MNsure Board of Directors Meeting Minutes

> **Wednesday, November 16, 2022, 1 – 3 p.m.**
> **Hybrid: Remote via WebEx and in-person**
> **355 Randolph Avenue, Suite 100, St. Paul, MN, Mississippi Conference Room**
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> **Participants in attendance:** David Fisher, Jessica Kennedy, Stephanie Stoffel, Andy Whitman
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> **Staff in attendance**: Angela Benson, Libby Caulum, Nate Clark, Joel Ingersoll, Kari Koob, Mary Robinson, Dave Rowley, Christina Wessel, Morgan Winters, Mike Wright
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> **ASL interpreters Jennifer Williams and Sonja Newton**

Meeting Topics

Welcome

Stephanie Stoffel, Board Vice Chair

The meeting was called to order at 1:04 p.m. by Vice Chair Stephanie Stoffel. Vice Chair Stoffel 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.

MNsure's chief legal counsel, Dave Rowley, conducted a roll call for attendance and David Fisher, Jessica Kennedy, and Vice Chair Stoffel were present. The board did not have quorum. Mr. Rowley advised that no official board action could be taken until a fourth member joins, but the informational parts of the meeting could proceed.

Public Comment

None.

Administrative Items

Stephanie Stoffel, Board Vice Chair

Vice Chair Stoffel reminded board members that MNsure is currently recruiting members for the Health Industry Advisory Committee and the Consumer and Small Employer Advisory Committee. Information about the committees and application process is available on the MNsure website: Advisory Committee Openings.

Vice Chair Stoffel opened the floor for discussion about forming an ad hoc committee concerning the CEO performance review process. Mr. Fisher and Ms. Kennedy volunteered to participate.

CEO Report and Open Enrollment Update

Nate Clark, MNsure Chief Executive Officer

Mr. Clark provided an overview of MNsure enrollment data for the current plan year (2022) through October 31, 2022 (slide 5):

- 150,724 qualified health plan (QHP) sign-ups
- 124,776 Medical Assistance (MA) applications
- 13,646 MinnesotaCare applications

Nearly 60% of QHP-enrolled households are receiving tax credits averaging approximately $510/month, per household. Through the end of October 2022, Minnesotans have received a cumulative $225 million in premium tax credits. By the end of 2022, MNsure expects Minnesotans will have saved over $267 million in premium costs.

Ms. Kennedy remarked that new QHP consumers represent about one-third of QHP sign-ups and asked why that is. Mr. Clark responded that the new consumer metric includes consumers who did not have coverage as of October 31, 2021, and therefore may capture people who had coverage previously that had lapsed, for example.

Turning to effectuated enrollments (slide 8), MNsure's enrollment has declined by about 800 enrollees over the last month (September – October 2022), or just under 1%. Since January, MNsure's lapse rate is about 4.2%, which is consistent with historical trends and assumptions in MNsure's financial plans. Strong enrollment is reflected in premium withhold revenue, which is tracking about $300,000 above forecast (slide 9).

Mr. Fisher asked about the QHP lapse rate and factors that contribute to it; for example, a MNsure enrollee returning to the workforce and getting covered by employer-sponsored insurance. Mr. Clark noted there are several reasons why consumers may switch, including gaining job-based coverage or a qualifying life event that changes their eligibility for public program coverage.

Mr. Whitman joined at the meeting at 1:15 p.m.

Open Enrollment Update

In the first two weeks of the current open enrollment period, MNsure has had 107,637 sign-ups (all types) including nearly 103,000 QHP sign-ups (slide 16). Starting with slide 18, Mr. Clark reported MNsure's Contact Center call metrics. Approximately four minutes of the total "handle time" is staff wrap-up time (for example, making case notes) without the consumer on the line.

Ms. Kennedy asked about the difference between the general line and helpline. All calls come through the general line where they are triaged, and most are addressed; more complex cases are transferred to the helpline. Ms. Kennedy asked whether DHS has separate phone lines for MA and MinnesotaCare consumers. Mr. Clark answered that yes, DHS does have its own lines; however, consumers can also call MNsure and either the interactive voice response system (IVR) will direct them to DHS or a MNsure representative can transfer them manually. Materials for MA and MinnesotaCare list the appropriate DHS numbers. Mr. Clark affirmed Ms. Kennedy's suggestion that most calls are serving QHP consumers with private insurance questions.

Mr. Fisher asked whether consumers effectively wait in line twice (first on the general line, and then for the helpline). Mr. Clark responded that the IVR offers consumers an opportunity to state what kind of question they have, which connects them to the helpline directly so they don't have to wait twice.

MNsure average wait times last year were in the six-minute range (general line) and 11 minutes (helpline). Current call metrics reflect great improvements with the IVR, staffing and training. Mr. Fisher asked how MNsure's metrics compare or contrast with other wait times. MNsure's service goal is to answer 80% of calls within five minutes; the Contact Center is currently at about 98%, well above our goal. Mr. Clark noted that the numbers provided are averages, and that high call volumes on particular days (for example, just before a deadline) can create longer wait times.

Vice Chair Stoffel asked for confirmation whether this is the second year MNsure has employed in-house staff for the Contact Center; Mr. Clark responded that this is at least the second year. Vice Chair Stoffel also commented that in her experience, MNsure's call metrics are extraordinarily good numbers.

Ms. Kennedy commented that a chat option would be a welcome addition as part of MNsure's IT modernization. Mr. Clark mentioned a few possible hurdles to implementation, including privacy and security concerns, but that a chat feature is not impossible and something MNsure is interested in pursuing.

Vice Chair Stoffel added that MNsure's "call me back" function was another improvement for the Contact Center and asked whether it was in place again this year; courtesy call back continues to be an option for the general line and was added to the helpline ahead of this open enrollment.

With midterm elections over, MNsure's paid marketing campaign is in full swing across TV, radio, digital streaming, social media, paid search, print, "out of home" platforms and business placements. MNsure continues to partner with broker enrollment centers for advertising and staff are developing opportunities for earned media attention as well. Mr. Fisher mentioned that he has seen MNsure ads.

MNsure's statewide network of 1,900 assisters (brokers and navigators) are helping Minnesotans with applications and enrollment. Online tools available to help consumers include the Assister Directory, enrollment events calendar, and a new online calculator to help consumers find out whether job-based coverage is affordable (an indicator of whether they are

newly eligible for tax credits thanks to the 'family glitch' fix). MNsure also recently launched improvements to the manual account creation process for Minnesotans who can't create an account online.

Additional Updates

Following the midterm elections, Minnesota will have single party, DFL control at the State Capitol (governor and both chambers of the Minnesota Legislature). One implication is that the governor's budget process will remain on track; however, there is a possibility for a more ambitious health care agenda given the improved political climate for DFL lawmakers in both chambers. In both the Senate and House, the type and scope of standing committees will change, including committee chairs and membership. DFL legislators will manage which bills get hearings and have greater control over what moves forward through the legislative process.

MNsure continues to monitor the case of Braidwood Management Inc., et al v Becerra (formerly Kelley v Becerra), which challenges the preventive care provisions of the Affordable Care Act (ACA), as there is uncertainty about the impacts of the district's court decision. Mr. Fisher commented about the duration of the timeline so far and perceived pace of the case. Mr. Rowley added some explanation.

Mr. Clark thanked MNsure leadership and staff, the assister community, and partners at DHS and MNIT for their great work during open enrollment.

Vice Chair Stoffel noted that the board will continue with informational updates but return to administrative items requiring action later in the meeting now that the board has quorum.

IT and Executive Steering Committee Update

Mike Wright, MNIT Interim Chief Business Technology Officer for DHS and MNsure

Open enrollment had a successful launch on November 1. In the first 16 days, no issues have been reported. MNIT and MNsure staff continue to follow processes and procedures outlined during the last board meeting, which have ensured stability and smooth operations. The MNIT change freeze remains in effect.

There are no updates to the METS portfolio roadmap (slide 25) since the last board meeting.

Vice Chair Stoffel asked about the Curam (now Meritave SPM) upgrade. Mr. Wright replied that the upgrade is in the planning phase with no finalized date; however, it is still on track for early 2023.

At approximately 1:55 p.m., the board took a brief break and resumed at 2 p.m.

MNsure IT Systems, Governance and Funding

Nate Clark, MNsure Chief Executive Officer

MNsure's technology ecosystem has multiple systems and interfaces that the agency uses to support consumers who apply and enroll in health insurance through the exchange as well as

the tools that MNsure representatives, assisters, DHS staff and county case workers use to assist consumers and maintain case information (slides 30-31). This ecosystem includes a few primary categories of systems:

- **Minnesota Eligibility Technology System (METS)** – Used by MNsure, DHS and counties. It is the central resource that individuals use to apply for both public and private health insurance and provides eligibility determinations. Also contains the Assister Portal for navigators and brokers who are helping consumers, and the Caseworker Portal where both MNsure and DHS staff can log information about applicants and enrollees.

- **Applications that are program-specific.** Once METS determines eligibility, the consumer's application data is passed to the system that supports the program they're eligible for (for example, Medicare, food assistance, housing support). For QHP-eligible consumers, the data is passed to GetInsured, which is MNsure's program-specific system for plan comparison, selection and enrollment.

- **Applications that are enterprise-wide or external.** MNsure interfaces with external systems at the state and federal level to authenticate identification, check personal data (for example, disability or veterans' benefits), or verify application information items like income, citizenship, immigration status or access to minimum essential coverage.

Vice Chair Stoffel asked which system a consumer will encounter first through the MNsure website. Mr. Clark responded that the starting place or "front door" for all consumer is the METS system, which is housed on the Meritave SPM platform. Mr. Fisher asked for and received confirmation that non-MAGI stands for non-modified adjusted gross income (slide 31).

MNsure's IT systems are governed by four bodies – Enterprise Architecture Board (EAB), Integrated Human Services Executive Steering Committee (I-ESC), program management teams and system governance groups – but MNsure does not have a seat on each of these (slide 32). MNsure's closest association is with the METS system governance group (SGG) and METS executive steering committee (ESC), the two groups that manage the health care portfolio and the METS platform.

With its interconnected and interdependent systems, MNsure's technology ecosystem serves multiple user groups, which all have individual priorities and needs. The governance structure is designed to determine strategy and make resource decisions that serve the needs of all its stakeholders.

The METS SGG has cross-agency representation and determines system enhancements and project priorities by vote, with two votes each for MNsure, DHS and counties (slide 33). MNsure's two representatives are Chief Operating Officer Morgan Winters and Bob Paulsen, director of individual market policy, eligibility and enrollment. The METS SGG is effectively where all IT projects start, and the output of this group is a set of recommendations (project "roadmap") given to the METS ESC.

The METS ESC was established by the legislature to provide second-level governance. It provides oversight and accountability for IT projects as well as the METS platform itself. METS ESC reviews and approves the roadmap or provides alternative direction, making sure that it aligns with the vision of our business.

A second key function of METS ESC is to approve the technology fiscal report (overall METS budget, not just the portion of the METS budget that MNsure is responsible for). The entire METS budget includes funding from the federal government (to support Medicaid programs and other initiatives), state funding, and MNsure's contribution of premium withhold dollars. This budget is a public document and reviewed at least quarterly. MNsure's representatives are Nate Clark and Chief Financial Officer Kari Koob. Total membership is eight members, including six voting members and two non-voting (from MNIT). Vice Chair Stoffel asked for the budget for METS; Mr. Clark replied that the METS Operations costs historically have been less than $30 million per year and he would provide Vice Chair Stoffel with the most recent ESC fiscal report.

Ms. Kennedy asked about the suite of governance groups listed on slide 32 and whether the METS ESC is a final decision-maker, or are decisions raised to the I-ESC or EAB. Mr. Clark replied that decision points from METS SGG can go to the I-ESC as well as the METS ESC because the I-ESC is responsible for considering other DHS programs that may not be directly related to MNsure.

Ms. Kennedy asked about the relationship between the EAB to the two ESCs. Mr. Clark responded that EAB focuses on enterprise-level architecture and services for the state of Minnesota. EAB's decisions can flow down and impact MNsure, so MNsure is in communication with the group but not necessarily involved in decision-making. Though they make decisions independently of MNsure, both EAB and I-ESC are not supposed to make any decisions that will adversely affect MNsure. MNIT also provides connective tissue between all these groups.

Beyond project priorities, METS ESC is also the venue for resolving funding questions (slide 34). Costs are allocated based on the benefitting program or system: MNsure Only, DHS Only and METS Shared expenses. Examples of MNsure-only expenses include the GetInsured system and change requests that add functionality for MNsure programs. MNsure funds projects primarily through premium withhold dollars, but in recent years has also benefitted from federal and state funds (for example, American Rescue Plan funds).

Examples of METS shared costs are expenses that benefit both private and public programs and are therefore allocated to both MNsure and DHS. Each agency's responsibility is calculated based on the METS case mix: the percentage of total METS cases by program (slide 35). One consequence of this arrangement is that there may be changes to the overall system that deliver marginal benefits to MNsure but nevertheless incur increased costs for the agency.

Mr. Fisher asked how MNsure-specific benefits are measured (within METS shared costs) and to what extent these are subjective decisions. Mr. Clark explained that the METS budget illustrates this better, as individual projects are listed under particular cost categories (DHS, MNsure and shared). Subjectivity may come into play when stakeholders are initially deciding which expenses are attributable to the cost categories. Slide 36 illustrates how MNsure Only

($4.83M) and METS Shared expenses ($2.34M) add up MNsure's total IT expense budget ($7.2M for fiscal year 2022).

Vice Chair Stoffel asked if there was further breakdown of the MNsure-only expenses on slide 36. Mr. Clark responded that approximately $2.3M goes to METS, and the remaining $2.5 goes to MNsure systems.

MNsure's IT modernization proposal retains the existing "single front door" for public and private insurance as envisioned by the ACA. This means Minnesotans can continue to apply for coverage without needing to know or specify which program they are applying for or navigate multiple systems, and applicants will be enrolled in the most beneficial program for which they are eligible (slide 37). Objectives that focus on enhancing the consumer experience include removing barriers to access, improving service delivery online, and enabling policy flexibility. Additionally, modernization will help make MNsure more sustainable by addressing gaps and limitations in existing IT systems that make operations more complicated, more difficult, and more expensive.

Mr. Fisher asked about MNsure being on the losing end of votes with the METS SGG and METS ESC, limiting what the agency can do for the consumer. Mr. Clark provided one example from a few years ago when the METS SGG considered whether to implement Curam's self-service module: this was a top priority for MNsure but was not a high priority for other members of the governance group.

Mr. Fisher also commented that 20 years ago none of these governance structures or oversight capabilities existed, and that he is impressed by the current system's level of sophistication and control functions. Mr. Clark added that MNsure has experienced strong partnerships at the SGG and ESC, with all stakeholders focused on the goal of creating the best benefit for the greatest number of Minnesotans. DHS has its own modernization goals, and it is good that the agencies are having these conversations together.

New Business

None.

Adjourn

Stephanie Stoffel, Board Vice Chair

The meeting was adjourned without a vote.