



MNsurance Board of Directors Meeting Minutes

Wednesday, January 12, 2022, 1 – 4 p.m.

Remote: via WebEx

Participants in attendance: David Fisher, Jessica Kennedy, Assistant Commissioner Cynthia MacDonald (for Commissioner Harpstead), Suyapa Miranda, Stephanie Stoffel, Dr. Daniel Trajano, Andrew Whitman

Staff in attendance: Angela Benson, Libby Caulum, Nate Clark, Claire Hahn, Joel Ingersoll, Kari Koob, John Nyanjom, Greg Poehling, Dave Rowley, Christina Wessel, Morgan Winters

Guests: ASL interpreter Taylor Goligoski, ASL interpreter Becky Lukkason

Meeting Topics

Welcome

Suyapa Miranda, Board Chair

The meeting was called to order at 1:02 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.

She then announced that Dr. Daniel Trajano was appointed by the Governor’s office to join the MNsure Board of Directors, effective today.

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 December 15 Meeting Minutes

MOTION: David Fisher moved to approve the draft meeting minutes from December 15, 2021. Andy Whitman seconded. Mr. Rowley took a roll call. All members present voted in favor (Assistant Commissioner MacDonald was not yet present) and the minutes were approved.

MNsire Annual Report

Libby Caulum, MNsire Senior Director of Public Affairs

Chair Miranda introduced Ms. Caulum.

Ms. Caulum 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 2021. Because this year's open enrollment does not end until January 15, the day the report is due to the legislature, MNsire chose to only include open enrollment data up to the first coverage deadline of December 15, 2021 (for coverage beginning January 1, 2022). In next year's annual report, we will add an addendum with the full plan year 2022 open enrollment data.

She explained that staff have compiled this report for the board's formal comment, edit and adoption. The report emphasizes MNsire's work to implement the federal American Rescue Plan Act (ARPA) legislation the spring and summer of 2021, MNsire's enrollment success with special attention paid to the expanded benefits consumers saw due to ARPA, MNsire's focus on the consumer experience, and other improvements implemented over the past year.

Ms. Caulum invited the board members to ask questions or comment on the report.

Mr. Fisher asked whether the state legislature would want data on the full open enrollment period. Ms. Caulum said it's in statute to submit the report by January 15; MNsire cannot wait until after open enrollment ends, and there is a note in report about the cutoff date and MNsire will submit an addendum in next year's report along with the rest of this open enrollment's data.

Mr. Fisher asked if it was known whether members of the legislature read and comprehend it. Ms. Caulum said she did not sure how widely read it is; it's not known if all legislators who have an interest in MNsire will read it, but it's hoped that they do. MNsire invites comments and questions about the report from legislators and the general public.

Jessica Kennedy said she appreciated the report and found it comprehensive and straightforward, and noted it was in plain language.

MOTION: Mr. Fisher moved to approve the annual report as presented and authorize staff to present it to the state Legislature. Ms. Kennedy seconded. Mr. Rowley took a roll call, six members voted in favor. Assistant Commissioner MacDonald abstained as she had just joined the meeting, and the annual report was approved.

FY23 Navigator Grant Program Policy Statement & Broker Enrollment Center Initiative Policy Statement

Christina Wessel, Senior Director of Partner Relations

Chair Miranda introduced Ms. Wessel.

Ms. Wessel thanked the board for continuing to recognize the importance of MNSure's navigator program and sustaining funding for grants for a ninth consecutive year, and thanked the operations work group for their early review of this statement and input on the program.

She said Minnesotans benefit from the assistance of large community of navigators — more than 190 navigator organizations and more than 700 certified navigators around the state. All of these organizations are eligible for per-enrollee payments, \$70 for each successful application. While these payments provide some income to offset the costs of helping enroll people in their community, it is not sufficient to support a robust program.

The goal of the grant program is to sustain a network of navigators with experienced staff and specialized skills that are successful in helping consumers. Partners are expected to offer year-round help, demonstrate deep connections in their community, and have successful outreach techniques. MNSure's grantees are the cornerstone of its success in reaching the uninsured and those that face barriers to enrolling in coverage.

MNSure will continue building on the past success of the grant program with a new request for proposals (RFP) for fiscal year 2023. Ms. Wessel said they expect just over \$4 million will be available, as in the past. The grant period will run July 1, 2022, to June 30, 2023, with MNSure retaining the option to extend the grant an additional year. That's the same model followed in the last two RFP cycles.

The goals of the grant program are consistent with prior years, but there will be one single grant category instead of multiple funding areas. This change to a single category is intended to simplify the application and evaluation process. All organizations that have applied in prior years have the opportunity to submit an application under this single category.

Grant awards will prioritize:

- Supporting a professional workforce of navigators, with a focus on experience and year-round commitment to providing application and renewal assistance.
- Ensuring there are navigator agencies representing populations experiencing the highest uninsurance rates, the most significant health disparities, and the greatest barriers to enrollment.
- Use of demonstrated methods of outreach to the uninsured, underinsured and those transitioning between coverage.

What MNSure is looking for in a successful applicant includes a commitment to maintaining a robust navigator program; the ability to serve a population that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers

to enrolling in coverage; they use proven outreach strategies to connect with the population; and the capacity to collect data to track grant outcomes.

Ms. Wessel explained that in the last two grant cycles, the RFP process started with a letter of intent requirement, but it's not needed for the single grant category. This allows respondents more time to prepare their proposals and gives MNsure more time to negotiate the final workplans and budgets with the successful applicants.

MNsire anticipates publishing the RFP on or around February 1 and offering an applicant webinar and an opportunity to submit clarifying questions. Proposals will be due in late March, with the grants announced publicly in early July after the contracts have been finalized.

Ms. Wessel asked for comments and questions.

Assistant Commissioner MacDonald asked for clarification on the change from past years' grants. Ms. Wessel said the main change was there would be just one group of grantees and they want all applicants to identify the populations they will serve.

Mr. Fisher asked if the grant program was no longer maintained, would the navigator network not be as effective and where the system and efforts would go. Wessel said money has been allocated to the grant program and asked whether the money would be unavailable or be distributed to navigators in another way. The loss would be significant. She said it's essential funding for some navigator agencies, and it does cost a lot of their staff time to do this work well. The Consumer Assistance Program team asked current grantees if they could continue the work without this funding, and some might be able to continue it, but many said they couldn't sustain it anymore. The grant funds allow them to dedicate full-time staff who become experts in that field and work with the most challenging cases to help them get coverage.

Mr. Fisher asked if the grant program was discontinued, that the most affected navigators be those working with the most challenging populations. Ms. Wessel said yes, the grant program focuses on the organizations working with populations with the most need.

Chair Miranda asked Ms. Wessel to highlight the communities in Minnesota with the highest uninsured rates. Ms. Wessel said there are particular age groups, along with Latinx, Black, recent immigrants, American Indians and some Asian-American communities. In addition to uninsurance rates, they are also looking at health disparities and health outcomes to bring to light the other communities that are facing challenges besides the barriers to accessing coverage.

Mr. Whitman asked if this uninsured population includes those who are public-program eligible. Ms. Wessel said yes and that 80-90% of people whom grantees work with are eligible for Medical Assistance or MinnesotaCare.

Assistant Commissioner MacDonald said that the navigator program is a strong component of the Minnesota Department of Human Services' (DHS) work, and the collaboration between DHS and MNsure is critical to both agencies.

Ms. Wessel moved on to the Broker Enrollment Center Initiative (BECI) Program Policy Statement. The program was first piloted by MNsure in 2014. It creates an opportunity for MNsure to partner with a small number of broker agencies that commit to providing consumers with easy to access enrollment support and plan selection guidance. In turn, MNsure provides matching marketing funds and creative support for branding and marketing campaigns, features broker enrollment centers prominently on the website, and offers enhanced consumer referrals from the Contact Center.

During the current open enrollment period to date, MNsure's 11 broker enrollment centers enrolled about 8,000 Minnesotans in health and dental coverage. They continued to adapt their operational models to serve consumers during the pandemic, providing free assistance in almost every Minnesota county. This was an innovative program when introduced in 2014 and continues to be a successful partnership.

Ms. Wessel thanked the operations work group for reviewing and providing feedback on the statement.

MNsire anticipates making \$125,000 available in the form of matching dollars from its advertising budget for a joint marketing campaign with the broker enrollment centers. More money is being put towards this program in fiscal year 2023 because MNsure will also fund marketing during the special enrollment period of the year, not just open enrollment.

The contract period is July 1, 2022, through June 30, 2023, with the option to extend these contracts for an additional year, up to four years total. MNsure will be soliciting for partnerships for all 11 regions of the state, although proposals do not need to cover an entire region.

She said the goals of the program are:

- Cost-effectively increase enrollment in MNsure's individual marketplace.
- Provide enhanced customer service by offering face-to-face, just-in-time support to consumers as they navigate their many available health coverage options.
- Strengthen MNsure's network of collaborative relationships with broker agencies, the support of which are key to the success of the individual marketplace.

The expected timeline is to release the solicitation in mid-February, with an applicant webinar in late February. Applicants can submit questions that MNsure would respond to by late March, and proposals will be due in mid-April. Contracts will be announced publicly in early July.

Ms. Wessel solicited questions and comments.

Dr. Trajano expressed that brokers are an important part of the work that MNsure does and asked how participants are chosen. Ms. Wessel said there is a formal solicitation process with expectations posted. A review committee evaluates and scores applications based on criteria in the proposal, such as the commitment they would be making, what types of services they would provide, and the geographic areas they would cover.

Dr. Trajano asked if there would be any targeted outreach about this opportunity to broker agencies in the areas that are underserved. Ms. Wessel said yes, they are raising awareness about applying, but there are some gaps in a couple of regions. She said the change in the program to not require agencies to cover an entire region should help getting more agencies to apply, so MNSure can get closer to the goal of having statewide coverage through this program.

MOTION: Vice Chair Stoffel moved to approve the fiscal year 2023 Navigator Grant Program and Broker Enrollment Center Initiative Policy Statements as presented. Assistant Commissioner MacDonald seconded. Dave Rowley took a roll call. All members voted in favor and the policy statements were approved.

Assistant Commissioner MacDonald expressed her appreciation to Ms. Wessel for this work.

Consumer and Small Employer Advisory Committee Vice-Chair Nomination

Chair Miranda said the final administrative item was to review and discuss the recommendation from the ad hoc advisory committee work group that Milly Stanton be accepted as the new vice chair of the Consumer and Small Employers Advisory Committee (CSEAC). She asked Ms. Kennedy, who was a member of the work group, to provide information about Ms. Stanton.

Ms. Kennedy said that Milly Stanton resides in Greater Minnesota and received her health insurance through her small employer. She is a MNSure-certified navigator for Health Access Minnesota and has been a member of the CSEAC since November 2020. She recently expressed her desire to be the vice chair of the committee. Ms. Kennedy recommended the board approve Ms. Stanton for the open position.

MOTION: Chair Miranda asked for a motion. Mr. Fisher moved to approve Milly Stanton as the new vice chair for the Consumer and Small Employers Advisory Committee. Ms. Kennedy seconded. Mr. Rowley took a roll call. All members voted in favor and Ms. Stanton was appointed vice chair of the CSEAC.

IT and Executive Steering Committee Update

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

Chair Miranda turned the meeting over to Mr. Poehling.

Open Enrollment 2022

Mr. Poehling started with a reminder that open enrollment is ending January 15. MNIT continues to partner with MNSure staff to ensure all IT systems are running smoothly through open enrollment. The Contact Center will be open until 9 p.m. on January 15, and the MNIT command center will be open until call center reps are off the phone. The Minnesota Eligibility Technology System (METS) will revert to the special enrollment period status at midnight Saturday.

He noted that METS will be unavailable Sunday, January 16, until Monday morning for the winter release.

Most of open enrollment has been uneventful. There was one incident in December that affected multiple systems and agencies, including MNSure, DHS and MNIT, over 1.5 days, where workers were unable to log in to their computers after logging out or after their sessions had timed out following a few minutes of disuse. Consumers could access the application system but call center hold times increased throughout the day. MNIT and Microsoft staff worked through the night, but the incident was not resolved the next morning. MNIT and MNSure worked with the phone vendor to update the outgoing phone message indicating that MNSure was unavailable. The log-in issue resolved around 2:30 p.m. the second day. This event created some issues with notices that have since been resolved. He said they are looking into what happened and he will share the analysis findings with Mr. Clark.

Mr. Poehling apologized on behalf of MNIT to the MNSure board, staff, and MNSure consumers for this interruption. He said it affected several state agencies and many constituents.

Ms. Kennedy said she understood it was a frustrating issue for many. Because people faced delays or couldn't get phone help, there was a cost to MNSure, although METS wasn't down. She asked if there was a way to track how many missed calls or sign-ins lost during that time.

Mr. Poehling said they have some data, but some might be estimates. He will reach out to the MNSure operations team to pull more data. He stated that figuring out the number of missed calls would be difficult, however.

Vice Chair Stoffel said she understands that estimating that data would be difficult. She said they would be better off looking at the cause and what is being done to mitigate and prevent it in the future. Mr. Poehling said they are already working on that and the MNSure team has shared information with MNIT. They are looking to figure out the root cause to ensure they make corrections to prevent it in the future. They will be sharing that information with Mr. Clark and his team. They won't share details in a public meeting for security reasons. He added that MNIT will be able to pull data on dropped calls, but don't think that missed business or other information would be possible to determine.

Dr. Trajano asked what the next steps would be and how the board would get the information, including an estimate of the impact of the outage. Mr. Clark said once information is received, MNIT and MNSure will decide on how to provide it to the board. They want to share as much as they can.

Mr. Clark recapped that once they noticed errors and it was escalated, they learned it affected multiple agencies. MNSure implemented contingency plans and were transparent in public communications including social media. He said MNSure's contingency plans did a very good job even though they hadn't anticipated this specific kind of failure. It was an opportunity to identify certain things to be prepared for in the future. Chair Miranda said the board was kept informed and notified when the issue was resolved.

Mr. Poehling continued his update with the winter release deploying on January 16. There will be four efforts, three of which are relevant to MNSure.

First, Unique Person ID is delivering an enhancement for True Merge functionality in METS; the enhancement will significantly increase worker productivity when merging duplicate records, in that it automatically consolidates historical client information into one active person record. Prior to this change, METS workers have had to manually construct historical information from a variety of sources.

Second, Effective Dates will implement functionality to eliminate the current work-around workers must use to determine effective dates when processing a change, and ensure accurate eligibility and coverage for current or prior certification periods. MNsure will benefit in three ways:

- Notices determination timestamps will enable the Standard Eligibility Notice to provide a more accurate picture of program eligibility.
- GetInsured (GI) account transfers will ensure that tax relationship information sent to GI is complete and correct.
- The Whereabouts Unknown change causes program eligibility for a household member whose whereabouts are unknown to end, and passes details of the associated denial for use on the Standard Eligibility Notice.

Third, Maintenance & Operations Non-project work will include three notice updates and eight production changes that impact MNsure.

Mr. Poehling added that there have been three efforts that have delivered scope outside of a major METS release. Most notably, Unique Person ID has deployed two defect fixes for the METS True Merge capability.

Mr. Poehling shared that MNIT has named last year's COVID-19 Relief APTC Changes project as a finalist for MNIT's 2021 projects of the year. He said it was a prime example of great teamwork with MNIT, MNsure and vendors, and it most importantly delivered financial relief to consumers quickly during COVID-19. The winner of the award will be announced on January 14.

Vice Chair Stoffel asked if they were confident in the winter release. Mr. Poehling said MNIT was confident they are ready to go. A final go/no-go will be coming in the next couple of days. They wouldn't do it if there was no-go decision on January 15. Vice Chair Stoffel expressed thanks for MNIT's efforts.

CEO Report

Nate Clark, MNsure CEO

2021 Accomplishments

MNsure CEO Nate Clark shared 2021 accomplishments that were referred to in the meeting slide deck.

He said there were three overarching goals for 2021: improve the customer experience, increase operational efficiency, and lower the uninsured rate by increasing enrollment. Annual goals have been consistent in the last several years because the opportunities in these areas each year have been constant. There were many accomplishments towards these goals in 2021.

Improve the Customer Experience

Regarding improving the consumer experience, MNsire focused on improving the service delivery model by bringing call staff in-house when it previously been done by an outside vendor. This allowed for better service overall to consumers. It was done in February and March of 2021.

A new staffing classification was created focusing exclusively on handling front-line calls previously directed to the vendor. Because these staff were now in-house and had access to MNsire training and tools, they were able to perform those front-line functions and more.

Mr. Clark added that MNsire was able to optimize staffing and call routing, minimize the length of hold times and the number of transfers, and connect consumers more quickly with someone who could provide the help they needed. Consumers realized significant benefits from these new efficiencies.

Another improvement for the consumer experience was upgrading and adding new functionality in the plan comparison tool. Consumers can search for their doctor or other health care provider and determine whether their health plan's network include those providers. This enhancement allows them to make plan selections on more than just premiums and deductibles. It provides insight on the full cost of coverage, making it possible to make a more informed decision.

Mr. Clark then spoke about removing barriers to access for Minnesotans with limited English proficiency. MNsire is providing more information in multiple languages, including translated telephone prompts in Somali, Hmong and Spanish, which allows consumers to get help through the language line more efficiently. This was implemented before open enrollment began. He said there is more work to be done and it's an ongoing priority in 2022.

Improving MNsire's Operational Efficiency

Mr. Clark next talked about the second goal, improving operational efficiency. There were a number of operational changes and IT investments that aim to make MNsire more efficient and more effective. The efforts are complementary to the first goal, too.

He called out a significant enhancement that made it possible for a consumer to apply and enroll for current year coverage as well as the next year's coverage during open enrollment. (Many consumers who come to MNsire in November also experienced a life event and need coverage for the remainder of the current year.) This reduced the number of cases that require manual processing.

He said investments like this made it possible for MNsure to enter the open enrollment period within established service level goals for processing reported life events, verifications and other manual work that could impact eligibility determination.

Other changes that improved efficiency and contributed to a better consumer experience include improving the way MNsure exchanges data with insurance companies, streamlining the way assister partner accounts are administered, and expanding the call-back option to ensure all consumers who call the Contact Center are offered a call back when there are long wait times.

Uninsured Rate

Mr. Clark then discussed reducing the uninsured rate in Minnesota, which is core to MNsure's mission. By growing enrollment, the number of uninsured Minnesotans has been reduced. The latest numbers from the Minnesota Department of Health show the uninsured rate is at 4.1%, down from 4.7%. MNsure played an important role in mitigating pandemic-related coverage losses through the implementation of the American Rescue Plan Act (ARPA). As a result of ARPA, Minnesotans received an additional \$73 million in federal health care subsidies, which translated to over \$1,000 in annual savings for families enrolled through MNsure. Also, an additional 14,000 Minnesotans signed up for insurance through MNsure's ARPA special enrollment period.

He said targeted outreach by grantee partners and strong marketing and communications made a big difference. Campaigns targeted the underinsured and uninsured communities uninsured in communities of color and mid- to upper-income Minnesotans who were newly eligible for tax credit benefits. They also encouraged those already enrolled to shop and compare to get the best plan for their needs and budget.

He reiterated that 2021 was year that allowed MNsure to demonstrate its flexibility and resilience to do what was needed to help Minnesotans get covered in quality, comprehensive coverage. He stated he was proud of the work and the progress made, and there is always more work to be done. He looks forward to making progress in 2022.

Mr. Clark then solicited questions and comments from the board.

Assistant Commissioner MacDonald thanked him for the report and asked if there are key things MNsure wanted to accomplish in 2021 but were unable to do due to limitations and other priorities. She also agreed that MNsure is crucial to working on reducing the uninsured population in Minnesota.

Mr. Clark said there is more work to do to remove barriers to access for consumers with limited English proficiency. One thing that is planned is to create several pages on the MNsure website in multiple languages.

Sign-up Activity

Mr. Clark gave a report on enrollment activity as of January 9. He noted that a full year-over-year comparison will be given at the March board meeting.

Between November 1, 2021, and January 9, 2022, 157,560 Minnesotans have come to MNsure.org to sign up for comprehensive coverage. Of those 129,189 were qualified health plan (QHP) sign-ups, 24,462 were Medical Assistance applications, and 3,909 were MinnesotaCare applications.

He pointed out that 58% of QHP-enrolled household are receiving tax credits averaging \$514 per month, and that the QHP sign-ups sets a record for MNsure.

Mr. Clark said new customers have been an important indicator during this open enrollment; 19% (24,000) of private plan sign-ups came from those newly enrolled, not renewed from 2021. The number of effectuated enrollments in 2021 increased 7% from 2020, and held steady month-to-month, increasing slightly in the middle of the year. The total sign-ups in calendar year 2021 increased 3% from 2020. He said these numbers indicate MNsure is on a strong footing moving into 2022.

MNsire Budget

Mr. Clark moved to the budget. He said that the 2021 premium withhold revenue exceeded the forecast by just over \$200,000. As they forecast for 2022, a number of factors influence how MNsure's revenue will progress during the year: the number and pace of sign-ups, the effectuation rate, premium prices for those who effectuate, and the membership lapse rate. Because sign-ups are the only certain factor right now, it's too early to draw anything more than preliminary conclusions. He stated that in March there will be more data on effectuation and actual premiums. MNsure is starting the calendar year in a very good position compared to the forecast and they don't anticipate needing to make major changes to operational plans.

IT and Operations

He then reported on operations and IT performance. In spite of the event in December that Mr. Poehling already discussed, it has been the smoothest enrollment period in MNsure's history. Auto renewals processing went well, there has been success in assisting consumers. So far there have been over 55,000 calls to MNsure's Contact Center, with an average 7.5-minute waiting time, well within expectations. He said he was confident given the operations and process improvements and IT investments, that the last days of open enrollment would be smooth.

Form 1095-A Production

Mr. Clark said that the production of federal Tax Form 1095-A is a key part of MNsure's operations. They are required to send them to all consumers who were enrolled in a QHP in 2021. Those consumers need the forms to fill out IRS Form 8962 to claim and reconcile any premium tax credits they are eligible for. They expect to mail about 90,000 in advance of the January 31 deadline, and they will also be available in consumers' online account inboxes.

Public Health Emergency

Mr. Clark reminded the board that during the public health emergency, DHS made temporary changes to their eligibility review rules for public health programs to ensure that as many Minnesotans as possible were able to keep their coverage. This policy has reduced the number of consumers who would have been determined ineligible for a public health insurance program and as a result, moved to a QHP.

The Center for Medicaid and Medicare Services hasn't indicated when the public health emergency will expire and when states should reinstate public program eligibility rules that were in place before the public health emergency.

Undoing this temporary change will have an operational impact on MNsure as well as DHS. Planning is ongoing with DHS and MNIT to ensure a smooth transition, with the goal to prevent a gap in coverage for the affected consumers.

Mr. Clark concluded his report with a thanks to MNsure staff, noting the successes are a testament to the job the team has done. He also thanked the leadership team along with partners at DHS, MNIT, assisters and insurance companies.

Mr. Fisher congratulated and commended Mr. Clark and the MNsure team on a remarkable year, especially considering dealing with COVID-19 and other disruptions. He said MNsure is an organization that has proven its worth and mission. Chair Miranda agreed. Kennedy thanked the MNsure team and said the pandemic shows how more than ever that people need comprehensive, affordable coverage.

The board took a break at 2:20 p.m. and resumed the meeting at 2:32 p.m.

MNsire Board Governance

Suyapa Miranda, Board Chair, and Nate Clark, MNsure CEO

Chair Miranda turned the meeting over to Mr. Clark.

Mr. Clark began by recapping notes from the November board meeting discussion and next steps. Information has been provided to board members for their review. They agreed to have staff prepare a 2022 calendar detailing board and work group meetings and provide a draft agenda for each meeting indicating the topics to be discussed. There was a proposal to make additions for board and work group meetings to allow discussion and decisions on subjects the board identified during the governance conversations. He then showed a draft of the 2022 calendar to demonstrate the meeting cadence.

He mentioned some key topics for discussion at each upcoming board meeting, including recurring topics and actions and decision points. For example, the vote to approve the budget occurs in March and July.

Mr. Clark then talked about work groups, including agenda topics and meeting cadence. He reminded the board the role of these groups and meetings is to bring plans and decision points

to the board for discussion and votes. For example, the finance work group does an ongoing review of the budget and prepares for March and July meetings, and the compliance work group reviews strategic plans and conducts ongoing reviews of programmatic audits.

He then discussed the takeaways and priorities that emerged from discussions in board meetings last year.

- Being of assistance to staff as requested and appropriate.
- Looking at existing policies, confirming they're appropriate, and identifying any gaps or changes that should be addressed.
- Leading the process of defining MNsure's business strategy and goals, establishing performance expectations, and evaluating performance.
- Ensuring existing practices meet board goals and expectations.
- Understanding connections and interactions between state agencies, and ensuring they benefit the agencies and the populations they serve.
- Ensuring the business has the resources needed to accomplish its mission.
- Ensuring the board meeting and other meetings achieve board goals.

Mr. Clark said they had determined that using the existing framework of established meetings would allow discussion and decisions on subjects the board identified during the governance conversations. There would be a combination of adding topical, deep-dive discussions to board meetings, slotting board work groups throughout the year, and adding specific subjects to work group agendas.

Another recommendation is to establish an ad hoc work group specifically for reviewing policies. There are some larger policies that merit evaluation by a smaller group that can bring recommendations to the full board.

He explained the details of the proposal. They would extend the board meetings by an hour to use if needed to receive updates, hold in-depth discussions and approve work group recommendations, and provide direction to staff. He suggested some topics for the upcoming year:

- March: Business practices, performance and measurement.
- June: IT infrastructure, including system dependencies and limitations, and governance.
- July: Interagency coordination for core services and operations, and how costs are allocated among agencies.

These are important foundational areas for board members to understand when making future decisions.

One more meeting has been added to the proposed calendar, in September, to confirm MNsure priorities and review policies. They would coalesce around priorities and the direction to take in 2023 using the discussions from the previous eight months. There would be an opportunity then

to prepare and gather resources through December to be ready in January 2023 to achieve the goals.

Mr. Clark then covered board work groups. Work groups provide an existing framework to leverage, and where members can do deep dives and discussions. Because there's no quorum and meetings aren't making decisions for the board, work group members have the ability to work with MNsure staff and bring recommendations back to the full board for discussion and approval. The proposal adds policies to work group agendas so they can be reviewed by work group members. For example, the work groups can review the legislative engagement, conflict of interest and Consumer Assistance Program policies to see if they are still applicable, or if they should be rescinded or modified, or be taken out of policies and made part of program goals or initiatives.

He then spoke about ad-hoc groups that the board can establish, which are authorized in the MNsure charter and by-laws. The proposal recommends an ad-hoc work group with a goal to review the finance and delegation of authority policies that generated special interest during the governance discussion.

Mr. Clark summarized that knowing that the board wants to dedicate time to planning around the priority areas they identified, the proposal uses the existing framework of board meetings, work group meetings and an ad-hoc work group to accomplish the goal.

He mentioned he hadn't included small group calls in the framework, although they are still available to the board. They provide a venue for sharing background information and conducting board member training. They retain the option of scheduling them as necessary. They are not included in the proposal because they are ad hoc and not recurring on a regular schedule.

Mr. Whitman asked if work group meetings were not open to the public and Mr. Clark said that was correct, because they never have a quorum of board members at those.

Ms. Kennedy said she appreciated this proposal making order out of all the discussions in the past month and was impressed with the work done.

Mr. Fisher commented it provides expectations for board members to become more prepared ahead of each meeting. He said regular work group meetings are appropriate, and having things scheduled a year in advance with the chance to add topics as needed seems appropriate.

Mr. Clark asked if they should move forward using this for the first quarter of 2022. Chair Miranda said yes, knowing they have the ability to add an ad hoc group as needed. Mr. Clark didn't think there would be need for creating an ad hoc work group at this time. He reiterated they had proposed starting a review of the finance and delegation of authority policies, which was not yet set in the calendar.

Vice Chair Stoffel suggested not scheduling an ad hoc work group right away but to try this proposal for the next six months. Mr. Whitman concurred.

Dr. Trajano asked to clarify that each work group does not include the full board, and asked how board members are chosen to serve on the work groups. Chair Miranda said there is no quorum

of board members in these groups, and she selects the members. Vice Chair Stoffel asked how new members are assigned and it was explained that Mr. Clark and Chair Miranda meet to discuss and assign. It is the board chair's responsibility to assign members. Chair Miranda said she will take input from individual board members on where they are interested in serving. She and Mr. Clark would be confirming the members of the individual work groups.

Assistant Commissioner MacDonald asked who calls ad hoc work groups, and said there could be need for one around the unwinding of the public health emergency. Mr. Clark said that any recommendation for a new ad hoc work group addressing a specific topic would go to the full board.

Vice Chair Stoffel asked about using small group calls to get information, such as about the IT issue in December. Mr. Clark said those are scheduled as needed.

Mr. Clark explained if a quorum was present at a work group meeting or ad hoc meeting it would be required under the open meeting law to be a public meeting, so would need to be announced in advance. Thus, members are provided with many opportunities to attend and participate in small group meetings.

Chair Miranda commented that if they decide to create an ad hoc work group that it meet for a specific duration of time with a certain deadline.

Mr. Clark thanked the board for their feedback, and said the staff will work to schedule meetings.

Draft MNsure Manager Compensation Plan

Suyapa Miranda, Board Chair

Pursuant to Minnesota Statutes, Section 13D.03, subdivision 1(b), Dr. Trajano moved that the board go into closed session to review proposed updates to the MNsure Compensation Plan. Vice Chair Stoffel seconded. Mr. Rowley took a roll call. All members voted in favor and the board went into closed session at 3:06 p.m.

Closed Session – Summary

Participants in attendance: David Fisher, Jessica Kennedy, Assistant Commissioner Cynthia MacDonald (for Commissioner Harpstead), Suyapa Miranda, Stephanie Stoffel, Dr. Daniel Trajano, Andrew Whitman

Staff in attendance: Libby Caulum, David Rowley

Board members discussed and voted on the proposed updated MNsure Manager Compensation Plan.

Open Session

Chair Miranda reconvened the meeting in open session at 4:06 p.m. Ms. Kennedy was not in attendance.

The chair reported that the board unanimously voted to approve an updated MNsure Compensation Plan that will bring MNsure into line with the anticipated updates being made to the statewide managerial plan. The board understands there's a long process ahead and that the updated MNsure Compensation Plan must still receive legislative review and approval.

New Business

Suyapa Miranda, Board Chair

No new business.

Adjourn

Suyapa Miranda, Board Chair

MOTION: Chair Miranda asked for a motion to adjourn the meeting. Mr. Whitman moved to adjourn. Dr. Trajano seconded. Mr. Rowley took a roll call; all board members present voted in favor and the meeting was adjourned at 4:08 p.m.