MNsure
Health Industry Advisory Committee (HIAC)

February 23, 2017

Agenda

1. Welcome & Introductions
2. Public Comment
3. Approval of January 19, 2017 HIAC Minutes
4. MNsure Board & Staff Update
5. MDH Health Access Survey Input
6. 2017 Congress and MN Legislative Session
7. WORKING SESSION – Enhance/Improve Mnsure.org's functionality for assisters

Welcome & Introductions

Public Comment

Approval of January 19, 2017 Minutes

MNsure Board and Staff Update

HIAC / CSEAC Report

- Richard Klick (Chair, CSEAC) and Jonathan Watson presented to MNsure Board on February 15, 2017
- Presented
  - HIAC and CSEAC Activity
  - HIAC and CSEAC Road Map for 2017
  - Recommendations re: Health Literacy
  - Operational Feedback

FY 2018 Outreach and Enrollment Grant Program Policy Statement

- Anticipated amount: $4.2 million

- Extend Navigator Network Grants and Navigator Enrollment Grants for a second year:

  - Current grantees subject to review of grant performance prior to offer of an extension

  - Grantee work plans and budget will be renegotiated for FY 2018

  - Grant period will run July 2017 – June 2018

- No RFP issued for outreach grants (which were one year grants) for FY 2018

- In early 2018, a new RFP will be issued for all grants for FY 2019

Prepared for February 15, 2017 Board Meeting
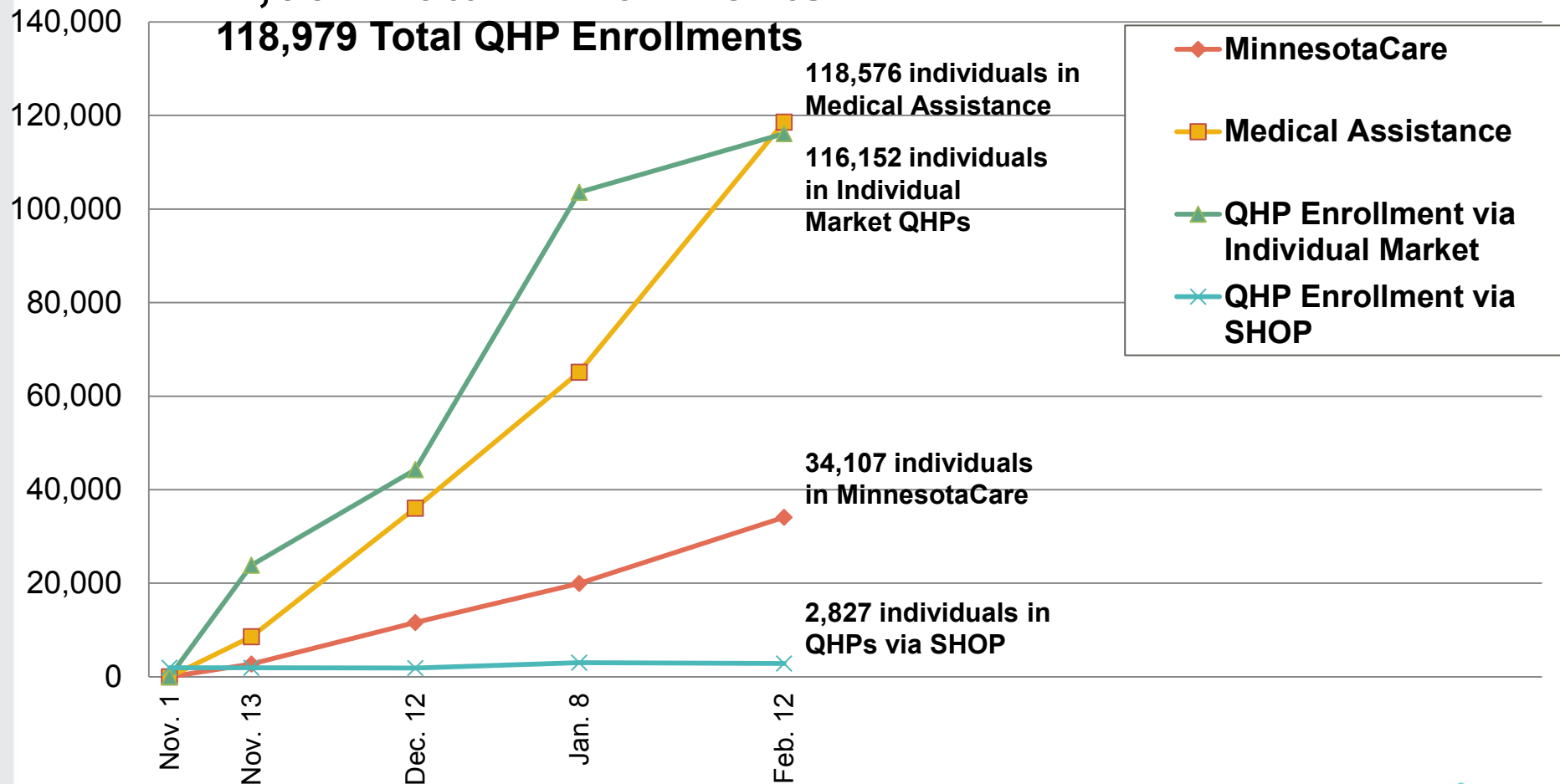
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Building on the Success of our Grantees

- Together, our Navigator Network and Enrollment grantees offer enrollment services in all 87 counties in Minnesota!

- In the first seven months of their grants, they have:

  - Held more than 2,700 outreach and education activities in communities around the state, reaching tens of thousands of Minnesotans!

  - Screened and/or assisted more than 86,000 Minnesotans for health care coverage

  - Helped more than 43,000 Minnesotans submit applications for health care coverage

  - Successfully enrolled or renewed coverage for more than 26,000 individuals (through December), including 20,200 in Medical Assistance, 3,800 in MinnesotaCare and 2,300 in QHPs

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Enrollments by Program
Nov. 1, 2016 – Feb. 12, 2017

271,662 Total Enrollments

118,979 Total QHP Enrollments

118,576 individuals in Medical Assistance

116,152 individuals in Individual Market QHPs

34,107 individuals in MinnesotaCare

2,827 individuals in QHPs via SHOP

Legend:
- MinnesotaCare
- Medical Assistance
- QHP Enrollment via Individual Market
- QHP Enrollment via SHOP

X-axis: Nov. 1, Nov. 13, Dec. 12, Jan. 8, Feb. 12

Y-axis: 0 to 140,000

Program enrollment began at zero for all programs except SHOP starting November 1, 2016.

Prepared for February 15, 2017 Board Meeting

Effectuated Enrollments and Average Premiums, 2016-2017

Monthly Effectuated Enrollments
July 2016 – January 2017
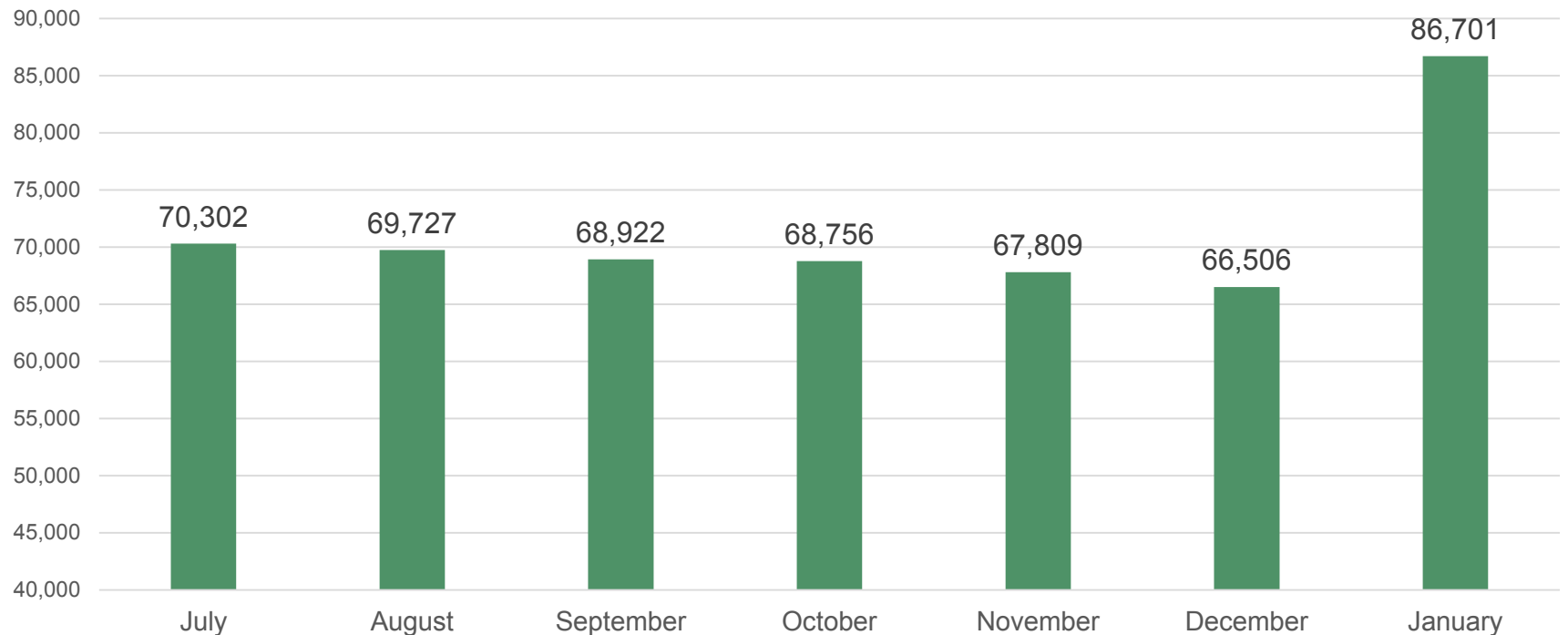
Average Monthly Premium	$375.96	$375.58	$376.10	$375.79	$376.85	$377.65	$581.24

Note: Enrollment count includes both individual market and SHOP QHPs.
Premium data represents the full cost of a plan, prior to any application of Advanced Premium Tax Credits.
Effectuated enrollments and average premium amounts are based upon the latest data received from carriers.

Prepared for February 15, 2017 Board Meeting

Customer Service Dashboard

Contact Center, Jan. 9 – Feb. 12, 2017	
Call Volume	92,878
Service Level (% of calls answered in 5 min. or less)	67.83%
Average Speed of Answer	0:03:33
Calls Abandoned while in Queue	10.25%

All Callers Top Contact Center Inquiries, Jan. 9 – Feb. 12, 2017	
1. MA/MCRE	14.67%
2. Password reset/Account unlock	10.70%
3. Status inquiry	8.10%

Assister Resource Center (ARC) Top Inquiries, Jan. 9 – Feb. 12, 2017	
1. Existing/pending inquiry	38.38%
2. Password reset/Account unlock	15.49%
3. Request to Close Application	9.45%

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Fall & Winter 2017 Release Planning

Project Work Under Consideration	Release
METS-MMIS Interface Redesign	Fall, Winter
Notices	Fall, Winter
Carrier Integration	Fall, Winter
Re-trigger of Failure to Reconcile via Federal Hub	Fall
Passive Renewals	Fall
Unique Person ID	Fall
Tribes as Processing Entities	Winter
DEED for Verification of Income	To be determined
PRISM Iteration 3	
Federal Tax Information Project Work	
Reasonable Opportunity Period/Non Cooperation	Work would begin in Fall, Winter
Defect Fixes	Fall, Winter

Prepared for February 15, 2017 Board Meeting

Cumulative Enrollment since start of Open Enrollment period			
	OE 2017 ending 2/8/17	OE 2016 ending 1/31/16	OE 2015 ending 2/15/15	OE 2014 ending 3/31/14
Total Enrollments	**265,534**	**191,896**	**159,000**	**169,251**
Medical Assistance	114,511	73,173	72,017	87,986
MinnesotaCare	33,369	33,333	26,891	34,219
Qualified Health Plans	117,654	85,390	60,092	48,117
IM QHP % new enrollees	47%	46%	66%	100%
Qualified Dental Plans	11,825	7,144	7,647	Ukwn

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Enrollment Comparison Dashboard 2 of 4

QHP Households Receiving Financial Help since start of Open Enrollment period				
	OE 2017 ending 2/8/17	**OE 2016 ending 1/31/16**	**OE 2015 ending 2/15/15**	**OE 2014 ending 3/31/14**
Households with Advanced Premium Tax Credits	64%	57%	47%	41%
Households with Cost Sharing Reductions	13%	13%	13%	13%

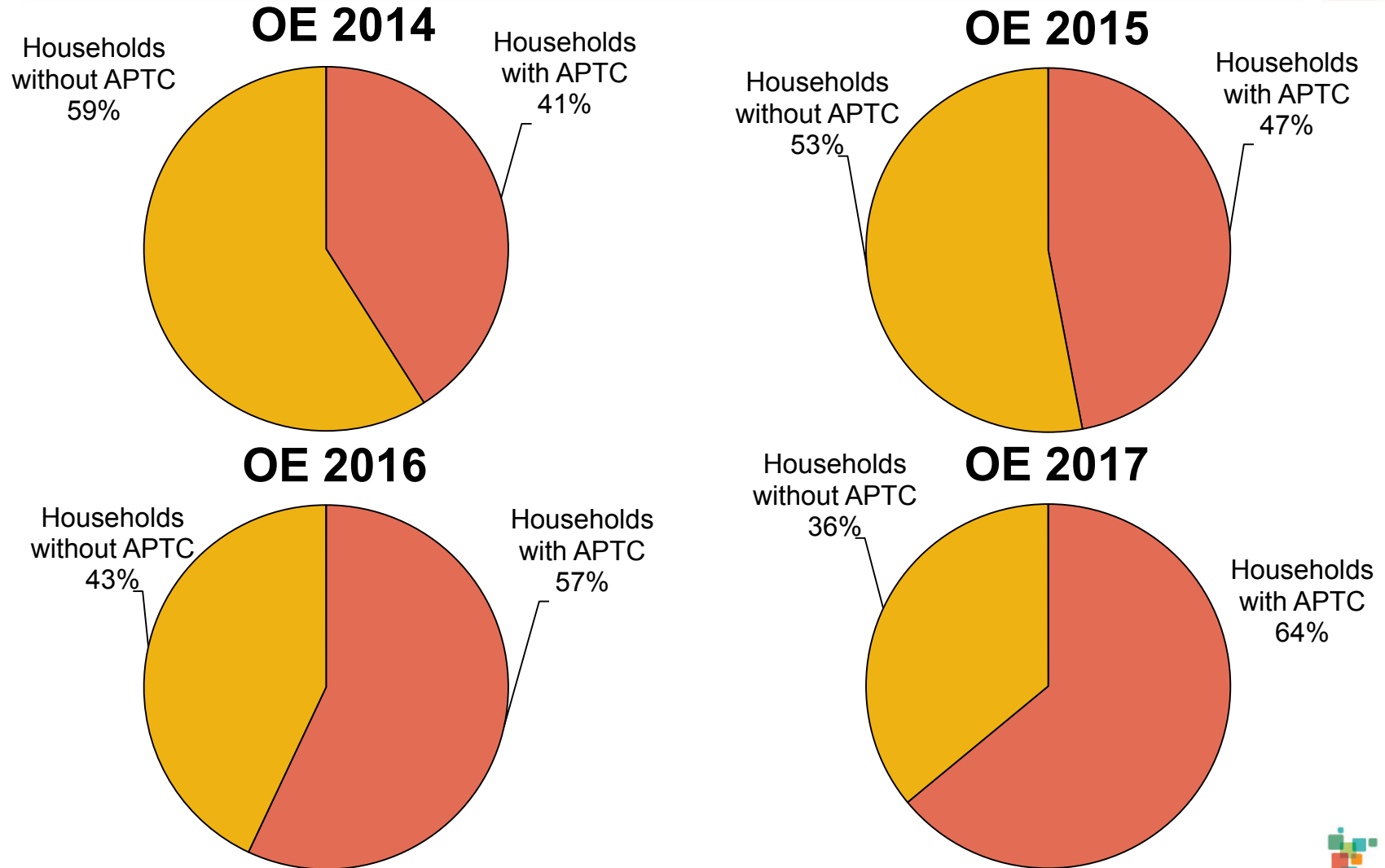| Current SHOP Enrollment				
	OE 2017 ending 2/8/17	**OE 2016 ending 1/31/16**	**OE 2015 ending 2/15/15**	**OE 2014 ending 3/31/14**
Employers enrolled	405	276	185	144
Employees enrolled	1,810	1,243	1,007	446
Individuals enrolled (including dependents)	2,844	1,891	1,419	1,071

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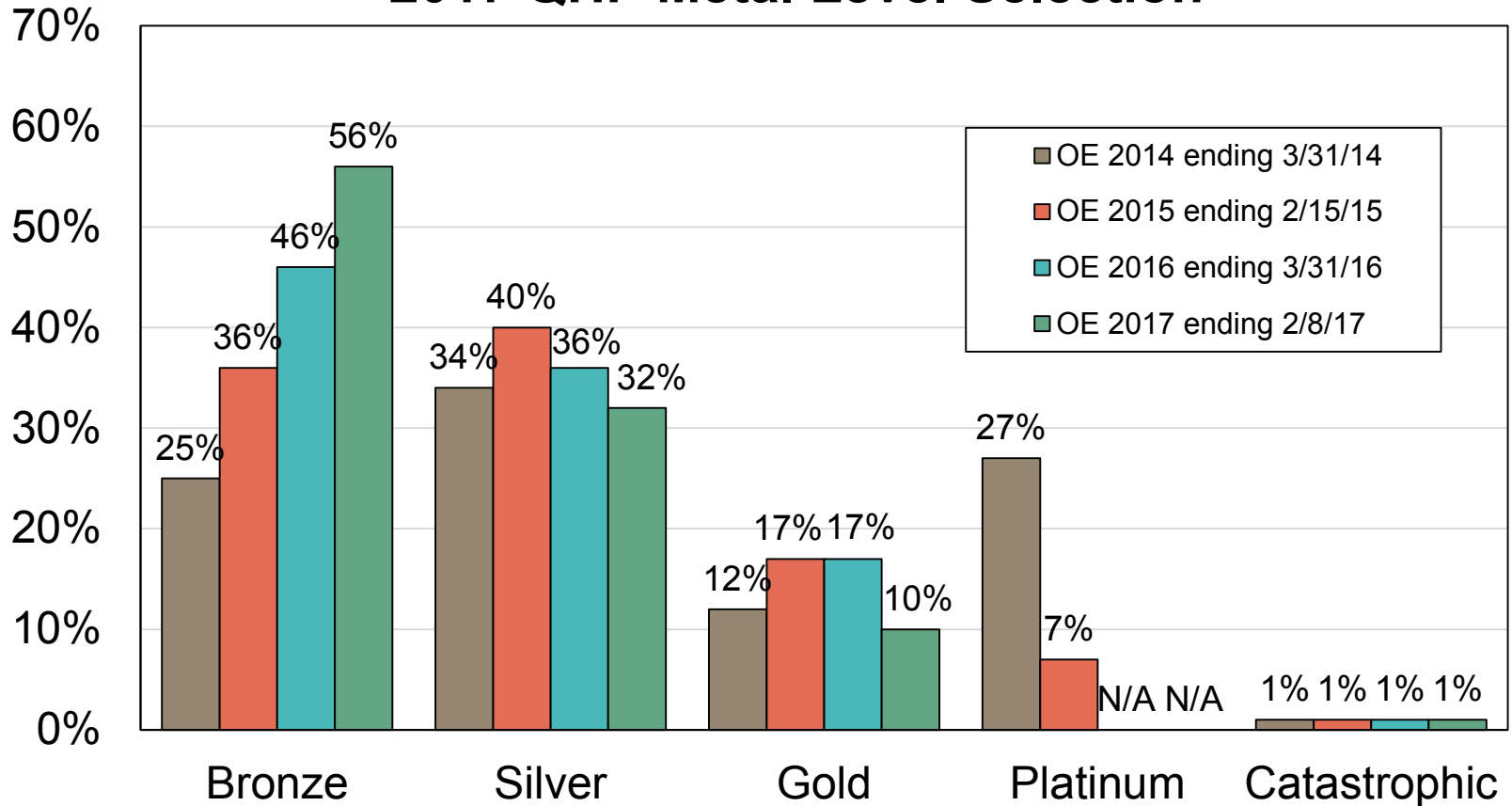| QHP Enrollee Demographics since start of Open Enrollment period				
Age	**OE 2017 ending 2/8/17**	**OE 2016 ending 1/31/16**	**OE 2015 ending 2/15/15**	**OE 2014 ending 3/31/14**
<18	10%	10%	9%	10%
18-25	7%	6%	7%	6%
26-34	15%	14%	17%	18%
35-44	13%	13%	15%	15%
45-54	18%	18%	19%	19%
55-64	35%	38%	33%	32%
65+	1%	<1%	<1%	<1%
Sex				
Male	48.2%	48.3%	49.0%	48.5%
Female	51.8%	51.7%	51.0%	51.5%

Note: Data reflects all QHP enrollment except SHOP enrollment.

QHP Households Receiving Financial Help Advanced Premium Tax Credits (APTC)

OE 2014

Households without APTC 59%

Households with APTC 41%

OE 2015

Households without APTC 53%

Households with APTC 47%

OE 2016

Households without APTC 43%

Households with APTC 57%

OE 2017

Households without APTC 36%

Households with APTC 64%

Note: Data is based off of effectuated enrollment data received from carriers. Data reflects all QHP enrollment except SHOP enrollment.

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Individual Market: Metal Levels
OE 2014 – OE 2017

2017 QHP Metal Level Selection

Legend:
- OE 2014 ending 3/31/14
- OE 2015 ending 2/15/15
- OE 2016 ending 3/31/16
- OE 2017 ending 2/8/17

Metal Level	OE 2014	OE 2015	OE 2016	OE 2017
Bronze	25%	36%	46%	56%
Silver	34%	40%	36%	32%
Gold	12%	17%	17%	10%
Platinum	27%	7%	N/A	N/A
Catastrophic	1%	1%	1%	1%

Note: Data reflects all QHP enrollment except SHOP enrollment.

Prepared for January 11, 2017 Board Meeting

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Customer Service Dashboard 1 of 3

Contact Center, Dec. 12, 2016 – Jan. 8, 2017				
	OE 2017 11/1/16 – 2/8/17	OE 2016 11/1/15 – 1/31/16	OE 2015 11/15/14 – 2/15/15	OE 2014 10/1/13 – 3/31/14
Average Daily Call Volume	2,437*	3,162	2,288	1,221
Service Level (% of calls answered in 5 min. or less)	92%	65%	67%	28%
Average Speed of Answer	0:01:38	0:08:29	0:03:09	0:28:14
Calls Abandoned while in Queue	6%	13%	11%	41%

*Includes initial dial attempts only

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Customer Service Dashboard 2 of 3

All Callers Top Call Inquiries							
OE 2017 11/1/16 – 2/8/17		**OE 2016 11/1/15 – 1/31/16**		**OE 2015 11/15/14 – 2/15/15**		**OE 2014 10/1/13 – 3/31/14**	
1. MA/MCRE	12%	1. MA/MCRE	13%	1. How Do I Apply?	19%	1. Application issues	14%
2. Password reset/Account unlock	8%	2. Password reset/Account unlock	10%	2. Password reset/Account unlock	12%	2. Application Status	9%
3. Status	5%	3. General Questions	10%	3. MA/MCRE	7%	3. Password reset/Account unlock	5%

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Customer Service Dashboard 3 of 3

Assister Resource Center (ARC) Top Call Inquiries							
OE 2017 11/1/16 – 2/8/17		OE 2016 11/1/15 – 1/31/16		OE 2015 11/15/14 – 2/15/15		OE 2014 10/1/13 – 3/31/14	
1. Existing/ pending inquiry	52%	1. Existing/ pending inquiry	42%	1.Technical Issues	21%	N/A – No ARC	N/A
2. Password reset/Account unlock	14%	2. Password reset/Account unlock	18%	2. Renewal questions	6%	N/A – No ARC	N/A
3. Determination Result	9%	3.Determination Result	14%	3. Password reset/Account unlock	5%	N/A – No ARC	N/A

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Health Economics Access Survey

Awareness of MNsure among
Uninsured and Non-Group
Enrollees and
Non-Group Market Shifts

Alisha Baines Simon
Stefan Gildemeister

Health Economics Program
Minnesota Department of Health

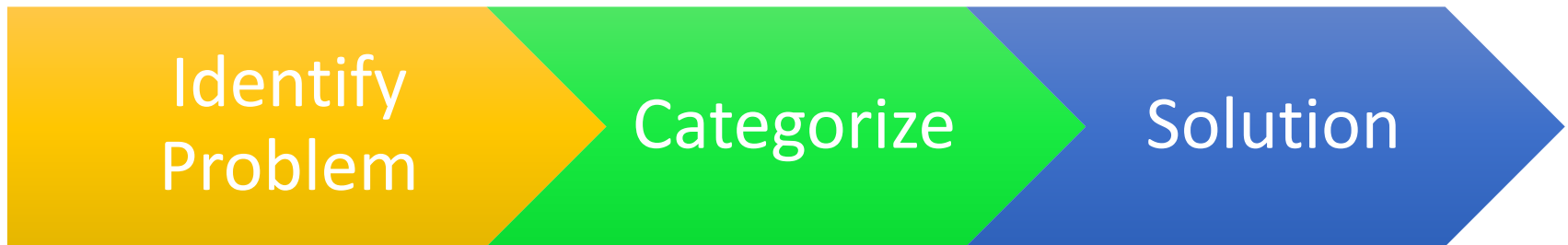MNsure Health Industry Advisory Committee
September 29, 2016

MDH Minnesota
Department *of* Health

HEALTH ECONOMICS PROGRAM

- Development of survey questions.

2017 Congress & MN Legislature Discussion

MNsure.org Functionality Brainstorming

Identify Problem → Categorize → Solution

Categories of Recommendations

Technical

Operational

Policy

Upcoming Meetings

- March 23, 2017 – Joint CSEAC/HIAC Meeting
- April 27, 2017 – HIAC
- May 18, 2017 – Joint CSEAC/HIAC Meeting
- June 29, 2017 – HIAC
- July 27, 2017 – Joint CSEAC/HIAC Meeting
- August 17, 2017 - HIAC