



# Consumer and Small Employer Advisory Committee Meeting Minutes

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January 25, 2022, 2:30 – 5 p.m.

**Virtual meeting via Cisco Webex**

**Members in attendance (via Webex):** Anna Guler – Chair, Melissa Stanton – Vice Chair, Lana Barskiy, Richard Klick, Cheryl Scheer

**Members not in attendance:** Jonathan Vagle

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

## Meeting Topics

### Welcome and Roll Call

*Anna Guler, Chair & Christina Wessel, MNsure Senior Director of Partner and Board Relations*

Anna Guler, chair, called the meeting to order at 2:32 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.

### Review and Approval of Previous Meeting Minutes

*CSEAC Members*

**Motion:** Milly Stanton moved to approve the draft November 23 meeting minutes. Dick Klick seconded. All were in favor and the minutes were approved.

### MNsurance Updates

*Christina Wessel, MNsure Senior Director of Partner & Board Relations*

Christina Wessel, MNsure staff, began with an update following the close of the 2022 open enrollment period. She reminded the committee that MNsure voluntarily extended its open enrollment by four weeks to align with the federal exchange’s enrollment period, November 1, 2021, to January 15, 2022. She noted MNsure’s record numbers: more than 134,000 Minnesotans signed up for 2022 qualified health plan (QHP) coverage, nearly 12,000 more than in the 2021 open enrollment period and represents a 10% increase. Christina continued that the

record number of enrollments were likely fueled by greater access to cost savings made possible by the federal American Rescue Plan Act (ARPA) COVID-19 relief package, which expanded eligibility for premium tax credits. Over 58% of those who purchased health insurance through MNsure are receiving advanced premium tax credits (APTC), which lower the monthly cost of insurance premiums. The average tax credit per household is \$6,089 a year, with larger averages in southeast Minnesota (\$8,881) and the smallest savings in the Twin Cities (\$4,783.)

Christina continued that MNsure consumers may still be eligible to enroll into QHP throughout the year, if they experience a qualifying life event such as marriage, adoption or birth of a child, or if the applicant is a member of a federally recognized tribe. She also noted that there were an additional 32,445 sign-ups for public programs Medical Assistance and MinnesotaCare during this period of time.

Next, Christina shared updates from the January 12 MNsure board meeting. Representing the areas of health administration, health care finance, health plan purchasing, and health care delivery system is new board member Dr. Daniel Trajano, whose term runs from January 12, 2022, to May 5, 2025. Dr. Trajano draws upon a wealth of career experience with Park Nicollet, HealthPartners, Medica and Blue Cross. He was a practicing physician with the University of Minnesota, and a science teacher at Burnsville High School before founding Pop Health Consulting of which he is the president.

Christina then congratulated Milly on her board approval as the Consumer and Small Employer Advisory Committee vice-chair. Christina thanked Milly for her commitment to step up for the committee.

MNsure's CEO, Nate Clark, shared updates to the MNsure board which Christina outlined for the committee. The end of MNsure's call vendor contract in 2021 meant that during open enrollment all calls were handled in-house. This meant that MNsure was able to oversee staff numbers, training, quality of calls, and could move staff between projects to accomplish more goals. Christina explained this contributed to MNsure improving life event processing times. Additionally, ahead of open enrollment, MNsure added a new provider directory search option to the plan selection tool on its website. This helped Minnesotans to find the best coverage for their households throughout the open enrollment period.

The final customer service improvement Nate shared with the board was MNsure's most recent language accessibility efforts. Content on MNsure.org was translated and direct access was made to each language from the homepage to allow consumers better assistance in their preferred language. Additionally, the MNsure phone tree was updated with assistance and prompts in Spanish, Somali and Hmong. The MNsure Contact Center has been tracking the usage of each requested language so that the agency can determine possible additional languages for future expansions.

Additional board actions at their last meeting were approval of the MNsure 2021 Annual Report, due to the Minnesota Legislature on January 15, and approval of two important statements for the Consumer Assistance Program (CAP). Christina explained that the navigator grant program and the broker enrollment center initiative are currently under solicitation and contracting processes ahead of a July 1 deadline.

The navigator grant program will have about \$4 million available, similar to past years. The grant period will run July 1, 2022, through June 30, 2023, with MNsure retaining the option to extend the grant an additional year, like the model from the last two request for proposal (RFP) cycles. Contrary to previous years' multiple funding areas, the upcoming cycle offers a single grant category. Christina explained that this simplifies both application and the evaluation process. She added that organizations that have applied before will have the opportunity to submit a competitive application under the single grant category. The RFP will be published in early February and an applicant webinar will be offered on February 10. There will be time allotted for organizations to ask clarifying questions which MNsure will post replies to. Grant proposals will be due March 24, and MNsure will publicly announce the awards in early July.

The Broker Enrollment Center Initiative (BECI) program allows MNsure to partner with broker agencies that commit to provide consumers accessible enrollment support and guidance through MNsure coverage. MNsure matches these agencies' marketing funds and features their centers prominently on MNsure.org. For the July 1, 2022 – June 30, 2023, contract period MNsure plans to make \$125,000 available for year-round marketing, an increase from the typical \$90,000 geared exclusively toward the open enrollment period. These contracts may also be extended for an additional year, up to four years total. The solicitation is seeking partners in all 11 regions of Minnesota. The solicitation will be released in mid-February with an applicant webinar in late February. There will be time allotted for the applicants to ask clarifying questions which MNsure will post replies to. The proposals are due in mid-April, with the contracts announced publicly in early July.

Next, Christina shared year end data for 2021 enrollments. Cumulatively in 2021, there were nearly 152,000 QHP enrollments through MNsure, with average pre-APTC premiums in the mid- to high-\$400s. Average post-APTC premiums were in the high \$200s early in the year and lowered to about \$230 per month by July. She noted that retention rates were higher than in average years, due to both health insecurity and expanded COVID-19 relief spending through ARPA. Dick asked whether MNsure has data that quantifies its portion of the individual market. He elaborated that he would be interested to know whether MNsure handles a major percentage of the enrollments for Minnesotans not covered by group coverage. Christina replied that MNsure covers a majority, but she deferred to other health access agencies, such as State Health Access Data Assistance Center (SHADAC) for a better scope.

The Contact Center dashboard slide illustrated that although average daily calls increased from 712 in October to 1,109 in November and 1,275 in December, the percentage of calls answered within five minutes did not deviate greatly, hovering around 61% and abandoned calls decreased from 8% to 4%. Christina explained this was due to increased staff for the open enrollment period. She added that the January statistics were not captured through the end of open enrollment since the January board meeting was on January 12.

Finally, Christina updated the committee on the latest data surrounding life event processing. More than 6,800 changes were processed in December alone, which Christina credited to more cross-trained staff. She noted that as of January 24 the operations staff was processing life events reported to MNsure on December 30. She also mentioned that in cases of medical emergencies, the changes are expedited to the front of the line.

## Discussion of Possible New Topics and Presentations

*Anna Guler, Chair & CSEAC members*

Anna opened discussion for future priorities or feedback on the use and purpose of the committee for the upcoming year.

Dick told the committee that he recently took part in a broker meeting, and he noticed that many health insurance brokers are certified for Medicare but not for MNsure. He stated that MNsure certification is simple. He further noted that health insurance is incredibly important, so he would like to see more data about uninsured statistics so that he feels better prepared to recommend his colleagues get MNsure certified. Dick asked whether there are additional outreach efforts to the uninsured populations through radio, billboards or other methods. Christina replied that broker-supported MNsure enrollments during the open enrollment period were over 49,000, or 37% of the total enrollments. Dick mentioned he works with seven broker agencies and has yet to find statistics that would clarify current data about the current uninsured population in Minnesota. Anna offered to reach out to the Health Insurance Advisory Committee (HIAC) for additional relevant information. Joel Ingersoll, MNsure staff, offered to ensure that Anna can get in touch with the HIAC chair, Matt Schafer.

Anna noted that she was awaiting MNsure board feedback from the committee presentation on November 17. She suggested that she and Milly discuss committee objectives before the next meeting.

Lana Barskiy asked whether MNsure has data about the number of certified brokers for 2022 versus the number from 2021. Christina replied that certified numbers remain relatively stable from year to year. She added that roughly 900 brokers and 700 navigators certify each year.

## Public Comment

A MNsure consumer shared his experience with the committee. He noted he has been a MNsure consumer for roughly three years without issue. Each year he was asked to provide verification of his household income, and each year he has complied. During the annual renewal period this past fall, he sent into MNsure his income verification documents, which were processed in November, leading to automatic closure of his QHP effective November 30, leading up to a MinnesotaCare eligibility for December 1.

Because MinnesotaCare requires an enrollee to pay their premium in advance of coverage, and MNsure automatically ends QHP coverage at the end of the month following a new health care coverage eligibility determination, consumers may find themselves lapsing in health coverage if they do not read their health care notices. Because each program sent notices instead of direct contact, he was left with a lapse in coverage for the month of December. The consumer explained to the committee how he spoke with MNsure and MinnesotaCare repeatedly, trying to get answers, and each agency pointed him to the other. Only after filing an appeal was he able to get the lapse resolved. The consumer wanted to share his story so that the committee could learn from his experience and ask that the board investigate this sort of incident and determine whether the system needs correcting. He suggested that MNsure use interagency contacts to resolve such issues for consumers in the future. Dick asked whether the consumer was left to

navigate the situation himself, which he confirmed, and Dick shared that he was impressed that the consumer was able to do so without the help of a MNsure-certified assister. Anna informed the consumer that there are navigators and brokers on this committee, so they are receptive to his experience and intend to follow through with solutions for future consumers. The consumer thanked the committee for their time, and said that although his story ended satisfactorily, he would be willing to share again in the future so that MNsure is aware of the specifics.

## **Adjourn**

**Motion:** Dick moved to adjourn. Lana seconded. All were in favor and the meeting adjourned at 3:51 p.m.