



Health Industry Advisory Committee Meeting Minutes

Thursday, January 19, 2017, 2:30 – 5:00 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Members in attendance: Jonathan Watson – Chair, Kyle Bozentko, David Dziuk (via phone), Forrest Flint, Carl Floren (via phone), Thomas Hoffman, Hillary Hume, Harlan Johnson, Heidi Mathson, Andy McCoy, Daniel Miesle (via phone), Chris Rofidal, Bette Zerwas

Members not in attendance: Ghita Worcester – Vice Chair, Kenneth Bence, Reuben Moore, Charles Sawyer

Staff in attendance: Aaron Sinner – Board and Federal Relations Director, Christina Wessel – Senior Director of Partner and Board Relations, Stephanie Grisell – Digital Communications Analyst

Meeting Topics

Welcome & Introductions

Jonathan Watson, Chair

Jonathan Watson, Chair, called the meeting to order at 2:36 p.m. Jonathan reminded committee members that the HIAC has four new members, bringing the membership total to seventeen. Members introduced themselves.

Review HIAC Charter

Jonathan Watson, Chair

Jonathan reviewed highlights of the [HIAC Charter](#). He noted the HIAC is one of two MNSure advisory committees, and that the HIAC's recommendations should be directed to the MNSure board. Jonathan commented that the board will sometimes request that the advisory committees make recommendations around certain topics, and that the HIAC is also welcome to proactively propose topics.

Public Comment

None.

Approval of December 1, 2016 HIAC Minutes & Meeting Evaluation Tool Review

Jonathan Watson, Chair

MOTION: Heidi Mathson moved to approve the draft [December meeting minutes](#). Harlan Johnson seconded. All were in favor and the minutes were approved.

Jonathan also discussed the meeting evaluation tool he had sent out after the previous meeting. Jonathan noted the previous month's survey suggested the top two topics were the discussion on the 2017 U.S. Congress and Minnesota legislature, and the board and staff update.

Chris Rofidal asked why the operational feedback loop had scored lowest. Jonathan suggested it could be because committee members often raised the same issues, without reaching resolution.

MNsure Board & Staff Update

Aaron Sinner, Board and Federal Relations Director

Aaron Sinner reported that Marcus Schmit had left MNsure to become the Director of Advocacy for Second Harvest Heartland. Aaron also reported that MNsure has a new Director of Government Relations in Brian Ambuel, who will attend HIAC meetings once the state legislative session concludes. In addition, former state senator Kathy Sheran had joined the MNsure board and attended the January MNsure board meeting.

Aaron reported that at the December MNsure board meeting, the Consumer and Small Employer Advisory Committee (CSEAC) had presented their recommendations around MNsure's Small Business Health Options Program (SHOP), but had held off on presenting their recommendation regarding health literacy due to the HIAC's feedback.

Aaron reported that the January MNsure board meeting had included the approval of the [2016 Annual Report](#), reviewing MNsure's activities in 2016. Aaron recommended HIAC members review the report as they think about recommendations to make to the MNsure board.

Chris inquired about the months of the annual report, since MNsure budgets on a fiscal year. Aaron clarified that the annual report is required by statute to be submitted to the legislature by January 15 each year, and so presents a look at the previous calendar year.

Aaron also reported that the MNsure board had approved an update to advisory committee compensation. Previously, only CSEAC members were eligible for compensation. Going forward, members of the HIAC would be eligible for \$55 per diem and for travel expense reimbursement so long as they were not otherwise compensated for their presence at and travel to committee meetings.

Additionally, Aaron reported that MNsure had reached over 100,000 qualified health plan enrollments for the first time during an open enrollment period. He also noted effectuation may fluctuate in the future. Aaron reported that 62% of enrollees receive tax credits and 12% of enrollees receive cost-sharing reductions (CSR). In terms of SHOP, 2017 has seen a 65% increase of employer enrollment, with just over 3,000 individuals enrolled.

Jonathan noted the nearly 39,000 new enrollees and wondered where these people were previous years. Aaron indicated many likely bought off-exchange in previous years. Heidi

suggested many were likely newly eligible for tax credits. Dave Dziuk also stated the individual market likely shrank in 2017. Heidi commented that many people are moving into the small group market, with up to 10,000 new groups.

Aaron moved on to the customer service dashboard page, noting high call volume, particularly around the December 15 deadline, with about a two-and-a-half minute average wait time. Harlan and Heidi expressed concern over the average wait time number, indicating hold times on the broker line were much longer. Aaron noted the average wait time was for MNSure's main line.

Tom Hoffman asked if MNSure's Contact Center had a service level goal. Aaron clarified that the service level goal was on 95% of days to answer 95% of calls in five minutes or less.

Jonathan asked if there were metrics on the plan comparison tool. Aaron said MNSure tracked how many people were using the tool and for how long, though he had not seen numbers recently. He noted that previously, he had seen metrics indicating users spent about nine minutes on average using the tool.

Operational Feedback Loop

Jonathan Watson, Chair

Jonathan opened the floor to committee members to share any experiences or trends they were seeing and hearing that he should raise before the MNSure board.

Harlan expressed frustration at the amount of paperwork that MNSure sends to consumers to explain a simple process. In addition, Harlan said the operational turnaround times when updating information on the application were long and exasperating. Heidi agreed, noting that life event changes have a huge backlog and instead of completing the reported change, MNSure is now closing the case, but not proactively informing the consumers of this.

Christina Wessel clarified that there are some operational issues when it comes to updating applications, particularly when it comes to updating a consumer's federal tax information (FTI) consent on the application. The Internal Revenue Services (IRS) does have a process with which MNSure must comply to meet federal regulations. Christina clarified that consumers who have reported life event changes can have their cases closed so they can reapply with updated information. MNSure is reaching out to consumers who have reported life event changes to notify them of the process, and is mailing the consumers a notice.

Kyle Bozentko asked if an application gets caught up in limbo, such as the consumer needs to complete a life event change, how they know whether they have coverage. Heidi reported deadlines indicate effective dates, such that if a consumer enrolls by January 15, 2017, their effective date is February 1, 2017, even if they do not have a card in their hand.

Jonathan asked Heidi and Harlan if there are other states that MNSure could look to for examples to improve the customer service dashboard. Heidi noted she had seen a Harvard study she could share with state to state exchange comparisons.

Tom suggested MNSure should pursue monthly customer service goals and statistics instead of yearly. Bette Zerwas asked Tom for a good example of a benchmark; Tom noted his company aims for 80% of calls to be answered within 30 seconds. He said they measured monthly on slower months and weekly during open enrollment.

Intelligence Sharing, 2017 US Congress and MN Legislature

Jonathan Watson, Chair

Jonathan began discussion by raising the proposal for a premium rebate found in House File 1 and Senate File 1. He noted that according to early reports, the legislature wants administration of the rebate to be handled by Minnesota Management and Budget, who will cut monthly checks to consumers. The Governor wishes the premium rebate to be run through the exchange and the carriers.

Tom asked how the Governor would go about lowering costs. Jonathan clarified that the Governor's proposal would most likely reimburse the health plans to accommodate the premium rebate. Dave added that the Governor's proposal would be an administrative challenge for carriers, particularly if means testing was involved.

Jonathan noted the second element of the premium rebate proposal was whether it would be means tested. He noted the legislature wanted it to go to individuals at 300-800% of the federal poverty line (FPL), while the Governor wanted a blanket 25% reduction in premiums for those not receiving federal tax credits.

Jonathan also noted other reform proposals included allowing for-profit health insurance companies to operate in Minnesota, allowing individuals above 200% FPL to purchase MinnesotaCare coverage, and transitioning from MNSure to the federally-facilitated marketplace.

On the federal level, Jonathan noted that no one really knows what the next steps are. Committee members noted there are some policy changes that the new administration can implement without Congressional action.

UPDATE: Development of Joint HIAC/CSEAC Recommendations – Health Literacy

HIAC members reviewed [the health literacy and communication recommendation](#) approved by the CSEAC at its most recent meeting.

Jonathan reported that he had shared with the CSEAC what HIAC had voted upon. The recommendation authors indicated they were comfortable changing the title, but not with a complete removal of the first two paragraphs of the Executive Summary. Additionally, Jonathan indicated there was a bit of confusion related to “health literacy” and “health insurance literacy.” Therefore, he drafted an amendment to replace the first two paragraphs of the Executive Summary that would define both terms.

Aaron reported that at its meeting on Tuesday, the CSEAC had voted to incorporate those changes suggested by Jonathan's amendment and the HIAC's recommendations. If the HIAC voted to endorse, the HIAC would like to move forward with a joint recommendation.

Andy raised concerns about MNSure being used as an avenue to promote health literacy. He stated that he believes it's too big a task for MNSure and would change MNSure's goals, though he noted MNSure could be a tool to improve health insurance literacy. Dan Miesle agreed with Andy and stated he believed that MNSure's role is limited to health insurance literacy; however, there must be a certain element of health literacy that must be accomplished. Dan suggested MNSure take on a secondary role to health literacy, not a primary role, and wished to see that clarified in the amendment.

Heidi concurred that using MNSure as a tool for health literacy is outside of MNSure's scope, and stated that MNSure has other improvements it should prioritize. Harlan stated his agreement with Heidi.

Tom noted that making literacy changes to the website and updating MNSure's documents for readability costs money, and that money could be used in other ways to improve MNSure, particularly operationally.

Hillary noted that she appreciated that Jonathan clarified the difference between health literacy and health insurance literacy, because the primary goal of MNSure should be enrollment, but noted an increase in health insurance literacy could help that goal.

Jonathan summarized the discussion by stating there are two ways to proceed: the HIAC could give the recommendation an up-or-down vote, or they could suggest amendments and send it back to the CSEAC. However, he noted the HIAC had already sent amendments to the CSEAC, and they were likely ready to move forward with the recommendation as written. Aaron noted the HIAC could develop its own recommendation around the topic if it had more to say about it.

MOTION: Dave Dziuk moved to support the three specific action steps the Consumer and Small Employer Advisory Committee included in their recommendation to the MNSure board, but doesn't see MNSure having the depth or breadth of capabilities to carry out a broader health insurance literacy or health literacy agenda. Chris seconded. All were in favor and the motion was approved.

HIAC Priority Topics for CY2017

Jonathan Watson, Chair

Jonathan reviewed slides 26-27 of the [meeting deck](#), summarizing the results of the survey he had sent out regarding prioritizing topic areas. Jonathan noted the highest ranking topic area was "strategies to enroll Minnesotans who are eligible for QHP, MA, MNCare, but not enrolling," followed by "strategies to reform/stabilize the individual health insurance market in MN." Jonathan stated that at this meeting, he would like to determine the first topic for a recommendation, with preliminary research done by April or May and closing the loop on recommendation number one by June. Then the second recommendation should be wrapped up by October.

Jonathan noted that “strategies to reform/stabilize the individual health insurance market in MN” was a bit outside of the scope of the HIAC, since most recommendations in that area would require legislative action and could not be carried out by the MNsure board.

Dave suggested emphasizing more tactical and concrete issues, such as the fourth topic area, “strategies to enhance MNsure.org’s functionality for Navigators/Assisters.”

Tom noted that there are some tactical issues that are within the state’s control in terms of the first three topic areas, such as the 90 day grace period which consumers receiving tax credits have to pay premiums. Tom noted there are several issues that could be addressed at the state level.

Jonathan noted the challenge is that the HIAC’s recommendations go to the MNsure board, not to the state legislature. Christina clarified that most health insurance regulation issues are under the control of the Department of Commerce, not MNsure.

Aaron noted the committee could recommend items to the MNsure board to advocate for at the state legislature, but it would be a less direct way of implementing change.

Kyle asked if it could be practical to focus on the fourth topic area, since it was definitely within the scope of the HIAC. Kyle suggested committee members could research ways to improve the assister experience, which might lead to additional recommendation areas.

Tom asked what percentage of enrollments come to MNsure through navigators and brokers. Christina reported that about one in five QHP enrollments come in through brokers. She noted navigators tend to enroll public programs recipients, but some QHP enrollments come through them, too.

Committee members discussed making functionality improvements for assisters a recommendation topic area, and whether they should make a recommendation around stabilizing the individual market, given the policy uncertainty at the state and federal levels.

Aaron suggested that if committee members wanted to make a policy recommendation around stabilizing the individual market, it could be done as the second recommendation of the year, after the state legislature had adjourned and there was more certainty as to the health insurance landscape.

Jonathan noted a recommendation on improvements to the navigator and broker experiences in autumn might be too late for open enrollment 2018.

Harlan stated that he believes the focus should be on correcting IT issues with the MNsure website.

Jonathan summarized that the committee would work on a recommendation related to enhancing the assister experience, and then in late summer would look at a recommendation around stabilizing the individual market.

Jonathan asked for volunteers and looked to Hillary, Heidi, and Harlan for some specific guidance. They all volunteered to work with Jonathan between meetings to come up with an action plan and ways to improve best practices.

Kyle asked if there was an assister organization within the state that the HIAC could look to for recommendations. Heidi suggested the HIAC could consult the Minnesota Association of Health Underwriters, as well as members of the assister stakeholder groups that meet with MNsure.

Next Meeting and Topics

Jonathan Watson, Chair

Jonathan reviewed slides 29-35 of the [meeting deck](#), which summarized the Committee's evaluation of MNsure relative to its enabling statute.

Jonathan reiterated that the purpose of the survey was to assess MNsure and he was not intending to take any action with it unless others recommended action, such as presenting to the MNsure board. Aaron suggested presenting the raw survey numbers alone likely wouldn't be useful to the board, though if the committee wanted to flesh them out and provide additional feedback around the scores in the future, that would be more likely to be useful.

Finally, Jonathan noted he had asked members for topics they would be interested in learning more about. The top topics were health literacy, learning from other state-based exchanges, consumer experiences, efforts to reduce costs of health care, and how to reach individuals who are not enrolling. Jonathan indicated he was open to having speakers come in to present to the committee.

Chris stated he had a strong interest in having a discussion about how other states are implementing their exchanges. Aaron said if the committee was interested in a speaker on a specific topic from a specific state, he could reach out, but he wasn't sure of anyone who could speak to state exchanges generally.

Chris asked if there had been any research on state to state exchange comparisons. Hillary said she had seen some studies. Aaron said he hadn't seen any recent comparison research.

Chris further suggested exploring what would happen if MNsure was disbanded or if Minnesota moved to the federal exchange. Bette said she thought it would be a worthwhile topic, but suggested it could be explored after the legislative session, and suggested Paul Thissen as a possible speaker.

Kyle commented that sticking with a state comparison of website functionality could help guide HIAC's recommendations.

MOTION: Chris moved to adjourn. Forrest Flint seconded. All were in favor and the meeting adjourned at 4:43 p.m.