

To: MNSure HIAC

From: Jonathan Watson, MN Association of Community Health Centers

Date: August 21, 2014

Re: **List of Critical Success Factors (CSF)**

Based upon the six (6) measurement areas outlined by the HIAC at the July 2014 meeting, the following critical success factors (CSF) should be used to gauge the effectiveness of MNSure.

Operational Measures

- “Up-time” for 100% of the mnsure.org web-site from “end-to-end,” not just the landing page and a portion of the site’s infrastructure.
- The number/percent of pending cases by geographic area (e.g., by county)
- The number/percent of un-successful enrollments – individuals who have signed up for coverage, but did not enroll.
- Number/percent of “seamless transition” between coverage options from MHCP to QHPs and vice versa, or from QHP to QHP.
- Annual retention rate (percentage) of MNSure enrollees – overall retention (i.e., continue to purchase through MNSure in out years) and metallic-level retention rates.

Stakeholder Experience Measures

- Application processing time - Average consumer enrollment time benchmarked against industry standards and/or improvement benchmarks.
 - Application approved vs. “card in hand”
- Consumer satisfaction survey – by race/ethnicity, by geographic area
- Navigator/broker satisfaction survey
- Number of certified navigators/brokers by organization type and by geographic area.
- Total number of consumer appeals and summary of the appeal resolution decision.

Communication Measures

- County-by-county enrollment levels into MA and MNCare.
- Navigator/Broker “hotline” call volume by month and by county.

HIAC

August 21, 2014

Page 1 of 2

Outcomes Measures

- Change in number of uninsured by race/ethnicity and geographic areas of the state.
- Consumer affordability measures – premium cost, effective premium costs, total subsidy value, financial hardship measure
- Utilization measures (e.g., ER use, primary care, etc.) of consumers by product (MA, MNCare and by metallic QHP level).
- Number of consumers dis-enrolled by QHP level and geographic area

Policy Measures

- Market concentration of health plans per region/county (Herfindahl-Hirschman Index or HHI)
- Average risk-scores of QHP enrollees versus insured “outside of MNsure.”
- Development of “standard/benchmark plan” by region for consumer comparative purposes.
- Development of “intake” process to suggest specific plans (e.g., “what type of health care consumer are you?”)

Business Model

- Consumer awareness – targeted to populations traditionally uninsured (race/ethnicity, geographic areas, low-income).
- Navigator/Broker payment trends.
- Navigator/broker to low-income population ratio by geographic area
- Number of “waiver” exemptions from individual mandate