

Minnesota Health Insurance Exchange Advisory Task Force

Meeting Summary

November 17, 2011

I. Welcome and Housekeeping

Commissioner Rothman welcomed members of the Task Force and announced two additional members – Representative Joe Atkins and Senator Ann Rest.

II. Presentation of Economic and Actuarial Modeling Results

Minnesota entered into a research contract with Jonathan Gruber and Gorman Actuarial to estimate the local impact of insurance market and public program changes and Exchange options such as the size of the small group market, merger of the individual and small group markets, and implementation of a Basic Health Plan on enrollment, premium levels, state spending, and overall health care costs. Dr. Jon Gruber from MIT and Bela Gorman from Gorman Actuarial presented the results of their work to the Task Force.

Dr. Gruber and Ms. Gorman's presentation slides can be found on the Department of Commerce website.

III. Discussion of Modeling Results

Task Force members asked a number of questions and discussed issues related to the results presented by Dr. Gruber and Ms. Gorman, including:

- Projected impact on premiums and enrollment
- Anticipated reaction of employers to the 2014 market changes
- Health disparities
- State options related to the Basic Health Program
- Impact of MCHA – state high risk pool

Task Force members also asked whether additional analyses of the data are possible and Dr. Gruber and Ms. Gorman stated that multiple outputs are available from the model. Dr. Gruber and Ms. Gorman also stated that they look forward to working with Minnesota into the future as additional questions and requests for other model outputs and recommendations arise.

IV. Discussion of Recommendation Timeline

In the November 8, 2011 meeting, Task Force members requested a timeline for when recommendations and/or deliverables on specific topics would be needed from the Task Force. Ms.

Todd-Malmlov walked through a draft meeting and recommendation timeline for the group, including scheduled presentations from work groups and IT prototype presentations. In addition to the timeline presented by staff, some members of the Task Force expressed interest in adding eligibility and health disparities to future Task Force agendas. Staff will work on adding these topics to upcoming agendas.

V. Discussion of Future Meeting Schedule

Task Force members discussed future meeting locations and the possibility that the next two meetings in December may be held in Greater Minnesota, possibly Rochester and St Cloud. As requested by Task Force members, a meeting on health disparities will be scheduled in mid-January prior to the start of the Legislative Session.

Next Meeting: Wednesday, December 7, 1pm – 5pm
Rochester Event Center
7333 Airport View Drive SW
Rochester, MN

Agenda:

- Adverse Selection and Encouraging Market Competition and Value
- IT Prototypes