



Consumer and Small Employer Advisory Committee Meeting Minutes

Tuesday, March 24, 2020, 2:30 – 5 p.m.

MNsurance, 355 Randolph Ave. Suite 100, Saint Paul, MN 55102

Members in attendance via phone: Grace Aysta – Chair, Denise Robertson – Vice-Chair, Lana Barskiy, Leigh Grauman, J.P. Little, Madison Nelson, Kathleen Saari, Olga Sheveleva

Members not in attendance: El’gin Avila, and Steven Narowetz

Staff in attendance via phone: Christina Wessel – Senior Director of Partner and Board Relations, Aaron Sinner – Board and Federal Relations Director, Eva Groebner – Legal Analyst

Meeting Topics

Welcome and Attendance

Grace Aysta, Chair

Denise Robertson, Vice-Chair

Grace Aysta, chair, called the meeting to order at 2:35 p.m. She reviewed MNsure’s purpose statement:

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.

Aaron Sinner, MNsure staff, took attendance.

Approval of February Meeting Minutes

CSEAC Members

MOTION: Olga Sheveleva moved to approve the draft February 27 joint committee meeting minutes. J.P. Little seconded. All were in favor and the minutes were approved.

MNsurance Updates

Aaron Sinner, Board and Federal Relations Director

Aaron reported that on March 5, 2020, Governor Walz appointed Stephanie Stoffel to represent small employers on the MNsure board. Stephanie has background in IT, as a business leader,

and in the non-profit sector. She is currently the vice president of technology at Scholarship America.

Next, Aaron recapped the March 11 MNsure board meeting, which focused on a preliminary budget for fiscal year 2021. He reported that the budget, which runs July 1, 2020, through June 30, 2021, will be comparable to the past year with two exceptions. The first will be a substantial decrease in IT development spending now that the GetInsured plan shopping and enrollment platform has been implemented. The other decrease in spending involves employer appeals. Aaron explained that if a MNsure applicant reports that they receive an offer of employer-sponsored health insurance that is unaffordable or does not meet minimum essential coverage standards, MNsure will deem them eligible for advanced premium tax credits. In these cases, MNsure sends an “employer shared responsibility” notice to the employer to inform them of a potential tax penalty to the employer. In the past, MNsure accepted appeals from these employers as to whether to remove their employees’ tax credits, despite MNsure playing no role in whether an employer is ultimately liable to the Department of the Treasury for penalty payment. Aaron reported that MNsure is following the majority of health insurance exchanges’ lead and will transfer these appeals to the federal government beginning in April 2020, saving MNsure a couple hundred thousand dollars per year.

Next, Aaron announced that MNsure has added a supplemental COVID-19 special enrollment period that began March 23 and will last through April 21, 2020. He clarified this will only be open to uninsured Minnesota residents, and anyone acting on the enrollment opportunity will have their coverage begin on April 1. Aaron explained that all but one state-based exchange had enacted a special enrollment period based on their exceptional circumstance authority in the Affordable Care Act. He added that the federal exchange had not enacted a COVID-19 related special enrollment period as of the time of the meeting.

Grace asked how MNsure is informing residents of the special enrollment period. Aaron replied that MNsure has been utilizing earned media with an announcement from Governor Walz on Friday, March 20 and articles such as one run by the Star Tribune earlier in the week. MNsure had also sent out an email blast and was looking at using the funds it had reserved for year-round marketing to amplify the messaging.

Lana Barskiy asked how unemployment rates may impact special enrollments moving forward. Aaron noted that people losing access to employer-sponsored health insurance have access to a 60-day special enrollment period from the date of the loss of coverage, and also typically have the option to enroll in coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Aaron also noted that in response to the COVID-19 pandemic, MNsure had moved almost all of its employees to remote work. He explained that MNsure has obtained special routers that enable even the Contact Center representatives to work from home, and there were minimal staff members at the MNsure building during new social distancing standards.

Finally, Aaron informed the committee that he would be ending his MNsure tenure April 3 for a new employment opportunity.

Legislative & Regulatory Update

Aaron Sinner, Board and Federal Relations Director

Aaron recapped for the committee two insulin bills in the Minnesota legislature. The bill passed by the Minnesota House of Representatives places MNSure at the center of an insulin program for both emergency and long-term insulin access. The bill passed by the Minnesota Senate limits MNSure's role to training navigators to help with insulin programs that the Minnesota Board of Pharmacy would lead. Each of the two bills would provide compensation for navigators who help Minnesotans access insulin.

Working Session

Grace Aysta, Chair

Aaron Sinner, Board and Federal Relations Director

Grace suggested that the committee review their areas of potential recommendation, with the intent to formalize the recommendations for the MNSure board when they next meet in person.

Ombudsperson Office/Improved Interdepartmental Communication

"To reduce the confusion and disconnect between the multiple offices that are involved in an individual's insurance."

Grace stated the ideal was a hypothetical office that would be able to advise in Medical Assistance, MinnesotaCare and qualified health plan matters, but noted that it would be an unrealistic goal for the board to create and operationalize a new office, so suggested the committee bring specific interdepartmental shortcomings to the board's attention.

Denise Robertson, vice-chair, offered to compile some specific examples to present to the board, while keeping the consumers anonymous. Grace agreed that cases should be presented anonymously, providing only any relevant demographic information for context. Madie Nelson also agreed to cite cases for a larger sample of agency shortcomings from a consumer standpoint.

Delayed Life Event Change (LEC) Processing

"To allow MNSure to process life event changes more quickly and make the process smoother for consumers."

Denise noted that she had recently participated in a conversation between the Minnesota Department of Human Services (DHS), MNSure and a coalition of navigators to discuss LEC processing. She offered to provide the talking points from that discussion to the committee before they present to the MNSure board. Denise's utmost concern was that consumers should not have to choose between delaying health care and accruing medical debt while the agency determines their health coverage eligibility. She referred to the current pandemic as an alarming illustration of why the committee needs to prioritize this issue. Grace offered to present a cursory study in PowerPoint at the next meeting.

Plan Affordability in the Rochester/Austin Areas

“The reinsurance program has lowered premiums overall and done a little to narrow the gap between premiums in rating areas 1 and 3 vs. the rest of the state, but the cost of premiums in those two regions is still well above the statewide average. This in turn is due to a significantly higher risk-adjusted cost of care in those regions, driven by Mayo in particular. With no evidence market forces are changing this dynamic, is there some role for MNSure here? If not MNSure, then a role for whom?”

Minnesota is divided into eight rating areas, where different products are offered based on carrier expenses for the area. Southeast and south-central Minnesota have significantly higher cost providers, resulting in the most expensive health insurance rates. Mayo networks in those regions drive prices with few competitors. Grace suggested that the committee make as many recommendations as they can think of so that the board can find a feasible way to help consumers in high-premium areas.

Denise stated that Representative Tina Liebling of District 26A oversees a district entirely within the affected area of Minnesota. Denise offered to reach out to Representative Liebling to collaborate ideas. She suggested that bringing a coalition together may raise the community’s concerns. To this end, Denise asked that the committee members coordinate a letter-writing campaign to get more legislators involved. She added that the letters should clarify intent to resolve a broad issue, not to blame MNSure or politicize the disparity.

QSEHRA/ICHRA Recommendations

“Federal rules and regulations allow for use of certain kinds of health reimbursement arrangements toward the purchase of individual market health insurance. This includes qualifying small employer health reimbursement arrangements (QSEHRAs) and individual coverage health reimbursement arrangements (ICHRAs). How should MNSure respond to these opportunities? Should MNSure promote or pursue enrollees via these mechanisms? What level and kinds of support should MNSure offer to these types of enrollees?”

Grace explained that employers can give pre-tax stipends to employees so that they can pursue health coverage of their choice, barring them from receiving tax credits. She reminded the committee that their recommendation would be for MNSure to discourage employers from choosing this option over providing a product to their employees. Olga and Madie agreed this would be the committee’s best message for the board.

New Business

Grace Aysta, Chair

Leigh Grauman shared that her agency has had high volumes of calls from consumers driven by COVID-19 concerns and MNSure’s special enrollment period. She said that calls have varied from application status checks to new applicants. She stated that her and other navigator organizations have gone remote which brings new hurdles, but all are continuing to help consumers at high volume. Kathy Saari added that the pandemic will contribute to record numbers of unemployment, leading to increased traffic through MNSure. Aaron stated that MNSure has the potential to extend the special enrollment period beyond one month if necessary. He reminded the committee that public programs enroll year-round, and loss of

employer-sponsored insurance would be a qualifying life event for any MNsure applicant to enroll through a special enrollment period within 60 days of the loss.

Public Comment

No public comment.

Aaron suggested that the committee pay close attention to trends during this time in order to shape future recommendations to the board. He stated that this is the first economic recession since the inception of federal and state health insurance exchanges, so it is a time for committees to observe a brand-new environment.

Adjourn

Grace thanked Aaron for his years of service and commitment to MNsure, the MNsure board and the advisory committees. The committee thanked Aaron for his work.

MOTION: Madie moved to adjourn. Leigh seconded. All were in favor and the meeting adjourned at 3:23 p.m.