

# MNsure

## *Consumer and Small Employer Advisory Committee (CSEAC) and Health Industry Advisory Committee (HIAC)*

Joint Meeting  
April 25, 2017

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# Agenda

1. Welcome & Introductions
2. Legislative Update/Overview
3. Assister Support Staff Presentation
4. MNsure Board & Staff Update
5. Public Comment
6. Joint CSEAC & HIAC Recommendation, Workplan
7. Operational Feedback Loop
8. Next Steps, Future Topics and Next Meeting

# Welcome & Introductions

# 2017 Congress & MN Legislature Discussion



# Congress | Next Steps on Health Care?

- Continuing Resolution expires on April 28 and Debt Ceiling (late August/early September)
- Health care bill BEFORE tax reform?
- \$15 billion – over 9 years -- amendment in House Rules Committee approved for “invisible risk sharing” to cover expensive patients AND lower premiums in individual market
- Trump decision on House GOP lawsuit regarding providing cost-sharing funds for discounted deductibles – early-April announcement to “continue appeal” (*New York Times*) vs. HHS spokesperson stating that Administration is “still deciding its position on the issue.”
  - Stopping payments would unravel the individual market

# “Meadows -MacArthur” Amendment to AHCA

- Reinstate Essential Health Benefits as the federal standard
- Maintain:
  - Prohibition on denying coverage due to pre-existing conditions
  - Prohibition on discrimination based on gender
  - Guaranteed issue to all applicants
  - Guaranteed renewability of coverage
  - Coverage of dependents on parents’ plan up to age 26
  - Community rating rules with some limited waivers
- Limited Waiver Option
  - Essential health benefits
  - Community rating rules (except gender, age (can reduce to 5:1 ratio), health status (unless state has high-risk pool)).
- Bill includes MA expansion freeze & financing mechanism changes.
- Impact on Health Exchanges – particularly state-based exchanges?

# Minnesota Legislative Session 2017



Bill Introductions

Committee Hearings

Budget Targets

Omnibus Bills

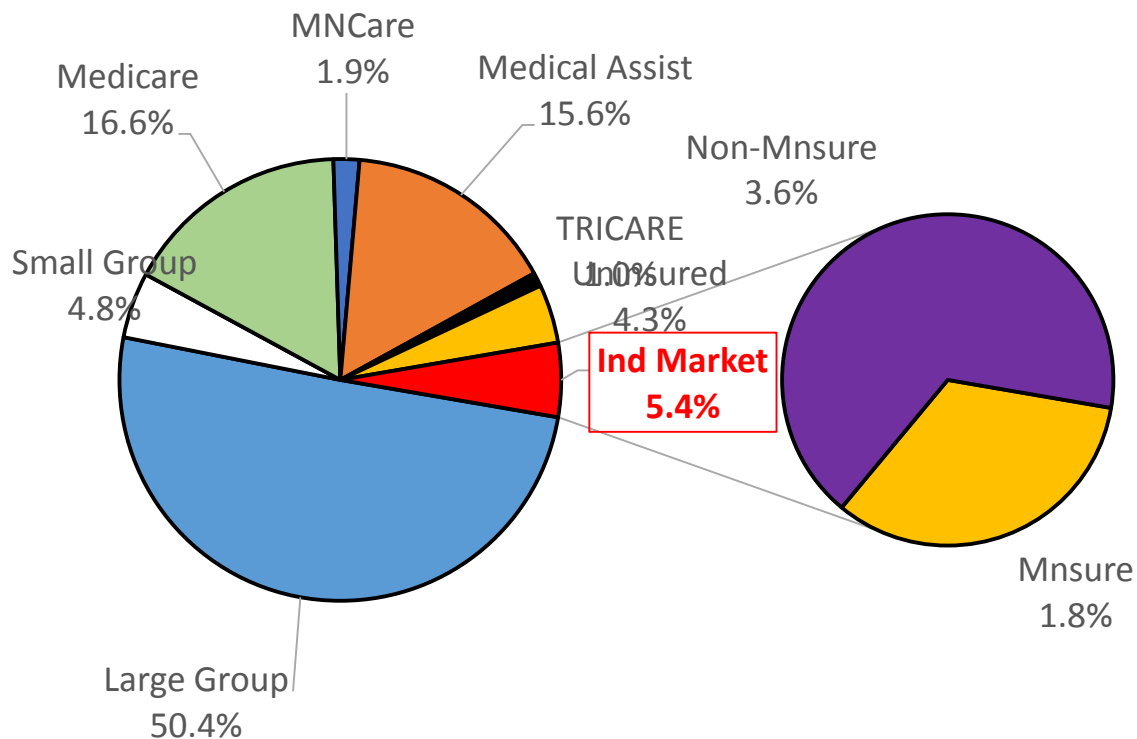
Reconciling Omnibus Bills

Global Agreement with Governor

End of Session

# Individual Market Premium Relief & Reinsurance Signed Into Law = \$868 Million

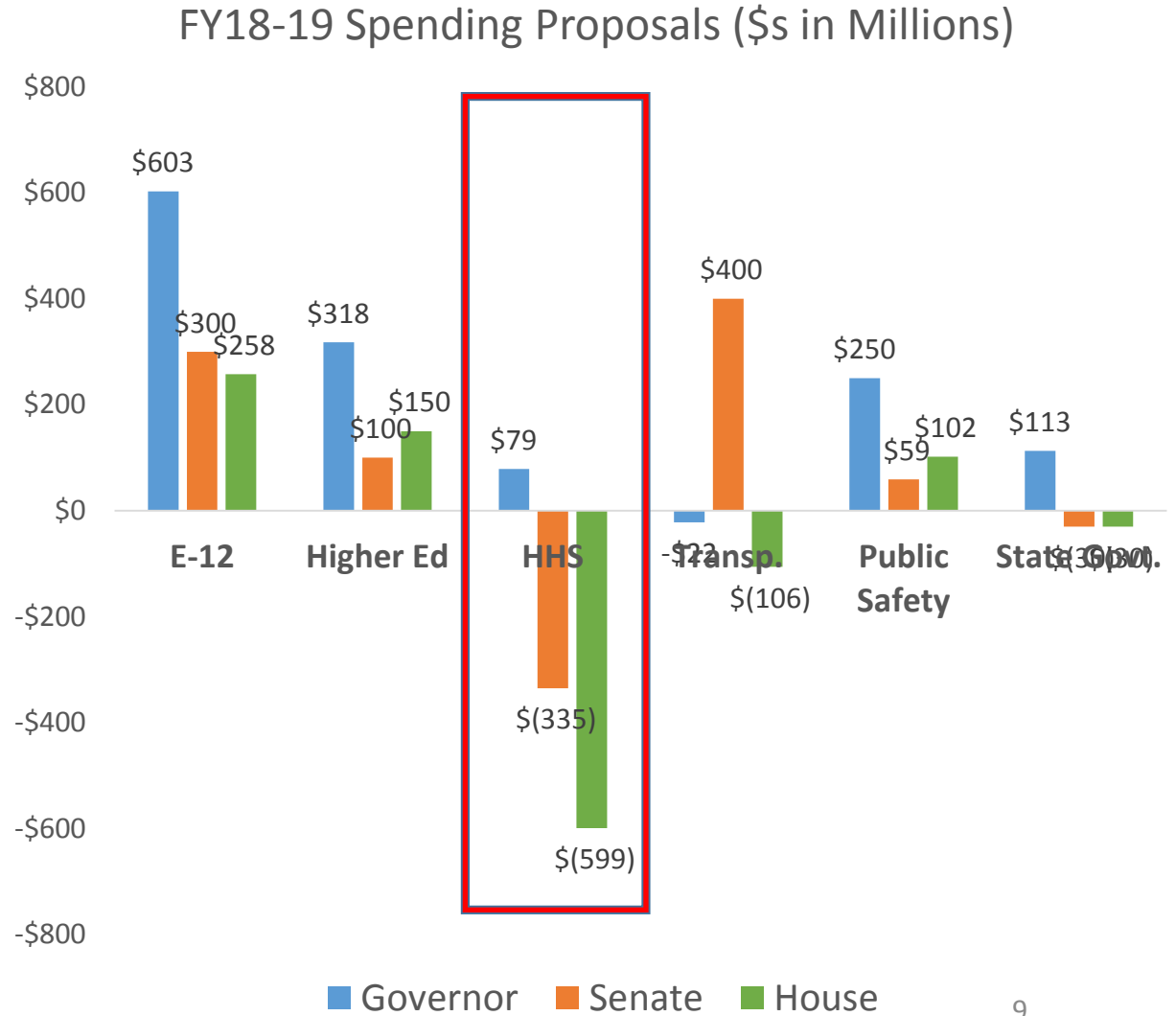
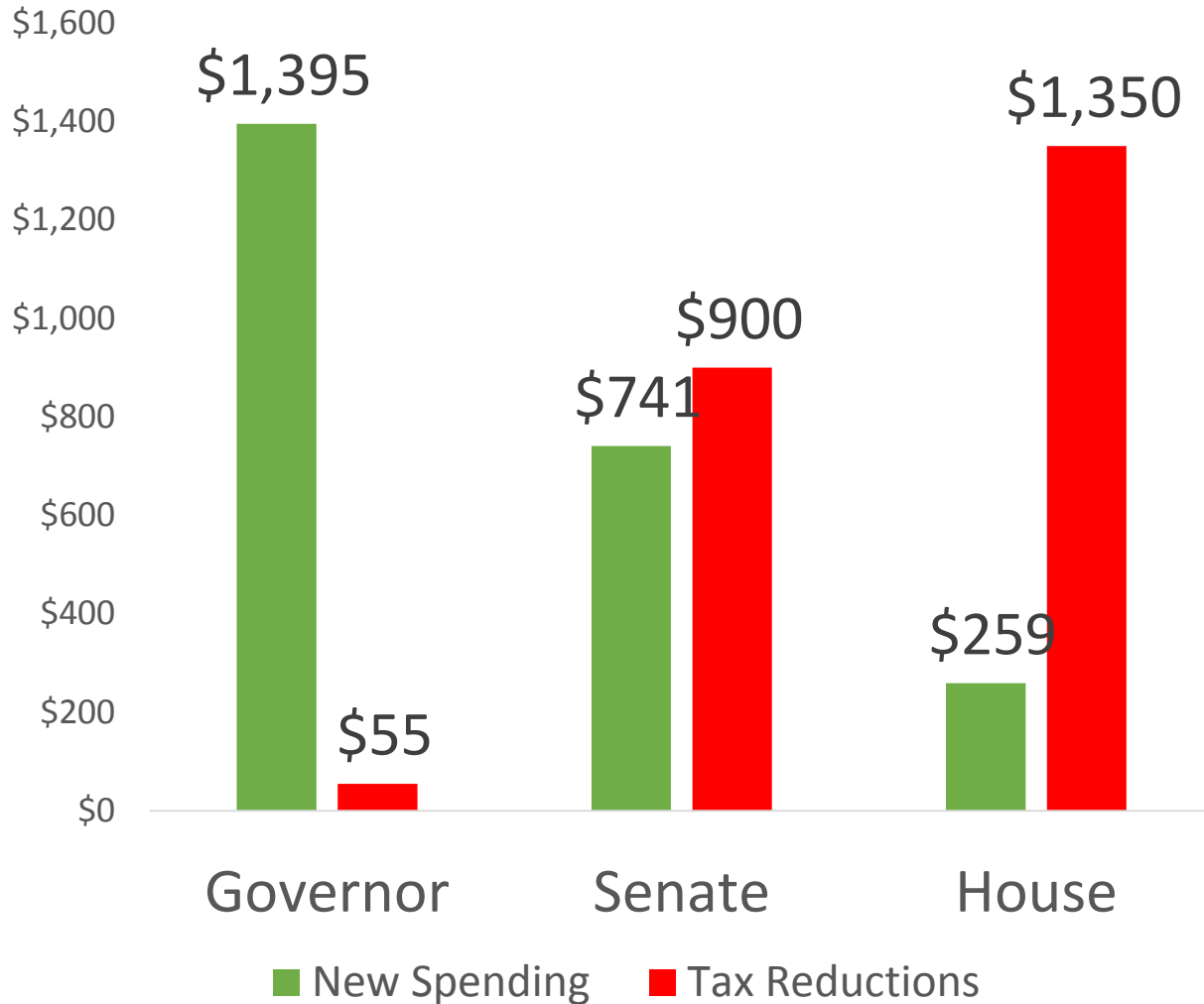
2015 MN Health Coverage



- Health Plans pay **premium subsidies** equal to 25% of the gross premium for individual coverage
  - \$326 Million from BUDGET RESERVE
- **Reinsurance Program** – state pays between 50-80% of claims between \$50,000 and \$250,000
  - \$542 Million from General Fund (\$142M) and HCAF (\$401M)



# Comparing Spending & Tax Proposals, FY18-19 (\$s in Millions)



# MNsure Legislation in 2017

- **House HHS Omnibus Bill (HFUES0800-2)**
  - Directs Dept. of Commerce to establish a federally facilitated marketplace to replace MNsure for coverage beginning January 1, 2019.
  - Health plans must use “state distance and travel times” for provider networks
  - Present implementation plan and legislation in 2018
  - Repeals all MNsure statute
  - Establishes a special enrollment period to allow purchase of individual plan through MNsure if employer has a qualified small employer health reimbursement arrangement (QSEHRA)
- **SF799 (passed Senate 65-0 on 4/20)**
  - Eliminates reporting requirement of MNsure Board/MDH/DHS for interagency and intra-agency agreements to the Legislature – specifically eliminates the requirement that a copy of the agreement is reported, all other requirements remain (statutory citation, purpose, transfer of dollar amount, effective date)
  - Also included in Senate HHS Omnibus Bill (SF800)
- **Other?**

# Assister Support Staff Presentation



# Public Comment



# MNsure Board & Staff update

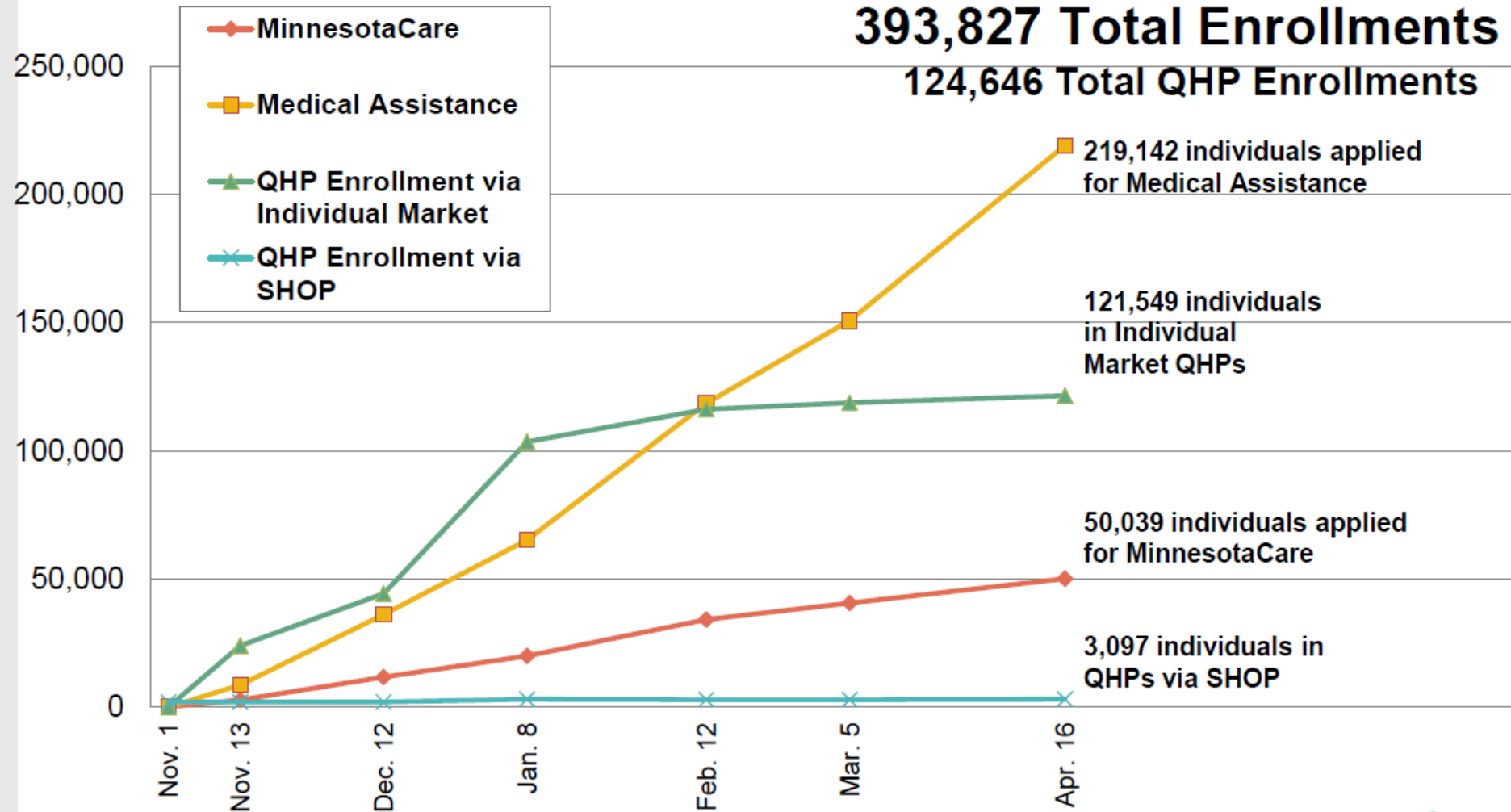


# MNsure Preliminary Three-Year Plan

	FY 2017	FY 2018	FY 2019
	Revised Budget	Preliminary Budget	Plan
<b>RESOURCES</b>			
Balance Forward from previous year	793,131	4,394,936	2,049,936
Premium Withhold Revenue	15,658,747	21,436,000	23,360,000
Enrollment Year 2018 @ 3.5%	5,328,747	0	0
Enrollment Year 2017 @ 3.5%	10,330,000	10,168,000	0
Enrollment Year 2018 @ 3.5%		11,268,000	11,060,000
Enrollment Year 2019 @ 3.5%			12,300,000
CCIO Establishment Grants	20,755,634	1,000,000	0
IT System Development	9,988,628	1,000,000	0
Business Development	10,767,006	0	0
DHS Reimbursement	14,407,145	14,379,000	14,464,000
Business Operations	14,407,145	14,379,000	14,464,000
Miscellaneous	0	0	0
<b>TOTAL RESOURCES</b>	<b>51,614,656</b>	<b>41,209,936</b>	<b>39,873,936</b>
<b>EXPENDITURES / USES</b>			
Administration	7,413,000	8,220,000	8,290,000
Executive	1,065,000	1,160,000	1,180,000
Support Services	4,448,000	4,980,000	5,000,000
Legal & Compliance	1,900,000	2,080,000	2,110,000
Regulatory	200,000	200,000	200,000
MDH	200,000	200,000	200,000
Communications	3,327,000	2,820,000	2,630,000
Communication & Marketing	3,327,000	2,820,000	2,630,000
Customer Service	23,291,092	19,920,000	20,180,000
Plan Mgmt & Reporting	555,000	940,000	960,000
Eligibility & Enrollment	1,060,000	1,220,000	1,230,000
PMO Office	3,723,800	800,000	820,000
SHOP Program	435,000	390,000	390,000
Navigator Program	670,000	530,000	540,000
QHP Enrollment Fee Grants	750,000	750,000	750,000
Community Outreach Grants	4,105,092	4,100,000	4,100,000
Call Center	8,292,000	8,420,000	8,550,000
Manual Operations	2,470,400	1,890,000	1,940,000
Assistor Resource Center	715,000	880,000	900,000
CCIO Reconciliation	515,000	0	0
METS IT System	12,988,628	8,000,000	7,000,000
Operations	3,000,000	3,000,000	3,000,000
Development	9,988,628	5,000,000	4,000,000
<b>TOTAL EXPENDITURES / USES</b>	<b>47,219,720</b>	<b>39,160,000</b>	<b>38,300,000</b>
<b>BALANCE</b>	<b>4,394,936</b>	<b>2,049,936</b>	<b>1,573,936</b>

# Enrollment by Program

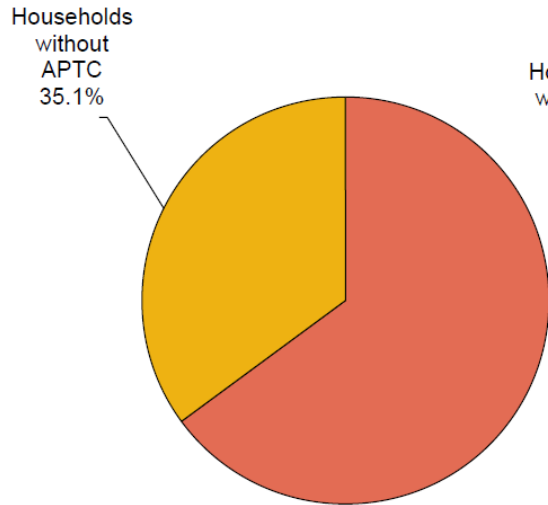
## Nov. 1, 2016 – Apr. 16, 2017



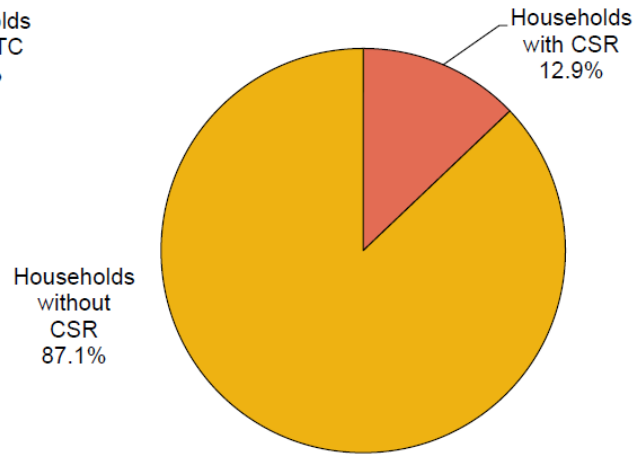
Program enrollment began at zero for all programs except SHOP starting November 1, 2016.

## QHP Households Receiving Financial Help Nov. 1, 2016 – Apr. 16, 2017

### Advanced Premium Tax Credit subsidies



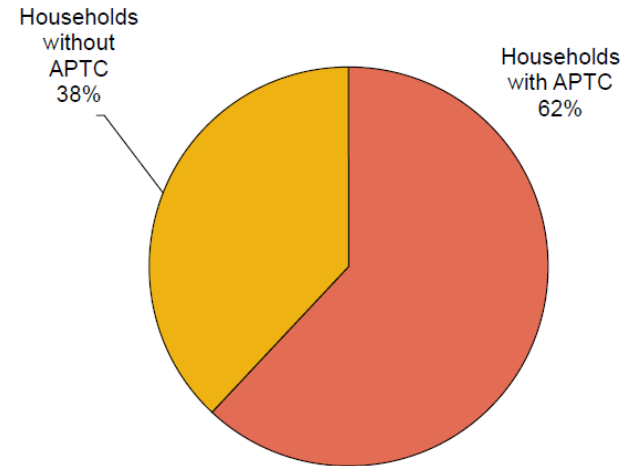
### Cost Sharing Reduction subsidies



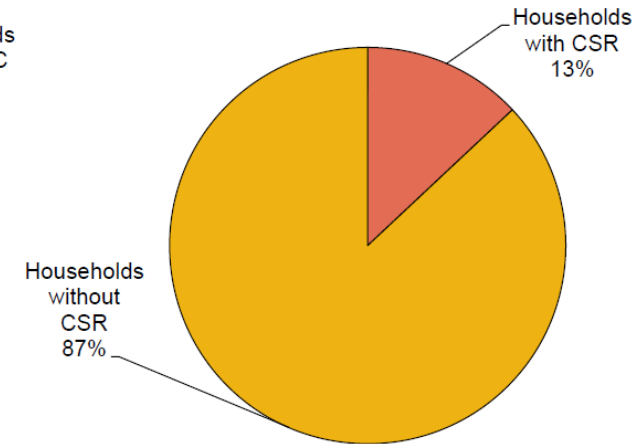
Note: Data is based on effectuated enrollment for March 2017.  
Data reflects all QHP enrollment except SHOP enrollment.

## QHP Households Receiving Financial Help November 1, 2015 – April 17, 2016

### Advanced Premium Tax Credit subsidies



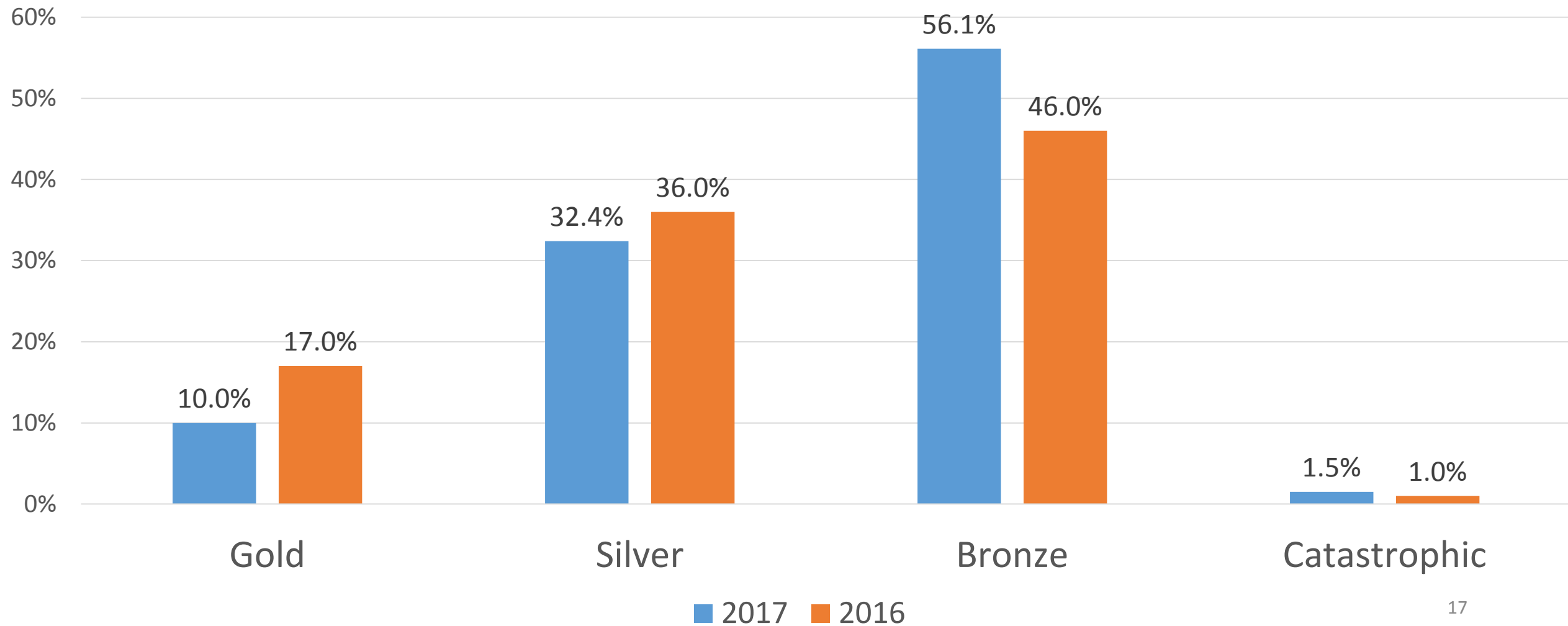
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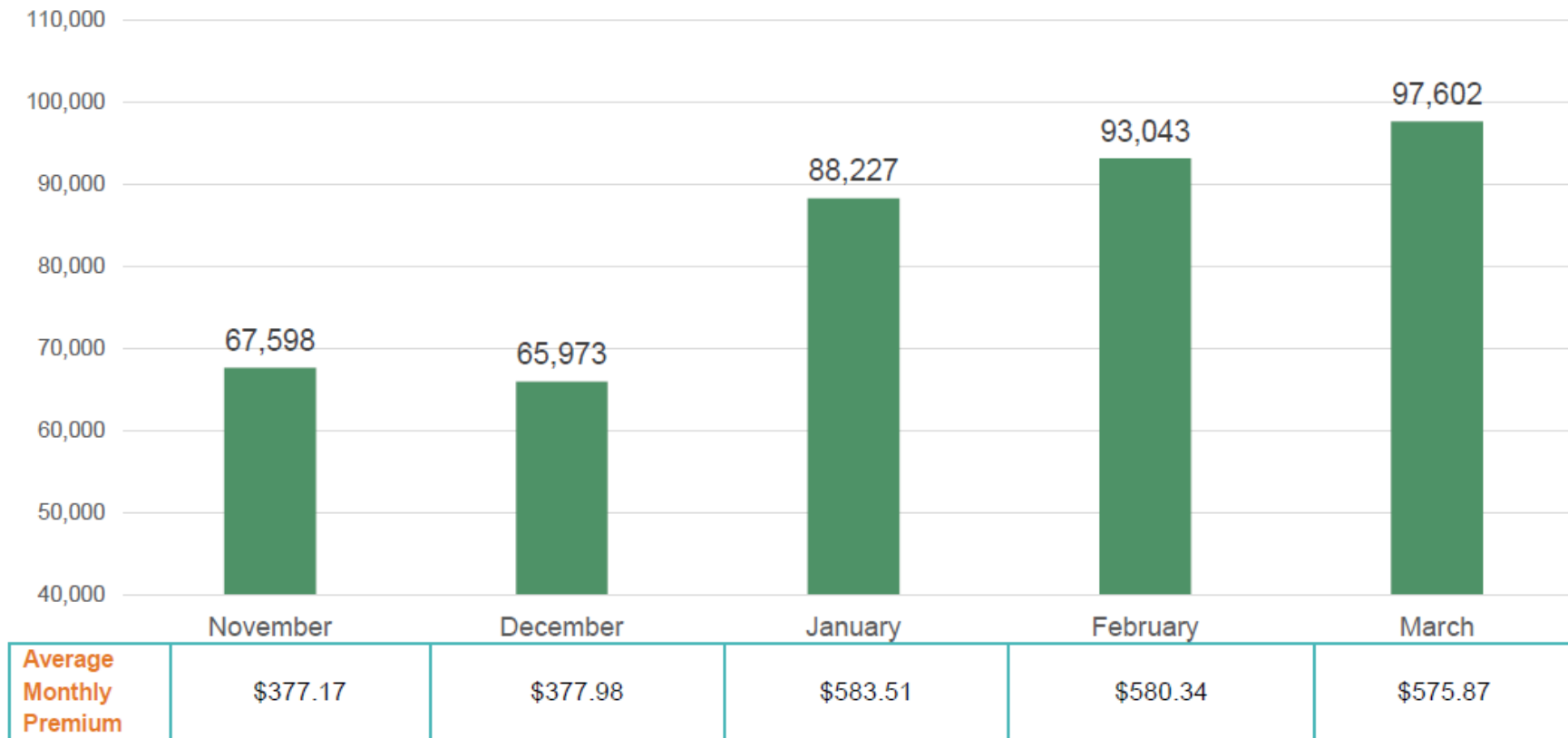
# QHP Metal Level (source: MNsure Board meetings, April 20, 2016 & April 19, 2017)



# Effectuated Enrollments and Average Premiums, 2016-2017



Monthly Effectuated Enrollments  
November 2016 – March 2017

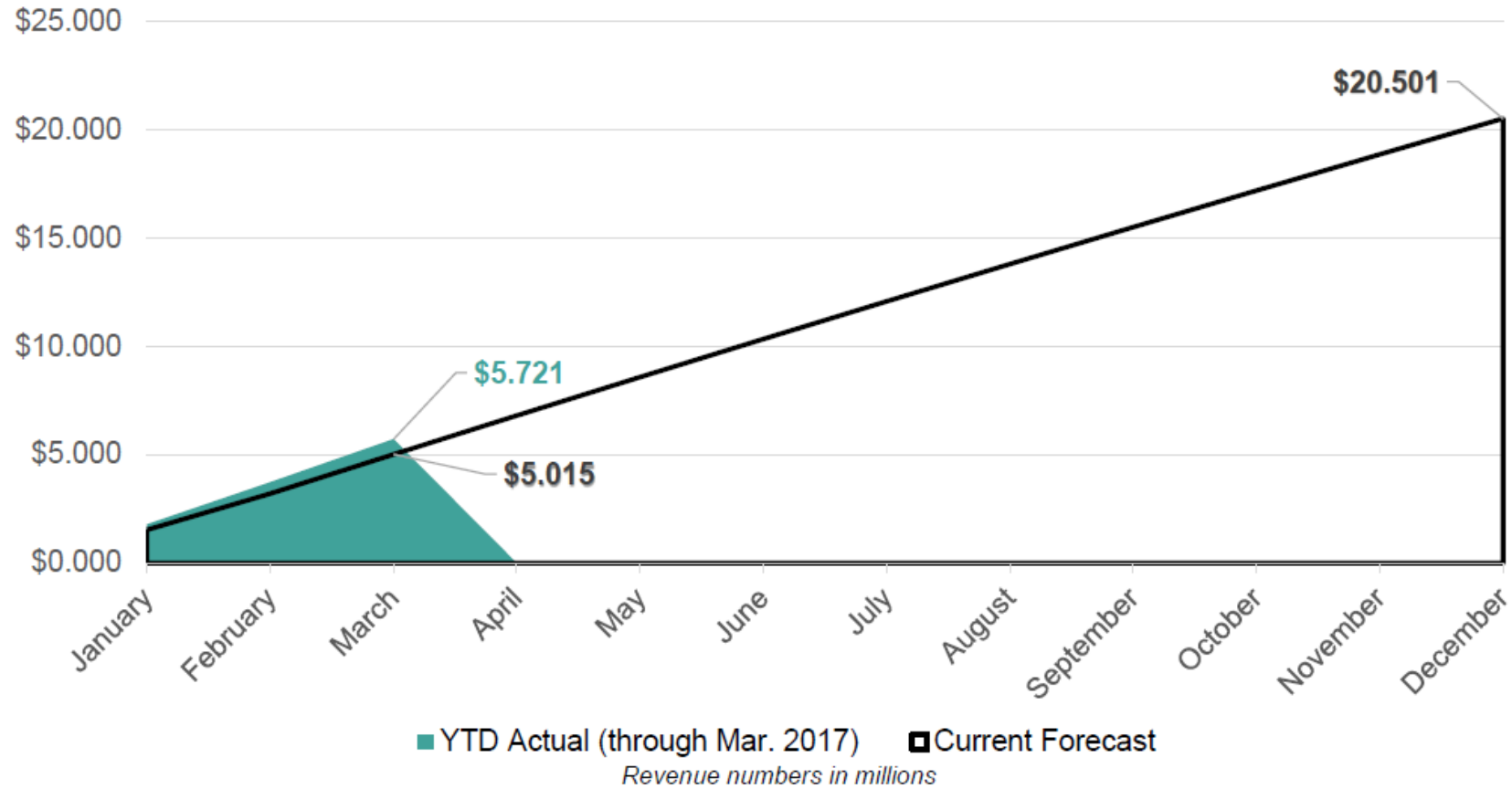


Note: Enrollment count includes both individual market and SHOP QHPs.  
 Premium data represents the full cost of a plan, prior to any application of Advanced Premium Tax Credits.  
 Effectuated enrollments and average premium amounts are based upon the latest data received from carriers.

# MNsure Premium Withhold Revenue Calendar Year 2017



Forecast and YTD Actual



Note: EY17 forecast is based on preliminary budget passed at March 8, 2017 MNsure Board meeting.

# Customer Service Dashboard



Contact Center, Mar. 6 – Apr. 16, 2017	
Call Volume	36,843
Service Level (% of calls answered in 5 min. or less)	95.21%
Average Speed of Answer	0:00:40
Calls Abandoned while in Queue	1.71%

All Callers Top Contact Center Inquiries, Mar. 6 – Apr. 16, 2017	
1. Password reset/Account unlock	18.47%
2. MA/MCRE	11.17%
3. How do I apply	6.85%

Assister Resource Center (ARC) Top Inquiries, Mar. 6 – Apr. 16, 2017	
1. Existing/pending inquiry	54.08%
2. Password reset/Account unlock	20.23%
3. Determination result	5.30%

How do these compare to industry norms?

Can we see statistics (e.g., avg speed of answer) for both “All Callers” and “ARC?”

<b>Work Incomplete</b>
<b>Work Completed</b>
<b>Work Currently Underway</b>
<b>XI</b> = "Mega Project"

# METS 2017 Release Roadmap

Spring 2017	Summer 2017	Fall 2017	Winter 2017
Assister Portal	Cúram Eligibility System Upgrade <b>XI</b>	MMIS Interface (Includes Redesign)	MMIS Interface (Includes Redesign)
Notices	Supervisor Workspace / Org Location Structure	Notices	Notices
PRISM Defects		Carrier Integration	Carrier Integration
Cost Sharing	Notices	Re-trigger of FTR via Federal Hub	Federal Tax Information (FTI) Work
Federal Poverty Level (FPL) - MA Annual Update	Defects	Defects	Periodic Data Match (PDM)
MMIS Interface (Includes Redesign)			Defects
Defects			

### Ongoing Efforts

1095-A Operations
1095-B Operations
Data Access and Management - Reports
Infrastructure Improvements
MAXIS to METS Migration
MCRE Premiums Phase 3
MCRE Premium Reconciliation
METS Data Fixes
METS-MMIS Interface Improvements
Periodic/Annual Work
Public Program Reconciliation
Renewals Operations

# CMS Market Stabilization Rule

*(source: CMS.gov, press release)*

- **2018 Annual Enrollment Period** – November 1, 2017 through December 15, 2017
  - Closely align with Medicare and private market
- **Reduce Fraud, Waste and Abuse** – Some tightening of special enrollment period eligibility
- **Promote Continuous Coverage** – Allow issuers to require payment of past due premiums before enrolling with same issuer the following year
- **More Choices** – Additional actuarial value flexibility
- **Empower States & Reduce Duplication** – Returns network adequacy review to states.

Impact on State-Based Exchanges like MNsure?

Recommendations from HIAC/CSEAC?

# Public Comment



# CSEAC and HIAC 2017 Workplans

## As Conveyed to Board on Feb. 15 2017

### CSEAC

- Understanding recent legislative changes of SF1 and impact on MNsure
- Recommendations for future public relations of MNsure (e.g., SHOP)

### HIAC

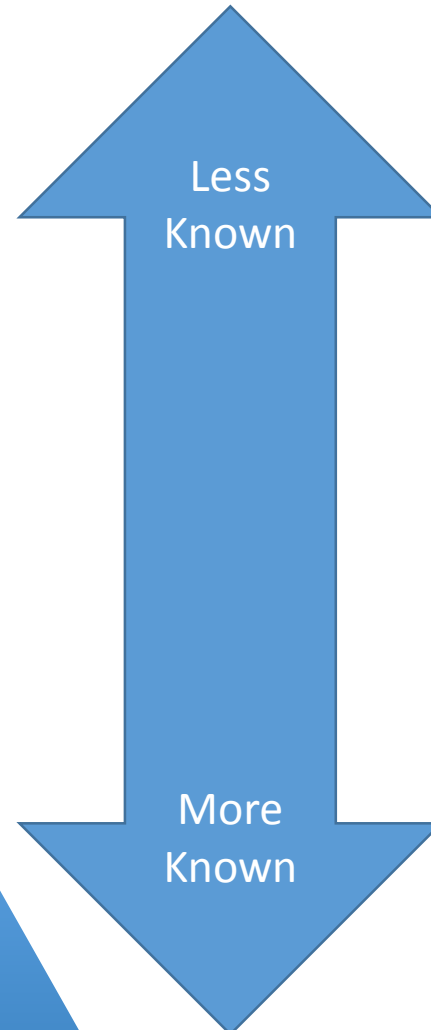
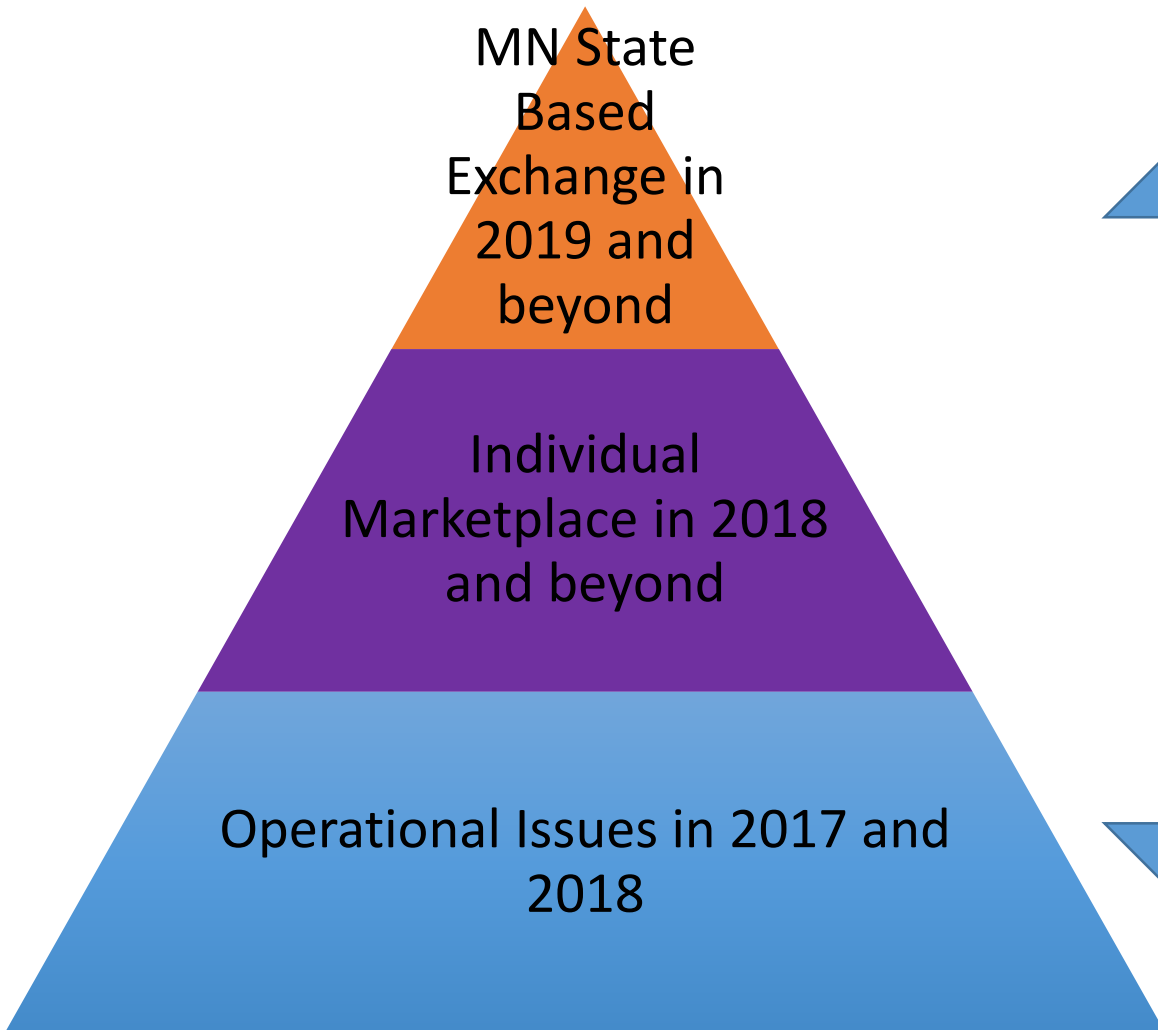
- 1. Strategies to enhance MNsure.org's functionality for assisters**
  - WORK: Early 2017
  - RECOMMENDATION: Summer 2017
- 2. Strategies to reform/stabilize the individual health insurance market**
  - WORK: Post 2017 MN Legislative Session
  - RECOMENDATION: October 2017

Collaboration Around Literacy  
Recommendation

New CSEAC/HIAC Terms begin in October  
2017

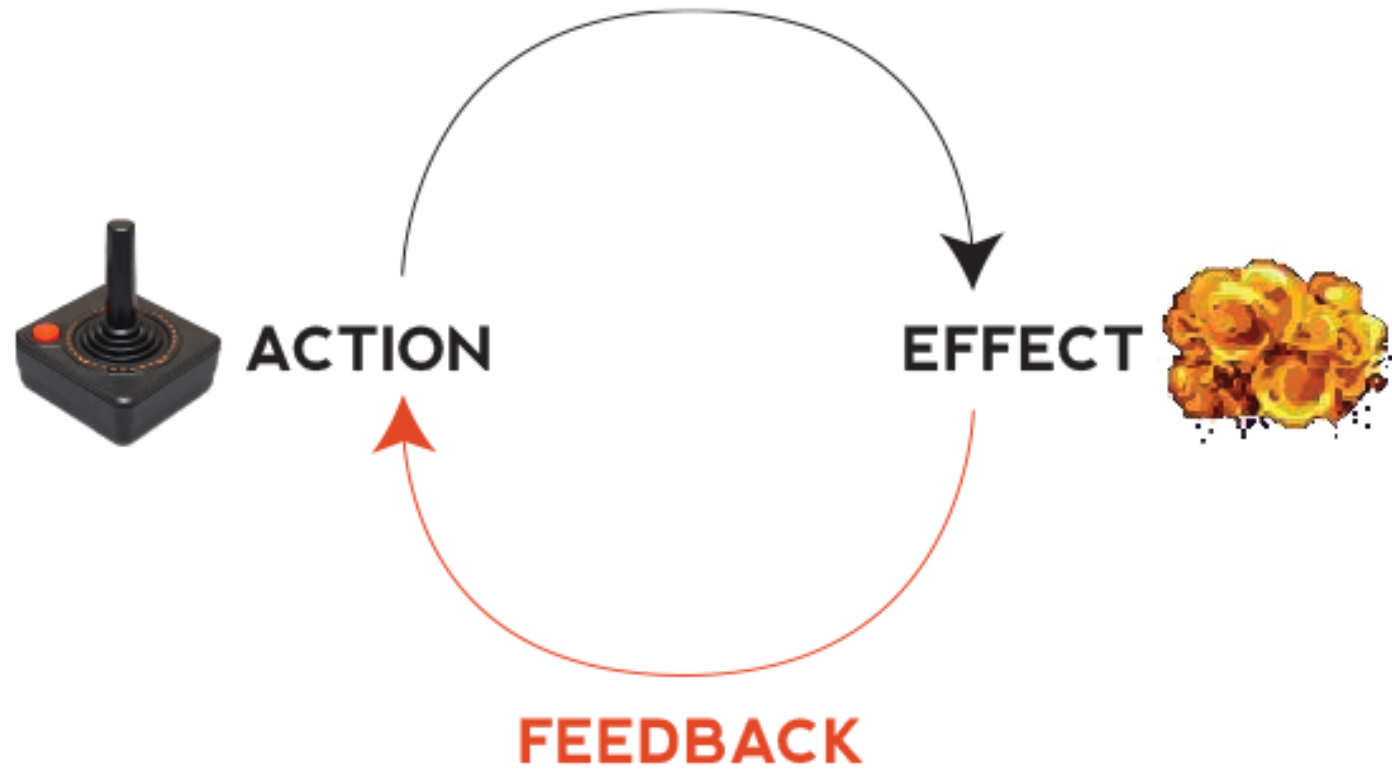


# Brainstorm Session



Identify areas/topics where CSEAC and HIAC can collaborate on a joint recommendation.

# Feedback Loop



# Upcoming Meetings

- May 18, 2017 – Joint CSEAC/HIAC Meeting
- June 27, 2017 – CSEAC
- June 29, 2017 – HIAC
- July 27, 2017 – Joint CSEAC/HIAC Meeting
- August 15, 2017 – CSEAC
- August 17, 2017 - HIAC