



# MNsurance Board of Directors Meeting Minutes

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**Wednesday, June 15, 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

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

**Guests:** ASL interpreter Taylor Goligoski, ASL interpreter Jamie Schumacher

## Meeting Topics

### Welcome

*Suyapa Miranda, Board Chair*

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

Chair 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 MNsure’s chief legal counsel, Dave Rowley, conducted a roll call for attendance. Board members David Fisher and Andy Whitman were not present but there was a quorum.

### Board Officer Elections

*Suyapa Miranda, Board Chair and Stephanie Stoffel, Vice Chair*

Chair Miranda stated that the board’s bylaws require an annual vote for chair and vice chair. Vice Chair Stephanie Stoffel asked for a nomination for board chair. Assistant Commissioner Cynthia MacDonald asked for some background on the term duration for board leadership; Mr. Rowley replied that the chair and vice chair each serve a one-year term, according to the board’s bylaws, and each can serve up to two consecutive terms.

Dr. Daniel Trajano offered a nomination of Suyapa Miranda for chair; Assistant Commissioner MacDonald provided the second. There were no additional nominations. Chair Miranda

accepted the nomination and Mr. Rowley took a roll call. Jessica Kennedy, Assistant Commissioner MacDonald, Vice Chair Stoffel and Dr. Trajano voted to re-elect Chair Miranda.

Dr. Trajano offered a nomination of Stephanie Stoffel for vice chair; Assistant Commissioner MacDonald provided the second. There were no additional nominations. Vice Chair Stoffel accepted the nomination and Mr. Rowley took a roll call. Ms. Kennedy, Assistant Commissioner MacDonald, Chair Miranda and Dr. Trajano voted to re-elect Vice Chair Stoffel.

## **Public Comment**

None.

## **Administrative Items**

*Suyapa Miranda, Board Chair*

### ***Approve March 9 Meeting Minutes***

**MOTION:** Ms. Kennedy moved to approve the meeting minutes from March 9, 2022. Vice Chair Stoffel seconded. Mr. Rowley took a roll call; all members present voted in favor and the minutes were approved.

## **CEO Report**

*Nate Clark, MNsure CEO*

### ***Enrollment***

Nate Clark began his presentation by thanking the board and congratulating the newly elected officers. Mr. Clark then provided an overview of MNsure enrollment data through May 31, 2022 (slide 6). Since November 1, 2021, over a quarter million Minnesotans have signed up for coverage through MNsure, including:

- 141,813 qualified health plan (QHP) sign-ups
- 74,682 Medical Assistance (MA) applications
- 9,437 MinnesotaCare applications

Just over 60% of QHP-enrolled households are receiving tax credits averaging nearly \$511/month per household.

Mr. Clark reported that effectuated enrollments continue to be strong. MNsure had over 113,000 effectuated enrollments through the end of May 2022, which is higher than in January 2022 when the open enrollment period closed (slide 7). Turning to MNsure's premium withhold revenue, MNsure's actual number is tracking over \$300k ahead of forecast (slide 10).

## **Legislative Session Update**

Mr. Clark identified two notable items that the Minnesota Legislature accomplished that are relevant to MNsure operations: an extension of the state's reinsurance program (Minnesota Premium Security Plan) and ratified labor contracts for state employees.

The Minnesota Premium Security Plan (MPSP) was approved by the Legislature and signed into law by Governor Walz ahead of the federal deadline of April 1, 2022, to reauthorize the program. The MPSP was authorized for five years but is only funded for the first three years. The legislation also includes a \$13.3 million general appropriation for MNsure, which is designed to replace lost premium revenue for three years (plan years 2023, 2024 and 2025). This amount will be reflected in the forthcoming budget at the next board meeting in July 2022.

Mr. Clark noted no action was taken on the Governor's supplemental budget proposal which included the recommendation to support MNsure's IT modernization project, nor on a Department of Human Services (DHS) proposal that would have provided additional funding for navigator grantees (MNsure's community partners). As of June 15, there is still discussion of a possible special session. Mr. Clark also acknowledged the work of MNsure Government Affairs Manager Anna Burke throughout the session.

Moving to the federal level, Mr. Clark recounted his May 2021 trip to Washington, D.C., where he met with Senator Tina Smith and staff from other members of Minnesota's Congressional delegation to discuss the expanded tax credits within the American Rescue Plan and to advocate for their extension beyond the end of 2022.

Dr. Trajano asked about the labor contracts for state employees; Mr. Clark explained that, as state employees, MNsure staff are represented by various bargaining units.

At approximately 1:23 p.m., board member David Fisher joined the call.

## **Public Health Emergency**

The existing federal public health emergency (PHE) is expected to be extended into October 2022. Mr. Clark reminded the board that the PHE affects eligibility rules for Minnesota's public health insurance programs and has helped keep many Minnesotans covered during the pandemic. Resuming eligibility determinations for Minnesotans enrolled in those programs will have operational impacts for both DHS and MNsure, and Mr. Clark reiterated that the two organizations are working together to ensure health coverage continuity for all enrollees.

## **Family Glitch Policy**

Mr. Clark explained that the so-called "family glitch" is a gap in the existing Affordable Care Act (ACA) in which employer-sponsored family coverage affordability is determined based on cost of *individual* premium rather than the family premium. As a result, this glitch meant many families shopping for coverage using MNsure were ineligible for benefits like premium tax credits; similarly, it meant that some families were ineligible for MinnesotaCare.

In 2021, Minnesota addressed the family glitch on the state level for the MinnesotaCare-eligible population with a change in state policy and funding from the Legislature. More recently, the IRS has announced an administrative action that proposes a fix for the family glitch for those who purchase qualified health plans. MNSure estimates this change will benefit several thousand Minnesotans. Mr. Clark acknowledged the energy, dedication and hard work of MNSure staff, partners at DHS and MNIT, and external stakeholders that enable MNSure's success.

Finally, Mr. Clark mentioned the passing of Martha Eaves, a former board member, on May 12, 2022. Ms. Eaves was appointed to MNSure's Board of Directors by Governor Mark Dayton in July 2015 and served through May 2019. Mr. Clark expressed his condolences and deep appreciation for her service.

Chair Miranda echoed Mr. Clark's message and reiterated thanks to MNSure leadership and staff for their work during the legislative session.

## **Assister Survey Results**

*Christina Wessel, Senior Director of Partner Relations*

Senior Director of Partner Relations Christina Wessel explained that MNSure surveys its assisters following open enrollment each year to understand their experiences, and to collect input and identify areas for improvement for the next open enrollment. This year's survey was completed in February 2022 and MNSure achieved a roughly 30% response rate with 651 responses received from all assisters (slides 17-19).

Takeaways from the assister survey include:

- There was a notable increase in assisting consumers in-person for plan year 2022 across assister types.
- Assistors report that changes made during the pandemic are likely to be permanent, for example, helping consumers over the phone, using virtual meetings, and minimizing the number of consumers in the office at one time.
- Overall they reported a positive experience working with the Minnesota Eligibility Technology System (METS), the online application and MNSure's Assister Portal (slide 22).
- Brokers — who are the primary users of the plan shopping and enrollment and anonymous plan comparison tools — give these tools high marks (slide 23).
- A large majority of navigators and certified application counselors (CACs), 78%, report they are either "very satisfied" or "somewhat satisfied with MNSure's Assister Resource Center (ARC); a very small number, 1%, report they are "not satisfied" (slide 27).
- During the last open enrollment, brokers assisted nearly 40% of MNSure's qualified health plan (QHP) consumers with enrolling.
- Most brokers (70%) report enrolling 75% or more of their clients through MNSure (slide 30).

- Brokers report most common reason for enrolling clients off-exchange is “did not qualify for tax credits” (slide 30). This metric indicates an opportunity for MNSure to communicate with brokers about life changes and new legislation that could impact a consumer’s tax credit eligibility sometime during the year.
- Brokers continue to report high levels of satisfaction with MNSure’s Broker Service Line and the “very satisfied” share has increased from 61% to 81% in the last three years (slide 32).

Assistant Commissioner MacDonald noted her support for the assister programs, how crucial it is to the work of both MNSure and DHS, and that she was pleased to see such positive results from the survey. Chair Miranda asked about the assisters’ pandemic-related operational changes and possibly comparing to survey results from 2019. Ms. Wessel noted that MNSure is seeing a return to an in-person model with some exceptions; navigators are beginning to bring back in-person enrollment events. Ms. Wessel explained some changes are likely permanent and that Minnesota had policies in place to support remote work prior to the pandemic, which made the shift to remote assistance easier.

Ms. Kennedy seconded the praise for the assister programs and asked a follow-up question about the reasons why brokers enroll consumers off-exchange: can MNSure dive deeper into the data to identify possible actions to improve? Ms. Wessel acknowledged the great work of her team, particularly on the broker side. Ms. Wessel explained that the main barriers for brokers are related to technology: for example, the complexity of reporting life events and other consumer changes. Both noted that MNSure’s proposed IT modernization project would bring improvements.

Dr. Trajano noted improving broker satisfaction and asked why we might see less satisfaction than with the ARC. Ms. Wessel responded that brokers only work with MNSure and QHPs, which tends to be more straightforward and issues are easier to resolve, while navigators and CACs are dealing with a more complex triad of MA, MinnesotaCare and QHPs. Satisfaction may be linked more to frustrations with the complexity of the system rather than individual customer service.

## **IT and Executive Steering Committee Update**

*Greg Poehling, MNIT Chief Business Technology Officer for DHS and MNSure*

Following a break, Chair Miranda turned the meeting over to Mr. Poehling for his update. Mr. Poehling reported that the end of spring IT release was successful, with three projects deployed on June 12, and another three deliverables completed outside of the latest release (slide 36).

Secondly, Mr. Poehling shared the METS roadmap for 2022 and explained that the table on the left outlines the ongoing work that keeps METS going, while the table on the right shows projects that will deliver new changes or enhancements to the system (slide 37). New development projects include expanding the scope of the family glitch project to address the needs of MinnesotaCare and private health plans, the PARN updates scheduled for release in August 2022, and a Curam upgrade which will deliver technical upgrades to the METS platform including security enhancements and fixed defects.

Finally, Mr. Poehling announced he is leaving his current position July 5, 2022, and thanked the board for their support as well as Mr. Clark and the MNsure team. Chair Miranda, Ms. Kennedy, Mr. Fisher, Mr. Clark and Assistant Commissioner MacDonald all thanked Mr. Poehling for his years of service and contributions.

## MNsire Board Member Survey

*Nate Clark, MNsure CEO*

Mr. Clark reminded the board of its previous discussion of policy 10 regarding reporting, measurement and evaluation of the MNsure board. Policy 10 is intended to ensure that the board is high performing, provides effective oversight and direction, and supports MNsure in its purpose. Using examples provided by Mr. Fisher and from another state-based exchange, Mr. Clark, Chair Miranda, and Vice Chair Stoffel developed and launched a board survey to identify areas of improvement for the board within the performance dimensions specified in policy 10:

- **Composition:** Does the MNsure board's diversity reflect Minnesota's population and whether the board members have the experience and skills to help MNsure achieve its mission? 80% of respondents agreed, though it was also suggested that there are opportunities for increasing board's diversity (slide 43).
- **Information:** All respondents agreed or strongly agreed that the board has the information it needs; however, respondents also reported an interest in having more information to support longer-term business needs and strategic challenges (slide 44).
  - Mr. Fisher had questions about the timing of delivering meeting materials to board members, and noted some technical issues around receiving email.
- **Agendas & Meetings:** 80% of respondents agreed board meetings are conducted effectively, agendas and materials are provided in time for adequate review, and meeting duration and frequency are adequate to cover the board's workload. One comment suggested one or two board meetings might be dedicated to addressing issues as requested by board members.
- **Structure:** 80% of respondents were neutral or agreed the board structure is clearly defined and effective and that the board understands and executes its duties. Additional comments suggested this could be an area of focus in the future.
- **Process:** All respondents agreed or strongly agreed the board has effective processes across multiple areas (slide 47). One area of interest was that the board could be more involved with the longer-term strategic planning process for MNsure (slide 48).
- **Culture & Dynamics:** 80% of respondents agreed or strongly agreed the board encourages a culture that prioritizes communication and rigorous decision-making, though it was also suggested that there are opportunities to develop and strengthen board culture.
- **Level of Director Engagement:** 80% to 100% of respondents agreed or strongly agreed board members help MNsure achieve its mission. Respondents were evenly split

on the question of whether member expertise is used effectively, which is a potential opportunity for improvement.

- **Relationship of Board Members & Staff:** 80% of respondents agreed or strongly agreed interaction with MNsure staff is effective and that staff are held accountable for delivering results and plans, but also noted there might be opportunities to strengthen accountability for results.
- **Perception of Performance & Ethics:** 80% to 100% of respondents agreed or strongly agreed the board ensures legal and ethical integrity and that members work to avoid conflicts of interest. Respondents also noted that since board members are responsible for self-reporting potential conflicts, this could be an area to consider a more stringent standard.

Mr. Clark reiterated that this summary is a first step toward identifying areas for development or improvement. He explained that staff would be combining previous responses with newly received responses and sharing the combined detailed survey results with board members for additional discussion and creating an action plan.

Ms. Kennedy noted the extent of consensus throughout the survey results, with 80% frequently in agreement, and asked Chair Miranda if she has looked into the 20% minority to see if there are any patterns in the outliers. Ms. Kennedy observed that if there are patterns, this could be an important opportunity to make sure that person or persons feel heard and their input is being considered seriously. Chair Miranda agreed and noted the survey included an opportunity to share written comments with each response. Mr. Clark added that the outliers often had selected a neutral response, and that there were only a few areas where a small number of respondents disagreed.

Vice Chair Stoffel reiterated there were two things the committee wanted to accomplish with this survey: to identify priorities for work, and to establish a baseline for the board to measure progress against in the future. Mr. Clark noted that as this is the first survey of its kind, there would undoubtedly be ways to improve this exercise over time. Assistant Commissioner MacDonald added that she appreciated the survey and solicitation of board input.

## **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. Dr. Trajano moved to adjourn; Vice Chair Stoffel seconded. Mr. Rowley took a roll call; all board members present were in favor and the meeting was adjourned at approximately 2:50 p.m.