



Health Industry Advisory Committee Meeting Minutes

September 23, 2021, 2 – 4 p.m.

Virtual meeting via Cisco Webex

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

Members not in attendance: Jenifer Ivanca, 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 2:03 p.m. Christina Wessel, MNsure staff, took attendance.

Review and Approval of Prior Meeting Minutes

Motion: Matt Schafer moved to approve the draft June 24 and July 22 meeting minutes. Maria Lima-Leite 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 that the MNsure board has added members. The assistant commissioner of the Health Care Administration at the Minnesota Department of Human Services (DHS), Cynthia MacDonald, is the DHS designee to the board. Appointed to the board by the governor’s office, Jessica Kennedy is the representative for consumers eligible for public health care programs. She is the vice president of legal and compliance for Communication Service for the Deaf, Inc. and serves as a board member on the Deaf and Hard of Hearing Bar Association. With previous roles as deputy general counsel & policy director at MNsure, in addition to serving as an

attorney for DHS, Jessica will provide the MNsure board with a wealth of insight and knowledge. The board held their first meeting with its new members on Tuesday, September 21, for a professionally facilitated discussion looking at MNsure board governance including issues of bylaws, board function, authority, and tools available to the board. The meeting was open to the public even though it was a specially scheduled session.

Next, Christina shared with the committee that MNsure was notified that it will receive a \$1.1 million grant from the Centers for Medicare & Medicaid (CMS) for some of the implementation actions for the American Rescue Plan Act (ARPA) and other agency projects moving forward.

Christina noted that recruitment season for both committees has begun and asked that the members share information about the application process to any friends or colleagues that they believe could contribute to either committee. She said that applications will be accepted through October 15, and then the MNsure board will vote on appointments and leadership teams at their November meeting. Current committee members will each need to submit a recommitment form, and Christina added that if any members are interested in becoming chair or co-chair, they should express their interest in a leadership position.

Christina's next announcement was that MNsure had released its open enrollment dates that will align with the federal health exchange, from November 1, 2021, through January 15, 2022. She continued that annual renewals began on Monday and should be completed around September 30. During this "blackout period" MNsure will not be able to process any reported life event changes on applications but can resume after the process is completed. She continued that the queue for changes reported by last Friday had been completed same day in anticipation of the blackout.

October 1 is an important date each year, as it is the date that the Department of Commerce releases final rates for the upcoming calendar year ahead of the open enrollment period. Christina explained a timeline of other upcoming events to the committee: in early October, MNsure will send plan renewals to the health insurance carriers followed by renewal notices to consumers, and on October 11, the shop and compare tool on MNsure.org will be updated with plans for 2022. Christina reiterated the start of open enrollment on November 1 and continued that December 15 will be an important deadline this year. Although consumers will have until January 15 to enroll for 2022 coverage, the deadline for January 1 coverage will be December 15, whereas plans selected between December 16, 2021, and January 15, 2022, will have a February 1 effective date. She also noted that consumers may qualify for a special enrollment period during the open enrollment period that may allow for a different effective date of coverage if they report that they have experienced a qualifying life event.

Christina announced that most of the enhanced tax credits through ARPA will continue through plan year 2022. Households at or below 400% federal poverty level (FPL) that are not eligible for Medical Assistance or MinnesotaCare can remain eligible for enhanced tax credits with a premium limited to a percentage of their household income. For 200-250% FPL this percentage is between 2 and 4%, for 250-300% FPL it increases to 4-6%, and 300-400% FPL is between 6 and 8.5%. The new tax credit eligibility for Minnesotans over 400% FPL also continues in 2022. For these households, the premium is limited to 8.5% of their household income. However, it is

important to remember that not everyone will actually receive a tax credit; it does depend on the cost of the premium relative to their household income.

As part of the updated shop and compare tool, MNsure will be adding a provider directory search function. Similar to the function used to highlight prescriptions covered by a specific plan, consumers can now add up to five doctors or facilities within a specified radius of their home. Health insurance carriers are able to update the information on a monthly basis.

Brian Vamstad mentioned that the U.S. Congress passed the No Surprises Act, which will go into effect January 1, 2022, with consumer protections aimed at plans, providers, and directories by mandating more accurate depictions of networks and coverages. Brian suggested that the committee track changes to the MNsure provider directory as well as implementation of the No Surprises Act so that more discussions and analysis can be made by the committee. Joel Ulland agreed that he would be interested in how the providers and MNsure communicate, because he would like to see that consumers receive consistent information from both entities. Christina noted that MNsure's site does have a waiver that directs consumers to check with the health insurance carrier or provider about network because the health plans' list of providers can change more frequently than will be updated on the website.

Hodan Guled shared that the updated tool will be helpful for consumers and for assisters that are not licensed health insurance brokers. She verified with Christina that the search function works by doctor or by facility. Matthew Aiken noted that health insurance brokers are better equipped to advise consumers on the subtleties between qualified health plans and are likely to have more up-to-date information to offer to their consumers. He suggested that unlicensed assisters still direct consumers to brokers. He mentioned that different assisters have different strengths, and that his broker agents ensure they do not provide advice about public program but rather direct consumers to navigators for better guidance on Medical Assistance or MinnesotaCare. He suggested that navigators and brokers each should ensure that consumers get the best help for their specific health care situation. Hodan agreed that her agency does the same to ensure that consumers are not lost in a high-volume shuffle. Matt Schafer added that employee turnover is also a consideration for network coverage, so it remains in a consumer's best interest to research through their clinic as well as their health insurance carrier.

Legislative Update

Matt Schafer, Chair

Matt Schafer began with a state legislative update for the committee. A legislative work group designated to allocate front line worker benefits had not come to an agreement and may require a special session. Additionally, there was talk that the Minnesota Senate may vote down confirmation of the Minnesota Department of Health's commissioner Jan Malcom. Additional turnover in the Senate included two key leaders. Paul Gazelka of Nisswa stepped down as the majority leader in order to pursue a run as governor. He was replaced by Senator Jeremy Miller of Winona. The Senate minority leader, Susan Kent, retired, and has been replaced by Melisa Franzen from Edina. Matt speculated that additional retirements may impact Minnesota legislation as the new districts are formed in early 2022.

At the federal level, Matt gave a high-level summary of the spending packages being debated in Congress. The \$1 trillion infrastructure bill is not likely to have impact on the health industry, however the Build Back Better bill has a variety of health policies included: Medicare Part B benefits expansion to cover vision, dental, and hearing; making ARPA tax credit expansion permanent; \$10 billion per state to implement reinsurance programs which could reduce premiums in the individual market by up to 7%; repeal of the previous administration's regulation to require drug rebates to be recognized at the point of sale; and new funding to cover Medicaid home and community based services. Matt explained that each bill is still under heavy scrutiny within the senate.

Joel Ulland added that the reinsurance bill that has been going through committee hearings over the past several weeks originated with U.S. Representative Angie Craig. He mentioned it is critical for Minnesotans as the state reinsurance program was only extended for one year, and Minnesotans will greatly benefit if such a program is created at the federal level.

Brian noted that the theme of increased digital exchange between payors, providers, and consumers gained attention through COVID-19 necessity, but is likely to accelerate. He mentioned that the U.S. Department of Health and Human Services (HHS) has been working on finalizing regulations to keep information shared and readily available to everyone.

Board Meeting Recap & Recommendations Discussion

HIAC members

Matt Schafer shared that the committee's recommendations were well received by the MNsure board at the July meeting. He mentioned that the board intended to break into subcommittees to discuss the recommendations at length. Hodan agreed that the board members seemed interested in the presentation.

Adjourn

Motion: Brian moved to adjourn. Matt Schafer seconded. All were in favor and the meeting adjourned at 2:52 p.m.