MNSURE HIAC SUBGROUP OBJECTIVES

• **Research issue** – Perform research and data gathering associated with subgroup topic

• **Identify gaps** – Understand the gaps that MNSure could address

• **Discuss solutions** – Discuss possible action MNSure could take to address gaps and/or improve outcomes

• **Document recommendations** – Briefly document specific recommendations the HIAC should consider for presentation to the MNSure board

• **Present recommendations** - At the May 24 HIAC meeting, present recommendations for consideration
## Monthly Retention Rate

<table>
<thead>
<tr>
<th>Month</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>February</td>
<td>95.70%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>March</td>
<td>92.80%</td>
<td>96.80%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>April</td>
<td>90.50%</td>
<td>92.80%</td>
<td>97.00%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>May</td>
<td>88.50%</td>
<td>89.40%</td>
<td>91.20%</td>
<td>95.10%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>June</td>
<td>86.40%</td>
<td>85.80%</td>
<td>86.70%</td>
<td>88.70%</td>
<td>94.10%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>July</td>
<td>84.50%</td>
<td>83.40%</td>
<td>83.10%</td>
<td>85.50%</td>
<td>87.10%</td>
<td>94.40%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>August</td>
<td>83.00%</td>
<td>81.80%</td>
<td>81.00%</td>
<td>82.40%</td>
<td>83.60%</td>
<td>88.20%</td>
<td>95.70%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>September</td>
<td>81.50%</td>
<td>80.40%</td>
<td>79.30%</td>
<td>78.10%</td>
<td>80.30%</td>
<td>83.80%</td>
<td>89.20%</td>
<td>91.80%</td>
<td>100.00%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>October</td>
<td>80.20%</td>
<td>79.00%</td>
<td>78.00%</td>
<td>76.00%</td>
<td>77.30%</td>
<td>80.80%</td>
<td>84.70%</td>
<td>83.30%</td>
<td>95.30%</td>
<td>100.00%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>November</td>
<td>79.30%</td>
<td>78.20%</td>
<td>77.40%</td>
<td>75.30%</td>
<td>74.60%</td>
<td>78.10%</td>
<td>82.10%</td>
<td>80.80%</td>
<td>86.70%</td>
<td>96.40%</td>
<td>100.00%</td>
<td></td>
</tr>
<tr>
<td>December</td>
<td>79.20%</td>
<td>78.10%</td>
<td>77.30%</td>
<td>75.20%</td>
<td>74.30%</td>
<td>77.90%</td>
<td>82.00%</td>
<td>80.70%</td>
<td>86.70%</td>
<td>96.40%</td>
<td>100.00%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
Reporting From Health Plans

Health Plan Interview Findings:
• Hard to compare with data since ACA
• Enrollment was throughout the year, not effective 1/1
• Turnover of roughly 1% per year
• Significant Differences with ACA:
  – Guaranteed enrollment in ACA
  – Premium grace period – 90 days
Gaps in Understanding

Reason for Discontinuation of Coverage:

• Non-problematic reasons:
  – Enrollee gained coverage through employer
  – Enrollee gained coverage through spouse
  – Enrollee gained coverage through Medicare (age-in)
  – Enrollee became eligible for MNCare or Medical Assistance

• Problematic reasons:
  – Cost of coverage not affordable
  – Avoiding paying premium at end of year to take advantage of grace period
  – Lack of tax penalty reduced incentive for coverage
  – Didn’t fully understand financial obligation of coverage
Preliminary Solution Discussion

- Reinstitute the insurance coverage mandate – Not something MNsure can impact
- Eliminate guaranteed issue for insurance products – Not something MNsure can impact
- Improve communication between MNsure and plans
- Better educate members regarding coverage benefits and cost commitments
- Improve communications to enrollees that unpaid premiums result in a loss of coverage and individuals cannot sign up outside of open enrollment without a life event
- Better understand who drops coverage and
- Explore flexibility in enrollment outside of open enrollment, especially with changes in the individual mandate at the federal level – may not be something MNsure can impact
Recommendations

- Advocate for continuation of reinsurance
- TBD