



MNSure Board of Directors Meeting Minutes

Wednesday, November 18, 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 Stoffel, 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 1:01 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, Dave Rowley, will read the roll call at those times.

Public Comment

None.

Administrative Items

Peter Benner, Board Chair

Approve October 21 Meeting Minutes

MOTION: Phil moved to approve the draft meeting minutes from October 21, 2020. David seconded. Dave Rowley took a roll call. All were in favor and the minutes were approved.

Advisory Committee Applicant Review Work Group

David noted that in September and October, MNsure solicited applications for new members for the board's two advisory committees. He said that a review committee consisting of himself and Matt Anderson from the board, and Christina Wessel from MNsure staff, reviewed the applications. David explained that they looked for applicants who were both qualified and would bring helpful perspectives given the current mix of members on our advisory committees. He noted they are recommending seven individuals as new appointments to the advisory committees: four on the Consumer and Small Employer Advisory Committee and three on the Health Industry Advisory Committee. There are some current advisory committee members whose terms were up but who are eligible for re-appointment. One member is up for reappointment for the Consumer and Small Employer Advisory Committee and two are up for reappointment on the Health Industry Advisory Committee. The applicants they are recommending to the board today include experts in the health insurance industry, individuals who have firsthand experience working with underserved communities, individuals who have operated a small business, and representatives from Greater Minnesota. David noted that biographies for all new members will be available on the MNsure website shortly after their appointments. The names of the proposed committee members are on page two of the board meeting slide deck. Christina then asked to recognize any new/reappointed members who are on the webinar.

MOTION: David moved to approve the advisory committee membership recommendations of the Application Review Committee. Matt seconded. Dave Rowley took a roll call. All were in favor and the recommendations were approved.

David also explained that advisory committee leadership terms are up, and so they also have recommendations for advisory committee chairs and vice chairs. The names are on page three of the board meeting slide deck. For the Health Industry Advisory Committee, they are recommending Matt Schafer as chair, and Hodan Guled as vice chair. Matt is the director of government relations for Medica, while Hodan is the CEO of Briva Health, a navigator organization. For the Consumer and Small Employer Advisory committee, they are recommending Grace Aysta for a second term as chair, and Olga Sheveleva as vice chair. Grace works at the U of M Bakken Medical Devices Center and Olga is the vice president of development and strategic planning for Metropolitan Community Services.

MOTION: David moved to appoint the advisory committee chairs and vice-chairs as recommended by the Application Review Committee. Stephanie seconded. Andy asked if the chair and vice-chair emails are available. Christina said she would follow up with him. Dave Rowley took a roll call. All were in favor and the recommendations were approved.

IT and Executive Steering Committee Update

Greg Poehling, MNIT

Greg began his presentation with the 2021 open enrollment period. He noted that preparation was very successful and MNsure has seen a strong start to the eighth open enrollment. Greg said that the system is performing very well, and they have had no technical incidents reported.

He added that the handful of tickets received by Tier 2 from MNsure have not been systemic; all were individual issues that were quickly resolved. Greg said account transfers to GetInsured (GI) have been working well with about 37,000 sent last week. He noted that the virtual command center format is working very well and after two mornings of formal readiness reviews with the teams, they have transitioned to informal system checks every couple of hours using the chat feature in Microsoft Teams. Greg added that using the chat feature allows staff to provide and receive message popups on system checks without having to stop what they are doing and log into Teams. The command center is staffed every day of open enrollment starting one hour prior to the MNsure Contact Center opening until one hour after it closes.

Andy asked if there was a way for MNsure to tell if a consumer received help filling out the application or if they completed it on their own. Morgan said that the system tracks associations with brokers and navigators on both applications and enrollments, in addition to tracking capabilities on Broker Service Line calls. Andy asked how MNsure identifies if a consumer needs help while they are filling out the application and enrolling because he believes this would be difficult to navigate on their own. Christina noted that while MNsure is unable to identify consumers who need help while they are working through the application, she said MNsure works hard to promote free assister services through a variety of methods. Nate added that MNsure has seen a steady decrease in the number of calls to the Contact Center each year, indicating that consumers are more comfortable navigating the MNsure system. Andy then asked how to get help without using the website. Nate noted that consumers can call MNsure's Contact Center at 651-539-2099 or 855-366-7873.

Greg then moved onto COVID-19 work impacting MNsure. He noted that they continue to support the MNsure workforce in working remotely. Additionally, as mentioned last month, the last day of the federal public health emergency is now set for January 20, 2021. The recent extension greatly reduces the risk of resource contentions during the critical open enrollment. However, resource impacts in January are still expected. Also, Greg explained that lack of guidance from CMS is creating uncertainty as to what the requirements for returning to normal operations will be. He said 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 then presented on the winter 2020 release timeframe. There are two projects that will be delivered in the METS winter release scheduled for February 7: Unique ID and Curam Upgrade. Greg added that both projects remain on track for delivery. Additionally, Greg advised of the other efforts delivering in the winter timeframe and relevant to MNsure, including Data Mart 1.5, METS DR (Disaster Recovery) Exercise 2020.1 Report and Updated plan and Data Access and Management Reports. He explained that MNsure has already been using the tables in production. For example, MNsure is already pulling mailing and residential addresses for notices, identifying consumers who might have fallen out of QHP renewals and proactively working their case before renewals so they can flow through the renewal process, and implementing other miscellaneous one-time data requests. Greg then noted the Disaster Recovery project completed its main exercise in August, and since the last time the board met, the project completed its final deliverable of updating the METS disaster recovery plan; signoffs are also complete. He added the project's final step is the closing phase that is expected to be

completed by the end of November. Finally, Greg said the Data Access and Management Reports team has completed the ORR 438 MNsure Unusual Hours Activity Report since the board last met. He explained that this is in addition to the ORR 411 Account Holder and Member Comparison report that was finished last month. The team is working on four additional MNsure report requests during Winter timeframe.

As for the spring 2021 release timeframe, Greg said there have been no changes to MNsure's spring deliverables since last month and that this shorter-than-usual time period does not include a METS release.

Continuing with the summer 2021 release timeframe, Greg noted there were four efforts that will be delivered, and it is scheduled to deploy on June 6, 2021. It includes Unique Person ID and M&O: Non Project Work, in addition to Data Access and Management Reports and M&O: Non Project work.

Greg said there were no changes since the board last met to the next section, Rolling Deliverable Schedule – New Development Projects, which provides a 5-quarter summary view of all deliverables for all development projects. He added that the following section, Rolling Deliverable Schedule – Ongoing/Annual Work provides a five-quarter summary view of all deliverables for all ongoing/annual projects. Greg noted there were several updates to this slide, including that METS DR (Disaster Recovery) Exercise 2020.1 completed its final deliverables and shifted into the closure phase. He explained that the 1095-B Tax Year 2020 shifted from the summer release timeframe to the spring release timeframe. Finally, Greg said the long-standing Data Access & Management Reports project was closed and replaced with the Data Access & Management Reports – FFY 2021. Going forward, this effort will be implemented as an annual project rather than as a single, never-ending effort.

Greg ended with the fiscal year 2021 roadmap. He noted there were several ongoing/annual projects added since last month. They have transferred two projects from the 2020 roadmap, which was retired at the end of September, to the 2021 roadmap because they weren't quite finished: METS Disaster Recovery (DR) Exercise 2020.1 and Periodic/Annual Work – 2021 FPL-MCRE/IA/uQHP. They have added an annualized version of the Data Access Management Reports- FFY 2021 project to the list. This project is replacing the longstanding project listed just above it on the roadmap and represents the final step of efforts to fully align the METS portfolio with PMO processes. Greg explained that as they move forward in the next several months, he will start providing progress reports regarding development of the FFY 2022 Roadmap.

CEO Report

Nate Clark, CEO

Nate began by presenting enrollment numbers reported through November 15, 2020: 101,894 qualified health plan (QHP) signups, 5,475 Medical Assistance applications, 1,541 MinnesotaCare applications, meaning 108,910 Minnesotans have come to MNsure to sign up for comprehensive coverage. He explained that the QHP number includes members who are currently enrolled in 2020 coverage and were auto-renewed for 2021, as well as consumers who have signed up for 2021 coverage. Nate noted that of the 101,894 QHP sign-ups, 4,863

are from consumers who are new to the exchange. He said that 51% of households who signed up for a QHP are eligible to receive premium tax credits, and those credits average about \$422 per household. Nate said they are encouraged that so many Minnesotans have renewed into coverage for 2021 and are coming to the exchange and signing up.

Andy said he thought that public program applicants would be almost equal to private health plan sign-ups as he believed that was how it had been in the past. Nate noted that hasn't been the case and this year, there are about 1,000 less public program applicants than this time last year. Nate noted that sign-ups reset on November 1, so this slide shows private health plan enrollees who have been renewed into 2021 coverage, but you will only see new public program applicants.

David asked how many Minnesotans do not have health insurance. He asked if MNsure knew who they were or if they were tracked in some way. Nate noted that they don't have a good current number. Libby added that the last number that was put out was 5%, but with the pandemic, it may be larger now. Andy said that with MNsure, Minnesotans no longer must go to the county for a public program application, which makes it easier to get coverage. Peter added that the Minnesota Department of Health and SHADAC at the University of Minnesota have done a detailed survey on health insurance status of Minnesotans every other year. The last year they did it was 2019 (which was 5% as Libby had mentioned). Peter said they also do a deep dive into geographic area and eligibility. He recommended that at the January or March board meeting they should have someone from SHADAC give an overview of this information. Christina noted that they use that data for the navigator grant process and the marketing team uses it with their advertising vendor to micro-target outreach. David asked if they knew how many of the uninsured were children. Peter said that census information provides this information, and he thinks the percentage of uninsured children was significantly less than the percentage of uninsured adults. He added that most of the uninsured children are likely undocumented, which make it difficult to get them covered under public programs. Phil said that prior to MNsure, Minnesota's uninsured rate was more than 8%, so there is no doubt that it has had a great effect on uninsured rates in the state. Andy asked if undocumented people were not eligible for coverage. Suyapa said yes and Nate noted that you need to be lawfully present in the US to be eligible. Andy asked if you need a Minnesota address. Morgan clarified that you need to be a Minnesota resident, but that you don't need a fixed address.

Nate continued his presentation, noting that MNsure enrollments are about 11% ahead of this time last year. He added that they are only 18 days into the open enrollment period, and he is glad to see such strong activity. Based on this performance, Nate said they are on track to have another successful open enrollment and are confident in our 2021 planning assumptions.

Assister Update

Nate then transitioned to an assister update and noted that MNsure assisters are reporting that they are very busy. He explained that MNsure's assister partners play a critical role in working with Minnesotans and helping them get enrolled in a public health insurance program or in a QHP. Many of MNsure's brokers and navigators are reporting they are busier than they expected, given there are no public program renewals. He added that although there are more than 1,600 certified partners around the state, appointments are filling up, so we are

encouraging consumers to make a connection with an assister sooner rather than later. Nate explained that MNSure's assister partners have had time to adapt to the current environment and are ready to provide over-the-phone help as COVID cases continue to grow in Minnesota. He said the pandemic only increases people's need for health care, and our brokers and navigators can provide free assistance in ways that keep both our partners and consumers safe. MNSure's website offers a current directory of brokers and navigators who are ready to help, as well as a list of upcoming enrollment opportunities around the state.

ACA Lawsuit

Nate reminded board members that at last month's board meeting he mentioned the California v. Texas lawsuit that was scheduled to be argued before the U.S. Supreme Court. The Supreme Court heard oral arguments in the case on November 10 and now we wait for their decision. Nate explained that there has been quite a bit of analysis and speculation in the press about the hearing and how the justices might decide the case. He noted that MNSure's approach as an exchange hasn't changed. MNSure is reminding Minnesotans that the ACA is the law of the land, that comprehensive coverage is important, especially during the public health emergency and that they need to enroll during open enrollment to be confident they have coverage beginning on January 1, 2021. He acknowledged that there are many Minnesotans who need MNSure's services, and they will work hard to get the word out that we are here to help.

Public Health Emergency

Nate said that during the open enrollment period, MNSure tends to focus on making sure Minnesotans are enrolled in coverage that's effective at the start of the next calendar year. As a result we can lose sight that many Minnesotans might be eligible to enroll in coverage today if they have lost or are losing their health insurance, are enrolled in a plan outside MNSure that has become unaffordable, are eligible for Medical Assistance or MinnesotaCare, or have experienced a common life event like a loss of income. Nate said MNSure stands ready to help Minnesotans enroll in comprehensive coverage, and they encourage any Minnesotan who is uninsured to come to the exchange, work with one of our assister partners, or give us a call to see if they're eligible to enroll in 2020 coverage. He added that even though the open enrollment period is scheduled to close on December 22, they understand that the public health emergency won't be ending soon. Nate said that they continue to assess Minnesotans' needs in the coming weeks and months, and working with stakeholders, do everything they can to ensure that during the pandemic, Minnesotans have the security of comprehensive health insurance.

David said the reports that have come out about the justices' comments during the oral arguments for the ACA appeal (that may indicate it will survive) is a poor barometer. He noted that the board needs to remind themselves that after months of discussion and deliberation, their final decision may not be what we expect. Nate agreed and explained that is why MNSure continues to remind Minnesotans to get covered.

Andy asked what the health emergency means for health insurance coverage. Christina explained that the Minnesota Department of Human Services, which manages public program cases, is still processing renewals, but if the renewal results in a change in eligibility, they are

not being removed from their current coverage. Essentially, there are no terminations at this time.

Open Enrollment Update

Morgan Winters, Sr. Director of Business Operations

Libby Caulum, Sr. Director of Public Affairs

Morgan began by noting that the first two-and-a-half weeks of OE have gone very smoothly from a systems and operations perspective. There have been no significant issues with the application, the shopping experience or Contact Center telephony services. Call volume in the Contact Center was low the first couple weeks. Overall volume compared to the same period last year is down about 20%. Morgan explained that while they were anticipating a steep decline in call volume compared to last year due to system enhancements and other improvements, they still came in about 10% below the volume they had forecasted. He said that MNsure's operations are organized in such a way that they are able to react to these changes in real time, and agents who would normally take phone calls are able to turn their attention to back-office work, such as processing life event change requests, verifications, etc. He noted that call volumes have fallen in line with our forecast over the past four days, so the lower volumes may have been an anomaly caused by external events, such as the election and subsequent media coverage. Morgan said that they continue to monitor volumes and staffing levels closely.

David asked if the pandemic and layoffs have had any effect on enrollment. Morgan noted that enrollment is higher and that is likely due to the pandemic bringing people to the exchange, in addition to individuals being more wary of not having insurance. Morgan added there was a significant tapering in MNsure's lapse rate last summer, which, in a normal year, is when MNsure sees a more significant increase in lapses in insurance. He ended by noting there was a marginal uptick in Minnesotans enrolling through a special enrollment period. With this being said, Morgan explained that there hasn't been a significant increase in enrollment, but that enrollment has been steadier and "stickier."

As Nate mentioned, Morgan reiterated the pace of enrollment this year has been steady, and they are significantly ahead of where they were at this time last year in terms of overall enrollments. From an operations perspective, this tells MNsure that the user experience is going smoothly, and consumers are getting the help they need from the website and assister partners in the field. Even so, Morgan said they are prepared to manage an uptick in calls as they get closer to the December deadline. He added that MNsure's Contact Center is open extended hours until 6:30 p.m. on Tuesdays and Thursdays through the end of open enrollment. Leading up to the OE deadline, they will be open until 6 p.m. on Saturday, December 19, and Sunday, December 20, open until 9 p.m. on Monday, December 21, and until midnight on the last day of open enrollment.

In the next two months, MNsure will also be focusing on preparations for sending out 1095-A tax forms for the 2020 plan year in January. He noted that MNsure is conducting comprehensive test runs to ensure the new IT system produces the forms for our consumers with the highest degree of precision.

Finally, Morgan explained that some enrollees will see a discount on their December invoices. Two carriers, Blue Plus and HealthPartners, will be offering premium credits to their members for the final month of 2020 coverage. He added that Blue Plus will discount December premiums by 20%, and HealthPartners will discount theirs by 50%. The updated December premiums, along with any adjustments to APTC in cases where the discounted premium is less than the tax credit a household is receiving, will be reflected on Blue Plus and HealthPartners enrollees' 1095-A forms.

Marketing and Communication Efforts

Libby Caulum, Sr. Director of Public Affairs

Libby then presented on MNSure's marketing and communications efforts. She noted that they have seen strong engagement and coverage for marketing efforts so far this open enrollment. She noted a few highlights from the campaign, including the paid media online campaign (managed by CCF), which generated 8 million impressions between October 26 and November 14. This includes 29,200 clicks on paid social, paid search or banner ads, which amounts to \$1.64 per click; and 11,500 conversions (a conversion is when someone does something like creates an account, clicks on an assister look-up tool, or looks up the income guidelines), which amounts to \$4.18 cost per conversion. Libby added that MNSure is also running in-house social media campaigns (which include CCF paid posts). Facebook has seen more than 2 million impressions, with a top performer being a November 10 "find a broker" post. Twitter has over 24,000 impressions, with a top performer being a November 2 "open enrollment is open" post. Libby added that MNSure's newly created Instagram has 225 followers and MNSure's YouTube channel has 337 subscribers. She also said that a few notable people have shared about MNSure, including Rep. Betty McCollum, Sen. Tina Smith and Rep. Angie Craig. Libby then talked about MNSure's media coverage and noted that there have been 25+ articles and publications referencing MNSure since mid-October. She said the November 10 press availability (which countered the SCOTUS hearing coverage with the message that Minnesotans should still sign up, despite the hearing) was very successful.

David asked what the term "conversion" meant under the paid media heading. Libby said that MNSure buys media, and when someone clicks on that paid media and has meaningful engagement, it is recorded and calculated into a dollar amount. Libby said the cost per conversion is down from last year, which is a good thing.

Suyapa asked if the 8 million impressions were from Minnesotans and wanted clarification on who is viewing the social media ads. Libby said they don't necessarily know that, but most of their followers are Minnesotans, and they are microtargeting paid search in Minnesota.

Andy said he was concerned about the word "access," stating that access is usually defined by networks, and that people go to providers that are out-of-network and end up with a big bill. He wants some resources on networks in Minnesota and accompanying premium prices. Libby said she would work with the Minnesota Department of Health to get that information.

Libby continued with website metrics, noting that the biggest take-away is that web traffic is down, but plan comparison sessions almost even. Additionally, marketing emails (going to a

large, broad audience) for October and the first two weeks of open enrollment had an open rate that was higher than our overall open rate for marketing emails during last year's open enrollment. The click rate is slightly higher, too. She added that the "Welcome to MNsure" confirmation emails are being opened at a higher rate than last year, although the click rate is down several points. Libby said that they have sent approximately 9,500 wireless messages (text messages).

Andy asked if MNsure's phone number was included in emails and text messages. Libby said that it is included in emails, and that text messages typically link to MNsured.org, which lists MNsure's phone number.

David asked if Libby had any speculation as to why website traffic was down as he expected it to be higher. Libby said it is likely to be due to external distractions such as the election and the pandemic, but she didn't have specific data about that.

Stephanie clarified with Libby that the website traffic she is referring to is MNsure's informational website. Stephanie also noted that a lot of organizations are seeing decreases in traffic right now. Christina added that since public program enrollees are not being terminated from coverage at the moment, they do not have a need to visit the website.

Nate ended the update by giving a shoutout to all the MNsure teams who helped prep for this open enrollment period. He added that they can't do it without their partners, including DHS, MNIT, the assister network and the insurance companies.

New Business

Peter Benner, Board Chair

Peter ended by noting that they are entering into an unusual holiday season and he hopes that everyone stays safe and healthy.

Adjourn

Peter noted the next meeting is January 13, 2021, at 1 p.m. He then moved to adjourn. Phil seconded. All were in favor and the meeting adjourned at 2:23 p.m.