



Consumer and Small Employer Advisory Committee Meeting Minutes

July 28, 2020, 2:30 – 5 p.m.

Virtual meeting via Cisco Webex

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

Members not in attendance: El'gin Avila, Leigh Grauman, Steven Narowetz

Staff in attendance: Christina Wessel and Eva Groebner

Meeting Topics

Welcome & Roll Call

Grace Aysta, Chair, and Christina Wessel, Senior Director of Partner and Board Relations

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.

Christina Wessel, MNSure staff, took attendance.

Review & Approval of Prior Meeting Minutes

CSEAC Members

The committee reviewed the draft meeting minutes before voting to approve.

Motion: Madie Nelson moved to approve the draft June 23 meeting minutes. Denise Robertson seconded. All were in favor and the minutes were approved.

MNSure Updates

Christina Wessel

Christina informed the committee there were several updates to share from the July 15 MNSure Board of Directors meeting. She informed the committee that Joel Ulland, the chair of the Health Industry Advisory Committee (HIAC) shared recommendations to the board in addition to Grace

presenting CSEAC's suggestions. Christina reported that replies from board members were positive toward each committee. Grace was asked by Dave Fischer to share life event change (LEC) experiences. She specified that instructions need improvement so that consumers and assisters understand when to report which changes, when, and to which agency to verify the event. She also made clear that the agencies should work together better to share documents and information. The Minnesota Department of Human Services (DHS) representative on the MNSure board, Matt Anderson, was receptive to CSEAC's suggestions on interagency improvements. Peter Brenner, the chair of the MNSure board, thanked Joel and Grace for presenting committee recommendations and informed them that board members will review the suggestions in small work groups before reaching out to MNSure staff.

Christina then shared that MNSure's chief financial officer, Kari Koob, presented the fiscal year 2021 budget and three-year financial plan to the MNSure board. Of noteworthy importance was that MNSure's income is steady from previous years. Kari had explained that MNSure ended 2019 with about 94,000 members with an average premium of \$458. In previous years MNSure has seen a peak after the open enrollment period, then about a 1% monthly drop in effectuation. 2020 has not shown the same lapse rate and has more enrollees due to MNSure's COVID-19 special enrollment period and more people retaining coverage in the pandemic environment. MNSure is likely to end 2020 with 95,000 members. So, although average premiums in 2020 are only \$431, MNSure is seeing steady income from premium withholding. Kari concluded that MNSure has kept expenses modest; reduced budgeting for appeals processing, relocated to a less expensive lease, and recuperated funding through additional auditing, leaving MNSure in a solid position for fiscal year 2021.

Denise asked whether there is an update to MNSure's request for federal COVID-19 funding that was discussed at the June 23 CSEAC meeting. Christina replied that MNSure has absorbed costs related to moving its business to remote (such as routers, computers, and other equipment, IT costs for setting up remote access for staff) but that there have been great costs in association with the 30-day COVID-19 special enrollment period that MNSure has requested federal funding for. She continued that MNSure's request of \$500,000 was relatively modest but helpful for MNSure. The requested amount was granted from the Federal Coronavirus Relief Fund after the budget was finalized, which Christina explained was why it was not discussed at the July 15 board meeting.

MNSure's chief executive officer Nate Clark shared at the July board meeting that cumulative 2020 sign-ups through MNSure.org are at nearly 140,000 (from November 1, 2019, to July 12, 2020.) Approximately 139,000 were qualified health plan enrollments, 214,000 Medical Assistance applications, and 45,000 MinnesotaCare applications. Nate additionally shared that almost 55% of households enrolled in a qualified health plan in 2020 receive an average of \$431 in advanced premium tax credits (APTC) each month, bringing the cumulative APTC to \$102.8 million. Christina noted that she will need to investigate whether that number is for 2020 enrollments or the history of MNSure.

Christina continued that preliminary plan rates for calendar year 2021 coverage were released by the Department of Commerce on July 6. The preliminary rates indicate that comparable plans will only deviate from a 7.1% rate increase to a 1.4% decrease. Christina noted the decreased rates are with UCare, which has the largest on-exchange group, which may impact

MNsure's budget in the future. She stated that the preliminary filings are comparable to 2020 plans, with almost no plans being dropped, so MNsure's automatic renewal process should work well between plan years 2020 and 2021. Consumers will still have the option to shop for a new qualified health plan for 2021 but automatically have continued coverage if they choose not to actively switch. Christina added that Preferred One and Quartz will be offerings products on the individual market next year, although it is not yet certain whether either are offering products on the MNsure exchange. She explained that health care providers can adjust their product pricing between now and finalization on October 1 based on their business needs, but MNsure and its consumers can surmise from the July 6 data that the individual market remains healthy and stable despite the COVID-19 crisis.

Denise asked whether Preferred One or Quartz have clarified which regions they will cover in 2021, but Christina replied that she was uncertain.

Next, Christina recapped Nate's final update to the board pertaining to the Alec Smith Insulin Affordability Act. MNinsulin.org, hosted by MNsure, was launched successfully on July 1. Additionally, before July 1, MNsure effectively trained a statewide network of navigators to assist Minnesotans in accessing and understanding their coverage options. Christina remarked that insulin manufacturers filed a lawsuit to declare the Alec Smith Insulin Affordability Act unconstitutional, so there is an injunction, however the law remains in effect until a ruling is made. Minnesotans can continue to utilize the program while legitimacy of the legislature is determined.

Grace asked whether MNsure has reached out to pharmacists since the July 1 enactment passed. Christina replied that MNsure is in regular contact with the Board of Pharmacy, which is in communication with Minnesota pharmacies. She noted that the Board of Pharmacy has had some issues with individual pharmacists being harder to reach through mailings, so their focus has been directly contacting some pharmacies as of late.

Another presenter at the board meeting was Morgan Winters, MNsure's director of business operations. He presented successive operational goals leading into the 2021 open enrollment period. Christina mentioned that the board meets once more before the November 1 open enrollment period. MNsure intends to begin training additional Contact Center staff in September. The open enrollment code release will take place September 13 for the Minnesota Eligibility Technology System (METS) that MNsure and DHS share. Christina explained that although consumers are encouraged to update their household information throughout the year, there will be additional communication to do so leading up to open enrollment. She explained that the renewal process pulls data from METS to be verified against the federal hub before METS uses an algorithm to calculate 2021 eligibility. This process takes between seven and 10 days, and neither MNsure nor DHS can alter application data during that timeframe.

Morgan additionally outlined the October operational plan. Once the health plan rates are finalized on October 2, MNsure will send qualified health plan eligible households a renewal letter, informing them that the equivalent plan from 2020 will be automatically renewed into 2021 if they do not terminate or change their plan during the open enrollment period. MNsure will then send renewal data to the health insurance carriers that offer plans through MNsure beginning October 10 so that each provider can begin renewal work. The 2021 health plans will be added

to MNsure's shop and compare tool on the public-facing website on October 15 so that Minnesotans can begin window shopping in preparation for the open enrollment period. By then consumers will have received a health care eligibility notice informing them whether they will be eligible for APTC in 2021.

As of this meeting, the MNsure 2021 open enrollment period was in alignment with the federal open enrollment period; November 1 through December 15. Christina shared with the committee that MNsure intends to announce any extension well in advance to allow consumers ample preparation time for their enrollment deadline.

The final MNsure board presenter was MNIT executive manager, Greg Poehler. He updated the board that although many projects were suspended at the start of the COVID-19 crisis, many have been cycled back into rotation. Of these projects are a unique identification project to remove duplicate persons in METS, a project impacting effective dates of coverage, and data standardization reporting tools to provide more data to MNsure with less MNIT involvement. Greg's final update was that the instructions to report the additional \$600 of weekly unemployment benefits will be removed from METS August 1 as the benefit ends.

Grace asked Christina whether MNsure still plans to work remotely through the open enrollment period. Christina confirmed that MNsure staff will work remotely for the foreseeable future, although on-boarding new Contact Center staff in September may require some in-office work.

The MNsure board will next meet on October 21.

Recommendation Wrap-up

Grace Aysta, Chair

CSEAC Recommendations to the MNsure Board

Grace presented recommended improvements to interdepartmental communication, life event changes, statewide plan affordability, QSEHRA/ICHRA, and literacy to the MNsure board on July 15. She recapped that she was pleased that the committee had specific, concrete recommendations to make to the board. Denise stated that she called into the meeting and felt that Grace was well prepared, and the board members sounded engaged in the presentation. She suggested that HIAC and CSEAC work together on any overlapping issues in the future.

New Business

CSEAC Members

Grace opened comments to any new business. She confirmed that the committee will take hiatus in August and meet again on September 22 to begin discussions on equity and access. Denise suggested to Christina that any MNsure staff working on those topics attend the meeting. Grace agreed that it could be helpful for the committee to gain more perspectives and recommended the committee members come to the meeting prepared with some examples of their own.

Denise noted that the US Congress was working on passing another stimulus package. She inquired whether the income could be added to the health care application in the same way as the previous stimulus package. Christina responded that the language of the bill would need to be read through before addressing any similarities or differences from MNsure or DHS' perspective. She added that launching verbiage in METS for the income was difficult, but she is uncertain if it would be simpler a second time around.

Recommendation Wrap-up

No public comments.

Adjourn

Motion: J.P. Little moved to adjourn. Denise seconded. All were in favor and the meeting adjourned at 3:21 p.m.