



MNsurance Board of Directors Meeting Minutes

Friday, August 18, 2023, 9 – 11:30 a.m.

Hybrid: Remote via WebEx and in-person

355 Randolph Avenue, Suite 100, St. Paul, MN, Mississippi Conference Room

Participants in attendance: David Fisher, Stephanie Stoffel, Daniel Trajano, Andy Whitman

Staff in attendance: Angela Benson, Libby Caulum, Claire Hahn, Joel Ingersoll, Kari Koob, Mary Robinson, Dave Rowley, Anne Sexton, Morgan Winters, Christina Wessel, Jo Wright, Mike Wright

Meeting Topics

Welcome

Stephanie Stoffel, Board Chair

The meeting was called to order by Chair Stephanie Stoffel. MNsure’s chief legal counsel, Dave Rowley, conducted a roll call and there was a quorum with four board members present.

Public Comment

Stephanie Stoffel, Board Chair

Sheryl Radle and Michael Radle of Radle Insurance Services in Lakeville, Minnesota were in attendance to address ongoing areas of concern for their broker agency and clients. Mr. Radle outlined concerns regarding clients with qualified health plans (QHPs) whose income levels are close to public program eligibility, resulting in confusion for the client about their eligibility and action they may need to take to stay covered. Ms. Radle provided an example case where a client experienced a gap in coverage.

Chair Stoffel thanked them for providing their comments to the board. MNsure CEO Libby Caulum also expressed appreciation for their feedback and said that MNsure would continue to work with Radle Insurance Services on the case mentioned. Ms. Caulum stated that MNsure takes their partnerships with DHS, brokers, and carriers very seriously and shared that we are working on process improvements specific to this issue for the upcoming open enrollment period. Board members also thanked the Radles for their comments.

Administrative Items

Stephanie Stoffel, Board Chair

Board Chair Update

Chair Stoffel explained that the current CEO performance evaluation process is being reviewed, led by Vice Chair Fisher. Board members interested in participating should express interest to Vice Chair Fisher. Chair Stoffel asked that suggestions for the process should be brought back to the full board by February 2024, so that the CEO review could be completed by May 2024.

The board is also beginning a review of MNSure's strategic plan. The strategy work group is looking at next steps with the strategic planning process.

Approve June 28, 2023, Meeting Minutes

MOTION: Mr. Whitman made a motion to approve the minutes. Dr. Trajano provided the second. Mr. Rowley conducted a roll call and the motion passed unanimously.

CEO Performance Evaluation

The State of Minnesota requires the board to submit an annual CEO review each July; however, since Ms. Caulum has been in the role for a short period of time, Chair Stoffel stated that it is neither necessary nor appropriate for her to be subject to a full review. Chair Stoffel suggested a motion for the board to submit a statement indicating Ms. Caulum's performance has been "satisfactory or better" to comply with the state's annual performance review requirements, with the understanding that a full evaluation would be completed in May 2024.

MOTION: Mr. Whitman made the motion. Vice Chair Fisher provided the second. Vice Chair Fisher added that the board did review Ms. Caulum extremely positively during the hiring process and that he does not believe anything has changed since. Mr. Rowley conducted roll call for the motion before the board; the motion passed unanimously.

CEO Report

Libby Caulum, Chief Executive Officer

Sign-up Activity

Sign-up data shown reflects Minnesota Eligibility Technology System (METS) activity through the end of July 2023:

- 145,484 qualified health plan (QHP) sign-ups
- 92,157 Medical Assistance (MA) applications
- 12,285 MinnesotaCare applications

Based on feedback from the board in June, MNSure staff have updated the table in the board materials to include financial assistance metrics at both the individual and household level. About 58% of QHP-enrolled individuals and households are receiving advanced premium tax credits (APTC). Through the end of July, households receiving APTC have received over \$154 million in savings.

At the end of July, MNsure had just under 110,000 effectuated enrollments, up from 107,394 in January 2023. Ms. Caulum explained that MNsure usually expects effectuated enrollments to decline as the year progresses; instead, we have seen a slight increase during the summer, which she attributed to the addition of newly QHP-eligible consumers from the “unwinding” of Medicaid continuous coverage requirements.

MNsire premium withhold revenue to date is strong and just above forecasted amounts. MNsure Chief Financial Officer Kari Koob will share more on premium withhold revenue and the full budget in her presentation.

Open Enrollment Readiness

Open enrollment readiness is underway, and a full update will be provided at the September and October board meetings. Ms. Caulum clarified that the MNsure Contact Center’s open enrollment hours of operations will run from Wednesday, November 1, 2023, through Friday, January 12, 2024. The online application and enrollment system will be open until midnight on Monday, January 15, 2024, which is Martin Luther King, Jr. Day. MNsure communications will encourage consumers to enroll by January 12 if they think they will need to speak to a MNsure representative. Most enrollments happen before the December 15 deadline.

MNsire IT Modernization Update

This project has been renamed to QHP Eligibility System Transition, or QEST (pronounced “quest”), to better distinguish it from METS. Contract negotiations are ongoing and nearly complete. MNIT has already begun some of the planning work for the transition of MNsure’s programs off METS, and MNsure has hired two contractors to help manage the project.

Continuous Coverage Unwinding

DHS extended coverage by one month for July and August renewal cohorts to give Medical Assistance enrollees more time to turn in their renewal paperwork. Ms. Caulum reported that MNsure has seen an increase in calls to the Contact Center and an increase in life event changes reported. MNsure continues direct communication, outreach, and education efforts with the newly QHP-eligible population.

Coverage transition data:

- 8,747 cumulative total QHP-eligible
- 2,289 cumulative total qualifying life events reported
- 1,420 QHP selections

FY24 Budget

Kari Koob, Chief Financial Officer

Ms. Koob walked through the final fiscal year 2024 budget currently before the board for approval, available online: [MNsire Three-Year Plan](#) (PDF). Board members discussed potential

impacts if the enhanced federal tax credits and/or state's reinsurance program expire without being renewed. Ms. Koob explained that MNsure received the Premium Security Plan funding for multiple years in one lump sum in 2023. Chair Stoffel asked for a motion to approve the fiscal year 2024 budget and three-year financial plan as presented.

MOTION: Vice Chair Fisher made the motion. Mr. Whitman provided the second. Mr. Rowley conducted roll call for the motion before the board, and the motion passed unanimously.

IT and Executive Steering Committee Update

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

Open Enrollment Update

An open enrollment command center will be virtual and staffed by DHS and MNsure service desk staff at all times the MNsure Contact Center is open. Mr. Wright confirmed the change freeze is the common practice during open enrollment.

QHP Eligibility System Transition (QEST) Update

Project initiation is in progress with small core team formed. A unique expense code will be established to track expenditures. The team has begun drafting the project charter and scope statement. Vice Chair Fisher asked about MNIT's role in the project. Mr. Wright said security and accessibility reviews by MNIT are standard. There will be some development work required to uncouple MNsure's use of METS and make sure the transition between interfaces runs smoothly, but the heavy lift will be from GetInsured.

METS Roadmap

The METS FFY 2023 roadmap is included on slide 29. Notable changes include:

- QEST project is now in progress.
- Continuous eligibility for children (MA eligible) has shifted from planned to in progress.

The METS citizen engagement release was deployed August 6, 2023. This update allows Minnesotans to submit applications using a mobile-friendly platform with minimal case worker intervention. Mr. Wright noted that the continuous eligibility for children release is scheduled for deployment on December 17, 2023, during open enrollment. This project is legislatively mandated and must be deployed before January 1, 2024. Morgan Winters, Chief Operating Officer, added that MNIT has committed to watching this release very closely and a back-out plan has been developed.

2023 Open Enrollment Assister Experience Survey

Christina Wessel, Sr. Director of Partner Relations

MNsire conducted a survey in February and March 2023, with 570 responses received out of approximately 2,000 assisters (brokers, navigators and certified application counselors)

surveyed. Slides 15-23 provide an overview of survey results. Dr. Trajano asked about the size of the population that enrolls off-exchange. Ms. Caulum answered that MNsure has approximately 110,000 effectuated enrollments and the Department of Commerce estimates that the total individual market includes 50,000 additional consumers. Ms. Wessel added that the survey included open ended responses for assisters to identify concerns, and her team analyses them to find common trends and find ways to address them. Mr. Winters explained that brokers who enroll consumers off-exchange are compensated at the same level.

2023 Goals and Measurement: Quarter 2 Update

Libby Caulum, Morgan Winters, and Christina Wessel

This presentation was initially scheduled for June 2023. The quarter 3 update will be presented at the September 2023 board meeting. Dr. Trajano asked why newly APTC-eligible consumers may choose to stay with employer-sponsored insurance rather than switch to a private health plan through MNsure. Mr. Winters outlined reasons including not wanting to split a family across two separate plans with split deductibles and split maximum out-of-pocket levels, managing two different policies with potentially two different provider networks. Vice Chair Fisher suggested adding the QEST project to the list of strategic goals or identifying a board sponsor to receive regular progress updates. Ms. Caulum responded that the board's work group sessions will include detailed QEST project updates, and she will discuss further with Chair Stoffel.

New Business

Stephanie Stoffel, Board Chair

None.

Adjourn

Stephanie Stoffel, Board Chair

MOTION: Vice Chair Fisher moved to adjourn the meeting. Dr. Trajano provided the second. The motion passed and the meeting was adjourned.