered in languages other than English. Aaron responded that mailing out notices and having an online application in more languages are on the list of desired system improvements, but not likely to rise to the top for implementation within the next 24 months.

Leigh commented that while she supports improved literacy, she is not a fan of adding more pages to the notices. She pointed out that the board might question the specific reading level, so the committee should be prepared to clarify why they suggested a third-grade reading level. Grace said she would further examine whether a third-grade reading level is appropriate before presenting to the board.

Denise suggested listing the demographics of uninsured individuals as a reason why lowering the reading level may be beneficial. Denise also mentioned a national action plan to improve health literacy. Grace agreed with Denise's suggestions and noted she would investigate national action plan's recommendations on grade level.

### **Ombudsperson Office**

Grace asked Denise to explain the committee's ombudsperson office recommendation. Denise stated that there is a lack of communication between the Department of Human Services (DHS), the counties, MNSure and insurance carriers.

Grace agreed and suggested that the committee present a few example scenarios to the board in order to emphasize the value of the agencies communicating better. Leigh offered to provide a few examples from her clients' experiences. She suggested more coordination to help consumers understand which agency they should contact with concerns but noted an ombudsman office may require more resources.

Denise commented that communication is an issue and suggested MNSure could reach out to the Blue Ribbon Commission on the issue. Grace agreed and added that MNSure should revisit best practices.

### ***Life Event Changes***

Grace noted that the goal of this recommendation was to allow individuals to submit verification documents at the same time as submitting a life event change (LEC).

Leigh commented that there is already a tool online to allow consumers to upload their documents and proposed removing this recommendation.

Denise suggested that the upload tool specifically be embedded into the LEC tool for those who are not familiar with the upload option. Denise suggested that this recommendation be brought to MNsure staff member Christina Wessel's attention rather than the board's, because it may only require small changes. She continued that something as simple as verbiage within the LEC instructions could draw attention to the tool for those unaware that this upload tool exists.

Grace commented that the committee could keep the LEC recommendation and modify the suggestion's focus.

### ***Short-term Insurance***

Grace noted that this recommendation was to provide gap insurance from the time an individual files an appeal until the time it is resolved. She asked for more details about short-term insurance and parameters around the suggestion.

Denise stated that the group of consumers who would need coverage during an appeal is usually due to a delay in processing applications or LECs. She asked Aaron if MNsure could offer any form of coverage from the insurance carrier for this group of consumers. Aaron commented it might present mixed messaging risk for MNsure to suggest consumers enroll in short-term coverage, since it is often not comprehensive.

Leigh commented that it might make more sense to give someone who files an appeal an opportunity talk to a MNsure representative about their options. She continued that she does not see short-term coverage as a favorable option for certain appeal issues.

Aaron mentioned the Resolution Review Team (RRT) as another option for consumers instead of filing an appeal, since the process is faster. He asked members for any feedback and experience with RRT. Leigh indicated that the RRT process is quick at resolving cases, but very few of her clients have RRT-reviewable situations. She clarified that consumers often wait for an LEC to be processed and then go from qualified-health plan eligibility to Medical Assistance or MinnesotaCare eligibility. These specific consumers would be filing an appeal to get retroactive coverage to fill in the wait between programs. Denise noted the RRT process is geared towards QHP-eligible consumers and not public-programs-eligible consumers, so they would have to file an appeal with the DHS. Denise suggested that the committee not raise public program concerns to the MNsure board. Leigh agreed and stated that she does not often hear of unsuccessful appeals involving retroactive coverage issues.

Grace noted that she will edit the slides to reflect the suggestions today and when there is a quorum the members can vote on the changes. She asked Aaron if the committee will need to vote on the recommendations again following changes to the original recommendations. Aaron

read the recommendations previously voted for and noted the current recommendations were fairly close to what had been previously voted upon.

Members agreed that they would wait for the next committee meeting to solidify the recommended topics. Aaron noted that upcoming board meetings will be on November 13, 2019, and January 15, 2020. The next CSEAC meeting is on December 10.

Denise suggested that since there will be new members, they should wait for the new members' input and present at the January board meeting. She also suggested that the committee should meet before the board meetings. Grace agreed with Denise.

Aaron informed the members that the CSEAC's meetings in 2020 were not yet scheduled. He noted that the new members may need some time to get oriented, but the January CSEAC meeting could be scheduled before the January 15 board meeting.

## **New Business**

No new business.

## **Adjourn**

With no objections, the meeting adjourned at 4:12 p.m.