

# MNsure Joint Advisory Committee Meeting Minutes

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**Monday, July 10, 2017, 1-3 p.m.**

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

**Consumer and Small Employer Advisory Committee members in attendance:** Richard Klick – Chair, Mary Ellen Becker, Kim Johnson (via phone), Leigh Grauman (via phone), Ann McIntosh (via phone), Kate Onyeneho, Denise Robertson, Kathleen Saari (via phone), Matthew Steffens

**Health Industry Advisory Committee members in attendance:** Jonathan Watson – Chair, Ghita Worcester – Vice Chair, Kenneth Bence, David Dziuk (via phone), Carl Floren, Hillary Hume (via phone), Heidi Mathson, Andy McCoy, Reuben Moore (via phone), Bette Zerwas (via phone)

**Consumer and Small Employer Advisory Committee members not in attendance:** Nancy Breyemeier, Matthew Flory, Peter Musimami, Hussein Sheikh

**Health Industry Advisory Committee members not in attendance:** Kyle Bozentko, Forrest Flint, Thomas Hoffman, Harlan Johnson, Daniel Miesle, Chris Rofidal, Charles Sawyer

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

**Board Members in attendance:** Martha Eaves

## Meeting Topics

### Welcome & Introductions

*Jonathan Watson, HIAC Chair*

Jonathan Watson, HIAC chair, called the meeting to order at 1:07 p.m. Jonathan informed committee members the meeting would emphasize a discussion surrounding the Assister Workgroup Recommendation. He referred to the agenda found in the [meeting slide deck](#).

Members introduced themselves.

### Public Comment / Operational Feedback Loop

*Jonathan Watson, HIAC Chair*

No public comment.

Jonathan asked committee members for operational feedback. Matt Steffens shared a consumer story regarding a consumer who was unable to complete a new application, as there

was an open application within the system. Through a progression of calls, Matt connected with a Department of Human Services representative at the county level who informed Matt that a list of open applications would provide a resolution to the issues Matt experienced.

Committee members discussed whether this was an issue MNSure could resolve, or whether it was ultimately a Department of Human Services issue.

Richard Klick, CSEAC chair, also shared experiences related to the account creation form. He noted the only way for an individual to create a MNSure account electronically is to have credit, which can be a barrier. Christina Wessel, MNSure staff, noted the account creation process uses the federal hub to verify identity and the verifications are in place to align with federal requirements.

## **MNSure Board Update & Staff Update**

*Aaron Sinner, Board and Federal Relations Director*

Aaron Sinner, MNSure staff, noted there had not been a MNSure board meeting since the last time the committees had met.

Aaron reported on several items that had been raised at previous advisory committee meetings. One was whether the MNSure system created an audit trail of who had accessed which accounts when. Aaron noted that this system did create such a trail, but not in a particularly user-friendly format that was easy to access or query.

Additionally, Aaron reported on the number of enrollments by assisters. He noted that because there is no difference in compensation between an enrollment during open enrollment and one during special enrollment, MNSure does not draw stark lines that make it clear exactly what percent of enrollments during open enrollment were done by assisters. However, during the 2017 open enrollment period, brokers enrolled approximately three in ten QHP enrollments. Additionally, navigators enrolled approximately one in twenty-five QHP enrollments, one in three Medical Assistance enrollments, and one in five MinnesotaCare enrollments.

Next, Aaron addressed a question about the average premium paid over the years by MNSure enrollees. He noted these averages were across the full MNSure individual market population, including both APTC-assisted premiums and unassisted premiums. In 2015, the average monthly premium hovered around \$220; in 2016, the average monthly premium hovered around \$243; and in 2017, the average monthly premium was hovering around \$260.

Aaron reviewed advisory committee members' terms, noting whose terms would be ending in October 2017.

Bentley asked about the difference between the broker portal and the navigator portal and why brokers could see additional information that navigators could not, per the CSEAC's discussion at their previous meeting. Christina noted that there was no difference between what information a navigator, broker, or certified application counselor could access through the assister portal.

Denise Robertson raised the point that brokers were able to access case status via the broker line. Christina clarified that when brokers call into the broker line, due to the broker licensure process, they could receive different information than navigators.

Heidi Mathson noted the information available in the assister portal was very sparse and the recommendation was about increasing the information available within the assister portal.

## **Assister Functionality Recommendations and Discussion**

*Jonathan Watson, HIAC Chair and Richard Klick, CSEAC Chair*

Jonathan began the discussion by reviewing information found on slides 7-9 of the [meeting slide deck](#). Dick noted the Assister Functionality Workgroup found the organization of the chart helpful in shaping discussion.

Committee members reviewed each recommendation for discussion.

Regarding recommendation 5 (“MNsured submit agent of record documentation to carriers simultaneously with consumer information”), Matt noted he understood the issue had been resolved. He believed the issue may be with why the process had not been implemented.

Ghita Worcester, HIAC vice-chair, clarified that although carriers are receiving the AOR with the enrollment, the files the carriers receive still require human intervention to process. Christina noted that the assister portal aided in providing the carriers with more accurate electronic information than previously and Christina hoped to see further improvement for the next open enrollment.

Leigh Grauman discussed recommendation 12 in the training and education short-term column (“Train Assisters to not use ‘special characters’ (e.g., hyphens) in 2018 OE”), noting most navigators were aware not to use special characters, particularly the hyphen, and suggested removing recommendation 12 so the other recommendations could be more impactful.

Jonathan clarified Leigh’s point in conjunction with the notes from the Assister Functionality Workgroup. From what he understood, recommendation 12 in the information technology long-term box (“Allow for ‘special characters’ (e.g. hyphens) in data fields) should be removed, and recommendation 12 in the short-term column altered to eliminate training for assisters and recommend adding a pop-up box to the MNsure site asking not to use special characters. Jonathan added that special characters were related to the account creation, not the MNsure application itself.

Dick moved on to recommendation 9 (“MNsured allocate additional resources to assister phone call center”), noting the long call hold times and inability to receive a response via email within 24 hours.

Matt noted that perhaps the issue was a volume vs. capacity issue.

Christina noted members of both the ARC and Contact Center were either completing other processes or on the phone, so during times when call hold times increase, members of the ARC or Contact Center would be placed on phones to decrease hold times.

Jonathan asked the committees to quantify what “additional resources” meant. Mary Ellen Becker suggested clarifying recommendations 9 and 10 (“MNsire increase ARC staff capacity”) to ask MNsire to align with industry standards in terms of call hold time, email inquiry response time, and overall performance.

Ghita questioned if there was any flexibility in the MNsire budget to re-allocate funds to increase staffing. Matt noted there had previously been money earmarked for IT as a placeholder. Aaron indicated although the IT money had not been specifically designated, it would likely be used in relation to the request for proposal currently open to responses. Martha added the MNsire board was unlikely to re-allocate any IT funds. Aaron additionally noted that the MNsire budget involved prioritization of funds, so if something was emphasized as a priority, the board could examine whether there was room to re-allocate.

Committee members agreed that recommendation 3 (“Allow portal access for direct sales staff from carriers”) be removed at the endorsement of the carriers.

Dick moved on to recommendation 6 (“Ensure all ‘life event changes’ complete by start of OE2018”). Denise noted many consumers wait to report life event changes to MNsire until open enrollment or at the end of the year, which creates a massive backlog. Heidi clarified that it is a human behavior issue, but also a MNsire operations issue and MNsire’s ability to complete the life event change within a reasonable time frame.

Committee members discussed how to inform consumers to report life event changes throughout the year instead of only during open enrollment.

Jonathan suggested breaking recommendation 6 into two bullets. One bullet would become recommendation 13b and recommend MNsire work on a marketing campaign to inform consumers to report life event changes within 30 days, as legally required. Denise recommended using the assister assemblies to inform assisters on how to educate the consumer on the need to report life event changes in a timely fashion.

Mary Ellen asked why brokers and navigators could not report the changes directly to MNsire. Heidi, Matt, and Dick clarified that brokers can report life event changes, but once they reach MNsire, they sometimes takes too long to process. Christina clarified that inputting the life event change into the Minnesota Eligibility Technology System (METS) must be done by MNsire staff and is a manual process. Currently, brokers and navigators, within the assister portal, cannot make any changes to METS.

Summarizing, Jonathan cleaned up recommendation 6 by adding a recommendation under long-term operations to make available an option for self-service in regards to life event changes, while still maintaining the current reporting opportunities.

Andy McCoy noted he did not agree with recommending MNsire develop a marketing strategy regarding life event changes for television and radio. He commented that it is not the role of the

committee to recommend such specific methods of implementation, and noted the difficulty in reaching the MNSure enrollment population via broad-based marketing methods.

Kate Onyeneho said she would like to understand more about how non-English speaking consumers can receive the information related to life event changes. Martha noted the likelihood of translating the actual life event form into multiple languages was not high. Denise suggested a handout that assisters could provide to consumers.

Committee members agreed to add recommendation eight to recommendation 13 as 13c.

Committee members discussed recommendation 14 (“Develop ‘call-back’ and secure messaging technology to alleviate long delays on phone”). Matt noted this recommendation would be about whether MNSure could staff this feature. Denise noted it may be difficult to increase staffing for only six weeks.

Mary Ellen asked if MNSure provided any trainings for consumers. Aaron noted MNSure relies on assisters to be the in-person point of contact for MNSure-related questions.

Kim Johnson noted the lack of discussion related to the small group insurance market. Dick and Jonathan noted that both CSEAC and HIAC were planning to discuss the future of SHOP at MNSure.

Jonathan reviewed the discussion and the updated recommendations. Committee members agreed to update the draft recommendation as follows:

Functional Area	Short-Term (Before Start of 2018 OE)	Long-Term (Before Start of 2019 OE)
Information technology	#5 – MNSure submit agent of record (AOR) documentation to carriers simultaneously with consumer information	#1 – Endorse improvements identified by MNSure regarding portal enhancements and training  #2 – Provide “read-only” access for all assisters
Training and education	#12 – Train assisters not to use “special characters” (e.g., hyphens “-”) during the account creation process and provide a “pop-up” reminder  #13 – Develop public campaigns for consumers regarding: a. Minnesota public program (Medical Assistance, MinnesotaCare) enrollment is year-round b. Encourage submission of life event changes prior to start of OE	#9/10 – Reallocate budgetary and staff resources to assister phone call center and Assister Resource Center (ARC) to align with industry call center standards.

	c. Encourage account maintenance (e.g., passwords) prior to start of OE.	
Operations	#6 – MNSure reduce pending “life event changes” to zero prior to OE start	#14 – Develop “call-back” and instant/secure messaging functionality for Assisters  #6b – Provide “self-service” ability for consumers and Assisters to enter life event changes to MNSure website.

**MOTION:** Ken Bence moved to approve the recommendations. Heidi seconded. All members presented voted in favor and the motion was approved. Members voting in favor were Richard Klick, Mary Ellen Becker, Leigh Grauman, Bentley Graves, Kim Johnson, Kate Onyeneho, Denise Robertson, Kathleen Saari, Matthew Steffens, Jonathan Watson, Ghita Worcester, Kenneth Bence, David Dziuk, Carl Floren, Hillary Hume, Andy McCoy, and Heidi Mathson.

## CSEAC & HIAC Workplans: July – November 2017

*Jonathan Watson, Chair*

Jonathan asked committee members to review their respective committees’ workplan for the rest of 2017. Jonathan noted he, Ghita, and Dick would meet to discuss how to complete the 2017 workplans.

## Next Steps & Meeting Schedule

*Jonathan Watson, Chair*

Jonathan noted there was no August or September MNSure board meeting, but he and Dick would present the newly-approved recommendation at the July meeting. The next CSEAC meeting would August 15 and the next HIAC meeting would be August 17. Finally, the next joint CSEAC-HIAC meeting would be September 28.

**MOTION:** Ken moved to adjourn. Andy seconded. All were in favor and the meeting adjourned at 3:01 p.m.