



Health Industry Advisory Committee Meeting Minutes

Thursday, November 21, 2019, 2 – 4 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Members in attendance: Joel Ulland – Chair, Hodan Guled – Vice Chair, Matthew Aiken, Hillary Hume, Jenifer Ivanca (via phone), Maria Lima-Leite (via phone), Daniel Miesle, Danielle Paciulli (via phone), Matthew Schafer

Members not in attendance: Thomas Hoffman, Todd Hurst

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 2:02 p.m. Members introduced themselves.

Review & Approval of Prior Meeting Minutes

Joel Ulland, Chair

MOTION: Matt Aiken moved to approve the draft October 24 meeting minutes. Hillary Hume seconded. All were in favor and the minutes were approved.

Public Comment/Operational Feedback

Joel Ulland, Chair

No public comment.

Dan Miesle shared that navigators that sit on the Itasca Health and Human Services Advisory Committee have shared their excitement with improved tools through MNSure's new GetInsured shopping tool. Hillary added that her human services teams at Clinical Innovation and Hennepin Health are thrilled that they can reset passwords without calling the MNSure Contact Center.

MNsire Board and Staff Update

Aaron Sinner, Board and Federal Relations Director

New Member Orientation

Aaron Sinner, MNsure staff, welcomed new members and provided background to the committee's purpose. He began that MNsure has several external stakeholder groups that provide feedback to staff, but only the Health Insurance Advisory Committee (HIAC) and the Consumer and Small Employer Advisory Committee (CSEAC) are charged to provide feedback directly to the MNsure board. The committees are also charged with considering larger and longer-term goals. The committees were created by legislature to elevate perspectives that likely have a conflict of interest preventing them from sitting on the MNsure board. To this effect, Aaron offered that each member was appointed as an individual with subject matter expertise, not as representatives of an organization or their place of employment.

Aaron continued that the committee is subject to the Minnesota Open Meeting Law, assuring the public's right to be informed about any committee deliberation or decisions. Adherence to this law requires every meeting of a quorum of members, in this case six of the eleven sitting members of the committee, to be documented and open to the public. Aaron elaborated that even an email discussion in which a quorum of members participated could be interpreted as a private meeting.

The final committee guideline that Aaron shared was that each member is entitled to travel expenses and compensation for their attendance at meetings, if they were not otherwise compensated for their attendance, such as by their employer.

Aaron asked that anyone with questions reach out to him after the meeting.

November 13 Board Meeting

Aaron informed the committee that the MNsure board meeting had focused on an open enrollment update. He then highlighted that the board appointed HIAC and CSEAC members at the November board meeting. HIAC gained two new members, resulting in eleven members after one ended his maximum term, and another decided not to recommit at the end of her initial term. CSEAC gained six new members, resulting in ten total members.

Open Enrollment Update

Aaron shared the most recent enrollment metrics, as of November 10, which were reported at the November 13 board meeting. Just over 3,000 new enrollees came through November 1-10. That number combined with the passively renewed enrollments from 2019 into 2020 put the total number around 88,000—lower than the enrollment total as of November 10 the previous year. The year over year effectuated enrollment figure from September and October had remained steady, meaning that there is a population that dropped out during the automatic renewal process. Aaron explained that some of the reasons for this discrepancy are due to data pulled from the federal hub not aligning with the information on file at MNsure, changes in eligibility for Medicare or public programs, and that the migration to GetInsured required a fresh

start from some enrollees. Aaron added that each of these households received a notice that they could not be automatically renewed, and how to accomplish a 2020 enrollment.

Aaron added general open enrollment statistics. MNSure had planned for a predicted 8% increase in calls year over year due to the compressed open enrollment period. Thus far, calls were up 6.5% and wait times were under 30 seconds. The launch of GetInsured had received positive feedback.

Dan asked Aaron what sort of marketing approach MNSure was taking this year. Aaron replied that MNSure is more focused than prior years on the digital market. Marketing can be microtargeted geographically online, and therefore MNSure has directed the “Unsure? BEsure. MNSure” campaign more toward digital content. He clarified that MNSure was again using successful television ads from previous years, and continued to run online banner ads, as well as newspaper and bus stop ads and billboards. Hodan Guled commended MNSure’s Contact Center staff and shared that Briva Health navigators had been impressed with MNSure this year. Hillary asked whether the after-hours Contact Center staff was located out of state. Christina Wessel, MNSure staff, confirmed that the first contact for the Contact Center is an out-of-state vendor, but clarified that the entirety of Assister Resource Center (ARC) and Broker Service Line calls are fielded by St. Paul staff.

Political Landscape

Joel Ulland, Chair

Joel defined the Political Landscape portion of the meeting as review of which political topics could potentially impact work that the committee does.

Joel began that the impeachment proceedings have caused other federal issues to slow down. He shared that negotiations continue for surprise medical bills legislation, and there is a possibility that the results could be included in an end-of-year package. Joel continued that the U.S. House of Representatives recently brought forth a significant proposal with transparency items to try to hold down costs of prescription drugs in The Prescription Drug Pricing Reduction Act of 2019. Matt Schafer added that the federal budget forecasts a \$980 billion deficit, and thus budget negotiations could indirectly impact the health insurance industry in 2020. Joel confirmed that Congress will present government spending resolutions for the president to sign by December 20, 2019, so updates will come at a later HIAC meeting.

At the state level, Joel noted that the Senate’s insulin affordability bill remains in negotiation and has not had a great deal of change from when it was discussed at the October HIAC meeting. He said that some legislators would like to see the bill addressed before the end of the calendar year through a special legislative session, but it is likely to be tabled until the regular session begins February 11, 2020. Joel also specified that despite being a non-budget year, there may be budget issues during the regular session.

Dan mentioned that issues surrounding vaping are common in the Itasca area. Matt Schafer expanded with three prevalent ideas in these discussions: raising the purchasing age beyond 18, banning the flavors, and increasing the cost per unit. He explained that restricting the

purchasing age to 21 has bipartisan support, that multiple municipalities already ban flavored tobacco products, and that amendments to previous proposals could result in an increase to the tobacco tax.

Walkthrough of Past HIAC Recommendations

Aaron Sinner, Board and Federal Relations Director

Joel introduced Aaron's presentation to the committee. He noted that the goal in reviewing past committee recommendations to the board was to spark inspiration and initiate a committee process with adequate time before the next open enrollment period. Aaron presented the history of the committee's nine recommendations since the inception of HIAC:

April 2014 – The committee presented the results of a HIAC membership survey related to MNsure's operating model, suggesting that MNsure prioritize IT and operations followed by the member experience, and finally a growth strategy. At that time MNsure enrollment made up one-sixth of the individual market and is now two-thirds of the individual market.

November 2014 – The committee recommended a focus on operational measures, specifically metrics to report on publicly. Many of the recommended items are publicly shared by MNsure now, but there were a few exceptions that MNsure could not follow through with due to complications in gathering or displaying the information.

July 2016 – Based on a request from a board member, the committee evaluated whether alternative funding mechanisms for MNsure should be suggested to the legislature for consideration. HIAC recommended upon review that the 3.5% premium withhold for plans sold through MNsure was its preferred funding model when compared to examples from other exchanges.

May 2017 – Joint recommendation from the HIAC and the CSEAC on the length of MNsure's open enrollment period. In spring of 2017, the Trump administration shortened the federal open enrollment length from November 1 through January 31, as found in the original federal regulation, to November 1 through December 15. In May, the committees jointly recommended MNsure start its open enrollment period earlier: October 1 through December 15. MNsure was unable to operationalize the change because the Department of Commerce's rate approval and plan certification timeline begins in February each year, culminating in final rate release on October 2. MNsure discussed this option with the Centers for Medicare and Medicaid (CMS) since then, and CMS expressed that an early open enrollment start date would be an illegitimate use of MNsure's authority to declare a special enrollment period.

July 2017 – Joint recommendation from the HIAC and the CSEAC surrounding increased functionality for assisters. Nine specific enhancements were recommended to aid assisters, including sending the agent of record form to carriers with the consumer enrollment, which has been implemented as of November 1, 2019; a social media campaign for Minnesotans to submit life event changes year round, which MNsure implemented; an effort to shorten the life event backlog, which is currently at a record low; an increase to ARC and Broker Service Line staff, which has been implemented, and increased educational efforts to discourage assisters from

using special characters during account creation, which has also been done. Some of the recommendations that MNSure has not yet been able to operationalize are increased functionality within the assister portal and addition of a courtesy call back function for ARC and Broker Lines. Aaron cited technological limitations preventing these goals.

September 2017 – Shortly after Blue Cross Blue Shield withdrew from MNSure’s small business health coverage market (SHOP), the committee recommended MNSure reinvest that portion of its operational resources to other departments within MNSure. The board implemented this recommendation.

October 2017 – The committee recommended standardization of board deck metrics with consistent measurement periods to streamline analysis of year-over-year or month-to-month figures. This has been implemented. The MNSure board deck metrics also now include call handle times, which was part of this recommendation.

July 2018 – The HIAC made a series of recommendations involving member retention, improvements to the assister portal, attracting uninsured populations, advocating for continuation of the reinsurance program, and a year-round marketing campaign. The GetInsured platform grants consumers and assisters better access to notifications, current plan management and other useful data, so portal recommendations have been addressed in part. There is no easy way to add data displays with more consumer information in the portal without a massive IT overhaul, so there are aspects of the recommendation that are unlikely to be met in the foreseeable future. MNSure supported individual market insurance affordability programs beyond plan year 2019, and the legislature renewed reinsurance through plan year 2021. Preliminary research is being done in order to support a board discussion about year-round marketing. The data from a shortened open enrollment period will be helpful for this discussion, and MNSure will need to consult the Minnesota Department of Human Services regarding its appetite for increased funding toward public program marketing.

July 2019 – A set of recommendations made by the committee included MNSure’s mission, the MinnesotaCare to qualified health plan (QHP) affordability cliff and underserved populations. Sub-categories of these were: an updated MNSure mission statement, continued effort to simplify the MNSure website, creation of tools to increase healthcare literacy, MNSure support of the Blue Ribbon Commission particularly in regard to the financial “cliffs” between health insurance programs, implementation of year-round marketing, and coordinated efforts to serve the uninsured population. Aaron reported that the board began discussion about an updated mission statement, which was put on hold after announcement of the insulin cost bill, which could affect the scope of MNSure’s work. MNSure has begun research of other state health exchange websites as a direction for website simplification. Health care literacy has been an ongoing conversation within the MNSure board, with focal points revolving around whether a consumer is likely to understand their health coverage better after utilizing MNSure’s GetInsured plan comparison tools on MNSure.org. Aaron confirmed that MNSure has remained part of a group of agency staff involved in support and interaction with the Blue Ribbon Commission. Finally, Aaron shared that the State Health Access Data Assistance Center (SHADAC) data—identifying pockets of uninsured populations within Minnesota—was released around the same time that the committee suggested outreach to the uninsured populations, so MNSure has

utilized the data as a valuable tool to improve messaging to the identified groups. He informed the committee that MNSure was advertising in eight languages across 147 radio stations.

Joel commented that the list of recommendations was comprehensive and an interesting sentiment toward the growth of MNSure throughout its history of committee recommendations. He suggested that the committee continue to review releases from SHADAC.

Hillary added that there were an impressive number of recommendations made in 2017, which led Dan to ask whether that was the same year that MNSure supplemented the end of the open enrollment period. Aaron replied that MNSure extended the open enrollment period beyond the federal period in two years, 2017 and 2018. He elaborated that in 2017 the committees made a joint recommendation that resonated, and in 2018 MNSure considered the Medicare Cost plan transition and planned accordingly to allow assisters additional time to help MNSure consumers as well as their Medicare clients. Although MNSure is extending their open enrollment period by eight days beyond the federal open enrollment period, Aaron stated that this is the first year that MNSure has not vastly supplemented the enrollment period beyond the federal dates.

Hodan commended the committee for hard work that's being considered by the MNSure board. She noted what a relief it had been to see that the board has adapted to the committee's practice of looking at other state-based exchanges for analysis and data.

Hillary noted that the committee has proposed year-round marketing on two different occasions, which Matt Aiken also acknowledged, expressing satisfaction that the board has shown active interest recently. Matt noted that he recognized the shortened open enrollment requires focus toward a target market.

Hodan mentioned that metrics could be used to evaluate a return on marketing investment and suggested that the committee begin to track enrollment metrics. Aaron agreed that statistics could be beneficial, and agreed to track certain data the next spring, when he could deliver trends to the committee.

Discussion/Planning for 2020 Agenda Items

Joel Ulland, Chair

Joel asked that Aaron provide the committee with [board suggestions of topics](#). The board suggested six possible topics but clarified through Aaron that the committee should pursue topics they are passionate about, and should not feel required to address their suggested topics.

Jenifer Ivanca called the committee's attention to "active selector and co-pay-only plans" recommended by the board. She suggested measures that Massachusetts has taken to tax tobacco products differently to generate revenue. She also expressed that a year-round enrollment without subsidies could alleviate resources needed for appeals and stimulate year-round income.

Matt Aiken noted that the board-recommended topic "HSA and preventive care" could be an issue for the committee to address if they avoid the legislative aspects and focus on the

business decisions MNsure could implement. He added that the group health exchange market has already made changes to accommodate HSAs, and MNsure could follow suit on the individual market.

Dan requested that the committee continue to focus on underserved populations, clarifying that Minnesotans afflicted by mental and behavioral health diseases are as underrepresented as any geographical population. Jenifer seconded Dan's notion that the committee should discuss mental and behavioral health.

Maria Lima-Leite requested that the committee research price transparency tools in order to educate consumers and decrease surprise billing issues. Joel noted that price transparency has gained federal attention, and that state bills could begin to show up as well.

2020 Meeting Schedule

Joel Ulland, Chair

Joel reminded the committee that there will be a hiatus for December, and there should be a joint meeting with CSEAC in January or February. A poll will go out to committee members to prioritize topics, and Joel, Hodan and Aaron will set up the 2020 schedule for HIAC meetings.

Adjourn

Joel Ulland, Chair

The meeting adjourned at 3:56 p.m.