



MNsurance Board of Directors Meeting Minutes

Wednesday, June 16, 2021, 1 – 3 p.m.

Remote: via WebEx

Participants in attendance: Ericka Lara (sitting in for Commissioner Jodi Harpstead), David Fisher, Suyapa Miranda, Steffanie Stoffel, Andrew Whitman

Participants not in attendance: n/a

Staff in attendance: Nate Clark, Gregory Poehling, Dave Rowley, Libby Caulum, Kari Koob, Christina Wessel, Angela Benson, Joel Ingersoll

Meeting Topics

Welcome

Suyapa Miranda, Board Vice-Chair

The meeting was called to order at 1 p.m. by Suyapa Miranda, vice-chair.

Suyapa 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, Suyapa 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, Suyapa said MNsure’s chief legal counsel, Dave Rowley, will read the roll call at those times so the vote of each board member can be recorded.

Suyapa thanked former board members Peter Benner and Phil Norrgard for their service. They both completed two terms on the board. She also thanked Matt Anderson, who served as the Minnesota Department of Human Services (DHS) delegate to the MNsure board until he left DHS in May.

Board Officer Elections

Suyapa noted the board’s chair and vice-chair one-year terms expire at the second quarter meeting. She advised the nominations will be followed by a second, and then a vote, as with a typical motion.

MOTION: Andy Whitman nominated Suyapa as board chair. David Fisher seconded.

Suyapa accepted the nomination. There were no other nominations. Dave took a roll call. All were in favor and the motion was approved.

Suyapa thanked the board and acknowledged that it was exciting to be the first board chair who is a woman of color.

MOTION: David nominated Stephanie Stoffel as vice chair and Andy seconded.

Stephanie accepted the nomination. There were no other nominations. Dave took a roll call. All were in favor and the motion was approved.

Public Comment

Suyapa said that MNsure received an email from a MNsure member, Jason, who had questions and raised concerns about our implementation of the American Rescue Plan Act (ARPA), specifically a provision of the legislation that provides a benefit for consumers who have received unemployment insurance during the year. He sent an email since he wasn't able to attend the meeting today. Suyapa deferred to CEO Nate Clark to provide an answer to the comment.

Nate gave a brief update on how MNsure has implemented ARPA and the plan for supporting the unemployment insurance benefit.

Implementing the unemployment insurance provision of the new law is the most complicated stage; because of that, MNsure hasn't been able to implement IT support for this provision as quickly as we'd like. MNsure is making process on making this available to existing enrollees for July coverage, which will appear on August premium invoices from their insurance companies. The timeline is a challenge, and new code testing is just beginning this week. At this point things are looking good and we are on track, but if testing turns up issues, we are confident it can be implemented in August.

Nate also said the consumer's comment has several very specific questions about other issues, and we plan to reach out to this consumer to make sure he has the information he needs.

Administrative Items

Suyapa Miranda, Board Chair

Approve March 10 Meeting Minutes

MOTION: Stephanie moved to approve the draft meeting minutes from March 10, 2021. David Fisher seconded. Dave Rowley took a roll call. All were in favor and the minutes were approved.

CEO Report

Nate Clark, CEO

Nate began by congratulating Suyapa and Stephanie in their new roles as chair and vice chair.

Enrollment Activity

Nate went to slides two and three of the MNsure slide deck and presented the sign-up numbers.

Sign-ups as of end-of-day June 13, 2021, for enrollment year 2021:

- 243,609 total Minnesotans have signed up for comprehensive coverage
 - 137,240 QHP sign-ups
 - 85,313 Medical Assistance applications
 - 21,056 MinnesotaCare applications
- Approximately 58% of QHP-enrolled households are receiving tax credits, averaging about \$495 per month.

Nate added that sign-ups have been strong since the end of the 2021 open enrollment period on December 22, with almost 18,000 Minnesotans enrolled.

MNsure opened a COVID-19 special enrollment period (SEP) on February 16 and has helped over 10,300 Minnesotans sign up for coverage since it began. Nate said this strong activity is another indication that Minnesotans are taking advantage of the enrollment opportunities from MNsure, and it's a reminder about the importance of the flexibility that a state-based exchange has to accommodate the needs of its consumers.

Nate reminded the board that the COVID-19 SEP closes July 16.

Nate also pointed out that the number of effectuated enrollments (shown on slide 3) remains steady, which is good for budget forecasting and planning for the next fiscal year.

David said the numbers were impressive. Nate said it was a sign of the stability of the exchange and the important work we are doing.

American Rescue Plan Act of 2021

Nate reminded the board that President Biden signed the American Rescue Plan Act (ARPA) into law on March 11. Provisions of the legislation have expanded and strengthened the Affordable Care Act (ACA). The legislation increased tax credits for those who were enrolled and already receiving premium tax credits. It also expanded tax credits to middle-income Minnesotans who previously fell outside the income threshold for financial help.

He explained that those who are enrolled in plans outside of MNsure are able to enroll through MNsure and take advantage of benefits, and in many cases, move to a plan on MNsure without losing the dollars already paid toward their deductibles and out-of-pocket maximums.

MNsure has implemented support for the legislation in phases; the first completed in early May and the second wrapped up last week. A third is in process.

Nate stated that Minnesotans are seeing significant benefits as a result of ARPA. As summarized on slide 7, the monthly cost of premiums after APTC for all enrollees decreased by an average of \$87 per household. For enrollees over 400% of the federal poverty level (FPL), the average monthly savings per household is \$155. He said the important thing to remember about this population is that these are consumers who were previously ineligible to receive tax credits.

The annual savings to Minnesotans is now projected to be \$249 million, \$73 million of that as a result of the expanded benefits ARPA makes available. \$9.9 million of that are credits that benefit the over-400% FPL population (consumers who were previously ineligible).

Nate said the result is that the share of MNsure enrollees who are receiving APTC increased from the last report, from about 50% to 58%.

Overall, it's an indication of the importance of both the ACA and the expanded benefits from ARPA.

Nate explained that slide 8 shows the impact of ARPA on monthly tax credits by rating area in Minnesota.

Stakeholders have played a key role in getting the word out and helping Minnesotans understand the enhanced and expanded tax credits that are now available.

There is extraordinary engagement by MNsure-certified brokers during this special enrollment period (SEP), and they're helping to raise awareness and drive enrollment. There has been a surge in new brokers certifying since January; more brokers overall are helping consumers enroll in plans. During the COVID-19 SEP, one of out every three enrollments has been with the aid of a MNsure-certified broker. Since the end of open enrollment on December 22, 2020, brokers have been responsible for 36% of enrollments, compared to 28% for the same period last year; a substantial increase.

Nate mentioned that every time he has an opportunity to speak to the press, he promotes that assisters are available to help Minnesotans understand their options and to enroll in health coverage.

Nate reiterated that ARPA includes an additional provision that makes enhanced subsidies available to those who received unemployment insurance during 2021, and this provision makes enrolling in coverage even more affordable. MNsure is finalizing the implementation of this benefit, which is the third phase he mentioned earlier.

He said that even though MNsure hasn't yet implemented this benefit, eligible Minnesotans can and should sign up now. Because the tax credits are retroactive, eligible consumers will get money back when they file their 2021 taxes for any months of exchange coverage in which they didn't receive advanced tax credits.

Nate concluded his report by reiterating this is a complicated process and not going as quickly as we had hoped, but it is being implemented in the coming weeks. The message to consumers

is don't wait to enroll, as the benefit will be available to them if they are eligible for it. And those already enrolled will hopefully see the benefit on their August invoice.

Budget Update

Nate moved to the MNSure budget. As he mentioned at the March board meeting, implementing provisions of the new legislation required changes to IT systems and operations. While it was estimated in March that the support for the legislation would be completed in September, phase one was completed in early May and the second just over a week ago.

He commented that this achievement was the result of the work of MNSure's plan management, operations and policy teams and through the hard work and support of IT partners at the state and third-party vendors.

None of the work had been budgeted for, but some funding had been earmarked in the federal ARPA legislation for state exchanges to support the implementation. MNSure is requesting reimbursement from other federal funds that were made available to the state.

Nate said that knowing the urgency and importance of getting expanded ACA benefits to Minnesotans and allowing them to access more affordable monthly premiums, MNSure started the work in advance of being awarded any ARPA funding. We've been assured that requests for federal ARPA funding for state-based exchanges can cover costs back to mid-March (when ARPA was signed into law).

Work continues on the funding requests from the ARPA state recovery funds that the state of Minnesota was given. It is expected those funds will be awarded around September.

Nate stated that a finalized fiscal year 2022 budget will be presented for board approval at the July board meeting, which will include updated QHP revenue projections and other resources, as well as updated expenditures to include the ARPA implementation.

MNSure is operating under the preliminary budget that was approved by the board in March. He reminded the board that MNSure has obligated itself for some costs related to bringing the ARPA benefits to Minnesotans. MNSure staff and the board's financial work group will work on the final FY2022 budget to present for approval at the July board meeting.

Potential Government Shutdown

Nate updated the board on MNSure's planning for the potential state government shutdown. While there is optimism that a shutdown will be avoided, there is a need to plan and have contingencies ready.

State employees have been notified that if the legislature doesn't reach a budget deal by June 30, state government would shut down and employees might be laid off on July 1. This notification is a formality, because state government must provide notice in the event of a shutdown and the potential of layoffs.

MNSure is cataloging the services we provide to Minnesotans, and identifying which are critical services that may need to continue during a government shutdown. MNSure is also working with

other state agencies to confirm the priority services we might continue to offer during a shutdown.

Return to River Bend Office

Nate then discussed MNsure's planning for reopening the River Bend office, which began when the governor began relaxing the state COVID-19 executive order restrictions for indoor and outdoor settings.

The reopening planning focuses on safety. The physical layout of the office space hasn't changed but work areas will be assigned with social distancing in mind. MNsure will also encourage employees to continue mitigation strategies that will keep themselves and others safe.

He said MNsure is also focusing on workplace flexibility by providing employees the flexibility to work where they can have the greatest impact on achieving MNsure's mission and strategic goals. This includes allowing employees to continue teleworking, to return full-time to the office or to adopt a hybrid schedule that allows them to do both.

Employees were surveyed about their workspace preferences. More than 90% of respondents said their home workspace met their needs, and that teleworking hasn't kept them from connecting successfully with their supervisors or affected their ability to get the information, training and support they needed. Most also reported they were able to maintain a good work/life balance. There was overwhelming interest in either teleworking full-time or having a hybrid schedule.

Nate said an office reopening pilot would be implemented starting the week of July 5 to the end of August. About 20 employees will work in the building on either a permanent or hybrid schedule. MNsure will fully reopen in September, and allow all employees who want to return full time or on a hybrid schedule to come back to the office.

Many people are looking forward to coming back into the office. We are eager to open the doors to support that.

Supreme Court and the ACA

Nate said that some U.S. Supreme Court opinions are expected to be released this week, including one about the constitutionality of the ACA.

Regardless of the outcome of the ACA case, MNsure is coordinating with other state agencies on communications and messaging and will be informing Minnesotans about MNsure services.

Meetings with the Navigator Coalition

Nate acknowledged that there have been meetings with a navigator coalition, which is comprised of organizations that provide MNsure-certified navigator assistance to Minnesotans.

These recent meetings have focused on the issues and barriers Minnesotans who have limited English proficiency face when trying to access health coverage through MNsure.

Nate said MNsire and the coalition have identified and MNsire is implementing some operational changes to improve the experience of consumers with limited English proficiency, and help get them more quickly and efficiently to language interpretation services.

Nate said improvements should be in place in a few weeks. For example, there is work being done to improve the Contact Center hold messaging.

Nate thanked the coalition for their partnership in helping MNsire do a better job reaching these communities.

Nate wrapped up his report by thanking MNsire staff for their hard work and for remaining focused on the mission as we implement ARPA. He said he continues to be impressed by the dedication and commitment of everyone who works at MNsire. He also thanked Gregory Poehling and the MNIT team for their support and partnership to make the expansion of benefits from ARPA possible.

Suyapa thanked Nate for his leadership and turned the meeting over to Gregory Poehling from MNIT.

IT and Executive Steering Committee Update

Gregory Poehling, MNIT

Gregory presented slides 14 to 25 of the slide deck and began by discussing the COVID-19 Relief Advanced Premium Tax Credit Changes project. It remains the number-one priority in the METS project portfolio.

Phase one of this project updated the advance premium tax table for those between 200% and 400% of the federal poverty limit, and re-assessed every household in the assisted path that was eligible to purchase a qualified health plan. Phase two removed the 400% of federal poverty level limit and reassessed all impacted cases. He explained that implementation of the first two phases was completed June 10, thanks to MNsire vendor GetInsured. Their improvements to their batch processing speed reduced time needed on phase two.

Three projects that are relevant to MNsire continue to be on hold: METS Eligibility Determination: Pregnant Women and Auto Newborns; and METS Eligibility: Income METS Electronic Eligibility Verifications (Discovery).

Gregory then discussed other items related to COVID-19. MNIT continues to anticipate projects will remain on hold for six months or more following the end of the public health emergency while MNIT transitions back to normal operations. Key decisions about the return to normal operations are still pending.

The public health emergency is likely to remain in place for all of calendar year 2021 and has also committed to providing states with 60 days' notice prior to its termination. When CMS provides additional guidance, that will inform work and planning. MNIT is working with an assumed end date of 12/31/21.

Gregory spoke about the preliminary plans for returning to normal operations that DHS and MNsure have shared with MNIT. MNsure has identified two key steps to its work: planning and delivery of advanced notice to consumers who are shifting from public enrollment to private coverage. The delivery of advanced notice will need to be coordinated with DHS. The earliest start dates are subject to change, and they are based on an assumption that the public health emergency ends on December 31.

MNIT work is needed to support the return, but the work has not yet been fully defined or estimated. It will be a big effort to implement return to normal operations. Gregory said that DHS, MNsure and MNIT are all experiencing resource capacity constraints. Based on what is known right now, tough decisions will need to be made and all priorities may not be met. He said that a DHS partner had noted “This is big and it isn’t going to be easy.”

Gregory explained two of the supporting functions for returning to normal operations. Communications involves identifying, developing and implementing a multi-pronged communications plan to support the overall effort. It addresses communication needs for over a dozen different types of stakeholders, including enrollees; county, tribal and state workers; navigators, brokers, advocates and consumer groups. Systems involves identifying, prioritizing and providing business expertise for systems needs to support the restart, including needs for METS, MAXIS, and MMIS.

Moving to the summer 2021 release, Gregory said it was successfully deployed June 5. Several projects also delivered scope outside of the METS release. One project, Data Mart 1.5, was previously targeting to deliver in this timeframe but has been extended to deliver in the fall 2021 timeframe instead.

He then talked about the fall 2021 release. Two changes were made in the past month; one of which is relevant to MNsure: Data Mart 1.5, which will deliver three high-priority tables requested by MNsure.

Gregory then spoke about the winter 2021-22 release, which is new. The scope was recently finalized, and it’s scheduled to be deployed January 9, 2022. Three efforts are in-scope and all are relevant to MNsure: Unique Person ID, Effective Dates and M&O: Non-Project Work.

He then presented a five-quarter rolling summary of all deliverables for all development projects.

- The Curam Upgrade 2020 project was officially closed.
- COVID-19 Relief APTC Changes project changed from “Planning” to “Execution.”
- Summer release timeframe has been updated to reflect completion.
- Phase 1 of the Tribes as Processing Entities project is working on a final small deliverable that is newly targeted for the fall timeframe.
- Winter release timeframe has been added.

Gregory then discussed changes to the rolling deliverable schedule for the ongoing and annual projects. The 1095-B Tax Year 2020 project has moved into the closure phase. The summer

release timeframe has been updated to reflect completion and the winter release timeframe has been added.

With the final slide, Gregory discussed the projected METS FFY 2022 Roadmap and what is being submitted for federal funding.

In May, DHS's Enterprise Architecture Board made some difficult decisions about which of seven proposed METS projects will be submitted for federal funding in FFY 2022. Four moved forward as proposed: Unique Person ID; Effective Dates; Tribes as Processing Entities; and METS Eligibility Determination: Pregnant Women and Auto Newborns. The METS Eligibility: Income project was approved for FFY 2023 instead of FFY 2022. METS Electronic Eligibility Verifications (Discovery) and Online Account Security were cut due to available funding levels. He expects this will be submitted as proposed in July for funding approval.

David Fisher asked if there is any impact on MNsure due to the two projects being cut. Gregory said while MNsure would benefit from these projects, it will not impact the consumer experience. MNsure and DHS would like to complete these projects once funding is available. Nate agreed and said it was not a critical that they were delayed.

Gregory ended his presentation and turned the meeting back over to Suyapa.

New Business

Suyapa Miranda, Board Chair

No new business.

Adjourn

Suyapa adjourned the meeting at 1:48 p.m.

The next board meeting is July 21, 2021, at 1 p.m.