

## Board of Directors Meeting

- › **date/time:** Wednesday, May 14, 2014, 1:00 to 4:00 p.m.
- › **location:** 81 East 7th Street, St. Paul MN, 1st floor atrium
- › **members in attendance:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Tom Forsythe, Commissioner Lucinda Jesson, Phil Norrgard
- › **staff in attendance:** Scott Leitz, Carley Barber, Erik Larson, Allison O'Toole

### topics

#### Welcome and new business

Brian Beutner, Board Chair

The meeting was called to order by Brian Beutner, Board Chair, at 1:11 p.m.

Brian Beutner 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

Jamison Tessneer, St. Paul

Jamison Tessneer, with his infant son, Jonah, gave an account of his experience enrolling in a health plan through MNSure and answered questions from the Board. Jamison recently left work with a full-time employer to attend law school and work part time, which meant leaving his employer-sponsored health insurance. Initially he had purchased his own coverage on the individual market, but found that the cost of his premium was due to nearly double in 2014. He and his wife spent about 45 minutes exploring options available through MNSure in mid-December, at which point they decided on a plan, and Jamison enrolled. They also discovered that their son, Jonah, qualifies for Medical Assistance, and the system advised they had to wait for communication from the County, which took longer than expected, their only "glitch" in the process.

#### Public comment

Alycia Riedl, President of the Minnesota Association of Health Underwriters (MAHU) and member of

the Agents Coalition for Health Care Reform, first shared her personal experience with MNSure. Alycia shared that she sought coverage for her family for a month when changed jobs that resulted in a gap in her health insurance coverage. Alycia described challenges with verifying her 21 year old son due to lack of credit history, and her minor daughter who was automatically enrolled in MinnesotaCare.

Representing the Agents Coalition for Health Care Reform, Alycia shared the Coalition's priorities for MNSure: 1) an operational agent/broker portal for the next open enrollment, 2) delaying the development of SHOP, and 3) changes that allow individuals greater access to their choice of health plans. She also described a meeting she had with the President of the National Association of Health Underwriters, who is also a member of the Washington DC state exchange IT Work Group, and recommended that MNSure work with DC as well, as they have some of the same IT vendors.

Scott Leitz, MNSure CEO, added that Alycia facilitated a conference call between MNSure staff, the DC State Exchange Executive Director, and the President of the National Association of Health Underwriters. Scott noted some differences between the Minnesota and DC exchanges, including different connections between the IT systems and that DC built their own "source-of-truth" database that makes tracking people through the system easier. Peter Benner asked for clarification about automatic enrollments, and Alycia clarified that Federal guidelines do not permit individuals eligible for public programs to enroll in a Qualified Health Plan in states with a Basic Health Plan, but the national arm of MAHU is currently lobbying to change this requirement at the Federal level.

### Administrative items

Brian Beutner, Chair

- **Approve April 30<sup>th</sup> meeting minutes**

Kathryn Duevel moved to approve the [draft April 30th meeting minutes](#). Phil Norrgard seconded.

All were in favor, and the minutes were approved.

- **Work group reports**

- **Finance and HR Work Group**

- **Board officer elections**

Per Section 3.11 of the Bylaws, Officers may serve a one-year term and may serve no more than two consecutive terms. Current terms began in May 2013.

**Motion:** Tom Forsythe moved to appoint Brian Beutner to a second term as Board Chair. Kathryn seconded.

All were in favor, no one opposed, and the motion passed.

**Motion:** Tom Forsythe moved to appoint Peter Benner to a second term as Board Vice Chair. Commissioner Lucinda Jesson seconded.

All were in favor, no one opposed, and the motion passed.

- **Compliance Work Group**  
Brian reported that an RFP was released on May 9 for a vendor to design, develop, and implement a compliance program. The RFP is available on the [MNSure website](#).
- **Consumer and Small Employer Advisory Committee**
  - **Committee membership**  
Kathryn Duevel reported that the background paperwork came back for the final nominee to be appointed to the Consumer and Small Employer Advisory Committee.  
  
**Motion:** Kathryn moved to appoint Sondra Reis to the Consumer and Small Employer Advisory Committee. Brian seconded.  
  
All were in favor, no one opposed, and the motion passed.
  - **Committee recommendation related to Consumer Assistance Programs**  
[Jin Lee Johnson, Committee Vice Chair](#)  
  
Jin Lee Johnson reported that the Committee is finalizing a set of recommendations related to the Consumer Assistance Programs as part of their overall recommendations on the consumer enrollment experience. In advance of the complete set of recommendations, the Committee voted unanimously to make one [preliminary recommendation](#) to the board: that MNSure develop and make public a decision-making timeline for the Consumer Assistance Program that includes information about when and how MNSure will make major decisions related to the programs that will impact Navigator, Agent, and other Assister organizations' preparation and work for the 2015 and 2015 Open Enrollment periods.  
  
The recommendation included specific details about what the timeline should include, such as program components and details about opportunities for stakeholder engagement around decision making, especially related to the design and development of a process of systems that directly affect Assister organizations, including training, certification, communication and Portals.

**CEO report**  
[Scott Leitz, CEO](#)

Scott Leitz walked through the MNSure Board [discussion slides](#) and answered questions about the

updated [metrics dashboard](#).

#### Updated numbers

As of the end of the day on Tuesday, May 13, MNSure had a total of 216,410 enrollments including:

- 120,749 Medicaid
- 50,540 QHP
- 45,121 MinnesotaCare

#### Staff update

Scott reported that Ken Harpell will be joining MNSure on Monday May 19 as Director of Broker Relations.

#### Outreach grants update

Following the approval of the policy at the last board meeting, [the outreach & enrollment grant RFP](#) was posted on May 5. A webinar that provided a brief overview of the grant program and application process for potential applicants took place on May 12, and responses to questions will be written up and posted on the MNSure website on or before May 23. Proposals are due June 2. A diverse review committee of internal and external representatives that reflects the diversity of people served under the grants is in the process of being selected.

#### Graduate with coverage campaign

Yesterday MNSure announced “Graduate with Coverage”, an initiative designed to remind college graduates that they may be eligible for affordable health insurance through MNSure. Though the regular Open Enrollment period for 2014 has ended, people with qualifying life events can still enroll, and college graduates may be among those eligible to enroll. While graduation in and of itself is not a qualifying life event, college graduates who experience a qualifying life event—such as the loss of university- or employer-sponsored health insurance that meets minimum essential coverage standards—may be eligible to enroll through MNSure. Graduates whose income makes them eligible for MinnesotaCare or Medical Assistance, and who do not have access to employer-sponsored health insurance, can also enroll through MNSure for coverage through one of these public programs.

#### Deloitte work

The contract with Deloitte was signed on April 29, and work is underway. There was an all-staff, kick-off meeting on Tuesday May 6.

Scott noted that original contracts with vendor were set to expire on March 31 and were extended through June 30.

#### Board Q&A

There was discussion about call center staffing, and Erik Larson, MNSure COO, explained that the call center is maintaining the current level of staff in-house and keeping 50 of the overflow agents through the end of May and 30 through the month of June. While call volume is decreasing, manual work continues including processing retroactive coverage, pended cases, and paper applications. The

Board requested additional information about manual processes at a future meeting.

#### **2015 withhold discussion**

Tom Forsythe, Finance and HR Work Group Lead

Tom Forsythe reported that the Finance and HR Work Group discussed the premium withhold rate for 2015 and is recommending that it be set at 3.5 percent for 2015. Tom noted that taking this formal action sooner rather than later is important for health insurance carriers who are in the process of submitting their products to regulators for the upcoming open enrollment. Tom also noted that the preliminary budget approved by the board and presented to the Legislative Oversight Committee assumed 3.5 percent premium withhold for calendar year 2015, based on enrollment projections. It was also discussed that the Work Group will begin to look at alternate financing mechanisms in their upcoming meetings.

**Motion:** Peter Benner moved to adopt a 3.5 percent premium withhold for calendar year 2015. Commissioner Jesson seconded.

All were in favor, no one opposed, and the motion carried.

#### **Marketing campaign policy for Board consideration**

Allison O'Toole, Deputy Director – External Affairs

Allison O'Toole, Deputy Director for External Affairs, presented a [draft marketing campaign policy statement and summary](#) for Board consideration. Allison explained that MNSure is beginning its second statewide marketing and outreach campaigns aimed at reaching uninsured, underinsured, and all individuals and populations who need affordable, comprehensive health care with the goal of enrolling them in health insurance coverage through MNSure. The proposed 2014-2015 marketing campaign will include (1) advertising and collateral and (2) grassroots outreach.

Allison explained that last year the Paul Bunyan and Babe campaign generated great awareness. Thus, the proposed campaign assumes awareness and will be more targeted to drive people to action. Following approval from the board, MNSure will release two separate RFPs (advertising and collateral and grassroots outreach) on May 19. Responses will be due on June 9, and work will begin July 7.

There was discussion about featuring assisters in advertising so that consumers are aware of help that is available to them. To ensure that vendors have experience with the populations we are seeking to target, it was noted that the draft RFP requires demonstrated experience with these audiences either through past experience or partnerships.

It was also decided that the Finance and HR Work Group will be expanded to include marketing.

**Motion:** Commissioner Jesson moved to approve the draft marketing campaign policy and timeline as presented. Phil Norrgard seconded.

All were in favor, no one opposed, and the motion carried.

**Deloitte presentation**

Brian Keane, Principal, Deloitte and Sally Fingar, Project Manager, Deloitte

Brian Keane, Lead Project Partner, and Sally Fingar, Project Manager, of Deloitte, updated the Board on activities to date since the contract was signed on April 29. At just two weeks along, they are currently working on initial stages of the project management, functional, and technical assessments. The functional scenario review is almost complete; testing the current system with both complicated and straight-forward, real-life scenarios is complete, and they are working on validating and putting together their observations. They are also currently executing non-disclosure agreements (NDAs) so they can move ahead with document disclosure and detail analysis for the legacy vendors. They have begun their meetings with stakeholders including navigators, carriers, and the counties.

The Board members asked questions about timeline, NDAs, other state exchanges, prioritization of deliverables, scope of work, and legal resources for contract reviews. Board members noted that they would like to be alerted should Deloitte have delays or barriers.

**Wrap up and any new business**

Brian Beutner, Chair

Commissioner Jesson suggested that now might be the right time to gather staff feedback about a formal, structured way of obtaining County input. This was discussed in a previous Board meeting when the County representatives gave their group presentation.

**Adjourn**

Peter Benner moved to adjourn. There were no objections and the meeting adjourned at 3:30 p.m.