MNsure
Where you choose health coverage

meeting minutes

Board of Directors Meeting

- **date:** Wednesday, December 4, 2013
- **building:** 81 East 7th Street, St. Paul MN, 1st floor atrium
- **time:** 1:00 to 4:00 pm
- **members in attendance:** Phil Norrgard, Thompson Aderinkomi, Tom Forsythe, Pete Benner, Brian Beutner, Kathryn Duevel, Commissioner Jesson
- **staff in attendance:** April Todd-Malmlov, Carley Barber

topics

Welcome and any new business
Brian Beutner, Chair

Note: This meeting was recorded and can be found on the MNsure YouTube channel.

The meeting was called to order by Brian Beutner, Chair, at 1:08 p.m.

Brian read MNsure's purpose: *The purpose of the organization is to ensure that every Minnesota resident and small business, regardless of health status, can easily find, choose, and purchase a health insurance product that they value and does not consume a disproportionate share of their income.*

Customer story
John Grobe, Minnetonka

John Grobe from Minnetonka joined the meeting to share his MNsure enrollment experience. He completed his application on October 12th. He will be saving over $3700 a year, which is 52% lower than his current insurance, while retaining the same doctors, clinics, hospitals and even adding a hospital to their network.

John's employer offers a good plan, which covers the employee at 100%. However, his wife was not covered. It cost $604 per month for her coverage and they felt the coverage was excessive as she is healthy and rarely visits the doctor. Her premium will now be $289 with MNsure.

Their previous deductible was $1500 and they have chosen a bronze plan with a $5700 deductible, as that is the coverage and premium they felt was the best fit for them.

John answered questions from Board members.

Q. How did you conduct your search for bronze plans?
A. John looked at the deductibles, out-of-pocket costs, and checked to ensure a specific doctor they wanted to retain was in network, as well as a hospital they wanted to retain.

Q. Did you use the Department of Health website to verify the providers and hospitals were in network?
A. Once John had narrowed it down to three plans, he called the carriers directly to ask.

Q. How much time did you spend enrolling, both with your offline research and on the MNsure website?
A. Approximately 15 minutes off the site and 20 minutes on the site.

Approve November 13th meeting minutes
Brian Beutner, Chair

Phil Norrgard moved to approve the November 13, 2013 minutes. Kathryn Duevel seconded the motion and the minutes were approved without changes.

Executive Director report
April Todd-Malmlov, Executive Director

April Todd-Malmlov reported on metrics and operations.

Metrics
The metrics from October 1st through November 30th were shared. Note: the metrics on applications are applications from families.

The Board members then asked questions and discussed the metrics.

Q. Is the distribution between metal levels what we anticipated?
A. The most popular metal levels are silver and platinum. We expected people would center around silver.

Q. As far as revenue, does the higher enrollment in platinum plans offset the potential impact of Minnesota's lower premiums?
A. We cannot assume that yet. We anticipated a median age of 42 and right now the median age is 50, however we do expect that to change over the next three weeks and over the remainder of the open enrollment period through March 31, 2014.

There was discussion about the large number of people who have completed an application but have not completed their enrollment yet and what we can do to "bring them over the goal line." April explained what is being done and noted that many more are expected to complete enrollment as we get closer to the deadline. This is a common pattern in open enrollment periods and it is the pattern Massachusetts experienced as well.

Q. With MinnesotaCare, if they are in the system by 12/30/13 they will have insurance on 1/1/14, correct?
A. They have to be in the system and have been determined eligible. They will know their coverage is in place when they receive their notice. They can call to confirm their coverage as well. For the first month, not having their premium paid by the deadline will not prohibit them from being covered 1/1/14.

Q. Are we confident the 834s being sent to the carriers will identify those who have special cost sharing reductions adequately and that the federal government will do its part to ensure the cost sharing reductions are supported?

A. Yes, they contain that information. In some cases, for example with American Indians who have plan variants, they are being sent to the carriers with a companion file containing additional information.

Outreach and infrastructure grants

There are 12 organizations receiving outreach and infrastructure grants in the second round of grants. The announcement was made today.

April relayed information received regarding the effectiveness of MNsure's advertising campaign. Google recognized MNsure for effectiveness of search engine optimization and asked MNsure to be a test case for how to do it right.

Thompson requested the average cost per click and the customer acquisition cost.

Operational updates

April provided operational updates regarding the Carriers and eligibility notices and invoices.

She also shared updates on SHOP employee functionality, the MMIS feed from MNsure's system into the DHS MMIS system, life events handling, provider search and the individual portal for navigators, agents and brokers.

April talked about what is being done to handle the high call volume in the contact center, paper applications and other things that will require manual processing. There was a lot of discussion on SHOP outreach and communication.

The Board requested metrics on a weekly basis. April will talk with staff about when MNsure can start doing this.

Public comment

Eileen Deitcher
Eileen is self-employed, as is her husband. They have twelve years of experience with the individual market. They received a letter stating there would be a 23.5% increase in their current plan's premium for 2014. With that increase, insurance out of pocket costs and premiums will cost them one-third of their annual income. They found a MNsure plan that will cost one-third of the price quoted for current plan. In dollars, that equals a savings of $8000 – $11,000 next year.

She is interested in the MNsure Board using their active purchaser authority because if insurers can continue to set and raise rates at will, she's not sure what will happen next year.

She did not use a navigator or broker. She considers herself an informed consumer but found comparison shopping to be a complex process. It required going off the MNsure site to conduct research, which she did. She discovered the distinction of embedded vs non-embedded deductibles, which made her concerned about what other surprises she might find. If MNsure's active purchaser authority could help ensure more transparency and that these loopholes are not in play she feels people would feel more confident

they are making an informed choice.

On the MNsure site, she wasn't able to see what she was purchasing to verify it was correct before completing her enrollment. She was able to receive verbal confirmation from the call center but she couldn't see it herself. Her card has been charged, but she has not received confirmation from MNsure. She feels that might be holding people back from completing their enrollment.

Jean Lee
Jean is the President and Executive Director of Children's Hope International, R&R Family Centers and she heads the Asian Pacific Housing Consortium.

She commented on the Consumer and Small Employer Advisory Committee recommendation *(see below)* and had some additional social determinants to add to item 3a. She felt housing, age, disabilities not considered disabilities by federal statute and health and wellness were missing from the list.

Data privacy is a concern for women in domestic violence situations and they have safety needs. Due to their hesitancy and lack of understanding, they may need more time.

Cultural competence issues will need to be addressed further.

Being an employer, she is concerned that employers are dropping employees because of the affordability issue. Can some sort of plan be developed to help these organizations?

Advisory Committee reports: active purchaser
Consumer and Small Employer Advisory Committee: Kathryn Duevel, Board Liaison and Anna Odegaard, Committee Chair
Health Industry Advisory Committee: Thompson Aderinkomi, Board Liaison and Reuben Moore, Committee Chair

Kathryn Duevel, Board Liaison to the Consumer and Small Employer Advisory Committee, introduced Anna Odegaard, committee Chair, who explained the process the committee used to come up with their recommendation before walking through the Consumer and Small Employer Advisory Committee report.

Thompson Aderinkomi, Board Liaison to the Health Industry Advisory Committee, introduced Reuben Moore, committee Chair, who shared the process the committee used to come up with their positive affirmations, negative considerations and potential unintended consequences of active purchaser, which are in the Health Industry Advisory Committee report.

Anna and Reuben took questions from the Board members. There was additional discussion around the concepts of Minnesota-based risk adjustment, model plans and meaningful data.

Pete Benner downloaded raw data from the Department of Commerce website on networks, plan offerings, counties and rates. He noted that the individual market is not just MNsure. It is also "off-exchange" products sold directly to consumers. He shared his findings with the Board members.

Board discussion: active purchaser (vote scheduled for December 18th meeting)
Brian Beutner, Chair

April walked through the Overview of Possible Implementation of Active Selector Process.

She then presented the Draft Proposed Rule Implementing Minn. Stat. § 62V.05, subd. 5(d).

The Board discussed the guidelines and considerations in the development of the RFP as well as the timeline.

Some key points from the discussion include:

- We will request information in the RFP without being exclusionary. It will be evaluation without exclusion.
- We want to expose the data.
- We need to fix the comparability problem.

Timeline:

- The rule must be final by February 1, 2014.
- We would need sufficient time for staff to develop the RFP.
- We need to offer the plans sufficient time to respond to the RFP.
- Commerce will need plan information by the end of May at the latest.

Thompson offered to take the lead working with the committees and staff to develop the RFP. Commissioner Jesson offered her assistance.

Tom recommended a consultant skilled in developing RFPs be offered to Thompson. Board members will provide to April the names of people or firms who can do this.

The Board will vote on the proposed rule at their next meeting.

Wrap up and any new business
Brian Beutner, Chair

Several members moved to adjourn. There were no objections and the meeting adjourned at 4:13 p.m.