Meeting Minutes

Board of Directors Meeting

- **Date:** Wednesday, February 18, 2015
- **Time:** 1:00 – 4:00 p.m.
- **Location:** MNsure, 81 7th Street, 1st floor atrium, St Paul, MN 55101
- **Participants in attendance:** Brian Beutner, Peter Benner, Thompson Aderinkomi, Kathryn Duevel, Tom Forsythe, Commissioner Lucinda Jesson, Phil Norrgard
- **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 1:08 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

Margaret Lett, Woodbury (phone)

Margaret Lett is a broker who runs the LeClair Group in Woodbury, one of the Statewide Enrollment Centers that partnered with MNsure throughout the 2015 Open Enrollment period. She shared three major conclusions the LeClair Group had reached during Open Enrollment: First, health insurance education is extremely important, as healthcare is one of the largest systems in the United States and essential for consumers, but difficult to navigate. Second, Margaret noted the importance of navigator-broker networks for sharing information and for aiding consumers. Third, she reported on the high volume of people who contacted the LeClair Group and expressed interest in enrolling; their enrollment number of nearly 1,000 doesn't capture the thousands of additional people they helped along the way, sometimes just by answering quick questions via a phone call.

Public comment

- **Three-year financial plan**

  None.

- **Other**

Alycia Riedl, Heidi Michaels, and Matt Feran of the Minnesota Association of Health Underwriters thanked the Board's Market Development Work Group for meeting with them. They also reported that MAHU agrees with the Office of the Legislative Auditor's MNsure Program Evaluation findings regarding assisters. In particular, they would like to see improved training for assisters, an assister portal that differentiates between navigators and brokers, a tool to quickly determine whether someone is eligible for a public program or a private plan, and improved efforts to ensure proper compensation for brokers.

Mark Waggoner reported that he had received his Form 1095-A in the mail, but that it was inaccurate. MNsure staff reported its 1095 team is investigating any discrepancies and will mail out corrected forms as needed.

Administrative items

Brian Beutner, Board Chair

- **Approve January 28 meeting minutes**

  MOTION: Tom Forsythe moved to approve the draft January 28 meeting minutes. Kathryn Duevel seconded. All were in favor and the minutes were approved.

- **County update**

  Marti Fischbach of Dakota County and Tina Curry of Ramsey County presented for the counties. They thanked DHS, MN.IT, MNsure leadership, and the MNsure Executive Steering Committee for starting three worker portal work groups and including county representatives on those work groups. They also requested that MNsure set target completion dates for the IT work items beyond 2015 to aid counties in their budget planning processes for 2016.

- **FY 2016 Outreach and Enrollment Grant Program Policy Statement**

  Christina Wessel presented the FY 2016 Navigator Outreach and Enrollment Grant Program Policy Statement. Christina explained that the policy statement outlines a $4 million grant program featuring three different funding categories. Grant contracts would begin in July 2015 and run through June 2016, in line with MNsure's fiscal year. MNsure staff gathered public input on a draft released in January and if the policy statement is approved, staff intends to release the RFP on March 2, with proposals due April 6.

  Board members asked questions about the MA/MCRE/QHP breakdown of navigator-assisted enrollees, reaching rural populations, and oversight of grantees.

  MOTION: Phil Norrgard moved to approve the Navigator Outreach and Enrollment Grant Program for FY 2016. Commissioner Lucinda Jesson seconded. All were in favor and the program was approved.

- **Advisory Committee update**

  Thompson Aderinkomi explained that a member of the Health Industry Advisory Committee (HIAC), Michael Scandrett, has missed five consecutive meetings. Per the HIAC's attendance policy, the HIAC has recommended his removal from the Advisory Committee.

  MOTION: The Board voted on the HIAC's motion to remove Michael Scandrett from the Health Industry Advisory Committee. All were in favor and the motion was approved.

- **Work Group updates**
  - **Market Development Work Group**

    Brian reported the work group has continued meeting with a number of constituencies and is working to narrow down the many good ideas they have heard into an actionable list.

  - **Finance Work Group**

    Brian reported the work group is investigating the impact of the Open Enrollment 2015 enrollment numbers upon the Fiscal Year 2015 budget and the three-year financial plan.

  - **Legislative Work Group**

    Brian reported the work group continues meeting weekly to stay abreast of legislative developments.

  - **Strategy Work Group**

    Peter Benner reported the work group has continued meeting since its presentation at the November 19, 2014 Board meeting to consider the MNsure governance model. To better understand governance issues from the IT perspective, the work group met with MN.IT and grouped the IT components into four separate groups:

    (1) Components used by both MNsure and DHS, which are comingled and interdependent.
    (2) Components used by both MNsure and DHS, but which can be used independently.
    (3) Components currently only used by MNsure.
    (4) Components outside of the immediate IT build, which are used only by DHS.

    Peter noted another major place of overlap is in outreach and enrollment, since an individual's eligibility status isn't known before the enrollment process is conducted.

    The Executive Steering Committee has been put in place to govern the IT build as a whole. However, the work group would like to explore a business and governance model in which MNsure has the prime responsibility for the QHP world and DHS has the prime responsibility for the public programs world.

    Following the presentation, Board members requested staff work with DHS and MN.IT to explore the implications of allowing more independent management by MNsure and DHS of the components that could be managed separately, and to examine what this would mean at the operating level.

CEO report

Scott Leitz, CEO

Scott reported that Open Enrollment ended Sunday, February 15 at midnight with nearly 160,000 Minnesotans enrolled, including 72,000 Medical Assistance enrollees, over 26,000 MinnesotaCare enrollees, and just over 60,000 QHP enrollees between the individual market and SHOP. This year featured over 10,000 more private plan enrollments in half the time of last year's open enrollment period, including a surge of nearly 10 percent of the overall enrollment total happening in the final weekend.

Scott shared that the remaining group of uninsured will likely be trickier to enroll. This population includes individuals that are harder to reach, have less literacy around health insurance, or that are more reticent to get coverage.

Scott explained that MNsure landed close to but fell shy of its enrollment target if 67,000, but should be able to handle a corresponding budget shortfall, if any, without too much difficulty. Three enrollment variables affect MNsure's budget: The number of QHP enrollees, the average premium level of the plans selected, and the number of months enrollees remain enrolled. All three factors will be monitored in determining the impact of the Open Enrollment period upon the budget.

MNsure is currently in the midst of an "In Line" Special Enrollment Period. Consumers who took certain clear steps to apply but did not complete enrollment will be eligible to enroll from 8 a.m. on February 17 to 5 p.m. on February 20. These consumers must reach out to the Contact Center to complete their enrollment.

Scott announced MNsure will hold a Special Enrollment Period for those facing a tax penalty for being uninsured. The period will run from March 1, 2015 to April 30, 2015. These individuals will still be responsible for the 2014 penalty, but MNsure hopes this Special Enrollment Period will help eliminate or minimize 2015 tax penalties for those who enroll.

Scott reported the Office of the Legislative Auditor's MNsure Program Evaluation was released on Tuesday. The audit presented a valuable opportunity to look back and evaluate the start of MNsure. MNsure has made substantial improvements to the consumer experience since year one, and will continue to address the issues and challenges still ahead.

Regarding 1095 Forms, MNsure has mailed the vast majority—80%—and the remaining forms will be sent later this week or early next.

IT priorities

Scott Leitz, CEO; Katie Burns, COO; Chuck Johnson, DHS

Katie Burns presented on Slides 13-18 of the discussion deck. She reported that after sharing the proposed plan for spending the federal grant adjustment dollars with the Board at last month's meeting, MNsure staff consulted with counties, brokers, assisters, navigators, and health plans to receive their input, as well. From these meetings, MNsure confirmed that the priorities in the proposed plan are generally on track with partner needs. Partners also asked MNsure to make sure not to lose sight of the critical work currently underway while undertaking these work items.

Katie explained MNsure is returning with the same list of 18 work items recommended by the Executive Steering Committee and requesting the Board's endorsement. With that approval, the Executive Steering Committee will move to scope all 18 items and staff will proceed with contracting, hiring, and staff augmentation activities. Additionally, in accordance with the Board's direction at the January 28 meeting, MNsure has begun work this week on three sets of critical issues that are certain to be included in the final work plan.

Peter Benner commented that the Strategy Work Group has been considering how to obtain better usability, especially on the QHP side, for this next Open Enrollment period. He stated that the MNsure system desperately needs the ability to allow consumers to easily compare plans, and there are tools available that allow for this type of shopping. Peter reported that the Work Group had raised the issue with Katie Burns and pressed her on whether staff has the bandwidth available for this sort of undertaking, and she didn't say no.

Commissioner Jesson said she felt very strongly that such a proposal should go through the Executive Steering Committee's prioritization process.

Tom Forsythe reported that the budget commitment prepared by MN.IT for the current list of 18 work items is short of the available funds. He commented that this falls within the usability portion of the website, which is one of the 18 work items, but this is a more specific proposal that the Strategy Work Group is proposing as an addition so that it doesn't threaten the priority of the 18.

Commissioner Jesson commented that she's concerned more about capacity than dollars, and that she wouldn't prioritize comparison shopping tools over functions that affect the 85-90% of enrollees who are enrolling in public programs.

Kathryn Duevel said she would like to see plan comparison shopping tools put through the Executive Steering Committee's process, but is interested in what the Board can do to supply staff and the Executive Steering Committee with information related to such tools.

Tom commented that the Executive Steering Committee is somewhat ad hoc, that its priorities should be endorsed or rejected by the Board, and that the suggested 19th priority need not be sent to the Executive Steering Committee for their review.

MOTION: Peter moved that the Board endorse the list of 18 work items recommended by the Executive Steering Committee. Phil seconded. All were in favor and the motion was approved.

Tom suggested the Board move to add the plan comparison and shopping tools as a 19th priority. So as not to threaten the focus of the staff or their ability to deliver the 18 priorities, this 19th priority should be added with a new work stream. He noted it might be necessary to hire a consultant to manage this work stream and bring forward ideas. In consulting with MN.IT and MNsure staff, Tom felt there was some enthusiasm for the notion, and thought staff to be supportive of the idea and capable.

Phil Norrgard stated he's sensitive to the fact that the Board is thinking of taking a different course of action, rather than continuing to give governance to the Executive Steering Committee. He suggested the Board instead have a resolution directing staff to consider adding this as the 19th priority, rather than directing that it be added.

Tom said based on his discussions with staff, he believes it is possible to add this work item and it will not threaten the budget.

Commissioner Jesson said the question should not be whether there is capacity to add this work item, but rather of the list of 69 work items, whether the Executive Steering Committee believes plan comparison and shopping tools are the next highest priority beyond the 18 the Board has endorsed today.

Phil said he believes these tools are critical for the shopping process, but he believes the Board should trust the IT governance structure it has put in place.

Peter stated he believes it's not inappropriate for the Board to amend a proposal brought before it. He noted that the spirit and the substance of the amendment says that it should not and cannot take away from the other 18 priorities passed today.

Commissioner Jesson stated that her objections are not just to the process, but that the process was established as it was because the IT work plan needs to serve the needs of the counties, carriers, and DHS. She noted she has serious concerns as to whether this is the right place for MNsure to invest its time and money.

MOTION: Tom moved to add one priority so that in addition to the list of 18 work items, there be an additional work stream that is focused on strengthening plan comparison and shopping tools and initial eligibility determinations as a way of making the website function more effectively for Minnesotans shopping for insurance. Peter seconded. By a vote of four to three, the motion was approved. Board members Aderinkomi, Benner, Beutner, and Forsythe voted in favor. Board members Duevel, Jesson, and Norrgard voted against.

Wrap up and any new business

Brian Beutner, Board Chair

None.

Adjourn

Brian moved to adjourn. There were no objections and the meeting adjourned at 3:28 p.m.