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MNsure
Where you choose health coverage

meeting minutes

Health Industry Advisory Committee Meeting

- **date:** Thursday, October 23, 2014
- **building:** UCare, 500 Stinson Boulevard NE, Minneapolis, MN 55413
- **time:** 2:30pm to 5:00pm
- **members in attendance:** Reuben Moore – Chair, Thompson Aderinkomi – Board Liaison , Kenneth Bence, Samuel Boadu, Christopher Johnson, Heidi Michaels, Stacey Ko, Harlan Johnson, Ed Sheehy (in place of Ghita Worcester), Aaron Sinner – Board and Federal Relations Specialist, Debby Dill – Board and Federal Relations Coordinator
- **phone:** Cassandra Beardsley
- **members unable to attend:** Forrest Flint – Vice Chair, Charles Sawyer, David Dziuk, Ghita Worcester, Jennifer Andrashko, Jonathan Watson, Michael Scandrett, Samuel Moose

topics

Welcome – Previous Meeting Recap & Agenda Review
Reuben Moore, Chair

The meeting was called to order at 2:45 p.m. by Reuben Moore.

Motion: Ken Bence moved to approve the draft September meeting minutes. Christopher Johnson second. All voted in favor, and the minutes were approved.

Reuben went over the agenda for the meeting and pointed out that there was only one item to work on today and that was Success Metrics. Reuben suggested the committee use this time to refine the letter and recommendations that the committee would like to present to the Board at the November 5th meeting.

Reuben noted that the authors and quite a few of the committee members were missing and asked if anyone had reservations about working on this now. Heidi Michaels stated that she did have concerns but would do what the committee wanted. Stacey Ko said that very few people responded to the emails that were sent and stated that they had adequate time to voice their opinions. Thompson said recommendations on metrics would be better served if presented prior to open enrollment, only because it can be hard for staff to adopt new practices in the midst of open enrollment.

After further discussion, the committee decided it was best to move forward. Reuben determined that there were enough members at the meeting to have a quorum. Samuel asked that the committee be careful with copyright infringements in pointing to industry standard metrics. Reuben said he would make sure the language is from the authors and that the committee is not infringing on copyrights.

Board Update
Thompson Aderinkomi, Board Liaison

Thompson Aderinkomi began the Board update by asking if anyone had any questions.

Ken Bence asked if Thompson feels MNsure is in a better place today than last year. Thompson answered that if everything stayed the same we would be in a better spot, but with a shorter open enrollment period, new cases that did not exist last year, renewals, new activities with DHS, the fallout from PreferredOne, and no automated auto-enroll, he is not sure. On the brighter side, MNsure now has over 200 people in the Contact Center, the web site is better, vendors' products have been tested, and MNsure has contingency plans in place. MNsure has one year under its belt and there have been vast improvements.

Heidi is concerned about the renewal process and understands there was a meeting recently on functionality. Thompson said that people will be able to enroll and re-enroll; it might not be self-service or automated, but everyone will be able to enroll. The sheer volume of unknowns is lower than last year. Any systems work currently happening is happening prior to open enrollment, which is a positive.

Thompson reported that the Board approved moving to a fiscal year for budgeting, away from the calendar year it started with. In the beginning, the Board chose to be on the same calendar as enrollment periods. However, this caused problems on the back end for the finance team and the other state agencies with which MNsure works. By switching to a fiscal calendar, MNsure will be able to make better budgeting projections and fully utilize the state's financial tools. The CEO will also present his budget to line up with the fiscal year.

Ken asked if active purchaser will be on the agenda at the next Board meeting. Thompson thought it might be, but that is to be determined. Brian Beutner, Board Chair, wants to have a conversation on this soon. However, it would be acceptable if the committee wanted to get ahead of the Board on this issue. Reuben will look into finding last year's documents related to active purchaser see if they are relevant, and will add active purchaser to a future agenda.

There was discussion on how much MNsure budgeted for IT this year and how much it will budget in Fiscal Year 2015. Thompson pointed out that the IT spend is front loaded, but ongoing maintenance will not cost as much. There will still be some build-out cost in Fiscal 2015, but it will not be as high as in Calendar 2014.

Samuel wanted to know if it was too late for the marketing plan to be geared toward young adults. Thompson said that it was probably too late to change the advertising but he knew that the marketing plan included targeted messaging to young adults. Thompson will ask Allison O'Toole for a copy of the marketing plan to share with the committee.

There was discussion about the budget for next year and if MNsure will be self-sustaining by 2015. Thompson answered that the goal is to break even in 2015. The Board has told staff that if revenue projections fall, then expenses will have to be reduced. The Board does not intend to go to the legislature to ask for more money.

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Reuben wanted to know how the Board felt about the rate release. Thompson said that the Board's perspective is that MNsure is a marketplace, and that rates fall under the Department of Commerce's jurisdiction.

Samuel wanted to know if there was a process for replacing PreferredOne with other plans in the marketplace. Thompson said that MNsure cannot force another plan into the marketplace, so the Board talks quite a bit about plan variety across Minnesotan's regions, rather than the number of carriers.

What are the key success metrics?
Reuben Moore, Chair

Heidi began this part of the meeting by asking everyone to refer to Jonathan Watson's document. Heidi felt there should be a piece about renewals and asked if anyone else had any concerns or questions. Thompson stated that the Board also wanted to see the retention metric apart from enrollment and that Katie Burns is working on it. There was a lot of conversation on what to measure, how to measure, and what would make sense to include in the recommendation.

Thompson suggested focusing on a metric or two that could be a guiding light. This would increase the likelihood of Board action in response to the recommendation. Chris Johnson said that focusing on the wrong metric could lead to misaligned incentives that failed to measure or change outcomes. Thompson suggested that a good metric to choose would be how much time it takes from start to finish to enroll in a health plan. There was much discussion on what two metrics the committee would tackle and in the end discussion centered around two specific metrics:

1. Length of enrollment from start to finish.
2. Percentage of correct enrollments sent to the plans.

By focusing on these two metrics it should help other metrics fall into place. Ken volunteered to take Ghita's spreadsheet and narrow it down to one page. There was much discussion on how long enrollment should take from start to finish. Thirty minutes to one hour was suggested. The committee also discussed suggesting there be a confirmation sent to the enrollee so that they know their application is complete, as MNsure cannot be held accountable for the time it takes the carriers to send out insurance cards. Ken will send a draft recommendation to Reuben and Reuben will share with the committee and ask for input. Ken volunteered to present the measureable metrics to the Board on Wednesday, November 5th.

Round Robin
Led by Reuben Moore, Chair

Rueben would like to have a report out from the stakeholder groups. Thompson said that this probably would not happen before open enrollment. There was also brief discussion about setting up a joint meeting with the Consumer and Small Employer Advisory Committee.

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Adjournment
Reuben Moore, Chair

Motion: Chris Johnson moved to adjourn. Heidi seconded. There were no objections, and the meeting adjourned at 4:50 p.m.

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