



Health Industry Advisory Committee Meeting Minutes

Thursday, February 21, 2019, 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 (via phone), Hodan Guled (via phone), Hillary Hume (via phone), Jenifer Ivanca (via phone) and Daniel Miesle

Members not in attendance: Maria Lima-Leite, Danielle Paciulli and Nancy Yaklich

Staff in attendance: Aaron Sinner – Board and Federal Relations Director, Eva Groebner – Legal Analyst

Guest in attendance: Senator Kathy Sheran – MNSure Board Vice-Chair

Meeting Topics

Welcome & Introductions

Joel Ulland, Chair

Joel Ulland, chair, called the meeting to order at 2:34 p.m. Members introduced themselves.

Review & Approval of Prior Meeting Minutes

Joel Ulland, Chair

Jenifer Ivanca proposed revisions to the “Public Good and MNSure’s Mission” section of the draft January 24 meeting minutes.

MOTION: Dan Miesle moved to approve the draft January 24 meeting minutes. Matt Aiken seconded. All were in favor and the minutes were approved.

Public Comment/Operational Feedback

Joel Ulland, Chair

Former state senator Kathy Sheran introduced herself to the committee. Senator Sheran served in the Minnesota state senate for ten years and is now the vice-chair of the MNSure board. Senator Sheran informed the committee that she and the other members of the board take notice of the work done by the HIAC and CSEAC. She emphasized that MNSure is at a point of

growth where attention can be brought to prospective improvements rather than only reacting to system issues. The MNsure board is working on its fiscal budget, so feedback from the committees can be critical to articulating and prioritizing the demands of the board.

MNsure Board and Staff Update

Aaron Sinner, MNsure Board and Federal Relations Director

Aaron Sinner, MNsure staff, reported that the MNsure board will be approving a preliminary budget for fiscal year 2020 on March 6. There is indication that CMS will be making changes to IT allocations between Medicaid and other programs. This may shift costs formerly covered by federal dollars onto the states, which will impact how MNsure and DHS's budgets will be determined.

MNsure is collecting feedback on open enrollment activities. A staff survey closed recently and senior staff at MNsure will begin to sort through the results. A similar survey is currently open for assister feedback, which will give MNsure a broader view of external experience through the open enrollment period. This feedback will inform work that MNsure does this summer and fall. Joel asked if MNsure surveyed carrier operations staff for their feedback on the open enrollment period. Aaron said he didn't believe so, but would take the idea back.

Aaron highlighted some of the qualified health plan (QHP) notices improvements planned for 2019:

- 1) Correctly displaying effective dates when an enrollment date changes
- 2) Clearly displaying health care eligibility determinations following changes to eligibility
- 3) Improving the phrasing in the information summary on QHP renewal forms
- 4) Removing unnecessary text from the projected annual income section of notices

Potential updates to notices moving into 2019 include improvements to QHP verification request verbiage, corrections to the display of effective dates if there are different dates for multiple household members, and clarifications to the display or distribution of inadequate notices.

Political Landscape

Joel Ulland, Chair

Aaron Sinner, MNsure Board and Federal Relations Director

Aaron summarized the three budget proposals from Governor Walz most likely to impact MNsure. Under current law, Minnesota's reinsurance program is scheduled to sunset at the end of 2019. In Governor Walz's budget, it would be replaced starting January 1, 2020, by a 20% premium subsidy program. Aaron compared this to the 2017 premium rebate that Minnesotans received if they were not eligible for other financial assistance through federal tax credits or public health programs. In 2017, the subsidy was implemented primarily by carriers and facilitated by Minnesota Management and Budget. For the premium subsidy beginning in 2020, MNsure would be involved in the implementation, and thus premium reductions would be

reflected on MNsure's website in fall 2019 when consumers begin to shop for their 2020 plans. The subsidy would be exclusive to individual market consumers who enroll through MNsure and are determined by MNsure to be ineligible for federal tax credits.

Beginning in plan year 2021, Governor Walz proposed launching a state-based tax credit for Minnesotans who are over 400% of the federal poverty level and thus ineligible for federal tax credits. This program formula would work similarly to federal tax credits, holding the second lowest cost silver plan's premiums to about 10% of household income, but would apply to Minnesotans that earn more than 400% above the federal poverty level. This program would apply on top of the premium subsidy program, adding additional savings for many Minnesotans moving into future years.

Beginning in plan year 2023, Governor Walz proposed the offering of ONECare, a product based on previous proposals for a MinnesotaCare buy-in. ONECare would give Minnesotans in the individual market the option to enroll in an unsubsidized MinnesotaCare product and buy into the MinnesotaCare network. This product would be available under two circumstances. First, ONECare would offer a platinum-level product available in every county in the state through MNsure's marketplace. Second, in counties where there are no carrier offerings or the only carrier offerings available are subject to enrollment caps, ONECare would offer a silver- and a gold-level product.

Aaron informed the committee that, like the reinsurance program, the Health Care Access Fund would be the primary source of funding for the subsidy and state-based tax credit programs.

Joel reminded the committee that these proposals are still in early stages and will likely receive challenges and changes as they go through the House and the Senate.

Joel reported that at the state level, a bill to expand transparency for prescription drug costs had been introduced in the House and Senate. Federally, a budget has been signed by the President. Congress is examining prescription drug costs through a series of hearings, but discussions are ongoing, so Joel was unable to elaborate on potential outcomes.

Open Enrollment Feedback

Aaron Sinner, Board and Federal Relations Director

Aaron shared preliminary open enrollment feedback with the committee and asked for feedback to help MNsure's marketing team improve messaging for the next open enrollment period. Typically, the marketing themes are set by August for the open enrollment cycle.

MNsure Marketing Campaign

Aaron began by explaining to the committee that MNsure's mass media marketing campaign relies on broad messaging meant to speak to potential enrollees, both public and private, across the entire state. Targeted messaging is released regionally, and relies heavily on MNsure's assister network and assister knowledge of their communities. This year, some press releases were translated into Spanish, Hmong and Somali to reach into more communities.

Aaron explained that MNSure's marketing messages have evolved over time based on market research suggesting the most important messages of the time. Early MNSure ad campaigns focused on brand awareness, followed by a phase focused on the importance of being insured, followed by a phase emphasizing the value of comparing plans and of free, in-person assistance. Aaron noted the most recent ad campaign had focused on financial savings.

The committee reviewed four MNSure ads in order to gain some understanding into the marketing work MNSure has done for 2019: [Mike's Expensive Mistake](#) (30 seconds), [Kate's Expensive Mistake](#), [Part of All of Us](#) and [Walk By](#).

Dan suggested the ads could better show how a family could be impacted financially, rather than single individuals. He also suggested MNSure could add subtitles in other languages to reach more communities.

Dan and Matt discussed different television and radio platforms that people use to avoid commercials, and whether MNSure could buy ad time on those platforms as well.

Matt recommended that monthly savings, rather than annual savings, become a highlight of the commercials, to make the figure easier for consumers to conceptualize. He suggested that an average household knows their monthly contribution toward bills, therefore monthly savings could be more impactful. He also mentioned that a follow-up "expensive mistake" commercial could be someone reporting an income change in the commercial to show how life changes change subsidy eligibility, and that updates can be made year-round to avoid hefty tax credit reconciliation each year. Matt also mentioned that the population of Minnesotans that understand spoken English but cannot read it may find writing within the commercial cumbersome.

Tom Hoffman cautioned that "savings" is not a clear statement, since the uninsured are a target population who would be spending additional money. He suggested being more clear that the savings are about premiums being less expensive through MNSure than directly through the individual market. He also thought that more should be done to inform Minnesotans about how life events can change their eligibility and open up special enrollment opportunities throughout the year.

Joel reflected that the advertisements were very general, and he posed the question of how much general education could be put into a commercial in order to educate specific uninsured populations. He noted that Mike and Kate in the commercials are suburban, and if a farmer sees the commercial they may not relate themselves to the messaging.

Hodan Guled suggested that MNSure change phrases to ensure that consumers understand that "tax credits" means an ongoing lowered premium. She recommended that a person be shown with a side-by-side comparison of on- and off-exchange rates. She would like to see more specific targeting to inform consumers if they could be eligible for coverage through MNSure.

Hillary Hume agreed that targeted ads could inform employees of small businesses that affordable insurance is available to them even if their employer doesn't provide it. She

suggested a method of “What is my problem? What do I need to do? Why is it important to me?” to direct health literacy conversations throughout the marketing team.

Jenifer recommended that MNSure incorporate the availability of in-person assistance in addition to the website address on commercials so that people know that they can receive more help for more specific needs.

MNSure Call Drivers

Aaron shared MNSure’s top call drivers from the previous open enrollment period.

OE6 Top 10 Call Drivers 11/1/18 – 1/13/19	
Password Reset/Account Unlock	18%
How To Enroll In a Plan	17%
Medical Assistance/MinnesotaCare/Counties	16%
Enrollment Status Check	10%
How Do I Apply?	9%
Income Change	8%
How Do I Update My Application?	6%
Initial Enrollment	4%
Request to Close Application	4%
Prospect/Pending Case	2%

Matt and Hodan shared their experience as assisters going through password unlock prompts for a number of consumers each time they assist them. Matt suggested a more direct telephone prompt for these. Hodan noted a circumstance that results in consumers creating multiple online accounts in order to avoid the myriad of verification questions asked of them, which creates more issues for the consumers down the road. Aaron commented that there might be a legal stipulation that requires consumers to speak to a representative to unlock an account. Joel suggested the committee could consider adding ways to mitigate top call drivers as a future agenda item so that the committee could make suggestions to MNSure. Aaron noted that password resets are a high call driver for other exchanges as well, but that MNSure would appreciate input from the committee to determine whether MNSure is impacted by this call driver in ways that could be reduced.

Matt inquired whether MNSure has calculated the average wait time for a MNSure specialist. Aaron noted he didn’t have the figure currently, but that the specialist ratio was higher this year based on that feedback following the 2018 open enrollment period. He noted that to be an effective specialist, Contact Center representatives require additional training and experience and thus specialists cannot all be staffed up in the weeks leading up to open enrollment. He also noted that over two-thirds of calls are resolved by the initial representative and do not need to be transferred to a specialist.

Dan noted that call hang-ups are not on the list. Aaron informed the committee that call abandons are tracked separately, but the lists are comprised of call reasons acquired through conversation with a MNsure representative. He mentioned that a callback feature lowered the frustration of many consumers and lowered the rate of disconnected calls this open enrollment period.

Senator Sheran inquired as to whether assisters give MNsure feedback about call drivers for their agencies so that MNsure has the additional data. Tom suggested that be incorporated into the assister survey moving forward. Matt shared that in a previous year the brokers reported to MNsure that they were being referred public program-eligible consumers (whom brokers are not equipped to assist) and MNsure was able to address the problem based upon that feedback.

Aaron shared MNsure's top call drivers from the previous special enrollment period.

SEP Top 10 1/15/18 – 10/31/18	
Medical Assistance/MinnesotaCare	33%
Password Reset/Account Unlock	15%
How Do I Apply?	7%
General Questions	7%
Verification	7%
Income Change	4%
Caller Hung Up without Speaking	3%
Status	3%
How To Enroll In a Plan	3%
How Do I Update My Application?	2%

Joel noted that 33% of the incoming calls are from recipients of Medical Assistance or MinnesotaCare that MNsure cannot even assist, but need to transfer to the correct agency. Aaron confirmed Joel's point, noting for the committee that the statistic is only representative of current recipients of Medical Assistance and MinnesotaCare, not calls that determine that consumers may become eligible for the programs after reporting life event changes, which is in the "income change" portion of this list.

Jenifer asked how the resolution review team calls correlate with the lists. Aaron clarified that the lists comprise the purpose of the calls, but does not reflect how the calls were resolved. He further clarified that the lists are for the Contact Center's main line, and does not indicate what types of calls were received by the MNsure Broker Service Line or the Assister Resource Center phone line.

Dan asked how many calls were sampled to compile these lists. Aaron estimated that roughly 2,000-3,000 calls come through the Contact Center per day during the open enrollment period and 800-1,000 calls per day come through the Contact Center during special enrollment period.

Process for March, April and May HIAC Meetings

Joel Ulland, Chair

Joel proposed that the committee's prioritized topics be divided among members who plan to take the lead in those discussions based on preference and expertise. Each topic can be introduced by brief presentations from each of that topic's volunteers, then the committee can have a free-flowing discussion. "Public good and supporting MNsure's mission" will be the topic of March's meeting, with presentations from Jenifer and Dan. "Improving the MinnesotaCare-to-QHP affordability 'cliff' experience through communication" will be the topic of April's meeting, with presentations from Matt, Tom and Joel. "Underserved populations" will be the topic of May's meeting, with presentations from Hillary, Hodan and Carl Floren.

Wrap-up/Adjourn

Joel Ulland, Chair

Matt asked if MNsure can address a specific flaw in certain plan names that continue to list as health-savings-account-eligible, even though cost-sharing reductions make the plan ineligible for a health savings account. Aaron said he would look into it.

Hodan asked the committee if the meeting start time could be moved from 2:30 p.m. to 2 p.m. There were no objections, so Aaron will update upcoming meetings to reflect this change.

MOTION: Matt moved to adjourn. Dan seconded. All were in favor and the meeting adjourned at 4:40 p.m.