

MNsure

Health Industry Advisory Committee (HIAC)

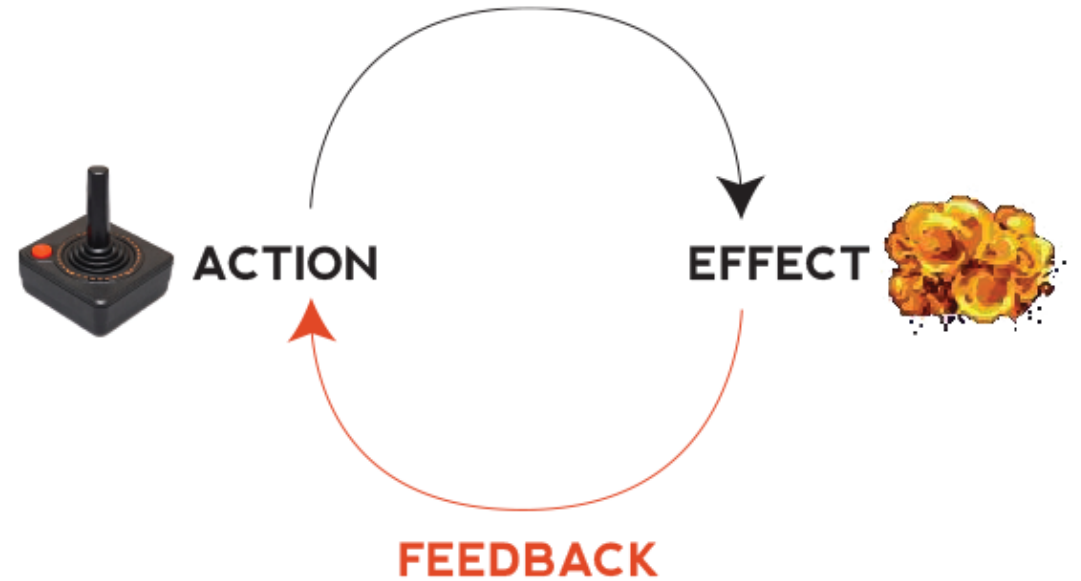
June 29, 2017

Agenda

1. Welcome & Introductions
2. Approve Minutes
3. Public Comment/Operational Feedback Loop
4. Legislative Update/Overview
5. MNsure Board & Staff Update
6. Assister Functionality Discussion & Recommendation
7. HIAC 2017 Workplan
8. Next Steps, Future Topics and Next Meeting

Welcome & Introductions

Public Comment & Operational Feedback Loop



2017 Congress & MN Legislature Discussion

AMENDMENT NO. _____ Calendar No. _____

Purpose: In the nature of a substitute.

IN THE SENATE OF THE UNITED STATES—115th Cong., 1st Sess.

H. R. 1628

To provide for reconciliation pursuant to title II of the
concurrent resolution on the budget for fiscal year 2017.

Referred to the Committee on _____ and
ordered to be printed

Ordered to lie on the table and to be printed

AMENDMENT IN THE NATURE OF A SUBSTITUTE intended
to be proposed by _____

Viz:

1 Strike all after the enacting clause and insert the fol-

2 lowing:

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Better Care Reconcili-

5 ation Act of 2017”.



MNsure Board & Staff update



Enrollment Dashboard – 1 of 2



Cumulative Enrollment, Nov. 1, 2016 – June 18, 2017	
Total	503,668
Medical Assistance applications	314,663
MinnesotaCare applications	61,204
Qualified Health Plans	127,801
QHP new enrollees	57,990
QHP renewals	66,573
QHP via SHOP	3,238
Qualified Dental Plans	12,693

QHP Households Receiving Financial Help, Nov. 1, 2016 – June 18, 2017	
Households with Advanced Premium Tax Credits	73.6%
Households with Cost Sharing Reductions	14.5%

Current SHOP Enrollment, June 18, 2017	
Employers enrolled	428
Employees enrolled	2,073
Individuals enrolled (including dependents)	3,238



Enrollment Dashboard – 2 of 2

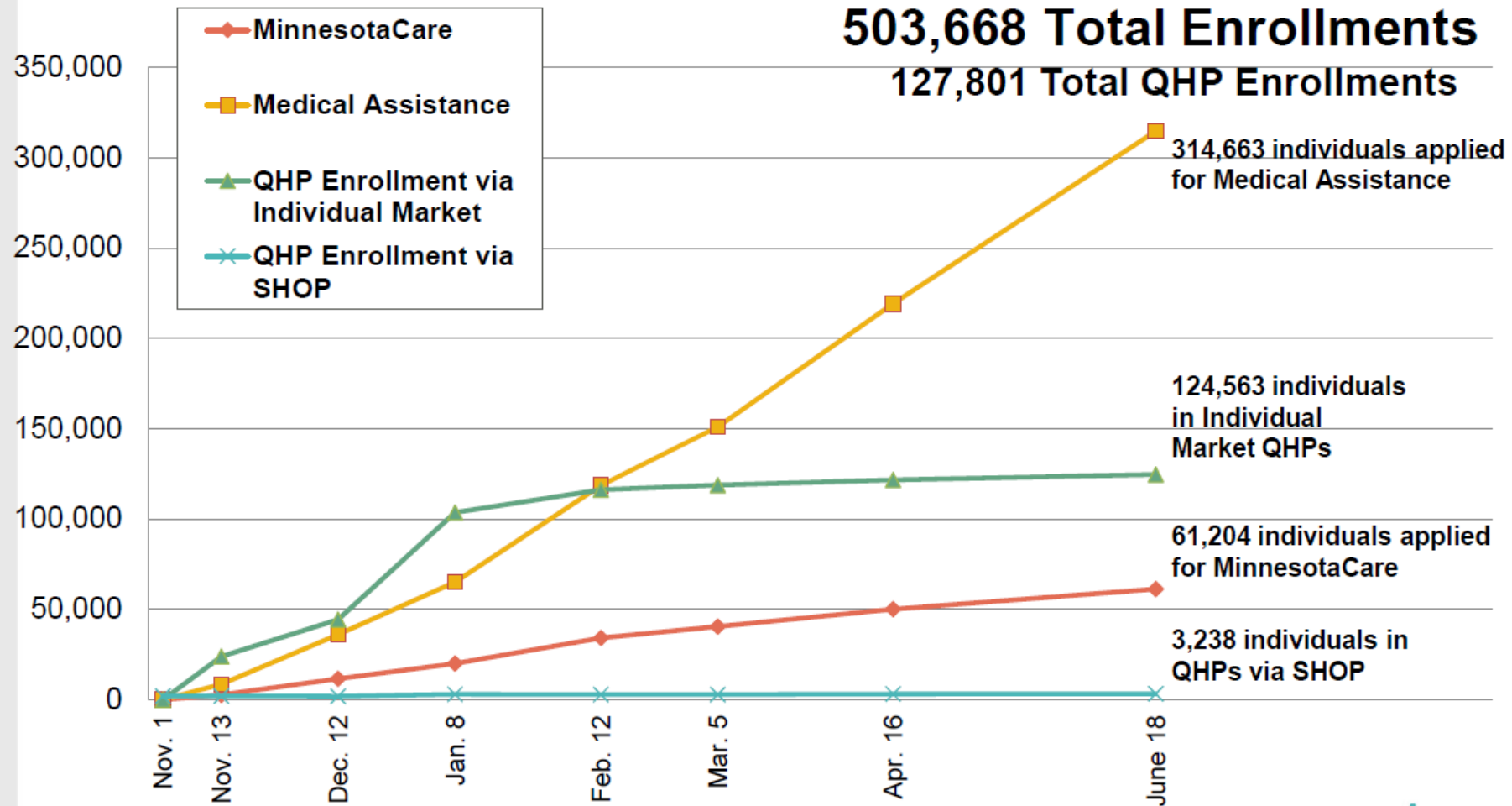
Plans & Carriers, Nov. 1, 2016 – June 18, 2017		
Carrier	2017 Enrollment To Date	2016 Enrollment
Blue Cross Blue Shield	--	20.2%
BluePlus	22.5%	8.0%
HealthPartners	27.2%	26.6%
Medica	23.3%	21.3%
UCare	27.0%	23.8%
Metal Level		
Platinum	--	--
Gold	10.0%	16.4%
Silver	32.4%	35.2%
Bronze	56.0%	47.0%
Catastrophic	1.6%	1.4%

QHP Enrollee Demographics, Nov. 1, 2016 – June 18, 2017		
Age	2017 Enrollment To Date	2016 Enrollment
<18	10.6%	10.4%
18-25	7.2%	7.3%
26-34	15.4%	16.9%
35-44	13.6%	14.0%
45-54	18.2%	18.5%
55-64	34.4%	32.6%
65+	0.5%	0.3%
Sex		
Male	48.1%	48.3%
Female	51.9%	51.7%

Note: Data reflects all QHP enrollment except SHOP enrollment.

Enrollment by Program

Nov. 1, 2016 – June 18, 2017



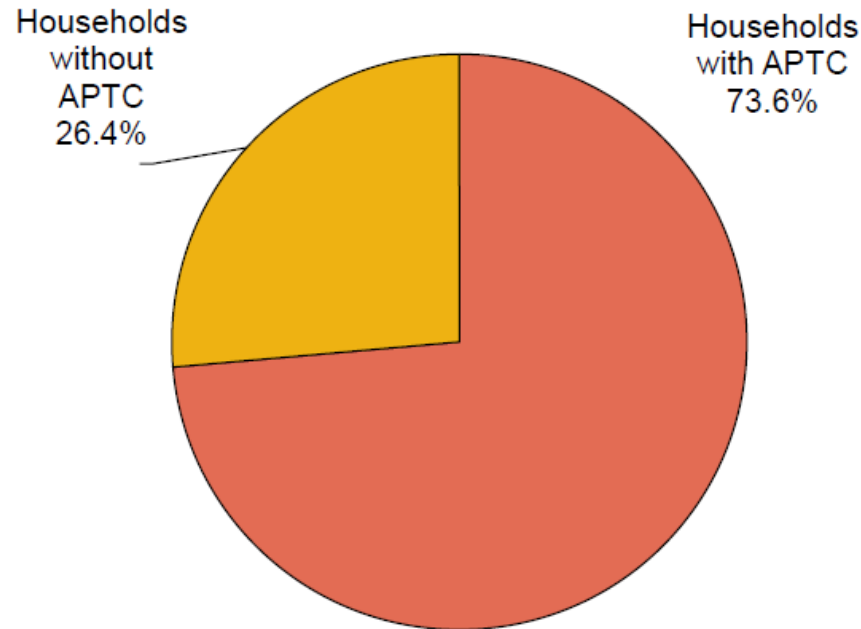
Program enrollment began at zero for all programs except SHOP starting November 1, 2016.

QHP Households Receiving Financial Help

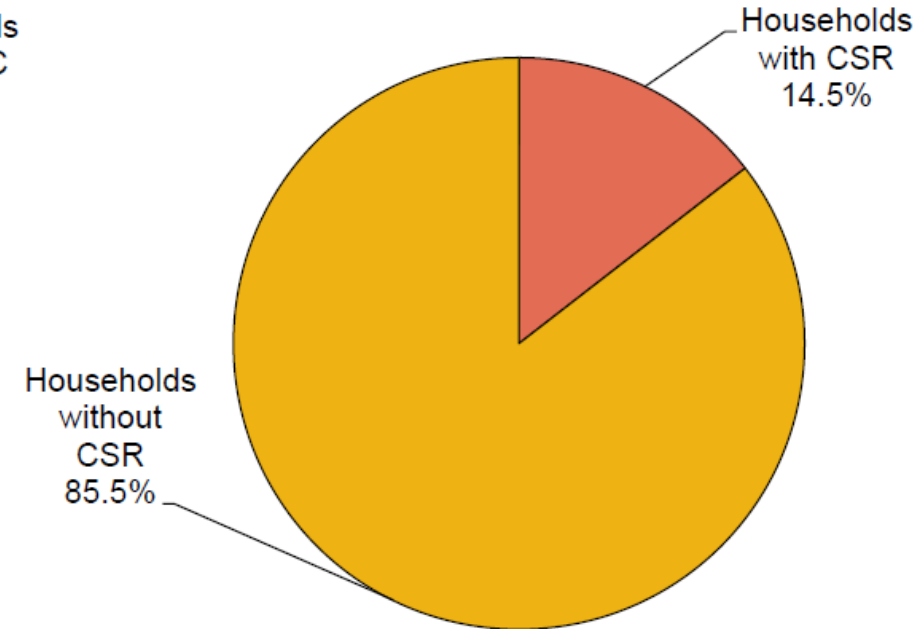
Nov. 1, 2016 – June 18, 2017



Advanced Premium Tax Credit subsidies



Cost Sharing Reduction subsidies

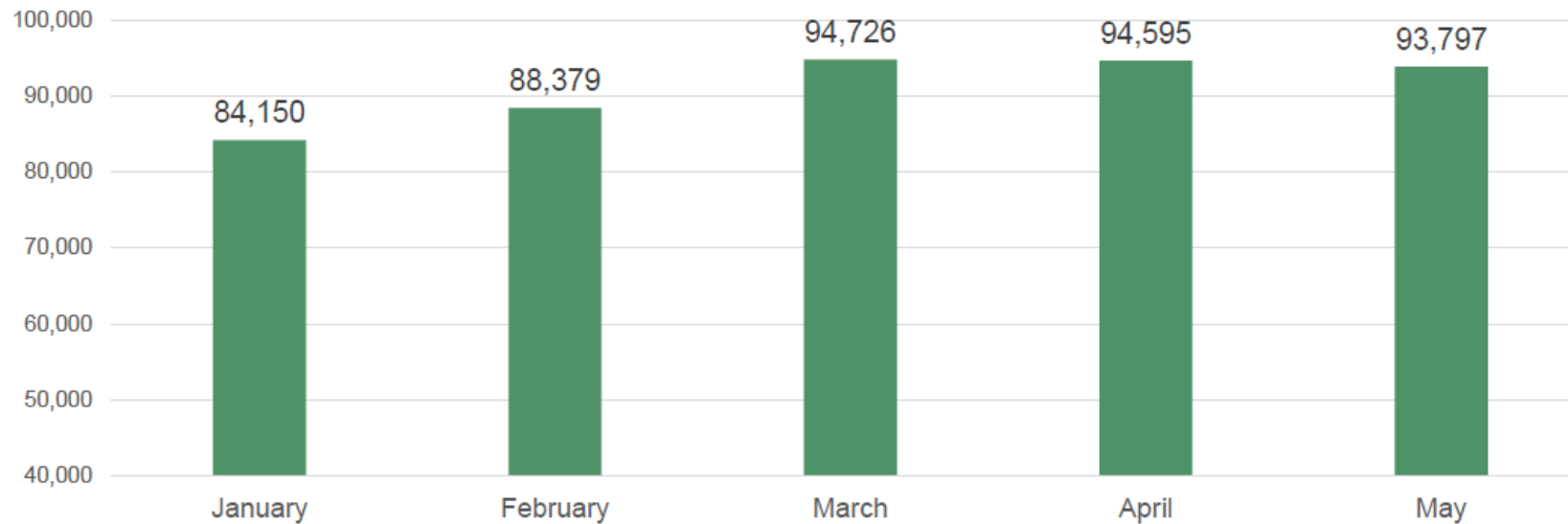


Note: Data is based on effectuated enrollment for May 2017.
Data reflects all QHP enrollment except SHOP enrollment.

Effectuated Enrollments and Average Premiums, 2017



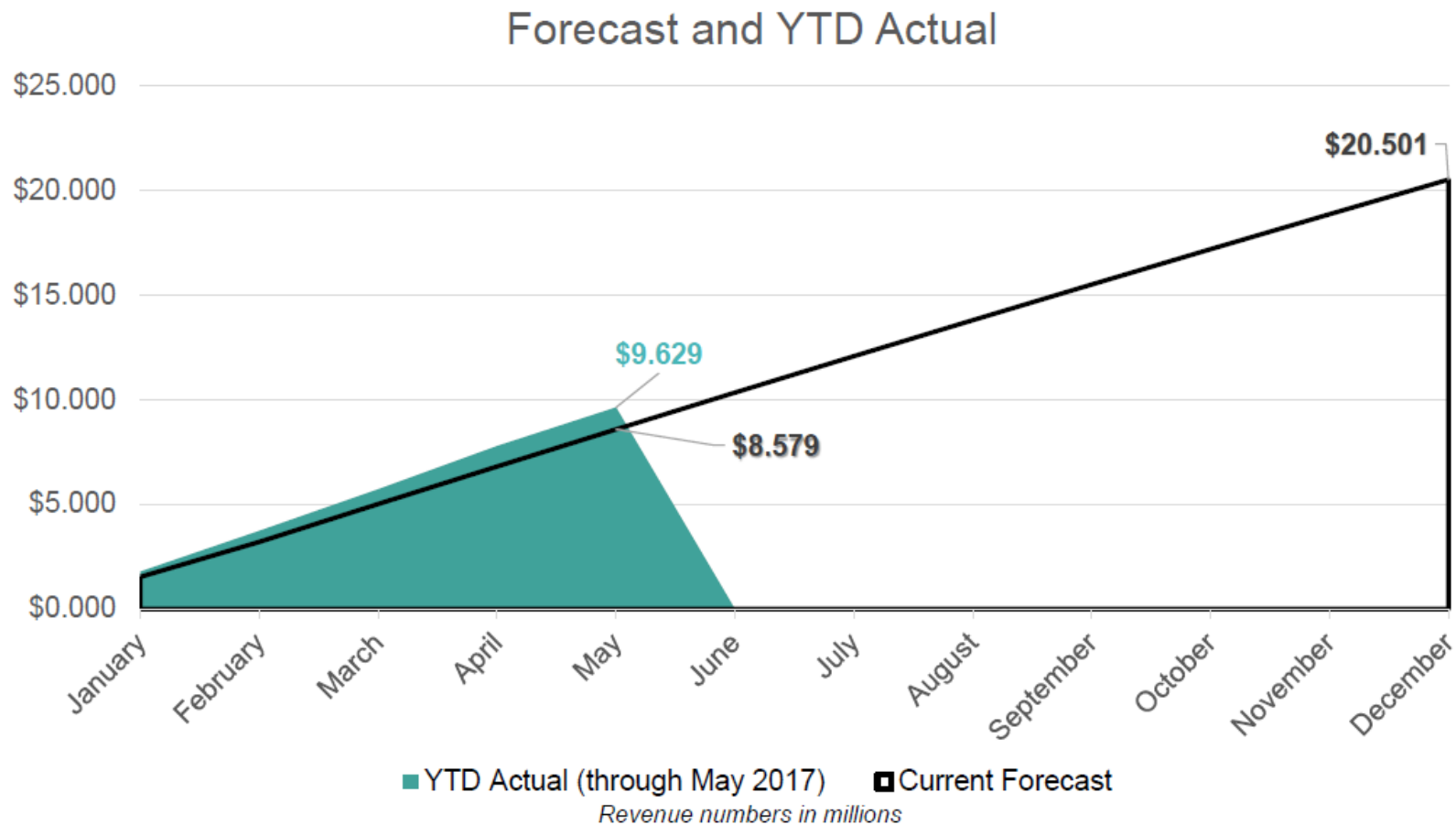
Monthly Effectuated Enrollments
January – May 2017



Average Premium (Pre-APTC)	\$575.43	\$573.55	\$567.61	\$566.25	\$565.69
Average Premium (Post-APTC)	\$274.27	\$263.41	\$257.36	\$256.53	\$256.00

Note: Enrollment count includes both individual market and SHOP QHPs.
Effectuated enrollments and average premium amounts are based upon the latest data received from carriers.
Average premium post-APTC is based on individual market enrollees only. Average premiums do not include Minnesota's premium subsidy program.

MNsire Premium Withhold Revenue Calendar Year 2017



Note: EY17 forecast is based on preliminary budget passed at March 8, 2017 MNsure Board meeting.

Customer Service Dashboard



Contact Center, Apr. 17 – June 18, 2017	
Call Volume	46,876
Service Level (% of calls answered in 5 min. or less)	97.6%
Average Speed of Answer	0:00:21
Calls Abandoned while in Queue	1.0%

All Callers Top Contact Center Inquiries, Apr. 17 – June 18, 2017	
1. Password reset/Account unlock	18.3%
2. MA/MCRE	12.9%
3. How do I apply	6.9%

Assister Resource Center (ARC) Top Inquiries, Apr. 17 – June 18, 2017	
1. Existing/pending inquiry	52.9%
2. Password reset/Account unlock	21.1%
3. Determination result	5.9%

Assister Functionality Workgroup Preliminary Recommendations

Assister Functionality Workgroup

- **Problem Statement**

- MNsure's support and responsiveness for "assisters" does not meet the needs of assisters and ultimately the consumers that rely on them to assess and enroll in coverage.

- **Background**

- MNsure staff has outlined plans to improve the functionality – both short-term and long-term
- MNsure staff collect feedback from "assister survey."

- **HIAC Task**

- Recommendations to improve functionality beyond MNsure plans

- **HIAC**

- Carrier– Brian Eck & Ghita Worcester
- Broker – Heidi Mathson
- Safety Net – Jonathan Watson

- **CSEAC**

- Consumer – Matt Flory
- Assister – Leigh Grauman and Richard Klick

Spring 2017 improvements



- April IT Release (weekend of April 1 & 2) included enhancements to the assister portal:
 - Improving assister portal landing page navigation.
 - Providing assisters with more contact information for associated consumers, adding consumer address and phone number and listing consumers by last name.
 - Allowing consumers to see an organizational affiliation when selecting or viewing an assister.
- Assister portal online training has been updated for new users in the MNsure Learning Center.
- Resources in the [Assister Portal Section](#) of [Assister Central](#) updated for current assister portal users.

Assister portal feedback from survey



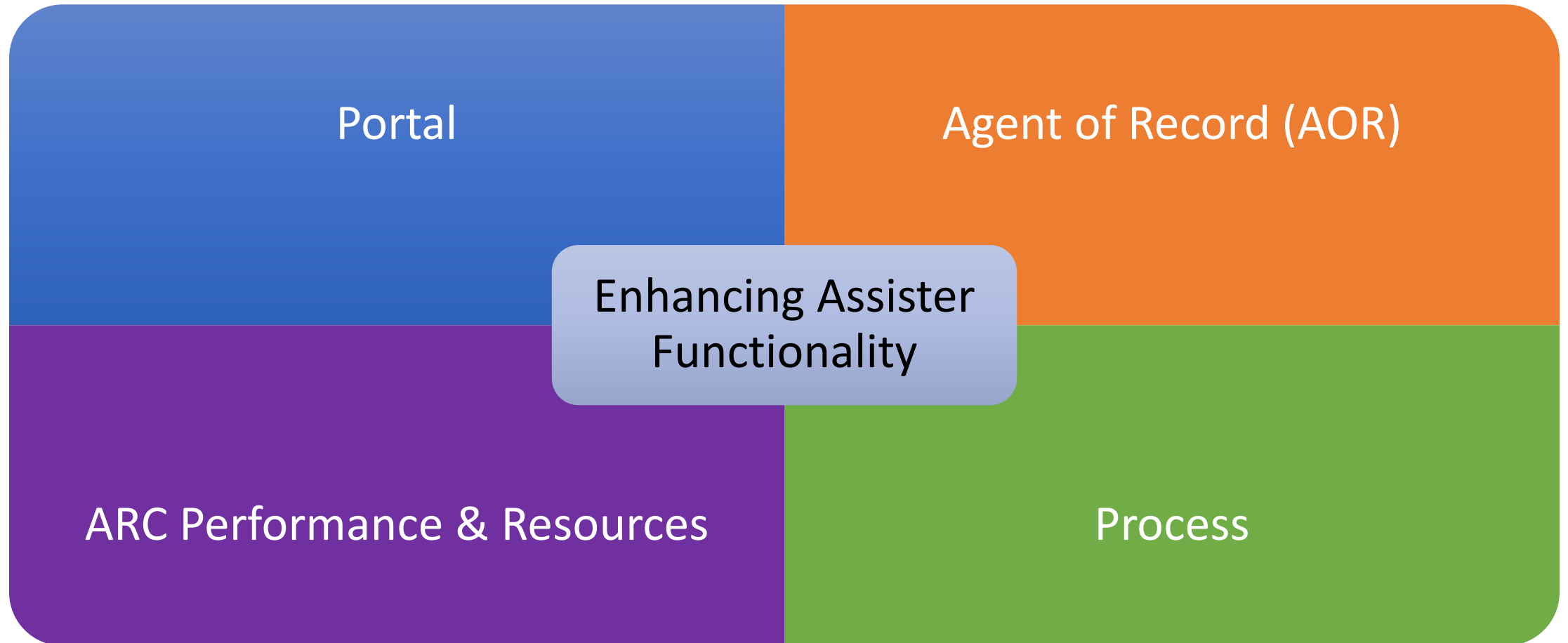
- Most commonly requested future assister portal improvements:
 - Ability to see the consumer's notices
 - Ability to see information from the consumer's submitted application
 - Ability to understand where the consumer is at in the application and enrollment process
- Commonly cited barriers to setting up associations:
 - Consumer lacks access to a computer or lacks computer literacy
 - Consumers who are limited English speakers
 - When meeting in-person, it just adds an extra step
 - Multi-factor authentication/passwords expiring slows the process

Assister portal long-term potential



- The assister portal is already a useful tool, but additional features are needed to enhance its value:
 - Ability to see the consumer's notices
 - Ability to see/print information from the consumer's submitted application
 - Ability to understand where the consumer is at in the application and enrollment process
 - Safe/secure storage of consumer documents needed for enrollment
 - Receive an email when consumer creates/ends an association
 - Allow consumer to associate with multiple types of assisters
- IT resources are limited and assister portal improvements are not currently scheduled in any future release.

Recommendation Areas



Recommendation - Portal

1. Agree with issues identified by MNsure to enhance portal:
 - Access to consumer notices
 - Access to consumer's submitted application
 - Identify where consumer is at in the application and enrollment process
 - Secure storage of consumer documents
 - Email notification when consumer creates/ends an association
 - Allow consumer to associate with multiple types of assisters
2. Ensure all Assisters have “read-only” access to portal
 - Recognize “all-or-nothing” view of assisters is an issue.
3. Allow portal access for direct sales staff from health plans/carriers
4. Increase Assister Portal Training

Recommendation – Agent of Record

5. Reduce time to process Agent of Record (AOR) documentation.

Recommendation – ARC Performance

6. Given the shortened open enrollment (from 90 to 75 or 45 days), all outstanding or unprocessed “life event changes” should be resolved by start of OE.
7. Provide assisters with access to consumer eligibility information (other than sitting on hold with the ARC)
8. Resolve all pending administrative issues (e.g., password re-sets) shall before 2018 OE begins.
 - MNsure embark on a public campaign “to get ready” for OE.
9. MNsure should allocate additional resources to assister phone call center.
10. MNsure should increase overall staff capacity at the Assister Resource Center (ARC).

Recommendation – Operations & Process

- Allow broker to communicate directly with carrier, rather than “going through” MNsure for client communications with plans.
- Allow for “special characters” (e.g., a hyphen “-” in last names) in application fields.
- Public campaign related to “preparation for OE” and the fact that “enrollment year-round” to public programs is an option.

HIAC Workplan for 2017

- Taking stock of our work to date
- HIAC Member & Chair Turnover - November 2017
- After July, MNsure Board does not meet until October
- Other Topics



HIAC Recommendations

- Financing
- Literacy
- Open Enrollment
- Assister Functionality **

HIAC Potential Topics/Issue Areas

- SHOP
- Individual Market Stabilization
- MNsure Reporting Metrics
- Marketing/Communications
- Roles & Responsibilities (Brokers, Carriers vs. MNsure)

Upcoming Meetings

- July 10 – Joint CSEAC/HIAC Meeting, **1-3 pm** – Joint Recommendation
- July 26 – MNsure Board of Directors Meeting – Joint Recommendation
- August 17 – HIAC, 2:30 pm – 5:30 pm
- September 28 – Joint CSEAC/HIAC Meeting, 2:30 - 5:30 pm
- October 18 – MNsure Board Meeting
- October 26 – HIAC Meeting, 2:30 – 5:30 pm
- November 15 – MNsure Board Meeting
- November 30 – Joint CSEAC/HIAC Meeting, 2:30 – 5:30 pm