



Health Industry Advisory Committee Meeting Minutes

Thursday, September 27, 2018, 2:30 – 5 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Members in attendance: Hillary Hume – Chair, Thomas Hoffman – Vice Chair, Matthew Aiken, Carl Floren, Hodan Guled (via phone), Jenifer Ivanca, Daniel Miesle (via phone), Chris Rofidal (via phone), Joel Ulland

Members not in attendance: Kyle Bozentko, Andy McCoy, Nancy Yaklich, Bette Zerwas

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

Guests in attendance: Brian Eck – UCare Associate Vice President, Sales

Meeting Topics

Welcome & Introductions

Hillary Hume, Chair

Hillary Hume, chair, called the meeting to order at 2:33 p.m.

Members introduced themselves.

Discussion Series – Health Plan Representatives

Brian Eck, UCare Associate Vice President, Sales

Brian Eck, UCare Associate Vice President of Sales, was invited to the HIAC meeting by Jenifer Ivanca to share UCare’s experiences with the individual market and MNSure.

Brian reported UCare had offered strictly government programs until MNSure launched. That was when UCare started to establish rates for the exchange and started marketing. UCare’s experience with MNSure was a new process and it has improved over the years. Brian stated that UCare will continue to be with MNSure and has made improvements over the past few years on plans such as lowering co-pays, reducing deductibles, adding services for healthy living, adopting new claim system, and developing a core system for family plans.

Brian talked about enrollment encounters with enrollees, the need to support health insurance literacy, and the importance of the agent of record (AOR) process. He mentioned that the AOR

would be easier to process if it came in with an enrollment. Currently, AORs are processed manually by UCare.

Aaron Sinner, MNSure staff, stated that beginning in fall 2019 with the adoption of the GetInsured platform, the AOR will be sent along with the enrollment.

Jenifer asked if UCare would refer business to broker enrollment centers and if it offered services for mental/behavior health. Brian stated that UCare has a database it uses for referrals that locates the closest broker in the area. UCare has a care management program for physical disability and mental health.

Matt Aiken asked why UCare sold plans solely through MNSure. Brian mentioned that it is because UCare had never sold individual plans before and had no infrastructure. Matt also asked about the pros and cons of using MNSure's application platform. Brian stated that one pro with MNSure is the convenience of having MNSure handle all of the up-front enrollment work. Additionally, MNSure does some of the marketing for UCare. Cons include the lack of control that UCare has and limits on the assistance they can provide to a consumer.

Tom Hoffman asked if short-term plans are a threat. Brian stated that he is uncertain, but he does not anticipate that they would be a large threat.

Hillary asked Brian what might happen with the individual mandate tax penalty going away. Brian noted some people had already chosen to go uninsured even with the mandate, so its elimination might not be a major change. It could lead to some changes, but Brian noted his sense is those people who would think about dropping already have.

Review July 26 Meeting Minutes

Hillary Hume, Chair

MOTION: Matt moved to approve the [draft July 26 meeting minutes](#). Dan Miesle seconded. All were in favor and the minutes were approved.

Public Comment/Operational Feedback

Hillary Hume, Chair

No public comment.

MNSure Board and Staff Update

Aaron Sinner, Board and Federal Relations Director

Aaron reported there had been two brief board meetings in August: one to name Nate Clark the sole finalist for the CEO position and one to appoint Nate Clark the permanent MNSure CEO.

Aaron reported that MNSure was in the midst of holding assister assemblies across the state, which are gatherings focused on preparing brokers and navigators for open enrollment. Additionally, final rates would be announced on October 2, 2018. Aaron noted that open

enrollment is from November 1, 2018, to January 13, 2019. Joel Ulland clarified that an individual will have to enroll in a plan by December 15, 2018, to have active coverage by January 1, 2019, and any enrollment after December 15, 2018, would have coverage effective February 1, 2019.

Joel asked what the focus would be for the next board meeting. Aaron stated that the October board meeting will focus on open enrollment preparations.

Last, Aaron raised the topic of HIAC membership and terms. The application is now posted for the both the HIAC and CSEAC. The application is open until October 11, 2018. The board can appoint up to a maximum of 17 members per advisory committee, and with Andy McCoy's term ending, there will be at least five openings on the HIAC. Aaron asked members to encourage people in their networks to apply. Aaron noted mid-term and recommitment forms are available to those who would like to continue for another term. He also noted that Hillary's term as HIAC chair would end at the end of October, and asked anyone interested in serving as chair of the committee to email him.

Political Landscape

Joel Ulland, HIAC Member

Joel discussed the federal and state political landscape. He mentioned that Congress is working on passing the budget bill, which is on its way to the president soon. On the state side, campaigns are underway. The 2019 legislative session will bring discussion of the sunseting provider tax, as well as the end of reinsurance funding.

Review “Window Shopping” – Plan Shopping

Hillary Hume, Chair

Hillary [presented](#) on her plan window shopping and comparison experience with her young adult daughter. Hillary stated that the new plan shopping tool is a clear improvement and easier to use. She suggested it could be helpful to offer the tool in languages other than English and Spanish. Additionally, Hillary asked about the verbiage “tax household income” and indicated that it may be confusing for users.

Matt agreed that the shopping tool has improved this year. Matt suggested the layout for mixed-eligibility households on the enrollment tool could be more detailed by indicating who is eligible for public programs and who is eligible for a qualified health plan and advanced premium tax credits. Matt also flagged that there is no print button. Aaron noted that the development team had placed a print option on the list of enhancements they were seeking.

Carl Floren suggested making the plan comparison tool easier to find from the MNsure home page.

Joel asked if there is a survey at the end of the enrollment to confirm how helpful the shopping tool is. Tom noted that a survey may be underutilized. Aaron stated that MNsure keeps track of

the time consumers spend on the website, but does not have detailed tracking or a real-time survey.

Aaron stated that he would share committee members' feedback with the MNsure development team.

Prioritize Remaining Topics 2018

Hillary Hume, Chair

Hillary suggested that the committee try to schedule another health plan speaker for the next meeting. Hillary mentioned looking into Medica's experience with MNsure. Tom mentioned he could look for a representative from BluePlus to join the next meeting.

Joel suggested adjusting the December meeting date. Matt suggested to meet on November 29, skipping December, and then meeting in mid-January. All agreed. Hillary said the January meeting would be scheduled for January 17, 2019.

Wrap-up/Adjourn

Hillary Hume, Chair

MOTION: Tom moved to adjourn. Matt seconded. All were in favor and the meeting adjourned at 4:19 p.m.