Board of Directors Meeting
September 16, 2015

Enrollment Dashboard – 1 of 2

Cumulative Enrollment, Nov. 15, 2014 – Sept. 13, 2015	
Total Enrollments	**356,943**
Medical Assistance	225,503
MinnesotaCare	60,678
QHP	70,762
QHP active renewals	16,673
QHP passive renewals	8,274
QHP via SHOP	1,275
Dental enrollments	9,321

QHP Individuals Receiving Financial Help, Nov. 15, 2014 – Sept. 13, 2015	
Enrollees with Advanced Premium Tax Credits	55%
Enrollees with Cost Sharing Reductions	15%

Current SHOP Enrollment – Sept. 13, 2015	
Employers enrolled	182
Employees enrolled	898
Individuals enrolled (including dependents)	1,275

Numbers prepared for September 16, 2015 Board Meeting

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Enrollment Dashboard – 2 of 2

Plans & Carriers – Nov. 15, 2014 – Sept. 13, 2015		
Carrier	**2015 Enrollment To Date**	**2014 Enrollment**
Blue Cross Blue Shield	43%	22.3%
BluePlus	7%	--
HealthPartners	24%	12.5%
Medica	5%	4.6%
UCare	21%	1.5%
PreferredOne	--	59.2%
Metal Level		
Platinum	7%	27.2%
Gold	17%	12.6%
Silver	39%	33.1%
Bronze	36%	26.1%
Catastrophic	1%	1.0%

QHP Enrollee Demographics – Nov. 15, 2014 – Sept. 13, 2015		
Age	**2015 Enrollment To Date**	**2014 Enrollment**
<18	10%	9.6%
18-25	7%	6.3%
26-34	18%	18.0%
35-44	15%	14.9%
45-54	19%	19.3%
55-64	31%	31.7%
65+	0%	0.2%
Sex		
Male	49%	48.5%
Female	51%	51.5%

Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.
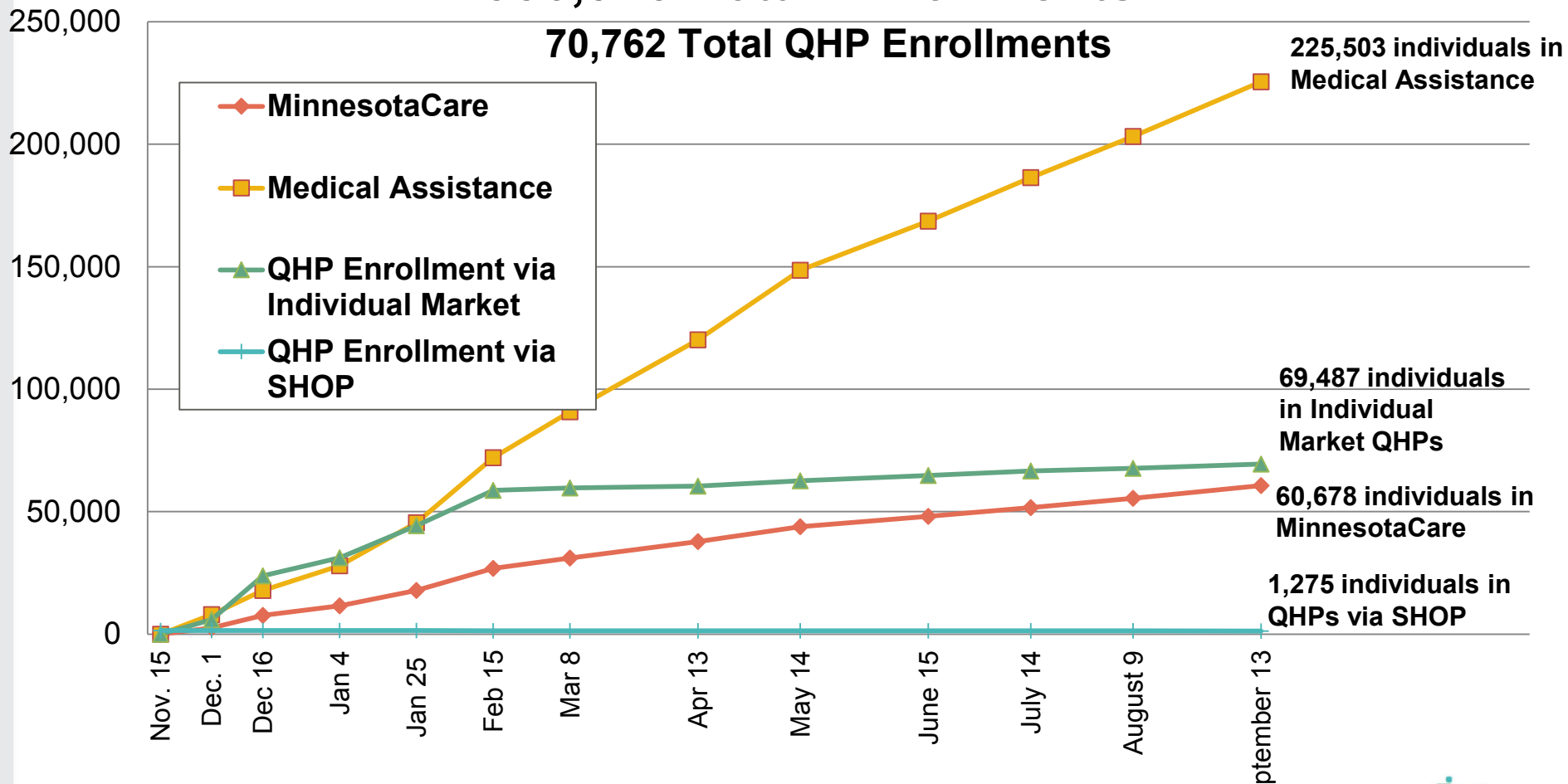
Numbers prepared for September 16, 2015 Board Meeting

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Enrollments by Program
November 15, 2014 – September 13, 2015

356,943 Total Enrollments
70,762 Total QHP Enrollments

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

225,503 individuals in Medical Assistance

69,487 individuals in Individual Market QHPs

60,678 individuals in MinnesotaCare

1,275 individuals in QHPs via SHOP

Y-axis: 0, 50,000, 100,000, 150,000, 200,000, 250,000

X-axis: Nov. 15, Dec. 1, Dec. 16, Jan 4, Jan 25, Feb 15, Mar 8, Apr 13, May 14, June 15, July 14, August 9, September 13

Program enrollment began at zero for all programs excepting SHOP starting November 15, 2014.

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Individual Market: Metal Levels
November 15, 2014 – September 13, 2015

2015 QHP Metal Level Selection
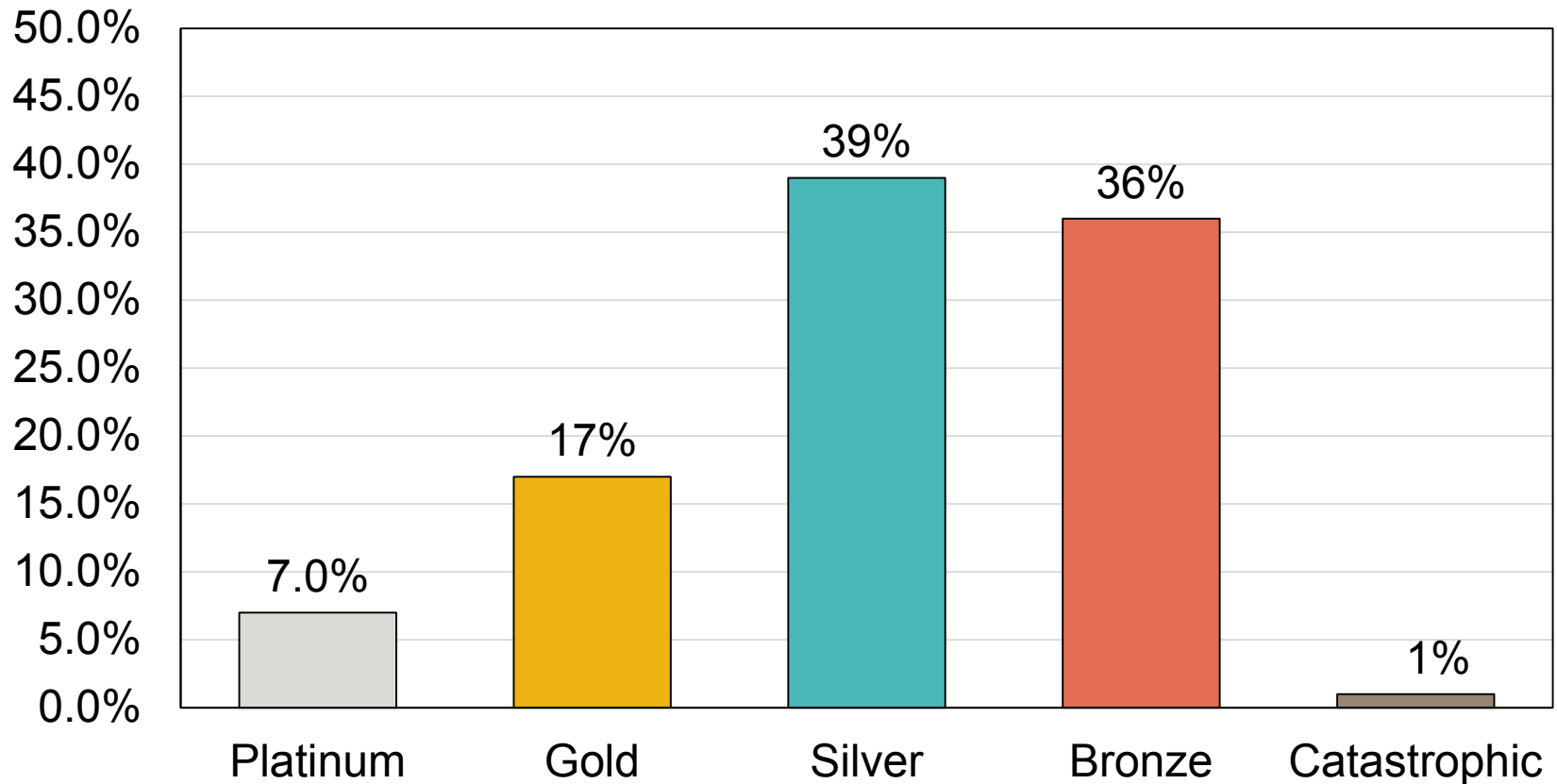
Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.

Numbers prepared for September 16, 2015 Board Meeting

QHP Households Receiving Financial Help November 15, 2014 – September 13, 2015

Advanced Premium Tax Credit subsidies

Enrollees without APTC 45%

Enrollees with APTC 55%
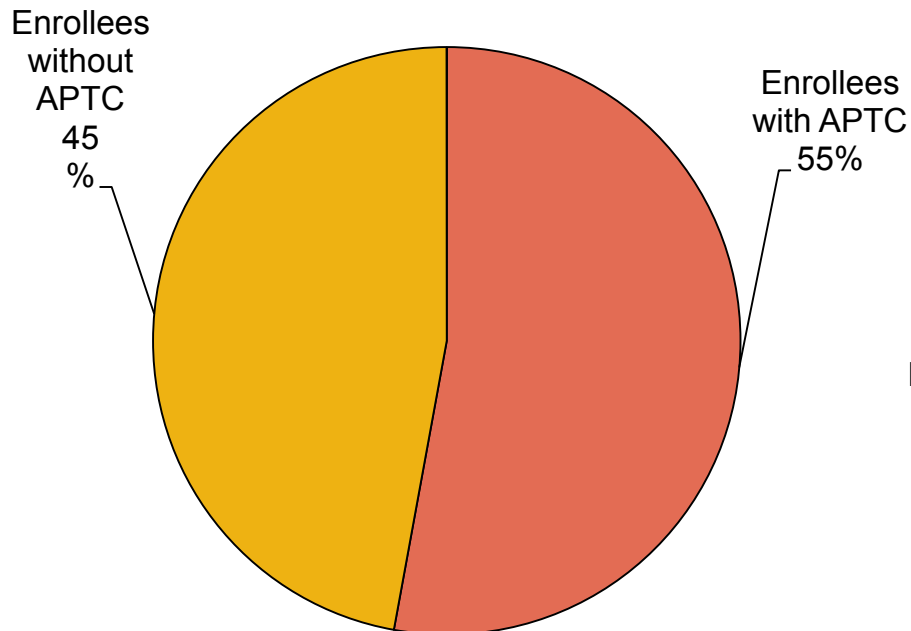
Cost Sharing Reduction subsidies

Persons with CSR 15%

Persons without CSR 85%
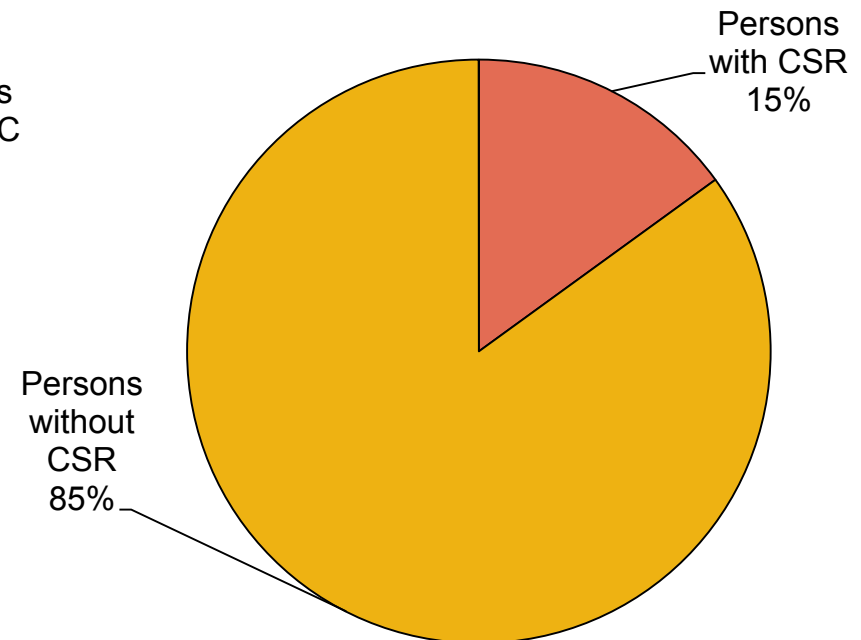
Note: This data is based off of effectuated enrollment for July 2015.

Note: Data reflects all QHP enrollment excepting SHOP enrollment.

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QHP Enrollment by Rating Region November 15 – September 13, 2015

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region
1	8.1%	8.7%
2	5.9%	6.3%
3	4.7%	4.5%
4	2.2%	1.8%
5	3.8%	3.5%
6	4.2%	4.1%
7	7.9%	9.0%
8	61.6%	61.5%
9	1.6%	0.9%

Numbers prepared for September 16, 2015 Board Meeting
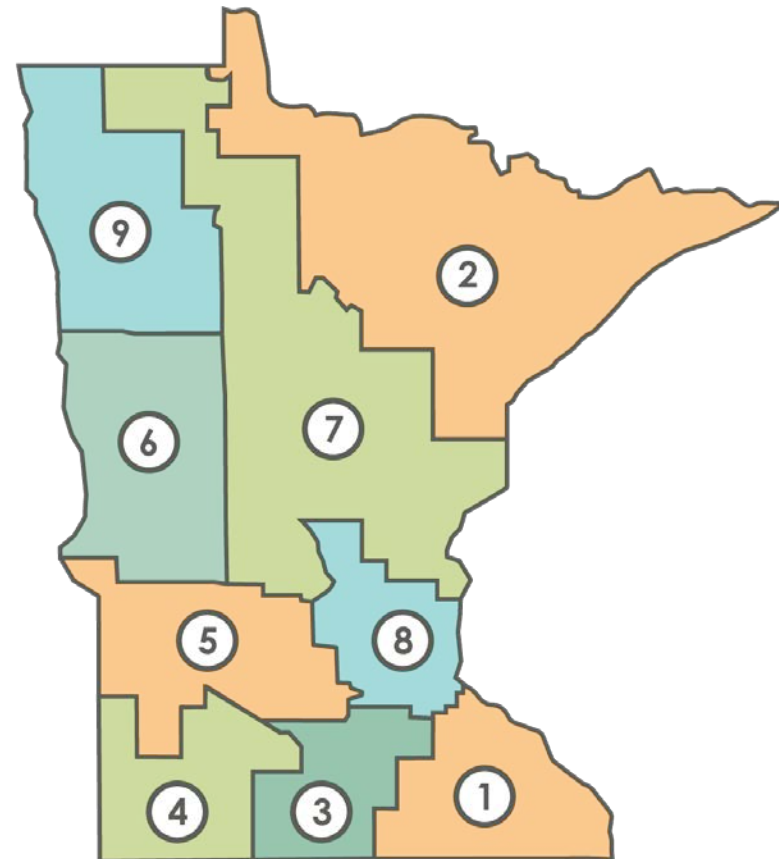
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MNsure Premium Withhold Revenue

- ### Forecast =

  Estimated Carrier premium revenue
  (based on estimated average monthly premium x estimated member months, with estimated member months derived from estimated annual enrollment)

  x

  Annual premium withhold percentage

- ### Actual =

  Actual Carrier premium revenue

  x

  Annual premium withhold percentage

- ### Billing process *(2 month lag)*

  1. Carriers are required to report actual YTD premiums to MNsure on a monthly basis by the end of the following month.
  2. MNsure calculates the premium withhold amount and bills the Carriers for the balance owed during the second following month.
  3. Example: MNsure will bill Carriers in February 2015 for the balance owed through December 2014.

Forecast and YTD Actual

$6.642

☐ Current Forecast

■ YTD Actual
(through July 2015)

*Forecast:
$1.905*

$3.918

$1.931

Enrollment Year 2014   Enrollment Year 2015

Revenue numbers in millions
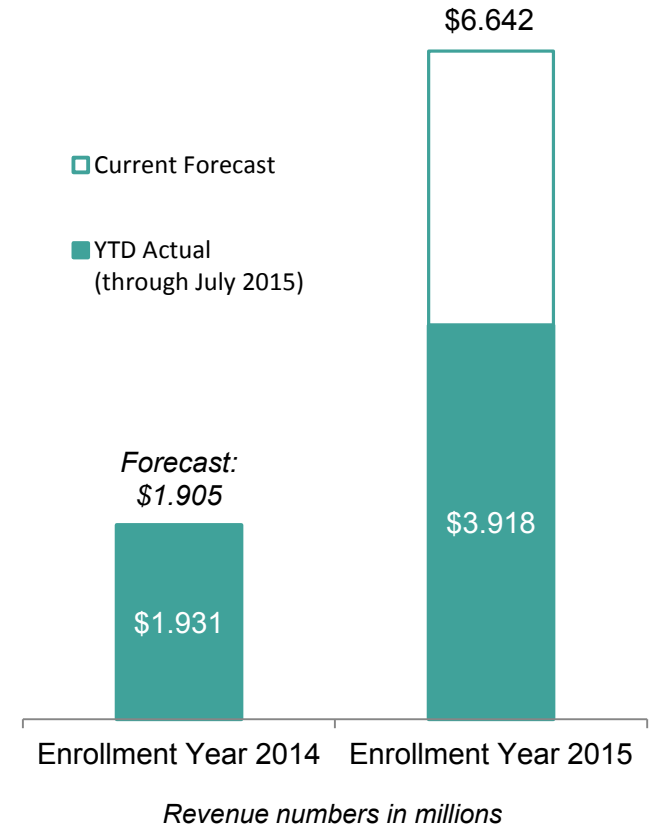
Note: EY15 forecast is based on budget passed at July 20, 2015 MNsure Board meeting.
Numbers are subject to change.

Numbers prepared for September 16, 2015 Board Meeting

Customer Service Dashboard

Contact Center – Aug. 10 – Sept. 13, 2015	
Call Volume	39,392
Average Wait Time	0:00:34
Service Level (% of calls answered in 2 min. or less)	90.65%
Calls Abandoned while on Hold	2.92%
Average Talk Time	0:07:25

All Callers Top Contact Center Inquiries – Aug. 10 – Sept. 13, 2015	
1. Medical Assistance inquiry	12.88%
2. Password Reset/Account Unlock	9.74%
3. How Do I Apply	8.47%

Navigators & Assisters Top Contact Center Inquiries – Aug. 10 – Sept. 13, 2015	
1. Existing/pending inquiry	34.07%
2. Determination Result	3.05%
3. Password reset/account unlock	2.89%

Numbers prepared for September 16, 2015 Board Meeting

Contact Center – Call Volume/Wait Time

MNsure Contact Center Call Volume/Wait Time
Jan. 1, 2015 – Sept. 13, 2015

Note: Call volumes represent weekly totals for week beginning with date.

Numbers prepared for September 16, 2015 Board Meeting

Release Plan Project Status

Legend:

- **Work Incomplete**
- **Work Completed**
- **Work Currently Underway**
- **Work in Planning Phase**
- **Work Scheduled for Scoping/Planning**

- ☆ = Change in Status
- Ⓢ = Change in Scope
- ⬌ = Change in Timing
- ✚ = Project Addition

Open Enrollment
Nov. 1-Jan 31

2015 ⬌ 2016

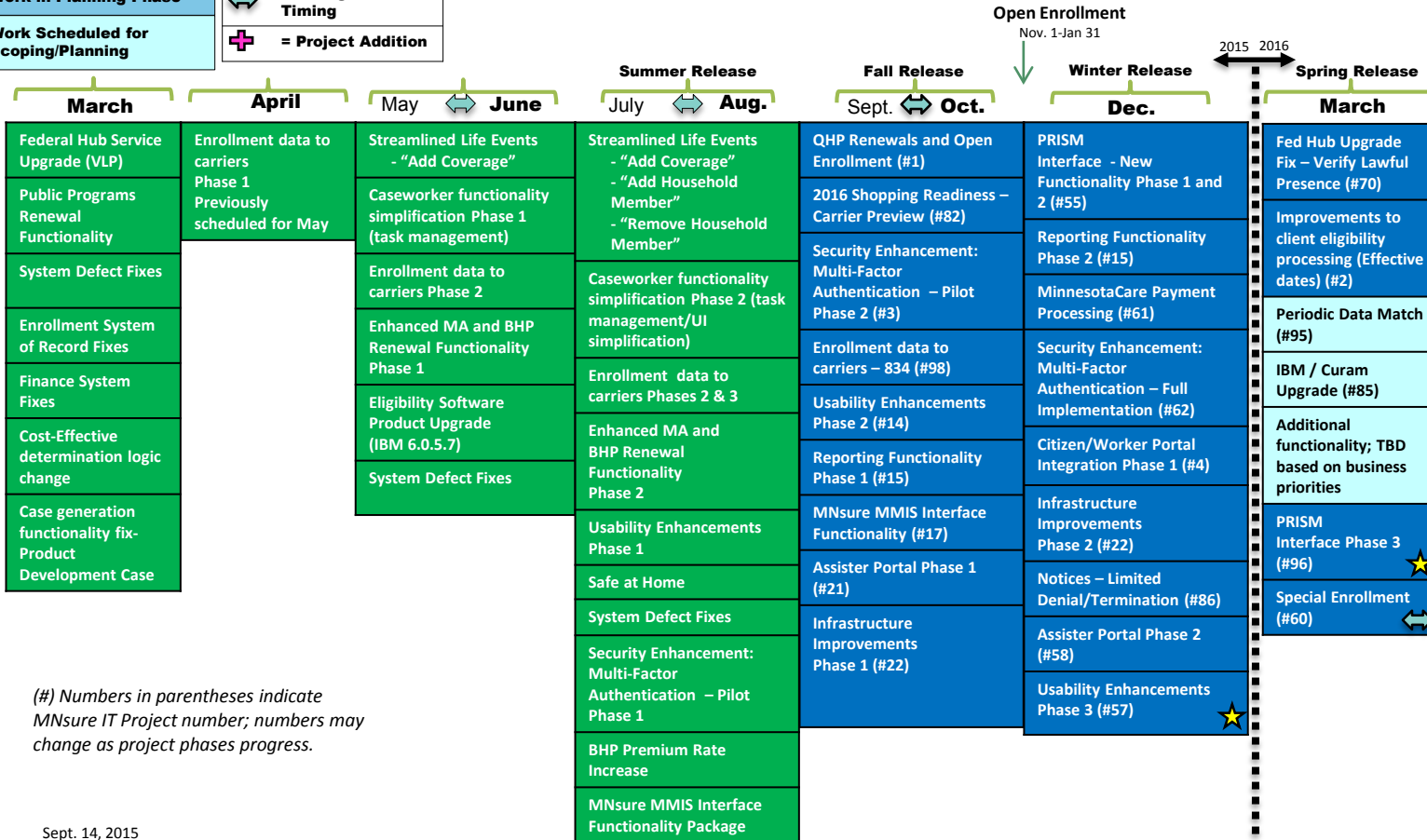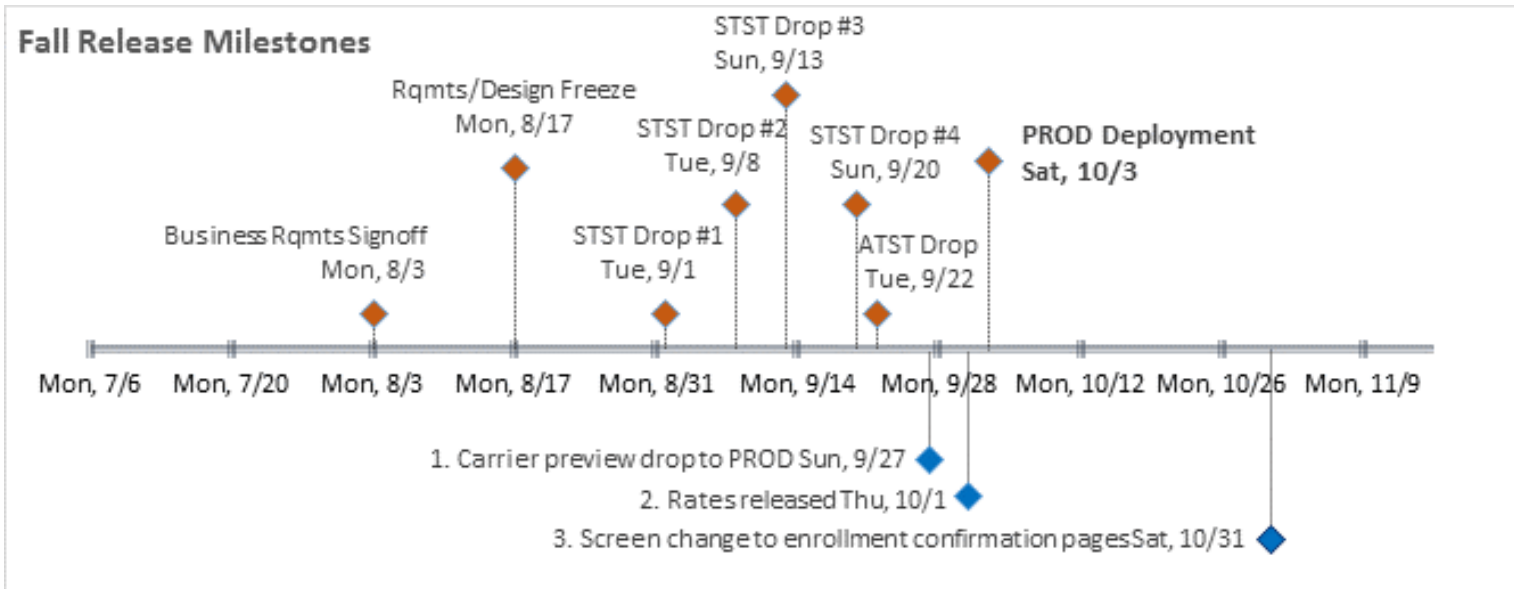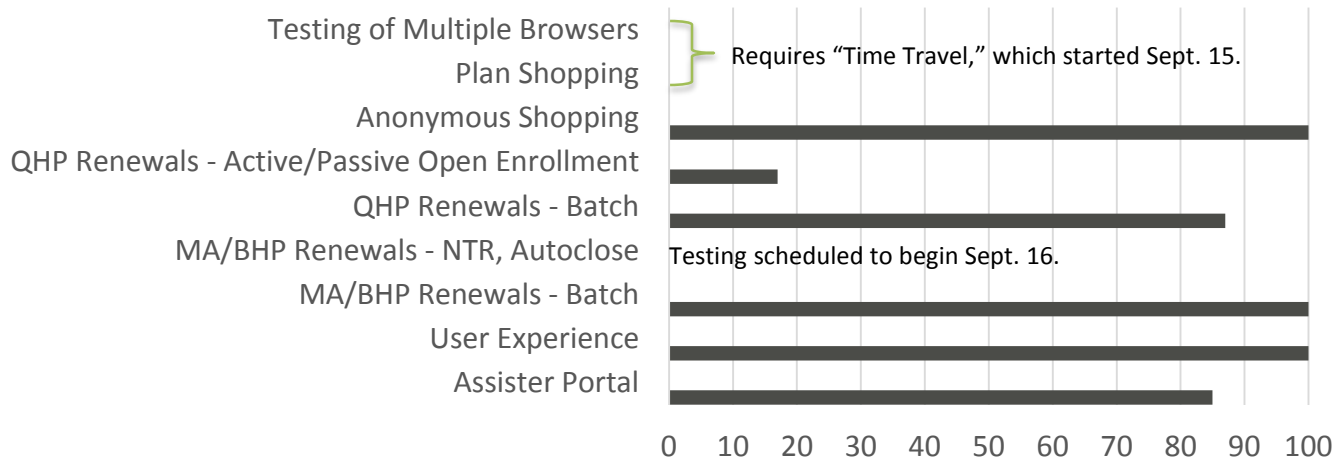| March	April	May — June	Summer Release — July — Aug.	Fall Release — Sept. ⬌ Oct.	Winter Release — Dec.	Spring Release — March
Federal Hub Service Upgrade (VLP)	Enrollment data to carriers Phase 1 Previously scheduled for May	Streamlined Life Events - "Add Coverage"	Streamlined Life Events - "Add Coverage" - "Add Household Member" - "Remove Household Member"	QHP Renewals and Open Enrollment (#1)	PRISM Interface - New Functionality Phase 1 and 2 (#55)	Fed Hub Upgrade Fix – Verify Lawful Presence (#70)
Public Programs Renewal Functionality		Caseworker functionality simplification Phase 1 (task management)	Caseworker functionality simplification Phase 2 (task management/UI simplification)	2016 Shopping Readiness – Carrier Preview (#82)	Reporting Functionality Phase 2 (#15)	Improvements to client eligibility processing (Effective dates) (#2)
System Defect Fixes		Enrollment data to carriers Phase 2	Enrollment data to carriers Phases 2 & 3	Security Enhancement: Multi-Factor Authentication – Pilot Phase 2 (#3)	MinnesotaCare Payment Processing (#61)	Periodic Data Match (#95)
Enrollment System of Record Fixes		Enhanced MA and BHP Renewal Functionality Phase 1	Enhanced MA and BHP Renewal Functionality Phase 2	Enrollment data to carriers – 834 (#98)	Security Enhancement: Multi-Factor Authentication – Full Implementation (#62)	IBM / Curam Upgrade (#85)
Finance System Fixes		Eligibility Software Product Upgrade (IBM 6.0.5.7)	Usability Enhancements Phase 1	Usability Enhancements Phase 2 (#14)	Citizen/Worker Portal Integration Phase 1 (#4)	Additional functionality; TBD based on business priorities
Cost-Effective determination logic change		System Defect Fixes	Safe at Home	Reporting Functionality Phase 1 (#15)	Infrastructure Improvements Phase 2 (#22)	PRISM Interface Phase 3 (#96) ☆
Case generation functionality fix- Product Development Case			System Defect Fixes	MNsure MMIS Interface Functionality (#17)	Notices – Limited Denial/Termination (#86)	Special Enrollment (#60) ⬌
			Security Enhancement: Multi-Factor Authentication – Pilot Phase 1	Assister Portal Phase 1 (#21)	Assister Portal Phase 2 (#58)	
			BHP Premium Rate Increase	Infrastructure Improvements Phase 1 (#22)	Usability Enhancements Phase 3 (#57) ☆	
			MNsure MMIS Interface Functionality Package			

(#) Numbers in parentheses indicate MNsure IT Project number; numbers may change as project phases progress.
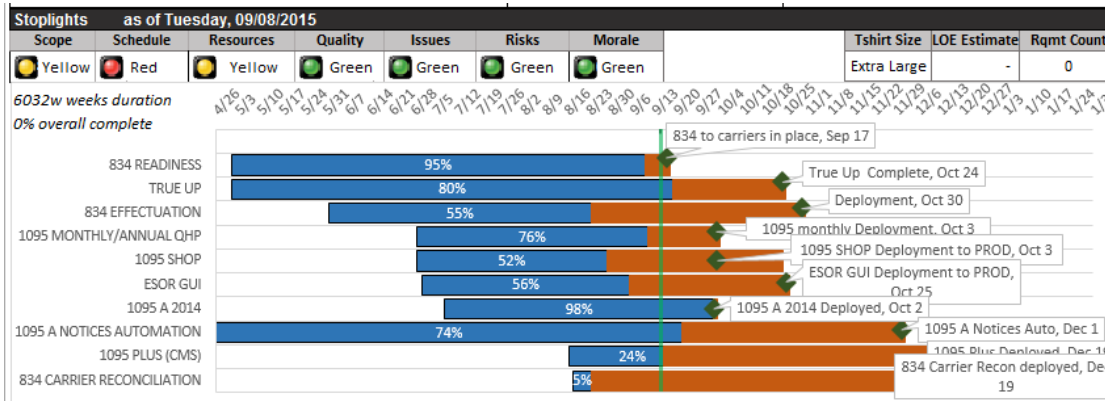
Sept. 14, 2015

MNsure

Fall Release Milestones

STST Drop #3
Sun, 9/13

Rqmts/Design Freeze
Mon, 8/17

STST Drop #2
Tue, 9/8

STST Drop #4
Sun, 9/20

PROD Deployment
Sat, 10/3

Business Rqmts Signoff
Mon, 8/3

STST Drop #1
Tue, 9/1

ATST Drop
Tue, 9/22

Mon, 7/6   Mon, 7/20   Mon, 8/3   Mon, 8/17   Mon, 8/31   Mon, 9/14   Mon, 9/28   Mon, 10/12   Mon, 10/26   Mon, 11/9

1. Carrier preview drop to PROD Sun, 9/27
2. Rates released Thu, 10/1
3. Screen change to enrollment confirmation pages Sat, 10/31

Testing Status (% complete as of Sept. 15)

Testing of Multiple Browsers
Plan Shopping — Requires "Time Travel," which started Sept. 15.
Anonymous Shopping
QHP Renewals - Active/Passive Open Enrollment
QHP Renewals - Batch
MA/BHP Renewals - NTR, Autoclose — Testing scheduled to begin Sept. 16.
MA/BHP Renewals - Batch
User Experience
Assister Portal

0   10   20   30   40   50   60   70   80   90   100

Stoplights	as of Tuesday, 09/08/2015							Tshirt Size	LOE Estimate	Rqmt Count
Scope	**Schedule**	**Resources**	**Quality**	**Issues**	**Risks**	**Morale**		Extra Large	-	0
Yellow	Red	Yellow	Green	Green	Green	Green				

6032w weeks duration
0% overall complete

- 834 READINESS — 95%
- TRUE UP — 80%
- 834 EFFECTUATION — 55%
- 1095 MONTHLY/ANNUAL QHP — 76%
- 1095 SHOP — 52%
- ESOR GUI — 56%
- 1095 A 2014 — 98%
- 1095 A NOTICES AUTOMATION — 74%
- 1095 PLUS (CMS) — 24%
- 834 CARRIER RECONCILIATION — 5%

834 to carriers in place, Sep 17
True Up Complete, Oct 24
Deployment, Oct 30
1095 monthly Deployment, Oct 3
1095 SHOP Deployment to PROD, Oct 3
ESOR GUI Deployment to PROD, Oct 25
1095 A 2014 Deployed, Oct 2
1095 A Notices Auto, Dec 1
1095 Plus Deployed, Dec 19
834 Carrier Recon deployed, Dec 19

Four Components of the Work

1. **Carrier Readiness:** Testing of functionality for carriers to receive and process 834 files.
2. **True-up:** Verifying population data between ESOR and the carriers to ensure all future data exchanges will be successful.
3. **Effectuation:** Electronic response from the carriers to ESOR of enrollment data.
4. **Reconciliation:** Aligning ESOR data with Carrier data.

STATUS

- **SUMMER RELEASE:** This work consisted of MN.IT testing in preparation for 834 readiness for Fall Release.

- **READINESS:** Two rounds of testing (Carriers and MNsure) are complete. Round 3 is underway. Identified defects are being addressed (See Slide 14). A Round 4 may be needed to fully test defect fixes. Readiness work must be complete before the other components can be undertaken.

- **TRUE-UP:** Round 1 of testing completed (by Developers). Round 2 underway by Quality Assurance team. Round 3 to follow with Carriers and MNsure reviewing accuracy of reports in test environment. MN.IT is scheduled to upload files by Oct. 2; review and fine-tuning as needed will take place prior to Oct. 23.

- **EFFECTUATION:** Testing follows same logic as True-up, which will speed testing work. MN.IT Quality Assurance testing will be completed by Oct. 8, with Carrier testing to be completed by Oct. 16. Clean up of any reporting errors will take place between Oct. 19 and 29. Deployment is scheduled for Oct. 30.

- **RECONCILIATION:** Currently in Scoping stage. Meetings scheduled this week to finalize what data elements MNsure wants to Reconcile. Full deployment is scheduled for Dec. 19.

Goal: Resolve all defects and deploy to Production environment by Sept. 18.

Defect Listing	Summary	Date Reported	Comments	Resolution
MNHIX-6218	834 Usage indicate = T on Prod files	9/9	Development in progress	Unresolved
MNHIX-6221	Middle name not populated on 834	9/8	Fixed – Waiting for MNsure/Carriers to test and confirm	Fixed – being tested
MNHIX-6241	PER segment for 2100 A loop using the HP code and not the TE code	9/4	Fixed – Waiting for MNsure/Carriers to test and confirm	Fixed – being tested
MNHIX-6261	Dependents not getting term dates when terming on 834	9/8	Development completed	Ready for testing
MN-HIX 6340	Issue with EDI file Cancel generated from online change of plans to new carrier.	9/11	Development in progress	Unresolved
MNHIX- 6333	EsorToAggregator WAS adjust maintenance effective date	9/11	Development completed	Ready for testing
MN-HIX 6367	EDI files not picking up term and Add when household is changing plans within the same carrier	9/14	Development completed	Ready for testing
MN- HIX-6371	Manual termination of an entire household.	9/14	Currently being re-examined– This was previously working so believed to be a test environment issue – Plan to test in another environment.	Ready for testing

WHAT	• **New Portal for use by Navigators, Brokers, Certified Application Counselors.** • **Assister input helped shape this new functionality.** • **Will be piloted by approx. 150 Assisters invited by MNsure.**
WHEN	• New Portal functionality to be deployed Oct. 3 • Assister Portal pilot to take place between Oct. 26, 2015 to Jan. 29, 2016.
KEY FEATURES	• Allows Assisters to complete application and enrollment on behalf of consumers. • Allows Assisters to remotely assist consumers (current practice is to work side-by-side with consumers). This will be a major benefit, especially in rural Minnesota. • Consumers can add, drop or change their Assister. • Pilot participants will be trained (and must pass competency exam). Training addresses issues such as privacy, security, working with Consumers and safeguarding Consumer personal information.
PILOT GOALS	• Gauge Assister and Consumer reaction to the Assister Portal. • Assess the operations and Contact Center policies and workflows established to support Assisters and Consumers in use of the Assister portal. • Provide input to finalize staffing allocation for support of Assister Portal and full implementation planning.