



Consumer and Small Employer Advisory Committee Meeting Minutes

May 23, 2023, 2:30 – 5 p.m.

Virtual meeting via Cisco Webex

Members in attendance (via Webex): Neal Steffl – Chair, Ann Warner – Vice Chair, Lana Barskiy, Richard Klick, Cheryl Scheer

Members not in attendance: Harvey Perle, Jonathan Vagle

Staff in attendance: Christina Wessel, Joel Ingersoll, Eva Groebner

Meeting Topics

Welcome and Roll Call

Neal Steffl, Chair

Neal Steffl, chair, called the meeting to order at 2:33 p.m.

Review and Approval of Previous Meeting Minutes

CSEAC Members

Motion: Neal moved to approve the draft April 25 meeting minutes. Ann Warner seconded. All were in favor and the minutes were approved.

Public Comment

No public comments.

No operational feedback.

MNsurance Updates

Christina Wessel, Senior Director of Partner and Board Relations

Christina Wessel, MNsure staff, began by confirming to the group that on May 3, the MNsure board officially appointed Libby Caulum as the permanent MNsure chief executive officer following her six-week interim role. Libby has been with MNsure for four years and shares a depth of knowledge in the work MNsure does. Christina commended Libby’s vision and leadership style as an asset to MNsure.

Neal asked whether Libby's new role will impact MNsure administratively. Christina replied that because Libby was in the interim position for several weeks, the transition was expected to go smoothly. The most meaningful change would be the backfill of her previously held position, senior director of public affairs.

Next, Christina shared that Minnesota legislature passed a Health and Human Services bill that would be signed by Governor Walz shortly. She recapped the provisions most important to MNsure: IT modernization proposal to be fully funded, a Health Insurance Easy Enrollment Program allowing uninsured Minnesotans to obtain a preliminary eligibility determination by voluntarily sharing their tax information between the Department of Revenue and MNsure, and additional marketing funds for the Minnesota Insulin Safety Net program. Christina continued that included in the bill was an increase in navigator payments, from \$70 to \$100 for enrollments into Medical Assistance or MinnesotaCare. This will incentivize navigator organizations working with public program consumers.

Neal noted that the funding for MNsure proposals was likely to mean additional work at MNsure. Christina agreed, stating MNsure legal began working on solicitation and contracting to begin the process, but several departments would soon have increased work. She added that MNsure had been anticipating passage of the Health and Human Services bill and were not deterred, but rather excited for the increased workloads.

Advisory Committee Discussion

Neal Steffl, Chair

Neal shared that he had a HealthAccess MN staff meeting earlier that day where there was discussion of an increase in appointments due to the public health emergency unwind. He continued another call-driving topic at his navigator agency from consumers nearing retirement researching health insurance options validates the committee's recent conversations about reaching the pre-retirement demographic. Neal opened the floor for discussion.

Ann suggested that consumers will not inquire into retirement safeties until they are approaching the event. She stated that word of mouth and assisters are the best resources for individuals retiring early, as members of the committee could attest. Neal agreed, adding that approaching age 65, a person is likely to receive fliers and pamphlets about Medicare, whereas a 60-year-old retiree is not inundated with information about healthcare coverage for the interim between employer-sponsored insurance and Medicare. He clarified that is the population the committee would like to see better targeted for guidance. Christina replied that MNsure's communication marketing contract does aim to reach 55- to 65-year-old Minnesotans.

Cheryl Scheer added that 55- to 65-year-old consumers are less likely to be working full time, and more likely to have non-standard income sources such as IRA distributions or capital gains. She continued that other state-based exchanges and healthcare.gov offer better detail on their websites how a consumer can report and verify income sources, but MNsure has blind spots. Cheryl explained that when she applied through MNsure and income verifications were requested of her, she was unsure whether a monthly statement or self-generated affidavit would be accepted as proof, and MNsure Contact Center staff were unable to provide her answers. She continued that consumers apply through MNsure year round and may not have accurate

tax documents available, so all demographics could benefit from MNsure expanding its resources to address less consistent income like gig-work, commissions and investments.

Neal asked Cheryl to specify how MNsure's website could be "beefed up." Cheryl suggested that adding to the income document list of W-2s and 1099s could be retirement account statement, capital gains report, or other explanatory text referring a consumer to their investment company. Cheryl added that even MNsure's printed request for verification documents have room for improvement to list additional examples for income proofs.

Neal suggested that the committee gather visuals so that in a presentation to the MNsure board the committee can contrast the current site against what the committee considers a more helpful site. Joel asked whether the committee would like their scope to be limited to income or whether they would like to address all verification documents (citizenship, etc.) Neal responded that the committee should start with income documentation to see how big the scope would be. He also suggested the group prepare thoughts and reactions before the next meeting so that discussion focus can be productive.

Next, Ann suggested that because IT funds have become available to MNsure, the committee should petition for stronger data-sharing capabilities to be worked into its roadmap. She described her frustration with poor communication across the state agencies. Lana Barskiy agreed that communication between the agencies would benefit everyone in the state.

Cheryl asked whether each county would need to upgrade their technology to ensure their formatting is compatible with MNsure's and whether that could be funded by the IT modernization funds. Christina responded that a portion of "companion funding" was earmarked for the Minnesota Department of Human Services' side of the updates, but she was not sure of the specifics.

Ann suggested that the committee invite a representative of the state to attend a future meeting and address technology pieces. Neal agreed that someone who can discuss the Minnesota Eligibility Technology System (METS) enhancements and describe consumer enhancements would help committee members understand the changes MNsure wishes to make. Christina explained that MNsure's goal to move off the METS platform requires selecting a vendor and then technology development — coding and testing — before an ultimate implementation. She explained that the funding is only the first step in a long process, so results would not be evident to consumers or assisters until 2025.

Adjourn

Motion: Neal moved to adjourn. Cheryl seconded. All were in favor and the meeting adjourned at 3:14 p.m.