

# Health Industry Advisory Committee (HIAC)

June 2, 2016

# HIAC Welcome & Introductions

2:30 – 2:40 pm

# HIAC Public Comment

2:40 pm – 2:45 pm

# Minutes from April 28, 2016

## HIAC Meeting

2:45 pm – 2:50 pm

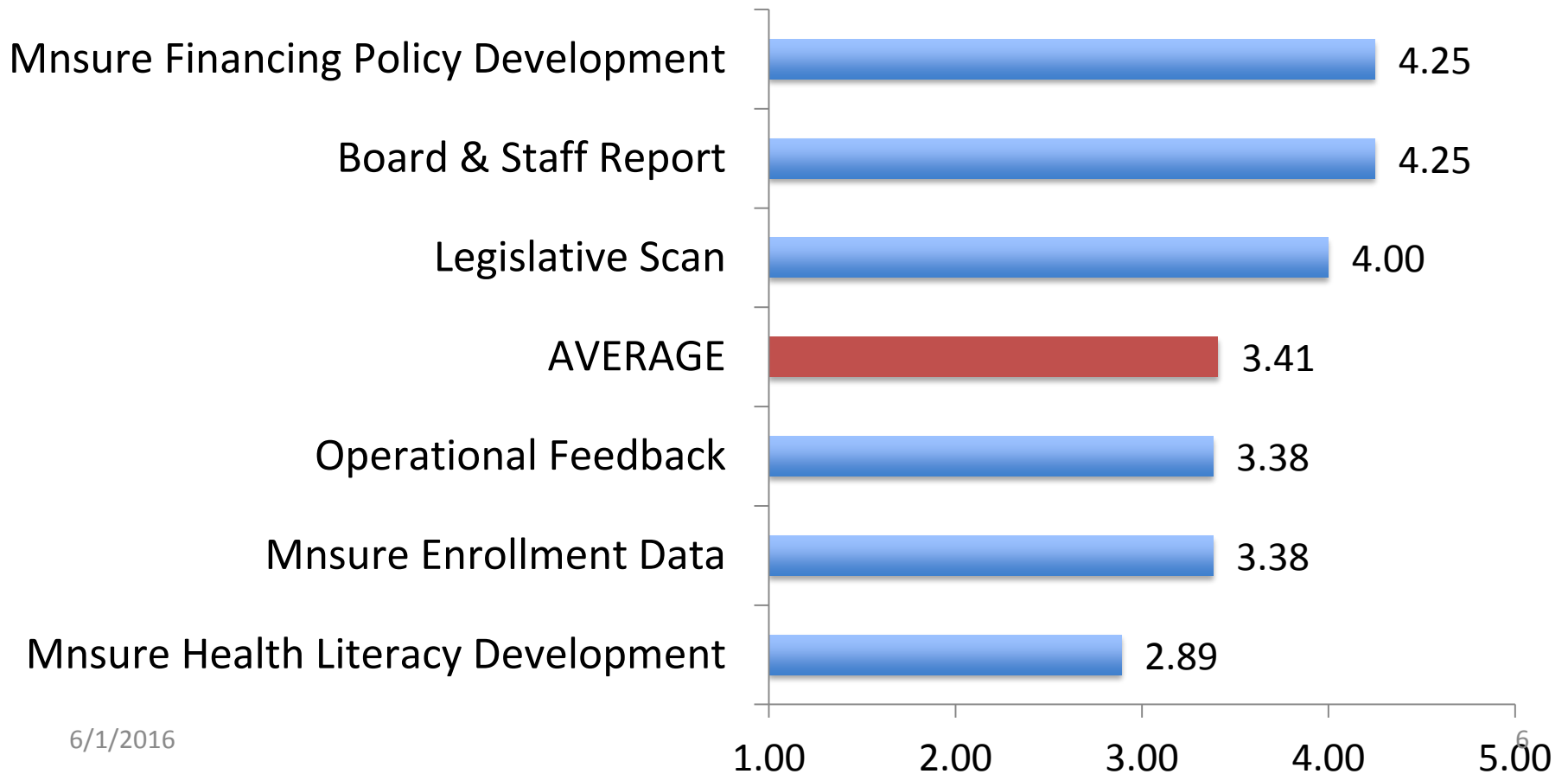
# Evaluation – April 28, 2016 HIAC Meeting

2:50 pm – 2:55 pm

9 HIAC respondents (14) – 64% rate  
Need 100%

# HIAC 4.28.2016 Evaluation

How would you rank the effectiveness of the discussion items?



# MNsure Board & Staff update

2:55 pm – 3:25 pm

Latest Enrollment Data  
MNsure Board Liaison & Staff Report

# HIAC Report to MNsure Board, 5.25.2016

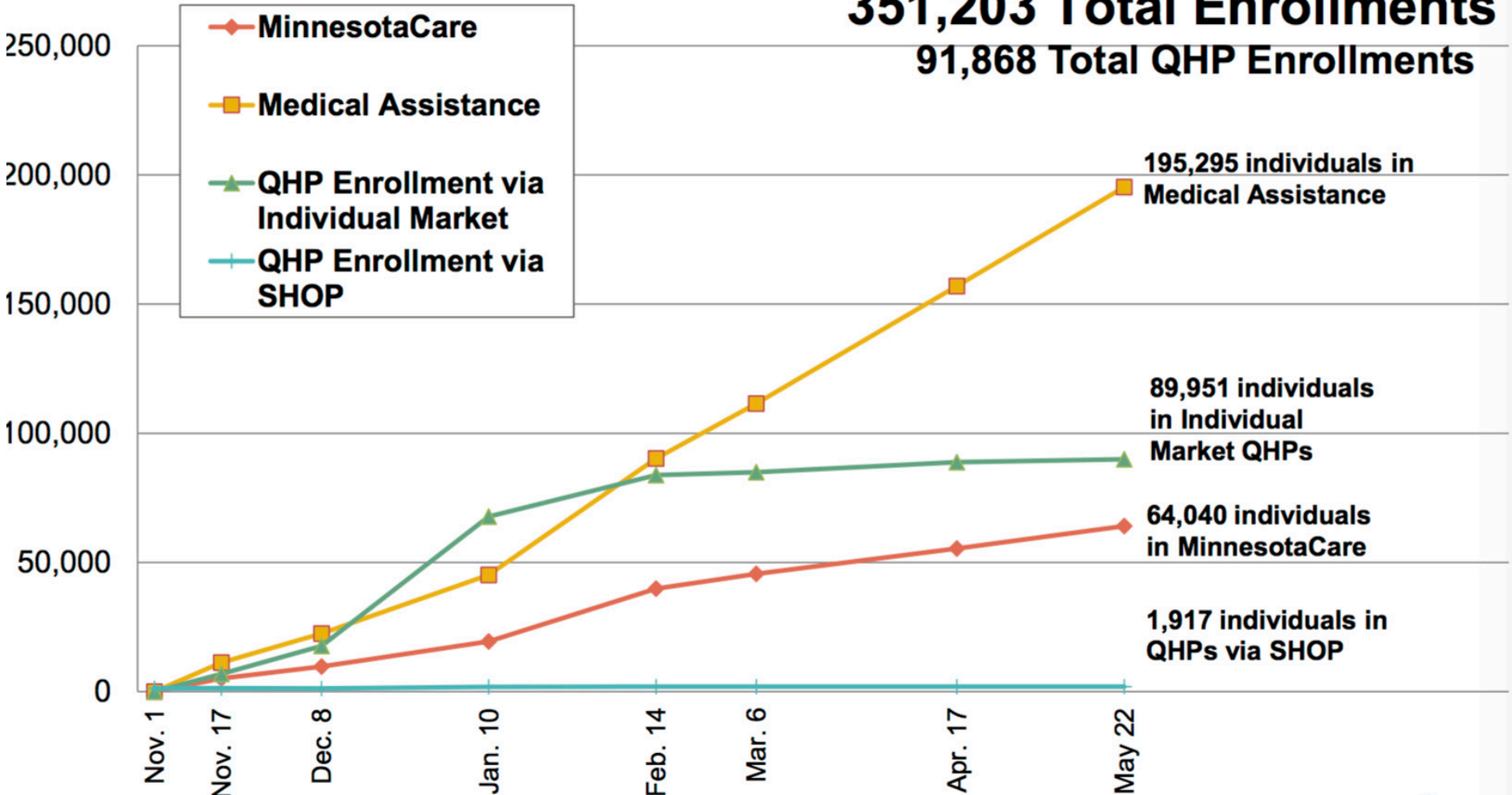
- Summary of joint HIAC-CSEAC Meeting of March 24, 2016
- Summary of HIAC April 28, 2016 meeting
- Operational Feedback Loop
  - Portal issue
  - Budget concern
- Review of Financing Options
- Invitation of Board Members and Staff to participate in HIAC meetings.



# 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.

# Enrollment Dashboard – 1 of 2

<b>Cumulative Enrollment, Nov. 1, 2015 – May 22, 2016</b>	
<b>Total Enrollments</b>	<b>351,203</b>
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%

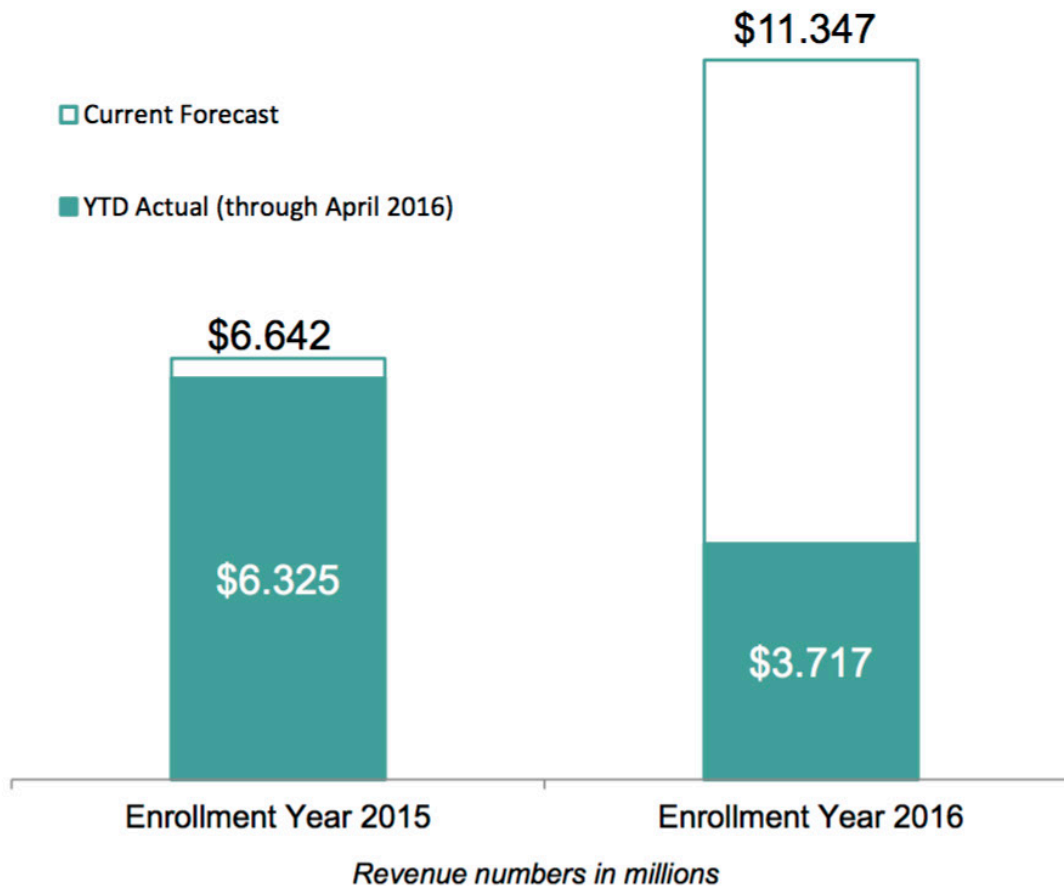
## **Current SHOP Enrollment, May 22, 2016**

Employers enrolled	282
Employees enrolled	1,260
Individuals enrolled (including dependents)	1,917

# 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.

Prepared for May 25, 2016 Board Meeting

# Customer Service Dashboard



<b>Contact Center, Apr. 18 – May 22, 2016</b>	
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

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

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



# Immediate Operational Feedback Loop

3:25 pm – 3:35 pm

# 2016 State Legislative Scan MNsure Related Items

3:35 pm – 3:40 pm

# MNsure Related Items

## Passed

- Interagency transfer amounts between MNsure and DHS in excess of \$100,000 must be reported. (Not signed as of 5/26)
- MN Eligibility System Executive Steering Committee (Signed 5/22)
  - For MA, MHCP, QHP
  - Provide recommendations to MNsure Board, DHS, MN.IT on the “governance, administration and business operations of the MN eligibility system.”

## Didn't Pass

- Collect 1.5% on and off (Senate)
- Collect 1.75% on with technical benchmarks met, otherwise 1.5% on (House)
  - EDI384, process renewals, process invoices, transmit 1095, call center times
- RFI for technical (Senate)
- MNCare enrollees purchase through MNsure with APTC



# Policy Recommendation Development – MNsure Financing

3:40 pm – 4:45 pm

# HIAC Next Steps for Financing MNsure Recommendations

Narrow  
Choices  
(June 2<sup>nd</sup>  
meeting)

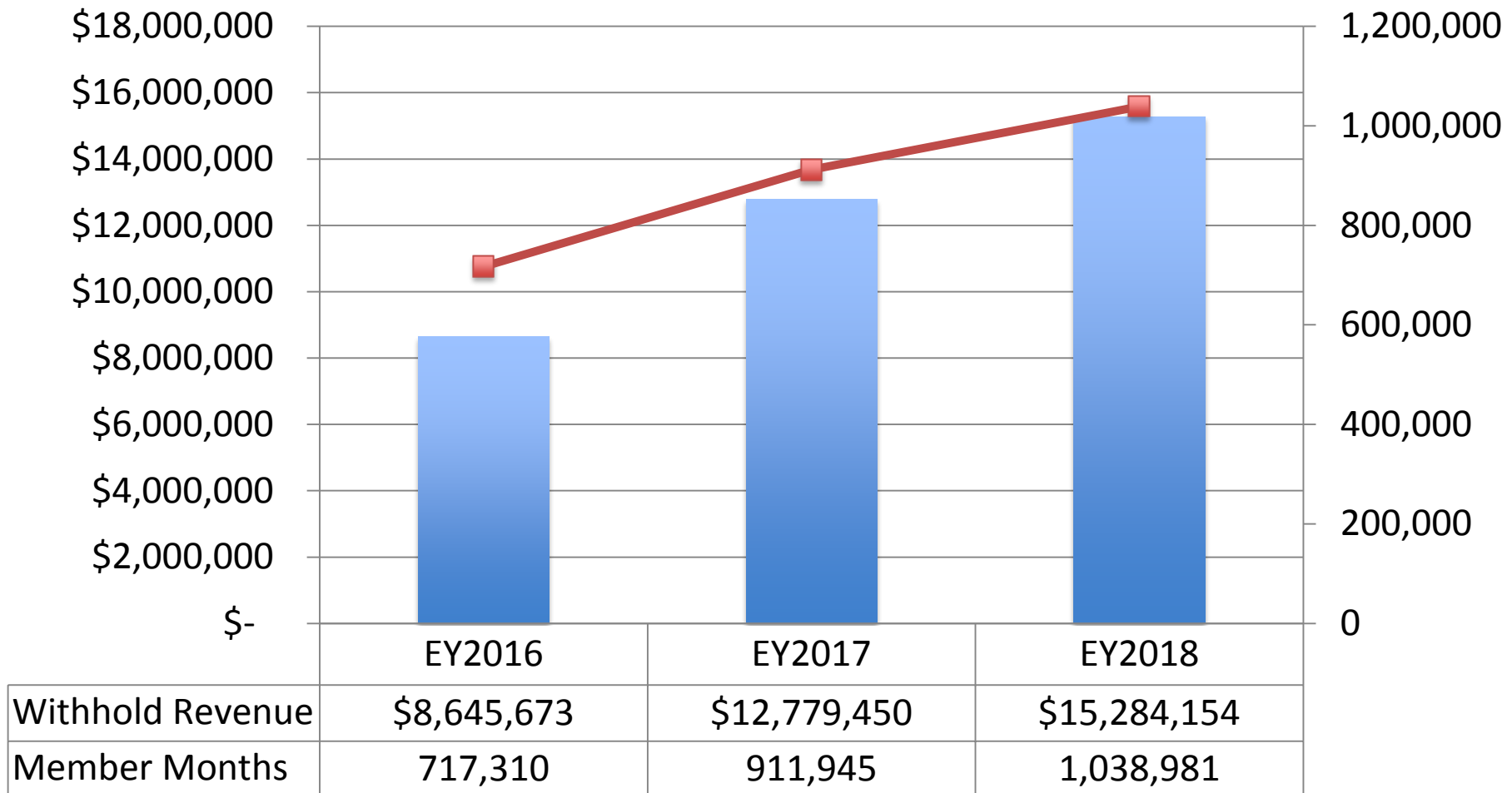
Assess  
Options

- Policy
- Consumer
- Financial
- Market

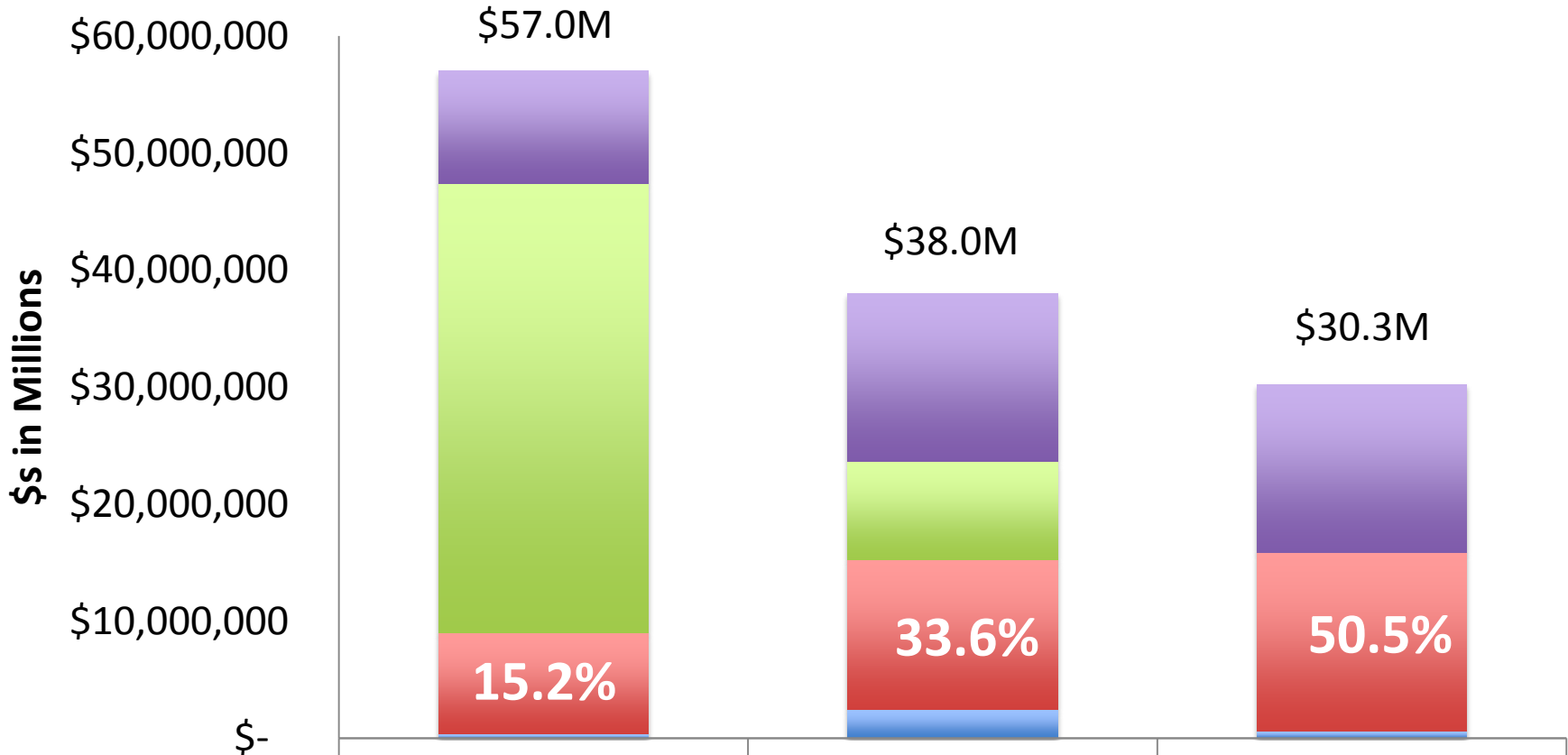
Develop  
HIAC  
Position

- Majority
- Dissenting

# Withhold Projections (MNsure Board Meeting 3/9/16)



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



	FY16	FY17	FY18
DHS Reimb.	\$9,608,860	\$14,343,632	\$14,351,000
CCIIO Grants	\$38,391,615	\$8,436,357	\$-
Withhold Rev.	\$8,682,297	\$12,779,459	\$15,284,000
Forward Balance	\$345,965	\$2,467,529	\$617,458

# 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

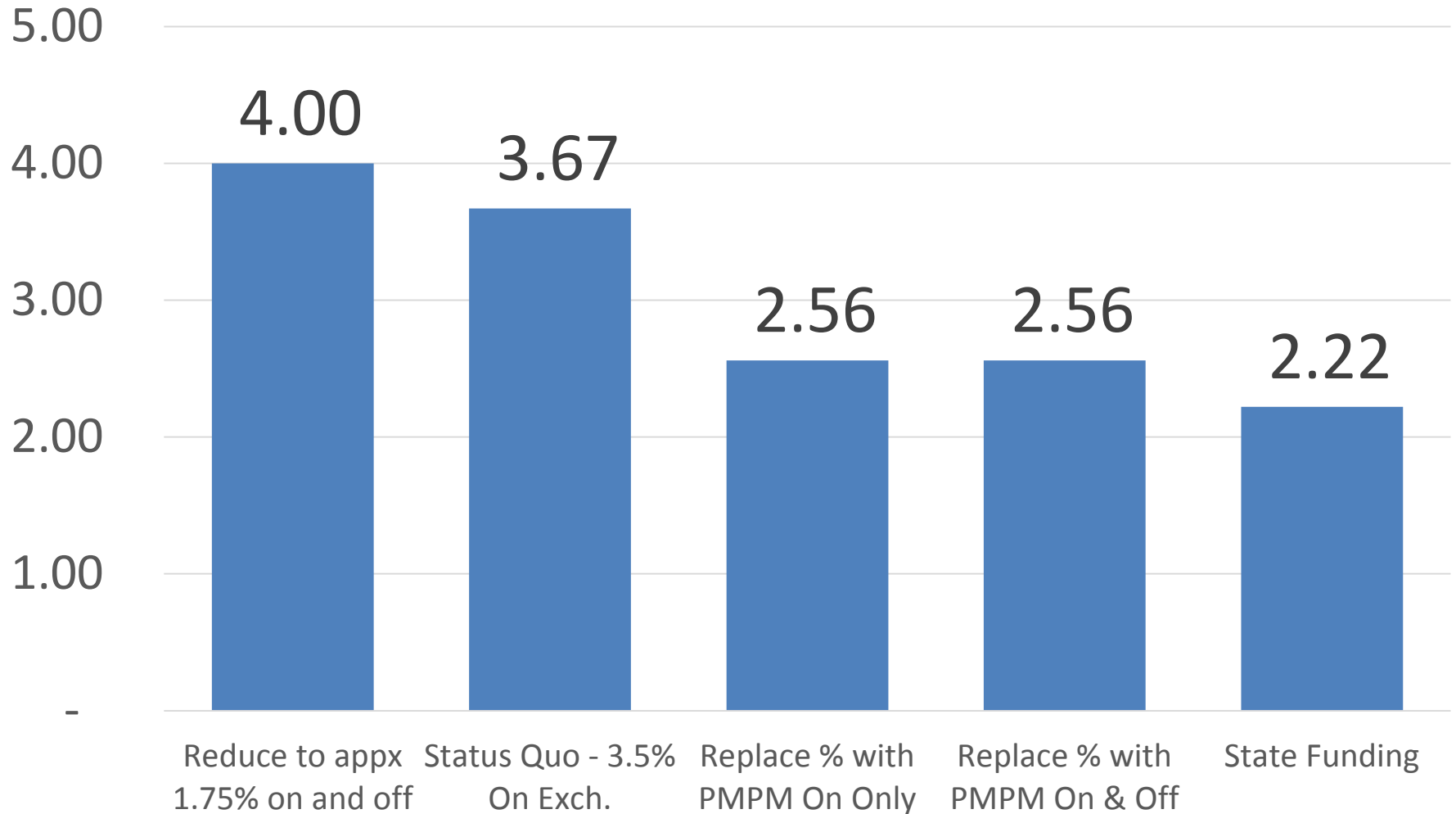
# MNsure Financing Recommendations

## HIAC Guiding Principles

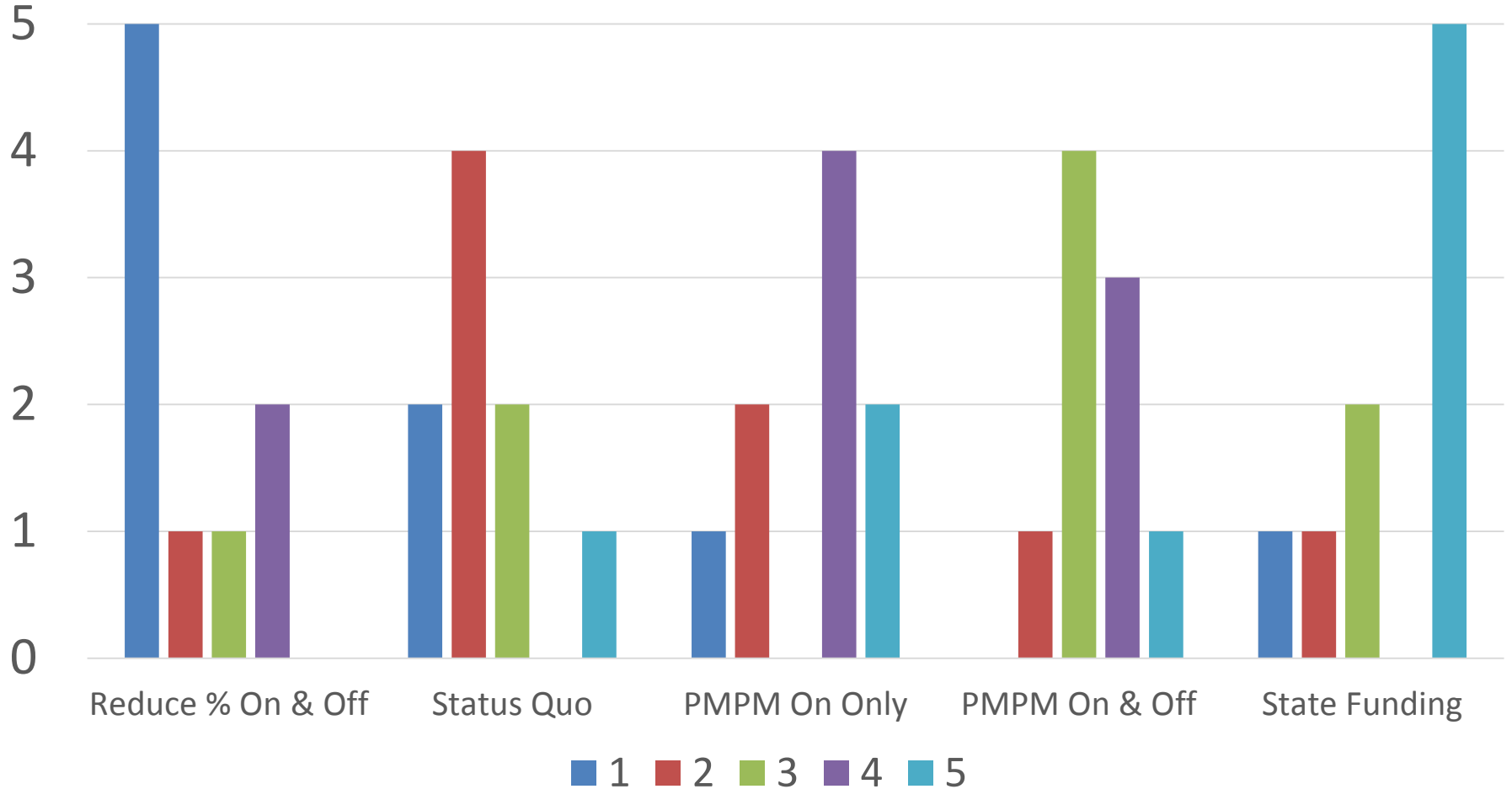
- **Simplicity** – easy to understand, easy to collect revenue
- **Fairness** – funding source is relevant to the work of MNsure
- **Focused** – on revenue mechanism, not the amount collected
- **Stability** – for MNsure budget

# HIAC Survey Results

n=10 (67%) (9 responses, 1 skipped)



# HIAC Survey Detail





# Other Feedback

- Allow other entities – brokers and carriers – to issue tax credits as permitted by the ACA.
  - Is MNsure “self-sustaining” yet? Lack of functionality of MNsure means is it not the “portal of choice”
- Hybrid option of state funding and reduced percent premium withhold
- One-time state support to complete buildout of MNsure – then reduced percent premium withhold to support operations.

# Proposal

- Take top two recommendations
  - Reduce to 1.75 (appx.) and apply On and Off MNsure
  - Status Quo
- Discussion Today
- Develop “White Paper”
  - Proposals
  - Pros/Cons
  - Level of Support for each option?
  - Other approaches recognized

# Key Dates

- MNsure Board – June 15
- HIAC – June 21
- MNsure Board – July 20
- HIAC – July 28
- HIAC – August 25
- MNsure Board – September 21
- HIAC – September 29
- MNSure Board – October 19
- HIAC – October 27
- HIAC – December 1

# Policy Recommendation Development – Health Literacy

4:45 pm – 4:50 pm

## GOALS:

Launch Workgroup with CSEAC  
Develop slate of options for Joint  
Recommendations to MNsure Board

# Next Meeting Date & Topics

June 21, 2016 – Joint Meeting & HIAC Only

## **DO WE WANT TO MEET?**

- Finalize HIAC Financing Recommendations
  - Update on Health Literacy
    - Other topics

# Other Topics/Speakers HIAC Meetings

- Request high-level MNsure staff attend HIAC meetings – develop communication channel with them.
- Financing of MNsure
- Exact financial and operational relationship between MNsure and DHS
- More information on the uninsured and percent undocumented and other groups