

Board of Directors Meeting

Date:

Wednesday June 26, 2013

Building:

MN Dept. of Revenue

Time:

1:00 – 4:15 pm

Conference Room:

Skjegstad (room 2000)

Attendees: Thompson Aderinkomi, , Pete Benner, Brian Beutner, Kathryn Duevel, MD, Thomas Forsythe, Commissioner Jesson, Phil Norrgard, Commissioner Schowalter,

MNSure Staff: April Todd-Malmlov, Carley Barber

Topics:

**Welcome, approve
June 12th meeting
minutes**

Brian Beutner, Chair

The meeting was called to order at 1:07 p.m. by Brian Beutner, Chair.

The Board revisited the May 29th minutes, as there was language they felt should be amended in the last section. Brian Beutner proposed deleting “are selected” and replacing with “as approved by the Commerce and Health departments.” Phil Norrgard moved to amend the minutes as discussed. The amendment was approved unanimously.

Commissioner Jesson moved to approve the June 12th minutes as written. Pete Benner seconded the motion and the minutes were approved without changes.

Customer story

Dwight Todd, Halstad,
MN

Dwight Todd joined the meeting via phone to share his story as a potential future customer of MNSure.

Mr. Todd will be 60 in October. He lives in Halsted, Minnesota (population 600) in Norman county. He is, and has always been, self-employed. His wife, Debbie, has carried their insurance through her employer, and it has been good insurance that covered almost everything. In May of 2007 Debbie was in a car accident. Due to a resulting traumatic brain injury, she eventually needed to go on long term disability. She then went on Social Security disability. Debbie and Dwight have been able to remain on Debbie's insurance, which is effective two years from the time she went on long term disability. That coverage will end in November of this year. At that time, Debbie will go on Medicare, but Dwight will be without coverage. He will be using MNSure to find coverage.

Brian Beutner thanked Dwight for his personal story and commented that there is a perception that the Exchange is for someone else, but it's not. It's for us. We probably all know someone who will use it.

**MNSure technical
infrastructure
presentation and Q & A**

April Todd-Malmlov,
MNSure Executive
Director

April Todd-Malmlov walked through a MNSure technical infrastructure presentation and answered questions from the Board members. Presentation slides are available on the MNSure [website](#).

Q. (Slide 8) Are the costs being shared with DHS?

A. All costs on contract are cost allocated with DHS based on population using the modules.

Q. (Slide 10) Additional information about the diagram was requested.

A. The pieces in middle of the diagram are the modules and the pieces on the outside are supporting software.

Q. (Slide 11) Additional information about the diagram was requested.

A. The data warehouse does not have a color code because it is housed internally within our systems.

Q. (Slide 13) How are we doing compared to others states doing state based exchanges?

A. Some states are ahead of us and others have just signed their legislation. We are in a similar place as Maryland, and are using the same vendors. We are sharing code and helping each other. We are also aligned with other states such as Oregon and Washington. We have frequent reviews with the Feds and are receiving feedback that we are on the right track.

Q. (Slide 12) Are there any claims going through?

A. No.

Q. (Slide 12) Does "case management" refer to medical case management?

A. It refers to counties and how they manage the Medical Assistance eligibility and enrollment process. Appeal refers to appealing eligibility, not claims.

Q. How will MNSure accommodate unbanked individuals?

A. There is a proposed rule mandating exchanges and carriers not discriminate based on payment mechanism. They must accept cash and other modes besides credit cards and online payments. DHS is already utilizing those methods.

Q. Is MNSure involved in the tax credit transaction?

A. Individuals pay their first month's premium to MNSure. MNSure does not see the tax credit info but do we do need to track and reconcile.

April Todd-Malmlov shared video of demos that were walked through with our federal partners last week. They demonstrate capabilities at this point in time.

Q. Are there any estimates on how much the system will slow down when thousands are logged on?

A. We will be doing load testing and usability testing once more of the system is in place.

Q. Is there a mobile option?

A. Not yet.

Q. Is the website responsive?

A. Yes, the demo was done in a DEV environment and was recorded for the review.

Q. Will there always be more than one option for all geographical areas?

A. There will at least be two. The only plans that will appear are the ones available in their geographical area.

Q. Are we prepared to address when there are minimal options available?

A. We will have more information later in the summer, but there is not much we can do for 2014 given the date we will see the filing information.

Q. Is there a recommendation engine?

A. Not at this point.

Q. What has been incorporated into the system based on the testing that has been done?

A. User testing will take place later into August and September. We will have to incorporate into 2015 given the timeframe we are working with. The priority right now is to get the base infrastructure up and then get feedback and continuously improve.

Q. The only people who can give advice is brokers, by federal law and state statute. Do we understand how much leeway we have to assist someone in fully understanding what they are picking?

A. This will be a policy discussion appropriate for the Board to discuss.

Q. An earlier version of the calculator on the website showed out of pocket maximums. This version does not.

A. We are working with the vendor on the out of pocket maximum calculator methodology. It might not be up on 10/1/2013.

Q. How do we show them what they just picked?

A. We will provide electronic notification via email/text or a printed copy.

Q. Can consumers change their initial decision?

A. Yes, within open enrollment period.

Q. Do they get notification from the IRS on what their tax credit is?

A. Yes and they don't have to apply all of it.

Q. Are APIs available 10/1?

A. It is web service based, not API. However we are looking at API for the future.

Q. How do we help the user experience for the “passenger” customer type who just wants to be told what to do?

A. They can get help at any time along the way.

Q. Will we be able to get information on why people dropped off in the middle of the application, etc.?

A. We will be working with consumer assistance to see what they are seeing and tracking through the online system.

The first 6 months will be focused on functionality. We’ll receive the final code drop at the end of July, which will be the base product plus Minnesota-specific code. We need to get the code into the system, test it and fix bugs in a short time frame. All state based exchanges are in the same situation.

Post October 1st: we are planning for a December/January patch to fix bugs and add functionality, such as life event changes. There will be another patch in February/March which will include some financial reconciliation items and the transition of the Medicaid population. Release 4 will contain more functionality around the shopping experience – more bells and whistles.

Q. Are there any things that are unique to MN?

A. Yes, for example the Minnesotacare program and provider quality data.

Q. Are states comparing notes on how the systems work?

A. Yes. For example, Maryland had a great SHOP experience and we took their code. We’ve done a lot of work in identity management and they’ve used that from us.

Q. Is there a best practice group for other states not using the same vendors?

A. Yes.

Q. What impact do private exchanges have on public?

A. They are focusing on different populations. We have small business as it’s the only place to get tax credits. We can link employer and individual.

Minnesota public programs overview and Q & A

James Golden, Deputy Assistant Commissioner, DHS

James Golden, Deputy Assistant Commissioner, DHS walked through an overview of Minnesota public programs. His presentation slides are available on the MNsure [website](#).

Q. (Slide 4) What is MAGI?

A. Modified Adjusted Gross Income. It’s one of the lines on the tax return that takes into account what your income is after some common deductions.

Q. (Slide 5) Clarification was requested on the difference between Medical Assistance and Minnesotacare when an employer offers affordable coverage.

A. A person meeting the eligibility requirements can still take advantage of Medical Assistance even if there are coverage options through the employer. However, with Minnesotacare, if affordable coverage is offered by the

employer, that is the coverage option.

A discussion took place about the chart on slide 6. The purple is our opportunity to bring new people into MNSure. There is also an opportunity to bring new people in from the yellow and blue with a lot of good outreach. Most of the uninsured in Minnesota are already eligible for public programs but not taking advantage of them for a variety of reasons. We are making it a more seamless process.

Q. With regard to the last column on the chart, what kind of complications could result for Medical Assistance?

A. That column refers mainly to the elderly and disabled. Using a disabled person as an example, they might come to MNSure and we find them eligible, however the benefit set we provide may not be tailored to their needs and to best address their disability. They would be able to apply for other benefit sets that more uniquely meet their needs. However, as a Medicaid agency we cannot collect any information that has been collected in this first determination. We need to obtain that information as well as information about their disability. We need to integrate the systems in a way that serves those populations and doesn't make their lives any more challenging.

A question was asked about spend down. It will be taken offline.

Q. Do the same rules about not giving advice apply to public programs?

A. We ask counties to explain differences and not select plan for them.

MN.IT Services and accountability to MNSure

Carolyn Parnell, MN.IT
Commissioner

Jesse Oman presented for Carolyn Parnell. The presentation slides can be viewed on the MNSure [website](#).

Board policies and procedures

- Follow up from last meeting: oversight, delegation and public engagement policies
- Presentation and discussion of budget, procurement and administration policies (time permitting)

Brian Beutner, Chair

Delegation of Authority Policy

When looking at authority limit numbers, are we reading that as net cost to MNSure or the gross cost of the contract? It's gross. Mary will add language to clarify.

Pete Benner moved to approve the Delegation of Authority policy subject to the above change. Phil Norrgard seconded and the motion carried.

DRAFT Policy on Advisory Committees

Public comments were summarized and provided in detail. They were reviewed by the Board members.

Pete Benner asked about the separation of duties between MNSure and DHS. April stated that MNSure is doing eligibility and enrollment with DHS.

Determination of what is actually available to public program enrollees is not

and Mary Foarde,
FriedmannFoarde
Health Care Law

something MNSure is involved with.

It was noted that this will need to be considered as recruitment of advisory committee members begins. Do we just make that a practice, or do we need to include language in our policies? The public comments received reveal anxiety about being "left out." Perhaps it would be good to include it if only for peace of mind. It was also noted we did not include public enrollees in our purpose statement. Tried to keep it succinct, easy to understand.

A request was made to embed links to statutes in future policy documents for ease in reviewing. Mary Foarde will add these.

1.7 – should we be more explicit about the reason for removal? No. Members serve at the pleasure of the Board. If we list cause, it implies they could appeal. Leave as is with the understanding action would not be taken without discussion.

1.11 – how is the information from committees communicated? Add that it will be a written summary from chairperson. Then the Board could invite them to attend a meeting if more information is needed.

1.3 – strike from the comma in line 3 to the word "section" in line 4. Strike "may create" in line 5.

1.4. Item F – add "socioeconomic".

Thirty day notice will be given to the public if the Board decides to terminate a committee. Mary will include language to this effect in the updated draft.

Public Comment Policy

Purpose – replace MNSure with the Board of Directors.

Item 5 – a more open process for public comment was requested via public comments.

Thompson Aderinkomi suggested adding "the cloud" or "the internet" as a member of each advisory committee, as a way to way to take the pulse of the public. Thompson Aderinkomi will work with Mary to incorporate language.

There was discussion about making sure dissenting views were included in committee reports to the Board.

We will pend approval of these policies until changes are made and reviewed again.

Budget, procurement and administration policies will be discussed at the next meeting.

The process for future policy reviews was discussed. The Board will review policies and share thoughts with Mary in advance, if possible.

Q. When will the committees go live?

A. The notice can go out when the transfer of authority occurs. Keep in mind how busy September will be.

Wrap up and any new business

Brian Beutner, Chair

Brian Beutner noted that Board members will begin meeting with April and MNsure staff to gain a deeper understanding of requested topics. Tom Forsythe will work with April to set up a meeting on finance. Thompson Aderinkomi will do the same for IT.

Thompson Aderinkomi requested brief weekly updates from staff. Specifically two sentences; one good thing and one bad thing that happened that week.

Kathryn Duevel has a modeling program on queues and wait times. She wants to talk directly to the call center. Everyone will be invited.

Adjourn

Brian Beutner moved to adjourn. Kathryn Duevel seconded. The meeting adjourned at 4:15 p.m.