



Board of Directors Meeting

March 9, 2022

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Public Comment

Administrative Items

- Approve January 12 meeting minutes

Financials

CEO Report

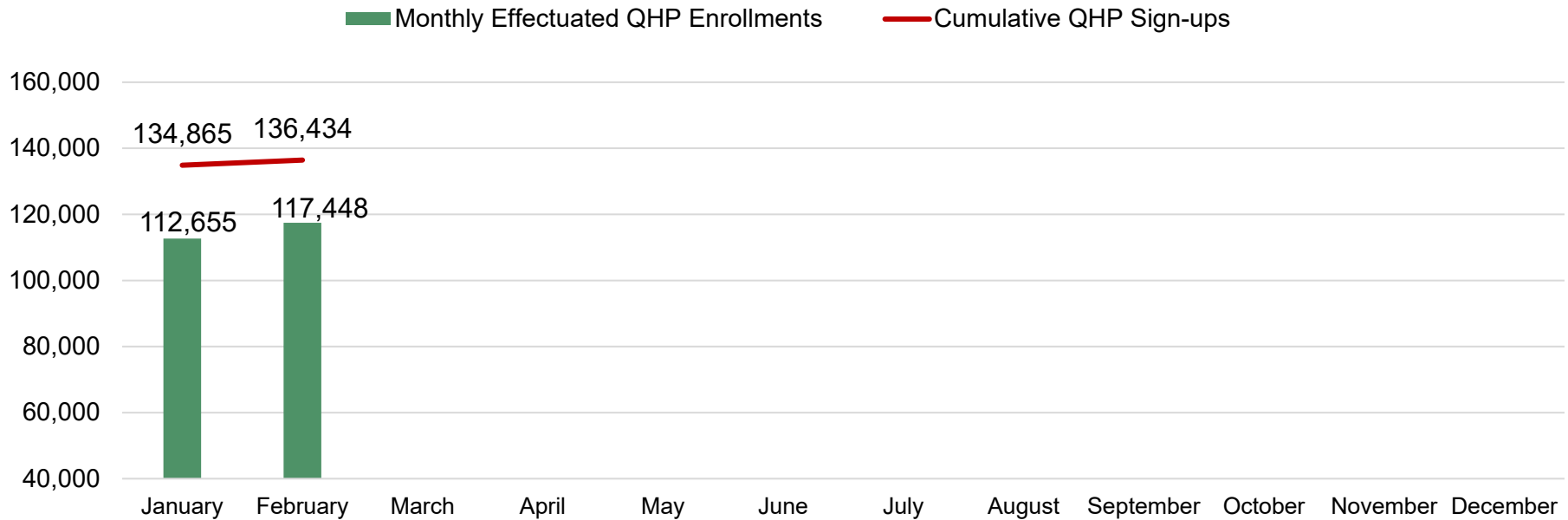
MNsure Dashboard

METS Activity, November 1, 2021 – March 6, 2022	
Total	189,246
Medical Assistance Applicants	45,918
MinnesotaCare Applicants	6,638
Qualified Health Plan Sign-ups	136,690
QHP New Consumers	31,018
Qualified Dental Plan Sign-ups	29,833

Financial Assistance – Plan Year 2022 as of March 6, 2022	
Households with Advanced Premium Tax Credit	59.9%
Households with Cost-Sharing Reductions	10.0%
Average Monthly APTC by Household	\$512.63
Cumulative APTC for Households Receiving APTC	\$47,242,948

Effectuated Enrollments and Average Premiums, 2022

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – February 2022



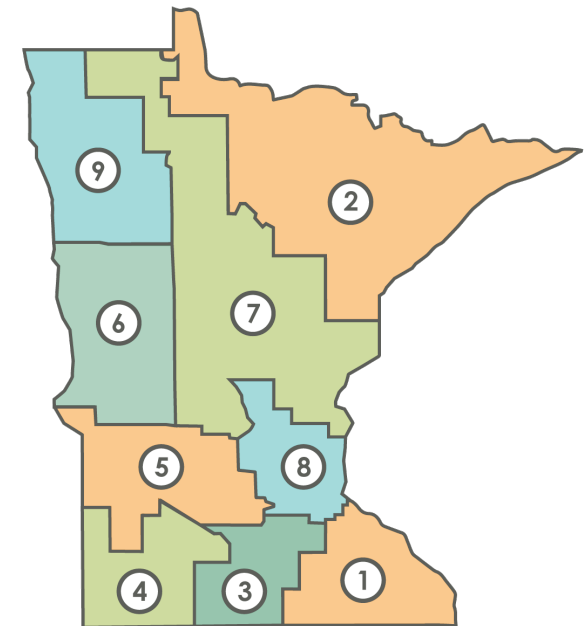
Average Pre-APTC Premium	484.21	480.20										
Average Post-APTC Premium	278.99	275.67										

PY2022 QHP Enrollment by Rating Region

as of March 6, 2022

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region	Average Monthly Tax Credit per Household
1	7.9%	6.0%	\$741.21
2	5.7%	5.8%	\$610.56
3	4.7%	4.8%	\$731.27
4	2.1%	2.5%	\$647.14
5	3.6%	3.8%	\$587.20
6	4.1%	4.4%	\$591.56
7	7.7%	9.3%	\$592.56
8	62.6%	62.2%	\$402.26
9	1.5%	1.3%	\$588.40

Totals not=100% due to rounding



Note: Data is based on MNsure's current enrollment population.

QHP Dashboard

Carriers	2022 Enrollment To Date	2021 Enrollment
Blue Plus	17.7%	16.9%
HealthPartners	21.2%	19.4%
Medica	14.9%	15.6%
Quartz	1.2%	1.0%
UCare	45.1%	47.2%

Metal Level	2022 Enrollment To Date	2021 Enrollment
Gold	16.1%	15.6%
Silver	31.2%	30.4%
Bronze	50.4%	51.8%
Catastrophic	2.3%	2.2%

Sex	2022 Enrollment To Date	2021 Enrollment
Male	48.7%	48.6%
Female	51.3%	51.4%

Age	2022 Enrollment To Date	2021 Enrollment
<18	11.7%	12.2%
18-25	6.7%	6.6%
26-34	13.3%	13.3%
35-44	14.4%	14.5%
45-54	15.5%	16.3%
55+	38.3%	37.1%

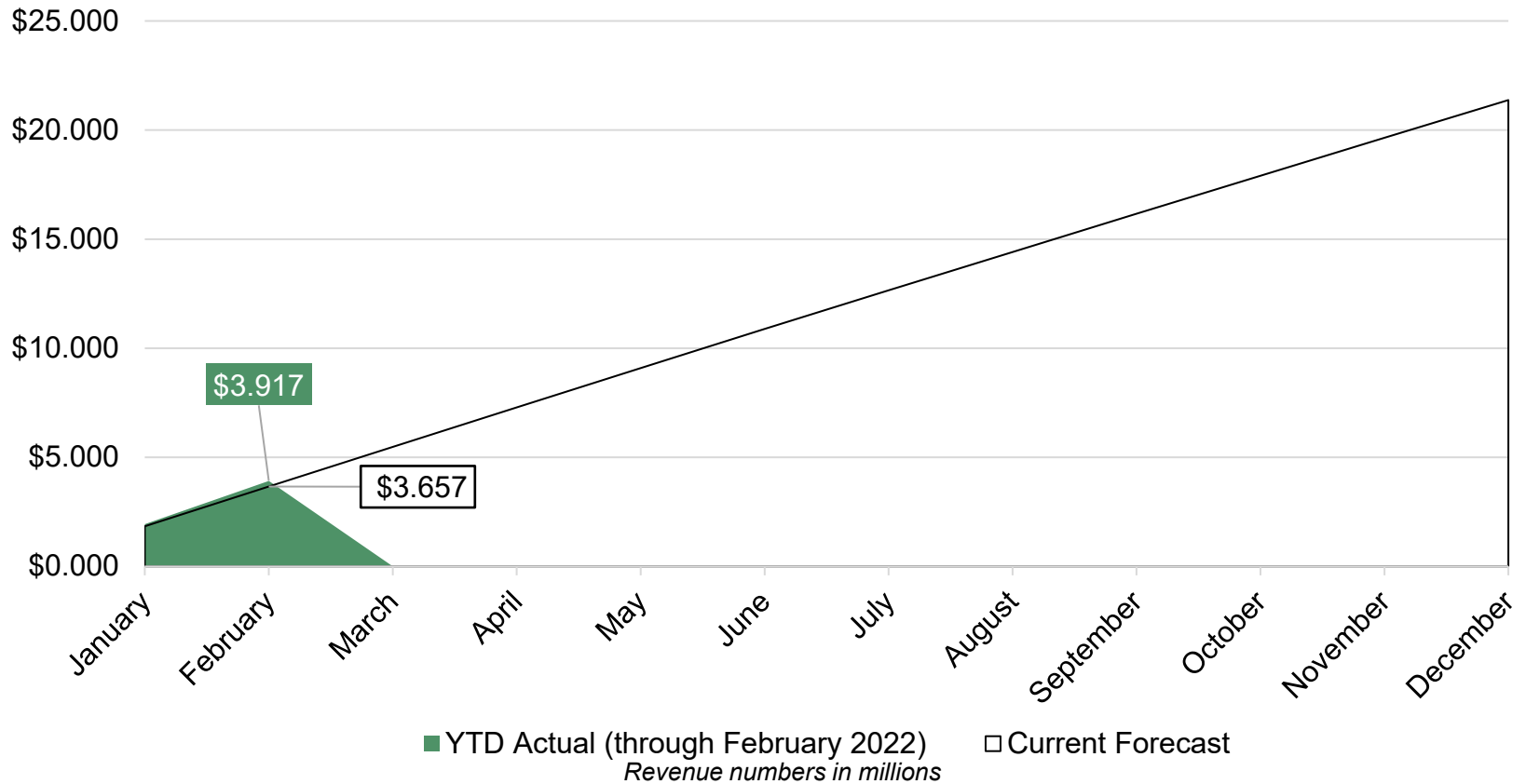
Language Preference	2022	2021
English	97.0%	96.8%
Hmong	0.5%	0.6%
Somali	0.2%	0.3%
Spanish	1.1%	1.2%
Other	1.2%	1.2%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of February, 2022.

Some totals not =100% due to rounding

MNsure Premium Withhold Revenue Calendar Year 2022

Forecast and YTD Actual

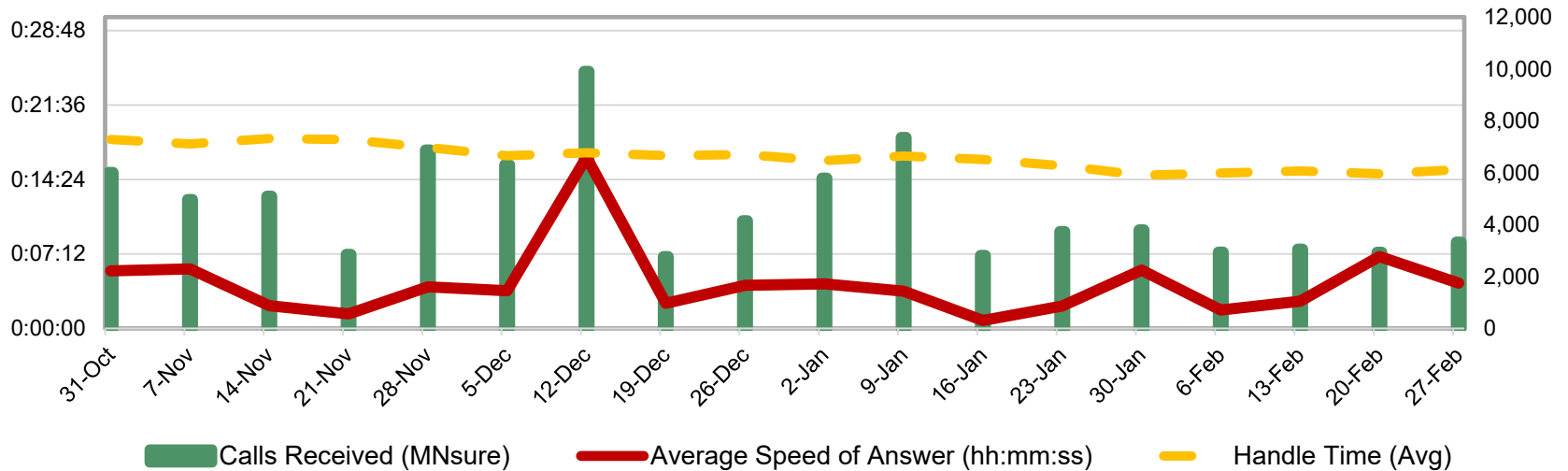


Note: CY22 forecast is based on budget approved at October 20, 2021 board meeting.

Contact Center Dashboard

Contact Center Main Line – 2021-2022	December	January	February
Average Daily Call Volume	1,275	1,038	614
Service Level (% of calls answered within 5 min.)	60%	60%	70%
Calls Abandoned While in Queue	4%	4%	6%

**MNsure Contact Center Performance
November 1, 2021 - March 4, 2022**



Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, February 2022	
1. MinnesotaCare/Counties	15%
2. Enrollment Status Check	9%
3. How Do I Apply	7%
4. How Do I Update My Application	5%
5. How To Enroll in a Plan	5%

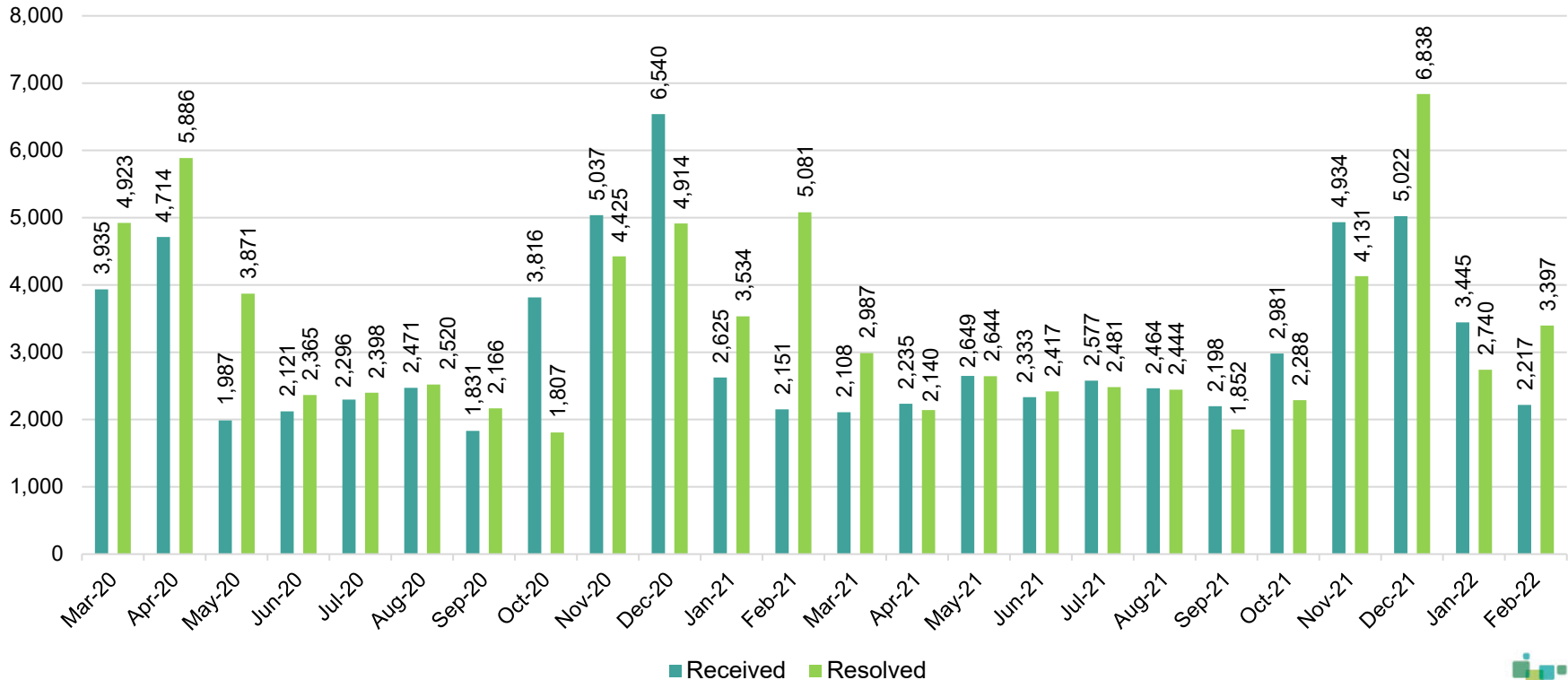
Assister Resource Center (ARC) Top Inquiries, February 2022	
1. Public Program Status	31%
2. Qualified Health Plan Status	11%
3. Determination	11%
4. Newborn Status	11%
5. How Do I Apply	8%

Broker Service Line Top Inquiries, February 2022	
1. Lost or Will Lose Employer-Sponsored Insurance	37%
2. Status of Enrollment	14%
3. How Do I Update My Application	5%
4. Residential Address Change	5%
5. How To Enroll In a Plan	5%

Qualified Life Events Processing

- Workable life event cases: Less than 100
- Average time to process: 2 days

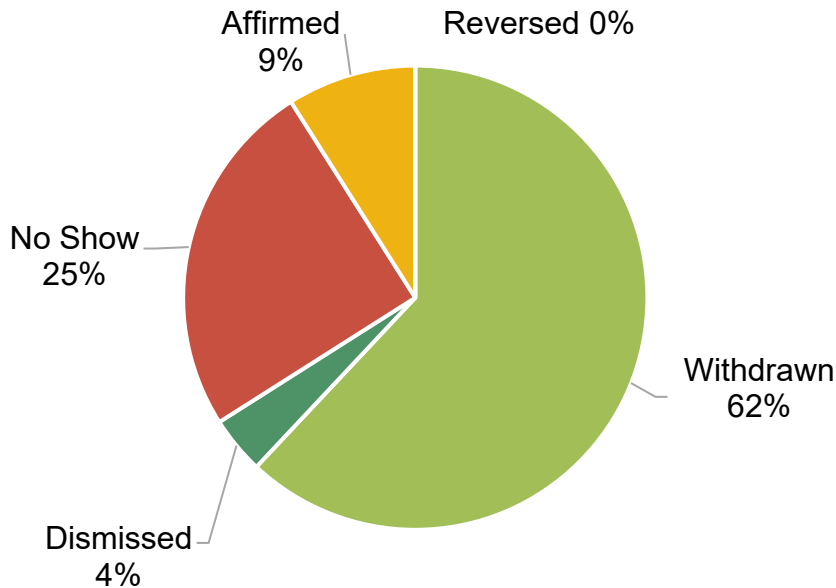
Life Event Change Processing By Month



Appeals Dashboard

Appeals Status – 2021-2022	December	January	February
Appeals Filed – Individual	61	48	38
Average Days Open-Individual	35	42	44

Individual Appeals Outcome February 2022



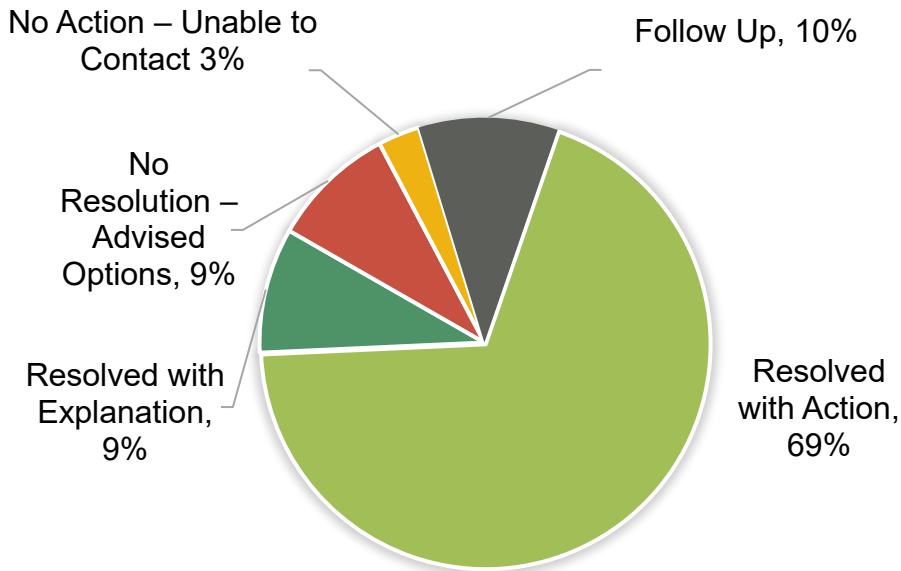
Top Issues – Individual February 2022

1. Special Enrollment Period Denial	28%
2. Advanced Premium Tax Credit Effectuation	26%
3. Termination Date	14%

Resolution Review Dashboard

Resolution Review Tickets Status – 2021-2022	December	January	February
Resolution Review Tickets Created	85	136	134
Average Days Open	2	3	3

Resolution Review Outcome February 2022



Top Issues February 2022	
1. Plan Termination Date	62%
2. Plan Effectuation Date	18%
3. Special Enrollment Period Issue	9%



Business Updates



External Relations Updates

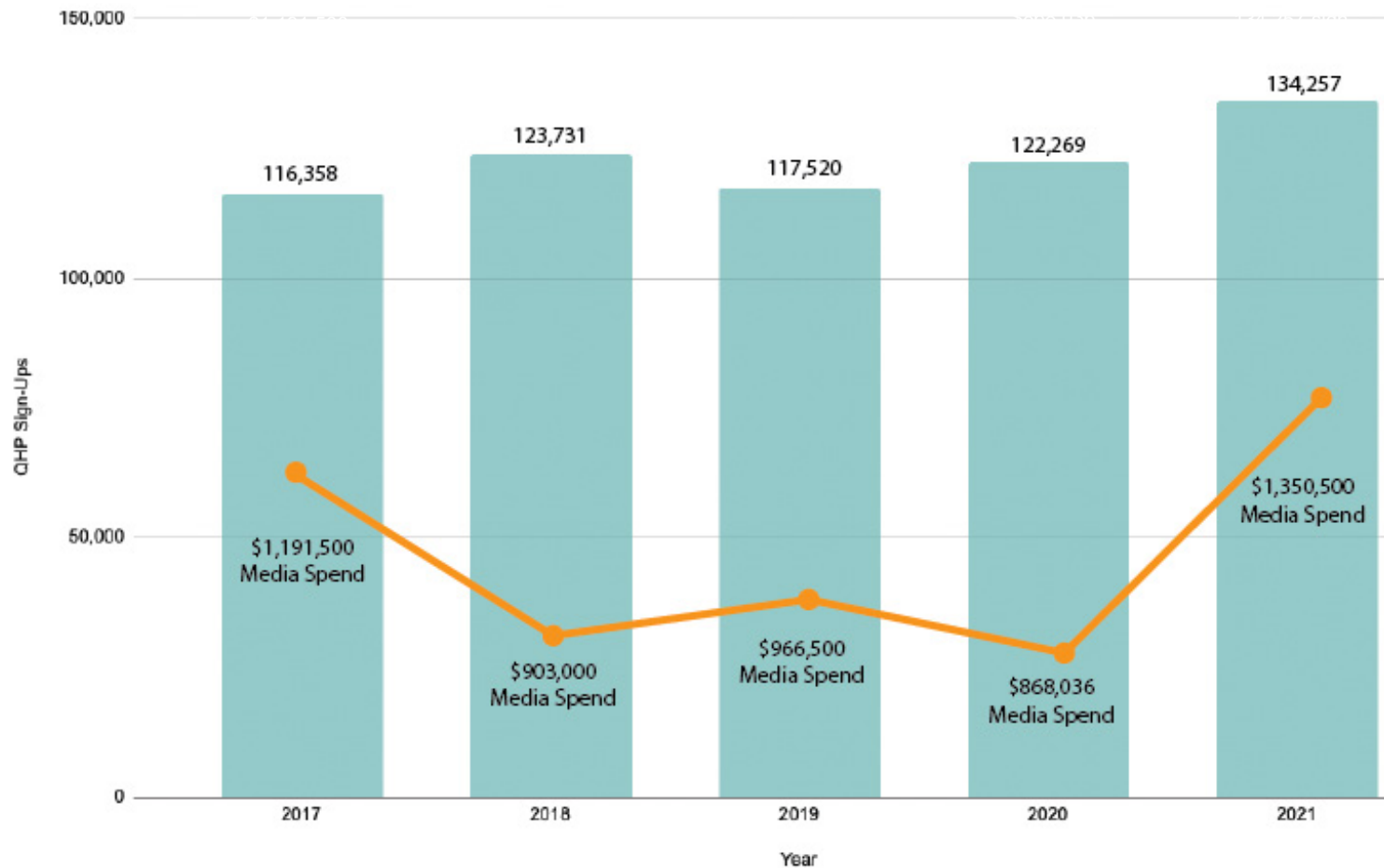
Public Awareness & Marketing

- FY23 Budget
 - \$1.85M total OEP marketing contract
 - \$1.33M ad buying budget
 - \$200K is federal and state ARPA funding
- 2022 campaign: “Health insurance for every Minnesota story.”
 - Focus on financial benefits, free help, and inclusivity
 - Data-driven targeted ads and mass messaging
 - Broker match

OE 9 Campaign Performance



Media Spend vs. Total QHP Sign-Ups



Qualified Life Events/ Special Enrollment Period Marketing

- \$150K for ad buys outside of OEP
- Goals
 - Keep MNsure top of mind all year long
 - Educate consumers
 - Drive sign-ups and keep accounts updated
 - Broker match





Government Affairs Updates



Partner Relations Updates



Contact Center and Operations Updates

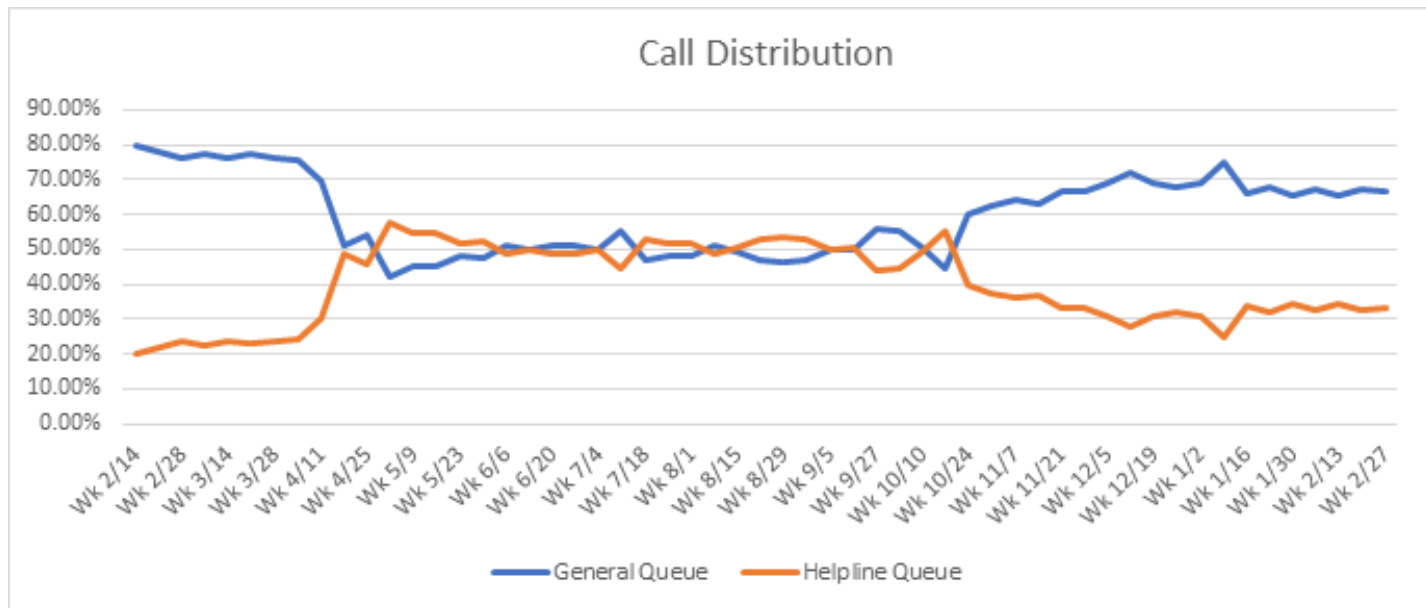
Contact Center Operations Model



- In-house Contact Center
 - Improves quality oversight
 - End-to-end consumer experience
 - Manage service levels with little need for staffing adjustments
 - First call resolution
 - improves customer satisfaction
 - reduces the numbers of repeat callers
 - improves consumer insights we use to improve processes and service

Call Flow Model

- IVR Redesign
 - Led callers to the right source faster with 300+% fewer transfers
 - Allowed for balancing of call distribution
 - Added language options for Spanish, Hmong and Somali



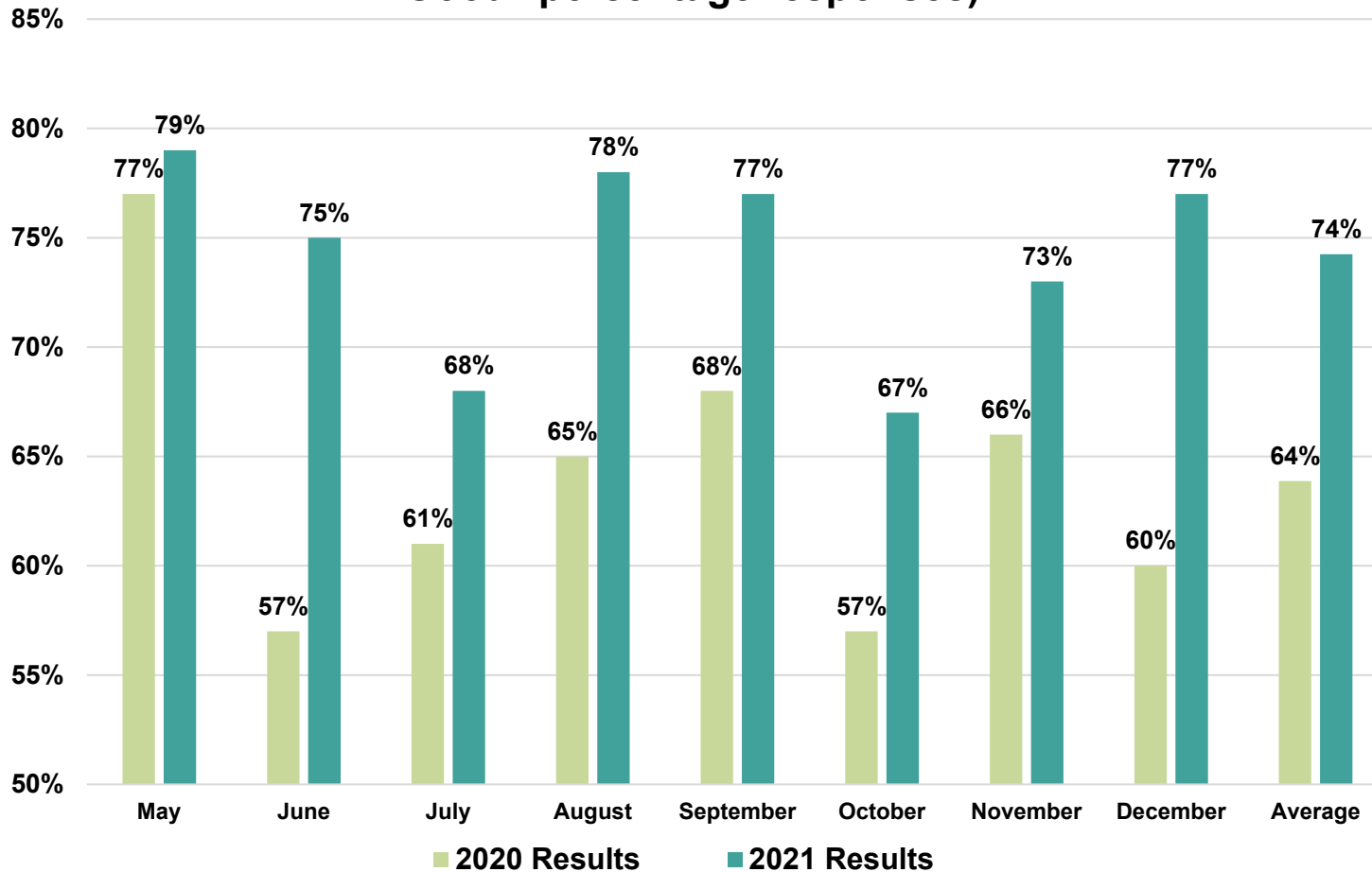
Metrics

- **Courtesy Call Back (CCB)**
 - 12,000+ Requests for CCB
 - 27% of Helpline callers selected CCB
 - 14% of General Line callers selected CCB

Contact Center Metrics	OE 2019 ending 1/13/19	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22
Average Daily Call Volume	2,409	1,879	1,506	1,109
Service Level (% of calls answered in 5 min. or less)	78%	79%	90%	60%
Calls Abandoned While in Queue	3%	3%	0.4%	4%
Average Speed to Answer (mm:ss)	03:02	03:39	00:54	04:53

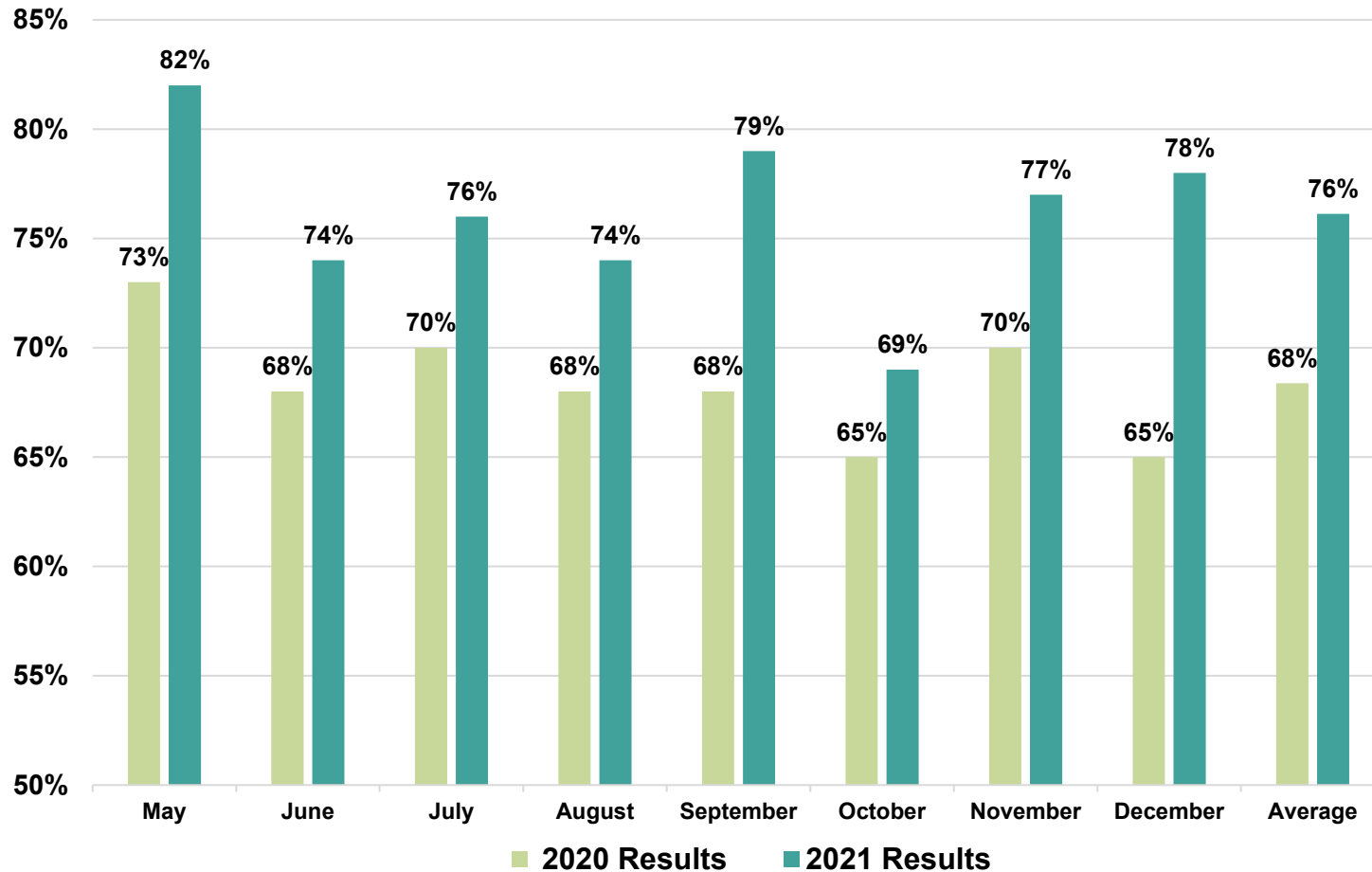
Consumer Survey

How would you rate your overall experience with the MNsure Contact Center? (combined "Excellent" and "Good" percentage responses)



Consumer Survey (continued)

Was the issue or concern you called about resolved?
("Yes" percentage responses)



Break



IT and Executive Steering Committee Update

IT and ESC Update Agenda

1. MNIT Project of the Year
2. Pending sale of Watson Health assets
3. FFY22 Roadmap
4. Upcoming Deliverables

MNIT Project of the Year



COVID-19 Relief APTC Changes

Pending Sale of Watson Health Assets



- IBM is selling assets of Watson Health, including the IBM Cúram software platform, to Francisco Partners
- Minnesota's METS system is built on the Cúram platform, and we have a sizable professional services contract with Watson Health
- The sale is expected to be complete by the end of June 2022
- Impact to state not yet clear
- DHS, MNsure and MNIT leadership are monitoring closely

METS FFY 2022 Roadmap *(last approved 2/25/22 by METS ESC)*

Ongoing / Annual Work	Status
1095-B Tax Year 2021	In Progress
Data Access & Management Reports- FFY 2021	Completed Δ
M&O: Non Project work	In Progress
Human Services DR (Disaster Recovery) Exercise 2022.1	In Progress
Data Access & Management Reports - FFY2022	In Progress
1095-B Tax Year 2022	Planned
Curam Upgrade 2022	Planned

Status Key
In Progress
Planned
Completed/Operationalized
✖ = COVID Hold
* = Approved for enhanced federal funding
Red Δ = Changes since last presentation (Nov. 2021)

Development Projects	Status
* Unique Person ID	In Progress
* Effective Dates	In Progress
Renewals Process Improvements FFY20	Completed Δ
Cost Sharing for MA	✖
* Tribes as Processing Entities	In Progress
* METS Eligibility Determination: Pregnant Women and Auto Newborns	On Hold mid-March Δ
Data Mart 1.5	In Progress
* Eligibility and Enrollment Certification	In Progress
Grant/Pope County Merger (Western Prairie)	In Progress
MNsure PARN Updates	In Progress
Infrastructure Improvements - Compliance/Audits	Completed
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	In Progress
METS Configuration Auditing	In Progress
Extending MA Postpartum Period for Pregnant Women	In Progress
MinnesotaCare Eliminate the Family Glitch Δ	In Progress
Renewals Self-Service Δ	In Progress

Rolling Deliverable Schedule – New Development Projects

as of 3/4/2022

Roadmap Efforts	Current Phase	2021 Fall Release Timeframe	2021 Winter Release Timeframe	2022 Spring Release Timeframe	2022 End of Spring Release Timeframe	2022 Summer Release Timeframe	Future Timeframes
* Unique Person ID	Execution	Complete	Complete	Active	Firm	Firm	
* Effective Dates	Execution	Complete	Complete	Active	Active	Firm	
* Renewals Process Improvements FFY20	Closed	Complete					
Cost Sharing for MA	Execution	COVID Hold	COVID Hold	COVID Hold	COVID Hold	COVID Hold	TBD
* Tribes as Processing Entities	Execution	Active	Active	Firm			
* METS Elig Determination: Pregnant Women and Auto Newborns	Planning	COVID Hold	Active	Active	On Hold	On Hold	On Hold
Data Mart 1.5	Execution	Active	Active	Active	Active	Active	Targeted
* Eligibility and Enrollment Certification	Execution	Active	Active	Active	Active	Active	Active
Grant/Pope County Merger (Western Prairie)	Execution	Active	Complete				
METS Configuration Auditing	Execution	Active	Active	Active	Active	Active	Active
MNsure PARN Updates	Execution	Active	Active	Active	Active	Firm	
Extending MA Postpartum Period for Pregnant Women	Execution	Active	Active	Active	Firm		
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	Execution	Active	Active	Targeted	Targeted	Targeted	
Infrastructure Improvements - Compliance/ Audits	Closed	Complete					
MinnesotaCare Eliminate the Family Glitch	Initiation			Active	Active	Active	Active
* Renewals Self-Service	Initiation			Active	Active	Active	Active

LEGEND	Targeted Project/effort is actively working to deliver in the specified release timeframe.	Firm Project/effort is approved to deliver to METS platform in the specified release timeframe.	Complete Project/effort successfully delivered in the specified release timeframe.	Active Project/effort is active during the specified release timeframe
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Key-
 * = IAPD funded projects
 ** = COVID-related hold took place in this period
 Δ = Changes since last presentation

Rolling Deliverable Schedule – Ongoing/Annual Work

as of 3/4/2022



Roadmap Efforts	Current Phase	2021 Fall Release Timeframe	2021 Winter Release Timeframe	2022 Spring Release Timeframe	2022 End of Spring Release Timeframe	2022 Summer Release Timeframe	Future Timeframes
METS DR (Disaster Recovery) Exercise 2021.1	Closed	Complete					
Human Services DR (Disaster Recovery) Exercise 2022.1	Execution		Active	Active	Active	Targeted	
1095-B Tax Year 2021	Execution	Active	Complete	Targeted			
Data Access & Management Reports- FFY2021	Closed	Complete					
Data Access & Management Reports- FFY2022	Execution		Complete	Targeted	Targeted	Targeted	
M&O: Non Project work	Ongoing	Complete	Complete	Firm	Firm	Firm	Targeted
Curam Upgrade 2022	Initiation			Active	Active	Active	Active

LEGEND	<u>Targeted</u> Project/effort is actively working to deliver in the specified release timeframe.	<u>Firm</u> Project/effort is approved to deliver to METS platform in the specified release timeframe.	<u>Complete</u> Project/effort successfully delivered in the specified release timeframe.	<u>Active</u> Project/effort is active during the specified release timeframe

Spring 2022 Release Timeframe

- Spring METS Release includes (deploys 3/13/22):
 - Tribes as Processing Entities
 - M&O: Non Project work
- Other Spring deliverables:
 - IAM MNsure MFA and Dev Enhancements
 - 1095-B Tax Year 2021
 - Data Access & Management Reports
 - M&O: Non Project work



Policy Review & Discussion

Governance Takeaways

- The board approved using workgroup and board meetings to allow discussion, recommendations and decisions on priority topics that were identified during the governance discussions
- Topics slated for 2022 board meetings include:

March	<ul style="list-style-type: none">• Reporting, measurement and evaluation of MNsure
June	<ul style="list-style-type: none">• IT system infrastructure and IT governance
July	<ul style="list-style-type: none">• Interagency coordination and operations
September	<ul style="list-style-type: none">• Fiscal Policy
October	<ul style="list-style-type: none">• Delegation of Authority

Reporting, Measurement and Evaluation Policies

- MNsure has two reporting, measurement and evaluation policies in place today
- Both were approved by the MNsure board in August 2013
- Today's objectives
 - Review policies, understand policy requirements and actions, and agree on an action plan and next steps
 - Confirm whether the board wishes to refer the policy to a workgroup for further study and potential recommendations

Policy #9: Reporting, Measurement and Evaluation for MNsure

- The policy directs staff to “develop and submit to the board a comprehensive program for measuring, reporting and improving the performance and effectiveness of MNsure.”
 - Goals and outcomes are presented to the board for approval, along with a timeline for the period performance is to be measured
 - Staff develops a scorecard to track progress and performance
- Annual goals should be submitted to the board no later than November 1 of each year
- The board will review MNsure’s performance at the end of each fiscal year

Policy #9: Current Practices

- Historically, MNsure has reported performance in three broad categories
 - Improve the customer experience
 - Increase operational efficiency
 - Lower the uninsured rate by increasing enrollment
- In addition to regular board reporting, we shared 2021 accomplishments at the January board meeting

Customer Experience	Operational Efficiency	Increase Enrollment
<ul style="list-style-type: none">Adopt an in-house service modelLaunch Provider SearchIntroduce Limited English Proficiency enhancements	<ul style="list-style-type: none">Renewal processing improvementsEstablish second Interactive Voice Response and Courtesy Callback systems to more efficiently route and handle calls.	<ul style="list-style-type: none">Implement ARPA system supportSupport ARPA programs through targeted marketing and outreach

Policy #9: Policy Opportunities

- Engage board workgroups and the full board to endorse goals and desired outcomes
 - In consultation with board workgroup members, staff will develop and recommend annual goals and outcomes for approval by the full board
- Align cadence for defining goals and reporting performance to MNsure's fiscal year
 - Board reviews and endorses annual goals before November 1
 - Board reviews and evaluates MNsure performance before June 30
- Supplement board reporting with a balanced scorecard to track progress against performance goals

Policy #10: Reporting, Measurement and Evaluation for Board of Directors



- The policy directs the chair and vice-chair of the board to “develop and present to the board a program for evaluating the performance of the board” with the goal of “significantly enhancing board performance on an ongoing basis”
 - The chair and vice-chair will design and execute the program for evaluating board performance, including performance categories and the manner for conducting the evaluation
- Board evaluations should be conducted no less frequently than every other year
- Following analysis and discussion of the evaluation, board members will develop an action plan with strategies for improving board performance

Policy #10: Current Practices

- In 2021 the board used facilitated governance discussions to identify priorities and establish a framework for making progress on those priorities
- Select objectives have been added to the discussion and decision roster for 2022 board workgroups and board meetings
 - Reviewing existing policies to confirm appropriateness and to identify gaps or changes to be addressed
 - Increase involvement in defining business strategy and goals, establishing performance expectations and evaluating performance
 - Understanding connections and interactions between agencies, and ensuring business practices benefit the agency and the populations served

Policy #10: Policy Opportunities

- Formalize the process of measuring and evaluating board performance
- The board approved using workgroup and board meetings to allow discussion and decisions on priority topics
 - Continue the review and discussion plan for six months, assess progress, and refine the approach as needed
- Develop a method for conducting a board evaluation to identify key themes, strengths and areas for improvement
 - Staff will support the chair and vice-chair in developing a board evaluation, including performance dimensions to measure
- Develop an action plan and strategies to address areas of improvement
 - Staff will support the chair and vice-chair in executing the program, analyzing results of the evaluation process, and planning a board discussion

Recap and Next Steps

New Business

Adjourn



Board of Directors Meeting Slide Deck Addendum 3/9/2022

Effectuated Enrollments and Average Premiums, 2022, page 7

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – February 2022

Month	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2022	108,794	124,301
February 2022	106,412	127,031

Contact Center Dashboard, page 11

MNsurance Contact Center Call Performance, November 1, 2021 – March 4, 2022

- Calls received were highest at 9,913 during the week of December 12, 2021, and another spike of 7,361 calls occurred the week of January 9, 2022. As of the week starting February 28, 2022, calls received were 84,718.
- The lowest number of calls received were 2,767 for the week of December 19, 2021.
- The highest average speed of answer was 0:16:34 for the week of December 12, 2021. As of the week starting February 28, 2022, the average speed of answer was 0:04:20 or 440 seconds.
- The lowest average speed to answer was 0:00:46 for the week of January 16, 2022.
- The highest call handle time of 0:18:22 minutes was during the week of November 14, 2021. As of the week starting February 28, 2022, the average call handle time was 0:16:33 minutes.

Qualified Life Events Processing, page 13**Life Event Changes by Month, March 2020 – March 4, 2022**

Month	Received Changes	Resolved Changes
March 2020	3,935	4,923
April 2020	4,714	5,886
May 2020	1,987	3,871
June 2020	2,121	2,365
July 2020	2,296	2,398
August 2020	2,471	2,520
September 2020	1,831	2,166
October 2020	3,816	1,807
November 2020	5,037	4,425
December 2020	6,540	4,914
January 2021	2,625	3,534
February 2021	2,151	5,081
March 2021	2,108	2,987
April 2021	2,235	2,140
May 2021	2,649	2,644
June 2021	2,333	2,417
July 2021	2,577	2,481
August 2021	2,464	2,444
September 2021	2,198	1,852
October 2021	2,981	2,288
November 2021	4,934	4,131
December 2021	5,022	6,838
January 2022	3,445	2,740
February 2022	2,217	3,397