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MNsure
Where you choose health coverage

meeting minutes

Consumer and Small Employer Advisory Committee Meeting

- **date:** December 9, 2014
- **building:** MNsure Office, 81 East 7th Street, Suite 300, St. Paul, MN 55101
- **time:** 1:00 p.m. – 4:00 p.m.
- **members in attendance:** Jin Palen – Chair, John Freeman – Vice Chair, Kathryn Duevel – Board Member, Ahmed Abdimalik, Angela Williams (via phone), Bentley Graves, Claudette Moran (via phone), David Hilden, Edward McDonald (via phone), Gladys Chuy, Hussein Sheikh, Julia Johnson (via phone), Mary Ellen Becker, Remi Douah, Robert Robbins; Aaron Sinner – Board and Federal Relations Specialist , Debby Dill – Board and Federal Relations Coordinator
- **members unable to attend:** Jama Mohamod, Joan Carchedi, Valerie Jensen

topics

Kathryn Duevel introduced Brian Beutner, Board Chair.

Brian welcomed the new Advisory Committee members and thanked everyone for their hard work and commitment to the Committee. The Committee should be proud of the work they have done so far and that there are a lot of exciting opportunities for growth.

Call to Order, Approval of October and November Meeting Minutes, Reminder About Quorum and Meeting RSVPs
Jin Palen, Committee Chair

Jin Palen thanked Brian for his kind words and time coming to the meeting. Jinny also welcomed the new members and called the meeting to order at 1:10 p.m.

Motion: John Freeman moved to approve the draft November meeting minutes. Gladys Chuy seconded. All were in favor and the minutes were approved.

Motion: John moved to approve draft October meeting minutes. Hussein Shiekh seconded. All were in favor and the minutes were approved.

Jinny explained that at every meeting there is a sign in sheet and if a member is unable to attend, he or she must let Aaron Sinner or Jinny know in advance. She explained the importance of a quorum to carry out business and take actions. She encouraged members to read the Committee's attendance policy.

Welcome New Members
Jin Palen, Committee Chair; Sheila Riggs, Office of Community Engagement for Translational Health, Clinical Translational Science Institute

After a brief introduction of new members, Jinny welcomed Dr. Sheila Riggs and asked her to lead the Committee in welcoming the new members.

Dr. Riggs led the committee in an exercise by pairing up one new member with a longtime member. Members were asked to find out from their partner each person's proudest personal and career accomplishments. Longtime members were then asked what inspires them to continue with the committee and new members were asked what they hoped to accomplish by being on this committee.

Board Update
Kathryn Duevel, Board Liaison

Kathryn Duevel thanked Dr. Riggs for coming and helping members get to know each other better.

Kathryn reported that the Board right now is focused on open enrollment. MN.IT is doing a great job of taking care of any errors that occur. Problems will happen but the system is much better than last year. The Board is encouraged by how well things are going, but knows there can always be more done to improve.

The Board passed a one year budget that could be based on real numbers and not on projections only. Kathryn is pleased with the Board's dedication to keep MNsure's finances viable and sound.

The Board formed a Market Development Work Group which is charged with looking broadly at what the Board can do to develop the marketplace. The Work Group is holding meetings to gather input from various organizations, and also wants to hear from the two Advisory Committees.

Staff Update, Including 2015 Meeting Schedule
Aaron Sinner, Board and Federal Relations Specialist

Aaron Sinner welcomed new members and shared the dates for Advisory Committee meetings over the next six months.

Break

There was a twenty minute break.

Public Comment

No comments.

Discussion of Active Purchaser Authority
Jin Palen, Committee Chair; John Freeman, Committee Vice-Chair

Jinny and John delivered a presentation prepared by former Committee member Anna Odegaard. It gives background on what active purchaser is and what the Committee's previous recommendations were based on.

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Jinny explained that the Committee's goals had been: real affordability, access to care, and watermelons-to-watermelons comparisons. John explained that the real cost of a plan is not just the premium cost; it is premiums minus tax credits plus cost sharing. He also said there is a trade-off between premiums and cost-sharing so that low premiums often come with high cost-sharing. There are legal limits to how high a deductible can be and some Committee members expressed concern about how close certain plans sold on MNsure are to that limit. Members also noted that the tax credits are based on the second-lowest cost silver plan.

Regarding access to care, the Committee discussed differences in urban and rural areas and the need for consumer certainty as to whether a care provider is in network.

The Committee also discussed the concept of a Model Health Plan, in which all carriers on an exchange are required to offer a standardized plan.

Discussion and Vote – Recommendation on Plan Affordability

John presented on the draft recommendation on Using Active Purchaser Authority to Improve QHP Affordability. John explained the intent of the recommendation is to encourage carriers to offer more plans on the exchange that decrease the costs to use insurance and that, while this may come with higher premiums, they would be offset by higher tax credits.

Motion: John moved to approve the recommendation. Gladys seconded. There were ten votes in favor and one against and the motion was approved.

Wrap-up and adjourn
Jin Palen, Committee Chair

David Hilden moved to adjourn. There were no objections, and the meeting adjourned at 4:12 p.m.

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