

# MNsure Health Industry Advisory Committee

Recommendations Presented July 18, 2018

## Summary

Centered around  
MNsure Mission &  
Vision

Opportunities for  
improvement in access  
and retention.

Broker/Navigator Portal  
(Communication/Consumer)

Member Retention  
(Cost/Communication)

Attracting the Uninsured  
(Communication/Consumer)



## Background

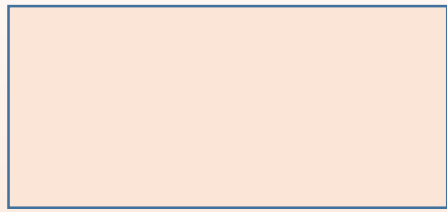
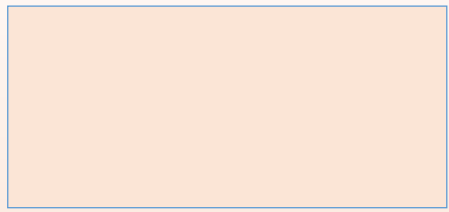
HIAC Welcomed New Chair and Vice Chair and new members for 2017-2018.  
Combined experience and discussion led to subgroups and topics for recommendations.



Plan & Timeline  
developed around  
board meeting  
schedules.

Subgroups of 2-4 met  
& researched.

Updates provided at  
monthly committee  
meetings. Voting on  
topics at committee.



## Issue:

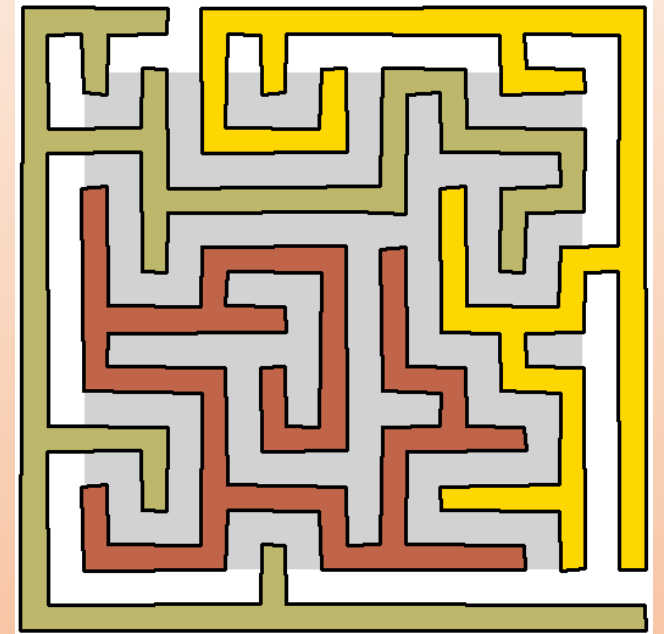
Application status remains a gap when not approved

2 most common issues:

Consumer notices and income verification.

## Recommendation:

Enhance the assister portal to allow visibility into key member data, including application records (income on file) and notifications.



# Member Retention

## Issue:

1 month after purchase: 5-10% of people lose coverage due to lack of premium payment. After 90 days, 10-15% lose coverage due to lack of premium payment.

Affordability is likely the main cause.

Recommendation:  
The MNsure Board advocate for the continuation of reinsurance beyond plan year 2019.

Percent of Enrollees that Remained Effectuated

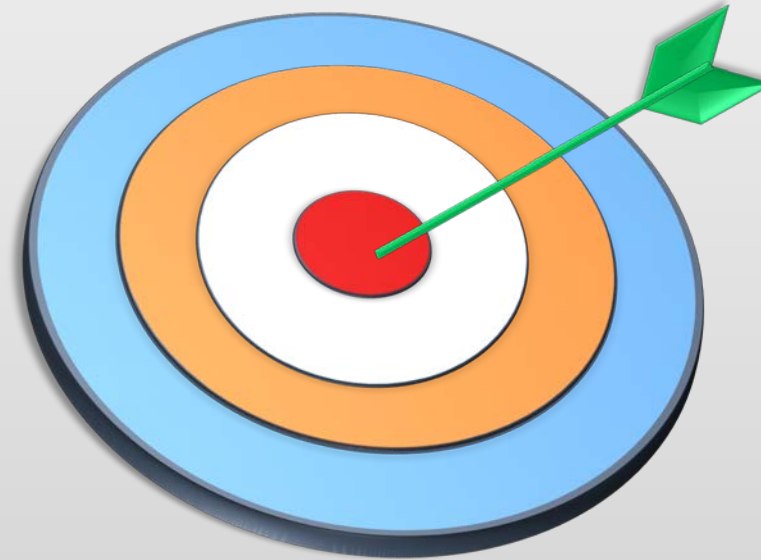
		Month Coverage Effectuated											
		January	February	March	April	May	June	July	August	September	October	November	December
Monthly Retention Rate	January	100.00%											
	February	95.70%	100.00%										
	March	92.80%	96.80%	100.00%									
	April	90.50%	92.80%	97.00%	100.00%								
	May	88.50%	89.40%	91.20%	95.10%	100.00%							
	June	86.40%	85.80%	86.70%	88.70%	94.10%	100.00%						
	July	84.50%	83.40%	83.10%	85.50%	87.10%	94.40%	100.00%					
	August	83.00%	81.80%	81.00%	82.40%	83.60%	88.20%	95.70%	100.00%				
	September	81.50%	80.40%	79.30%	78.10%	80.30%	83.80%	89.20%	91.80%	100.00%			
	October	80.20%	79.00%	78.00%	76.00%	77.30%	80.80%	84.70%	83.30%	95.30%	100.00%		
	November	79.30%	78.20%	77.40%	75.30%	74.60%	78.10%	82.10%	80.80%	86.70%	96.40%	100.00%	
	December	79.20%	78.10%	77.30%	75.20%	74.30%	77.90%	82.00%	80.70%	86.70%	96.40%	100.00%	100.00%



**Issue:**  
5 years after the Affordable Care Act and MNsure, some consumers are unaware of options. Remaining uninsured likely qualify for public programs.

State with the lowest uninsured rate and a State-based exchange has year-round target marketing strategy.

4% uninsured vs.  
Minnesota 6.3%



**How do we compare to CT and MA?**

MN (6.3%)	CT (6.2%)	MA (4%)
No state mandate	No state mandate	State mandate
Marketing strategy-mainly focus on individual market	Marketing strategy-mainly focus on individual market	Marketing strategy-data driven, focus on minorities (particularly young latino men)
Marketing campaign-during open enrollment only	Marketing campaign-during open enrollment only	Year round marketing campaign
No merge market policy	No merge market policy	Attracts large # of carriers by merge market policy (>5000 off exchange must participate)
State based option available to <=200%FPG	State based options available to <=300%FPG	State based options available to <=300%FPG
Catastrophic option <=25		catastrophic option <=30
No point of service plans available	Point of service plans available	Point of service plans available
Plans listed though comparison tool only (website)	Plans listed though comparison tool only (website)	User friendly site and all plans listed on website

**Recommendation:** MNsure to market year-round, rather than only during open enrollment. This would increase awareness and attract those who are eligible for public programs and special enrollment periods.

Questions?

Thank you!