



# Board of Directors Meeting

## October 19, 2016

# Enrollment Dashboard – 1 of 2

<b>Cumulative Enrollment, Nov. 1, 2015 – Oct. 16, 2016</b>	
<b>Total Enrollments</b>	<b>591,385</b>
Medical Assistance	388,766
MinnesotaCare	100,722
Qualified Health Plans	101,897
QHP renewals	43,822
QHP via SHOP	1,940
Qualified Dental Plans	8,824

<b>QHP Households Receiving Financial Help, Nov. 1, 2015 – Oct. 16, 2016</b>	
Households with Advanced Premium Tax Credits	63%
Households with Cost Sharing Reductions	15%

<b>Current SHOP Enrollment, Oct. 16, 2016</b>	
Employers enrolled	292
Employees enrolled	1,260
Individuals enrolled (including dependents)	1,940

# Enrollment Dashboard – 2 of 2

Plans & Carriers, Nov. 1, 2015 – Oct. 16, 2016		
Carrier	2016 Enrollment To Date	2015 Enrollment
Blue Cross Blue Shield	20.5%	43%
BluePlus	8.1%	7%
HealthPartners	25.9%	24%
Medica	21.5%	5%
UCare	23.9%	21%
Metal Level		
Platinum	--	7%
Gold	16.5%	17%
Silver	35.1%	39%
Bronze	47.0%	36%
Catastrophic	1.4%	1%

QHP Enrollee Demographics, Nov. 1, 2015 – Oct. 16, 2016		
Age	2016 Enrollment To Date	2015 Enrollment
<18	10.5%	10%
18-25	7.3%	7%
26-34	16.8%	18%
35-44	13.9%	15%
45-54	18.5%	19%
55-64	32.6%	31%
65+	0.3%	0.3%
Sex		
Male	48.2%	48%
Female	51.8%	52%

Note: Data reflects all QHP enrollment except SHOP enrollment.

# Enrollments by Program

## November 1, 2015 – Oct. 16, 2016



**591,385 Total Enrollments**

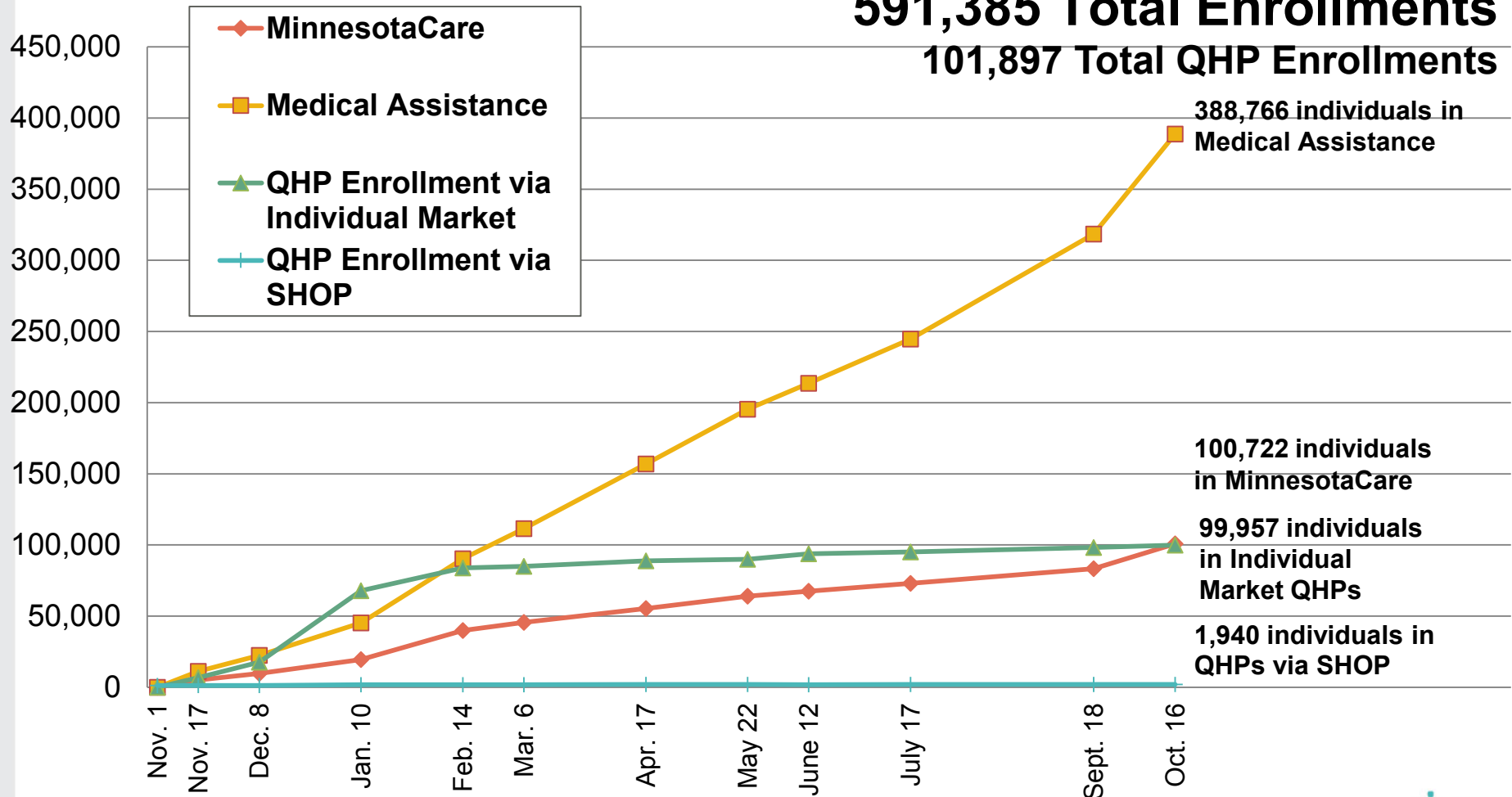
**101,897 Total QHP Enrollments**

**388,766 individuals in Medical Assistance**

**100,722 individuals in MinnesotaCare**

**99,957 individuals in Individual Market QHPs**

**1,940 individuals in QHPs via SHOP**

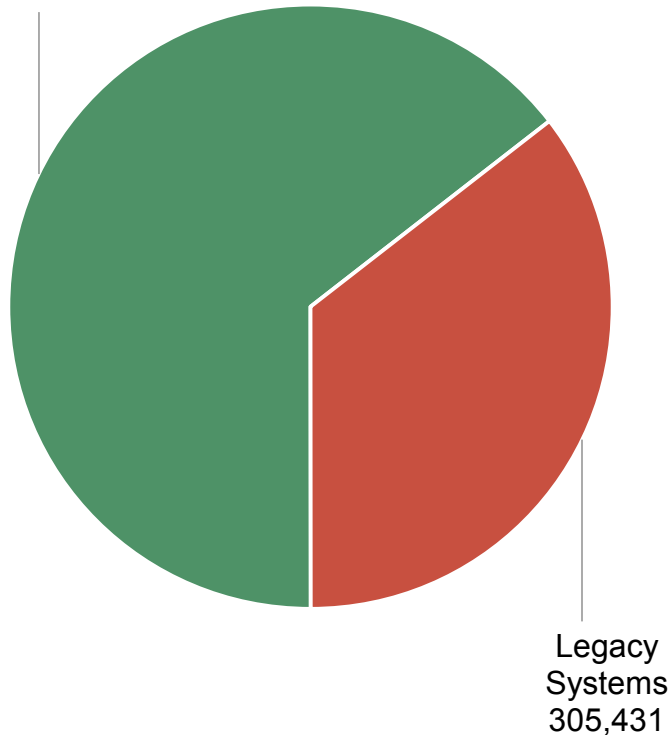


Program enrollment began at zero for all programs except SHOP starting November 1, 2015.

# Current MA and MCRE Enrollee Count September 2016

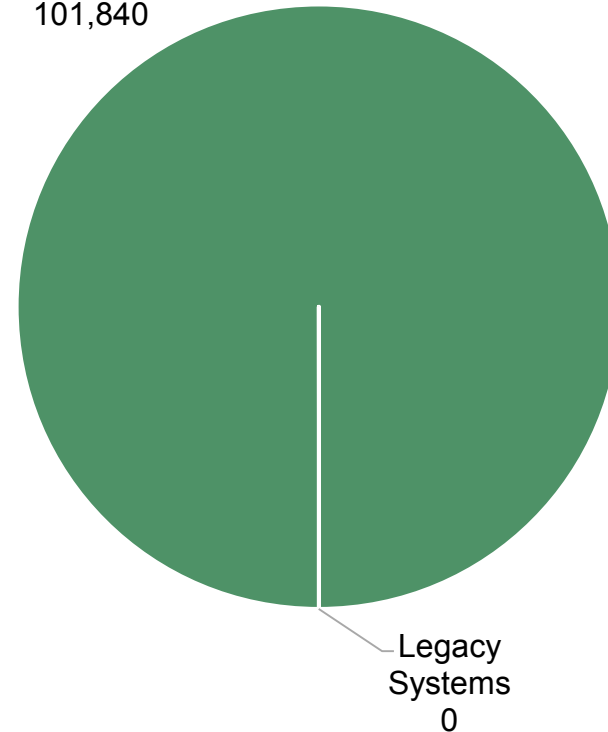
## Medical Assistance

Minnesota Eligibility  
Technology System  
554,645



## MinnesotaCare

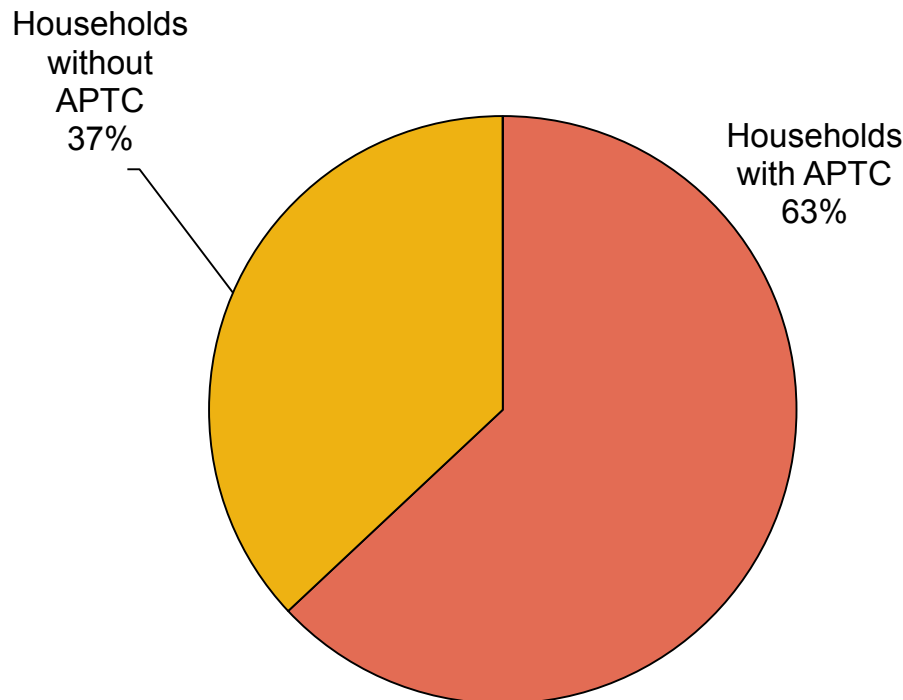
Minnesota Eligibility  
Technology System  
101,840



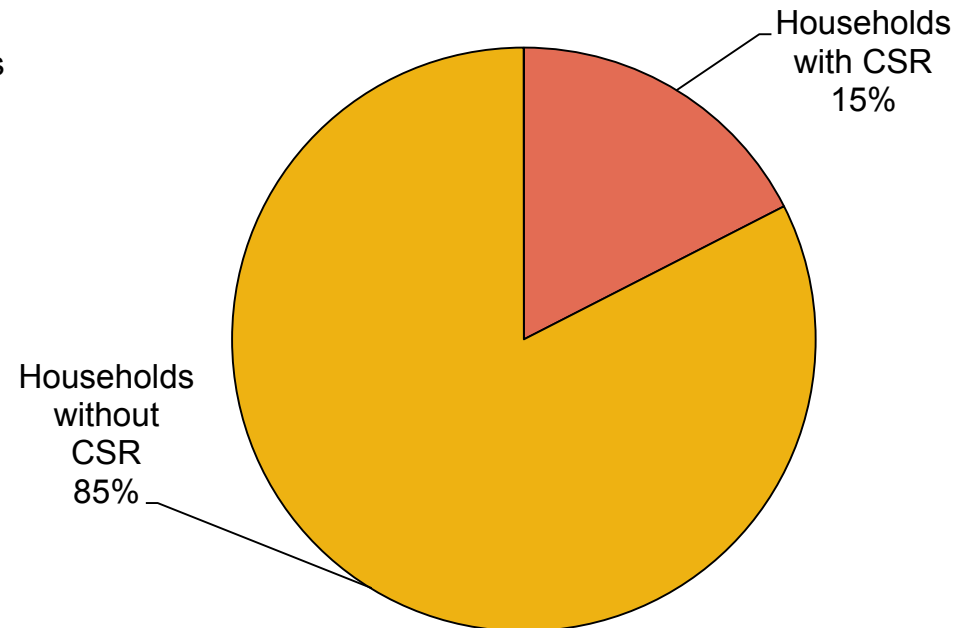
# QHP Households Receiving Financial Help

## November 1, 2015 – Oct. 16, 2016

### Advanced Premium Tax Credit subsidies



### Cost Sharing Reduction subsidies

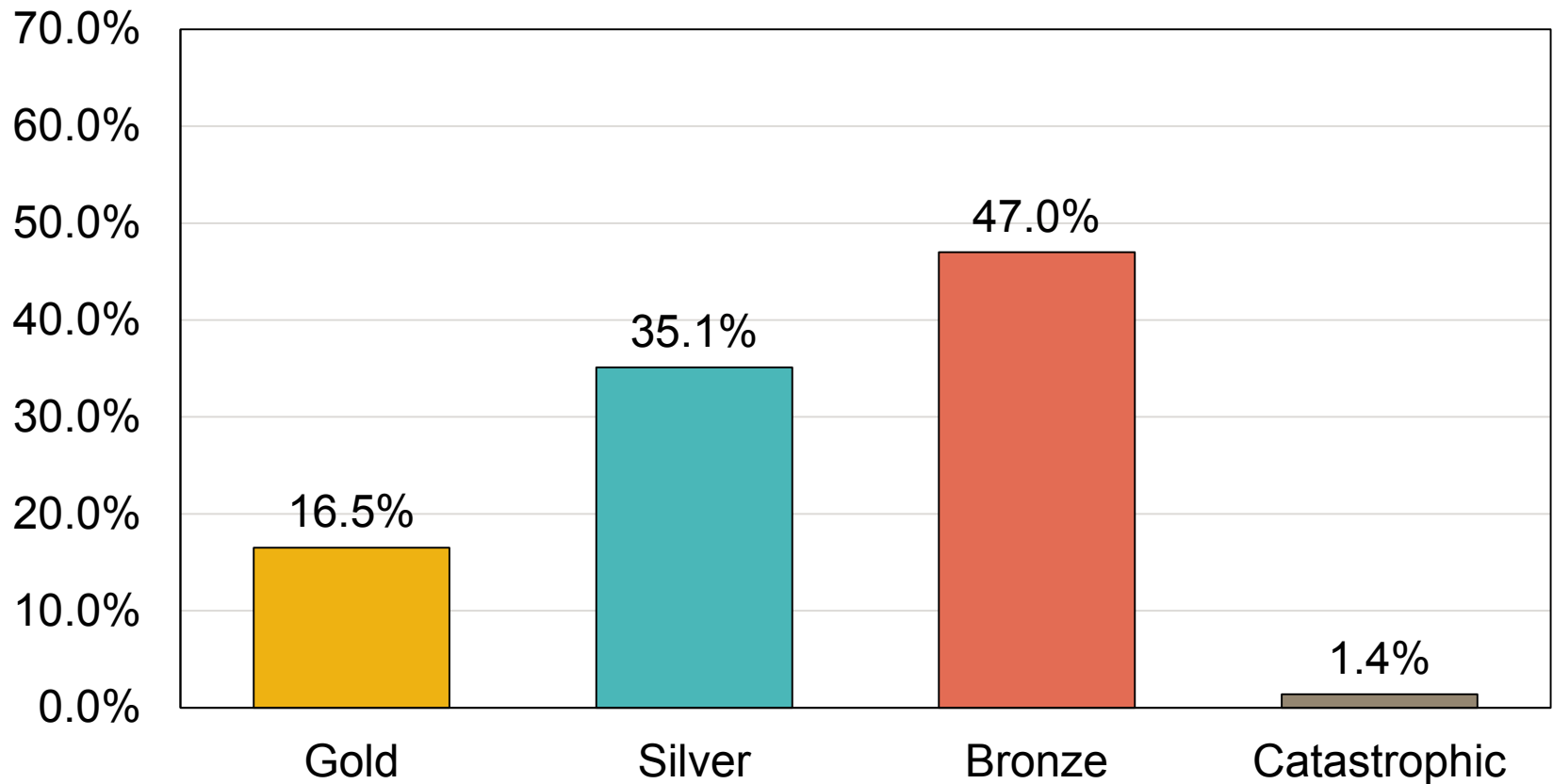


Note: Data is based off of effectuated enrollment for September 2016.  
Data reflects all QHP enrollment except SHOP enrollment.

# Individual Market: Metal Levels

## November 1, 2015 – Oct. 16, 2016

### 2016 QHP Metal Level Selection

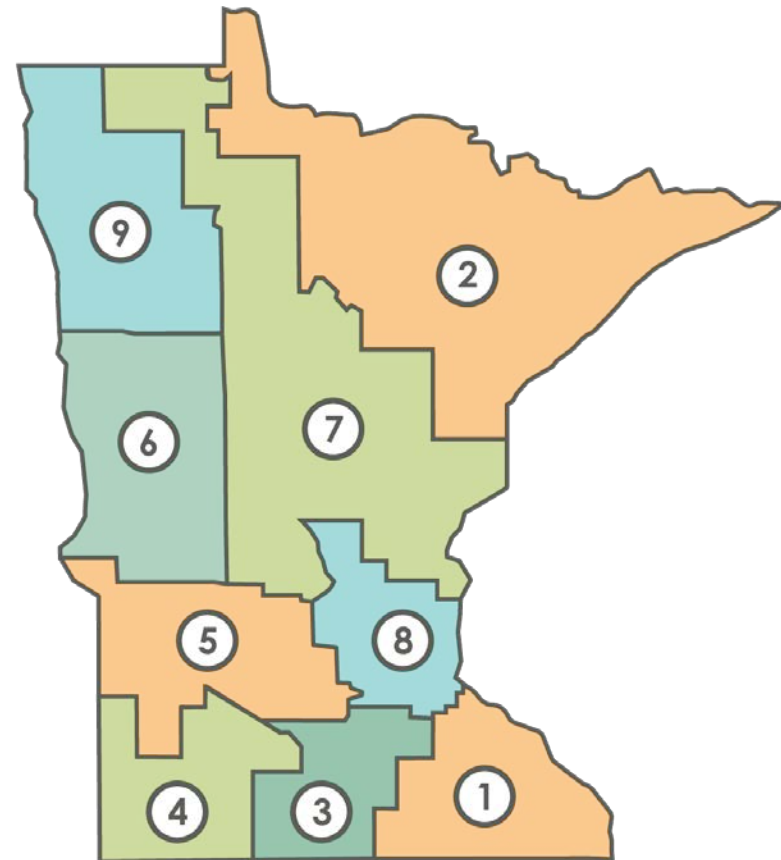


Note: Data reflects all QHP enrollment except SHOP enrollment.

# QHP Enrollment by Rating Region

## November 1, 2015 – Oct. 16, 2016

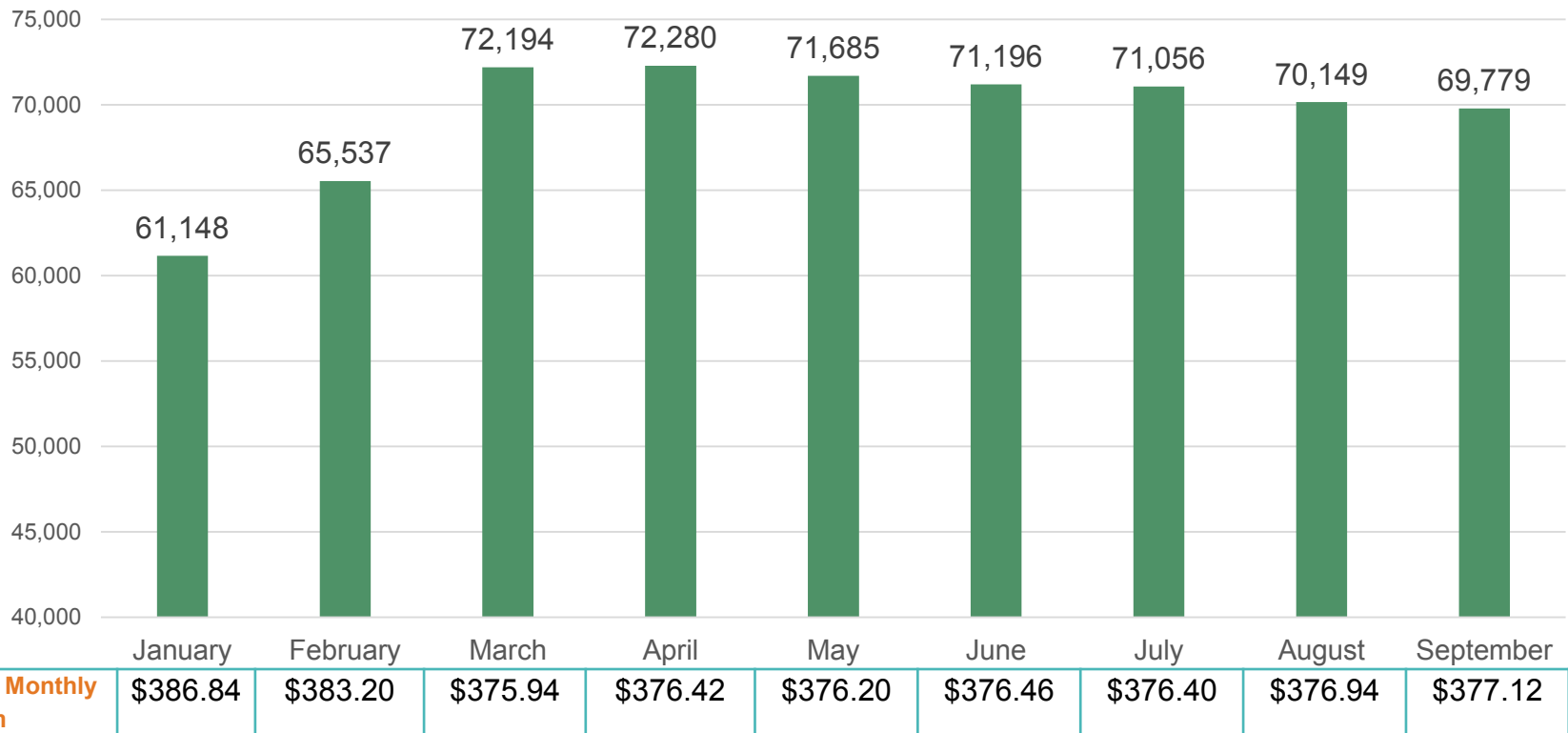
Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region
1	8.1%	7.9%
2	5.9%	6.3%
3	4.7%	4.7%
4	2.2%	2.6%
5	3.8%	3.9%
6	4.2%	4.4%
7	7.9%	8.7%
8	61.6%	60.3%
9	1.6%	1.2%





# Effectuated Enrollments and Average Premiums, 2016

Monthly Effectuated Enrollments  
January – September 2016

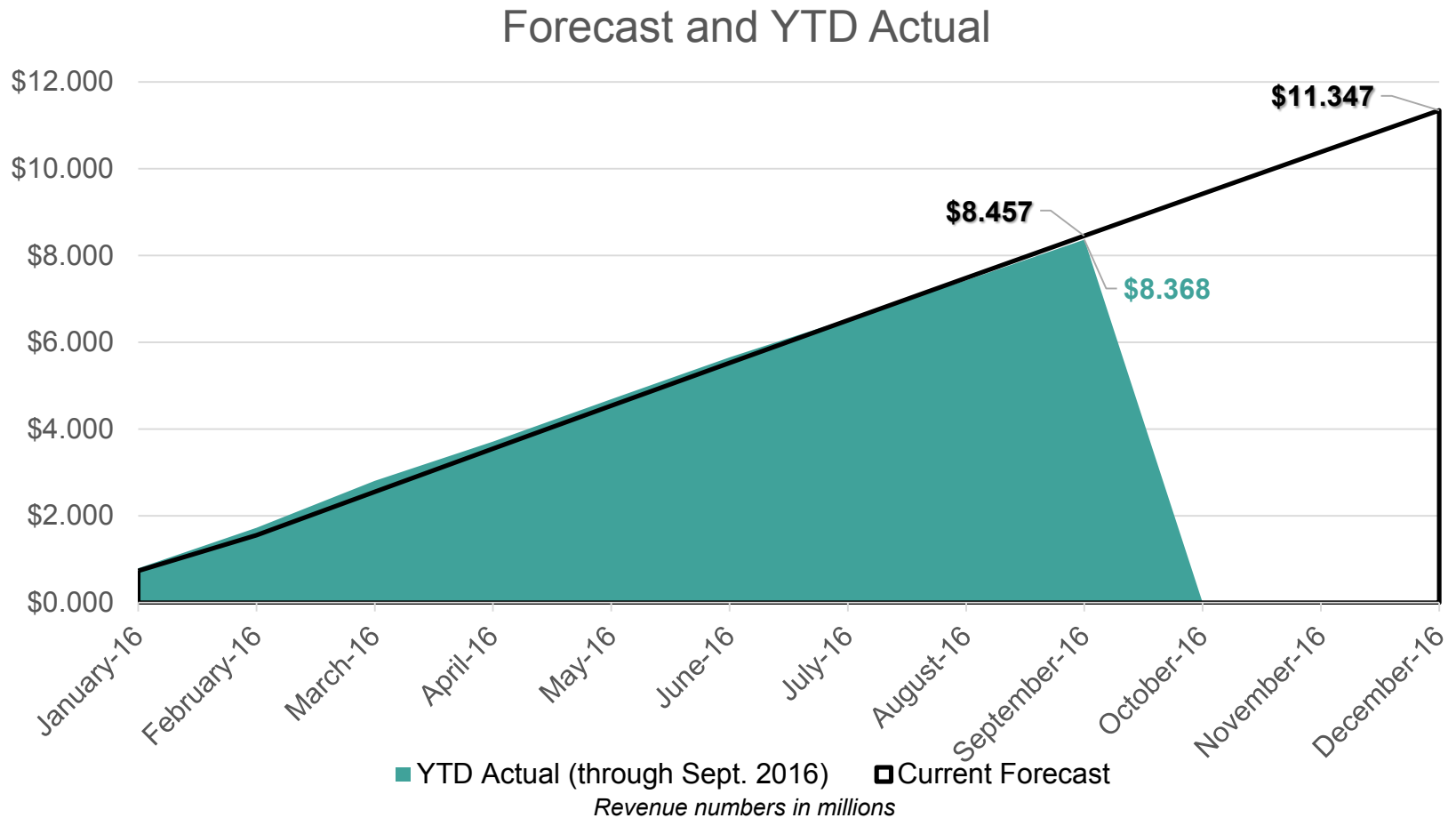


Note: Enrollment count includes both individual market and SHOP QHPs.

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 Calendar Year 2016



Note: EY16 forecast is based on budget passed at July 20, 2016 MNsure Board meeting.

# Customer Service Dashboard

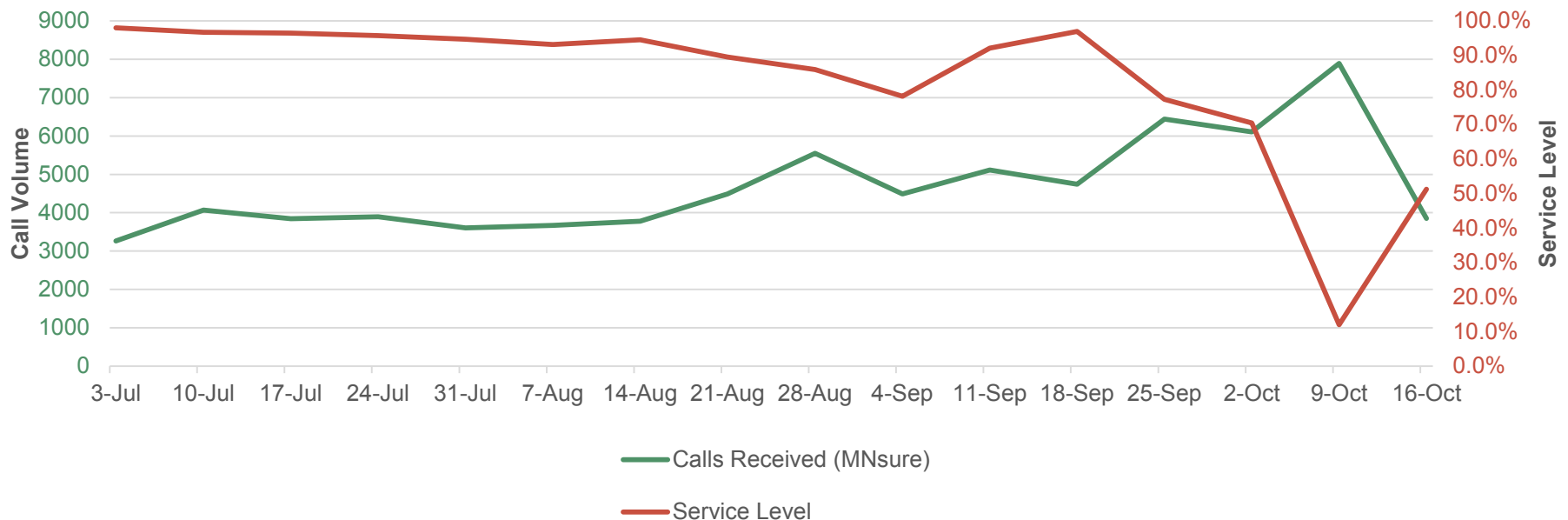
<b>Contact Center, Sept. 19 – Oct. 18, 2016</b>	
Call Volume	29,034
Service Level (% of calls answered in 5 min. or less)	61.58%
Average Speed of Answer	0:05:02
Calls Abandoned while in Queue	12.78%

<b>All Callers Top Contact Center Inquiries, Sept. 19 – Oct. 18, 2016</b>	
1. Password reset/Account unlock	16.70%
2. MA/MCRE	9.39%
3. Existing/Pending Inquiry	7.75%

<b>Assister Resource Center (ARC) Top Inquiries, Sept. 19 – Oct. 18, 2016</b>	
1. Existing/pending inquiry	46.49%
2. Password reset/Account unlock	23.68%
3. Determination Result	6.44%

# Contact Center Call Volume and Service Level

**MNsure Contact Center Call Volume/Service Level  
July 1 – October 18, 2016**



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.  
Week beginning Oct. 16 represents a partial week.

# Open Enrollment Preparations

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- Shop and compare with MNsure
  - Financial help is available
  - Comparison shopping is available
  - One-stop shop for everyone
  - Free in-person assistance is available

# Contact Center

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- Toll-free Contact Center line:  
1-855-366-7873
- Open enrollment hours:
  - Monday-Friday, 8 a.m. to 6 p.m.
  - Saturday, 8 a.m. to noon
- Extended hours around deadlines

# Website Refresh

MNsure Home / MNsure

www.mnsure.org

MNsure Where you choose health coverage

Sign In Create an Account Contact Us

Search

Quick Links

New Customers Current Customers Shop and Compare Get Help

**Losing your Blue Cross Blue Shield plan?  
Get started with MNsure, we've got you covered.**

**Losing Your Blue Cross Blue Shield Plan?**

**BCBS Customers - Start Here**

See information just for Blue Cross Blue Shield customers transitioning to MNsure.

**MNsure is the only place** you can take advantage of financial help such as **tax credits**.

1 2 3 4

**Contact Center Line 1-855-366-7873  
(1-855-3MNSURE)**

**Get free expert enrollment help!  
Assisters located throughout the state.**

**What is MNsure?**

MNsure is Minnesota's health insurance marketplace where individuals, families and small businesses can shop, compare and choose health insurance coverage. **It's the only place to apply for financial help** to lower the cost of your health coverage.

The MNsure marketplace is open 4 a.m. to midnight every day. [Scheduled down times posted here.](#)

**Health Insurance Explained**

Health Insurance Explained/KFF an...

**Latest News Releases**

[Minnesotans Can Start Using MNsure Plan Comparison Tool Today](#)

October 17, 2016

"Window shopping" tool quickly identifies options and financial assistance

[MNsure Urges Minnesotans to Shop, Compare and Save on Health Insurance](#)

# Plan Comparison Tool

Welcome to MNsure Plan Comparison Tool 2017

[Español](#) [Home](#) [Start Tool Again](#) [Tour](#) [Advice and Explanations](#)

**MNsure** Where you choose health coverage

Available Health Plans: 26 plans found. Sort By: Total Yearly Cost Estimate

**Filter results**

**Metal Level**

- ☒ Bronze
- ☐ Silver
- ☐ Gold

**Plan Type**

- ☐ HMO
- ☐ PPO

**Insurance Company**

- ☐ Blue Plus
- ☐ HealthPartners
- ☐ Medica
- ☐ Ucare Minnesota

**Monthly Premium** (with subsidy)

\$150 - \$610

**Total Yearly Cost Estimate**

\$5400 - \$9000

**Cost in a Bad Year**

\$12750 - \$19750

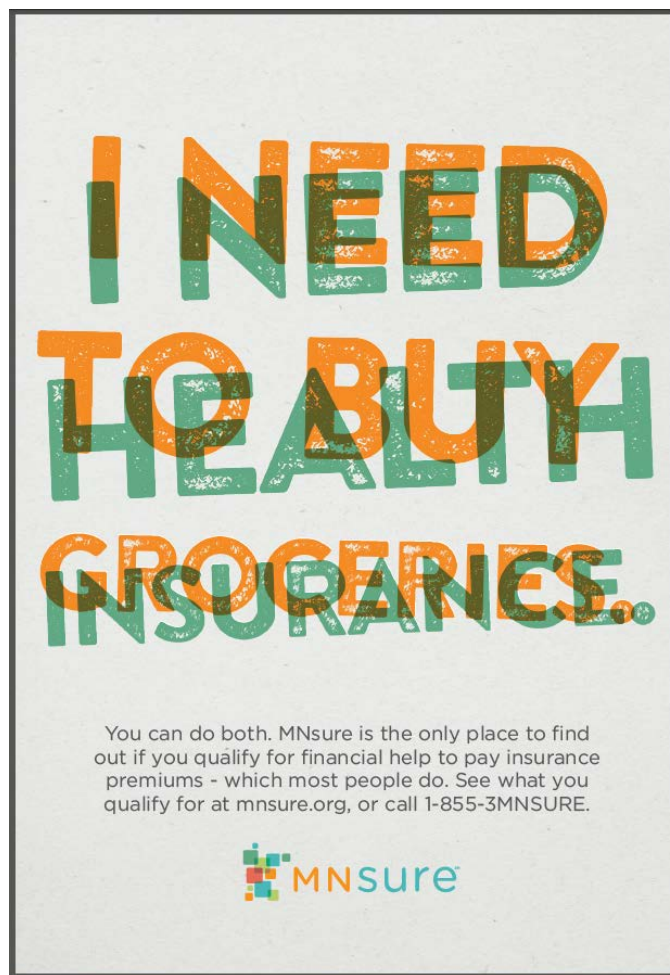
**Deductible**

\$500 - \$4,000

Plan	Total Yearly Cost Estimate (Estimated average total for people like you including premium and out-of-pocket)	Cost in a Bad Year (Estimated total for people like you in a high health care year -- 4% chance)
<a href="#">Fairview Ucare Choices Bronze</a> Ucare Minnesota - HMO - Bronze Monthly Premium: <b>\$156.11</b> - after \$420.00 subsidy Deductible: <b>\$13,900</b>	\$5,493	\$16,173
<a href="#">Peak Individual \$6550 HSA Bronze</a> HealthPartners - HMO - Bronze Monthly Premium: <b>\$166.25</b> - after \$420.00 subsidy Deductible: <b>\$13,100</b>	\$5,615	\$15,095
<a href="#">Peak Individual \$6850 Plus Bronze</a> HealthPartners - HMO - Bronze Monthly Premium: <b>\$174.07</b> - after \$420.00 subsidy Deductible: <b>\$13,700</b>	\$5,699	\$16,389
<a href="#">Peak Individual \$2250 Silver Cost Share Plan</a> HealthPartners - HMO - Silver Monthly Premium: <b>\$272.36</b> - after \$420.00 subsidy Deductible: <b>\$4,500</b>	\$5,778	\$11,548
<a href="#">Fairview Ucare Choices Silver</a> Ucare Minnesota - HMO - Silver Monthly Premium: <b>\$277.13</b> - after \$420.00 subsidy Deductible: <b>\$3,400</b>	\$5,826	\$13,186
<a href="#">Ucare Choices Bronze</a> Ucare Minnesota - HMO - Bronze Monthly Premium: <b>\$197.23</b> - after \$420.00 subsidy Deductible: <b>\$13,900</b>	\$5,987	\$16,667
<a href="#">Peak Individual \$2000 Plus Silver Cost Share Plan</a> HealthPartners - HMO - Silver Monthly Premium: <b>\$308.37</b> - after \$420.00 subsidy Deductible: <b>\$4,000</b>	\$6,280	\$14,190



# Marketing Campaign




# Marketing Campaign

Health insurance you can afford is closer than you think.

You can find affordable health insurance just a few blocks from here. MNsure assisters will personally help you find the best option and enroll. Most people qualify for financial help.

Don't live nearby? Contact one of our navigator network partners for free help near you:  
Portico Healthnet: 651-489-2273  
Immigrant American Partnership: 866-388-0630  
Immigrant Law Center of Minnesota: 651-641-1011

 **MNsured**

Call 1-855-3MNsure or visit [mnasure.org](http://mnasure.org)

# Assister Network

## Navigator Outreach and Enrollment Grantee Organizations

Navigators provide free face-to-face MNSure application and enrollment help. The organizations listed below receive grant funds and provide enrollment services in the areas indicated by the map. Contact them at the number provided to find a navigator in your area. MNSure has hundreds of other certified navigators across the state. Find one near you in our online assister directory: [www.mnsure.org/help/find-assister](http://www.mnsure.org/help/find-assister).

MNSure does not discriminate, including because of race, color, national origin, sex, age, or disability.

- 1 African Community Senior Services  
Minneapolis | 612-735-6776
- 2 Amoshead Economic Opportunity Agency\*  
Virginia | 218-749-2912
- 3 Briva Health\*  
Minneapolis, St. Cloud | 1-855-566-7873
- 4 C.A.R.E. Clinic  
Red Wing | 651-388-1022
- 5 Community Resource Connection\*  
Bemidji | 218-333-6856
- 6 Comunidades Latinas Unidas En Servicio (CLUES)\*  
St. Paul | 651-379-4200
- 7 Face to Face\*  
St. Paul | 651-772-5555
- 8 Insure Duluth\*  
Duluth | 1-800-543-7709
- 9 Health Access RN\*  
St. Paul, Rochester | 651-645-0215
- 10 HealthFinders Collaborative\*  
Faribault | 507-323-8100
- 11 Heartland Community Action\*  
Willmar | 320-235-0850
- 12 Housing American Partnership\*  
St. Paul | 966-318-0630
- 13 Intercultural Mutual Assistance Association (IMAA)  
Rochester | 507-289-5060
- 14 Mid-Minnesota Legal Aid\*  
St. Cloud | 320-253-0121
- 15 Minnesota AIDS Project\*  
St. Paul | 612-341-2060
- 16 Native American Community Clinic  
Minneapolis | 612-872-8086
- 17 Neighborhood HealthSource\*  
Minneapolis | 612-588-9411
- 18 NorthPoint Health & Wellness Center  
Minneapolis | 612-767-9500
- 19 Northwest Community Action  
Badger | 218-528-3258
- 20 Pillsbury United Communities\*  
Minneapolis | 612-320-3400
- 21 Planned Parenthood MN, ND, SD\*  
St. Paul | 1-800-230-7526
- 22 Portico Health\*  
St. Paul | 1-866-489-4899
- 23 Southside Community Health Services\*  
Minneapolis | 612-822-9030

\*Denotes navigators with multiple locations. Call to find the office nearest you.

Attention: If you need free help interpreting this document, call 1-855-366-7873.  
Dignin: Haddi iad u baahantahy cawemad lacag-laran ah ee tarjumaadda qoraalka, wax 1-855-366-7873.  
Atención: Si desea recibir asistencia gratuita para interpretar este documento, llame al 1-855-366-7873.

## Broker Enrollment Centers

Brokers, also known as insurance agents, provide face-to-face enrollment assistance and advice to help you select a plan. MNSure has more than 900 individual broker partners across the state. The agencies listed below have partnered with MNSure to serve as enrollment centers and to provide free enrollment services in the areas indicated by the map.

- 1 AdviserNet Financial  
Austin | 507-434-2299
- 2 Alexander & Haberman  
Annapolis, LLC
- 3 LeClair Group  
Woodbury | 651-739-2010
- 4 Legacy Benefit Consultants  
Waconia | 952-922-5677
- 5 The Longtin Agency, Inc.  
Crookston | 218-281-9700
- 6 Nisswa Insurance  
Nisswa | 218-828-1310
- 7 Nyquist Fantastic Alliance/NFA  
Bloomington | 952-854-4586
- 8 RG Insurance  
Baxter | 218-820-1310
- 9 Sjoborg & Holmstrom, LLC  
Mora | 320-679-5182
- 10 Tonka Financial Services  
Minnetonka | 952-766-6100
- 11 United Prairie Insurance Agency  
Mankato | 507-386-4875
- 12 United Prairie Insurance Agency  
New Ulm | 507-306-4875
- 13 Served by other broker firms  
Search MNSure's online assister directory at [www.mnsure.org](http://www.mnsure.org).

MNSure has hundreds of certified brokers across the state. Find one near you through our online assister directory: [www.mnsure.org/help/find-assister](http://www.mnsure.org/help/find-assister).

Using this document, call 1-855-366-7873. Dignin: Haddi iad u baahantahy cawemad lacag-laran ah ee tarjumaadda qoraalka, wax 1-855-366-7873.  
Atención: Si desea recibir asistencia gratuita para interpretar este documento, llame al 1-855-366-7873.

Work Incomplete
Work Completed
Work Currently Underway
Work Waiting Approval
<b>XL</b> = "Mega Project"

# 2016 Release Roadmap

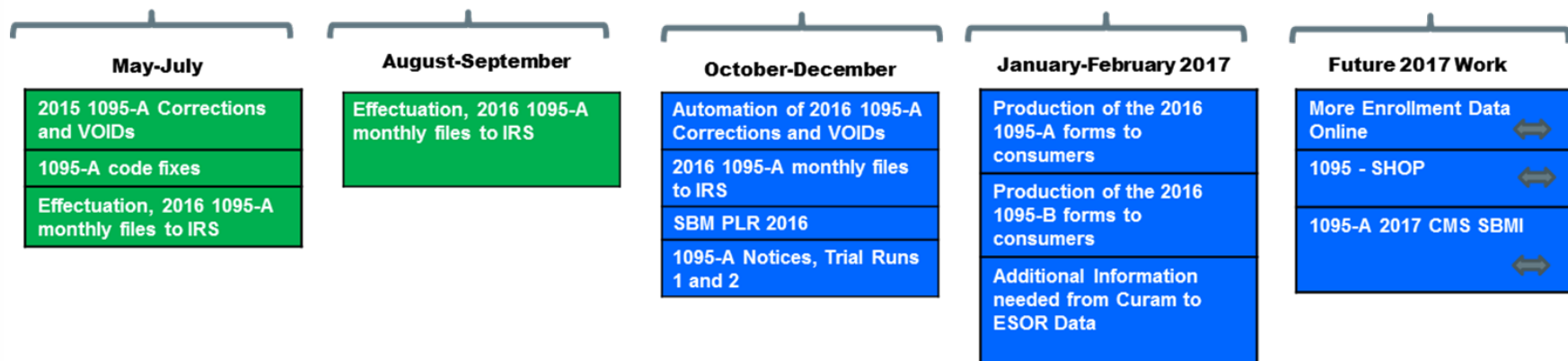
Spring Release	Summer Release #1	Summer Release #2	Fall Release	Winter Release
Notices	Periodic Data Match <b>XL</b>	Renewal Functionality Improvements – All Programs <b>XL</b>	Eligibility System Upgrade (IBM/Curam) <b>XL</b>	Reinstatement – Ability to reopen a case
Renewals Functionality	Caseworker incorrect contact information fix (Curam)	Notices	2017 QHP Marketplace Set-up	Assister Portal Phase 2
Unique Person ID / ID Matching	Connecture Dental Plan Utility	Federal Poverty Limit (FPL) MCRE & IA / UQHP income update		Unique Person ID Phase 1
METS-MMIS Interface Functionality				Notices
PRISM Iteration 2				PRISM Iteration 3
Caseworker Functionality – Missing Task Functionality				
MinnesotaCare Invoicing				
Enrollment Data: Carrier integration and federal reporting: 1095-A; 1095 IRS & CMS reports; 834 EDI file testing and production; enrollment data reconciliation with carriers				
1095-B				
Reporting				
METS Data Fixes				
Security Enhancements: Compliance & Audits				
Security Enhancements: Multi-Factor Authentication enhancements				

Ongoing Efforts	
Special Enrollment Period support	Reporting
Open Enrollment Period support	Public Program Reconciliation
METS Data Fixes	Carrier/METS Data Reconciliation

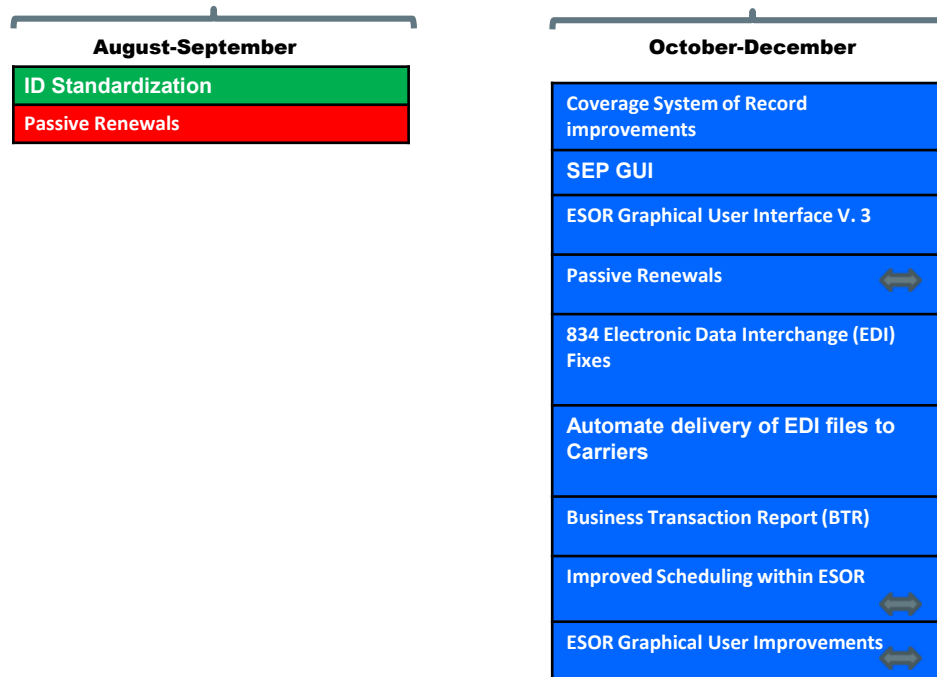
Work Incomplete
Work Completed
Work Currently Underway
↔ = Change in Timing
<b>XL</b> = "Mega Project"

## 2016 IT Release Plan: 1095 Project Roadmap



Work Incomplete
Work Completed
Work Currently Underway
↔ = Change in timing
<b>XL</b> = "Mega Project"

## 2016 IT Release Plan: ESOR Project Roadmap





Work Incomplete
Work Completed
Work Currently Underway
Work Waiting Approval
<b>XL</b> = "Mega Project"

## 2016 IT Release Plan: Other Project Roadmap

