

MNsure Premium Withhold Revenue Projections

Prepared for July 18, 2018 MNsure Board Meeting

(projected additional and lapsed members based on effectuated enrollment)

Enrollment Year	Beginning Members	Additional Members	Lapsed Members	Lapse Rate	Ending Members	Member Months	Average Premium	Withhold Percent	Withhold Revenue
EY 2017	66,700	30,137	(10,427)	0.9%	86,410		570.52	3.50%	22,132,000
Jan-Jun17						572.48	3.50%	11,606,000	
Jul-Dec17						568.56	3.50%	10,526,000	
EY 2018	86,410	17,718	(10,709)	0.9%	93,420		533.00	3.50%	22,009,000
Jan-Jun18						536.00	3.50%	11,340,000	
Jul-Dec18						575,134	530.00	3.50%	10,669,000
EY 2019	93,420	10,772	(10,771)	0.9%	93,420	1,178,994	479.00	3.50%	19,769,000
Jan-Jun19						604,586	482.00	3.50%	10,199,000
Jul-Dec19						574,408	476.00	3.50%	9,570,000
EY 2020	93,420	9,749	(9,749)	0.8%	93,420	1,166,741	546.00	3.50%	22,300,000
Jan-Jun20						598,634	549.00	3.50%	11,503,000
Jul-Dec20						568,107	543.00	3.50%	10,797,000

Translation to Fiscal Year	Member Months	Average Premium	Withhold Percent	Withhold Revenue
FY 2018				21,866,000
Jul-Dec17	-	568.56	3.50%	10,526,000
Jan-Jun18	-	536.00	3.50%	11,340,000
FY 2019	1,179,720			20,868,000
Jul-Dec18	575,134	530.00	3.50%	10,669,000
Jan-Jun19	604,586	482.00	3.50%	10,199,000
FY 2020	1,173,041			21,073,000
Jul-Dec19	574,408	476.00	3.50%	9,570,000
Jan-Jun20	598,634	549.00	3.50%	11,503,000