



Health Industry Advisory Committee Meeting Minutes

February 25, 2021, 2 – 4 p.m.

Virtual meeting via Cisco Webex

Members in attendance: Matthew Schafer – Chair, Hodan Guled – Vice Chair, Matthew Aiken, Jenifer Ivanca, Maria Lima-Leite, Danielle Paciulli, La Sheenlaruba Tyacke, Joel Ulland, Brian Vamstad, Richard Wallace

Members not in attendance: N/A

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

Meeting Topics

Welcome and Attendance

Matt Schafer, HIAC Chair

Matt Schafer, chair, called the meeting to order at 2:01 p.m. Christina Wessel, MNSure staff, took attendance.

Review and Approval of Prior Meeting Minutes

Motion: Joel Ulland moved to approve the draft January 26 joint meeting minutes. Matt Aiken seconded. All were in favor and the minutes were approved.

Public Comment and Operational Feedback

No public comments.

No operational feedback.

MNSure Update

Christina Wessel, Senior Director of Partner and Board Relations

Christina shared a slide deck as she presented. She first informed the committee that MNSure opened a three-month special enrollment period (SEP) following President Biden’s federal SEP. MNSure is loosely referring to the enrollment period as a COVID-19 relief SEP. The MNSure SEP will open to a broad population, namely anyone who is not insured by a qualified health plan (QHP) through MNSure. The SEP will not allow MNSure enrollees to change their plan or add dental coverage if they are already insured by a QHP, but an individual can enroll into a

QHP, dental coverage, or QHP and dental if they are not presently insured under a MNsure QHP. This is open to anyone who is enrolled in coverage outside the MNsure exchange, allowing anyone enrolled in employer-sponsored insurance, COBRA coverage, short-term policies, etc. to enroll through MNsure.

The MNsure SEP began on February 16 and lasts through May 17. Christina noted that the MNsure SEP dates are slightly different from the federal SEP which began on President's Day and ends on a Saturday. She continued that shifting the dates slightly allows MNsure to offer as much opportunity for Minnesotans without the additional expense for overtime. The plan effective dates during the SEP are the first day of the month following plan selection.

Christina explained that any consumers who applied through MNsure before open enrollment ended on December 22, 2020, but did not enroll, were automatically signed up for the COVID-19 SEP and will not need to do anything before shopping for a plan in their online account. Any individual who has applied through MNsure between December 23, 2020, and February 15, 2021, will need to call MNsure to have their shopping opened in their account. Anyone who is completing a new application can immediately proceed to the SEP qualifying life events and select COVID-19 as their "event" and shopping will open without need for any verification of the event. This is aimed to reduce wait time, eliminate processing on MNsure's end, and open shopping opportunity for up to 90 days rather than the standard 60-day window. Christina continued that the COVID-19 event allows only one plan selection, then shopping is closed. Consumers who wish to change their plan or who desire a different coverage effective date are still able to enroll using a different SEP if they have another qualifying life event.

In addition to the consumers who applied between open enrollment ending and the SEP beginning, partially enrolled households and any enrollees facing one-off technical issues will also need to call into MNsure to have shopping opened. Christina shared that the SEP has been successful and without complication so far. She noted that the federal health exchange invested \$50 million in nationwide advertising for their SEP which will help MNsure grab attention for its SEP. MNsure is also investing in targeted local advertisements. Social media ads have already begun running for MNsure, and toolkits for social media advertisement have been shared with MNsure assisters.

Joel Ulland noted from the health insurance provider side that he appreciated that MNsure reached out to the health insurance carriers for input prior to implementing the SEP. He elaborated that MNsure was very quick to provide for its consumers in the same way the federal exchange has, but it did not do so without first contacting its partners. Matt Schafer agreed from the provider perspective that MNsure provided open dialogue and flexibility to the carriers. He noted that Medica serves several states and was particularly pleased with MNsure's reaction to the federal SEP.

Last, Christina informed the committee of a development in the Contact Center. Previously, MNsure contracted with an out-of-state vendor to handle first-tier calls. Escalated or more sophisticated concerns were transferred to call specialists in the Twin Cities. The vendor contract expires at the end of February and MNsure has decided to bring the first-tier calls in-house. A new class of employees have been hired and began training so that beginning February 25, all calls to MNsure will be handled by MNsure employees. Christina explained that

this will be more efficient, allow more savings in the MNsure budget, and provide better customer service to MNsure consumers. She explained that it is more difficult to train and provide oversight for vendor representatives. Benefits to moving the first-tier calls in house include: seamless training, better integration, smoother call hand-off, translator transfer option, improved call notes, and a more strategic call tree. Christina shared that MNsure staff is excited for the change, and although this was planned before the SEP was introduced, she noted the SEP will be a great trial run for the new staff before the next open enrollment period.

Legislative Update

Matt Schafer, Chair

Matt Schafer began with a federal update. He suggested that the COVID-19 relief package may have impact on health care. Subsidies like advanced premium tax credit are under discussion in Congress and could potentially be implemented retroactive to January 1, 2021, if favored. Additionally, discussions on accessibility and affordability for Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage will be on the radar.

Joel Ulland added that the federal changes to tax credits would increase beyond the present 200-400% above federal poverty level. He stated he will be interested to see how federal expansion and Minnesota changes will come together.

For state updates, Matt Schafer shared that votes on a replacement for the Reinsurance Program are coming up. The House of Representatives appears to be favoring a MinnesotaCare public buy-in option which would have to be bolstered with the House budget, not the Governor's. Regarding the state deficit reported in December 2020 as \$1.2 billion, Matt shared that recent calculations show a smaller deficit or possible surplus. He explained that the final number will set a tone for the next legislative session. He shared that several health care bills will be working their way through legislature, including one that would cover less conventional medicine and one that rewrites telemedicine reimbursement status.

Discussion of Future Topics

Matt Schafer, HIAC Chair and Committee Members

Matt Schafer apologized that a scheduled presentation from the Minnesota Department of Health had to be cancelled last minute. He suggested that the committee extend an invitation for their guest to present at a later meeting. He noted he has invited a representative from the Minnesota Association of Community Health Centers to present to the committee in March. He suggested that the committee have the two planned presentations, meet with the Consumer Small Employer Advisory Committee (CSEAC) once more, then present recommendations to the MNsure board in the summertime.

Joel Ulland asked Christina whether there are specific recommendations MNsure would like to receive from the committee. She replied that MNsure will be hiring a new advertisement vendor before the open enrollment period, so the March meeting would be a good time for the committee to contribute ideas for how to spread awareness and attract new consumers. Beyond that, Christina simply noted that so many changes for health exchanges are exciting but can

lead to technology hurdles. She noted that MNsure technical staff is working to test and update processes and implement congressional changes as quickly as they are being approved. She agreed to bring more data to the March meeting so that the committee can look at the impact of the COVID-19 SEP.

Adjourn

Motion: Joel Ulland moved to adjourn. Dick Wallace seconded. All were in favor and the meeting adjourned at 2:42 p.m.