

2.1 STAKEHOLDER CONSULTATION PLAN

Summary

A Health Insurance Exchange is a marketplace for individuals and business to compare, choose, and purchase affordable health insurance. An Exchange can make health care easier to navigate for consumers and small businesses. It can allow Minnesotans to easily compare health insurance options based on cost, quality, and consumer satisfaction. It can also foster fair and equitable competition to encourage insurers and health care providers to place a great focus on value, quality, and affordability.

An Exchange can help small businesses provide affordable coverage choices to their workers and allow employees to choose the plan that is best for them and their families. Subsidies and tax credits will be available to eligible individuals and small businesses to make coverage more affordable. Minnesotans can purchase private health insurance or enroll in public programs like Medical Assistance through the Exchange.

The role of Stakeholders will be imperative to provide dialogue with diverse populations statewide to support the ongoing development of the Minnesota Health Insurance Exchange leading up to open enrollment in October 2013 and beyond. Their role is twofold; continuing to participate on the Minnesota Exchange Advisory Task Force to provide advice regarding Exchange activities, as well as serve in advisory roles within particular technical work groups. In addition, they will also serve an important role in supporting a proactive consumer outreach initiative, communicating the value of the Exchange and providing the necessary information to assist the consumer with making informed decisions about health insurance and the Exchange.

Regular communications with stakeholders will remain a key goal as additional partnerships and resources are explored to solidify a foundation that allows us to increase public awareness reach efficiently and economically.

Exchange Advisory Task Force

Minnesota received grant funds to fund the work of the Minnesota Health Insurance Exchange Advisory Task Force. This Advisory Task Force was created under authority granted in Minnesota Statutes §15.014 in September 2011 and works in coordination with the Governor's Health Care Reform Task Force. The Advisory Task Force provides guidance on issues related to the development of an Exchange for Minnesota including but not limited to:

- Size of the small employer market
- Merger of the individual and small group markets
- Provisions to avoid adverse selection
- Risk adjustment
- Regulatory simplification
- Cost, quality, satisfaction rating for insurers and health benefit plans
- Navigator program provisions
- Governance
- Ongoing funding mechanisms

Task Force members were appointed in October 2011 via an open appointments process and will serve for two years. Task Force membership includes consumers, employers, health care providers, health insurers, insurance brokers/agents, organizations with experience assisting people with public programs, health care market experts, legislators, and Commissioners of State agencies. Additional information

Minnesota Health Insurance Exchange Blueprint Application Documentation

about the Minnesota Health Insurance Exchange Advisory Task Force can be found on the Minnesota Health Insurance Exchange.

The Exchange Task Force released initial recommendations relating to avoiding adverse selection, ongoing financing, governance and navigators and agents/brokers in January 2012. A link to the report can be found on the Minnesota Health Insurance Exchange website. Additional recommendations are scheduled for fall and winter 2012. The Health Insurance Exchange Advisory Task Force continues monthly, public meetings to review and discuss ongoing issues related to Exchange design and development and the work groups' efforts.

Members of the Minnesota Advisory Task Force include:

- Commissioner James Schowalter, Minnesota Management and Budget (ex-officio/CHAIR)
- Commissioner Ed Ehlinger, Minnesota Department of Health (ex-officio)
- Commissioner Lucinda Jesson, Minnesota Department of Human Services (ex-officio)
- Commissioner Carolyn Parnell, MN.IT Services (ex-officio)
- Commissioner Mike Rothman, Minnesota Department of Commerce (ex-officio)
- Sue Abderholden, Executive Director of the Minnesota Alliance on Mental Illness (St. Paul)
- Representative Joe Atkins, District 39B, Minnesota House of Representatives
- Dannette Coleman, Vice President/General Manager, Individual and Family Business, Medica (Minnetonka)
- Phillip Cryan, Health Policy Specialist and Organizing Director, SEIU (St. Paul)
- Mary Foarde, Attorney (Minneapolis)
- Robert Hanlon, Founder and President of Corporate Health Systems (Chaska)
- Representative Tom Huntley, District 7A, Minnesota House of Representatives
- Alfred Babington-Johnson, CEO, Stairstep Foundation (Minneapolis)
- Roger Kathol, Owner, Cartesian Solutions, Inc. (Burnsville)
- Senator Tony Lourey, District 8, Minnesota State Senate
- Phil Norrgard, Director of Human Services, Fond du Lac Indian Tribe (Cloquet)
- Stephanie Radtke Deputy Director, Community Services Division, Dakota County (West St. Paul)
- Senator Ann Rest, District 45, Minnesota State Senate
- Daniel Schmidt, Vice President, Great River Office Products (St. Paul)
- Stella Whitney-West, Chief Executive Officer, NorthPoint Health & Wellness Center (Minneapolis)

Below is a summary of completed and upcoming Task Force meetings and agenda topics:

Date	Agenda Topics
December 6, 2012	<ul style="list-style-type: none">▪ Outreach and Marketing Work Group report• Navigator and Agents/Brokers Work Group recommendations:<ul style="list-style-type: none">▪ compensation• Measurement and Reporting Work Group report: quality rating and<ul style="list-style-type: none">▪ enrollee satisfaction• Customer Service Discussion• Update on IT development progress• Task Force and work group process and structure moving forward• Provide opportunity for public comment and testimony<ul style="list-style-type: none">▪ Public Comment

Minnesota Health Insurance Exchange Blueprint Application Documentation

Date	Agenda Topics
November 20, 2012	<ul style="list-style-type: none"> ▪ Small Employers and Employees Work Group report ▪ Adverse Selection Work Group report ▪ Plan Certification Work Group recommendation: standalone dental ▪ Customer Service Discussion ▪ Update on IT development progress ▪ Blueprint Submission ▪ Provide opportunity for public comment and testimony ▪ Public Comment
October 24, 2012	<ul style="list-style-type: none"> ▪ Finance Work Group Recommendations ▪ Navigator, Agent/Broker Work Group Recommendations – Levels of Service and Training, Certification and Licensure ▪ Adverse Selection Work Group Recommendations – Risk Adjustment ▪ Exchange Technical Infrastructure Contract Status Update ▪ Public Comment
October 10, 2012	<ul style="list-style-type: none"> ▪ Public Information Meeting ▪ Exchange Progress and Certification Application
October 1, 2012	<ul style="list-style-type: none"> ▪ Joint meeting with Health Care Reform Task Force: Blueprint Certification Application, Grant Budgets
September 27, 2012	<ul style="list-style-type: none"> ▪ Technology Solution Vision Statement and Guiding Principles ▪ Exchange Tribal Provisions and Tribal Consultation Activities: ▪ Qualified Health Plan and Issuer Standards
August 29, 2012	<ul style="list-style-type: none"> ▪ Task Force Principles ▪ Exchange Technical Infrastructure Contract Status Update ▪ Race/Ethnicity/Language Data Partnership ▪ Work Group Recommendations ▪ Public Comment
July 26, 2012	<ul style="list-style-type: none"> ▪ Task Force Principles ▪ Summary of IRS Premium Tax Credit Final Rule and Essential Health Benefits Proposed Ruling ▪ Market Research Results ▪ Adverse Selection Work Group Recommendations ▪ Public Comment
May 18, 2012	<ul style="list-style-type: none"> ▪ Update on HIX Activities ▪ Work Group Updates ▪ Public Comment
April 20, 2012	<ul style="list-style-type: none"> ▪ Gruber/Gorman ACA and Affordability Analysis ▪ Work Group Updates ▪ Public Comment
March 30, 2012	<ul style="list-style-type: none"> ▪ HHS Final Rule Overview ▪ Work Group Updates ▪ Public Comment
February 24, 2012	<ul style="list-style-type: none"> ▪ User experience (UX 2014) ▪ Public Comment

Date	Agenda Topics
January 18, 2012	<ul style="list-style-type: none"> ▪ Legislative Discussion ▪ Task Force - Discussion and vote of : <ul style="list-style-type: none"> – Adverse Selection Recommendations – Financing Recommendations – Governance Recommendations – Navigator, Agent/Broker Recommendations ▪ Public Comment
January 17, 2012	<ul style="list-style-type: none"> ▪ Health Disparities
January 10, 2012	<ul style="list-style-type: none"> ▪ Task Force Discussion and Recommendations: ▪ Adverse Selection ▪ Navigators and Agents/Brokers ▪ Long Term Governance ▪ Financing
December 21, 2011	<ul style="list-style-type: none"> ▪ Navigators and Agent/Brokers ▪ Long-Term Governance ▪ Financing
December 7, 2011	<ul style="list-style-type: none"> ▪ Adverse Selection and Encouraging Market Competition and Value ▪ IT Prototypes and Public Feedback
November 17, 2011	<ul style="list-style-type: none"> ▪ Economic and Actuarial Modeling Results ▪ Discussion of Recommendations / Deliverable Timeline
November 8, 2011	<ul style="list-style-type: none"> ▪ First Meeting ▪ Charge, Process and Structure ▪ Exchange Overview ▪ Discussion of Key Exchange Issues

Exchange Technical Work Groups

A number of work groups have also been created to provide technical assistance on the design and development of a Minnesota Exchange. One Exchange staff member and one stakeholder co-lead each technical work group. These work groups are comprised of a variety of stakeholders and are tasked with developing, discussing and providing technical assistance on options to the Health Insurance Exchange Advisory Task Force. All meeting summaries and deliverables are posted online and available for public viewing.

Listed below are details corresponding to each Technical Work Group. Further detail for each of the work groups can be found on the Minnesota Exchange website.

Minnesota Health Insurance Exchange Technical Work Groups:

<http://mn.gov/commerce/insurance/topics/medical/exchange/Technical-Work-Groups>

Adverse Selection and Encouraging Market Competition and Value Work Group

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- **Scope:** Provide technical assistance on options to avoid adverse selection between the Exchange and the outside market for individuals and small employers and employees, and provide options for incentives for encouraging market competition and value.
- **Members:** 10-20 stakeholders including consumer, large and small employer, health insurer, navigator, agent/broker, and provider representatives as well as agency and legislative staff and market experts.
- **Subgroups:** Regulatory Simplification/Plan Certification.

Navigators and Agents/Brokers Work Group

- **Scope:** Provide technical assistance and develop information on options for navigators and agents/brokers to assist individuals and small employers and employees seeking coverage through a Minnesota Health Insurance Exchange.
- **Members:** 10-20 stakeholders including consumer, small employer, health insurer, navigator, agent/broker, provider, county, and tribal representatives as well as state agency and legislative staff.

Governance Work Group

- **Scope:** Identify and summarize information on potential options for the long-term governance of a Minnesota Health Insurance Exchange.
- **Members:** Roughly 10 participants including health care law experts, and state agency and legislative staff.

Financing Work Group

- **Scope:** Provide technical assistance and information on options related to the on-going financing of a Minnesota Health Insurance Exchange.
- **Members:** 10-20 stakeholders including consumer, small employer, health insurer, navigator, agent/broker, provider, and county representatives as well as state agency and legislative staff and market experts.

Tribal Consultation Work Group

- **Scope:** Consult with tribal governments regarding the design and development of a Minnesota Health Insurance Exchange to address issues for American Indians.
- **Members:** Roughly 10 participants including Tribal and state agency representatives.

IT and Operations Work Group

- **Scope:** Provide technical assistance related to multiple technology and operational issues for the development of a Minnesota Health Insurance Exchange.

Minnesota Health Insurance Exchange Blueprint Application Documentation

- **Members:** 10-20 stakeholders will be asked to participate including consumer, small and large employer, health insurer, navigator, agent/broker, provider, county, and tribal representatives as well as state agency staff.

Individual Eligibility Work Group

- **Scope:** Provide technical assistance and information on options for criteria, functions, processes, and assistance to support streamlined individual eligibility determinations for public and private coverage through a Minnesota Health Insurance Exchange.
- **Members:** 10-20 stakeholders including consumer, health insurer, navigator, agent/broker, provider, county, and tribal representatives as well as state agency and legislative staff.

Small Employers and Employees Work Group

- **Scope:** Provide technical assistance and information on options for coverage choices, services, processes, and assistance for small employers and employees through a Minnesota Health Insurance Exchange.
- **Members:** 10-20 stakeholders including small employer and employee, health insurer, and navigator/broker representatives as well as agency staff, health care market experts, legal experts, and human resources experts.

Measurement and Reporting Work Group

- **Scope:** Provide technical assistance and information on options for the reporting of cost, quality and satisfaction for health insurers, benefit plans, and providers through a Minnesota Health Insurance Exchange.
- **Members:** 10-20 stakeholders including consumer, small and large employer, health insurer, and provider (physician clinics and hospitals) representatives as well as agency staff and measurement and reporting experts.

Outreach, Communications and Marketing Work Group

- **Scope:** Provide technical assistance and explore options related to outreach, marketing, and communication for a Minnesota Health Insurance Exchange.
- **Members:** 10-20 stakeholders will be asked to participate including consumer, small and large employer, health insurer, navigator, agent/broker, provider, and tribal representatives as well as agency staff and other experts.

Health Insurance Exchange Technical Work Group Update

In the past year, more than 200 stakeholders have generously given their ideas, advice and time towards planning a Minnesota Health Insurance Exchange. A number of stakeholders have served on the Technical Work Groups, helping to shape options in a variety of areas.

As Minnesota enters the next phase of planning, the work groups will be re-aligned, transitioning from standing committees focused on planning work to groups of advising experts. The transition will generally begin early in 2013 once work groups have forwarded recommendations or reports to the Advisory Task Force.

Minnesota Health Insurance Exchange Blueprint Application Documentation

The transition does not affect every work group. Outreach, Communications and Marketing, and Tribal Consultation Work Groups will remain in their current configuration and will not transition to an advisor role, since their work is more on-going in nature. The Adverse Selection Work Group may shift their focus to the topic of risk adjustment should the legislature decide to handle it on the state level. Finance and Governance will conclude their work by the end of the year.

Advisor groups will be called upon for guidance on detailed development work, in particular design work of the Exchange application and IT infrastructure. The advisor groups will be contacted at key points during the development timeline to attend sessions where they will assess topical area progress and offer their feedback and suggestions for improvement. At the same time, the IT and Operations Work Group will become another advisor group, and will be engaged on a regular basis to meet on IT issues such as interactions between the Exchange and other systems.

This structure will allow Minnesota to continue to gain the knowledge and expertise of a wide range of individuals by transitioning members to groups that will review and advise, and to collect critical insights that will help us build an Exchange that best answers the needs of all Minnesotans.

Stakeholder Feedback

In addition to stakeholder involvement in consumer outreach and advisory roles, the Minnesota Health Insurance Exchange will continue to solicit and incorporate public feedback throughout the process of Exchange development. A number of documents, including work group recommendations have been and will continue to be posted on the Exchange website to solicit stakeholder input. All public comments are collected and posted in a summary document and posted on the Exchange website. The public is encouraged to submit comments at any time. In addition, all meeting schedules, agendas and various materials are available on the website.

Legislative Input

The ongoing work and participation of the external stakeholders on the Minnesota Health Insurance Exchange Advisory Task Force will be vital for completing formal recommendations and options that will form the basis for discussions with legislators in early November and into next year. The Minnesota Health Insurance Exchange Advisory Task force will deliver recommendations to the Legislature and Governor by the end of December, which will then be considered in the 2013 legislative session. As a governance structure is considered by the Governor and Legislature early in the 2013 legislative session, a formal structure and process for continued stakeholder engagement will be recommended for inclusion to advise the governing entity.