



# Health Industry Advisory Committee Meeting Minutes

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October 27, 2022, 2 – 4 p.m.

**Virtual meeting via Cisco Webex**

**Members in attendance:** Matthew Schafer – Chair, Deb Kersten, Nancy Molenda, La Sheenlaruba Tyacke, Brian Vamstad

**Members not in attendance:** Michael Boho

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

## Meeting Topics

### Welcome, Introductions, and Attendance

*Matt Schafer, HIAC Chair*

Matt Schafer, chair, called the meeting to order at 2:04 p.m.

### Review and Approval of Prior Meeting Minutes

**Motion:** Matt moved to approve the draft August 25 joint meeting minutes. La Sheen Tyacke 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 Wessel, MNsure staff, began by sharing October 19 MNsure board slides across a variety of topics.

Current enrollments for 2022, beginning November 1, 2021, through early September 2022, showed that nearly 150,000 people had enrolled into qualified health plan (QHP) coverage, with just under 100,000 enrollments effectuated. She explained that consumers may drop coverage throughout the year, but that enrollments continue through special enrollment periods as well.

The next slide showed that MNsure's 2022 premium withhold revenue rates were slightly ahead of MNsure's budgeting projections which will result in a strong track for this fiscal year.

Next, Christina shared MNsure's Contact Center performance marker dashboard from July through the end of September. The volume of calls increased from 444 in July and 495 in August to 505 in September after renewal paperwork went out to households. She noted when the board meets again in November there will be a better picture of how the Contact Center is ramping up to open enrollment with October figures. The percentage of calls answered within five minutes ultimately increased from 79% in July to 91% in September, and the percentage of abandoned calls decreased from 2% in July and 1% in September.

Christina reminded the committee that preliminary rates for 2023 policies were released on September 30, continuing that the finalized rates looked consistent. An additional 37 plans will be offered across the state. Each Minnesota county will have at least two health insurers offering plan options, with 833 of the 87 counties having three or more. HealthPartners specifically expanded its service area into more regions from 2022.

Christina continued there will be increases to many silver plans, which appears disadvantageous on its surface. She explained that when Quartz came onto the marketplace in southeastern Minnesota, the benchmark rates went down, resulting in lower tax credits for enrollees in that region. Alternatively, an increase to silver plans in 2023 will raise the benchmark silver plan and contribute to higher tax credits in the region. This, coupled with the extension of enhanced tax credits, could make qualified health plans more affordable for many Minnesotans in 2023. Next, Christina noted a third dental carrier, Guardian, will be joining Delta and Dentegra offering plans through MNsure next year.

Following the finalization of 2023 rates, MNsure updated the anonymous plan comparison tool with 2023 health and dental information, which Christina noted was active as of October 5. She mentioned this is an earlier release of the plan comparison tool, meaning consumers will have additional time to research plans available to them with an estimate of their 2023 subsidies.

Christina continued that roughly 98% of annual renewals were successfully processed, so active MNsure consumers had their 2023 health care eligibility determined and active enrollments were passively renewed for 2023 coverage. She explained that a few enrollees were unable to authorize MNsure's access to their federal tax information in time for the first wave of renewals, but those who complete this soon will be caught in a catch-up renewal batch later. Christina mentioned that consumers with a passive renewal do not need to act to obtain coverage for next year, but MNsure encourages everyone to shop and compare during the open enrollment period to determine if their plan will continue to best meet their health care needs.

Next, Christina updated the committee on the new "pay now" feature available to new enrollees or consumers changing coverage for 2023. She clarified this is not a monthly feature, only a one-time capability when starting a new plan. HealthPartners, Quartz and all three dental carriers will provide a link from MNsure's site for new enrollees to submit a binding (initial) payment to ensure their coverage is implemented as quickly as possible. MNsure anticipates getting all the carriers onto this feature but is pleased to have 5 carriers in place for open enrollment.

Christina reminded the committee that open enrollment begins November 1 with the website going live at 7 a.m. She continued that MNsure's Contact Center hired multiple hire groups beginning in mid-summer to ensure the support staff is fully trained by open enrollment

For 2023, MNsure updated communication and marketing goals, which Christina described briefly: reduce Minnesota's uninsured rate by increasing enrollments through MNsure, increase awareness in communities with highest uninsured rates, educate Minnesotans about the benefits of having health insurance and purchasing through MNsure, and highlight free expert help from assisters. She explained that the target audiences for the campaign will focus particularly on zip codes with the highest uninsured rates, Minnesotans of color – particularly Black, Indigenous and Latino communities, people in occupations with high rates of uninsurance, and those newly eligible for cost savings because of expanded benefits. She explained that tax credits were not available to households with an income 400% of the federal poverty level until the American Rescue Plan expanded beyond this threshold in March 2021, and recent expansion of the tax credits may not be widely known to Minnesotans.

The campaign overview: will be data driven to identify, target and reach those most likely to benefit from using MNsure; will use social media, digital and out-of-home advertisements to target key populations; will have a statewide reach with TV, radio, billboards and digital advertisements; and will utilize personalized broker advertisements for increased local appeal. Due to midterm elections overlapping with the start of open enrollment, MNsure will soft-roll a teaser campaign in late October. MNsure will then launch a full campaign after Election Day through January 15, 2023, with emphasis on the December 15, 2022, deadline for coverage that begins January 1, 2023.

Christina shared a few pictures of the "I'm covered" advertisement campaign, which expands reasons to obtain health coverage through the MNsure marketplace. Some included messages were: "Health insurance that fits my budget? I'm covered," "Health insurance for my peace of mind? I'm covered," "Health insurance for our whole family? We're covered." La Sheen shared that she found the advertisements great and very inclusive. She asked if the advertisements would be on billboards, in pamphlets, on TV, or in other places. Christina replied that this ad campaign will reach across a variety of mediums, stating MNsure worked with Mod & Co to expand into new markets, specifically underinsured populations. Joel added that the advertisements will also be featured at gas pumps this year. Matt agreed that the advertisements look great.

Christina continued with an update on a project that the MNsure executive team in cooperation with the MNsure board began. MNsure developed specific efforts for reporting, measurement and evaluation for the agency moving forward. Priorities will derive from MNsure's purpose statement, measured by access to health insurance, affordability of health insurance, consumer experience (with consideration to individuals as well as small businesses), health plans, finance and the workplace (within MNsure as well). Within those broader goals, particular focus will be upon reaching underserved populations through outreach and public awareness campaigns, 2023 legislative session with proposals such as IT modernizations, federal "family glitch" affordability mitigation and awareness, working with brokers to expand their on-exchange enrollment percentages, expanding the MNsure certified broker network across the state,

expanding diversity, equity and inclusion as well as potentially creating such a program through an outside vendor, and reinvigorate employee engagement to reflect pre-COVID levels.

MNsure staff proposed to the board aligning annual reporting to the calendar year with quarterly and year-end check points to monitor progress. Within this proposal: MNsure staff will develop and propose goals and outcomes; before November 1, staff will formally submit for approval annual goals for the coming year; on a quarterly basis, staff will provide a scorecard that reports MNsure's progress in achieving its goals; and annual goals and scorecard information will also be included in MNsure's annual report due to legislature each January.

## **Legislative Update**

*Matt Schafer, Chair*

Matt mentioned that many members of legislature are on the campaign trail, so there were not a lot of updates in that realm. He noted that Christina had covered key benefits from the passage of the Inflation Reduction Act (IRA) at the joint committee meeting in August. This will extend enhanced subsidies nationwide through December 31, 2025. In Minnesota, this will benefit more than 70,000 enrollees with approximately \$282 million in 2022. The average annual savings is expected to be \$6,100 per household moving forward.

Matt suggested that despite previous rumors that Minnesota may hold a special legislative budgetary session, he suspected it would not be prioritized over election campaigns. He explained that statistically the party that does not win the White House fares better in the following midterm election year, which decreases legislators' willingness to negotiate during a special session.

Next, Matt touched on agency discussions surrounding the unwind of the public health emergency (PHE). Several agencies are preparing but the end date has not been finalized, leading to a degree of uncertainty. He said that the Minnesota Department of Human Services (DHS) has announced a toolkit for the PHE unwind but had yet to unveil many details.

Looking forward, Matt noted the Centers for Medicare and Medicaid Services (CMS) are working on a big lift in negotiating drug prices. He suggested that despite success in passing IRA, congress is less likely to take on big health care pieces during the "lame duck session."

## **Committee Leadership & Membership Discussion**

*Matt Schafer, HIAC Chair & HIAC members*

Matt mentioned this would be his last meeting as the committee chair, so someone else will need to step into the role. He continued with the history of the committee. In 2013 when legislation passed to establish state-based health exchanges, Minnesota determined that its exchange would be an independent agency unrelated to DHS or the Department of Commerce, with its own board. Rules were early established to keep board members from conflicting interests. MNsure board members cannot be a stakeholder, work for a health plan, be a health insurance broker, work for a health system or hospital, or stand to gain from their role

financially. Matt explained that stakeholders on the advisory committees offer unique perspectives to the board without overt persuasion that could compromise the board's integrity.

Nancy Molenda observed that committee participation levels have fluctuated over the years. She inquired why there have been recent challenges to recruit to the committees. Christina speculated that with MNSure's stability and additional stakeholder groups there are more avenues for people to engage with MNSure beyond committees.

Nancy noted she missed the joint August meeting and asked whether there was an update to the consideration of combining committees in the next session. Christina explained that the committees are statutorily required of MNSure, but the committees may decide to work together more frequently. Matt expressed that the committees often work toward similar interests, so it remains beneficial to join forces. He stated that aside from statutory requirements the committees are not so different that they need different focuses.

Christina told members the posting for the advisory committees would be in the state register October 31 and applications are due December 16. She mentioned that although people tend to be very busy at that time, they are likely engaging with MNSure already, which could put committee positions at the forefront of their minds. She added the application is not extensive, as committee members should recall. Joel Ingersoll, MNSure staff, added he would send current members a PDF application when it becomes available so that they can easily recruit new members.

Matt offered to discuss with any interested parties the roles as committee chair. He thanked Christina and Joel for extensive support throughout his role. Matt then expressed the value in every role from the MNSure board to the committees, to the stakeholder groups in ensuring Minnesotans are insured and experience equity. He credited the committees for their work throughout the years, and touted successes in MNSure's history. Christina and Matt agreed it a massive success for legislature would be IT modernization approval which would continue MNSure's stability and success.

Christina added for members' reference that the legislative update is not a requirement of the committee chair. She explained the previous chair was involved in government relations and lobbying, like Matt's job, and began the tradition. She noted it has been beneficial to the committee, but not required. Matt offered to continue to give legislative updates after he steps down as chair. She further explained that the October meeting fulfilled the committee's requirement to meet quarterly, so they would take hiatus for November and December. She said the board will vote on committee applications before the next meeting, likely in January. She added that no current members had been on the committee for the maximum of four years, but she or Joel would update each member what their requirements and deadlines will be.

Christina shared that per the charter HIAC should consist of representatives of insurance producers (brokers), health plans, health care providers and other experts in the health care industry. Matt asked whether the other committee would allow openings for county workers. Christina read from the Consumer Small Employer Advisory Committee (CSEAC) charter that it should consist of consumers, those with expertise or personal experience enrolling in qualified health plans, public programs, self-employed individuals, representatives of small businesses

and other experts in consumer and healthcare issues. Matt responded he knows someone that would be a good fit for a committee, but he was unsure which she would better fit with. Christina explained that MNsure has occasionally needed to move an applicant from one committee to the other based upon their background. La Sheen suggested Matt's acquaintance apply and see which committee they land in.

Matt encouraged members to recruit for the committees to ensure they remain dynamic, diverse and representative of the Minnesotans they represent.

Committee members and MNsure staff thanked Matt for his leadership.

## **Adjourn**

**Motion:** Matt moved to adjourn. Nancy seconded. All were in favor and the meeting adjourned at 3:01 p.m.