

Board of Directors Meeting

- > **date:** Wednesday, December 17, 2014
- > **building:** 81 7th Street, St. Paul MN
- > **time:** 1:00 – 3:30 p.m.
- > **conference room:** 1st floor atrium
- > **participants:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Phil Norrgard, Commissioner Lucinda Jesson, Tom Forsythe
- > **staff in attendance:** Scott Leitz, Katie Burns, Allison O'Toole, Mike Turpin, Carley Barber, Aaron Sinner

topics

Welcome and any new business

Brian Beutner, Board Chair

The meeting was called to order at approximately 1:05 p.m. by Brian Beutner, Board Chair.

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.

Consumer story

Matt Wicklund, Edina

Matt Wicklund is a broker working in Edina. Because he owns his own business and he has family members with pre-existing conditions, Matt said he understands the value MNSure can provide and sees it as an opportunity for clients to find what best fits them. Matt reported that the MNSure system has proven to be much improved this open enrollment period. He has experienced limited technology issues and wait times for the MNSure Contact Center are comparable to, or less than, those at the health insurance carriers. Matt reported that MNSure has been a positive for his business and he hopes it continues to be a positive for years to come.

Public comment

- Three-year financial plan: None.



- Other: Joel Ulland from UCare reported that UCare has still not received new, workable data from MNSure for new UCare enrollees beginning January 1, 2015. Joel also reported that UCare believes more alignment is needed between the MNSure deadline and those created by carriers for off-exchange plans.

Administrative items

Brian Beutner, Board Chair

- **Approve December 3 meeting minutes**

MOTION: Phil Norrgard moved to approve the [draft December 3 meeting minutes](#). Peter Benner seconded. All were in favor and the minutes were approved.

- **County update**

Marti Fischbach, the Director of Employment and Economic Assistance for Dakota County Community Services, reported that counties have struggled with the open enrollment workload, which has exceeded projections. The counties have also struggled with work processes that are released last minute. Marti reminded the Board that Medical Assistance cases, which make up a large portion of MNSure enrollees, are managed by counties. She said she appreciates the opportunity to provide a county update directly to the Board, and will use the opportunity to present both pain points and successes. Marti finished by saying the County Advisory Committee to the MNSure IT Executive Steering Committee, which she sits on, has made a big difference in providing counties with a forum to voice any actionable items they have.

- **Work Group updates**

- **Compliance Work Group**

Brian reported that the meeting materials today include two documents that came out of the work group. MNSure has been working with PricewaterhouseCoopers (PWC) to improve MNSure's compliance process. This included a 12 week collaborative project and many interviews. Following the previous Board meeting, PWC conducted a Board training to help ground Board members in compliance basics.

In response to PWC's input, the work group has developed a [strategic plan](#) as well as a [roadmap](#). Brian asked that the Board review the strategic plan and approve it.

Phil suggested changing the language from "Five audits will be completed based on risk areas as identified by the Compliance Risk Assessment" to begin, "At least five audits will be completed..." Brian considered this a friendly amendment and incorporated it into the strategic plan.

MOTION: Brian moved adoption of the [Compliance Program Strategic Plan with the friendly amendment](#). All voted in favor and the motion was approved.

- **Finance Work Group**

Tom Forsythe reminded Board members that the three year financial plan is long range and directional in nature, and is separate from the Fiscal Year 2016 budget, which will be presented to the Board this spring. Tom also said that he recommends that the Board take action on the three year plan at the January 21 Board meeting, rather than the January 7 meeting, to provide an opportunity for adjustments, including updated DHS numbers and any modifications based on public input at the MNSure Board meetings.

Commissioner Jesson reiterated her concern over the DHS share of costs in the three year plan for Fiscal Years 2016 and 2017. She also requested that the review of the three-year plan at the next Mnsure Board meeting include input from MN.IT that there is enough funds in the Fiscal Years 2016 and 2017 for anticipated IT improvements. She also requested information about salary comparisons between DHS and MNSure, particularly in similar job categories.

CEO report Scott Leitz, CEO

Brian noted that tomorrow is Scott Leitz's one year anniversary as MNSure CEO. Brian thanked Scott for the leadership, transparency, decision-making, and accountability he has brought to MNSure that has led to its current stable environment.

Scott reported MNSure had a very busy weekend and a very busy week so far. Monday was the third-busiest day ever for the Contact Center, and averaged 30 calls per minute. The volume of calls has doubled or tripled compared to last year, while the Contact Center and IT performance have remained stable.

Scott said that over the weekend, several carriers announced they were extending deadlines for January 1 coverage, which created an uneven playing field. In order to make sure all options are available to consumers, MNSure has extended its enrollment deadline to Saturday, December 20 at 4:30 p.m. The goal is to ensure plans remain available whether people are eligible for Advanced Premium Tax Credits or not, and also to ensure the lowest-cost plans remain available for as long as possible, as many of the lowest premium cost plans are only available on MNSure. The decision was not in response to any technical issues. Scott noted that Mnsure will continue to work with the participating carriers to explore extending the Mnsure open enrollment deadline to be that same as that the carriers are using for their off-exchange offerings. It was requested that Scott engage the plans about their intentions for the January 15th and February 15th cutoffs as well.

Enrollment is running strong, with nearly 50,000 enrollees, including nearly 24,000 QHP enrollees. The QHP enrollees include close to 10,000 QHP renewals.

Calls to the Contact Center are re-affirming MNSure's belief that one-on-one assistance through navigators, brokers, and others is important. Many callers are asking for assistance walking through the application screen-by-screen.

Scott reported that this week is Children's Week, in which MNSure is working with community partners to host outreach and enrollment events focused on getting all of Minnesota's children insured. The response MNSure has been receiving from its external partners has been extremely gratifying and these partners' desire to step up and

do their part has made a big difference.

Board members asked questions about the metrics deck and about possible new metrics, such as metrics related to revenue and the accuracy of 834 reports.

Open Enrollment update

Jesse Oman, MNIT;

Scott Leitz, CEO; Katie Burns, COO; Allison O'Toole, Deputy Director of External Affairs

- Technology

Jesse Oman of MN.IT answered Board member questions about the status of the 834 reports being sent to carriers. Making sure these files are accurate so they can be sent to carriers is the top priority of MN.IT staff right now. Based on the last test results, there remains a singular issue that needs to be unblocked. Jesse said he believes MN.IT is close to having accurate reports that can be sent to carriers.

The Board asked questions about the passive renewal process. Jesse said that it is different than the 834 reports; while solving the 834 reports will assist with sending passive renewals to carriers, there are other areas around this process that also need to be managed.

- Operations

Scott Leitz, Allison O'Toole, and Katie Burns presented on [slides 15-21](#) of the discussion deck. Katie reported that the passive renewal process includes back-up plans, if needed, that will allow MNSure to communicate the information to carriers once the enrollment deadline passes. She said MNSure will be sharing information based on what is known through the exchange and will not have information related to the purchase of off-exchange plans.

Katie said new major lifts this year are the passive renewal process and the production of the 1095-A form that needs to be mailed out to all MNSure private coverage enrollees on January 31. Staff intends to present on the details of this requirement and MNSure's process around it at a future board meeting.

Allison said that the theme weeks will continue next week with CAC Week, highlighting the work of Certified Application Counselors. MNSure will have events with partners like Allina and Hennepin County Medical Center. The end of the year will feature Wellness Week, during which MNSure will partner with the YMCA, YWCA, and Anytime Fitness to access new consumers and increase enrollment.

Allison reported that the Make a Plan mobile app and the texting campaign both continue to perform well. Facebook ads have proven effective, as well as cost-effective. MNSure has also been rolling out online banner ads.

Additionally, Allison said the Statewide Enrollment Centers have seen strong early numbers. Their locations and hours are highlighted in the assister directory, and there are local marketing campaigns around them.

The Board discussed current enrollment numbers and how they compare to projections, recognizing the deadline-driven nature of enrollment makes a comparison difficult to judge. Board members felt current enrollment is roughly on plan or slightly ahead of projections.

Wrap up and any new business

Brian Beutner, Chair

None.

Adjourn

Brian moved to adjourn. There were no objections and the meeting adjourned at approximately 3:40 p.m.

DRAFT