

Joint Consumer Assistance Partner Stakeholder Group

Facilitated by: David Van Sant

Date: January 8, 2015

Time: 1:00 p.m. to 3:00 p.m.

Invited Participants: Christina Wessel, David Van Sant, Jackie Edison, Ken Harpell, Nachee Lee, Matthew Wicklund, Bob Davy, JoAnna Justiniano, Farr Ahmed, Larry Moore, Jessica Karpinske, Ron Bearman, Kathleen Lamphere, Denise Anderson

Agenda:

1. Welcome/ Brief Introductions – 10 min

David, Introductions, discussed the different handouts, and reviewed the key agenda items. Messaged: The intent is to get stakeholder's input for prior to finalizing the decision making process/proposals rather than after the fact. We need group's input for each of the items discussed today, and this will allow us to dive deeper into all aspects later.

2. Restate Meeting Purpose – Stakeholder input re: MNSure Planned Program Updates – 5 min

David, We are looking for and need input from today's group

Jackie, We've moved passed, tentative timeline this is a draft and is slightly outdated

David, MNSure is revising policy and programs in relation to federal guidelines, potential for changes, landscape from navigator program, survey from partners, third vendor party to do evaluation, this MNSure group will make recommendations to the board.

3. Share Program Policy Roadmap and Discuss Strategies for Gathering Input on Policy Development – 45 min

David, Handed out documents to members. CAP policy and procedures will be outlined for a larger document that will be drafted and presented to the board in mid-March. We started with an outline and within the outline were potentially changing topics or bullets identified by an asterisk. These topics were to highlight discussion for the stateholder group, again this is a draft for discussion for furthering the draft content and outline.

Jackie- our discussions and recommendations may require more higher level topics and these might change administrative rules.

David-separate the 3 programs and talk about each program, Broker, Navigator and CAC. Requested the input around the Navigator role, compensation, referrals between different partners. CAC role and referral process. Broker role, compensation model, fees, public programs and referral process or policy.

Opened to the group for discussion on each of these programs.

Denise – looks good, good distinction between these different groups.



David – any concerns on primary topics?

Denise, had a question. Will they have the same certification process? Because HIPPA confidentiality is important. Keeping them together would be good.

Kathleen, agreed that the outline covered all areas and it looks good

Jackie, will clarify what's in the details with compliance.

JoAnna, Will CACs receive compensation? No, currently there is no compensation for CACs.

David, Might consider it later. Federal draws out the distinctions between roles, but in reality it is not clear regarding CACs. What is permitted or not permitted by the states is still an open discussion.

David, Regarding HIPPA. We (MNsure) will have a portal available or partners to have access to a client's info. Partners do collect the client's information for their other insurance needs. I'm not sure how to pair with the navigator program data practices or how they are applicable. Matt, HIPPA compliance is built into all insurances based on national rules and requirements, but I don't believe there are specifics on guidelines. It is something we need to know for testing.

Denise, You shouldn't talk about your clients period.

Matt, It's just based on the test he (insurance agents) took or take. Each state operates differently, and the test is designed specifically for the state.

David, Is it worth working on a separate program for all 3 programs? Or, should we make one program with different levels or tiers?

Matt, How much info are we sharing? Brokers are not sharing important/personal client information with anyone. Not sure about CAC and navigators. Brokers do not dial up on HIPPA.

Ken, We (agents) deal specifically with the client.

Jackie, Information for a public program client is protected.

Matt, A chart to qualify the client and not to store financial information. The question is financial information v. health insurance data.

Jackie, What about referring clients?

Ron, No problem. Passing clients to other partners for service is not conflicting with sharing health info. It is just a referral.

Kathleen, A good working relationship is needed, and would make the program less complicated.

Denise, The releasing of information with verbal permission? Will this need to be documented ? Brokers do document when they have verbal permission.

David, This is good conversation that can lead to other stuff. AOR and NOR. How we communicate with all partners is key: CAC, counties, Navigators, and brokers.

Ken and Matt, Technology supported process v. a manual process and it would be good to know the differences. The end goal of the process is to know who to protect, and how the process protects?

David, Regarding sharing information and protecting it with permission, He shared an example from New Mexico. NM created a card to gather and track information provided by consumers who they talked to



during events or on the phone. The information was given to agents as a sales lead. Would it be worth it for MNSure to explore? The “lead” cards had a great success rate with 33% of them resulting in enrollments.

Matt, Does the card contain language or something saying that, “your information is protected by or within an agency?”

David, Should we explore a different option? Each navigator uses a different method to collect client info.

Matt, Will carriers and counties accept these ideas or actually acknowledge them?

Kathleen, Is there an example where we can just add the acknowledging piece to it?

Denise, Agreed that would be a good idea.

Ron, Adding an acknowledgement option to current methods is a good idea.

Kathleen, My staff can’t access a client’s information with MNSure because they’re not allowed to sell on the exchange.

Denise, Carriers won’t accept information provided through interpreters with a client. We need to change that law.

David, I’d suggest that we consider allowing the agency to receive/request information, that it is agency not agent to client relationship.

Kathleen, I don’t like that idea. Everyone in my agency is certified at different levels and I don’t want them to have access to or represent clients. I want different tiers for service to clients.

Larry, Agency wide support would be better for us than an individual navigator to client.

JoAnna, Agency wide makes sense for us too.

Jessica, I agree, a good example is in another state there are 2 levels of CAC. One level can make changes to a client’s information and the other cannot

Farr, I like the agency idea.

David, How will that work with referrals? Will referrals be to the individual or agency?

Matt, One-to-one works better, so I’m not so sure. It doesn’t matter how it gets done, as long as it gets done. The quality of service can be different by different individuals.

Bob, We want to be sure we follow the federal guidelines. So do we mirror them or build them into our messaging/training.

David, We will need to talk more about topic details later.

Jackie, And, we may change later when we dive deeper into each topic.

David, We might be making changes to each of the asterisked topics, when we dive deeper into the details.

4. Discuss “Portal” Options for 2016 OE - 45 min

David, Passed out the portal memo. I hope everyone saw yesterday’s press release about having additional funds to help with the portal. The \$34MM from the Fed is for technical/system work. One of the



items identified is development of an assister portal. The memo outlines what the portal entails and how MNSure will make the selection. Four options are outlined and David will explain each option and what they mean. We welcome ideas and suggestions from everyone for each option. Options are numbered 1-4 by what is most realistic to the least realistic.

Option 1. Use available software tools to improve non-system dependent assister functionality and processes

Jessica, What is the account creation going to look like?

David, Partners will have authentication from clients, similar to gmail accounts.

Jessica, I don't see how this will be any better than what we're doing now.

Option 2. Use available system functionality to provide some new assister functionality

Option 3. Use available system functionality to provide some new assister functionality

Ron, What's the risk?

David and Jackie, It's the delivery.

Jessica, It seems like the most desirable option

Option 4. Purchase additional software to implement delayed functionality

David, This isn't likely, because the risk is too high.

Jackie, regarding option 4, It is different from county to county. Counties don't all use the same software so counties have different access.

Kathleen, Question, the next open enrollment period may be from October 1, to December 15. Is that correct?

David, requested any other option ideas.

Denise, How about making a video to explain the process?

David, We have talked about using video to create a robust training program. MNSure is addressing it for both consumers and partners.

Matt, At the end of the day, all we want to know is the status of a client. Having this would cut wait times by avoiding phone calls

Denise, Agree, wait-time is a killer.

Kathleen, What is the \$34M for?

David, Part may be used for renewal, and better ways to work with carriers and state

Jessica, Will we be able to make changes to an application or account as needed.

David, It will be more of options 2 and 3. Suggest going with option 2. Then have a mechanism to add life changes. What to you think about this idea?





MEETING MINUTES

Christina, This (life changes) isn't an easy process to change. Life change process needs total change and right now it can't. Matt – it could be a 2-fold process.

Bob, What about having access to a client's info.

David, life change has been automated.

Jessica, The current backlogs of cases are to to life events.

Ron, I'd like to see more testimonials of clients having easy enrollment experience next year.

Bob, What about add and delete options?

David, we will bring these ideas to next week.

Denise, I want to ask about ASL listings in the MNSure Directory. I called all of those listed to have ASL and none of them provide that service. It is only her and one other approved to provide that service. We need accurate information in the directory

David, said he would look into it.

Denise, How many deaf people are certified?

Christina, Only 2 have self-reported.

Denise, Increasing the number of people would be helpful.

Adjourned

