



Board of Directors Meeting

May 25, 2016



Enrollment Dashboard – 1 of 2

Cumulative Enrollment, Nov. 1, 2015 – May 22, 2016	
Total Enrollments	351,203
Medical Assistance	195,295
MinnesotaCare	64,040
Qualified Health Plans	91,868
QHP renewals	43,649
QHP via SHOP	1,917
Qualified Dental Plans	8,064

QHP Households Receiving Financial Help, Nov. 1, 2015 – May 22, 2016	
Households with Advanced Premium Tax Credits	64%
Households with Cost Sharing Reductions	13%

Current SHOP Enrollment, May 22, 2016	
Employers enrolled	282
Employees enrolled	1,260
Individuals enrolled (including dependents)	1,917

Enrollment Dashboard – 2 of 2

Plans & Carriers, Nov. 1, 2015 – May 22, 2016		
Carrier	2016 Enrollment To Date	2015 Enrollment
Blue Cross Blue Shield	28%	43%
BluePlus	8%	7%
HealthPartners	24%	24%
Medica	19%	5%
UCare	21%	21%
Metal Level		
Platinum	--	7%
Gold	17%	17%
Silver	36%	39%
Bronze	46%	36%
Catastrophic	1%	1%

QHP Enrollee Demographics, Nov. 1, 2015 – May 22, 2016		
Age	2016 Enrollment To Date	2015 Enrollment
<18	10%	10%
18-25	6%	7%
26-34	14%	18%
35-44	13%	15%
45-54	18%	19%
55-64	38%	31%
65+	<1%	0.3%
Sex		
Male	48%	48%
Female	52%	52%

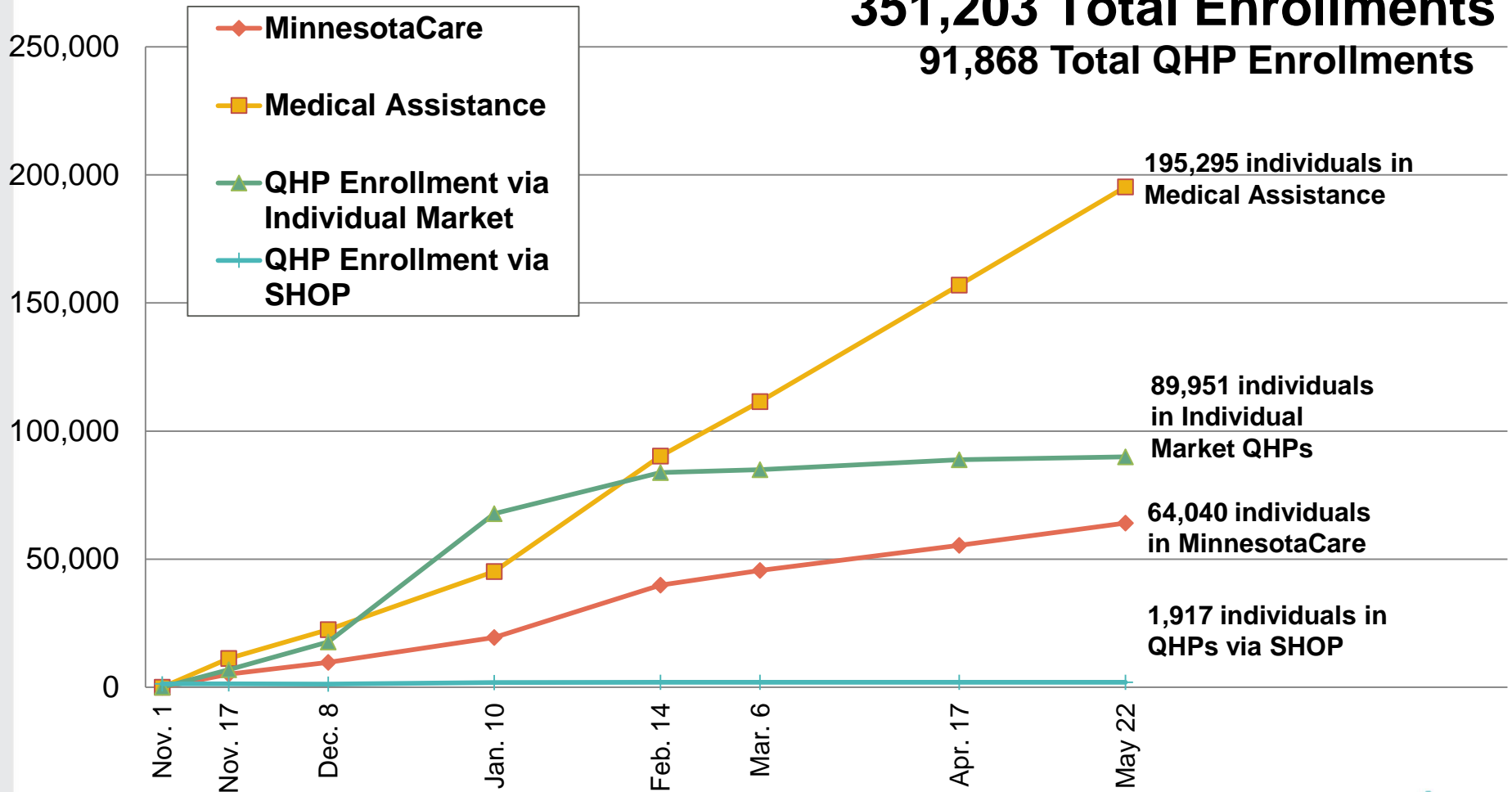
Note: Data reflects all QHP enrollment except SHOP enrollment.

Enrollments by Program

November 1, 2015 – May 22, 2016



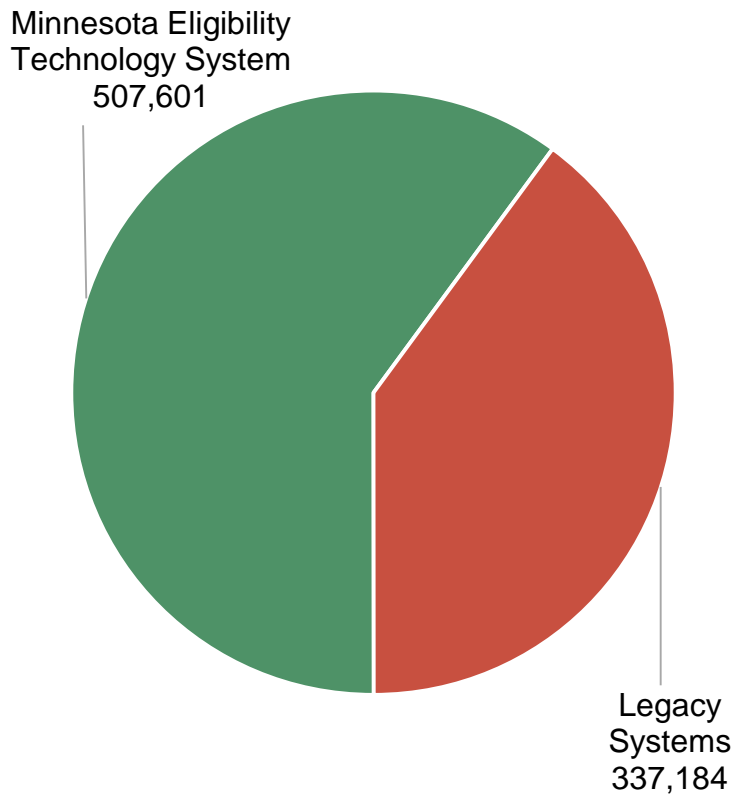
351,203 Total Enrollments
91,868 Total QHP Enrollments



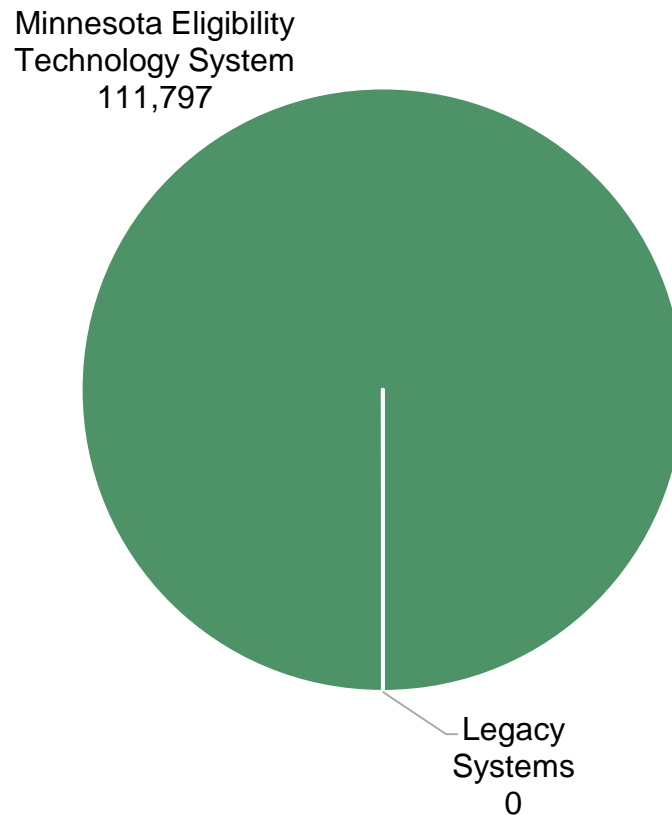
Program enrollment began at zero for all programs except SHOP starting November 1, 2015.

Current MA and MCRE Enrollee Count April 2016

Medical Assistance



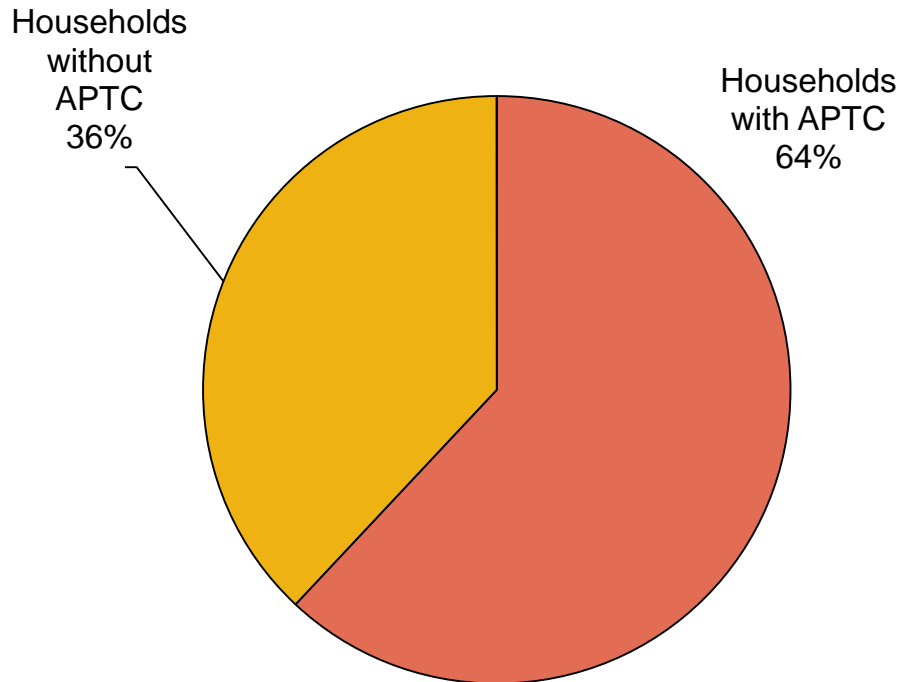
MinnesotaCare



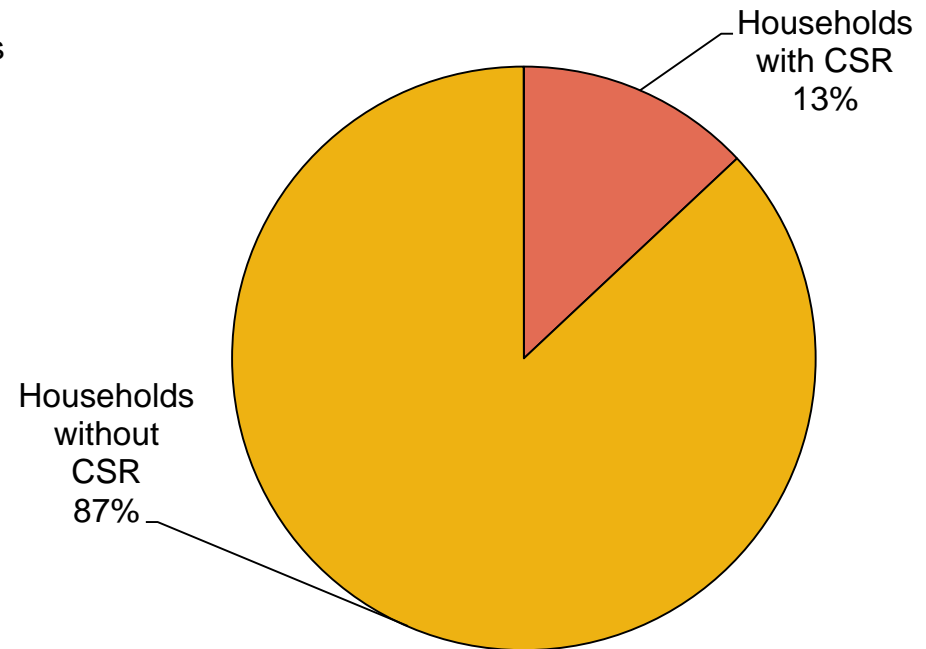
QHP Households Receiving Financial Help

November 1, 2015 – May 22, 2016

Advanced Premium Tax Credit subsidies



Cost Sharing Reduction subsidies

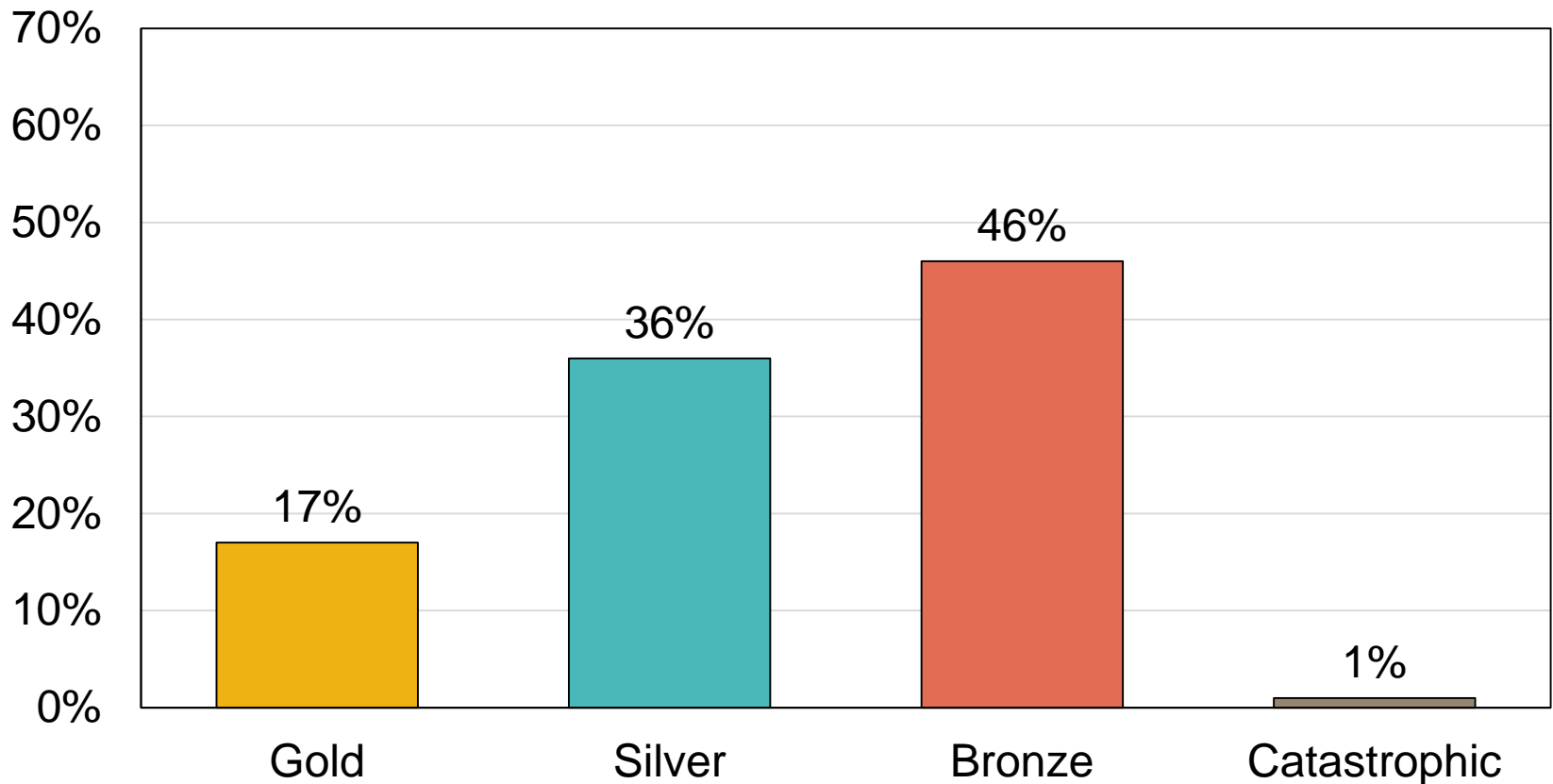


Note: Data is based off of effectuated enrollment for April 2016.
Data reflects all QHP enrollment except SHOP enrollment.

Individual Market: Metal Levels

November 1, 2015 – May 22, 2016

2016 QHP Metal Level Selection

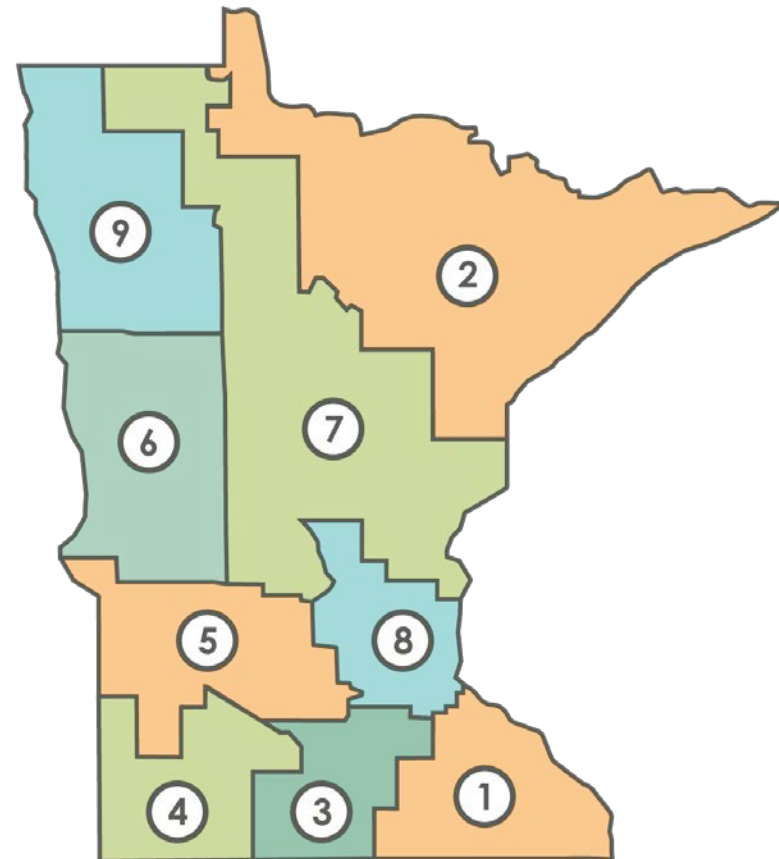


Note: Data reflects all QHP enrollment except SHOP enrollment.

QHP Enrollment by Rating Region

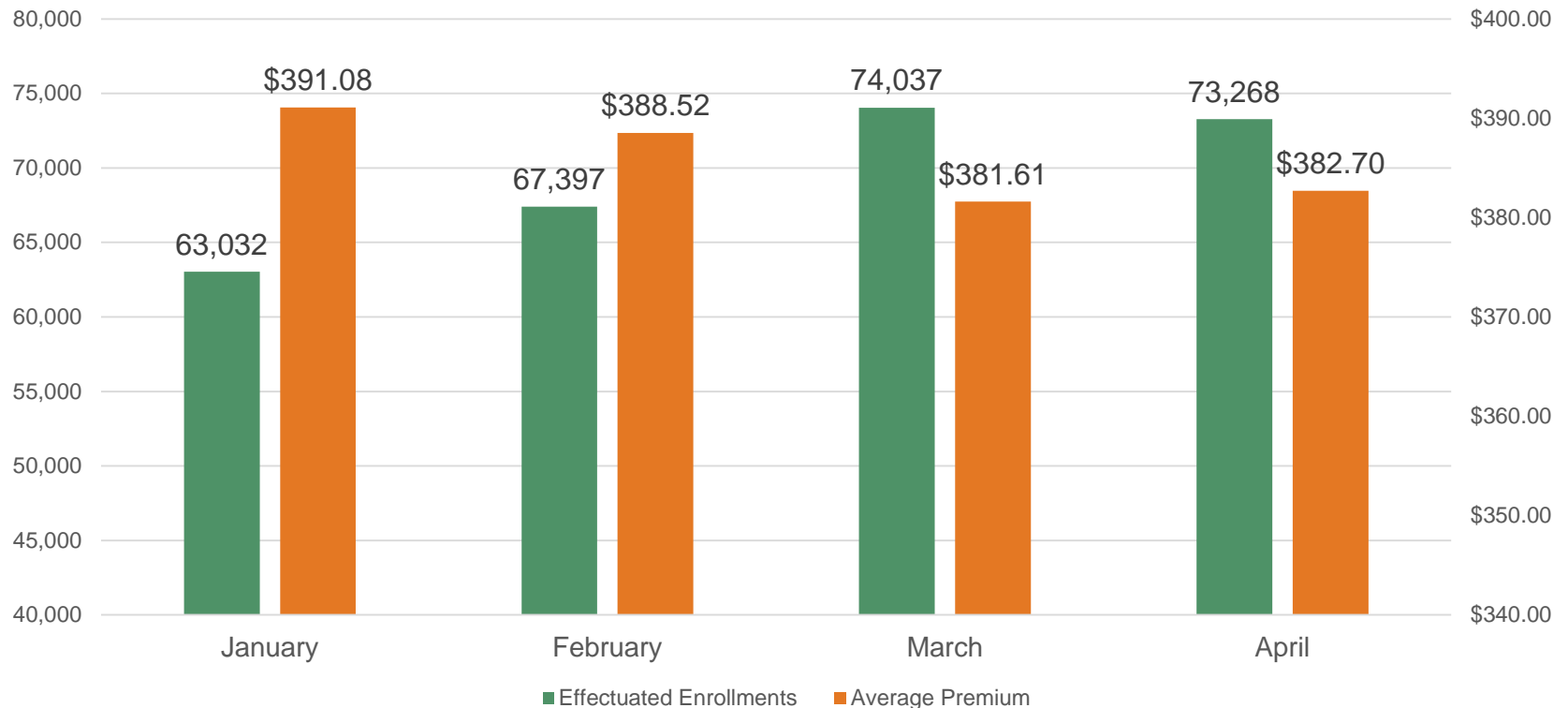
November 1, 2015 – May 22, 2016

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region
1	8.1%	8.14%
2	5.9%	6.28%
3	4.7%	4.80%
4	2.2%	2.69%
5	3.8%	4.07%
6	4.2%	4.47%
7	7.9%	8.76%
8	61.6%	59.56%
9	1.6%	1.24%



Effectuated Enrollments and Average Premiums, 2016

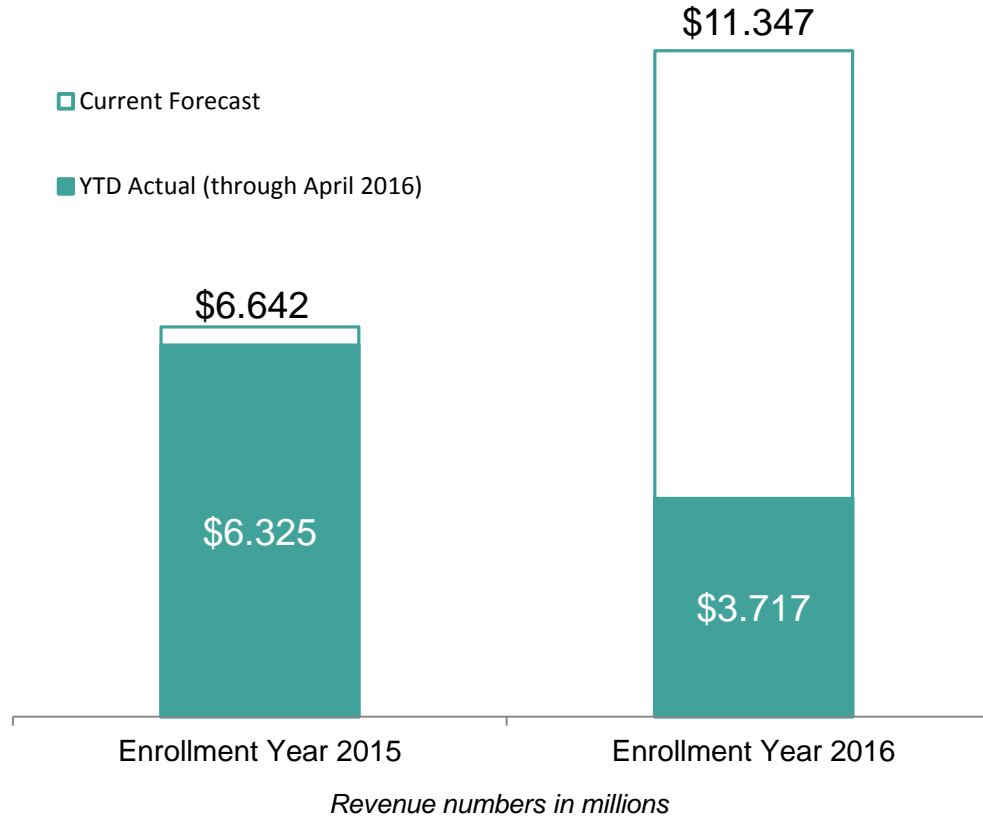
Monthly Effectuated Enrollments and Average Premiums
January – April 2016



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

MNsure Premium Withhold Revenue

Forecast and YTD Actual



Note: EY16 forecast is based on preliminary budget passed at March 9, 2016 MNsure Board meeting. Numbers are subject to change.

Customer Service Dashboard



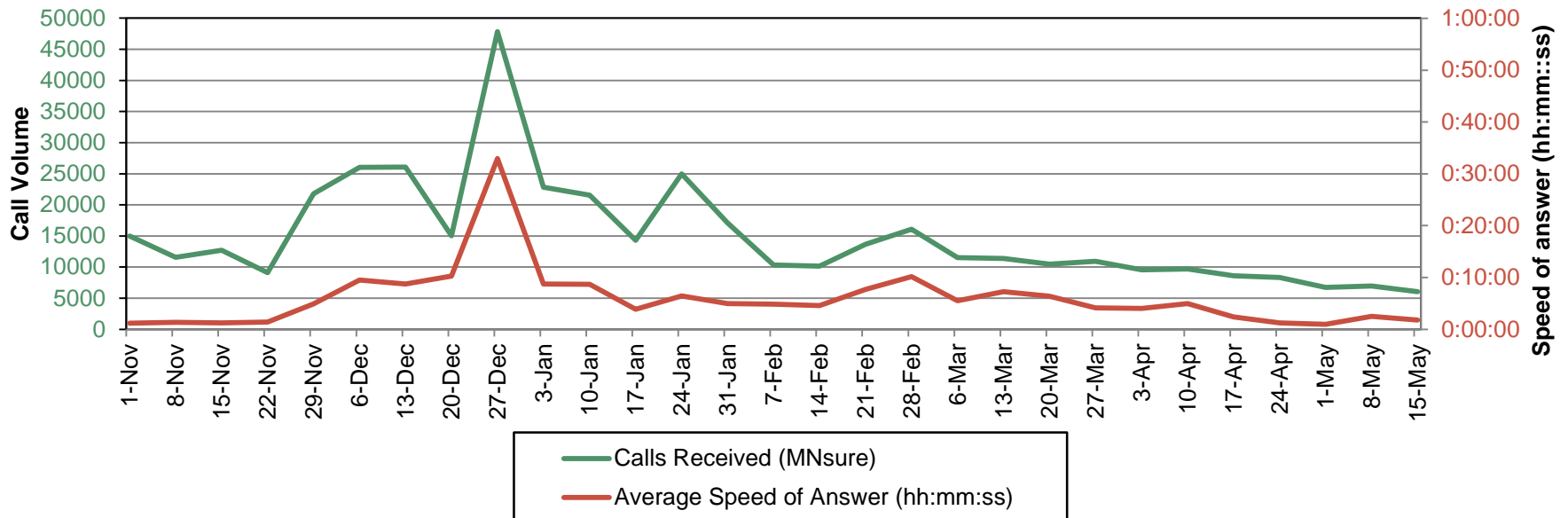
Contact Center, Apr. 18 – May 22, 2016	
Call Volume	36,666
Average Speed of Answer	0:01:46
Service Level (% of calls answered in 2 min. or less)	82.61%
Calls Abandoned while in Queue	3.39%
Average Talk Time	0:07:34

All Callers Top Contact Center Inquiries, Apr. 18 – May 22, 2016	
1. Password reset/Account unlock	13.79%
2. MA/MCRE	9.96%
3. Existing/Pending Inquiry	6.94%

Assister Resource Center (ARC) Top Inquiries, Apr. 18 – May 22, 2016	
1. Existing/pending inquiry	45.39%
2. Password reset/account unlock	17.65%
3. Determination Result	7.09%

Contact Center – Call Volume/ASA

**MNsure Contact Center Call Volume/Average Speed of Answer
Nov. 1, 2015 – May 22, 2016**



Note: Call volumes represent weekly totals for week beginning with date.
Average speed of answer represents weekly average for week beginning with date.

Work Incomplete
Work Completed
Work Currently Underway
XL = "Mega Project"

2016 IT Release Plan: Project Status

Spring Release	Summer Release #1	Summer Release #2	Fall Release	Winter Release
Notices	Periodic Data Match XL	Renewal Functionality Improvements – All Programs XL	Eligibility System Upgrade (IBM/Curam)	Project Selection Under Consideration
Renewals Functionality		Notices	2017 QHP Marketplace Set-up	
Unique Person ID / ID Matching		Federal Poverty Limit (FPL) MCRE & IA / UQHP income update		
METS-MMIS Interface Functionality				
PRISM Iteration 2				
Caseworker Functionality – Missing Task Functionality	May-July	August-September	October-December	January-February
MinnesotaCare Invoicing	834 Electronic Data Interchange (EDI) Fixes	Additional Information needed for Curam to ESOR Data	Coverage System of Record improvements	Production of the 1095A forms to consumers
Enrollment Data: Carrier integration and federal reporting: 1095-A; 1095 IRS & CMS reports; 834 EDI file testing and production; enrollment data reconciliation with carriers	ESOR Graphical User Interface improvements	METS-MMIS Interface Functionality	More Complete Data Stored in ESOR	Automation of 2016 1095 Corrections and VOIDS
1095-B	Effectuation, -2016 monthly files to IRS		1095-SBMI (new CMS file)	MAXIS to METS Migration, MAGI population
Reporting	1095 Improvements		Passive Renewals for 2017	
METS Data Fixes	MCRE Premiums		MAXIS to METS Migration, MAGI population	
Security Enhancements: Compliance & Audits	METS-MMIS Interface Functionality		METS-MMIS Interface Functionality	
Security Enhancements: Multi-Factor Authentication enhancements	Federal Poverty Limit (FPL) MA income updates		Ongoing Efforts	
	Defect Fixes regarding Medicaid coverage of pregnant / post-partum women and newborns		Special Enrollment Period support	Reporting
			Open Enrollment Period support	Public Program Reconciliation
			METS Data Fixes	Carrier/METS Data Reconciliation



MNsure Health Industry Advisory Committee (HIAC) Update

Jonathan Watson, HIAC Chair



Comparing Financing Models of State Exchanges (n=17)

Assessment only on plans offered through Exchange

CA

HI

ID

MA

MN

NV

OR

WA

Broad-based (Inside & Outside)

CO

CT

DC

KY

MD

State Appropriation

NY

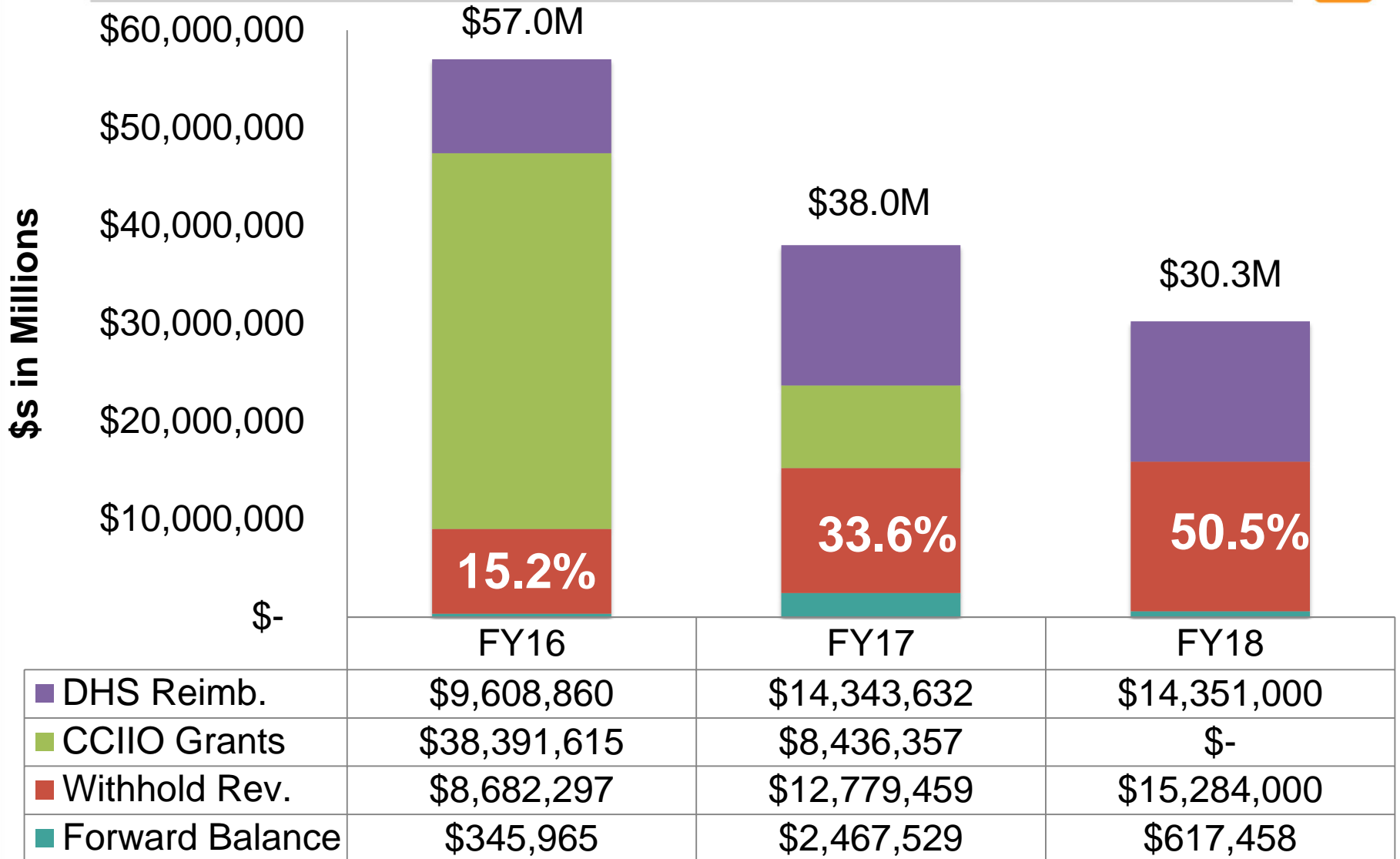
TBD

NM

RI

VT

MNsure Preliminary Three Year Plan (March 9, 2016 MNsure Board Meeting)



Preliminary MNsure Financing Options for HIAC

Option	Description
A Status Quo	Premium withhold (3.5%) applied to on-exchange plans only
B Reduced Premium	1 Apply to on-exchange only
	2 Apply to on- and off-exchange individual market
C Per Member Per Month (PMPM)	1 Apply to on-exchange only
	2 Apply to on- and off-exchange individual market
D General Fund Allocation	1 Support general operations – QHP only
	2 Support IT development only – QHP only
E Federally Facilitated Exchange	Move to FFM with consideration for MinnesotaCare

MNsure Financing Recommendations

HIAC Guiding Principles

- **Simplicity** – easy to understand, easy to collect revenue
- **Fairness** – funding source is relevant to the work of MNsure
- **Focused** – on revenue mechanism, not the amount collected
- **Stability** – for MNsure budget

HIAC Next Steps for Financing MNsure Recommendations

Narrow Choices
(June 2 meeting)

Assess Options

- Policy
- Consumer
- Financial
- Market

Develop HIAC Position

- Majority
- Dissenting

What to Expect from HIAC

When	What
Summer 2016	HIAC recommendations on MNsure financing
Fall 2016	Health literacy recommendations (possibly in conjunction with CSEAC)

What HIAC Expects from MNsure

- Additional “assignments” from MNsure Board
- Participation in our HIAC meetings