

# MNsure

## *Health Industry Advisory Committee (HIAC)*

October 30, 2017

*(Slide Deck Finalized on October 24, 2017.)*

# Agenda

1. Welcome & Introductions
2. Approval of Minutes
3. Public Comment/Operational Feedback Loop
4. MNsure Board & Staff Update
5. Political Landscape Discussion
6. Reporting Metrics Recommendation
7. Individual Market Stabilization Discussion/Recommendation
8. Next Steps, Next Meeting

## KEY DECISIONS TODAY

1. MNsure Board  
Recommendation - Reporting Metrics
2. Individual Market  
Stabilization Discussion

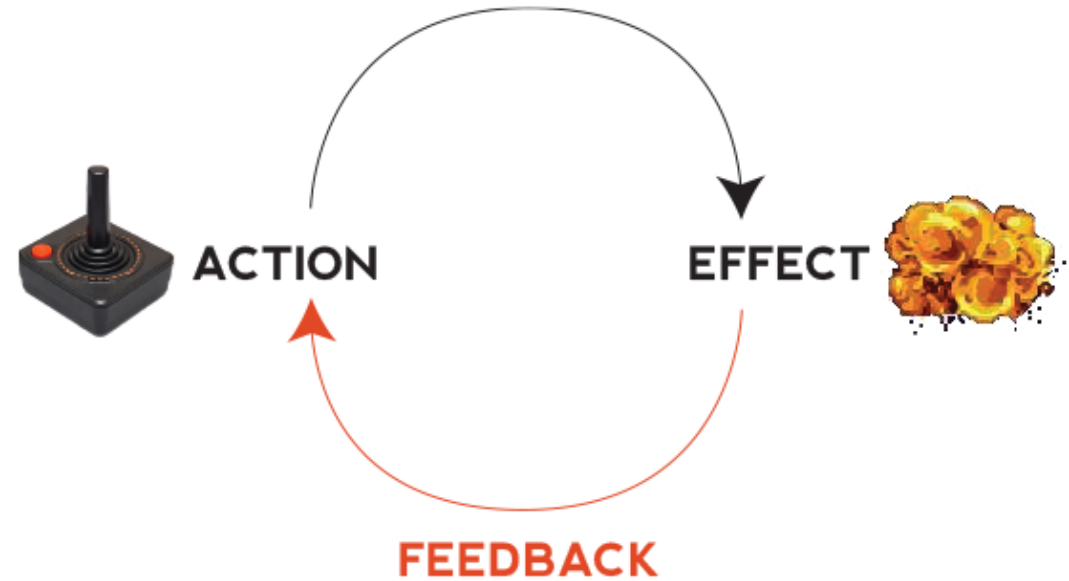
# Welcome & Introductions

# Approval of Minutes

*September 28, 2017*



# Public Comment & Operational Feedback Loop



# MNsure Board & Staff update



# MNsure Update

- Open Enrollment begins November 1
- HIAC SHOP recommendation presented on 10/18/2017
- Section 1332 Waiver Update
- MNsure Response to HIAC Assister Functionality Recommendation

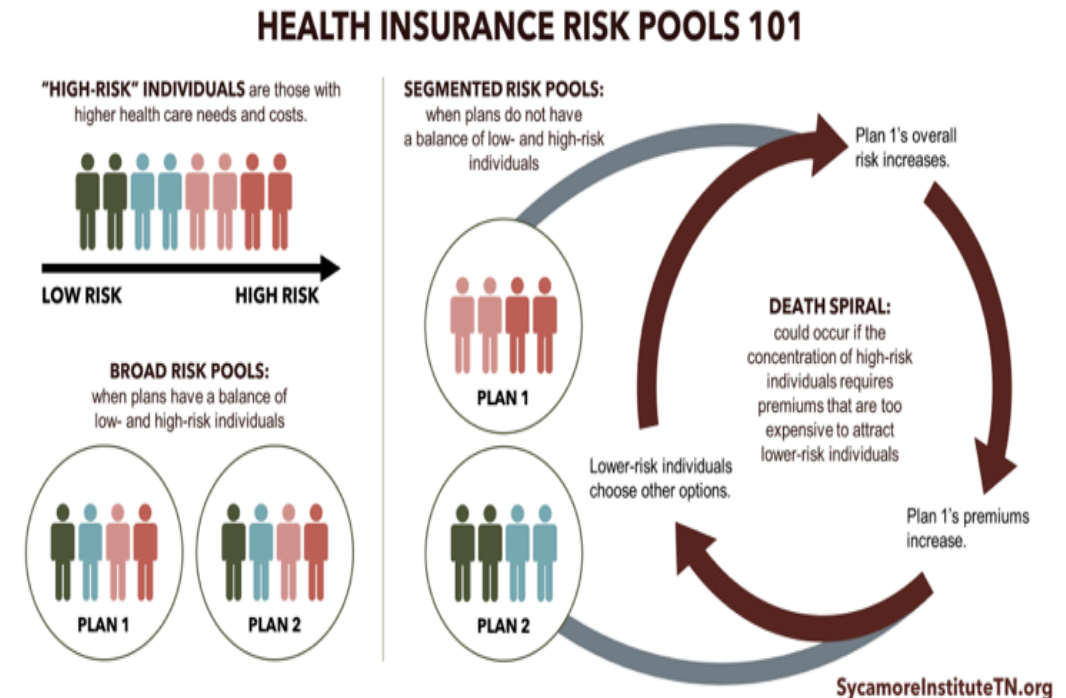
# Political Landscape





# Executive Actions & Health Care

- Destabilizing the Individual Market
  - Dis-continuing Cost-Sharing Reductions (CSRs)
- Signing Up
  - Healthcare.gov maintenance schedule
  - Shorter Open Enrollment for OE2018
  - 90% cut to ACA's advertising budget
  - Funding for Navigators
- Segmented Risk Pools
  - Expand access to "Association Plans"
  - Expand access to short-term health plans



# Alexander-Murray Compromise

- Continues CSRs for two-years (\$20 Billion)
- Provides \$106M in grants to states for outreach and enrollment activity
- Waiver flexibility – from “at least as affordable” to “comparable affordability”
- Shortens federal waiver processing time from 180->90 days
- Lets people of any age buy low-premium, high-deductible catastrophic plans (currently limited to those under 30)

- Provides short-term certainty for health insurance carriers.
- Includes a provision that lowering premiums will not lower other federal health care subsidies – **MinnesotaCare.**



60 votes?  
House  
Prospects?

# FY18 Budget Proposals Impact over 10-Years

| Program Area              |                 | House          | Senate         |
|---------------------------|-----------------|----------------|----------------|
| Tax Cuts                  |                 | \$1.1 Trillion | \$1.5 Trillion |
| Entitlement Cuts          |                 | \$4.4 Trillion | \$4.1 Trillion |
|                           | Medicaid/ACA    | \$1.7 Trillion | \$1.3 Trillion |
|                           | Income Security | \$1.2 Trillion | \$653 Billion  |
|                           | Medicare        | \$490 Billion  | \$473 Billion  |
| Non-Defense Discretionary |                 | \$1.4 Trillion | \$800 Billion  |

Budget Reconciliation Rules for  
Tax Cuts. Impact on ACA?

Part of CHC Funding  
(Discretionary, \$1.5B/yr) is from  
“Non-Defense Discretionary”

HIAC

Recommendation |

MNsure Reporting

Metrics

# Current Reporting Dashboards (MNsure Board)

## Enrollment Dashboard – 1 of 2

| Cumulative Enrollment,<br>Nov. 1, 2016 – July 23, 2017 |                |
|--|----------------|
| <b>Total</b>   | <b>556,630</b> |
| Medical Assistance applications                        | 361,474        |
| MinnesotaCare applications                             | 65,759         |
| Qualified Health Plans                                 | 129,397        |
| QHP new enrollees                                      | 59,483         |
| QHP renewals   | 66,627         |
| QHP via SHOP   | 3,287          |
| Qualified Dental Plans                                 | 12,868         |

| QHP Households Receiving Financial Help, June 2017 |       |
|--|-------|
| Households with Advanced Premium Tax Credits       | 72.9% |
| Households with Cost Sharing Reductions            | 14.3% |

| Cumulative SHOP Enrollment,<br>Nov. 15, 2016 – July 23, 2017 |       |
|--|-------|
| Employers enrolled   | 427   |
| Employees enrolled   | 2,096 |
| Individuals enrolled (including dependents)                  | 3,287 |

## Effectuated Enrollments and Average Premiums, 2017

Monthly Effectuated Enrollments  
January – June 2017



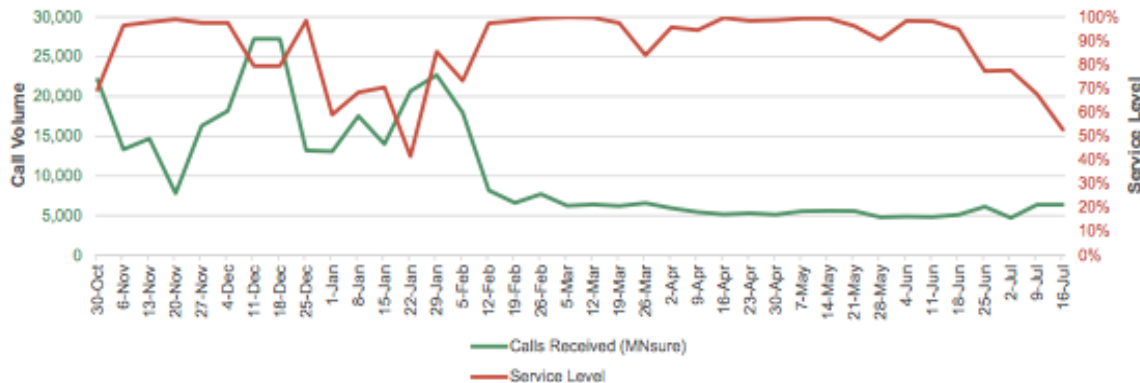
|                             | January  | February | March    | April    | May      | June     |
|-----------------------------|----------|----------|----------|----------|----------|----------|
| Average Premium (Pre-APTC)  | \$579.77 | \$578.46 | \$571.68 | \$569.97 | \$568.94 | \$568.36 |
| Average Premium (Post-APTC) | \$275.57 | \$263.47 | \$259.93 | \$259.47 | \$260.10 | \$260.10 |

Note: 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.

# Current Reporting Dashboards (MNsure Board)

## Contact Center Call Volume and Service Level

MNsure Contact Center Call Volume/Service Level  
November 1, 2016 – July 23, 2017



Service Level represents the percent of calls answered in 5 minutes or less.

Note: Call volumes represent weekly totals for week beginning with date.  
Service Level represents weekly average for week beginning with date.

## Customer Service Dashboard

| Contact Center,<br>June 19 – July 23, 2017            |         |
|---|---------|
| Call Volume   | 28,708  |
| Service Level (% of calls answered in 5 min. or less) | 74.02%  |
| Average Speed of Answer                               | 0:02:43 |
| Calls Abandoned while in Queue                        | 8.57%   |

| All Callers<br>Top Contact Center Inquiries,<br>June 19 – July 23, 2017 |        |
|---|--------|
| 1. MA/MCRE  | 15.04% |
| 2. Password reset/Account unlock  | 14.06% |
| 3. Existing/Pending Inquiry   | 7.83%  |

| Assister Resource Center (ARC)<br>Top Inquiries,<br>June 19 – July 23, 2017 |        |
|---|--------|
| 1. Existing/pending inquiry   | 56.34% |
| 2. Password reset/Account unlock  | 20.00% |
| 3. Determination result   | 7.68%  |

# Current MNsure Metrics

| Area   | Metrics   |
|--|---|
| <b>Contact Center</b>                            | <ol style="list-style-type: none"><li>1. Call Volume</li><li>2. Services Level (% of call answered in 5 minutes or less)</li><li>3. Average Speed of Answer</li><li>4. Calls Abandoned while in the Queue</li></ol> |
| <b>Top Contact Center Inquires</b>               | <ol style="list-style-type: none"><li>1. All Callers</li><li>2. Assister Resource Center (ARC)</li></ol>  |
| <b>Trend (From Beginning of Open Enrollment)</b> | <ol style="list-style-type: none"><li>1. Call Volume</li><li>2. Service Level</li></ol>   |

# California

## SERVICE CENTER PERFORMANCE UPDATE\*

### September 2017 Call Statistics

|               | Calls to IVR | Calls Offered to SCR | Abandoned % | Calls Handled | ASA     | AHT     | Service Level % |
|---------------|--------------|----------------------|-------------|---------------|---------|---------|-----------------|
| <b>Totals</b> | 260,563      | 146,711              | 2.13%       | 136,440       | 0:00:21 | 0:16:22 | 83.33%          |

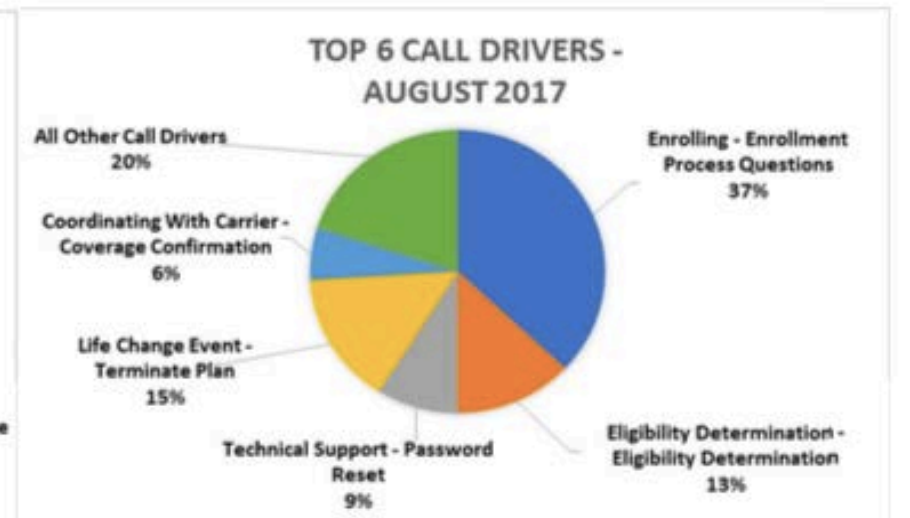
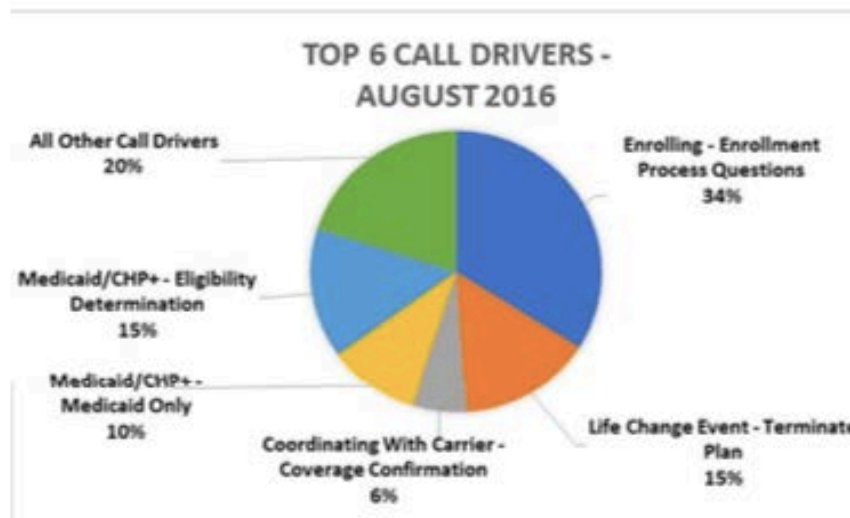
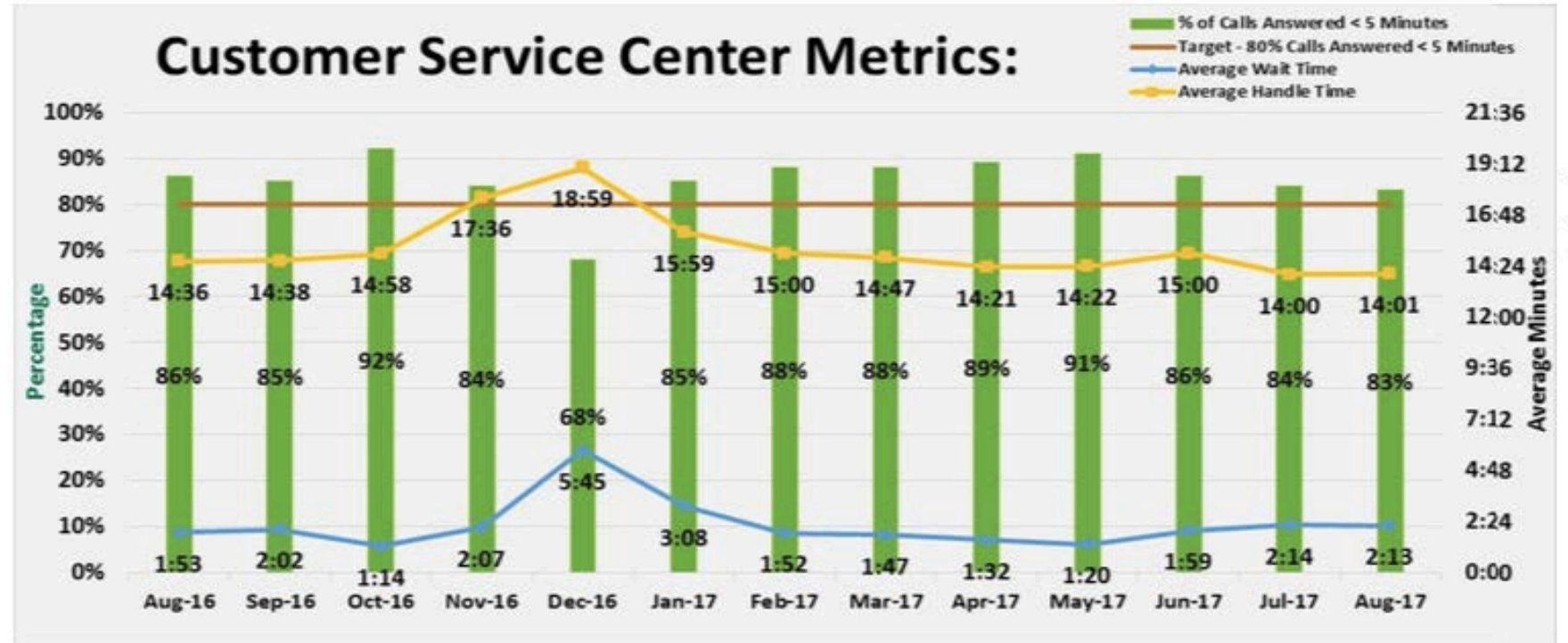
*Does not include outbound, SHOP, or internal consults*

| Top 5 Call Dispositions  |
|--|
| 1. Individual · Current Customer · Application/Case Status · Inquiry/Assistance            |
| 2. Individual · New Enrollment · Inquiry/Assistance — New Enrollment                       |
| 3. Individual · Current Customer · Disenrollment/Termination · Requesting to be Terminated |
| 4. Individual · Medi-Cal · Provided County/Contact Number Information                      |
| 5. Individual · Medi-Cal · Medi-Cal/Enrollment Inquiries                                   |

*\*Performance metrics are measured monthly.*



# Colorado



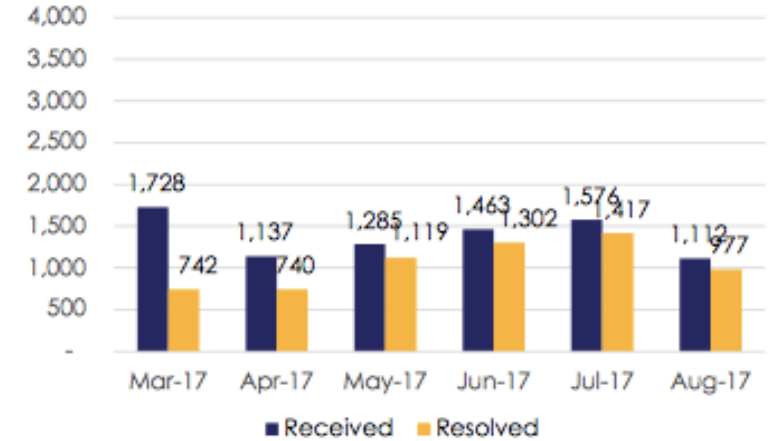
# Washington

## Customer Service

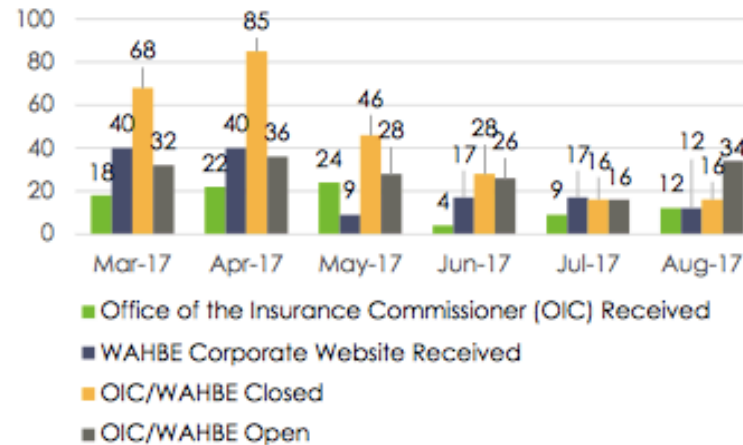
### Customer Service Center

| Metric                                     | Mar-17 | Apr-17 | May-17 | Jun-17 | Jul-17 | Aug-17 |
|--|--------|--------|--------|--------|--------|--------|
| Volume of Calls Received                   | 79,560 | 65,299 | 65,046 | 63,936 | 60,092 | 65,973 |
| Average Wait Time for Calls (min:sec)      | 2:49   | 3:48   | 1:48   | 1:39   | 2:11   | 2:17   |
| Calls Meeting Service Level (Target – 80%) | 88.72% | 81.06% | 91.08% | 93.16% | 82.09% | 82.41% |
| Abandonment Rate                           | 1.18%  | 2.40%  | 0.78%  | 0.72%  | 1.57%  | 1.47%  |
| Interactions:                              |        |        |        |        |        |        |
| • QHP                                      | 20%    | 10%    | 9%     | 8%     | 8%     | 9%     |
| • WAH                                      | 47%    | 28%    | 27%    | 29%    | 29%    | 27%    |
| • Both                                     | 33%    | 62%    | 65%    | 62%    | 63%    | 64%    |

### Carrier Reconciliation



### Customer Complaints – OIC / WAHBE Corporate Website



### Aug-2017 Customer Service Key Issues

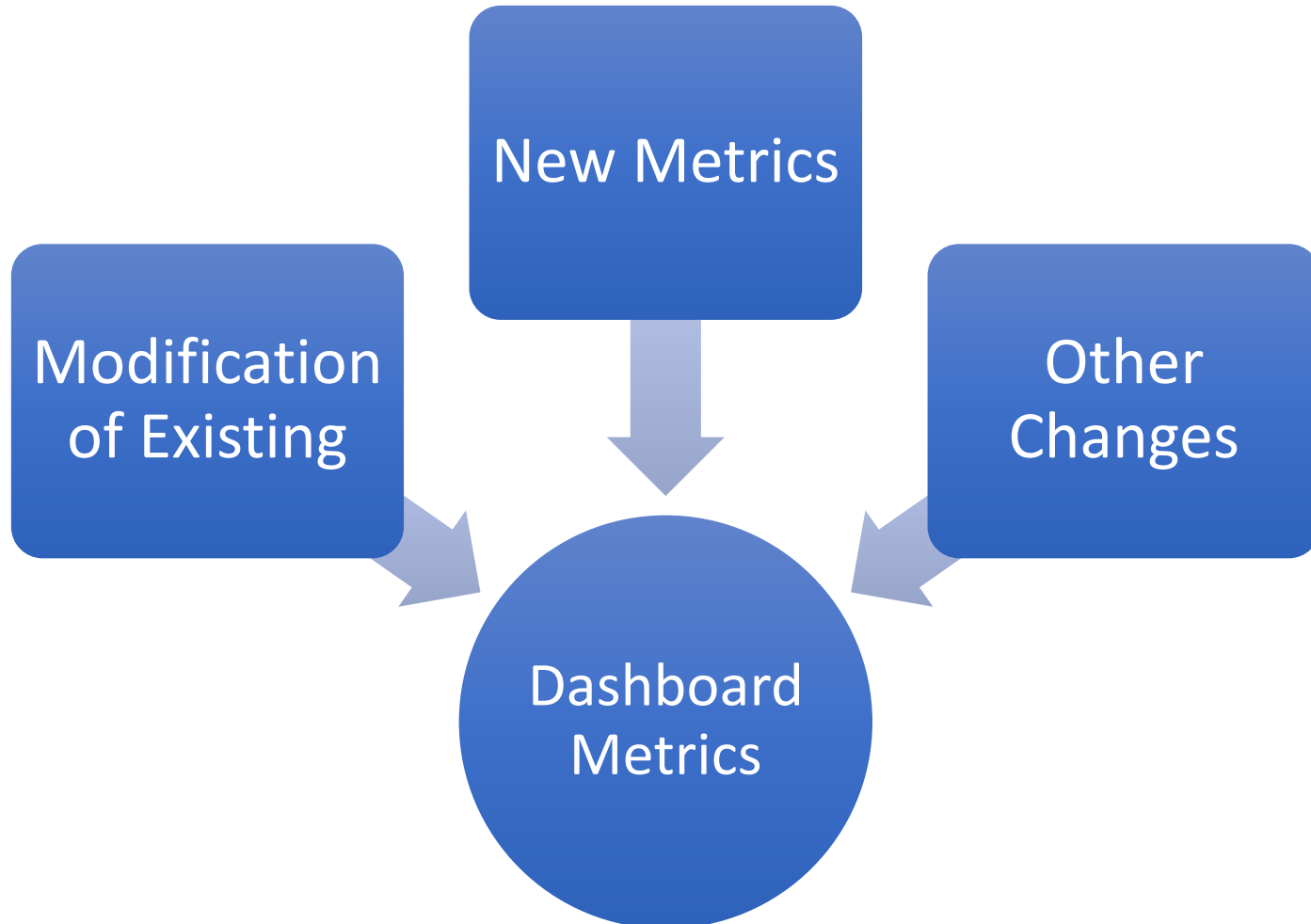
| Source                                  | 1             | 2                | 3                       |
|---|---------------|------------------|-------------------------|
| Corporate Website – Customer Complaints | Other         | Enrollment       | Payment/ Invoice        |
| OIC – Customer Complaints               | Enrollment    | Payment/ Invoice | Eligibility/ Tax Credit |
| Corporate Website – Search*             | Report Change | Sign In          | Income                  |

\*Of the 2,150 (2% of total visitors) who use the search function on the corporate website – key terms being searched.

# MNsure vs. Other States

|    | Volume | % Abandoned | Avg. Speed of Answer | Avg. Hold Time | Service Level Measure | Average Handle Time |
|----|--------|-------------|----------------------|----------------|-----------------------|---------------------|
| CA | X      | X           | X                    | X              | X                     |                     |
| CO |        |             |                      | X              | X                     | X                   |
| WA | X      | X           |                      | X              | X                     |                     |
| MN | X      | X           | X                    |                | X                     |                     |

# HIAC Recommendation



- The HIAC recommends to the MNsure Board that the Customer Service Dashboard: 1] modify existing metrics to compare to existing industry standards; 2] create additional metrics; and 3] provide separate reports on all metrics for consumers and assisters.
- The HIAC recommends maintaining the existing metrics that are reported to the Board such as Top Inquiries, Call Volume and Service Level trends.

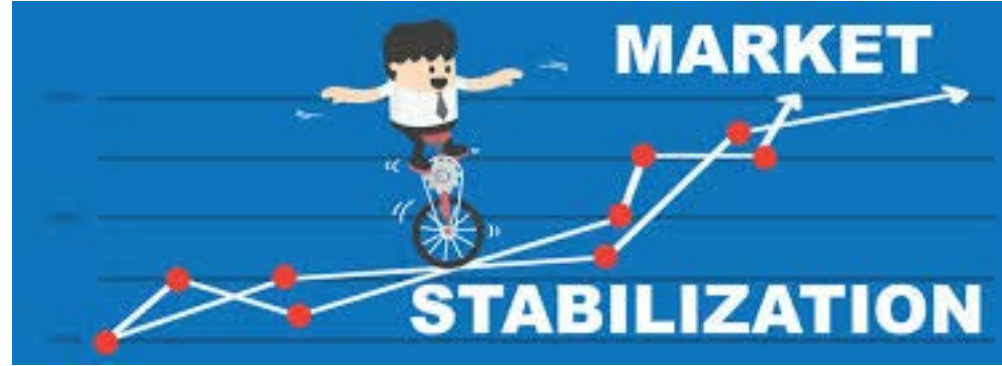
# HIAC Recommendation

| Current Measure  | Proposed Measures  |
|--|--|
| Calls Abandoned while in Queue                           | 1. Benchmark measure against industry standard of 5%                           |
| Average Speed of Answer                                  | 2. Benchmark measure of an average speed of answer of 30 seconds or less.      |
| Service Level (% of calls answered in 5 minutes or less) | 3. Percentage of calls answered in 30 seconds or less with a benchmark of 90%. |

|  |
|--|
| 4. Average wait time in seconds.                           |
| 5. Benchmark of wait time with goal of 120 seconds or less |
| 6. First call resolution percent                           |
| 7. First call resolution percent with a goal of 90%        |
| 8. Average duration of call                                |
| 9. Overall “cost-per-call”                                 |
| 10. Interactive Voice Response (IVR) metrics               |

11. Reporting the metrics on a weekly basis during open enrollment; and
12. Providing a separate report on the above metrics for both consumers and assisters.

| Time Period                               |   | Consumer Service | Assister Service |
|---|---|------------------|------------------|
| Week of November 1-8                      |   |                  |                  |
| <b>CALL VOLUME</b>                        |   | XX,XXX           | XX,XXX           |
| <b>SERVICE LEVEL</b>                      |   |                  |                  |
|   | Percent of Calls Answered in 5 minutes or less                      | X.XX%            | X.XX%            |
|   | Percent of Calls Answered in 30 seconds or less (INDUSTRY STANDARD) | X.XX%            | X.XX%            |
| <b>AVERAGE SPEED OF ANSWER</b>            |   |                  |                  |
|   | Time  | H:MM:SS          | H:MM:SS          |
|   | Percent of Calls Answered in 30 seconds or less (INDUSTRY STANDARD) | XX.X%            | XX.X%            |
| <b>CALLS ABANDONED WHILE IN QUEUE</b>     |   |                  |                  |
|   | % Percent Abandoned   | XX.X%            | XX.X%            |
|   | Compared to Industry Standard of 5%                                 | -XX.X%           | +XX.X%           |
| <b>AVERAGE WAIT TIME</b>                  |   |                  |                  |
|   | Time  | H:MM:SS          | H:MM:SS          |
|   | Compared to Industry Standard of 120 seconds                        | -XX.X%           | +XX.X%           |
| <b>FIRST CALL RESOLUTION TIME</b>         |   |                  |                  |
|   | Percent   | XX.X%            | XX.X%            |
|   | Compared to Industry Standard of 90%                                | +XX.X            | +XX.X            |
| <b>AVERAGE DURATION OF CALL</b>           |   |                  |                  |
|   | Time  | H:MM:SS          | H:MM:SS          |
| <b>OVERALL COST-PER-CALL</b>              |   |                  |                  |
|   | Cost  | \$X.XX / call    | \$X.XX / call    |
| <b>INTERACTIVE VOICE RESPONSE METRICS</b> |   |                  |                  |
|   | ????  |                  |                  |



# HIAC Recommendation | Individual Market Stabilization

# Upcoming Meetings

- November 15, 2017
  - MNsure Board of Directors, HIAC Metrics Recommendation
  - Approval of HIAC Committee
  - Approval of HIAC Chair and Vice-Chair
- November 30, 2017 – MNsure HIAC