MNsure Staff Response

Health Industry Advisory Committee Recommendation on Operational Measures – November 19, 2014

Advisory Committee Recommendation:

The Health Industry Advisory Committee recommends that MNsure adopt standard industry performance metrics for key processes, as well as other metrics that evaluate the impact of MNsure on the state's population. We believe action on this recommendation is a critical business imperative that is central to the goal of attracting sufficient satisfied customers to ensure MNsure's financial viability.

By way of illustration, today's private enrollment in MNsure is approximately 55,000 members compared to an average 2014 budgeted enrollment of 88,000. Standard industry performance metrics will allow the Board to monitor operations and make corrections or adjustments as needed to ensure that MNsure users are getting the best possible customer experience, and assess whether MNsure is fulfilling its mission of providing insurance coverage to targeted state populations.

Attached is an example of a proposed set of process metrics which is meant to illustrate the types of measures commonly used by health plans. The proposed metrics are not an exhaustive list.

We also believe that MNsure should evaluate additional metrics to assess its mission, namely ***To ensure all Minnesotans have the security of health insurance.*** These measures would assess the impact of MNsure on health coverage for Minnesotans. Specific examples could include: numbers of previously uninsured Minnesotans securing coverage through MNsure, MNsure enrollees by race/ethnicity and in certain regions of the state; Brokers/Navigators by county; and consumer satisfaction surveys.

The Health Industry Advisory Committee is prepared to assist the Board and MNsure staff in the development of standard industry performance metrics.

Staff Comments:

MNsure staff strives to provide the MNsure Board with relevant, up-to-date reporting metrics at each Board meeting. Each meeting includes a MNsure Dashboard of pertinent and current metrics.

Beginning at the December 17, 2014 Board meeting, MNsure staff provided an updated, streamlined metrics deck that:

- Continues to report on relevant metrics included in previous metrics decks

- Incorporates additional metrics that offer new information as to the current state of MNsure

- Removes peripheral metrics that do not speak directly to the mission of MNsure

For example, the updated metrics deck reports on percentage of total QHP enrollment by ratings region as compared to the percentage of Minnesota's population residing in each ratings region.

Whether MNsure incorporates particular metrics into its metrics dashboard is based on a variety of factors, including:

- Relevance to the mission of MNsure

- Board requests for reporting and information

- Ability to provide a particular metric in a timely manner

- Utility of reporting on a particular metric on a repeated, regular basis

Response to specifically referenced metrics

The Advisory Committee recommendation references several example metrics which MNsure could report on. The status of each is listed below.

- Consumer Satisfaction surveys

  With the assistance of a third party vendor, MNsure conducted an enrollee survey in June 2015 for QHP enrollees during the 2015 Open Enrollment period. This survey includes questions on enrollee satisfaction. The results are currently being analyzed and will be available later this year.

- Numbers of previously uninsured Minnesotans securing coverage through MNsure

  The MNsure enrollee survey includes a question on why an individual shopped using MNsure, with response options such as "Do not have insurance through my employer" and "Need coverage for my family." The survey results are being analyzed and will be available later this year.

  The MNsure unassisted application does not include any questions on previous insurance status. The MNsure assisted application does include a series of questions regarding whether applicants are currently enrolled in or have access to other health coverage. However, these questions are designed to capture whether applicants are or will be eligible for other minimum essential coverage for the time period they are seeking coverage through MNsure, rather than for determining whether an applicant was previously uninsured.

- MNsure enrollees by race/ethnicity

The MNsure enrollee survey includes a question on race/ethnicity. The results are being analyzed and will be available later this year.

While the MNsure assisted and unassisted applications both include a question on race/ethnicity, it is optional. Federal law prohibits MNsure from requiring the entry of information on its enrollment application that is not necessary to complete an enrollment, and therefore a person is able to submit an application without filling out this question.

Because only a portion of enrollees fill out this question on the application, it is very possible that this data is biased. To date, MNsure has refrained from reporting on this partial data set, but could offer such reporting if directed to do so by the Board, with the help of Curam/IBM investing time in creating these new reports.

- MNsure enrollees by region of the state

MNsure has incorporated reporting on QHP Enrollment by Rating Region into its metrics dashboard. Additionally, the enrollee survey includes a question on county of residence. The survey results are being analyzed and will be available later this year.

- Brokers/Navigators by county

MNsure's Assister Directory provides information on brokers and navigators that includes in which county they are based. MNsure staff could provide an aggregated report on this information if directed to do so by the Board. However, MNsure does not have readily available data as to which counties individual brokers and navigators consider as within their service areas.

- Percent complete in # business days of members completing enrollment (all methods) to being sent to health plan for commercial plans

MNsure is currently building out its electronic medium of transmitting eligible members to be enrolled to carriers and then upon effectuation, receiving completed enrollment information back from carriers. Until this build out is completed it is difficult for MNsure to report on this metric accurately and in a timely fashion.

- Percent of accurate and complete enrollment records sent to health plans for commercial plans

To date, MNsure has not reported on this metric due to the complexity of defining "accurate and complete." Files that were not fully usable by health plans often faced interface issues and complications related to the form in which data was expressed (e.g. "Female" vs. "F"), rather than true inaccuracies in the underlying data.

- Average satisfaction based on survey results of commercial enrollees

With the assistance of a third party vendor, MNsure conducted an enrollee survey in June 2015 for QHP enrollees during the 2015 Open Enrollment period. The results are currently being analyzed and will be available later this year.

- Average satisfaction based on survey results of public program enrollees

Because public program enrollments are managed by the Minnesota Department of Human Services, MNsure has not surveyed public program enrollees.

- Customer satisfaction survey of county workers

To date, MNsure has not conducted a customer satisfaction survey of county workers. However, county officials offer feedback monthly at MNsure Board meetings as well as through other channels and are able to provide MNsure with pertinent information in this way.