



MNsurance Board of Directors Meeting Minutes

Wednesday, November 17, 2021, 1 – 3 p.m.

Remote: via WebEx

Participants in attendance: David Fisher, Jessica Kennedy, Suyapa Miranda, Stephanie Stoffel, Andrew Whitman

Participants not in attendance: Assistant Commissioner Cynthia MacDonald (for Commissioner Harpstead)

Staff in attendance: Libby Caulum, Nate Clark, Claire Hahn, Joel Ingersoll, Kari Koob, Greg Poehling, Mary Robinson, Dave Rowley, Christina Wessel, Morgan Winters

Guests: ASL interpreter Deanna Fisher, Anna Guler, Patty McCutcheon, Nancy Molenda, Olga Sheveleva

Meeting Topics

Welcome

Suyapa Miranda, Board Chair

The meeting was called to order at 1:03 p.m. by Suyapa Miranda, chair.

Board Chair Suyapa Miranda 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.

Chair Miranda noted that this month’s board meeting is being conducted remotely and that MNsure’s chief legal counsel, Dave Rowley, will conduct a roll call for attendance and for any votes taken today.

Public Comment

None.

Administrative Items

Suyapa Miranda, Board Chair

Approve October 20 Meeting Minutes

MOTION: Vice Chair Stoffel moved to approve the draft meeting minutes from October 20, 2021. Mr. Fisher seconded. Mr. Rowley took a roll call. Ms. Kennedy abstained; the remaining four members voted in favor and the minutes were approved.

Advisory Committee Applicant Review

Mr. Fisher presented the proposed new and re-appointed members for the board's two advisory committees, Consumer & Small Employer and Health Industry, and submitted eight names for nomination (see slide 4). Biographies for each member will be available on the MNsure website following their appointments.

MOTION: Chair Miranda introduced a motion to approve the advisory committee recommendations from the application review committee and Mr. Whitman moved to approve. Vice Chair Stoffel seconded. Mr. Rowley took a roll call; all five members voted in favor.

Mr. Fisher then presented recommendations for the two chairs of the advisory committees: Anna Guler for Consumer & Small Employer and Matt Schafer for Health Industry.

MOTION: Chair Miranda introduced a motion to approve the advisory committee recommendations for the two leadership positions and Mr. Whitman moved to approve. Vice Chair Stoffel seconded. Mr. Rowley took a roll call; all five members voted in favor.

Consumer & Small Employer Advisory Committee (CSEAC) Recommendations

Olga Sheveleva and Anna Guler

Ms. Sheveleva and Ms. Guler presented a set of three recommendations from CSEAC for the board: improve communication across MNsure, DHS and Minnesota counties, add phone tree availability in multiple languages, and use reflective language and remove gendered icons.

First, Ms. Sheveleva outlined several issues for consumers and navigators that arise from communication breakdowns between government entities (see slides 8-9). Second, Ms. Guler offered recommendations for MNsure to improve phone tree resources in non-English languages, including adding phone trees in Russian and Vietnamese, analyzing user data to gain a better understanding of language preferences, and leveraging partnerships with navigators and brokers who have particular language skills (see slide 10). Third, Ms. Guler presented multiple recommendations to increase gender and pronoun inclusivity in the MNsure application (see slide 11).

Vice Chair Stoffel thanked them for their work and asked about prioritization among these recommendations. Ms. Sheveleva responded that the communication issues should be the top priority because of its widespread impact for MNsure consumers and government entities. Ms. Kennedy asked whether CSEAC had any specific ideas for resolving the communication issues. Ms. Sheveleva and Ms. Guler suggested improving communication between MNsure, DHS and the counties, and additional staff training. Mr. Clark noted that these are all areas for continuous

improvement for MNsure and its partners and thanked CSEAC for sharing feedback and recommendations.

CEO Report

Nate Clark, MNsure CEO

MNsire CEO Nate Clark shared a progress report for roughly the first two weeks of MNsure's open enrollment period, November 1-14, 2021 (see slide 13). MNsure reports 109,307 signups for qualified health plans (QHP) and over 6,000 signups for MinnesotaCare and Medical Assistance, for a total of 115,572 signups through the exchange for 2022 plans. Fifty-six percent of QHP households are eligible to receive advanced premium tax credits (APTC), which average about \$528 per month. Signups have increased about 7% compared with the same time frame last year, which indicates strong performance for the exchange, and Mr. Clark shared that navigators and brokers across the state are reporting robust activity and that they are busier than ever.

Turning to the current plan year (2021), effectuated enrollments¹ continue to be strong (see slide 14). MNsure reports 109,393 Minnesotans were enrolled through the end of October, which represents a 7% increase year-over-year. The average premium for MNsure enrollees (after APTC) decreased from approximately \$297 in January 2021 to \$231 in October 2021.

Open Enrollment Communications & Marketing

Libby Caulum, MNsure Senior Director of Public Affairs

MNsire Senior Director of Public Affairs Libby Caulum provided an overview of MNsure's paid campaign for open enrollment. This year, MNsure is working with a new advertising vendor, MOD & Co., and has a total marketing budget of about \$1.65 million. MNsure's campaign goals are outlined on slide 25. The campaign theme is "health insurance for every Minnesota story" with paid advertising reflecting Minnesota's diversity across age, gender, location, race, ethnicity and income level. MNsure's earned media campaign includes social media, news releases, planned media events and appearances by Nate Clark, email and text messaging.

Mr. Fisher asked a follow-up question about MNsure's advertising and brokers. Ms. Caulum explained that some brokers choose to supply funds (which MNsure matches); MNsure then uses to create ads on their behalf and purchase ad space for them. Mr. Whitman asked whether any of MNsure's ads touch on the topic of COVID-19 infections or vaccination efforts. Ms. Caulum responded that the state has its own ad campaign specific to COVID-19 vaccines, but MNsure does ongoing public awareness messaging around the importance of vaccination.

¹ "Effectuated enrollments" refers to consumers who have made the first payment for their health plan and their coverage is in effect currently.

Business Operations

Morgan Winters, MNSure Senior Director of Business Operations

MNSure Senior Director of Public Affairs Morgan Winters reported that from an operations and customer service perspective, open enrollment is going very smoothly. Consumers who call MNSure currently experience wait times of about five and a half minutes (see slide 30). In 2021, MNSure moved to an in-house customer service model designed to connect consumers with just one representative to have their question addressed (“one call resolution”). So far, MNSure has seen a reduction of call transfers by about 300% compared to last open enrollment. Mr. Winters also noted that MNSure has been able to hire and retain staff for the Contact Center to adequately serve MNSure consumers.

Ms. Kennedy asked about the total length of time MNSure consumers are spending on the phone when they call the Contact Center. Mr. Winters responded that MNSure tracks that information, and he will provide more detail after the meeting.

Mr. Winters followed up in email with the Average Talk Time for consumers.

- Main Contact Center Line: 0:10:18
 - General Queue: 0:08:17
 - Helpline Queue: 0:11:35
- Broker Line: 0:07:43
- Assister Resource Center Line: 0:05:39

IT and Executive Steering Committee Update

Greg Poehling, MN.IT Chief Business Technology Officer for Minnesota Department of Human Services (DHS) and MNSure

Open Enrollment 2022

MN.IT is continuing to partner with MNSure staff to ensure all IT systems are running smoothly through open enrollment (see slide 32). The statewide change freeze² remains in effect through January 17, 2022, to ensure system stability. Mr. Poehling reported no significant technical issues have occurred to date.

METS Roadmap

Mr. Poehling explained that the roadmap is an outline of projects that the governance group that oversees METS expects to work on during the fiscal year. The roadmap is organized into two buckets of work: ongoing/annual work for projects that repeat or continue from one year to the

² A “change freeze” means all changes that have an impact on DHS or MNSure applications must have documented justification and multiple levels of review and approval. This additional scrutiny will minimize the number of changes introduced during open enrollment.

next, and development projects that are unique or one-time efforts and improvements such as the COVID-19 relief APTC changes that were made in 2021 (see slide 33).

The METS roadmap for fiscal year 22 was finalized over the summer and became the active roadmap on October 1, 2021 (see slide 34). It includes 21 projects total, 14 of which are relevant to MNsure.

MNsure Board Governance

Nate Clark, MNsure CEO

Board Member Priorities

Mr. Clark began by presenting a list of priorities the board has identified over the course of the last two board meetings. To support those priorities, Mr. Clark, Board Chair Miranda and MNsure staff together developed a list of three potential options for board members to consider (see slide 38).

Option 1: Reboot small group calls

Small group calls have been on pause because board members have found these to be redundant with board meetings. This option would restart small group calls with a new focus on deep dives into specific topics; these calls would be for information sharing, not for decision-making or official board business. Vice Chair Stoffel expressed that she likes the idea but asked whether MNsure staff has capacity for planning and preparation for in-depth calls on a topic. Mr. Clark responded that it would not be a trivial effort, but that it is important for the board in understanding the complexity of its operations. Ms. Kennedy agreed and suggested the calls could be more informal.

Option 2: Establish ad-hoc workgroups

Under this option, the board would create new workgroups to meet separately on topics prioritized by the board and bring recommendations back to the full board for discussion and approval. Mr. Fisher asked about the difference between the strategy committee (or another standing workgroup) and these new groups. Mr. Clark responded that the ad-hoc groups could discuss topics that aren't currently covered by the standing committees; they could also be time-limited and disband once they have addressed a specific task or accomplished a goal. Ms. Kennedy asked whether it would be more efficient to assign topics to the existing workgroups rather than create new.

Option 3: Adjust board meeting cadence

A third option would be to review the existing board meeting cadence. Board meetings are currently two hours long and held six times per year; the board could increase the number of meetings and/or meet for a longer duration (such as three hours).

Mr. Fisher said that he would like time to think and reflect on the proposed options. Vice Chair Stoffel expressed a preference for expanding the time of existing board meetings to

accommodate an informational deep dive into a particular topic and said that she sees the workgroups as serving a different function. Ms. Kennedy suggested motioning to establish an ad-hoc group to consider the three options and come back to the next board meeting with recommendations. Vice Chair Stoffel said she would prefer to hear from all board members and find consensus as a group on how to proceed. Mr. Whitman expressed a preference for extending the duration of board meetings as needed; he also said that when workgroups bring recommendations to the board that he'd like to see a prior meeting with MNsure staff who will be implementing the recommendations and a prioritization attached.

Chair Miranda and Mr. Clark discussed the possibility of a special board meeting in December 2021 or January 2022 to explore this further. Vice Chair Stoffel suggested that the full board reflect on the options presented today and come to the next board meeting prepared to propose a solution. Ms. Kennedy added that if there is a special board meeting in December that she would like to have small group calls in advance. Members of the board agreed to hold a special two-hour meeting in December, and Mr. Clark said he would look for an opportunity to have a small group call in advance of that meeting.

Adjourn

Suyapa Miranda, Board Chair

No new business.

MOTION: Chair Miranda asked for a motion to adjourn the meeting. Vice Chair Stoffel moved to adjourn. Ms. Kennedy seconded. Mr. Rowley took a roll call; the four board members still on the call voted in favor and the meeting was adjourned at 3 p.m.