



MNSure Board of Directors Meeting Minutes

Wednesday, January 13, 2021, 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, Morgan Winters, Kari Koob, Marie Harmon, Anna Burke

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, Dave Rowley, will read the roll call at those times.

Public Comment

None.

Administrative Items

Peter Benner, Board Chair

Approve November 18 Meeting Minutes

MOTION: David moved to approve the draft meeting minutes from November 18, 2020. Stephanie seconded. Dave Rowley took a roll call. All were in favor and the minutes were approved.

MNsire Annual Report

Anna Burke, Government Affairs Manager

Anna began by noting that per Minnesota statute, MNsire submits a report to the Minnesota legislature in January of each year. She added that board members have received a copy of MNsire's report for 2020, which includes updated information through December 31, 2020. Anna explained that staff have compiled this report for the board's formal comment, edit and adoption. She said the report emphasizes MNsire's enrollment success, a focus on the consumer experience, and technological improvements that were implemented this past open enrollment period. Anna highlighted that the report includes descriptions of MNsire's response to the COVID-19 pandemic, including operational changes for staff safety and ensuring a seamless consumer experience in a remote environment. She closed by noting that the report also includes a discussion of MNsire's new role in the Minnesota Insulin Safety Net Program, a law passed by the Legislature last spring and launched in July.

David inquired as to why metrics regarding the processing of life event (LEC) changes were not included in the annual report. He added that this has been an issue the board has been monitoring and has been used to monitor MNsire's performance. Nate noted that it is not something that has been included in MNsire's annual report in the past but could be included if the board deems it appropriate. Nate also noted that the annual report is due to the legislature on Friday, so the turnaround on the addition would need to happen quickly. Peter suggested that instead of adding LEC processing metrics to this year's report, the metrics should be included in all upcoming board decks to provide transparency. From there, the board can decide if it should be included in next year's annual report. David said that would be satisfactory.

MOTION: David moved to approve the annual report as presented and authorize staff to present it to the Legislature. Stephanie seconded. Dave Rowley took a roll call. All were in favor and the annual report was approved.

IT and Executive Steering Committee Update

Greg Poehling, MNIT

Greg began his presentation by providing a summary on MNsire's most recent open enrollment period. He noted that there were no incidents reported and the MNsire Contact Center agents were off the phone by 1 a.m. on the final night of open enrollment. Greg said that the Command Center is no longer being actively monitored but they are continuing with normal support reporting and escalation procedures as needed.

Greg then discussed developments related to COVID-19. He said that like previous months, MNIT continues to support the MNsire workforce in working remotely. He added that the last

day of the federal public health emergency (PHE) has recently been extended to April 2021, but DHS partners are confident it will be extended into the summer of 2021. Greg noted the emergency has an ongoing impact on staffing availability, and that impact will significantly intensify as they approach the PHE expiration date. Additionally, 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.

Moving on to the winter 2020 release timeframe, Greg said there are two projects that will be delivered during this release, which is scheduled for February 7. The projects include Unique Person ID and a Cúram Upgrade. He noted that both projects remain on track for delivery. Greg added that other efforts delivering in the winter timeframe and relevant to MNsure include Data Mart 1.5, METS DR (Disaster Recovery) Exercise 2020.1 Report and Updated plan and Data Access and Management Reports.

Greg then presented details regarding the spring 2021 release timeframe. He said that there have been no changes to MNsure's spring deliverables since last month and there isn't a METS deploy this spring.

Greg moved onto the summer 2021 release. He noted there were four efforts that will deliver in the summer METS release, which is scheduled to deploy on June 6, 2021. The projects include Unique Person ID and Maintenance and Operations (M&O): Non Project Work. Greg said there are also other projects slated to deliver in the summer 2021 timeframe including Data Access and Management Reports and M&O: Non Project work.

Greg then highlighted the rolling deliverable schedule. It includes a five-quarter summary view of all deliverables for all development projects; there were no changes to the slide since the board last met. He also noted that all deliverables for all ongoing/annual projects are shown in a five-quarter summary. Greg said there was one update to this slide: the Data Access & Management Reports – FFY 2021 shifted to execution stage as the METS Program Management Team (PMT) recently approved the project management plan.

Finally, Greg reviewed the Federal Fiscal Year 2021 Roadmap. There are no changes from last month. He added that normally, the PMT would be working to develop its project recommendations for the next fiscal year by now, however, this year the PMT is waiting until it receives clear direction from DHS leadership on the availability of funding for new work. Greg said he would keep the board updated as this happens.

CEO Report

Nate Clark, CEO

Final Open Enrollment Metrics

Nate started his update with a report on MNsure's eighth open enrollment period, which ended on December 22. He noted that during this year's enrollment period, 122,269 Minnesotans signed up for a qualified health plan (QHP) through MNsure. There were 4,749 more sign-ups

this year than were received by the end of the previous open enrollment period, which ended on December 23 of last year. He added that new customers sign-ups were notable, with 19% (or 24,000) of MNsure's private health plan signups coming from users who were not enrolled in coverage when renewal batches were run in September. Across public and private coverage, MNsure helped almost 155,380 Minnesotans enroll in health insurance. Nate explained that these are Minnesotans who can trust that they have comprehensive, quality coverage that doesn't discriminate based on preexisting conditions, and that in the event of catastrophic health care costs, they'll be protected from financial ruin. Nate added that 60% of these Minnesotans are receiving tax credits or are enrolled in a public program, meaning they don't have to pay the sticker price of a private plan. On average, Minnesota households receiving tax credits will save over \$4,900 in 2021.

As in other years, Nate explained that they continued to see uncertainty at the federal level. He noted that during MNsure's seventh open enrollment period, the individual mandate was eliminated, and this year, there was the prospect of a Supreme Court review of the ACA. Nate added that though there was concerned about the possibility that these distractions and uncertainty might depress the interest in enrollment, he said MNsure has seen remarkable stability.

IT and Operations

Nate began by stating that this was the smoothest open enrollment in MNsure's history. He explained that before open enrollment, MNsure runs auto-renewals and performs many other operations tasks to prepare for the November 1 opening. This year, all of that processing went very well. Nate noted that once open enrollment begins, MNsure's focus turns to assisting consumers, and there was a lot of success on that front, as well. Average call wait times were under one minute. Nate added that MNsure didn't experience any significant IT or telephony issues. He explained that this is the result of IT investments combined with operations and process improvements, as well as exceptional support from our MNIT partners.

MNsire Budget

As noted earlier, Nate said MNsure had just over 122,000 sign-ups for 2021 coverage, which is above what was forecasted during budget planning. He added that MNsure is starting the calendar year in a very good position. There are several factors that influence where revenues will land for calendar year 2021: sign-ups, effectuation rate, premium prices of those who effectuate and membership lapse rate. At this point, the only factor MNsure knows for sure is number of sign-ups, so it's too early to draw any conclusions. Beginning in March they would have more data on effectuation and actual premiums.

Nate noted that MNsure is beginning to work on the three-year preliminary budget. He added that it will be shared at the March board meeting. At that time, MNsure should have a better idea of how many sign-ups have effectuated into coverage and the actual premiums being paid. He noted that they will take that into consideration when presenting the preliminary budget for approval.

Nate concluded that while it's still too early to say anything definitively, they don't anticipate needing to make any major operational changes in the next fiscal year.

Navigator and Broker Contributions

Nate said that MNsure relied on the dedication and service of nearly 2,000 brokers, navigators and certified application counselors (CACs) to help Minnesotans access and maintain insurance coverage during this unprecedented time. He explained that the restrictions on in-person contact meant assisters had to adjust to rapidly changing conditions that forced them to rethink conducting community outreach, helping with applications, getting documents signed and verifications submitted. Nate added that MNsure's assister partners were innovative and implemented solutions that ensured Minnesotans could access assistance to essential coverage options during an unconventional year. While the circumstances limited normal outreach activities, assisters found new ways to reach consumers in need, including partnering with COVID-19 testing sites to connect individuals to application assistance. Nate said the work of assister partners played a significant role in MNsure's strong performance.

Nate expressed that they are particularly grateful to MNsure's 10 broker enrollment centers. These partners invested approximately \$90,000 in MNsure/broker collaborative advertising; maximized consumer access to broker services by operating walk-in enrollment centers in 24 locations, serving nearly every county throughout the state; and that broker-supported sign-ups accounted for approximately 30% of MNsure's new sign-ups and 35% of MNsure's total sign-ups. Nate said this underscores the importance of this channel and also the work of Christina and the Consumer Assistance Program (CAP) team in developing and supporting these valuable partners.

Nate added that MNsure is also grateful to the 26 navigator grantee partners who helped more than 40,000 Minnesotans (from October to December 2020) by answering questions, explaining notices, and reporting life events, as well as helping with applications and renewals.

In closing, Nate expressed that MNsure could not achieve our goals without the dedication of all our assister partners.

Marketing and Communications Contributions

Nate began by explaining that MNsure's marketing and communications campaigns played an important role in building awareness, the value of comprehensive coverage, the availability of tax credits and our network of assisters. He added that they continued using the tagline, "Unsure? Be sure. MNsure.org" to help Minnesotans facing uncertainty and highlight MNsure's comprehensive health insurance. The campaign was also designed to reach Minnesotans who may be looking for insurance on their own—outside of their employer—for the first time due to the pandemic. As in prior years, MNsure relied on earned media, statewide TV and radio ads, billboards and out-of-home placements at transit stops.

Nate said digital media channels continued to play an important role in MNsure's outreach strategy. He noted that MNsure authored 43 email messages that went to over 2.4 million recipients; text messages were sent to over 91,000 recipients; and web ads generated millions of impressions and hundreds of thousands of engagements. MNsure used platforms like

Facebook and Instagram, paid advertising, display banners on websites, and paid search to engage consumers. This led to over 46 million impressions across the state and digital media efforts led to over 116,000 log-in and sign-up actions on MNsure.org. Nate added that they are very happy with these results.

Although open enrollment has ended, MNsure continues marketing and outreach work. The focus will be to build public awareness of qualifying life events and year-round public program enrollment. Nate said there are opportunities to reach those who might qualify for an enrollment outside of open enrollment, but who may not be aware that MNsure is an option.

Finally, Nate said that during open enrollment, MNsure joined 14 other states and an array of health care providers and advocates in a national effort to highlight the importance of meaningful access to health care during the COVID-19 pandemic. He added that Governor Walz proclaimed December 10, 2020, "Get Covered Day 2021" in Minnesota, which coincided with "Get Covered America Day." Nate said the Get Covered coalition leveraged social media, press events, national celebrity ambassadors and political figures to remind Americans to wear a mask, practice social distancing, wash hands and seek out health care coverage. MNsure also held a virtual press event with Senator Tina Smith and Lieutenant Peggy Flanagan. He noted that during the upcoming year, MNsure will continue partnering with other state exchanges, as well as the incoming administration, to amplify enrollment opportunities and the importance of comprehensive health insurance.

Legislative Update

Nate reported the legislative session began last week, and they are tracking several proposals. He explained that a buy-in proposal has been introduced and MNsure is providing technical assistance when requested. Nate added that they are also tracking issues that are important to the exchange but aren't being discussed as part of an official legislative agenda. He noted that ongoing, important conversation around reinsurance has been happening for the last few years. The most recent reinsurance program was approved for two years, with calendar 2021 as the final year. He said that reinsurance has played a role in stabilizing the market and maintaining premium prices, and it's difficult to predict how insurers and the market will respond if and when reinsurance expires. At a minimum, they expect it could result in higher premiums. Nate said they will continue to monitor this and other issues and keep the board apprised as they learn more.

Nate said that with any other legislation that might be introduced, MNsure is ready to be a resource and to offer our expertise.

Peter said that the strategy working group, which consists of himself, Suyapa and Matt, is scheduled to meet every Friday with Nate and Anna to receive real-time updates on legislative matters.

1095-A Update

Nate then provided a few operational updates on Form 1095-A production. MNsure is required to send these forms every year to consumers who were enrolled in a QHP. Consumers use information on the form when completing their IRS Form 8962 (to determine the amount of

tax credit the consumer is eligible for, and to reconcile any tax credits the consumer received). Nate noted that this year MNsure is producing these forms using the new GetInsured system. He said the plan management team has been preparing and testing the new software for the last several months, and everything is looking good. The deadline for issuing forms is January 31. MNsure is expecting to mail about 90,000 Form 1095-As. He added that MNsure started producing forms yesterday, and they are on track to have them in the mail and delivered to the consumer's online inbox well in advance of the deadline.

Public Health Emergency

Last week, Secretary Azar at Health and Human Services issued a determination that the public health emergency would be continued through April 20, 2021. As a result, it's expected there will be no change to current practices at the Minnesota Department of Human Services (DHS) regarding assistance program changes. Nate explained that these temporary changes at DHS during the health emergency help consumers maintain their coverage in public health insurance programs. As a result, Minnesotans can remain enrolled in comprehensive health insurance coverage. Nate added that this decision does not directly impact MNsure, but the temporary policy of keeping Minnesotans in public program coverage has likely reduced the number of consumers being determined ineligible for public programs and eligible for a QHP. He said that MNsure continues to work with their partners at DHS and MNIT to plan for any changes to this policy and begins processing extra volume.

Nate concluded with a thank you to MNsure staff and partners.

Peter noted that he and Phil have heard a number of open enrollment reports during their time on the board, and for the first few years, the reports were challenging, and they would spend as much time talking about what was not working as what had worked. Peter said that as he looks at today's report and the hard work of MNsure and its partners, it is evident things are really working.

Andy asked who pays the premium on reinsurance and if it affects MNsure's budget. Nate said that if reinsurance depresses the price of premiums, because it works to stabilize the market, then it does result in a lower premium withhold for MNsure. Matt added that the funding comes from the Healthcare Access Fund, which is financed through a 2% provider tax and 1% premium tax. Andy said he thinks the insurance companies should pay the premium for it. Peter noted that this is a specific program to buy down the exposure of health insurance companies to high-cost cases that goes beyond what the normal market does. Matt said there has been \$180 million appropriated for reinsurance, but the actual spending on reinsurance, based on claims, hasn't reached that level. Matt added that any unused funds are returned to the Healthcare Access Fund. Peter said a deeper dive on this topic, in addition to MinnesotaCare buy-in options, may be helpful during the February small group meetings.

New Business

Peter Benner, Board Chair

None.

Adjourn

Peter noted the next meeting is March 17, 2021, at 1 p.m. Andy then moved to adjourn. Phil seconded. All were in favor and the meeting adjourned at 1:47 p.m.