



Health Insurance Advisory Committee Meeting Minutes

September 24, 2020, 2 – 4 p.m.

Virtual meeting via Cisco Webex

Members in attendance: Joel Ulland – Chair, Hodan Guled – Vice Chair, Matthew Aiken, Hillary Hume, Todd Hurst, Jenifer Ivanca, Maria Lime-Leite, Daniel Miesle, Matthew Schafer

Members not in attendance: Thomas Hoffman, Danielle Paciulli

Staff in attendance: Christina Wessel, Eva Groebner

Meeting Topics

Welcome and Introductions

Joel Ulland, HIAC Chair

Joel Ulland, chair, called the meeting to order at 2:02 p.m. Christina Wessel, MNSure staff, took attendance.

Review and Approval of Prior Meeting Minutes

Motion: Dan Miesle moved to approve the draft June 25 meeting minutes. Hillary Hume seconded. All were in favor and the minutes were approved.

Public Comment and Operational Feedback

No public comments.

No operational feedback.

MNSure Update and Committee Recruitment

Christina Wessel, Senior Director of Partner and Board Relations

Christina noted that the committee had not met since June, so she had a lot to update them on. She mentioned that in addition to Joel and Grace Aysta (chair for the Consumer and Small Employer Advisory Committee) presenting at the July 15 board meeting, other notable presentations occurred. MNSure’s chief financial officer, Kari Koob, presented MNSure’s fiscal year 2021 budget and three-year financial plan. She reported that income has remained steady despite COVID-19. Previous years have shown higher rates of consumers dropping coverage

mid-year, but 2020 effectuation rates reflect that MNSure will end the year with about 95,000 enrollees with an average premium of \$458. June 30 marked the end of the previous fiscal year.

Christina noted that COVID-19 has affected operations costs. MNSure absorbed most of the costs related to converting to a remote work plan. Dan asked how many MNSure employees are in the office and how staff keeps connected. Christina replied that MNSure is nearly 100% remote, with exception of administrative staff that needs to work in office to maintain operations such as mail. She noted that MNSure has converted to a lot of Webex meetings to have training and meetings, and to stay in touch. She then continued that the special enrollment period that MNSure offered in March and April was fortunately aided by a \$500,000 grant from Minnesota's Federal Coronavirus Relief Fund. This funding also contributed to a temporary program for compensating navigators who help with COVID-19 testing applications.

Preliminary rates for 2021 coverage were released by the Department of Commerce on July 6. Christina shared that the rates will hardly deviate from 2020 coverage, which means that MNSure will be able to passively renew consumers into comparable plans for 2021, simplifying Minnesotans' ability to maintain health coverage. She added that consumers will still be able to shop for different coverage during the open enrollment period if they are inclined. One reason that consumers may want to shop around for plans would be that MNSure is adding a new health insurance provider for 2021 coverage. Quartz will be offering plans in southeastern Minnesota (Fillmore, Houston, Olmstead, Wabasha and Winona counties.) The final rates for 2021 health coverage are set to be released on October 2.

MNSure's chief executive officer, Nate Clark, also presented at the July board meeting. Implementation of the Alec Smith Insulin Affordability Act occurred on July 1. Nate informed the MNSure Board of Directors that MNinslin.org, hosted by MNSure, launched successfully on the July 1 timeline. Additionally, in the weeks leading up to that date, MNSure amended contracts and trained a statewide network of navigators to aid Minnesotans with health coverage options and short-term access to emergency insulin. Upon implementation of the bill, insulin manufacturers filed a lawsuit declaring that the Alec Smith Insulin Affordability Act is unconstitutional. Christina shared with the committee that the manufacturers have since acknowledged that MNSure has no enforcement role and has voluntarily dismissed MNSure as a party from the lawsuit. She clarified that the lawsuit was not withdrawn, so MNSure will adhere to the law unless a ruling is made in the favor of the manufacturers.

Christina's final update on the insulin program was that MNSure was not granted access to marketing funds for the insulin campaign until July 1, so work is still underway with a vendor before that campaign can be launched. She mentioned that there have not been a great number of applications for the insulin assistance. Hillary asked whether there was an anticipated population that the bill would benefit. Christina stated that the Minnesota Department of Health predicted that Medicare populations would benefit from the program, but that the Board of Pharmacy might have better information on what populations have utilized the program so far.

Christina continued that open enrollment preparation is in full swing. After finalized 2021 health care rates are released on October 2, MNSure will update its shopping tool by October 12. This, she explained, will allow consumers the opportunity to thoroughly research and compare policies in the weeks leading up to open enrollment on November 1.

Next, Christina shared that MNSure has hired 12 new contact center representatives that are being trained in preparation of open enrollment. MNSure's call vendor, Faneuil, who answer the first calls to MNSure, is also planning to increase their staff by up to 110 representatives. She added that both groups of new hires are on par with previous open enrollment staff increases. She also noted that MNSure's Contact Center will expand hours of operation for open enrollment, and that assisters will be informed as soon as the hours are determined so that they too can prepare their hours.

In final open enrollment updates, Christina announced that the renewal process has begun. On September 21, cases in the enrollment system entered a blackout phase preventing any manual intervention or life event changes for a week. During this period, application data is extracted and verified against the federal hub before being used to calculate 2021 health care eligibility. Each year this process has taken less time, and this year will only require one week of blackout before regular operations can resume. At that time, MNSure will begin sending out 2021 health care eligibility notices to households that can also be seen within consumers' online accounts. These steps will aid assisters in accessing consumers' 2021 health care eligibility as soon as possible and will help MNSure to passively renew policies very soon.

Christina's final update was that committee appointments will turn over after the October meeting and the MNSure board will vote on new memberships at their November meeting. She noted that Joel's appointment has not ended, but he is no longer eligible to be the committee chair, so volunteers are welcome to step forward for that role. She continued that Hodan Guled will need to declare whether she is continuing as the vice-chair, and all members should report to Christina whether they intend to continue their appointments. Applications for both committees are due October 15, so Christina encouraged the members to reach out to colleagues to cast a wide recruitment net. Joel asked what industry sectors MNSure is looking for on the committees. Christina suggested that producers, brokers, navigators, care providers, consumers and virtually any health care industry stakeholder is welcome to apply.

Legislative Update

Joel Ulland, Chair

Joel acknowledged that the presidential election has been all-consuming with only 40 days until election day. He added that the biggest twist of the summer has been the monthly special legislative sessions with another coming up in October. He continued that in the September session the Minnesota Senate voted to remove the Department of Commerce commissioner, Steve Kelley, from his position, and work is underway to find his replacement. The Senate Republican majority cited concerns over Commissioner Kelly's qualifications to regulate health insurance in addition to his decision to appeal a permit for a pipeline project.

Joel continued that 2021 will be a busy legislative session with COVID-19 relief work or bills being the forefront issues regardless of COVID-19 status at that time. He continued that conversations and plans for the \$4.5-5 billion deficit in the state budget will be another focal point in January. Preliminary projections on the deficit may not be narrowed down until as late as December.

Minnesota's reinsurance program will be over at the end of 2021. Joel noted that there is a possibility of a fifth year of federal reimbursement, but legislature will need to determine how to proceed before the program ends. He suggested that having a state deficit may take focus off the program early in the legislative session, but after the biennium budget is completed on September 30, it may pick up more attention.

Next, Joel stated that the death of Justice Ruth Bader Ginsberg is a significant vacancy for several reasons. He focused on the matter of the Affordable Care Act being argued in front of the Supreme Court for a ruling on its merits of being constitutional. Joel explained that having a new justice sworn into the Supreme Court before the hearing could mean that this case would be one of their first hearings.

Matt Schafer added that under Minnesota election law there must be an extended election cycle if a candidate passes away. Because Adam Weeks from the Legalize Marijuana Now party died unexpectedly on September 21, a February 9 special election will be carried out in the 2nd Congressional District.

Update from July Board Presentation

Joel Ulland, HIAC Chair

Joel reminded the committee of the high-level topics he presented as recommendations to the MNsure board. Building relationships, year-round marketing, reinforcing multiple languages, assisting consumers with technology disparities, preventive care and COVID-19 lessons learned. He observed that the board members were engaged and responsive to the presentation. He added that there was recently a press release from MNsure encouraging consumers to get preventive care, and he noted that there could be correlation with the committee's recommendation and the release. He concluded that he is grateful for the committee's hard work.

Discussion of Future Topics

Joel Ulland, HIAC Chair and Committee Members

Joel recommended that the committee discuss topics for the transition into a new year. He suggested that having a variety of topics could benefit the next committee chair.

Matt Schafer suggested that regardless of the timeline for a COVID-19 vaccine the committee should keep on its radar whether MNsure will play a role in distribution of the vaccine. He also mentioned that any potential special enrollment periods should be monitored by the committee. Hillary suggested that the vaccine could be combined with the committee's other interests in preventive care topics. Maria Lima-Leite added that encouraging members to get their flu shot this year could have an impact on those afflicted by COVID-19. She noted that the communities more highly affected by COVID-19 need to have equitable access to vaccines. Joel agreed that MNsure needs to focus on the inclusion and public information roles in vaccine distribution.

Dan suggested that any future ruling to abolish the Affordable Care Act could shift health care regardless of its timeline. He recommended that court decisions made regarding the Affordable

Care Act be monitored closely by the MNsure board and the committee. Joel agreed that a hearing in November may not result in a court decision until mid-2021, so timing needs to be watched.

Hillary recommended that MNsure begin making plans for the effect that the Medicaid emergency extensions will have when it ultimately concludes. She cautioned that MNsure could face a huge increase in enrollments when Medicaid cases ultimately close. She also noted that when people return to working regularly, they will have an increase in income changes to report to the agencies, also affecting their healthcare eligibility. Dan agreed that is an important matter to watch for. Joel explained that the funding for extended Medicaid is tied to emergency orders, so it's unclear whether the effected households will be dropped from Medicaid at once, or if it will be staggered by their renewal dates.

Hillary, Maria and Todd Hurst each noted their interest in exploring tele-help and virtual care information for consumers moving forward. Hodan asked whether any committee members were aware of claims data about preventive care and tele-help services. Matt Schafer replied that Medica has seen an uptick in tele-help services. He noted that when states began stay-at-home orders and elective procedures were canceled consumers were thrown off their maintenance schedules. He continued that claims data suggests that consumers are now receiving a higher level of care due to the delay in preventive care. He added that the largest disparity is with cancer. Consumers missed screening earlier on and are now being seen when they are further along into the sickness. Joel agreed that UCare has seen similar trends as well. One positive difference in the trend, he noted, is that consumers are more able to conveniently receive tele-help mental health appointments. Hodan asked whether either carrier has observed significant trends in public policy holders versus private policy holders. Neither Matt nor Joel were aware of specifics on that basis.

Dan recommended that the committee keep mental health high on its recommendation list because there will likely be increased behavioral health effects due to the pandemic, specifically unemployment and social isolation. Hillary replied that Hennepin Health has seen an increase in mental health claims. She noted that certain members have also had more social paranoia about tele-help or virtual sessions. Maria suggested that the committee focus on mental health and tele-help at the October 22 meeting.

Adjourn

Matt Schafer moved to adjourn. All were in favor and the meeting adjourned at 3:09 p.m.