

Board of Directors Meeting

- > **date:** Wednesday, January 28, 2015
- > **building:** 81 East 7th Street, St. Paul MN
- > **time:** 1:00 – 4:00 p.m.
- > **conference room:** 1st floor atrium
- > **participants:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Tom Forsythe, Charles Johnson (as designee of Commissioner Lucinda Jesson)
- > **staff in attendance:** Scott Leitz, Katie Burns, Allison O'Toole, Aaron Sinner

topics

Welcome and any new business

Brian Beutner, Board Chair

The meeting was called to order at 1:06 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

Robyn Meyer-Thompson, St. Paul

Robyn Meyer-Thompson works as a navigator and immigrant health law specialist for Health Access MN. She said her clientele is incredibly diverse: Some clients are young college students who need coverage for athletics. Some are retirees not yet qualified for Medicare. Some are hardworking individuals working two part-time jobs without health insurance benefits. Some are recently laid off. Others are refugees from their home countries, who speak English as a second and third language.

Robyn said having a trained person help with enrollment for free is a tremendous service. She thanked the Board for the advocacy they've done on behalf of navigators, Health Access MN, and the thousands of Minnesotans who have benefited from the work of MNSure. She also noted that Health Access MN's work does not end on February 16, and they will continue to advocate for low-cost, high-quality health insurance.



Public comment

None.

Administrative items

Brian Beutner, Board Chair

- **Approve January 7 meeting minutes**

MOTION: Kathryn Duevel moved to approve the [draft January 7 meeting minutes](#). Thompson Aderinkomi seconded. All were in favor and the minutes were approved.

- **County update**

Marti Fischbach of Dakota County and Linda Bixby of Washington County presented for the counties. In answer to a Board question at the prior meeting, Marti reported that Kittson County is the only county in Minnesota with no navigators or brokers. When individuals who are not eligible for public programs contact county workers there about enrolling in health insurance, county workers refer them to assisters in neighboring counties.

Marti and Linda reported that MNSure communication with counties remains strong, but that county workers need greater functionality in the MNSure system in order to holistically manage cases. Without additional functionality, as more and more cases are added, county workers' tasks become more and more unmanageable.

Marti and Linda explained that the MAXIS system, which previously managed these cases, is antiquated, not intuitive, and represents an end-of-life system. However, it served as a holistic case management system, while the MNSure system as currently configured for county workers does not.

- **Advisory Committee update**

John Freeman, Vice-Chair of the Consumer and Small Employer Advisory Committee (CSEAC), presented the Committee's [recommendation](#) on using active purchaser authority to improve QHP affordability. He explained that in CSEAC discussions, Committee members had a commonly-shared experience in encountering consumers who for budgetary reasons would choose a bronze or silver plan despite high health costs because they simply couldn't afford higher monthly premiums. He noted these same consumers often forego care because their deductibles are too high.

Brian noted the recommendation was helpful and provides a prelude to a future Board discussion to be led by the Market Development Work Group.

- **Reports**

- **Annual Report**

MOTION: Peter Benner moved to approve the [Annual Report](#) as submitted. Kathryn seconded. All were in favor and the report was approved.

- **Appeals Report**

MOTION: Peter moved approval of the [Appeals Report](#) as submitted. Tom Forsythe seconded. All were in favor and the report was approved.

- **Work Group updates**

- **Market Development Work Group**

Brian reported the work group continues working and meeting with dozens of stakeholders. Work group members are looking forward to an eventual discussion with the full Board.

- **Strategy Work Group**

Brian reported the work group continues meeting and intends to offer an update for discussion at the next Board meeting.

- **Legislative Work Group**

Peter reported that the work group has put together a legislative agenda consisting of two proposals: (1) a proposal to formalize in statute that the Consumer Assistance Partners' background studies be required to be conducted according to DHS's background study statute 245C, and (2) a proposal that the judicial review of MNSure appeals be handled according to the same process as DHS fair hearings.

MOTION: Peter moved to authorize MNSure staff to provide assistance and coordination to move forward the two legislative proposals as recommended by the Legislative Work Group, specifically the proposals related to Consumer Assistance Partner background studies and judicial review of MNSure eligibility appeals. Tom seconded. All were in favor and the motion was approved.

Peter noted that as bills are introduced at the legislature, MNSure staff is providing technical responses and assistance to legislators. The Legislative Work Group will continue to meet and will bring proposals to the full Board as needed.

Proposed plan for federal grant adjustment

[Katie Burns, COO](#)

Katie Burns presented on Slides 6-16 of the [discussion deck](#). She explained that the Executive Steering Committee has developed an initial proposed plan for spending the federal grant adjustment, which must be spent in calendar year 2015. This plan is being shared with the Board and with other partners—such as counties, health carriers, and assisters—so they can provide input toward its refinement.

The Executive Steering Committee categorized Deloitte's list of 29 foundational work items into four major areas: (1) enhance the consumer experience, (2) advance program integrity, (3) improve partner capability to provide high quality service, and (4) further develop critical "back office" infrastructure. Of the 29 work items, this initial proposal sets an ambitious goal of achieving 18 using the federal grant adjustment funds. Staff intends to consult with partners prior to the next Board meeting and present a more definitive priority list. Ultimately, development of a work plan will be an iterative planning process throughout 2015.

Financials

Tom Forsythe, MNSure Board

Tom presented on Slides 17-24 of the [discussion deck](#), as well as the [MNSure 3-Year Financial Plan](#) and the [MNSure Annual Operating Budget Comparison](#). The principal change from the three-year plan as presented in December is the addition of the federal grant adjustment funds, which are featured in two highlighted rows within the 3-Year Financial Plan that represent the addition of the funding and the related expenditures.

Tom noted the two main differences compared to the original fiscal note for MNSure are (1) public program enrollment as a percentage of overall MNSure enrollment is dramatically higher, and (2) MNSure operating costs are lower.

MOTION: Tom moved to table this plan until the next Board meeting, when he will move its approval as the three-year financial plan for MNSure, and that the Board accept public comment at the next meeting on this plan. Brian seconded. All voted in favor and the motion was approved.

Open Enrollment update

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

Scott Leitz, Katie Burns, and Allison O'Toole presented on Slides 25-39 of the [discussion deck](#).

Scott reported that as of January 26, MNSure had enrolled over 109,000 Minnesotans this Open Enrollment period, including over 44,000 QHP enrollees. MNSure is still on track to meet its target of 67,000 QHP enrollees and is poised for a surge in enrollment over the next two weeks. He also noted factors other than pure enrollment, such as how long individuals stay enrolled in their insurance coverage and the amount of their premiums, will contribute toward whether MNSure hits its revenue target.

Katie gave an overview of the Form 1095-A process. Any Minnesotan enrolled in a QHP through MNSure for any part of 2014 will be receiving this form in early February. Form 1095-A will be used by consumers to complete IRS Form 8962 when filing taxes, in order to claim premium tax credits and reconcile advance payments of the premium tax credit. QHP enrollees will receive a Form 1095-A even if they did not receive an Advance Premium Tax Credit in 2014, because enrollees whose income situation changed after enrollment can use the form while completing their taxes to determine if they are now eligible for tax credits. The form can also be used by enrollees to demonstrate they met the individual coverage requirement. Katie noted that the Contact Center has been given talking points on the Form 1095-A so representatives can help people understand the form and what to do with it, though MNSure cannot give tax advice.

Allison reported that during the final stretch of open enrollment, MNSure's messaging will be revised to emphasize the enrollment deadline and tax penalties for not having insurance, as research has shown these messages are

motivating. MNSure is launching a series of digital billboards that will achieve over 5 million impressions during the final two weeks of Open Enrollment. She noted MNSure is also using Facebook ads to micro-target certain audiences.

Allison explained MNSure is focusing on young invincibles, which includes Higher Education Week as the theme week this week. There will be more than 800 outreach events over the next two weeks. MNSure is also conducting targeted outreach to last year's PreferredOne customers, including postcards and phone banks.

Wrap up and any new business

Brian Beutner, Chair

None.

Adjourn

Brian moved to adjourn. There were no objections and the meeting adjourned at 3:54 p.m.

DRAFT