



Draft MNsure Joint Advisory Committee Meeting Minutes

October 22, 2015; 2:30 – 5:00 p.m.

UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413

Consumer and Small Employer Advisory Committee members in attendance: Jin Lee Palen – Chair, Mary Ellen Becker, Gladys Chuy, David Hilden, Claudette Moran, Hussein Sheikh (via phone); Martha Eaves – Board Liaison

Health Industry Advisory Committee members in attendance: Reuben Moore – Chair, Kenneth Bence, Samuel Boadu, David Dziuk, Chris Johnson, Heidi Michaels Mathson, Chuck Sawyer, Ghita Worcester; Kathryn Duevel – Board Liaison

Consumer and Small Employer Advisory Committee members not in attendance: Bentley Graves, Edward McDonald, Jama Mohamod, Bob Robbins, Angela Williams

Health Industry Advisory Committee members not in attendance: Forrest Flint – Vice Chair, Harlan Johnson, Stacey Ko, Andy McCoy, Jonathan Watson

Staff in attendance: Aaron Sinner – Board and Federal Relations Policy Specialist, Debby Dill – Board and Federal Relations Coordinator

Meeting Topics

Welcome & Introductions

Reuben Moore, HIAC Chair; Jin Palen, CSEAC Chair

The meeting was called to order at 2:43 p.m. by Reuben Moore, Chair of the Health Industry Advisory Committee. Reuben thanked UCare and Ghita Worcester for the use of their facilities. Jinny Palen, Chair of Consumer and Small Employer Advisory Committee, also thanked UCare for the use of their facilities and stated that she was glad the two Advisory Committees had another opportunity to come together as a large group to take the information presented at the previous joint Advisory Committee meeting to the next step.

MOTION: Ken Bence moved to approve the [September draft meeting minutes](#). Heidi Michaels Mathson seconded. All were in favor and the minutes were approved.

Board Update

Kathryn Duevel, Board Liaison

Kathryn Duevel reported that MNsure is well-prepared for open enrollment, and that the IT system is stable and functional. Kathryn noted the biggest change this year is the Consumers'

Checkbook decision support tool. It should be up and running the first week of open enrollment. Additionally, an assister portal will be piloted during open enrollment for an eventual rollout to all navigators and brokers.

At the next Board meeting, Kathryn will be presenting the names of those recommended to serve new terms on the Health Industry and the Consumer and Small Employer Advisory Committees. At that time Kathryn will also propose new Chairs and Vice-Chairs for each committee.

Kathryn thanked all the members of the Committees and gave an additional thanks to Jinny, Reuben and Forrest Flint for their leadership.

Samuel Boadu asked about the backlog on MinnesotaCare renewals. Kathryn stated that by the end of year DHS will have be conducting renewals of the current month.

Kathryn reported that the Board's Strategy Work Group will be tasked with considering what questions to ask the two Advisory Committees. In addition to the questions the Strategy Work Group asks of the Advisory Committees, the Committees will continue to be welcome to develop recommendations based on issues that they feel the Board is not addressing.

Jinny asked about the selection criteria for new Advisory Committee members. Kathryn reported that the criteria for new members is the same as in the past: The Board is looking for diversity of geography, age, ethnicity, and involvement in the community. The Board will be looking for quality of applicants, not quantity, so may not fill the Committees to capacity.

Ken asked about progress on the CEO search. Kathryn said that finalists would be named at the November 4 Board meeting.

Samuel asked for an update on the HIAC's recommendation on performance metrics. Kathryn said the recommendation had been helpful in revising the metrics deck over the past winter, and that the Operations Work Group would be looking at reporting metrics again soon, and would take the recommendations under advisement.

Chuck Sawyer asked about improvements in reaching uninsured populations. Kathryn said that the pool of uninsured individuals is shrinking, and that MNsure's outreach grants are being used to target those populations.

Scenario Planning

Reuben Moore and Jinny Palen

Reuben started by reviewing slides from the [presentation on Actuarial Value under the ACA](#) that was presented by Kristi Bohn at the previous joint meeting. Discussion points included:

- Due to a recent change in law, small group insurance will be held at the 2-50 range rather than increasing to 100
- Minnesota's guaranteed renewal laws can lead to individuals auto-renewing into plans that have moved off of the MNsure exchange, where tax credits are unavailable

- There are no Platinum plans offered through MNsure for enrollment year 2016
- The plan design standardization required by the metal levels has the potential to limit innovation
- Minnesota has a low rate of uninsured, but many uninsured cannot afford to use their insurance
- Consumers struggle to predict the amount of care they will consume and do not always purchase the plan that properly reflects their utilization rates
- There is a need to educate consumers and increase health literacy, especially around out-of-pocket costs
- There is a need to take some of the onus off of the consumer when it comes to health literacy, and examine what the industry can do to make things easier to understand
- Consumers can struggle with which providers are in-network, since that can change from one day to the next and may not be consistent across a facility

Committee members discussed having the next meeting as another joint meeting and decided to assess availability.

Reuben stated that at the next meeting, he would like to discuss:

- Price transparency
- Network transparency
- Education and outreach
- MNsure's new consumer decision support tool

MOTION: Chuck moved to adjourn. Dave Dziuk seconded. All were in favor and the meeting adjourned at 4:50 p.m.