## Draft MNsure Board of Directors Meeting Minutes

**Wednesday, June 17, 2020, 1 – 3 p.m.**
Remote: via WebEx

**Participants in attendance:** Matt Anderson (sitting in for Commissioner Jodi Harpstead), Peter Benner, David Fisher, Suyapa Miranda, Phil Norrgard, Steffanie Stoeffel, Andrew Whitman

**Participants not in attendance:** n/a

**Staff in attendance:** Nate Clark, Christina Wessel, Dave Rowley, Libby Caulum, Angela Benson, Marie Harmon

### Meeting Topics

**Welcome**

*Peter Benner, Board Vice-Chair*

The meeting was called to order at 1:04 p.m. by Peter Benner, vice-chair.

Peter read MNsure’s purpose: The purpose of MNsure is to ensure that every Minnesota resident and small business, regardless of health status, can easily find, choose and purchase a health insurance product that they value and does not consume a disproportionate share of their income.

Peter also noted that this month’s board meeting is being conducted remotely due to the public health emergency. To accurately record votes during today’s meeting, Peter advised MNsure’s chief legal counsel will read the roll call at those times.

He then welcomed MNsure’s new board members, appointed this year by Governor Walz.

Peter noted that she has technically been on the board since March, but this is Stephanie Stoffel’s first official board meeting. He advised that Stephanie fills the seat representing small employers. She is currently the vice president of technology at Scholarship America, and has held seats on many nonprofit boards, including the United Way of Mankato.

Next, Peter said Suyapa Miranda has been reappointed to the board as the member representing public health programs. She’s been a valued member of the board since 2018, when she filled out the second half of her predecessor’s term. He stated the board is glad she’s back for another four years to share her insights and experience.
Then, Peter welcomed Andrew Whitman who will fill the seat representing the interests of consumers eligible for individual market coverage. He advised that Andrew is currently a professor of insurance at the Carlson School of Management and an AARP-IRS tax counselor. He was previously at the Pennsylvania Insurance Department where he served as the deputy commissioner and acting chief counsel. Peter noted that he is a member of the Minnesota Insurance Guarantee Board, the Minnesota Bar Association and the Hennepin County Bar Association.

Additionally, Peter introduced David Fisher who will fill the seat representing health policy issues related to the small group and individual markets. He noted that David is currently an adjunct professor of law at the University of Minnesota Law School and the University of St. Thomas where he teaches contracts and interest-based negotiations. Peter said that previously, David was at Larkin Hoffman. He advised that he has also served on the board of directors of several organizations, including Project for Pride in Living, Growth and Justice, and Senior Community Services. He has also served as a member and vice chair on the Metropolitan Council and as Commissioner of the Minnesota Department of Administration under Governor Ventura.

He also noted Matt Anderson was in attendance for Commissioner Jodi Harpstead.

Peter said that he was excited to have our board at full complement with people of such deep experience and expertise.

Finally, Peter said he also want to thank Senator Kathy Sheran whose term ended in May. Senator Sheran joined the MNsure Board of Directors in January 2017, and during her time served as both chair and vice-chair. He advised the board is grateful for the leadership and expertise she contributed to MNsure’s growth and wish her well in her future endeavors.

**Board officer elections**

*Peter Benner, Board Vice-Chair*

Peter noted that the board’s by-laws dictate that the terms of our chair and vice-chair expire at the second quarter meeting. He advised the nominations will be followed by a second, and then a vote, as with a typical motion. He then asked is there are any nominations for chair.

**MOTION: Phil nominated Peter as chair. Andy seconded.**

Peter then asked if there were any other nominations for chair.

Peter accepted the nomination.

Dave did a roll call of board members: Matt Anderson, David Fisher, Suyapa Miranda, Phil Norgaard, Stephanie Stoffel, Andrew Whitman.

Peter than asked if there were there any nominations for vice-chair

**MOTION: Phil nominated Suyapa as vice-chair. Andy seconded.**
Suyapa accepted the nomination.

Dave did a roll call of board members: Matt Anderson, Peter Benner, David Fisher, Phil Norgaard, Stephanie Stoffel, Andrew Whitman.

Public Comment
None.

Administrative Items

Peter Benner, Board Chair

Approve March 11 Meeting Minutes

MOTION: Phil moved to approve the draft March 11, 2020, meeting minutes. Suyapa seconded. Dave took a roll call. All were in favor and the minutes were approved.

CEO Report

Nate Clark, CEO

Nate began his updating by reviewing enrollment numbers (slide 2). He noted that enrollments as of end of day June 14, 2020, for enrollment year 2020 were as follows: 380,347 Minnesotans have come to MNsure.org to sign up for comprehensive coverage, 137,347 qualified health plans (QHP) sign-ups, 200,427 Medical Assistance applications, and 42,573 MinnesotaCare applications. Nate noted that sign-ups across all programs have been driven by concerns about the pandemic. At the March board meeting, Nate described how MNsure was monitoring the COVID-19 situation in the state and coordinating with other state agencies to make information and resources available to Minnesotans who had questions about their health insurance options. He advised that in working closely with Governor Walz, MNsure’s state agency partners and other stakeholders, we determined that a special enrollment period (SEP) would be needed for Minnesotans who had not enrolled during the open enrollment period (OEP). Nate noted the COVID-19 SEP opened on March 23 and ran for 30 days, closing on April 21. He stated that during that period, more than 9,400 Minnesotans enrolled in private health insurance through MNsure.

Nate advised that MNsure continues to sign up Minnesotans who have lost their employment or have had some other qualifying life events that makes them eligible to enroll. He noted that some of these enrollments are coming in through a new SEP MNsure announced after the close of the COVID-19 SEP. Nate said that this new SEP is for Minnesotans who are enrolled in health insurance off-exchange, but who experienced a decrease in income such that they are now eligible for advanced premium tax credits. He advised that MNsure’s goal is to provide as many opportunities as possible to help Minnesotans get covered. Nate noted that MNsure’s ability to support these SEPs, as well as other activities of the exchange, reinforce the value of having a state-based exchange rather than depending on the federal platform.
Nate stated that MNsure continues to advertise through social media as well as traditional channels, urging Minnesotans without coverage to keep coming to MNsure to see if they are eligible for other special enrollments or publicly funded health care programs with year-round enrollment like Medical Assistance or MinnesotaCare.

Phil asked why the number of enrollees receiving APTC has gone down. Nate noted that there may be more unassisted households coming through the exchange during the pandemic and that could contribute to the decrease. He also advised that MNsure is currently taking a look into this.

Then, Nate moved on to updates on MNsure finances. He advised this strong enrollment activity is reflected in MNsure’s financial performance. He noted that as of the end of May, premium withhold revenue is tracking at $8.2 million, just over $500,000 above forecast. Nate said they are encouraged by this performance, but MNsure remains conservative in managing the budget and in finalizing the budget. He noted there will be a budget presentation to the board for approval at the July meeting. In terms of the FY21 budget, Nate advised that the state fiscal year ends in about two weeks and Kari Koob and her team are working to gather final invoices, post transactions, and calculate carryovers to next fiscal year. He stated that at this point, it’s looking like MNsure will have overspending in a couple areas (Contact Center payroll and METS operations) but that this overspend will be offset by underspending in other budget areas. Nate pointed out that MNsure has spent hundreds of thousands of dollars in response to COVID-19 and is seeking relief funding for costs incurred during the COVID-19 SEP held during March and April. He advised that the effects of the SEP on member effectuation, premium withhold revenue and lapse rate are beginning to take shape and so MNsure is analyzing them for revenue projections. Nate reemphasized that even with everything described, MNsure doesn’t expect there will be significant changes from the preliminary fiscal year 21 budget shared at the March meeting. He advised MNsure is not planning any changes to current staffing or operations plans. Nate noted the Finance Work Group will finalize the budget in the coming weeks and will be presenting it to the board for approval at next month’s board meeting.

Andy asked where he could find archived MNsure financial reports. Nate advised that they could be found in the board and advisory committee document library section of the website as they are public documents. He also noted that at the new board member orientation they would spend a significant amount of time going over the budget, how it’s constructed, and different funding areas.

Andy also asked if individuals receiving the Federal Pandemic Unemployment Compensation (FPUC) of $600 per week had to include that income on the application. Nate advised that the MNsure application was updated to advise consumers of how to record this information when applying. He also noted that this is something that can be reviewed at the new board member orientation. Andy followed up by asking what happens when unemployment and the FPUC ends; will that affect MNsure’s operations? Nate noted that they expect some churning to happen, but advised that if a household has a change in income, they can call the MNsure Contact Center and have their eligibility redetermined.
Dave Fisher noted that legislative auditors released an audit of DHS and MNIT and it indicates that DHS may have overclaimed several million dollars in Medicaid funds. He asked if MNsure reserves against something like that. Nate noted that it is still to be determined, and advised that it is not something MNsure needs to reserve for at this point.

Nate then moved on to a COVID-19 operations update. He advised that MNsure’s last board meeting was held on March 11 and within about 10 days of that meeting, MNsure had transitioned to a model where the business was operating 100% remotely. Nate stated that the transition went very well and there were no service disruptions. He noted that MNsure undertook the move at the direction of the administration, which was that all state employees who could work remotely should. Nate advised that at this time that direction hasn’t changed, so MNsure employees will continue working remotely for the foreseeable future, including through the next open enrollment period. He said that before reopening the office, there’s a protocol MNsure needs to follow which involves developing a plan to ensure the safety of staff and getting the plan approved by the administration. Nate expects that in the coming months there may be a limited number of staff who won’t be able to continue working remotely and will need to return. He advised that MNsure will do what we can to accommodate those few exceptions. Nate noted that if any are approved to return, he expects it will be a very small number. Most staff will continue working remotely through the remainder of the year and perhaps longer.

Andy asked how remote meetings were going for staff. Nate advised that though it may not be as easy as seeing each other in person, MNsure employees are doing the best they can. He noted that metrics regarding attendance, productivity and capacity indicate that MNsure is doing well.

Nate then moved to an update about general operations. At the March board meeting, Nate reviewed the resolution review program that began in 2018. He noted that this program has been successful in resolving consumer issues before those issues manifest as formal appeals. Nate said MNsure is continuing to see the positive impact of the resolution review program on consumer satisfaction as well as business operations. At the March meeting, Nate indicated that MNsure would begin directing the Employer Shared Responsibility (ESR) appeals to the federal Department of Health and Human Services (HHS). He reported that MNsure has executed this plan and that as of mid-April, ESR appeals have been fully transitioned to HHS. Nate noted that the Appeals Dashboard on page nine of the slide deck shows the positive impact this change has made. He advised that the nine cases represented are the remaining appeals that were filed before the transition and that MNsure is handling internally.

Nate also stated that Contact Center operations have continued to be smooth. He advised they MNsure is very happy with the accomplishments around manual operations and life event processing. Nate said there are currently 558 life event (LE) requests in the queue, including those that have been pre-reported. Of the 558, only 94 are workable; the remainder are waiting for the appropriate date for us to begin processing them. He advised the median age of workable LE requests is one day. Nate noted that not only is this is well within our service level agreement, it is as good as MNsure has ever been. Nate also shared that at one point in the afternoon of June 3, MNsure had zero LEs pending review, a feat that has not been achieved since the creation of the LE process. Nate said that MNsure is in a very strong position to
prepare to auto-renew members. This also means that the operations team is free to work on other priorities.

Additionally, Nate advised that preparations for the next open enrollment period is under way. He noted that more than 50 projects have been identified, including many we complete every year, including renewals, marketplace setup and navigator grantee orientation. Nate shared that MNsure is also working on new implementations and improvements to established processes and tools, including implementing new scanning and file indexing capabilities that will improve the verification submission process, making it easier and more responsive to consumers and improving operational efficiency. He advised this also includes enhancements to MNsure’s life event tool that will result in time savings and minimize errors. Finally, Nate noted that updates to MNsure’s mapping and documenting operational processes will provide resources to enhance agents’ knowledge, which will result in a better consumer experience. He said that going forward, open enrollment preparation will be a key focus and he will be providing updates in our readiness in upcoming board meetings.

Phil asked why effective dates keep coming up as the top issue for appeals. Dave Rowley noted that there are several federal regulations that MNsure has to comply with, and many times, this leads to individuals disagreeing about when their coverage begins or ends. He advised that MNsure will likely always have these kinds of appeals. Nate added that many times, individuals are enrolling in response to a change in circumstance and are trying to reconcile a possible gap in coverage or not pay for coverage they are no longer utilizing. Andy asked if there were any updates that could be made to consumer notices that would help address these issues. Nate advised that MNsure does its best to make notices clear, but that it may not always succeed fully. He noted that DHS and MNsure are constantly working to make improvements to notices but know there is still work to be done. Andy asked if assisters received the same notices their clients get. Christina advised that eligibility notices are available in a consumer’s account, so an assister would be able to view that notice when they log in. Additionally, Christina stated that enrollment notices are newly available this year, so those can also be viewed online. Peter also advised that some notices come from the carrier, not from MNsure. Christina reiterated that assisters are consistently trained on different notices and how best to assist consumers.

Next, Nate moved on to updates on the insulin affordability program. Nate reminded the committee that MNsure was tapped by the legislature to be one of the agencies to implement the Alec Smith Insulin Affordability Act. He noted that legislation created the Minnesota Insulin Safety Net Program, a program that helps people who are experiencing an “urgent” need for insulin, as well as people who need support accessing affordable insulin on a continuing basis. Nate said that the team at MNsure has been working closely with our colleagues at the Minnesota Board of Pharmacy to ensure MNsure is ready to launch the program on July 1. He advised that right now, MNsure is in the process of finalizing the urgent need application, building webpages to host the application and FAQs and other information about the program, contracting with a vendor to do a statewide advertising and public awareness campaign for the program and developing a communications plan and materials to make sure Minnesotans know about the program right as it launches. Nate stated that the legislation relies on MNsure’s navigator community to assist Minnesotans in accessing the insulin affordability program and help them understand their coverage options. He noted that there has been a strong response
from MNsure’s navigator community. More than 70 navigator agencies have requested to participate in the program and more than 300 navigators are currently completing the training. Nate advised that there was a short runway to get all this work done, but MNsure is on track to launch the program on the first of July. He noted that no insulin-dependent Minnesotan should have to worry about accessing that life-saving drug, and MNsure is honored to be doing this important work. Nate assured the board that MNsure’s involvement in the program has not and will not interfere with the core mission.

Continuing with updates regarding MNsure-certified navigators, Nate advised that MNsure has temporarily delayed the FY2021 Navigator Outreach and Enrollment Request for Proposal process to allow navigator agencies to focus on their staff and communities during the initial days of the pandemic. He noted MNsure now has a plan to have those new grants start September 1 and will be extending current grantee contracts for two months to ensure consumers continue to have access to free expert assistance from navigators around the state.

Nate closed with a thank you to MNsure’s staff. He noted that from mid-March when the team pivoted to a fully remote workforce model, through the weeks when the state was following the governor’s stay-at-home recommendations, and continuing through the last several, difficult weeks that were characterized by uncertainty and social unrest, this team has remained focused on the mission and has continued to deliver the outstanding service Minnesotans depend on. Nate said he continues to be impressed by their dedication and commitment. He thanks every person on MNsure’s staff for their hard work.

Andy asked if social workers were part of the communications around COBRA notices since they note MNsure as a potential alternative insurance option. Nate said he did not know about social workers and their knowledge around COBRA notices, but that MNsure-certified navigators and brokers are well-versed in COBRA procedures.

**IT and Executive Steering Committee Update**

*Greg Poehling, MNIT*

Greg Poehling began by introducing himself to the new board members. He noted he is the chief business technology officer for Minnesota Information Technology (MNIT). Greg explained that this means he is responsible for the support of MNsure’s technology needs. He said he has been in this role for just under three years but has been with MNIT since its inception in 2011 and working with MNsure since February of 2015. He then reviewed the items included in today’s update.

Greg began with developments related to COVID-19. He noted that since the board last met static text providing instructions on inputting unemployment income was added to three screens in the MNsure application. Greg advised that these changes will remain through July 31 and then be removed. He also stated that MNIT will continue to support the MNsure workforce as it adjusts to working remotely. Greg said he is proud of MNIT’s partnership with MNsure in these unprecedented times and that Nate’s leadership of MNsure has been excellent. He noted that MNsure has been flexible, patient and willing to try out different technologies in order to get their work completed.
Then, Greg reviewed updates related to the Emergency Insulin Program and the Minnesota Insulin Patient Assistance Program. He advised that MNIT is playing a small role in supporting MNsure’s work related to navigators who will be certified for insulin program assistance. Greg noted there are three work efforts MNIT is helping with: first, the contract amendment updates that were deployed on May 20, second, the insulin program training and agent table updates went live on June 2 and finally, the assister search functionality, which is expected to be completed by July 1.

Greg then moved on to development work in upcoming releases. He noted that in March, MNIT had to put several projects on hold due to DHS and MNIT business resources being diverted to support COVID-19 efforts. Greg advised that as of today, MNIT continues to have five projects on temporary hold due to DHS business resources. He said that at this time, it is unknown when these projects will be able to start up again. Greg advised that DHS reviews capacity every two weeks in order to determine the best timing to re-activate these projects. The five projects still on hold include METS electronic eligibility verifications (discovery), METS eligibility determination: pregnant women and auto newborns, METS eligibility: income, cost sharing for Medical Assistance and tribes as processing entities.

He then presented on development work in the fall 2020 release timeframe. Greg advised the current projects committed to the fall release timeframe include effective dates, temporary absence for Medical Assistance, unique person ID – phase 3 and the DataMart 1.5 project. He then reviewed each project.

Greg described that the effective dates project, which was moved from the summer release, will deliver the existing eligibility module, which enables METS to consider the previous and existing program eligibility results. He advised that since the board last met, the project team completed round 1 of testing that included over 550 test cases. Greg noted that round 2 testing has started and is expected to be completed by June 26. He said all defects discovered during testing will be reviewed and addressed up to the code freeze date of June 12. After the code freeze, only critical no-go defects will be addressed. Greg noted that the project status continues to be reported as yellow due to potential risk of DHS business resources being unable to support system integration testing while instead focusing on COVID-19 efforts. He stated that to date, DHS business subject matter experts (SMEs) have done a great job juggling their schedules to keep the project moving forward. Additionally, Greg advised that business teams from MNsure, DHS and the counties all recently determined they would be able to increase their hours committed to the project. Greg will continue to ask for the project to remain in yellow to heighten the awareness of the importance of the project.

Moving on, Greg reviewed the temporary absence for Medical Assistance project, which was also moved from the summer release. He noted that temporary absence for Medical Assistance does not provide direct benefits to MNsure, however, it does share a dependency with the effective dates project in the fall release. Greg advised the project is on track to deliver as planned.

Greg then provided updates on the unique person ID project, which remains on track to deliver the true merge in METS and METS merge integration functionality in the fall release. For the
new board members, Greg provided some background on the project, noting that the objective of true merge in METS is to define, develop, test and deploy new Cúram system capabilities, processes and procedures that will merge duplicate person cases in METS. He advised the result will be that workers can clearly view a person's complete, unique single-person case in METS along with historical data, and that METS will ultimately create fewer duplicate MNsure IDs. He said that they plan to complete the project in June of next year. Greg stated the METS merge integration will support true merge in METS by notifying the Shared Master Index (SMI) when a person merge occurs in Cúram.

Continuing, Greg reviewed the Data Mart 1.5 project that is on target to deliver 18 data tables into a data warehouse production environment in the August timeframe. He noted that the status of these tables is as follows: three data tables have been deployed to production, two data tables are in the process of being deployed to production, 10 tables are in user acceptance testing (UAT), and three tables remain in development. Greg advised that once all data tables are deployed, Data Mart 1.5 will provide the opportunity for MNsure to access their own data through standard reporting tools. He reported that the project also includes a transition period to help business reporting SMEs ramp up on the new functionality and learn how to generate reports using the Data Mart.

Andy asked Greg where he could go to get more information about pregnant women. Greg said that he will work with Nate to get him more information offline.

Greg then talked about the development work in winter 2020 release timeframe. He noted the schedule has been finalized with an expected deploy date of February 7, 2021. Greg advised that two projects have been confirmed for this release and continue to be on track: the Cúram upgrade and the next phase of unique person ID. He reported that in previous years, the winter release usually deployed in the early January timeframe, but this year, the winter 2020 release calls for an extended testing period to accommodate needs of the Cúram upgrade project, making its delivery date set for February 7, 2021.

Moving on, Greg presented on the renewals process improvements for 2020. He reminded the committee that at the last board meeting, the renewals process improvements 2020 project was still being evaluated to see if it could fit into the winter release. Greg advised that the project team has since ruled out deploying in the winter release, as it was unable to fully recover from the lost time due to COVID-19. He noted the project team is now refocusing on delivering at the next opportunity following the winter release.

Greg also reported on ongoing/annual work. He noted that during the summer release timeframe two ongoing/annual efforts will be delivering work that provides benefits to MNsure, including seven data access and management reports (which may soon be available through Data Mart) and maintenance and operations (M&O) non-project work. Greg advised the non-project work targeted for release during the summer timeframe includes a navigator-broker license clean-up, which ensures the number of accounts stays within the number of paid licenses designated to MNsure. He added that the most recent work was completed June 4 and resulted in the freeing up of 152 licenses. Greg noted that it also includes routine efforts such as critical incident support, emergency patching and Tier 2 helpdesk support.
For the fall timeframe, two ongoing/annual efforts are firm to deliver in the Curam release. They include the 2021 OE package (shown as FPL-MCRE/IA/uQHP), which updates METS to use the new 2021 values when determining an individual’s eligibility for MinnesotaCare (MCRE), insurance assistance (IA), and unassisted qualified health plans (uQHP).

Greg then reviewed the M&O non-project work, which includes 11 defects in the fall release deployment. He added that two of the defects impact MNsure only, seven of the defects impact both MNsure and DHS, while the other two only impact DHS. Greg advised that the first MNsure-only defect is when authorizing a pending application submitted through the unassisted motivation path, an incorrect error message is asking for income information when that information is not needed. He added that the second defect is when a QHP batch incorrectly picks the same case again for a federal hub request which was in need to renew (NTR) status from the first run.

Additionally, Greg presented on another project planned for the fall that benefits MNsure, which is the METS Disaster Recovery Exercise 2020.1. The exercise for the METS application is scheduled for August 17 and expected to last three or four days. He noted that the exercise will have no business impact on day-to-day operations. Greg added that the disaster recovery plan calls for the METS application to send data to the mainframe, so the disaster recovery exercises will take place for both the METS application and the mainframe.

Next, Greg reviewed the 2021 roadmap planning. He noted that this information assumes that all requested funding for METS projects is approved. Currently, Greg advised that those funds have been approved by DHS’s Enterprise Architecture Board. DHS and MNIT now are preparing the request for federal reimbursement. He stated that given the current funding realities, the roadmap for 2021 is focused on continuing and/or completing work that is already in-flight. Specifically, several ongoing/annual efforts that were on the roadmap in 2020 have either been completed or have been operationalized. Greg added that in 2021, any remaining work for those that have been operationalized will take place as M&O non-project work. He added there are seven development projects shown that benefit MNsure, including unique person ID, effective dates, renewals process improvements (2020), METS eligibility determination: pregnant women and auto newborns, METS eligibility: income, METS electronic eligibility verifications (discovery), Data Mart 1.5 and the Cúram upgrade (2020).

Greg noted that the final topic is the update regarding the 2021 Curam release schedule. He advised they normally plan for four Curam releases per year, however, recently they have been experiencing a need for longer system integration testing (SIT) timeframes than in the past. Greg added that they have already discussed that the deploy date for the winter release has been extended to February 7, 2021, to account for the longer testing timeframe needed for the Curam upgrade. He explained that the decision has now been made to eliminate the 2021 spring release so that the longer SIT times needed for other projects can be accommodated in the summer, fall and winter 2021 releases. Greg stated the deployment dates for these will be the summer 2021 release (deploys June 6, 2021), the fall 2021 release (deploys September 12, 2021), and the winter 2021 release (deploys January 1, 2022). He noted that even though this schedule results in one fewer release than usual in 2021, the goal is to deliver the full functionality so that projects are ready to deliver in 2021. Additionally, Greg advised that it is
MNIT’s expectation that this is a one-year-only adjustment to the release schedule, and they will go back to quarterly releases in 2022.

Andy asked if Greg and his staff were any more remote than they were before. Greg said his staff is completely remote, minus those who work on hardware. He added that they plan to work remotely through the summer. Greg said that once partners come back to the office, his staff will work accordingly. He also noted that productivity measures are looking good. Andy wanted to clarify if MNIT was a small business. Greg said they are not; they are a state agency and they rely on funds from their business partners.

**New Business**

*Peter Benner, Board Vice-Chair*

Andy asked if there is a schedule for orientation for board members. Nate advised they will be in touch.

**Adjourn**

Peter noted the next meeting is July 15, 2020. He then moved to adjourn. Matt seconded. All were in favor and the meeting adjourned at 2:16 p.m.