



MNSure Board of Directors Meeting Minutes

Wednesday, October 21, 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, Morgan Winters, Kari Koob, Marie Harmon

Meeting Topics

Welcome

Peter Benner, Board Chair

The meeting was called to order at 1:02 p.m. by Peter Benner, 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.

Like the previous board meeting, Peter 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 said MNSure’s chief legal counsel will read the roll call at those times.

Public Comment

None.

Administrative Items

Peter Benner, Board Chair

Approve July 15 Meeting Minutes

MOTION: Dave moved to approve the draft July 15, 2020, meeting minutes. Matt seconded. David Fisher noted there is no “c” in his last name. Dave Rowley took a roll call. All were in favor and the minutes were approved.

Amendment to the Fiscal Year 2021 Budget

Phil noted that the board's finance work group has worked with Kari and Nate to ensure we're managing resources wisely in order to meet the needs of Minnesotans and carry out MNsure's mission. Phil then presented an amendment to the fiscal year 2021 budget the board approved in July. He reminded everyone that at the last board meeting, members were advised that MNsure had applied for federal Coronavirus Relief Funding (CRF) but they waiting to hear if the funding request had been approved. Phil explained that since that meeting, the CRF funds have been received and applied against the costs incurred for our holding the special enrollment period (SEP) in the spring of 2020 as a result of the coronavirus epidemic. He added that the delegated authority to MNsure staff limits budget variations to \$500,000. Phil advised that since the CRF received exceeded that amount (\$502,620 to be exact), it requires board approval.

MOTION: Phil moved to approve the amend the fiscal year 2021 budget to add \$502,620 in Coronavirus Relief Funding to MNsure's resources. Stephanie seconded. Dave Rowley took a roll call. All were in favor and the amended budget was approved.

CEO Report

Nate Clark, CEO

Nate began by updating the board on MNsure's current enrollment numbers (as of 10/18/2020). He noted there were 145,279 qualified health plan (QHP) signups, 261,939 Medical Assistance applications, and 51,629 MinnesotaCare applications, which total 458,847. Nate added that just over 53% of households enrolled in a QHP are receiving advanced premium tax credits (APTC) of about \$433 per month. He also noted that the cumulative APTC through 2020 amounts to \$144 million. Nate explained that they have seen strong enrollment activity since early March when the pandemic and the public health emergency moved to the forefront of so much of MNsure's planning. He added that since March 1, more than 100,000 Minnesotans have come to the MNsure exchange to access health care coverage.

David Fisher wanted clarification on how the average monthly APTC per household factors into the average post-APTC premium and pre-APTC premium as they don't seem to add up. Morgan noted that when "average tax credits" are referenced, the figure is representative of those who are receiving tax credits, and when you talked about "pre" and "post" APTC premium, it includes the entire enrolled population, not just those receiving tax credits.

Then, Nate presented on final rates. He reminded members that at the beginning of October, the Department of Commerce announced final rates for plan year 2021. Nate said the rates are good news for Minnesotans and suggest a lot of stability from 2020 to 2021. He noted that the new rates are relatively flat compared to 2020, and they're in line with the planning assumptions we made earlier this year when we prepared the budget for fiscal year 2021. He explained that when you look at the amended budget that Phil Norrgard presented to the board, there are no changes to the premium withhold assumptions for the fiscal year. Nate said he believes MNsure's approach has been conservative and that they are still on track with the forecast. Additionally, Nate advised the board of more good news, as insurers are expanding their footprint around the state. A record number of plans are being offered and a new insurer is

coming onto the exchange and offering plans in southeastern Minnesota. He said that Morgan will have more information on this during his business operations update.

Nate then moved on to updates on the insulin program. He reminded the board that earlier this year, MNSure partnered with colleagues at the Minnesota Board of Pharmacy to launch a website and other activities to implement the Alec Smith Insulin Affordability Act. Nate said the website launched successfully, and a statewide network of navigators have been trained and are assisting Minnesotans in accessing the insulin affordability program and helping them understand their coverage options. He also reminded the board about the lawsuit that was filed which sought to declare the new law unconstitutional and to issue a permanent injunction stopping the state from continuing to implement the act. Nate added that the boards of MNSure and the Board of Pharmacy were named as defendants in their official capacity as members of the board. He said that since our last board meeting in July, the MNSure board was voluntarily dismissed from the lawsuit. Nate noted they are continuing to monitor the progress of the lawsuit against the Board of Pharmacy, and they will keep the board updated as appropriate.

Continuing, Nate then presented information regarding the ACA lawsuit. The California v. Texas lawsuit will be argued before the U.S. Supreme Court on November 10. Nate explained that as operators of a healthcare exchange charged with operationalizing the ACA, they look at the lawsuit and are immediately aware of the potential threat to the marketplace and to our members. This includes protection for those with pre-existing conditions (including pregnancy), the ability for young adults to stay on their parents' insurance plans, financial assistance for those purchasing plans, a ban on yearly and lifetime dollar limits, free preventive care and more. He said they are also aware of the larger risks to federal funding for MinnesotaCare and the Medicaid expansion population and to many other programs that work to keep Minnesotans healthy. While it's not clear how the Supreme Court will rule, or what effect their ruling will have, Nate noted that MNSure understands that as a backdrop to our open enrollment the lawsuit has the potential to create confusion and uncertainty. He explained that they will address this potential distraction by reminding Minnesotans that the ACA is the law of the land and that MNSure will be open for business and ready to help them get comprehensive coverage for 2021. Nate added that they will continue reinforcing the importance of being covered in MNSure's marketing and public messaging. He ended by saying that in light of the public health emergency, MNSure knows there are many Minnesotans who need their services, and they will work hard to get the word out that MNSure is here to help.

Finally, Nate provided an update on MNSure's open enrollment period. He reminded members that MNSure's eighth open enrollment period begins 10 days from today. Nate noted that open enrollment will run from November 1 to December 22. He added that preparing for open enrollment has been MNSure's focus for the last several months, and he is confident they will repeat their successes.

Open Enrollment Readiness Report

Morgan Winters, Sr. Director of Business Operations

Libby Caulum, Sr. Director of Public Affairs

Christina Wessel, Sr. Director of Partner and Board Relations

Market Outlook for 2021

Morgan Winters, Sr. Director of Business Operations

Morgan said that as Nate noted, the Minnesota Department of Commerce publicly announced the health plans MNsire certified for sale on the exchange for 2021 at the beginning of this month. He explained that stable premiums and expanded choices for consumers throughout much of the state indicate a healthy individual market. Morgan mentioned a few noteworthy highlights for 2021, including that all 87 counties in Minnesota have at least two health insurers offering qualified health plans. He added that 80 counties now have three or more insurers to choose from, compared to just 31 counties in 2020. In total, 56 counties saw an increase in the number of insurers offering plans in 2021.

Additionally, Morgan noted that health insurance company, Quartz, entered the market and is offering 14 qualified health plans on the exchange in five counties in rating area 1. Rating area 1 is located in southeastern Minnesota. UCare, MNsire's largest insurer by total enrollment, has expanded its service area from 28 counties in 2020 to 77 counties in 2021. Finally, Morgan explained that HealthPartners has also expanded its service area from 14 counties in and around the metro area in 2020 to 44 counties in 2021. He added that HealthPartners is offering a new network called Apex to serve these new counties.

Morgan noted that all 2020 plans have a corresponding 2021 version, which means all consumers who remain eligible for a qualified health plan will be renewed into coverage. MNsire always encourages people to come back in during open enrollment and browse through their options, and this is particularly important this year as so many more choices are available. He added that consumers who are happy with their plan can just keep it, and they will be able to stay covered without taking additional action or contacting MNsire.

Renewals

Moving on, Morgan announced that the final round of eligibility autorenewals, the process by which MNsire updates program and subsidy eligibility, including tax credits, concluded last week. MNsire renewed eligibility for over 170,000 households and sent renewal notices to them with information about their eligibility. Additionally, Morgan noted that MNsire concluded the enrollment renewals process last week. He explained that over 92% of current enrollees' coverage was renewed. The remaining enrollees require additional eligibility review due to an outstanding verification or other caseworker activity before they can be renewed. Morgan said that MNsire anticipates over 97% of current enrollees will maintain their eligibility and enrollment for 2021 coverage, based on available data.

Open Enrollment Operational Readiness

Morgan then presented on operational preparations for open enrollment which are on track and going well. He noted that while they are going into open enrollment with a higher enrolled population than in past years, MNsire's most up to date 2020 data points to a 20 percent overall reduction in open enrollment call volume compared to last year. Morgan explained that their predictive model considered several factors for this reduction, including improved system performance, user experience and more self-service options due to the GetInsured shopping

and enrollment system that was implemented ahead of the 2020 open enrollment period. He added that the high renewals rate and the ongoing federal public health emergency, which has resulted in a greater share of Minnesotans enrolled in public programs are also factors. Morgan said that while they are confident in their forecast, MNSure has several levers at our that could lead to call volumes being significantly higher than anticipated.

Continuing, Morgan said that MNSure's staffing model, which includes nearly 100 customer service agents at our third party vendor Faneuil, as well as nearly 50 customer service agents in the Twin Cities, assumes that a significant portion of MNSure operations staff are reserved for other duties, such as processing reported life event changes and other caseworker activities, rather than answering phone calls. However, he noted that there may be scenarios where call volumes are significantly higher than expected—such as around the deadline for January coverage—they can supplement internal agents with these additional resources, effectively increasing our customer service capacity by nearly 60 percent.

As far as hours of operation, Morgan explained that MNSure's standard Contact Center hours will remain the same as last year, 8 a.m. to 5 p.m. during the week and 10 a.m. to 2 p.m. on Saturdays. He added that MNSure will offer extended hours two evenings a week due to the good feedback from consumers and assisters during the previous year. Morgan noted that the Contact Center will stay open until 6:30 p.m. on both Tuesdays and Thursdays. November 1 falls on a Sunday this year and MNSure's hours for opening day are 8 a.m. to 4 p.m. Additionally, Morgan added that the METS system hours for applications and plan shopping will remain approximately the same as last year. The system will come down at midnight most nights in order to perform routine maintenance, and bring the system back up at 4 a.m. He explained that there are exceptions to these hours on November 1, when the system won't be available until 8 a.m., and the four days leading up to the December 22 deadline, when the system will be available 24 hours a day with no maintenance window.

COVID-19 Response

Finally, Morgan made a few comments about MNSure's response to COVID-19 and the impacts on operations and the practices they have put in place to ensure safety for our staff and good service for our customers and other stakeholders. He reminded the board that MNSure staff have been working remotely for many months now and analysis of data definitively shows that the service to our customers hasn't suffered. Morgan added that data indicates that the opposite is true and that productivity continues to be very high, while important factors such as agent absence rate, have improved significantly.

Additionally, Morgan added that the federal Public Health Emergency (PHE), which has effectively maintained coverage in Medical Assistance and MinnesotaCare for many Minnesotans, was recently extended and is now set to expire on January 21. He noted that while work with their partners at the Department of Human Services and MNIT is ongoing, this extension ensures that MNSure's open enrollment period will not be disrupted by significant changes to these critical policies.

Morgan said that in response to the uptick in loss of job-based coverage due to COVID-19, MNSure implemented a few policy changes, most notably to special enrollment opportunities for

Minnesotans seeking coverage through MNSure. He noted that last spring, MNSure enacted a special enrollment period to allow uninsured Minnesotans to newly enroll in coverage. He explained that in response to new federal guidance, they have also tweaked the policies regarding loss of coverage special enrollment eligibility criteria to allow consumers who have selected continuity coverage via COBRA to enroll through MNSure when their former employer ceases to subsidize their COBRA coverage.

Peter asked if MNSure was seeing an uptick in special enrollment due to job loss. Morgan said that they are seeing less than what we anticipated. He noted that overall, SEP traffic has been higher than in previously years, but not exceptionally higher.

Andy asked if there was any change in language on COBRA notices that references MNSure. Morgan said he was not aware of any changes but can look into it and confirm.

Marketing and Communication Efforts

Libby Caulum, Sr. Director of Public Affairs

Libby provided an overview of the marketing and communications efforts being undertaken in the ramp up to open enrollment. She started with the paid media campaign. Libby explained that last year they updated MNSure's campaign with the "Unsure? Be sure. MNSure.org" slogan. She said that this year, they kept and updated many of the existing ads, building on that concept as it fits well with the uncertainty many Minnesotans are feeling because of the COVID-19 pandemic. Libby added that there has been a refresh to broker ads this year, as it had been several years since they had updated the broker toolkit.

She then touched on hot zones microtargeting that works to reach priority and underserved populations. Libby explained that they are using micro targeting – or 1:1 target – to reach those Minnesotans who they think are most likely to need insurance. Again this year, MNSure is using data from the State Health Access Data Assistance Center (SHADAC) to identify those zip codes where there are the most uninsured people. Libby noted that this data does not account for those Minnesotans who have lost insurance due to the economic hardships due to the pandemic. However, they can be reasonably certain that these highly uninsured areas have not gotten better during 2020. Therefore, she said that they feel that continuing to use this data as a guide is helpful. To that point, Libby explained that they are increasing radio and out of home ads this year to reach those Minnesotans who haven't had to buy insurance on their own before. She added that MNSure's marketing vendor, CCF, was able to draw strong correlations between using this method of targeting Minnesotans and creating an account on MNSure.org.

Then, Libby presented the list of partner media outlets they are working with to reach underserved populations. Similar to years past, she noted that CCF sent a request for proposals to all of the potential media partners identified. Libby explained that the ask was to have these organizations respond with how they could best leverage MNSure's messaging campaign to connect with unique and often underserved audiences/communities. The goal, she noted, while being funded as part of an advertising initiative, is to form stronger and meaningful community partnerships leading up to and during this year's open enrollment period.

Suyapa asked that references to “Hispanic” in the presentation be changed to Latino or Latinx. Libby said she could make those changes.

In addition to the English language television that will run throughout the state, MNsure will also be delivering the messaging via partnerships with key populations media groups. Libby added that radio will play a two-pronged role for the campaign, extending statewide coverage of general Minnesotans and key stakeholders as well as community connections with priority/underserved audiences, largely non-white and non-English speaking. She explained that statewide coverage will come from schedules with both Minnesota Public Radio and Minnesota News Network. Libby noted that messaging will also air on priority population stations and will include our English scripts, but also translated messages in Spanish, Hmong, Somali, Oromo, Vietnamese, Amharic, Ojibwe and others. As for billboards, she said CCF has negotiated a network of billboards statewide to run during open enrollment with a similar combination of messages to the digital campaign. Libby explained that the final component of this campaign is a series of strategic and custom partnerships with multiple minority-owned media partners throughout the state, consisting of both print (newspapers and magazines) and digital (online) messaging opportunities. Similar to radio, she added that in order to reach community stations and underserved audiences, they work directly with each of these organizations to develop messaging that is not only informational but also meaningful and relevant. Combined, this approach to partnerships delivers on the strategic promise of what these partnerships were intended to deliver, ensuring that every single Minnesotan is made aware of MNsure and the available unique benefits that MNsure offers to ensure that all Minnesotans have access to health insurance during this year’s open enrollment.

Libby described the timeline for the upcoming paid media efforts. She noted that display banners and social media paid posts started the week of October 12 and this week, digital video starts. Libby added that next week, out of home ads and paid partnerships begin. Finally, she said that TV and radio will start November 4—after the election.

She then moved on to earned media efforts, which have already started. Libby explained that they have been messaging on social media, updating the website ahead of open enrollment, and getting our social media toolkit out to navigators, brokers, and legislators to share. She noted that press releases have also started, and they have sent five releases about the upcoming open enrollment so far. They have a release planned for next week to remind Minnesotans that open enrollment is coming, then, then we will have a series of releases throughout open enrollment. Additionally, she explained that they are also going to try to get Nate virtually in front of some ed boards or outlets across the state to draw attention to open enrollment.

To end, Libby said because of the pandemic, they know there are many Minnesotans who need our services and they are working hard to make sure they cover the state with MNsure messages that they are here to help and can offer a little peace of mind during such an uncertain time.

Assister Efforts

Christina Wessel, Sr. Director of Partner and Board Relations

Christina began by noting that the recertification deadline for MNSure partners was last week, and at this point, more than 2,000 assisters have certified or recertified for open enrollment and more continue to complete the process each day. By November 1, she said that they will have well over 900 brokers, 670 navigators and 380 certified application counselors (CACs) ready to help MNSure's consumers. Even better news is that MNSure is seeing a very high retention rate, so the vast majority of these certified assisters are experienced. Christina explained that more than half of certified navigators and CACs have already been certified with MNSure for three or more open enrollment periods and 90% of certified brokers are returning from last year.

Furthermore, she noted that in addition to MNSure's experienced general populations of navigators and brokers, they continue to work more closely with a subset of these as navigator grantees and broker enrollment centers. Christina described that they recently announced \$3.5 million was awarded in 26 grants funding 44 navigator agencies. These grants focus on ensuring outreach enrollment in all areas of our state, as well as to Minnesota's uninsured and those with the greatest barriers to coverage. Christina added that MNSure's Broker Enrollment Center partners will offer assistance in 21 locations across the state.

Christina explained that the pandemic has forced them to change their normal plans for open enrollment preparations, but they have adapted, and she thinks it has led to some positive outcomes for MNSure partners. She noted that early on, they worked to promote existing policies that enable assisters to help consumers remotely, giving them more flexibility to assist consumers during the initial lock-down. Over the course of the summer and fall, Christina explained that they have also worked with DHS to adopt some new policies, notably a policy to accept electronic signatures from consumers on applications and forms. She added that this has been an important step forward in removing barriers to coverage.

Moving on, Christina said that normally, her team is on the road in September and October hosting in-person Assister Assemblies around the state. She explained that they really value this opportunity to meet face-to-face with their partners, encourage networking, provide training and distribute printed outreach materials, but they had to think creatively this year. Christina noted that instead of in-person training that reaches a few hundred, they have instead been releasing a series of YouTube training videos on all the essential open enrollment topics. She added that these videos have reach several hundred of our partners and they can continue to promote these and make sure everyone has access to the information. Christina described that they also did a series of webinars with all of the medical and dental carriers which were attended by a few hundred brokers and navigators. She explained that those PowerPoints and recordings of those webinars are available for anyone who missed out. Christina said that while training is important, they were disappointed to miss out on the networking aspect of our assister assemblies. In response, they held four virtual assisters assemblies to bring all types of assisters together to connect prior to open enrollment. Christina said it was exciting to see the dynamics of those and watch navigators and brokers connect with each other through chats. She added that more than 450 partners participated, which is more than were able to attend in-person events in the past. She explained that since partnerships between brokers and navigators benefit everyone, including consumers, they are also preparing to release a networking directory so that brokers and navigators can identify assisters in their area to work with during this open enrollment.

Christina also noted that since her team isn't lugging boxes of printed outreach materials around the state, they have been busy fulfilling requests submitted online. They are sending out materials to more than 150 broker, navigators and CAC agencies around the state – and they expect more requests will continue to come in.

She ended by saying that everyone will be doing things a little differently this open enrollment. Christina added that during the assister assemblies, they did some informal polling and found that most of MNsire's partners are prepared to help consumers this open enrollment in-person and remotely. She explained that they are adapting as best as they can to the current environment but stand committed to helping Minnesotans get coverage for 2021.

IT and Executive Steering Committee update

Greg Poehling, MNIT

Greg started his presentation with updated developments related to COVID-19. He noted that they continue to support the MNsire workforce in working remotely and will continue to do so until at least June 2021 per Governor's orders. Greg said the last day of the federal public health emergency was extended again, from October 22 to January 20, 2021. He explained that the COVID 19 response staff continues to analyze the work necessary to return coverage and related premium billing back to standard policies and procedures after the end of the declared federal emergency. Greg said that for now, they continue to have in place the plans we have had for the last several months.

Greg then moved on to open enrollment readiness for 2021. He said they continue to spend time preparing and reported that renewal batches were completed as scheduled. Greg said they have met with MNIT Enterprise support teams to confirm infrastructure, networking and telephony systems are fully patched and ready to support open enrollment. He explained that they are reviewing their escalation call trees and verifying on-call resource schedules with their technical support teams to ensure they have full support coverage for any incident that may occur. Greg added that a strict change freeze was announced and will go into effect on October 23 and continue through December 26 for applications that are a part of open enrollment. Any exceptions must be vetted and approved by the Change Advisory Board (CAB). Furthermore, MNIT will be setting up daily stand up calls with MNsire and IT leadership to review outstanding issues during open enrollment. He noted that they will be fully staffed to support opening day on Sunday, November 1 and they are prepared to roll back the clocks (due to the end of Daylight Savings Time) that evening. Greg said that he has a dry run walk through with his team on Monday, October 26. Finally, he noted they completed a walk-through of their support plans with MNsire on September 25.

He then presented on the winter 2020 release timeframe. Greg noted there are two projects that will be delivered in the METS winter release scheduled for February 7. They are unique person ID and the Cúram upgrade. He added that both projects remain on track for delivery. The other efforts delivering in the winter timeframe and relevant to MNsire include Data Mart 1.5, METS DR (Disaster Recovery) exercise 2020.1 report and updated plan, and data access and management reports. As discussed last month, Data Mart 1.5 has been working to deliver 19 data tables into a data warehouse production environment and all but two were delivered in the

fall timeframe. Greg noted that MNsure now has access to the 17 tables and is able to generate reports using the tables. He added the project team has revised their schedule and slated the two remaining tables, person eligibility table (which is critical but has been the most complicated and challenging to complete) and the CaseHeader table, which has a much lower priority, to be delivered in the winter release timeframe by early January. Greg explained that the project team is now meeting with MNIT leaders on a weekly basis to ensure any barriers are addressed and that the revised schedule is met. Additionally, he said the METS Disaster Recovery (DR) exercise 2020.1 completed its main exercise in August and the project's final deliverable is an updated METS disaster recovery plan. Greg noted it will be delivered during winter timeframe. As for the data access and management reports, he said the team has completed the "ORR 411 Account Holder and Member Comparison" report and is working on five additional MNsure report requests.

Continuing, Greg presented updates on the spring 2021 release. He reminded the board that this is a shorter than usual time period does not include a METS release, however, there is data access & management reports, in addition to production support. Greg noted the team will continue working MNsure's priority list for operational reports and during this timeframe, the data access and management reports project will be adjusting its practices to take advantage of the Data Mart capability whenever appropriate to fulfill future report requests.

Greg then talked about the summer 2021 release that is slated to deploy on June 6, 2021. The first project is for the unique person ID which will be deploying fixes for 14 UPI merge capability defects identified during testing of the 2020 fall deploy. Next, Greg touched on maintenance & operations: non project work that includes eleven updates to notices (two of which are relevant to MNsure). He added the changes are cosmetic in nature and will not impact consumers. Greg also advised of other MNsure work slated to deliver in this timeframe. The first is data access and management reports, which will continue to work on MNsure's operational report requests, monitor to ensure seasonal, recurring reports are updated and reviewed. Second, more maintenance & operations: non project work that provides federal hub (CMS) technical updates for VLP (Verify Lawful Presence), verify current income and RIDP (Remote Identity Proofing)

As for the rolling deliverable schedule, Greg said the board can view slide five, which provides a five-quarter summary view of all deliverables for all development projects. He added that changes to the slide since last month are shown in red. They include temporary absence for Medical Assistance, which include a deploy to MAXIS and a report, will now be delivered in the winter release timeframe. Greg explained that Data Mart 1.5 will now be delivering its final deliverables in spring 2021. Next, he noted slide 6 provides a 5-quarter summary view of all deliverables for all ongoing/annual projects. There have been no changes since last month. Greg explained that the roadmap & funding update on slide 7 shows the fiscal 2021 roadmap. There have been no changes since last month. He noted that as they move forward in the next several months, he will start providing progress reports regarding development of the FFY 2022 roadmap.

New Business

Peter Benner, Board Chair

None.

Adjourn

Peter noted the next meeting is Wednesday, November 18 at 1 p.m. He then moved to adjourn. Phil seconded. All were in favor and the meeting adjourned at 2:15 p.m.