



Health Industry Advisory Committee Meeting Minutes

Thursday, November 29, 2018, 2:30 – 5 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Members in attendance: Joel Ulland – Chair, Thomas Hoffman – Vice Chair, Matthew Aiken, Carl Floren, Hodan Guled (via phone), Hillary Hume (via phone), Jenifer Ivanca, Maria Lima-Leite, Daniel Miesle, and Nancy Yaklich (via phone)

Members not in attendance: Danielle Paciulli

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

Joel Ulland, Chair

Joel Ulland, chair, called the meeting to order at 2:32 p.m. and referenced the agenda found in the [meeting slide deck](#). Members introduced themselves.

Review October 25 Meeting Minutes

Joel Ulland, Chair

MOTION: Matt Aiken moved to approve the draft [October 25 meeting minutes](#). Dan Miesle seconded. All were in favor and the minutes were approved.

Public Comment / Operational Feedback

Joel Ulland, Chair

No public comment.

MNsure Committee Policy/Roles and Responsibilities Review

Aaron Sinner, Board and Federal Relations Director

Aaron Sinner, MNsure staff, introduced new members Maria Lima-Leite and Danielle Paciulli, and introduced Joel as the new chair of the committee. Aaron reviewed the administrative specifics of the advisory committees' policies, including appointments, representation on

committees, and meeting requirements. He reported that the open meeting law requires all gatherings of a quorum (six or more) advisory committee members be open to the public. He clarified that MNsure staff does not count for purposes of a quorum, as they are not voting members. Aaron noted an email discussion that included six or more advisory committee members could also be interpreted as a violation of the open meeting law.

Aaron described the purpose of MNsure's two advisory committees. Prescribed under state statute, the advisory committees are a collection of different stakeholder groups that will make recommendations to the MNsure board on behalf of Minnesotans. Aaron informed the committee that recommendation topics can be driven by board requests or by member experiences.

MNsure Board and Staff Update

Aaron Sinner, Board and Federal Relations Director

Aaron shared open enrollment statistics with the committee that had been reported at the November 14 MNsure board meeting. Driven largely by passive enrollments through MNsure, sign-ups for plan year 2019 are up to 98,000 enrollees. The GetInsured shopping tool has had over 49,000 sessions in the opening 12 days of open enrollment, showing that consumers are utilizing the new technology. Although the call volume is down slightly relative to the same week in 2017, the website is seeing similar traffic from last year.

Aaron also informed the committee that the newly-created resolution review team has decreased the number of appeals by 57%, and around 90% of these resolution review cases can be resolved in the consumer's favor.

Political Landscape

Joel Ulland, Chair

Joel presented upcoming legislative issues, such as the expiration of Minnesota's reinsurance program at the end of 2019. He explained that the state legislature only approved the program for two years, and that if it is renewed, it will need to be adopted by March. Joel noted that the largest complication for the reinsurance program has been the impact the program has had on MinnesotaCare funding, as a program of this sort is unique to Minnesota and New York. Because in other states these enrollees would be individual market shoppers, the federal government contributes funding to MinnesotaCare tied to the tax credits enrollees would receive. Thus, a reinsurance program that lowers individual market rates could have ramifications for the amount of federal funding MinnesotaCare receives.

Aaron informed the committee that MNsure is closely watching four recently-released regulatory proposals and evaluating whether to submit comments on them. These include a regulation changing the definition of "public charge" for lawfully present non-citizens, which has implications for whether such individuals might seek to enroll in public health insurance programs, as well as new guidance related to 1332 state innovation waivers created under the

Affordable Care Act. MNSure also interested in newly proposed rules surrounding health reimbursement arrangements (HRAs) and health insurance exchange program integrity.

2019 Agenda Discussion and Upcoming Meeting Schedule

Joel Ulland, Chair

Joel announced the HIAC will next meet in January. Committee members prioritized [a list of topics](#) the MNSure board suggested for possible committee recommendations in 2019. Committee members expressed a desire to ensure that meeting topics are timed appropriately so that issues can be brought to the MNSure board in useful timeframes.

Underrepresented populations

Dan inquired how “underrepresented populations” is defined. Aaron said it’s fairly broad and likely refers to populations with insured rate disparities, such as racial and ethnic groups and Greater Minnesota residents. Hodan Guled commented that the Health Access Survey does a good job of identifying these populations. Hillary Hume noted the HIAC recommendation related to advertising year-round is a way these populations could be supported. Tom Hoffman observed that many of the uninsured are low-income and likely eligible for public programs. Jenifer Ivanca added that the elimination of the individual mandate could also increase the number of uninsured Minnesotans.

Off-exchange consumers

Matt offered that many off-exchange consumers often would rather deal directly with their carrier rather than have MNSure as a middleman for any changes, while some object to having a government agency interact with their health care. Nancy Yaklich asked if there were things MNSure could do to better appeal to off-exchange consumers who aren’t eligible for tax credits. Tom commented that as long as off-exchange consumers aren’t eligible for tax credits, he doesn’t see a strong reason to bring them into the exchange.

Small business

Matt suggested mail drops might be a useful way to reach out to small businesses. Dan and Hillary suggested this area would be better left to the Consumer and Small Employer Advisory Committee.

Consumer tools

Hillary commented that GetInsured will be playing a bigger role in fall 2019, and so it might be worth the HIAC looking at further, even beyond the feedback previously given. Joel recognized this topic area is useful because it’s already in motion. He asked Aaron when feedback would be most appropriate. Aaron reported that the board meets in March and that would be a useful time for recommendations. He noted the board meets again in June and could still take some feedback and recommendations at that time, but it would be harder to implement any feedback by open enrollment 2020 at that point. Joel proposed having updates and discussion on this item at the February HIAC meeting.

Maria commented that networks can be very confusing for consumers, and the plan shopping tool could hopefully help make them clear.

Affordability “cliff”

Matt commented that a lot of the challenge for consumers around the “cliff” is understanding the structure of a private plan compared to a public program, where suddenly deductibles and coinsurance become a much larger part of a consumer’s cost and decision-making.

Joel commented that this topic might require legislative policy changes to be effective.

Matt noted that better cross-communication between MNsure and the Department of Human Services (DHS) might help ease this transition. Hodan agreed, noting someone who has never had private health insurance before is confronted with a whole new hassle with which they’re not familiar. She suggested HIAC could look at ways to help make MNsure a one-stop shop that doesn’t require so much referring between MNsure, DHS, and the counties. Dan agreed with Hodan, suggesting the HIAC focus on the communication component.

Public good

Matt suggested the best way to serve the public would be for MNsure to double down its focus on becoming consumers’ true one-stop shop.

Jenifer submitted MNsure could do more to promote mental and behavioral health services. This could include better links from the MNsure website to services available.

Joel concurred the HIAC could focus on mental and behavioral health for this topic. Tom suggested a sub-group could take this topic, and ideas around mental and behavioral health could come out of that.

Hodan suggested health literacy could also fall under this topic, including navigating the system and understanding health insurance. Dan recognized the distinction between health literacy and health insurance literacy. Hodan observed that she sees MNsure’s role as more on the health insurance literacy side, as opposed to education around healthy living.

Joel asked for any additional topics committee members might be interested in exploring. He noted that based on some of Hillary’s comments, he was adding health insurance for first-time purchasers who are turning 26.

Matt noted mixed-eligibility households and challenges related to renewals and MNsure-DHS cross-communication. He suggested that a single renewal for a mixed-eligibility household family would be very helpful to those families. Matt observed an additional challenge is that brokers are private plan experts while navigators are public program experts, meaning there’s not a clear, single expert to assist mixed-eligibility households.

Hodan commented that regarding off-exchange consumers, some states require all individual market offerings to go through the exchange. She noted this would likely require a legislative change.

Joel suggested consolidating some of the topics that the committee was most interested in, moving “educating first-time purchasers turning 26” under “health literacy” and making that the focus of the Public Good topic, as well as moving “mixed-eligibility household issues” and “renewal process challenges” under the Affordability Cliff topic.

Joel inquired as to how the committee would like to proceed with developing recommendations in these areas. Dan suggested working on the topics as a full committee, but with some members doing advance research to present to the group.

Joel proposed using the January meeting as a deeper dive on all three topics of public good, affordability “cliff,” and underrepresented populations. He asked committee members to do some thinking on all three topics, and also to consider whether there was a particular topic they would want to do more background research on. He noted January would also include an open enrollment recap. The February meeting could serve as a review of MNsure’s consumer tools and anything further from January. Committee members could do research on the three above-listed topics in January through March, and then spend the March, April, and May meetings focused on those topics, with the order to come later, with a plan to present at the June board meeting and then not meet in June or July.

MOTION: Dan moved to adopt Joel’s proposed timeline. Jenifer seconded. All were in favor and the motion was approved.

Wrap-up/Adjourn

Joel Ulland, Chair

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