



# Health Industry Advisory Committee Meeting Minutes

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**Thursday, July 26, 2018, 2:30 – 5:00 p.m.**

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

**Members in attendance:** Hillary Hume – Chair, Matthew Aiken, Carl Floren, Jenifer Ivanca (via phone), Andy McCoy, Daniel Miesle (via phone), Bette Zerwas (via phone)

**Members not in attendance:** Thomas Hoffman – Vice Chair, Kyle Bozentko, Hodan Guled, Chris Rofidal, Joel Ulland, Nancy Yaklich

**Staff in attendance:** Christina Wessel – Senior Director of Partner and Board Relations, Aaron Sinner – Board and Federal Relations Director, Eva Groebner – Legal Analyst

## Meeting Topics

### Welcome & Introductions

*Hillary Hume, Chair*

Hillary Hume, chair, called the meeting to order at 2:37 p.m.

Members introduced themselves.

### Public Comment / Operational Feedback Loop

*Hillary Hume, Chair*

No public comment.

No operational feedback loop comments.

### MNsurance Board & Staff Update

*Aaron Sinner, Board and Federal Relations Director*

Aaron Sinner, MNsure staff, gave updates from the July 18 MNsure board meeting. The dates for MNsure's 2019 open enrollment period were finalized, and once again MNsure will add a supplemental special enrollment period to the federal health exchange's open enrollment period. The federal open enrollment period will run November 1 – December 15, whereas MNsure will enroll for 2019 coverage through January 13, 2019. This decision was largely driven by the high demand that MNsure-certified assisters face when helping Medicare and

MNsire clients through overlapping enrollment periods for the two unrelated health insurance programs.

The MNsure Board CEO Search Work Group has closed the application posting for the CEO search and is working with human resources to conduct preliminary interviews of candidates. The board intends to select a permanent CEO by mid-August.

Aaron informed the committee that the board approved MNsure's proposed fiscal year 2019 budget, which moves MNsure into its first full fiscal year without federal funding. Moving forward; MNsure's two funding sources are a 3.5% premium withhold for enrollments in qualified health plans through MNsure, and a calculated reimbursement from the Department of Human Services (DHS) for services that MNsure provides to benefit public program enrollments. Andy McCoy asked what reductions will be seen to compensate for the decreased funding. Aaron noted last fiscal year's budget was approximately \$47 million, and fiscal year 2019 projects \$42 million budget. Aaron elaborated that the reductions have been spread relatively evenly between departments. IT is budgeted similarly to fiscal year 2018, and the contact center hold times from last open enrollment indicated that the MNsure contact center was disproportionately staffed, suggesting consumers will not be greatly impacted by the decrease this year. Aaron also referenced that the Small Business Health Options Program (SHOP) has been phasing out, and MNsure will no longer have expenses related to that program.

Aaron informed the committee that the GetInsured decision support tool, demonstrated to the committee at a previous meeting, launched on MNsure's website on July 2 for public use. Aaron suggested that committee members interact with the tool in the upcoming weeks and provide feedback at a future HIAC meeting. The GetInsured decision support tool is the first implementation of many upcoming changes to MNsure's technology platform through its new partnership with GetInsured.

Hillary asked about the outcome of a recent proposed bill to decrease MNsure's premium withhold. Aaron clarified that a bill from the last legislative session sought to decrease the premium withhold from 3.5% to 2% but it had not reached the governor's desk.

Christina Wessel, MNsure staff, gave updates on navigator grants for fiscal year 2019. The grant awards have become public, with many returning grantees as well as a few new partners. New grantees this year include Community Action Program (CAP) Hennepin County and Northwest American Indian Community.

Hillary asked about metrics on enrollment effectuation. Enrollment numbers can lapse throughout the year, but calendar year 2018 has shown record enrollments. Aaron informed the committee that June's figures closed with just over 99,000 enrollments, which peaked at over 100,000 enrollments in February, March, April and May.

## **Recommendations Update**

*Hillary Hume, Chair and Matthew Aiken, HIAC Member*

Hillary and Matt Aiken updated the committee with feedback from their presentation of HIAC recommendations to the MNsure board. Hillary and Matt agreed that HIAC's recommendations

regarding assister portal improvements, marketing campaign timing, and reinsurance sparked interest from various MNSure board members. Matt informed the committee that the board provided feedback that reinsurance would involve legislative action and therefore could be more outside the control of the board compared to HIAC's other proposals. Matt noted HIAC's suggestion to maintain the same marketing budget but spread it across a larger time period was understood and appreciated by board members. Matt added that feedback for GetInsured could become ever-developing as they get more involved in improvements to MNSure's website.

The committee discussed how GetInsured might alleviate assister portal pain points after the system goes live in late 2019. Matt is a MNSure certified assister, and Hillary has recently taken the online training courses required for MNSure assisters as a means to understand the requirements, so each presented concerns that Aaron and Christina were able to speak to. Hillary stated that verbiage and structure of health care notices and written requests for information are complex. She stated that undergoing training has helped her to understand federal tax information and its impact on MNSure's health care determinations better. Matt agreed that health care renewal notices are counterintuitive, time consuming and easily lost in the mail. He suggested that MNSure allow individuals to re-apply each year so that updates to health care eligibility can be done electronically. Christina clarified that individuals that remain eligible for qualified health plans across the span of more than one year can be passively renewed. Households with indications that their health care eligibility may change from a qualified health plan one year to a public program the next require a manual renewal, which is processed by DHS. Christina further explained that DHS processes the manual renewals because public programs are managed by DHS, therefore DHS has a better understanding of the programs that the household is likely to become eligible for following the renewal. Christina added that health care eligibility spans can run different lengths, even within a household; therefore, closure of a case each renewal period could prove highly problematic as time goes on.

Hillary informed the committee that the board asked for more information about marketing year-round, such as whether private enrollees or public programs-eligible individuals benefit the most in states that do year-round marketing. She noted HIAC's marketing suggestions had been directed to all of Minnesota's uninsured, including both public program recipients and qualified health plan recipients that could qualify for a special enrollment period through a qualifying life event at any time outside of the open enrollment period. Aaron noted for the committee that MNSure's marketing team was exploring different strategies to reach greater populations of Minnesotans, so would examine the costs and benefits of moving to a year-round model.

Hillary noted that the board also asked that committee members' organizations also advocate for the continuation of reinsurance.

## **Political Landscape Discussion**

*Aaron Sinner, Board and Federal Relations Director*

Aaron presented recent developments related to a federal freeze on risk adjustment payments. Aaron summarized that the premise of the risk adjustment program was to decrease the incentive for a health insurance carrier to market solely to healthier people in each state. In a

recent lawsuit in New Mexico, the judge ruled the calculation for risk adjustment payments between 2014 and 2018 was not adequately justified. The Centers for Medicare & Medicaid Services (CMS) filed a motion for reconsideration, and the judge took the motion under advisement. As CMS awaits a ruling on that motion, they have frozen 2017 risk adjustment payments. Aaron shared that on Tuesday, July 24, CMS issued an interim final rule to provide greater justification for its risk adjustment formula and would be resuming payments. CMS previously provided expanded justification for its 2019 risk adjustment payment formula, and therefore 2019 health insurance rates will not be impacted by these events.

Aaron's second update to the committee was that the State Senate HHS Finance and Policy Committee announced upcoming monthly meetings to be held beginning in late August and running through December to discuss issues that may come before the committee in the 2019 Legislative session. Some examples of these issues include the 2% provider tax, and Minnesota's re-insurance program, both of which are scheduled to sunset at the end of 2019.

Andy asked Aaron if MNsure's status as the only way to gain access to health insurance subsidies in Minnesota could be a potential topic for the HHS Finance and Policy Committee meetings. Aaron noted he had not heard that as a topic of the August through December hearings, but noted it would fall under the committee's purview.

## **Approval of June 21 Draft Meeting Minutes**

*Hillary Hume, Chair*

**MOTION:** Andy moved to approve the [draft June 21 meeting minutes](#). Carl Floren seconded. All were in favor and the minutes were approved.

## **Review List of Speakers/Topics from January Survey**

*Hillary Hume, Chair*

Hillary recapped that in the January HIAC meeting, a survey was taken for potential speakers or topics that committee members were interested in pursuing during this year. She suggested that the committee review the list to discern where the priority among previously-suggested ideas now lies.

Suggestions for priority speakers ranged from state insurance leaders, the Department of Commerce, billing and enrollment data representatives, MNsure Acting CEO Nate Clark, GetInsured representatives, MNsure stakeholders, assisters, consumers, DHS, the METS Executive Steering Committee, MNIT, and health insurance carrier representatives. The committee discussed the varying points of view and personal experience each representative could bring to the attention of the committee. Hillary suggested that Medica representatives as a useful next speaker, since they could compare MNsure to other health exchanges in other states, including Healthcare.gov.

## **Committee Discussion – August-December 2018**

*Hillary Hume, Chair*

Hillary suggested that the committee decide whether they wished to take hiatus until September.

**MOTION:** Andy moved to recommend that the committee cancel the August 23 meeting. Matt seconded. All were in favor and the motion was approved.

## **Wrap-up/Adjourn**

*Hillary Hume, Chair*

**MOTION:** Andy moved to adjourn. Matt seconded. All were in favor and the meeting adjourned at 3:45 p.m.