

Minnesota Health Insurance Exchange Advisory Task Force

Meeting Summary

September 27, 2012

I. Welcome and Housekeeping

Commissioners Rothman and Schowalter discussed the recent announcement by Governor Dayton of his intent to transfer leadership of Minnesota's Health Insurance Exchange from the Department of Commerce to Minnesota Management and Budget. By moving the Exchange, the State's regulatory, policy and health care agencies can all participate equally and without role conflict. Commissioner Schowalter also explained that this is a critical time in the development process and because of the tight deadlines with the submission of Minnesota's Exchange Blueprint Certification Application submission on November 16, 2012 that coordination between all involved state agencies is imperative. The Task Force approved the summary of the August meeting.

II. Overview of Exchange Tribal Provisions and Tribal Consultation Activities

Mr. Norrgard, Task Force member and Director of Human Services, Fond du Lac Band of Lake Superior Chippewa presented an overview of considerations for American Indians in the Health Insurance Exchange. Presentation slides are posted on the Exchange [website](#). Mr. Norrgard noted that State staff and Tribal representatives have been working together on these issues since last summer and Minnesota is the first state in the nation to have a signed Tribal Consultation policy.

III. Plan Certification Sub Group Recommendations: Qualified Health Plan and Issuer Standards

Sub group co-leads Roger Kathol, Task Force member and Katie Burns, Exchange staff introduced the recommendations of the sub group, which were also posted for public comment and presented to the Adverse Selection work group prior to the Task Force. Ms. Burns walked through a presentation of the recommendations; the presentation slides are posted on the [website](#).

There was active discussion by Task Force members regarding the option to implement a "meaningful difference" standard for QHPs (reference page 18 of the [recommendations](#).) Mr. Cryan proposed the below amendment, with a modification by Commissioner Schowalter for an effective date of 2015:

Page 18, item 2, strike:

~~The Exchange should implement a "meaningful difference" standard for QHPs, beginning in 2014. The threshold for meeting the "meaningful difference" test should include minimum define intervals for:~~

- ~~Deductibles~~
- ~~Deviations from the federally managed cap on annual out-of-pocket maximum~~
~~Variation on other QHP characteristics like network and wellness programs should not be restricted.~~

Insert:

Beginning in 2015, the Exchange should include a review for meaningful difference as a component of plan-level review, in order to ensure that there are no differences between QHPs that are clear and meaningful to consumers. The Exchange may use the following methods for determining meaningful difference:

1. Minimum intervals for deductibles or deviations from federally defined OOP maximums, as determined appropriate by the Exchange.
2. The tool currently being developed for determining meaningful difference among plans offered by Federally Facilitated Exchanges, when and if it becomes available to states.
3. Other criteria as determined appropriate by the Exchange.

Variation in networks, wellness programs, and value-based design should not be restricted.

ACTION: The amendment was adopted as amended on a 9-5 vote.

ACTION: The Task Force adopted the full set of recommendations as amended.

IV. Exchange Technical Infrastructure Contract Status Update

Mr. Frank, Exchange Technology Director, walked members through the IT mission statement and guiding principles, as developed with the infrastructure vendor, MAXIMUS. Inc. This document is posted on the [website](#). Mr. Frank informed the group that current project risks include schedule and other requirements. Task Force members requested that stakeholders and consumers be involved in the process as soon as possible. Mr. Frank said that those activities are planned and are currently being worked into the schedule.

V. Discussion of Future Meeting Schedule

Commissioner Schowalter thanked the group for their thoughtful participation and reminded members that the next meeting will be a joint meeting with the Governor's Health Reform Task Force on Monday, October 1.

Ms. Todd-Malmlov informed the group that as the Exchange enters the next phase of planning the role of a number of work groups will be re-aligned, transitioning from standing committees focused on planning work to groups of advising experts, especially focused on areas related to the technical infrastructure of the Exchange.