



# Draft Consumer and Small Employer Advisory Committee Meeting Minutes

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January 23, 2024, 2:30 – 4 p.m.

Virtual meeting via Cisco Webex

**Participants in attendance:** Neal Steffl – Chair, Lana Barskiy, Richard Klick, Harvey Perle

**Members not in attendance:** Ann Warner – Vice Chair, Jonathan Vagle

**Staff in attendance:** Joel Ingersoll, Magee Glenn-Burns, Christina Wessel

## Meeting Topics

### Welcome and Roll Call

*Neal Steffl, Chair*

Neal Steffl, chair, called the meeting to order at 2:30 p.m.

### Approval of August Meeting Minutes

*CSEAC Members*

**Motion:** Richard moved to approve the draft August 22 meeting minutes. Harvey seconded. All were in favor and the minutes were approved.

### Public Comment

No public comments.

### MNsurance Updates

*Christina Wessel, Senior Director of Partner Relations*

Christina Wessel, MNsure staff, shared that MNsure closed 2023 with almost 160,000 effectuated QHP enrollments throughout the year. Those enrollments were reflected in the budget, with the actual budget meeting the forecasted budget in terms of MNsure’s collected premium withhold revenues.

There were a record number of signups during open enrollment, with a total of over 146,000 by the January 15 deadline. The total number reflected a 13% increase from last year’s open enrollment. In addition to the total number of enrollments, broker activity was up 12% from last year. All brokers accounted for 38% of total enrollments. MNsure did a lot of broker outreach

and recruitment over the course of 2023, which paid off in terms of adding more brokers and seeing strong activity from them.

MNsure tracked QHP enrollments and tax credit by rating region in 2023. The lowest tax credits are in the Twin Cities metro area, and tax credit amounts can get quite significant in regions like Southeast Minnesota because of a variety of factors leading to higher premiums.

Christina shared an update that MNsure's busy open enrollment season was reflected operationally. There was a very high level of life events reported last year, the highest level in recent years. Contact Center and operations staff had to balance working on processing those life events with taking care of answering phones. MNsure recently hired a new Contact Center director, as the previous director has been phasing into retirement. The new director, John, started on November 1, which gave him insight into life during open enrollment and the challenges faced. He comes to MNsure with lots of prior contact center experience in other places, and MNsure is excited for the new insights and ideas he will bring moving forward.

One factor in the increased activity during open enrollment was the Continuous Coverage Unwinding. MNsure is closely tracking the data for folks that are losing their public program coverage and their extended special enrollment period. So far during the unwinding process, nearly 30,000 consumers have moved from public programs and become eligible to enroll through MNsure. About a third of these folks have taken action to report a qualifying life event, a little over 8,000 have enrolled. These 8,000 enrollments contributed to the overall enrollment numbers from open enrollment. MNsure expects to continue to see higher than normal activity over the next six months as the unwinding process continues and folks move off public programs into the MNsure-eligible range.

Neal Steffl went back to the life event processing, asking if anything stuck out to MNsure staff in terms of why the increase might be or if that is still being looked at. Christina said that Contact Center and operations staff are still working on analyzing that data. MNsure is also looking ahead to the QEST project — the IT modernization project to the new GetInsured system in 2025 — which will really change the life event reporting process for QHP-eligible consumers. The Contact Center is continuing to look for solutions for now and for next open enrollment, but keeping in mind that there will be new technology coming pretty soon.

Harvey asked about the term “unwinding” and if it was a transition from one program to another. Christina explained that during the pandemic, folks who became eligible for MinnesotaCare or Medical Assistance were not removed from their coverage, even if their income changed. That protection ended last summer, so starting in July 2023, the first cohort started to go through renewals again. “Unwinding” is the process of transitioning more than 1 million Minnesotans that have had continuous coverage and now need to go through a renewal process. Medical Assistance renewals occur whichever month they initially became eligible for coverage. MNsure expects a large influx of consumers who had no change in their eligibility for the last three years.

Christina provided a progress update on the board's 2023 goals. The first goal was about improving outreach and support for underserved populations. On the communications side of things, this involved analyzing what populations more outreach and making changes to our messaging specifically to work on reaching those underserved populations. Another goal was

advocating for legislative priorities. This successfully resulted in MNSure getting funding for the IT modernization project as well as an upcoming project around allowing people to use their income tax form to report that they need insurance. A third priority was supporting the IRS “family glitch” regulation. As of January 1, 2023, there was a change to how MNSure calculates advanced premium tax credits for the dependents and spouses of people who get employer-sponsored insurance. There was a lot of work in 2023 communicating that change as well as working to implement that change. The next goal was to increase the size and reach of MNSure’s broker networks, as Christina discussed earlier.

Another goal the MNSure board had in 2023 was to establish a diversity, equity and inclusion (DEI) program. The goal wasn’t completed in 2023 because MNSure has been doing an RFP to select someone to work on the project. The project will continue into 2024 as MNSure starts working with the selected vendor. The final goal from 2023 was to establish an employee engagement program. In September, MNSure had an in-person, all-day event with the staff. Christina added that more information about each of the goals is available on the slides from the January board meeting.

Christina shared the board’s goals for 2024. The first goal is additional outreach and education about the family glitch — last year focused on the operational side of the changes, now it’s moved to raising awareness. Another goal is a plain language initiative to clean up the website and other communications to make them more accessible. The third goal is more work on the legislative side of things. The funding picture has changed on the state front but MNSure will be continuing to advocate for legislative proprieties. The next goal is the QEST project implementation, which is transitioning the eligibility system away from METS and into GetInsured so eligibility and enrollment will be done in the same system. The change is set to go live before open enrollment in 2025.

Neal asked if there have been any internal conversations about plans to roll out the new system to everyone. Christina replied MNSure will gather feedback from external partners throughout the transition and work with them on education. There will be more communications to consumers in 2025, as it gets closer to the actual changeover.

The next goal for 2024 is the health insurance easy enrollment program, where there will be an opportunity on tax forms for Minnesotans to say they don’t have health insurance and need it. MNSure will be working with the Department of Revenue to get that information. In addition to getting the information, there will be outreach to these consumers. The easy enrollment will be part of 2024 tax returns.

The Consumer Assistance Program team will be focusing on awareness and use of the unassisted application in 2024. The unassisted application is a route for consumers to enroll in a much simpler, streamlined application without questions about income.

The creation of the DEI program will continue in 2024, and the final of the goals for 2024 is to create a strategic plan for MNSure.

There were no other questions from committee members.

## Advisory Committee Survey Discussion

*Neal Steffl, Chair, and Christina Wessel, Senior Director of Partner Relations*

Christina introduced the 2023 MNsure Advisory Committee Survey and explained that the survey was to get some feedback from the advisory committee to see if there are things that should be changed to make sure that participation in this board advisory committee is a meaningful experience and fulfilling its purpose. Between the two committees, there were nine people who participated.

The first question was about meeting frequency. There wasn't a clear consensus in what would be the ideal meeting frequency. A plurality of respondents said that the same frequency seems to be working, but there were also some who thought the committee should meet more or less frequently.

The second question was whether committee members thought there was value in retaining two separate committees, or whether the two committees should be combined into one. The results were fairly evenly split. Neal asked if the survey results had been shared with the board. Joel Ingersoll, MNsure staff, responded that the board chair has seen the survey, but MNsure wanted to get more feedback from the advisory committees before talking with the board about it.

Christina moved on to the third question, which was about compensation for doing the committee work. Most respondents said compensation wasn't an important factor in their ability to participate, but there were a few who said it was.

The fourth question was about whether respondents felt the advisory committee was fulfilling its role in providing input to the MNsure board. The answers were evenly distributed between all options (strongly agree, agree, neutral, disagree, strongly disagree, and unsure).

The fifth question of the survey was whether committee members feel that the board is responsive to the input the committees are providing. Once again, the answers were split. No one responded disagree or strongly disagree, but a plurality did choose neutral.

The last survey question was what kind of level of engagement committee members are looking for from the board to participate in the committee's work. There were a lot of responses in favor here, with seven responses saying they'd like the board to provide a list of potential topics or recommendations. Additionally, four respondents said they'd like a representative from the board to attend committee meetings. Most of the responses show some desire for direction from the board, but enough freedom for the committee to work more independently.

Christina turned it back to Neal to lead discussion of the survey results. Richard Klick brought up that when he first joined the committee, a representative from the board would be at every committee meeting. Committee members were able to question them directly and the representative was able to listen firsthand to the committee's discussion. He thought that having a board representative in attendance changed the tempo and tenure of what the advisory group was doing. He feels that the current committee is fumbling and trying to figure out something to do. He posited that people were more prepared when there was a board member at the

meetings, and they could ask them questions directly for ideas or feedback. He continued by wondering how many reports this committee has given to the board in the past year. He feels that the committee should be advisory, but looking at subjects that can improve the overall of MNsure.

Neal responded with some examples from the nonprofit world; they'll have committees with specific charges, a finance committee, personnel committee, etc., rather than an advisory committee. He feels that an advisory committee means that the board is not going to direct the committee. The board is asking the committee, and the committee builds the landscape given members' relative association with what MNsure does. He brought up the number of responses saying they'd like a list of topics from the board and wondered if that was people looking for more specific direction from the board or just looking for topics to discuss.

Dick responded that one of the things he looks at with his clients is how he can be more effective. Similarly, when he looks at MNsure as a group, he's thinking about what we can do to help MNsure become better. He feels that the committee should bring information based on what their clients are asking, so it can be from the bottom up rather than top down. When the board member was at the meetings a few years ago, Dick said they were there to listen and find out what was actually happening in the field. His question was how many times this committee has given a report to the board and what the topics were.

Joel said that he would pull information about what has been presented to the board from both advisory committees to give to the committee prior to the next meeting.

Lana Barskiy said that she really liked the idea of having a board member attend the committee meetings. Neal replied that the committee could certainly ask the board for someone to attend the advisory committee meetings.

Neal asked if there were any further questions on that subject. He then summarized that Joel will be gathering some of the suggestions made by the advisory committees to the board. Dick added that he was mostly concerned about this committee, but showing the difference between the two advisory committees might be useful. Neal suggested that Joel pull two or three of the most recent suggestions from each committee, that might help revisit the idea of whether there needs to be separate committees or if they should be reconstituted.

Dick brought up that throughout the year there are many things that happen with clients that provide ideas for feedback to help MNsure staff. Neal said that was a good example of what this committee could be submitting to the board or MNsure staff. He said that if the committee has things to submit to the board, whether it's a request or just informational, that the committee doesn't need to wait to submit it. This can include submissions about clients and what they're up against.

Wrapping up the survey discussion, Neal summarized the discussion and proposed a way forward. He offered to create a short questionnaire based on the survey results where committee members could comment on the results of each question with what they're thinking, requests they have, or actions they think the committee should take to provide action items.

Dick asked if Christina or other MNsure staff provide summaries to the board about what the advisory committees are doing. Christina responded that she doesn't; if the committee wants to report something to the board, then they would make that report themselves.

## Advisory Committee Discussion

*Neal Steffl, Chair*

Neal confirmed with Joel that the presentation Christina shared earlier from the board meeting was available on the website. Joel shared how to find the meeting materials on the MNsure website.

Neal continued by bringing up the unwinding process. He said it has been hard, but MNsure, DHS, navigators and brokers have been handling it all very well. Dick added that the hard part was when assisters get calls from people who need insurance, but missed the deadlines and don't qualify for exemptions. He thinks there should be something there should be something to do in the interim to help those people. Neal is heartened by how the system has responded in Minnesota; there are always people that get left behind, but MNsure, DHS and the whole system have done as much as could be expected. He also added that this committee could reach out to the MNsure board saying that assisters are helping as many people as we can right now, but the system needs to be bigger if we want to help more people faster.

Dick added that you can try to inform people with advertisements, individual discussions, mailings, etc., but there are still some people who don't open the notice until it's too late. Harvey Perle asked how MNsure is advertising and educating the average consumer that they need health insurance. Neal replied that Christina would probably have more information, but he knows that there are emails, TV ads, radio ads, etc., that he sees and hears every day. Harvey wondered why he wasn't seeing or hearing those ads. Christina added that open enrollment is when MNsure focuses most of its marketing. There are TV, radio and newspaper ads, like Neal said, and there is also a lot of digital marketing, which is much more targeted. Christina added that MNsure also does earned media, such as interviews. She also mentioned that MNsure recently hired a new senior director of external affairs, Erika, and suggested that perhaps she could come do a presentation in the future on what MNsure's marketing strategy was or the results from the marketing campaign. Neal thought it would be great to have Erika or another member of the communications team come and share that with the committee. Harvey asked if there was a URL he could see examples of MNsure's current marketing strategy. Joel shared a link to the October board slide deck that had more information and examples of the marketing strategy.

Harvey brought up a situation he saw with some clients — a couple where they both used to receive tax credits, but when one aged out into Medicare, the remaining spouse qualified for a significantly smaller tax credit. Christina explained that the eligibility rules for advanced premium tax credits are set by federal legislation and MNsure doesn't have the ability to adjust it. She added that since tax credits are always based on the entire household's income, not just one person's individual income, it's not surprising that the tax credit would change. Harvey understood that MNsure was complying with federal guidelines but thinks that it is feedback that might be useful to pass onto MNsure's federal contacts. Neal responded to Harvey saying that

Harvey's example is probably not the only case and that the concern has been raised before. He also added that he and Joel or Christina could identify who they might share that concern with.

Harvey brought up another concern that when checking if a client is eligible for tax credits, there's a limit of five physicians or five medications. Christina didn't know why there's a specific limitation and said that was something MNsure could bring back to the person who manages that tool. Harvey also asked if there was a way to save the information they put in so assisters don't have to enter the information every time they work with a client. Christina said that there isn't a way to do that with the anonymous shopping tool because it would defeat the purpose of it being completely anonymous. She added that you can print those initial results.

Another concern Harvey brought up was that some doctors are listed as being out of network, but they are, in fact, in network with that carrier. He asked how MNsure could tighten that up. Christina replied that the carriers themselves input the data into a tool, and MNsure just displays that tool. She added that there may be some nuances to the plans where some things are in-network or out-of-network. If a carrier says a doctor is in network, but the tool is showing they aren't, Christina suggests reporting that to MNsure. MNsure can bring that information to the carrier and they can circle back to figure out why. Dick shared that he finds it useful to double-check that information by calling the carrier.

Harvey noted a couple frustrations he has when working with a client who's applying through MNsure and when it transfers to the carriers. It can take weeks for the carrier to get the application and the assister's name is dropped, so the carriers say they're not the agent of record. Christina said that it's a frustration for MNsure. MNsure can go into the assister portal and pull up a list of all of an assister's clients and new enrollments, and associations are sent to the carriers every night. She explained that there are varying degrees of difficulties with carriers on their end of things; it can take a long time to get it connected with their broker system. Christina recommended that if a broker encounters this issue, they should call the broker line. The broker line has a reconciliation process to work with the carrier to figure out why the broker isn't showing up as the agent of record. Christina added that MNsure hopes this continues to get improve as MNsure's modernization process continues and as carriers update their systems. Harvey also wanted to clarify that MNsure sends enrollments to carriers every night, because carriers say it could take a month for them to receive the enrollments. Christina confirmed that MNsure sends the enrollment data right away, and the question is how long it takes the carrier to do something with it in their own system.

Neal expressed appreciation for the committee's willingness to look at the survey results and what was done previously to determine a method for going forward as a committee. Harvey also expressed appreciation for the improvements to the website and all the hard work that went into it.

Harvey asked if there was a way to adjust the volume of the hold music or choose to turn off the music. Christina said that the hold music settings are out of MNsure's control. Harvey also added that the IVR is too long for people to understand. Christina said the at least some of that recording is required, like the Tennessean warning, but that she could bring that feedback back to MNsure.

Neal thanked the committee members, Christina, and Joel.

## Adjourn

**Motion:** Harvey moved to adjourn. Dick seconded. All were in favor and the meeting adjourned at 3:55 p.m.