



MNSure Board of Directors Meeting Minutes

Wednesday, October 25, 2023, 1 – 3 p.m.

Hybrid: Remote via WebEx and in-person

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

Participants in attendance: John Connolly, David Fisher, Jessica Kennedy, Stephanie Stoffel, Daniel Trajano, Andrew Whitman

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

ASL interpreters: Hannah Merren, Judy Mermelstein

Meeting Topics

Welcome

Stephanie Stoffel, Board Chair

The meeting was called to order by Chair Stephanie Stoffel at 1:03 p.m. MNSure’s chief legal counsel, Dave Rowley, conducted a roll call and there was a quorum with five board members present.

Administrative Items

Stephanie Stoffel, Board Chair

MOTION: Dr. Daniel Trajano made a motion to approve the September 27, 2023, meeting minutes. Vice Chair Fisher provided the second. Mr. Rowley conducted a roll call and the motion passed.

CEO Report

Libby Caulum, Chief Executive Officer

MNSure’s eleventh open enrollment period starts on November 1, 2023, and will run through January 15, 2024.

Sign-up Activity

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

- 152,761 qualified health plan (QHP) sign-ups
- 120,721 Medical Assistance (MA) applications
- 14,919 MinnesotaCare applications

The average monthly advanced premium tax credit (APTC) is about \$510 per household. At the end of September, MNsire had 111,515 effectuated enrollments — an increase compared to the end of August — and premium withhold revenue projections continue to trend above forecasts.

Continuous Coverage Unwinding

Coverage transition data as of October 23, 2023:

- 16,139 cumulative total QHP-eligible
- 5,414 cumulative total qualifying life events reported
- 3,147 QHP selections

MNsire Contact Center continues to see increased activity (incoming calls and life event changes reported) because of the Medicaid unwinding.

Updated FY24 Budget

Kari Koob, Chief Financial Officer

MNsire has concluded all activity from the previous fiscal year and is currently one-quarter into fiscal year 2024. Financial activity is still within budget previously set; no board action needed at this time.

2024 Market Outlook & Open Enrollment Readiness Update

Morgan Winters, Chief Operating Officer and Erika Helvick Anderson, Senior Director of Public Affairs

Stable premium rates across insurance carriers mean virtually no increase in 2024 average premiums compared to 2023. Enrollees receiving APTC are expected to pay 5.3% less for coverage in 2024.

All 2023 medical and dental carriers who offer plans through MNsire are returning for 2024. In addition, all are offering corresponding 2024 versions of their plans so eligible consumers will be able to be passively enrolled into coverage for next year. To date, 103,500 enrollees have been automatically renewed into 2024 coverage (93% auto-renewal rate).

MNsire is forecasting a 30% increase in call volume during open enrollment compared to last year. Consumers are encouraged to use online help features and the courtesy callback option to reduce their wait times. MNsire Contact Center will have extended hours leading up to both the December 15 and January 15 deadlines.

MNsure’s marketing campaign during open enrollment will focus on raising awareness of MNsure and increasing enrollments, especially in communities with the higher rates of uninsurance (based on zip code, demographics, occupation) and with Minnesotans for whom enrolling through MNsure can have the biggest impact (for example, the newly eligible for discounts). The tagline is “Only through MNsure” to highlight the unique benefits of shopping through the marketplace.

IT and Executive Steering Committee Update

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

Open Enrollment Update

Mr. Wright confirmed that the virtual command center will remain open and staffed after the MNsure Contact Center closes each day until the call queue is cleared.

QHP Eligibility System Transition (QEST) Update

The project is in progress and currently in a planning phase, which is estimated to take several months. Mr. Wright reiterated that this project is a top priority for MNIT, which is working to ensure MNsure gets the support required to make this successful.

METS Roadmap

The METS FFY 2023 roadmap is included in the board slide deck.

Closed Session

Stephanie Stoffel, Board Chair

MOTION: Dr. Daniel Trajano made a motion to move the board into closed session to discuss updates to MNsure’s compensation plan. Vice Chair Fisher provided the second. Mr. Rowley conducted a roll call and the motion passed.

At 2:35 pm, the board entered into closed session.

Reconvene & Closed Session Report

Stephanie Stoffel, Board Chair

At approximately 3:05 pm, the board reconvened. Chair Stoffel reported that the board unanimously agreed to approve updates to MNsure’s compensation plan, consistent with what Minnesota Management and Budget proposes to the legislature for the statewide managerial plan.

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. Mr. Rowley conducted a roll call and the motion passed.

The meeting adjourned at 3:08 pm.