



# Health Industry Advisory Committee Meeting Minutes

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**May 27, 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, La Sheenlaruba Tyacke, Joel Ulland, Brian Vamstad

**Members not in attendance:** Danielle Paciulli, Richard Wallace

**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 2:02 p.m. Christina Wessel, MNsure staff, took attendance.

### Review and Approval of Prior Meeting Minutes

**Motion:** Matt Schafer moved to approve the draft March 25 meeting minutes. Maria Lima-Leite seconded. All were in favor and the minutes were approved.

**Motion:** Matt Schafer moved to approve the draft April 22 meeting minutes. Maria 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 an update on MNsure’s implementation of the American Rescue Plan Act (ARPA) with the committee. She first recapped some of the new tax credit benefits under ARPA:

- 200 - 250% of the federal poverty level (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, percentage of cost versus household income is limited to 8.5% for plan years 2021 and 2022. Further, any consumer that is eligible for premium tax credits and receives unemployment insurance during 2021 will receive an additional tax credit when they file their 2021 federal tax return. The Internal Revenue Service (IRS) will calculate that credit by excluding household income in excess of 133% FPL for the household size.

Christina shared that phase one of MNsure's implementation is complete, meaning that households at or below 400% FPL that applied with financial assistance had their advanced premium tax credit (APTC) recalculated as of May 6. Those that were enrolled in a qualified health plan had the increased APTC applied to their enrollment effective May 1. Any additional credits these enrollees were eligible for during January through April can be collected when they file 2021 taxes. Christina explained the second phase, households over the 400% FPL, will have tax credit eligibility re-determined in June. These households will also have the new eligibility applied automatically once determined. She added that anyone that completes a new application after implementation of the new tax credit calculations will see their financial assistance eligibility at the time of application.

Next, Christina reminded the committee that the COVID-19 special enrollment period has been extended until July 16. Any Minnesotans that do not have coverage through MNsure are eligible to use the COVID-19 enrollment period to obtain coverage beginning the first of the month following plan selection. She added that health insurance carriers are offering additional support for their enrollees to move to the exchange by allowing these consumers to transfer their amounts paid toward deductibles and out-of-pocket maximum accumulators to new qualified health plans. She noted that enrollees need to work with their insurance company to have the transition completed.

Brian Vamstad asked whether MNsure is preparing for the transition of consumers from Medical Assistance and MinnesotaCare to qualified health plans when the public health emergency expires. Christina replied that it is a consideration for MNsure, but without a solid date of that transition there are no definitive actions for MNsure to take yet. Hodan Guled suggested that some of the actions may have been discussed at a recent Department of Human Services meeting. Christina said that she was not present at that meeting and could not address what had been discussed.

## **Legislative Update**

*Matt Schafer, Chair*

Matt Schafer began with an update that Minnesota legislature adjourned on May 17 without having adopted a budget. He said that work groups are negotiating behind the scenes, but they are still in disagreement about how ARPA funds should be used. Matt added that when

legislature meets on June 14 to review Governor Walz's emergency powers there may also be agreements made on the state budget. He also noted that congress may move to sunset the Minnesota reinsurance program now that ARPA provides some premium relief, but that the ARPA decrease will only last for two years at this point. The reinsurance program is set to expire at the end of 2021. Matt concluded this will be legislature to watch out for, as Minnesotans could fall through the cracks with new policy.

Federal updates included President Biden appointing a new Medicaid director to catch up on backlogs, and President Biden pushing to make ARPA subsidies permanent. Matt explained that the U.S. Senate could pass resolution with 50 affirmative votes. Joel Ulland added that President Biden would be releasing a budget later in the day which could ultimately impact different aspects of the individual market.

## **Recommendations Discussion**

### *HIAC members*

Matt Schafer thanked Joel Ingersoll, MNsure board relations liaison, for putting together the committee's previous recommendations for committee review:

- Identify strategies to reach potential MNsure enrollees who may not have regular access to the internet.
- Continue year-round marketing efforts with a focus on population segments who may be uninsured.
- Continue to utilize and leverage community partnerships to identify strategies to focus on reaching various uninsured populations.
- Identify strategies to enhance outreach to people who may have language barriers to understand what MNsure can provide.
- In the era of COVID-19, MNsure should consider playing a role utilizing its platform to reach out to Minnesotans about the importance of continuing prevention and well care visits.

La Sheen Tyacke expressed that marketing to uninsured populations should remain high on the committee's list. She said that capturing demographics and utilizing multiple languages are as important as directing enrollees to continue prevention and well-care visits. Matt Schafer agreed that encouraging current enrollees to get their COVID-19 vaccination should be added to board recommendations under the fifth bullet point as well-care visits often include vaccinations.

Hodan suggested that an equity assessment be added to the committee's list so that MNsure can identify any weaknesses in policy and to combat social, racial, and health inequities. Jenifer Ivanca agreed that expanding services beyond any current health or racial blind-spots would ultimately lead into benefitting more long-term goals.

Brian asked that the bullet-point about COVID-19 remain its own subcategory to maintain its level of urgency. He suggested that the committee add a note about preparing for the end of the peacetime emergency to that point to ensure that MNsure is looking ahead to ensure that

resources are available to consumers in order to avoid lapses in health coverage. Joel Ulland added that MNSure needs to play a part in not only encouraging consumers to transition from public program to the individual market after the peacetime emergency ends, but also spreading awareness about tax credits so that fewer people will shy away from MNSure because of an initial sticker shock of the premium rates. He suggested that early awareness about what tax credits people are eligible for may help them to understand that they will not be paying full price after a year or two with little to no premium.

Matt Schafer agreed to create a rough draft of the board presentation so that he and Hodan can be ready for the June 16 board meeting. The committee agreed to meet for a brief discussion on June 15 to review Matt's presentation. (*On June 4, Matt and Hodan determined that the committee would move its presentation to the July board meeting, and the June 15 meeting was cancelled.*)

## **Adjourn**

**Motion:** Matt Aiken moved to adjourn. Brian seconded. All were in favor and the meeting adjourned at 3:02 p.m.