



Consumer and Small Employer Advisory Committee Meeting Minutes

February 22, 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, Jonathan Vagle

Members not in attendance: N/A

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

Meeting Topics

Welcome and Roll Call

Anna Guler, Chair

Anna Guler, chair, called the meeting to order at 2:30 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 January 25, 2022 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 that came shortly after the committee’s January meeting. Four items from Governor Tim Walz’s supplemental budget will directly impact MNsure: MNsure technology modernization, increasing health care affordability for Minnesotans, the future of Minnesota premium security plan, and a health care provider directory. Christina expressed excitement for technology modernization. She explained that technological upgrades are expected to include self-service functionality and more language options for consumers, a more integrated portal for assisters, and better caseworker access for

staff. She continued that the increased health care affordability creates a buy-in option for MinnesotaCare that is not reliant upon falling into an income threshold. The Minnesota premium security plan aims to extend the reinsurance program, which pools funding to health insurance carriers in attempt to offset higher usage consumers enrolled in plans. She explained that although MNsure has added a provider directory to its website, the goal of Governor Walz's provider directory is for statewide source of truth across the Department of Health, the Minnesota Department of Human Services (DHS), State Employees Group Insurance Program (SEGIP), MNsure, health plans and health systems. She concluded that each proposal would need to undergo information gathering steps before being finalized into the state budget, therefore more information will follow in upcoming meetings.

Christina's second update was a breakdown of sign-ups each open enrollment period since MNsure's conception in 2014. She noted that 2022 showed the highest qualified health plan enrollments ever, with over 130,000, which was an increase of more than 10,000 in 2018 and 2019. She credited MNsure with continued growth in the individual market, mentioning that there are still employer-sponsored options available to many Minnesotans.

Dick asked why Medicaid enrollment numbers have declined in recent years. The height of Medicaid enrollments, over 114,000, was in the 2017 open enrollment period. Christina replied that although the reason for a decrease to 47,000 in 2019 is unclear, the 2020-2022 declines were due to the COVID-19 public health emergency keeping Medicaid accounts active rather than consumers having to re-apply.

Dick added, as feedback for MNsure, that in recent months he has found Hennepin and Ramsey Counties easier to reach, and in better alignment to MNsure's system. He noted that he was unsure whether that was success by the committee, but he wanted the mention made. Christina thanked Dick for his feedback, noting that he had years of experience as a MNsure assister, so it was well received.

Discussion of New Topics and Presentations

CSEAC members

Anna looped back with Dick that she had asked Matt Schafer of the Health Industry Advisory Committee (HIAC) for more information about uninsured Minnesotan rates, as he is their chair and the director of government relations at Medica. Anna had not yet heard back about the data at the time of the meeting.

Next, Anna recapped for the committee a conversation that she and Milly recently had about recommendations. The chair and co-chair hoped that the MNsure board would give feedback surrounding the committee's November recommendations before proposing any new topics. One such recommendation centered around better communication between MNsure, the Minnesota Department of Human Services (DHS) and the county offices. Anna reiterated how much consumers struggle with the agency miscommunications and noted that the committee will continue to push for support of open communication over the upcoming year. She also reminded the committee of its previous recommendation for MNsure to increase accessibility through increased language services. She specified that MNsure should increase translated

notices as well as broaden interpreter options for consumers that are not native English speakers to lessen clear barriers.

Cheryl Scheer posed a policy question to Christina: if a consumer is given conflicting information in writing versus verbally, which takes precedence? She explained that when she was unsure of information, she explored MNsure.org for better resources, and happened upon the MNsure assister site, leading her to question why the consumer-facing site was less informative than assister resources. Christina responded that the date on a health care notice may reflect that the information has changed or there may be miscommunication on a telephone call. She explained that a variety of resources and communication methods means that each consumer has options on how to communicate with the agency. Then, Christina noted that the assister website has information pulled directly from the consumer website, and vice versa, but that assisters are given more generalized information so that they may better assist a greater population whereas consumers are walked through case-specific information as it pertains to their situation.

Cheryl noted that a consumer is unable to confirm the income or employer history they listed on their application and further observed that data sources that the application pulls from can have outdated information as well. She offered an example where the Minnesota Department of Employment and Economic Development (DEED) may inform MNsure at renewal time that a consumer is employed. MNsure would then inform the consumer “a data source says that you have a job” with no detailed information. In this example, Cheryl suggested this consumer may have been unemployed for two years, meaning they would be unaware whether the data source had outdated information, or they were a victim of identity theft. Christina agreed to Cheryl’s points and explained that MNsure can guide a consumer through the information over the phone so that the consumer’s most recent attested information is the basis for MNsure’s eligibility determination. She added that Governor Walz’s proposed technology modernization aims to provide consumers with self-access and the option to update their personal information.

Cheryl concluded that more information should be accessible to consumers as using an assister should not be an expectation. Anna agreed that consumer access would be an extension of previous recommendations with a specific request of the board. She acknowledged Cheryl’s request for a MNsure policy rating the validity of written versus verbal communication and how each impacts a consumer’s rights or responsibilities. Anna added that better training at MNsure could decrease contradictory messages to consumers.

Public Comment

No public comments.

No operational feedback.

Adjourn

Anna suggested that the committee take hiatus for March and reconvene in April. She mentioned that should provide the board more time to offer HIAC feedback about the November recommendations. Dick asked that Anna share any data or resources about the uninsured rates in Minnesota with the committee as soon as she receives it so that he can better prepare for

future discussions. Anna agreed to distribute through MNsure staff as soon as the information reaches her.

Motion: Dick moved to adjourn. Milly seconded. All were in favor and the meeting adjourned at 3:11 p.m.