



Consumer and Small Employer Advisory Committee Meeting Minutes

May 25, 2021, 2:30 – 5 p.m.

Virtual meeting via Cisco Webex

Members in attendance (via Webex): Olga Sheveleva – Vice-Chair, Lana Barskiy, Anna Guler, J. P. Little, Erin Ribar, Melissa Stanton

Members not in attendance: Grace Aysta, Warsame Guled, Steven Narowetz, Madison Nelson

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

Meeting Topics

Welcome and Roll Call

Olga Sheveleva, Vice-Chair & Christina Wessel, MNSure Senior Director of Partner and Board Relations

Olga Sheveleva, vice-chair, called the meeting to order at 2:37 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 and Approval of March Meeting Minutes

CSEAC Members

Motion: Milly Stanton moved to approve the draft March 23 meeting minutes. J.P. Little seconded. All were in favor and the minutes were approved.

MNSure Updates

Christina Wessel, MNSure Senior Director of Partner & Board Relations

Christina presented a slide show for the committee. She noted that the MNSure Board of Directors met more recently than the committee had. Christina shared some updates surrounding MNSure’s implementation of the American Rescue Plan Act (ARPA). Minnesotans that were already enrolled through MNSure will see increased savings; some will be eligible for

tax credits for the first time. Minnesotans enrolled in health coverage off the exchange can move to MNsure and will potentially receive subsidies.

Christina explained that tax credits are calculated, in part, based upon the second lowest cost silver plan available to each enrollee. Once their tax credits are calculated that person may enroll into any metal level plan and utilize their tax credits. She added that a person can receive the credits each month as an advanced premium tax credit (APTC) or all at once in the subsequent year when they file federal income taxes. Further, Christina explained, an applicant can apply through MNsure without financial assistance and still be deemed eligible for the credits when they file federal taxes. That application, she continued, is shorter as it does not require income information from an applicant.

Christina pointed out that ARPA did not change eligibility rules for APTC regarding employer-sponsored health insurance (ESI). Employees that have access to affordable ESI cannot receive APTC. She continued that the “family glitch” (family members that have access to the employer plan are not calculated into an affordability rate; only the employees are) has also not changed under ARPA. This glitch means that as long as the employee’s portion of their coverage is under 9.83% of the household annual income, the coverage is considered “affordable” for the family, even if the family must pay the full cost of premiums. Olga asked whether this is an issue at the federal or state level. Christina clarified it is a loophole in federal regulations, and that Minnesota policymakers have considered fixing the glitch at a state level.

Christina then explained the two-year increases that households at or below 400% of the federal poverty level (FPL) will see under ARPA as a percentage of household income:

- 200 - 250% FPL: previously 6.52 - 8.33%, now 2.0 – 4.0%
- 250 - 300% FPL: previously 8.33 – 9.83%, now 4.0 – 6.0%
- 300 - 400% FPL: previously 9.83%, now 6.0 – 8.5%

Minnesotans over 400% FPL were not previously eligible for tax credits, but under ARPA, the cost of the benchmark premium as a percentage of household income is limited to 8.5% for plan years 2021 and 2022.

Christina said MNsure is implementing the changes in phases due to the updates required to the eligibility system (METS). Phase 1 updated the eligibility system to calculate for applicants at or below 400% FPL for updated tax credits. The changes to these households were automatically implemented effective early May. Any additional tax credits the households should have been eligible for from January through April will be reconciled by the Internal Revenue Service (IRS) in the next tax season. Phase 2 will calculate applicants over 400% FPL later in the summer. Any households that applied through MNsure without financial assistance can call to have their application closed so that they can re-apply with financial assistance and see their premium credits each month, or they can reconcile through the IRS at tax time as well.

Another benefit available for some households next tax season will be for households that are eligible for tax credits and have received unemployment insurance. A household that has received at least one week of unemployment insurance is eligible for tax credits to make the

cost of a benchmark plan \$0. MNsure oversees advanced premium tax credits, whereas the IRS will oversee the reconciliation of this specific credit.

Next, Christina shared that MNsure extended the COVID-19 special enrollment period, which was set to end on May 17, to Friday, July 16. She noted that Minnesotans who are enrolled directly through health insurance carriers that offer plans through MNsure can work with their carrier to import the portion of their deductible they have already met into a qualified health plan through MNsure. This will give many more Minnesotans access to tax credits without punishing them for starting a new policy mid-year. She also explained that individuals are not required to pay COBRA continuation coverage on or after April 1 through September 30. Applicants can take advantage of the benefit and then qualify for a special enrollment period to enroll through MNsure on October 1.

Erin Ribar asked whether an enrollee can transfer their deductible to another plan when changing mid-year across the MNsure exchange. She explained that in a previous plan year her family moved from one county to another and could no longer remain in the same plan network. She expressed frustration that at that time her family lost the accumulated portion of their deductible and had to start over on the new plan mid-year. Christina explained that deductible specifics are entirely at the discretion of the health insurance companies that offer plans through MNsure. She suggested that recently the insurance companies may have become more accommodating because of ARPA.

Milly asked whether MNsure was aware that Medica had an issue with updating tax credits in their system, which triggered incorrect premium invoices. Christina replied that Medica had already fixed the error and is working with consumers to resolve the discrepancy.

Finally, Christina said that MNsure is using a variety of communication channels: press releases, email marketing, social media, updates to its website FAQ and a social media toolkit for MNsure assisters to amplify messaging. She added that MNsure issued a press release on May 24 explaining new benefits under ARPA that will make health insurance more affordable for Minnesotans. She also noted MNsure intends to include more ARPA benefit messaging during the November open enrollment period as well, as the changes impact plan year 2022 as well.

Olga asked whether MNsure has seen more applications and enrollments following the passage of ARPA. Christina replied that is the case, and that call volume has also increased in the MNsure Contact Center. She noted that statistics will be shared at the next MNsure board meeting.

Leadership Discussion

Olga Sheveleva, Vice-Chair & CSEAC Members

Olga announced that Grace Aysta has resigned from the committee. In the short term, Olga will serve as interim chair, but the committee is accepting applications for a permanent chair and perhaps replacement co-chair. Christina stated that the committee members interested in either of the positions should contact Joel Ingersoll so that the members can vote before seeking approval from the MNsure board in July. Joel asked that applicants reach out to him through email to be considered. Olga assured the committee that despite the leadership changes the

committee will remain on track to share recommendations to the MNsure board as soon as possible.

Discussion of Recommendations Regarding Equitable Access

Olga Sheveleva, Vice-Chair & CSEAC Members

Olga previewed a rough draft of the recommendation presentation for the MNsure board. Committee members shared their thoughts on the first slide: communication breakdown between MNsure/DHS/Counties. This topic was broken down into callers being redirected between the agencies, notices being unclear, and income verification processes being difficult for certain populations to comply with. Milly suggested that data or examples be provided to illustrate how the issues with redirection impacts consumers. Olga agreed that committee members should send her any examples so that she can work them into the presentation.

Lana Barskiy mentioned that consumers over the age of 65 that have been in a qualified status in the U.S. for more than five years are not aware of where to apply for health insurance and get bounced around because of fears about their immigration status and language barriers. She asked that this example be added to the presentation so that the board is aware of the need for better training in these cases. Milly suggested that assisters make clear to consumers that they cannot make an eligibility determination; only the application can determine health care eligibility.

The next topic, phone tree availability in multiple languages, consisted of recommendations to have the five major languages available at the beginning of telephone prompts and continuing throughout the call, a shorter list of automated prompts so that a caller gets to a representative more quickly, and MNsure hiring dedicated staff that speak in languages other than English. Olga asked Christina whether MNsure has begun working on these steps already. Christina agreed that MNsure is working on each bullet point other than hiring representatives that speak additional languages. She noted that could be a complicated task to implement across different shifts.

The final recommendation, reflective language and removal of gendered icons, included bullet points to train staff and assisters about gender and pronoun inclusivity, elimination of gendered member icons, and engagement with community organizations for more current suggestions moving forward. Milly noted that when an assister or consumer calls for the first time, MNsure staff asks a few questions to build a profile for the consumer. She suggested that preferred pronoun be asked at that time so that it can be recorded for future interaction with staff.

Anna Guler commended the presentation, stating it is representative of the committee's recent discussions without being overwhelming. She suggested that if the committee has other recommendations down the road, they can present to the board again. Olga stated that the committee should plan to present to the MNsure board in September or October.

New Business

CSEAC Members

Olga introduced this segment as a time to discuss interesting or complex situations that committee members have come across and want to discuss. There was no additional business brought forth.

Public Comment

No public comment.

Adjourn

Motion: Erin moved to adjourn. J.P. seconded. All were in favor and the meeting adjourned at 3:34 p.m.