



# Consumer and Small Employer Advisory Committee Meeting Minutes

---

**July 25, 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:** Morgan Winters, Joel Ingersoll, Eva Groebner

## Meeting Topics

### Welcome and Roll Call

*Neal Steffl, Chair*

Neal Steffl, chair, called the meeting to order at 2:31 p.m.

### MNSure Updates

*Morgan Winters, Chief Operating Officer*

Morgan Winters, MNSure staff, introduced himself to the committee. He shared that he has been with MNSure since 2013 in a variety of roles before becoming chief operating officer.

Morgan shared that since the committee last met in April, a Health and Human Services bill was passed by the Legislature and approved by the Governor. He recapped the provisions most important to MNSure: IT modernization 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.

In 2019, MNSure upgraded to the GetInsured enrollment system from a legacy product. Minnesota’s IT modernization funding will now move MNSure off the Minnesota Eligibility Technology System (METS) to a GetInsured eligibility system to work seamlessly with enrollment. Updates will be made to portions of the application and eligibility determinations will use better tools, like self-service options to update an applicant’s address or job status, and policy-response flexibility to implement eligibility standards quickly in response to laws or policies changing mid-year. Overall, this IT funding will allow MNSure to improve the consumer experience and lower operating costs. Morgan explained that although the Minnesota

Department of Human Services (DHS) will not be transitioning to GetInsured eligibility system for Medicaid and MinnesotaCare, it will still communicate with METS as “no wrong door” interoperable access for coverage across Minnesota health programs. This transition will be implemented in fall 2025 for the 2026 open enrollment period.

Morgan continued that included in the bill was an increase in navigator payments, from \$70 to \$100 for enrollments into Medical Assistance or MinnesotaCare coverages. This does not directly impact MNsure, but aids to incentivize a wealth of navigator organizations to work within the Minnesota health exchange.

Morgan continued that the initial funding for the Minnesota Insulin Safety Net program was depleted, so legislature’s passage of an additional \$800,000 in funding means that MNsure can continue its public awareness campaign to ensure Minnesotans have access to the critical medication. He referred to the Insulin Safety Net program as a bellwether for the nation which should make Minnesotans proud.

Next, Morgan shared details of the Health Insurance Easy Enrollment Program beginning in 2025 for tax year 2024 filings. The process, adapted from other state-based exchanges, will allow Minnesotans to check a box on their state income tax forms indicating they, or a family member, are seeking health insurance. This will authorize the Department of Revenue to forward relevant information about the household size and adjusted gross income to MNsure. MNsure will use the information to make a preliminary determination about what benefits the household may be eligible to receive. Eligibility information will then be sent to the requesting household, along with guidance to find an assister that can help them through the application and enrollment process for health care.

Next, Morgan updated the committee on the latest public health emergency (PHE) unwind news. DHS began processing automatic renewals in April for July coverage eligibility. Roughly 60,000 households were unable to auto-renew, so DHS sent manual renewal forms for them to complete and return by June 30. Morgan explained that due to the July 4 holiday and the three years of continuous coverage, nearly 30,000 households missed their June 30 deadline. DHS negotiated with the Centers for Medicare and Medicaid Services (CMS) to extend the initial renewal deadline to July 31. Morgan explained that incredible outreach efforts by assisters, doctors, health agencies, providers, and health care workers have directed public program recipients to watch their mail and reply timely. He continued that the true test of efficacy will come when the July 31 deadline passes, and updated figures are released.

He explained that with the PHE unwind, MNsure is offering extended special enrollment opportunities for newly eligible qualified health plan (QHP) consumers. Households moving from public program to QHP will have the standard 60-day special enrollment period (SEP) extended to 90 days with some retroactive enrollment options available. This will allow consumers continuous coverage enrollment opportunities in a variety of ways.

Dick Klick commended MNsure’s work over the past year. He noted that as a MNsure-certified health insurance broker he has seen great improvements from ten years ago, particularly in the clarity of written notices. Morgan thanked Dick for his feedback and offered to share with MNsure staff.

Finally, Morgan shared that in early August MNsure will update functionality of its current application system to a mobile-friendly version. He explained this update was in its final cosmetic stages, but testing reflected compatibility for smartphones and tablets will be in place well before the open enrollment period begins.

## Public Comment

No public comments.

No operational feedback.

## Review and Approval of Previous Meeting Minutes

*CSEAC Members*

**Motion:** Neal moved to approve the draft May 23 meeting minutes. Ann seconded. All were in favor and the minutes were approved.

## Advisory Committee Discussion

*Neal Steffl, Chair*

Cheryl Scheer created a verification process improvement flyer for the committee that was distributed to members for preview ahead of the July meeting. Joel Ingersoll, MNsure COOP coordinator and board relations liaison, confirmed that Christina Wessel and Morgan were also provided this information. Cheryl explained her research and conclusions before opening the discussion.

Cheryl outlined three resources for website improvements MNsure could incorporate. Verification types are more defined in notices sent to consumers requesting documentation, not as readily available on MNsure.org, restricting the number of consumers thoroughly informed and helped.

MNsure's Assister Central page has a document guide with its special enrollment period verification upload tool that Cheryl recommended making more widely available to consumers. The guide provides step-by-step instructions and basic troubleshooting, which could greatly help consumers uploading documents for the first time.

MNsure's Household Income page under "Apply and Enroll" lists some income sources with brief descriptions. Cheryl suggested this page add more non-traditional income sources. This page refers consumers to IRS.gov, but Cheryl recommended MNsure better define asset sales/capital gains, taxable one-time income, and "other" taxable income to inform more consumers with less traditional income sources. She suggested providing a link to a more detailed guide on this page as well.

Cheryl shared that HealthCare.gov has a 20-page document titled "Guide to Confirming Your Income Information" that MNsure could model its guidance after. Included in the guide are several income sources with recommended documents that can verify a reported amount.

The conversation shifted to processes surrounding Medicare. Neal noted that an onslaught of federal letters roll in before a person turns 65. Cheryl wondered whether MNsure send out a letter to advise its consumers that they are approaching 65 and should begin a transfer from qualified health plan to Medicare. Joel confirmed that MNsure sends such a letter, but informed the committee he would need to confirm what information about it could be shared, so he would update everyone later.

Dick shared his experience as a broker certified to work with Medicare as well as MNsure. He explained that Medicare is more complicated than his clients often anticipate, and many of the documents are so overwhelmingly legal that an average reader has difficulty comprehending it. He shared that he works with a group of brokers that host workshops for Minnesotans approaching Medicare age, but consumers still need one-on-one time to understand their specific situation.

Neal asked Joel to report back to the committee about MNsure's approaching 65 notice so the committee has a more specific understanding of MNsure's role in pre-Medicare health coverage for later discussion.

## **Adjourn**

**Motion:** Dick moved to adjourn. Neal seconded. All were in favor and the meeting adjourned at 3:38 p.m.