MNsure Annual Report
2016

January 15, 2017
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Cost of Report Preparation

The total cost for MNsure to prepare this report is approximately $1,575. These costs include staff time in compiling and analyzing data and in preparing the written report. Incidental costs include printing, copying and other office supplies, and are not included in this estimate.

Estimated costs are provided in accordance with Minnesota Statutes, section 3.197, which requires that the cost of preparing a required report must be provided at the beginning of all reports to the legislature.
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MNsure Mission and Vision

**Mission:** To ensure all Minnesotans have the security of health insurance.

**Vision:** To create a statewide resource that provides access to private health insurance and public medical assistance programs.

Executive Summary

Statutory Requirements

Minn. Stat. §62V.08 (a) requires MNsure to submit an annual report to the legislature by January 15 of each year beginning January 15, 2015, on (1) the performance of MNsure operations; (2) meeting MNsure responsibilities; (3) an accounting of MNsure budget activities; (4) practices and procedures that have been implemented to ensure compliance with data practices laws, and a description of any violations of data practices laws or procedures; and (5) the effectiveness of the outreach and implementation activities of MNsure in reducing the rate of uninsurance.

This annual report satisfies the above statutory requirements and provides an overview of MNsure’s four-year existence with summaries of the budget, operations and strategic vision MNsure has employed to meet its responsibilities under the law to reduce the uninsured rate in Minnesota.

Continuing to Meet Our Mission

MNsure continues to uphold its mission and responsibilities under the law. MNsure’s mission is to help every Minnesotan obtain affordable, quality health insurance. According to the Minnesota Department of Health’s Health Access Survey released in February 2016, the uninsured rate declined from 8.2 percent in 2013 to 4.3 percent in 2015. Over 200,000 more Minnesotans accessed health insurance since 2013 due, in part, to the marketing and enrollment efforts of MNsure. All plans sold on MNsure include free preventive care, and prescription drugs and hospitalization are covered.

Furthermore, the efforts of MNsure, its partner agencies and its network of assisters throughout the state have expanded health coverage to more Minnesotans than ever before. 96 percent of the state is now insured, which is contributing to better health outcomes and lowering costs of charity care administered by Minnesota’s health providers. Hundreds of thousands of Minnesotans are accessing health coverage because of MNsure and the efforts of its partners.

Minnesota Eligibility Technology System (METS)

Based upon the recommendations following an exhaustive review of the IT platform at the end of the first open enrollment, MNsure, the Minnesota Department of Human Services (DHS) and Minnesota IT Services (MNIT) identified system flaws, prioritized the list of needed improvements, implemented a new governance structure and made a number of system improvements. MNsure consumers saw a greatly improved IT system operating faster and more consistently during subsequent open enrollment periods.

Per Minn. Stat. §62V.055, the Minnesota Eligibility Technology System, or METS, is the official governing authority regarding decisions related to the IT system that is shared by MNsure and DHS. In 2016, the
Legislature codified METS into state statute and identified it as a public body subject to the state’s open meeting requirements. The Executive Steering Committee, or ESC, oversees METS and has met on a monthly basis at the Minnesota Senate Building. The ESC is comprised of MNsure, DHS, MNIT and county representatives. Its purpose is to facilitate communication and make determinations related to ongoing maintenance and investment in the public program eligibility system utilized by MNsure, DHS and Minnesota’s county workers to ensure that Minnesotans are utilizing health care for which they qualify. These meetings are open to the public and include opportunities for Minnesotans to engage directly in the process.

The 2016 release roadmaps are available as an appendix to this report.

**Increasing Premiums Highlight Need for MNsure**

As premium increases from insurance companies (carriers) continue, it becomes more important each year for Minnesotans to examine all their health insurance options and shop through MNsure to find the best option for them and their family. MNsure remains the only place Minnesotans can shop to take advantage of financial help, including federal tax credits and other cost sharing reductions, which can provide a real financial savings to the consumer. In 2016 alone, consumers received a total of nearly $80 million in federal tax credits by shopping through MNsure. That total is an increase from approximately $50 million in 2015.

**Focus on Accountability and Transparency Remains Key**

MNsure continues to meet its mission and to make a difference in the lives of Minnesotans. The MNsure website is safe, secure and successful. More Minnesotans than ever before are now insured. As MNsure works to continue to meet its mission, transparency, accountability and a continued focus on the consumer are its guiding principles.

Currently, MNsure is in its fourth open enrollment period, which began on November 1, 2016, and will end on January 31, 2017. The open enrollment launch on November 1, 2016, was a success. MNsure continues to focus on enhancing the consumer experience. During the first two months of open enrollment, November and December 2016, the Contact Center received 131,990 calls. Despite the high volume of consumers contacting MNsure in the beginning of open enrollment due in part to health insurance carrier enrollment caps, the MNsure Contact Center maintained average initial call wait times around one minute and average total call times around 10 minutes.

**Enrollment Snapshot**

**2016 Open Enrollment**

MNsure’s third open enrollment period saw an increasing number of Minnesotans enroll in coverage through MNsure. At the end of the open enrollment period on January 31, 2016, MNsure had enrolled 85,390 Minnesotans in qualified health plans, as well as 33,333 in MinnesotaCare, 73,173 in Medical Assistance and 7,144 in qualified dental plans. By the end of October 2016—just prior to the start of MNsure’s fourth open enrollment period—these numbers had increased to over 100,000 enrollments in qualified health plans, over 100,000 MinnesotaCare enrollments, over 350,000 Medical Assistance enrollments and nearly 9,000 enrollments in qualified dental plans.
The volume of public programs enrollees housed within the Minnesota Eligibility Technology System (METS) also increased in 2016. As of January 1, 2017, METS held 597,482 Minnesotans enrolled in Medical Assistance (70% of total Medical Assistance enrollees) and 92,722 Minnesotans enrolled in MinnesotaCare (100% of total MinnesotaCare enrollees).

**2017 Open Enrollment**

MNsure’s fourth open enrollment has thus far successfully enrolled over 100,000 Minnesotans into private health coverage, many of whom will receive much needed financial help through the advanced premium tax credits only available through MNsure. Despite the challenge of administering enrollment caps, which were requested by health insurance carriers and approved by the Department of Commerce, MNsure’s average call wait times were around one minute through most of the open enrollment period. This achievement was aided by the expansive partner network of brokers and assisters throughout the state.

**Enrollments by Program, November 1, 2016–January 8, 2017**

1,689 total health plan enrollments and 106,587 total QHP enrollments

**Organizational Leadership**

MNsure leadership remains stable as the organization completes its fourth open enrollment period. CEO Allison O’Toole completed her first full year as permanent CEO after serving in an interim capacity for part of 2015. She continues to lead MNsure’s efforts for greater public accountability and transparency. As a result of her leadership, MNsure is stable and pursuing innovative ways to improve its IT functionality and customer service for Minnesotans. MNsure is poised to complete a successful fourth open enrollment period in line with the original vision to serve Minnesotans as a resource to access quality health coverage.
MNsure Leadership

Chart 2: MNsure leadership

Continuous Improvements to the Consumer Experience

In the months preceding the second open enrollment period, efforts were targeted at making the consumer-facing or “front-end” operations more user-friendly so consumers could more easily search for and enroll in plans that best meet their needs and budget. Since that time, leadership representatives of MNsure, MNIT and DHS have worked together as an “executive steering committee” to review and prioritize IT development and releases of new website functionality. These upgrades have been both on the consumer-facing side as well as on the “back end,” resulting in improved interaction between MNsure and health/dental insurance companies and delivery of enrollment data on a consistent and usable basis.

Contact Center Focus

Following the end of the first open enrollment, MNsure leadership made improving the consumer experience a hallmark of operations growth and focus. To that end, additional Contact Center staff was hired and a detailed training module was launched to give Contact Center employees better information to address consumers’ concerns. These investments led to fewer follow-up calls and an improvement in consumer satisfaction overall.

Continued Customer Service Concentration

Since January 2014, MNsure has built out its customer service operations and now provides a number of ways consumers can receive assistance. For many consumers, the MNsure Contact Center toll-free hotline is their
first stop and only contact with MNsure staff. Many times this single call can address and correct their issue. Additional trained staff has been hired by the Contact Center resulting in more consumers who are able to get questions answered and fewer people are sitting on hold without assistance. The following chart shows the number of calls coming into MNsure during calendar year 2016. Despite spikes in call volumes, call wait times remain very low except on and around deadline dates.

![MNsure Contact Center Call Volume/Service Level](chart3.png)

MNsure’s customer service online has also expanded since the first open enrollment period. Dedicated digital media staff is available to respond to inquiries on Twitter and Facebook as well as answering comments and concerns from the general customer service email inbox. For many consumers, interaction through digital media has produced quick, real-time assistance.

**MNsure Plan Comparison Tool**

MNsure continues its partnership with Consumers’ Checkbook to provide an online plan comparison tool to help Minnesotans get a more complete picture of their total health insurance costs and help them choose their best plan options.

Consumers’ Checkbook has developed plan comparison tools for both the individual market and Small Business Health Options Program (SHOP) offered through MNsure. The tools help educate consumers to make decisions that are more informed on the health plan that best fits their needs and budget. The cost-comparison function provides valuable decision-support information for consumers by evaluating not just premiums and deductible amounts, but estimated out-of-pocket costs based on health status and expected use of medical services as they compare and shop for qualified health plans on MNsure.

**Improved Renewals Process**

For the first time in 2016, MNsure ran a “batch renewals” process. This means that ahead of open enrollment, MNsure sent current enrollee information to the federal hub, then presented enrollees’ updated eligibility determinations to enrollees. Consumers were also notified of the plan into which they would be automatically
renewed if they took no action. For consumers who did return to shop for new 2017 coverage, rather than logging in and completing a new application, they were able to proceed directly to selecting a new plan.

**Improving and Strengthening Partner Relations**

MNsure is focused on strengthening relations with our consumer assistance partners and ensuring they have the necessary resources to successfully help consumers in their community. In 2016, MNsure took important steps to improve our assister support including updating our certification training, launching a new Assister Central website centralizing our partner resources, expanding access to the assister portal to all our assister partners, streamlining the agent of record process for brokers, and improving the speed and transparency of our navigator payments.

**Enhanced Partner Training**

The Consumer Assistance Program (CAP) certifies and supports MNsure’s assisters, which are navigators, agents, brokers and certified application counselors (CACs).

Certification involves annual training on the application and enrollment process and data privacy and security. Navigators and CACs must also pass a background study. Brokers must be licensed agents in good standing with the Minnesota Department of Commerce. There are currently about 950 certified navigators and CACs from 240 contracted organizations available to provide application and enrollment assistance, along with more than 950 licensed brokers representing more than 13,000 individuals.

For the 2017 open enrollment period, MNsure launched a new assister-role-specific curriculum developed with the involvement of experienced assisters. The enhanced curriculum covers the application and enrollment process from start to finish and includes five in-depth courses on important topics such as special rules for American Indians and how to report employer-sponsored insurance.

This updated curriculum was a requirement for all new and recertifying navigators and CACs. It was required for new brokers and available as optional training for returning brokers.

**New Assister Central Website**

In October, MNsure launched a new Assister Central website focused on the needs of our consumer assistance partners. The new easy-to-navigate sub-site consolidates the many resources available for our brokers, navigators and CACs and dramatically improves their ability to find critical information. The site features a document library, a searchable catalog of all assister announcements, an area focused on assister portal resources, as well as a Broker One Stop and Navigator One Stop sections with information tailored to those audiences.

**Full Launch of Assister Portal**

In October 2015, MNsure initially deployed an assister portal to provide our assisters with enhanced capacity to help consumers with the process of applying and enrolling in health and dental insurance coverage. The essential feature of the assister portal is to allow consumers to authorize an agent, broker, navigator or CAC to apply and enroll on their behalf. MNsure customized an out-of-the-box portal solution that provides seamless access to submitting an application on behalf of a consumer. The assister portal also integrates across MNsure’s other IT systems, such as identity management and qualified health plan enrollment processes.
The portal was piloted during the 2016 open enrollment period and the evaluation concluded that:

- Makes it more efficient for assisters to enroll consumers in private health insurance plans through MNsure, leading to growth in enrollment numbers.

- Enables assisters to provide a more robust customer service experience by reducing the need for in-person meetings and overcoming barriers around technology and access.

- Dramatically improves MNsure’s ability to track assister application and enrollment activity for internal compliance monitoring, and internal and external reporting requirements.

- Creates internal efficiencies for MNsure by reducing calls to the Contact Center and streamlining the agent of record and navigator payment processes.

- Demonstrates MNsure’s commitment to investing in partnerships with the brokers, navigators and CACs that are critical to achieving MNsure’s mission.

Based on feedback from pilot participants, MNsure worked to improve portal training for assisters and MNsure staff and developed additional assister and consumer support tools prior to expanding access to all assisters in September 2016.

The interest from assisters this open enrollment has been overwhelming. More than 820 brokers and 440 navigators and CACs have completed training and have access to the assister portal.

**Broker Support**

MNsure continues to increase its support for MNsure-certified brokers throughout the state by engaging in ongoing dialogue and communication around best practices, process improvements and tools. In response to the input and suggestions of stakeholders, MNsure’s 2016 priorities included increasing enrollment efficiencies with new technology, improving communication points and expediting agent-of-record (AOR) designation processing.

**Enrollment Efficiencies**

MNsure’s assister portal was the primary driver of enrollment efficiencies during the 2017 open enrollment period. Over 90 percent of MNsure-certified brokers completed the optional portal training within the first two months of its launch in September 2016. Portal users have reported a more efficient and effective enrollment experience, along with decreased need for multiple in-person meetings to complete consumer enrollments.

**Communication**

MNsure staff holds monthly statewide conference calls with certified brokers to provide information and answer questions on new processes, procedures and training opportunities. MNsure also meets monthly with a small group of key broker stakeholders to solicit input, suggestions and ideas on continuing to improve the consumer, broker and overall enrollment experience. MNsure also sends regular updates to brokers by email and/or text on issues of interest, including relevant deadlines, training opportunities, broker line hours and enrollment policies/procedures.
MNsure continues to provide dedicated customer service support to MNsure brokers through the Broker Service Line, which provided extended hours of operation during open enrollment. In addition to calling the broker line to request enrollment assistance, brokers can now also request information and status updates by submitting a web inquiry form to MNsure through the new Assister Central website or by emailing the broker line.

**Agent of Record (AOR) Processing**

MNsure has dramatically improved the agent of record (AOR) submission and processing timeframes for brokers in 2016. As a result of new tools such as the assister portal, over 92 percent of AORs are now submitted to MNsure electronically. Electronic submission has reduced MNsure’s processing timeframe by approximately 50 percent by minimizing the need for manual procedures and automating quality control procedures.

**Broker Enrollment Center Initiative (BECI) Program**

MNsure continues building on the past success of the Broker Enrollment Center Initiative (BECI) by partnering with fifteen health insurance agencies located across Minnesota. The vast majority of 2016 BECs continued their partnership with MNsure for the 2017 open enrollment period and several have expanded their geographic coverage to include additional counties and areas.

The selected agencies provide convenient walk-in sites for residents of surrounding communities. In response to growing consumer demand for their services, many BECs are modifying their operational models to serve more consumers by hiring additional resources, investing in overflow customer service support, strengthening partnerships with local navigators, and extending hours of availability. Selected sites combined marketing efforts to encourage Minnesotans to visit the walk-in sites throughout the open enrollment period.

A map of broker enrollment centers is available as an appendix to this report.

**Navigator and Certified Application Counselor (CAC) Support**

MNsure continues to increase the level of support for navigators and CACs. In addition to the enhanced certification training, new Assister Central website and expanded access to the assister portal, MNsure also focused on improving transparency and keeping the lines of communication open.

Navigator organizations contracted with MNsure are eligible for per-enrollee payment for successful enrollments in health insurance coverage. In 2016, MNsure implemented significant improvements to the navigator payment process. We released a new enrollment report and discrepancy resolution process to increase transparency for our partners. In late 2016, we implemented a new internal reporting process, incorporating assister portal data, which will result in quicker turnaround in issuing payments at the close of each quarter.

MNsure hosts statewide navigator/CAC conference calls every month, which typically begin with a brief learning component to sharpen assister skills or provide more in-depth information on a timely topic. Assisters then have the opportunity to ask MNsure and DHS staff questions and provide feedback. MNsure staff also meets monthly with a navigator stakeholder group and a CAC stakeholder group to discuss the steps MNsure is taking to enhance the consumer and assister experience. MNsure sends weekly email updates to all certified navigators and CACs on matters of interest.
MNsure provides dedicated customer service support to MNsure navigators and CACs through the Assister Resource Center (ARC), which offers extended hours of operation during open enrollment.

**Strengthening the Outreach and Enrollment Grants Program**

The Consumer Assistance Program coordinates the outreach and enrollment grant program, a competitive grant program that supports the outreach and enrollment work of community partners, focusing on underserved populations.

The 2015-2016 grant program concluded on June 30, 2016. During the grant period, MNsure’s 26 grantees connected with uninsured Minnesotans access the state, conducting nearly 6,000 outreach and education activities reaching 500,000 people in 83 counties. The majority (71 percent) of navigator-assisted enrollments came from our grant-supported partners who assisted more than 41,000 Minnesotans with enrolling in health insurance coverage.

For the 2016-2017 grant period, approximately $4.3 million in grants were awarded to fund outreach and enrollment efforts. Grantees were chosen through a selection process that included a diverse team of internal and external reviewers and they were categorized into one of three funding areas: navigator network grants, enrollment grants and outreach and education grants.

**Navigator network grants** are dedicated to collaborative networks of highly skilled navigator organizations focused on enrollment, outreach and building geographic coverage and coordination.

**Enrollment grants** support navigator enrollment capacity within organizations that demonstrate an ability to reach populations with high levels of uninsurance.

**Outreach and education grants** support reaching and educating Minnesotans who could benefit from enrolling through MNsure, including the remaining uninsured or underinsured, and those eligible for financial help, and connect them to free, in-person enrollment assistance offered by MNsure’s consumer assistance community.

MNsure awarded 32 grants that fund 71 different organizations for the 2016-2017 grant period.

A map of grantee organizations is available as an appendix to this report.

**Contacts with Consumers**

**Advertising**

The 2017 open enrollment advertising campaign contains many elements from the successful campaign during the previous open enrollment campaign. Much of MNsure’s marketing efforts are squarely focused on enrollment, featuring statewide TV and radio ads in addition to billboards and out-of-home placements at transit stops. MNsure also leveraged digital advertising to reach diverse audiences and focus on affordability and enrollment.

The 2017 open enrollment campaign balances messaging meant to attract previously uninsured individuals to seek coverage through MNsure with messaging focused on the individual health/dental insurance market and
Minnesotans who already purchase health insurance on their own. This strategy was driven by two main points:

- A large percentage of Minnesota’s individual health insurance market buys off-exchange.
- Insurance premiums for 2017 increased significantly, and MNsure is the only place Minnesotans can go to qualify for financial help such as advanced premium tax credits.

**Outreach**

MNsure reaches, educates and enrolls Minnesotans in every corner of the state primarily through its navigator, outreach and enrollment grants and broker enrollment centers. These partners cover every county in the state, employ staff representative of our many diverse communities and provide expert enrollment assistance to both consumers and other assisters. These partners deliver presentations, distribute materials, hold community education events and execute hyperlocal earned media campaigns with MNsure support, guidance and funding.

**Digital/Social Media**

A main component of MNsure's communications and marketing strategy is digital outreach. MNsure makes it a priority to respond to questions and issues from Minnesotans through email and social media. In addition, MNsure creates and distributes useful information such as infographics, deadline reminders and enrollment tips for publication on social media channels. Digital outreach also allows MNsure to target messaging to specific audience groups.

**MNsure Business Operations**

MNsure operations develops and executes the processes for qualified health plan eligibility and enrollment, reporting, plan data transfer, special enrollment periods, the Small Business Health Options Program (SHOP), customer service, compliance and finance.

**Policy & Plan Management, Eligibility & Enrollment, Program Management Office**

The **Policy and Plan Management team** is the primary point of contact for health and dental insurance companies offering products on MNsure, with a focus on data reporting, quality control for MNsure products and the consumer shopping experience. This team also works closely with health and dental insurance companies and interagency regulatory colleagues to ensure MNsure policies are aligned in support of health reform objectives and corresponding operational requirements of our partners.

The **Individual Market Eligibility and Enrollment team (IMEE)** is responsible for establishing and monitoring the business rules for the eligibility software such that they are consistent with state and federal law. Eligibility and enrollment staff also reviews special enrollment cases.

The **Business Project Management Office (BPMO)** provides project and portfolio management services to MNsure for the purpose of driving success of MNsure’s initiatives and helping MNsure achieve its goals.

Services include:
Portfolio Management:
- Manage stakeholder value dashboard
- Manage program/project intake
- Work with MNsure leadership to prioritize the work of the organization

Program and Project Delivery
- Provide project managers and business system analysts to implement programs and projects
- Administer cross-agency interdependencies
- Establish incentives/systems to deliver projects faster or with higher quality
- Monitor program/project progress
- Provide a central repository for programs/projects
- Build project management skills among MNsure staff

Enterprise-wide Training
- Coordinate enterprise-wide instructional design/training coordination

Small Business Healthcare Options Program (SHOP)

Increased employer/broker awareness of small employer coverage options for SHOP, as well as small group premium cost stability and MNsure marketing and outreach efforts over the past two years, have impacted the overall level of employer interest and SHOP enrollment.

In 2015 and early 2016, MNsure made several investments in SHOP marketing initiatives, outreach activities and infrastructure. To maximize its reach as cost-effectively as possible, MNsure forged partnerships with four “lead” broker agencies who provided training, education and enrollment support to local businesses throughout the state. MNsure representatives served as training resources for these partners, provided assistance and subject matter expertise for marketing efforts and spoke at over ten outreach events for brokers and employers throughout the state. In late 2015, MNsure also developed a small SHOP newspaper, radio and digital marketing campaign.

The level of broker and employer interest and enrollment in SHOP has continued to grow. During the 2016 open enrollment period, SHOP employer enrollments increased by approximately 49%, and MNsure received nearly four times the number of new SHOP applications that it had during MNsure’s first two years.

Funding constraints, return on investment considerations and market uncertainty prevented substantial marketing and technology investments during SHOP’s 2017 open enrollment period. Nonetheless, MNsure continues to reap the benefits of its earlier investments in SHOP outreach and marketing. As of January 2017, the number of SHOP group enrollments increased by 50% year-over-year once again. SHOP employers represent nearly every county in the state, and approximately 84% enroll in SHOP through a MNsure-certified
broker. The average group size of SHOP employers has grown from an average of 4.5 employees per group in 2015 to an average of 10 employees per group in late 2016.

**Finance and Administrative**

MNsure is a self-sustaining organization with a balanced budget and a positive outlook for the upcoming fiscal year. The MNsure finance team is responsible for providing accounting services and financial support to the staff and board of MNsure. Some centralized administrative services are purchased through an interagency agreement with DHS to provide efficiencies to the agency.

MNsure’s budget cycle tracks with the State of Minnesota’s fiscal year. The MNsure board, in collaboration with executive leadership, approves the MNsure budget. In March 2016, the MNsure board adopted a preliminary FY 2017 budget and a three-year financial plan—covering fiscal years 2016 through 2018. The board adopted an updated FY 2017 budget in July 2016.

MNsure’s FY 2017 budget is available as an appendix to this report.

MNsure has received a total of $189 million in federal exchange grant funds, making it one of the most affordable state-based marketplaces in the country. In November 2016, the Center for Consumer Information and Insurance Oversight approved a “no-cost extension” for the remaining grant funding to be used by the end of calendar year 2017 for approved activities. However, MNsure remains financially sustainable beyond the expiration of the federal grant funding and currently utilizes its remaining funding sources to support ongoing operations.

**Legal and Compliance**

The Legal and Compliance team is responsible for the compliance with all applicable law, rules and regulations; identifying and mitigating organizational risk; reviewing contracts and procurement; planning and executing internal controls; and advising MNsure on legal matters.

Consistent with its oversight and monitoring obligations under state and federal law, MNsure has taken significant steps since its inception to develop and implement a comprehensive compliance program. In December 2014, the MNsure board approved a comprehensive compliance program and roadmap. In June 2016, the [MNsure Compliance Program Strategic Plan](https://www.mnsure.org/assets/bd-2016-06-15-MNsure-Compliance-Program-Strategic-Plan_tcm34-245838.pdf) was reauthorized by the MNsure board. Notable events in 2016 include the continued operation of an anonymous tip line to augment the reporting of fraud, waste and abuse, and 100% participation of employees in an agency-wide code of conduct training and certification that was performed in September.

In 2016, the Legal and Compliance team worked with other MNsure teams to continue efforts to streamline its complaint resolution process by updating the types of issues and complaints received by the agency and the specific points of contact for the identified issues. This enhanced coordination among business units has made consumer complaint resolution more efficient and timely by directing consumer issues to the relevant business area with the expertise and resources to resolve the complaint.

**Data Practices**

MNsure has a responsibility under state and federal law to protect and ensure the privacy of personally identifiable information and other private or nonpublic data. MNsure has established a comprehensive privacy
policy (https://www.mnsure.org/resources/terms-conditions.jsp) outlining the collection, use, disposal and sharing of protected information. This policy informs the public on how their information is handled within the agency when they apply for health insurance coverage or otherwise do business with MNsure.

MNsure has also conducted top-to-bottom security reviews to ensure protection of information maintained by the agency in all formats. This security review includes information technology such as encryption and firewalls, audit logging and vulnerability scanning, as well as other types of security controls such as access authorization and management, training compliance and physical storage security. The system is architected to stated business and regulatory requirements with appropriate risk-reducing technical controls that ensure integrity, checks, logging and failover mechanisms.

To ensure compliance with data practices laws and information protection standards for employees and contractors handling private data, MNsure has several internal policies and procedures, and will adopt the MNIT Enterprise Security policies and standards. MNsure employees and contractors are also required to take privacy and security training courses relevant to data practices, information security, physical security, breach and incident reporting and handling sensitive information.

As part of its certification through the Center for Medicare and Medicaid Services, MNsure has also entered into agreements and submitted documentation outlining its procedures and responsibilities for compliance with privacy and security laws and standards. MNsure’s privacy impact assessment identifies and documents the specific types of sensitive information that is collected, processed and stored by MNsure. This assessment is in conjunction with data inventories for business units and administrative policies.

Privacy and Security Functions

Consent

Anyone supplying information to MNsure as part of an application for eligibility is asked to consent prior to the collection of their private data and is informed of: (a) the purpose and intended use of the requested data within the collecting government entity; (b) whether the individual may refuse or is legally required to supply the requested data; (c) any known consequence arising from supplying or refusing to supply private or confidential data; and (d) the identity of other persons or entities authorized by state or federal law to receive the data.

METS users acknowledge and consent to proceed with information collection and consent to comply with the rules of behavior for system access at initial account creation. Then, throughout the application, MNsure provides Tennessen warnings for any information collected, and the individual agrees and accepts to move forward or declines if they do not agree with the data collection described. For paper applications, a notice of privacy practices describes the use, collection and consent for disclosure of private data. Also, for information collected over the phone to the Contact Center, a recording or Contact Center operator provides verbal Tennessen warnings, and the individual may agree or disagree. The privacy policy, terms of use and Tennessen warnings are also publicly available and printable on the MNsure website. An individual may revoke consent by submitting a written request to the privacy and security manager.

Data Challenge

If an individual who is the subject of private data concludes, after viewing the data, that the data is inaccurate or incomplete, the individual may file a challenge regarding the accuracy and completeness of the data.
To file a challenge to the accuracy or completeness of the data, the individual must write to the privacy and security manager and include a description of the nature of the disagreement. If the privacy and security manager requires more information to determine whether the data are accurate or complete, he or she will contact the individual for clarification. The privacy and security manager must review the data and the complaint and respond within the timelines set forth in Minnesota Statutes, section 13.04, subdivision 4.

If the privacy and security manager agrees the data in question is inaccurate or incomplete, he/she must correct the data and make reasonable efforts to notify past recipients of the data about the data corrections. If the privacy and security manager is convinced that the contested data is accurate and complete and the individual still disagrees, the individual may file an administrative appeal to the Minnesota Department of Administration as set forth in Minnesota Statutes, section 13.04, subdivision 4, and Minnesota Rules, part 1205, subpart1600.

Access by Employees

Employee and contractor access to private data is limited by role and minimum necessary access controls. MNsure has also employed security safeguards such as separation of duties and physical controls to limit exposure to private data for anyone who does not have a business reason for access to specific data. These controls include system access management, secure buildings and equipment, instructions for proper handling and disposal of data in all forms, and appropriate personnel consequences for a violation.

Each request for access to private data maintained in MNsure systems is determined on a case-by-case basis. An employee’s supervisor, or a contractor’s employee sponsor, evaluates the employee’s or contractor’s necessary job duties and the minimum access required to accomplish such duties. The supervisor/employee sponsor submits a request for the minimum necessary access (least privilege) for the employee or contractor to the MNsure privacy and security manager, who work with MNIT staff to verify successful completion of a background check and privacy and security training.

The MNsure board or delegated authority then reviews each request on a case-by-case basis to approve or deny the access request. Access by privileged users to an individual’s private data such as case file and eligibility factors is also tracked and the data maintained in audit trail logs.

Data Practices Requests

Anyone may request data from MNsure for any reason, including individual data subjects and members of the public. Requests are made in writing by filling out an online form, contacting the privacy and security manager, or emailing the MNsure data requests mailbox.

MNsure has handled more than 222 separate requests for data, many of which involve several subparts and voluminous responsive data.

The majority of requests come from media outlets, organizations, individuals and Minnesota legislators and staffers. MNsure is committed to government transparency and makes publicly available its contracts, RFPs, grant awards, board meeting materials, federal certification milestones and other information on the MNsure website (https://www.mnsure.org/about-us/).
Incident Response Process

MNsure staff and contractors receive training and informational advisories regarding security and privacy incidents. Staff is required and trained to immediately report potential security or privacy incidents or breaches. MNsure will convene, if necessary, an incident response team to evaluate the necessary criteria to determine the appropriate level of notification. Furthermore, data-sharing agreements with outside partners to whom private data is sent or received also include obligations to immediately notify MNsure of any security or privacy incidents. Incidents are handled in accordance with established policy and include, as necessary, communication with executive leadership, legal staff, public relations staff, external partners and IT providers.

MNsure investigates each report of a potential security or privacy breach. The majority of these incidents involved an unintended manual disclosure, such as sending an email to the incorrect recipient or mailing to the incorrect address, while others were not in fact an error or privacy or security incident.

In each instance, an investigation was conducted and the issue resolved. Additionally, remedial measures were considered and put into place as necessary in order to prevent and mitigate any same or similar issue from occurring in the future.

Data Sharing

MNsure is limited in disclosing protected information unless the individual provides his or her informed consent in an authorization or such disclosure is provided by law. MNsure’s governing statute allows for data sharing according to a court order; when specifically authorized by state or federal law; to the subject of the data; or only to the extent necessary to verify the identity of, determine the eligibility of, process premiums for, process enrollment of or investigate fraud related to an individual, employer or employee participating in MNsure. MNsure must enter into a data-sharing agreement or contract with the agency prior to sharing data, under Minnesota Statutes, section 62V.06, subdivision 5.

MNsure has entered into data-sharing agreements with other state agencies and federal partners to carry out its functions, with health insurance companies to transmit enrollment information, and with contractors to perform work on behalf of MNsure. If a MNsure participant seeks to share information with a designee, MNsure has a standard consent form that may be used.

Appeals

Consistent with its authority to develop an appeals process for certain eligibility determinations, in 2013, MNsure entered into a service-level agreement with DHS and the Office of Administrative Hearings to develop and implement its appeals process. As required by state law, MNsure reported on the development of the appeals process and its first year of operations. These reports are available on MNsure’s website (https://www.mnsure.org/about-us/grants-reports/). Furthermore, MNsure developed public education materials on its appeal processes, including:

- Information on appeals (https://www.mnsure.org/help/appeals/),
- FAQ on appeals (https://www.mnsure.org/help/appeals/appeals-faq.jsp),
- An archive of redacted appeal decisions (https://www.mnsure.org/help/appeals/archive.jsp), and
In calendar year 2015, MNsure proposed and the legislature passed statutory amendments to the appeals process at Minnesota Statutes, section 62V.05, subdivision 6(e)-(i). These amendments more closely aligned MNsure’s judicial review procedures with those used for Medicaid appeals. The MNsure appeals process serves as a shared front door for MNsure-the-agency and DHS MAGI (“Medicaid”) appeals based on eligibility determinations made by the MNsure system. Yet, while serving as a single, shared front door, DHS has its own separate law governing its appeals. In aligning its judicial review procedures, MNsure hoped to provide more consistency and convenience, and less guesswork for its consumers who remain aggrieved with their MNsure appeal order (decision).

Consequently, in 2015, MNsure also proposed amendments to the procedural rules governing appeals at Minnesota Rules, Parts 7700.0100-0105. The objectives of the immediate rulemaking included: streamlining the existing appeal rules with recent statutory amendments on appeals; amending the rules where we received further federal guidance and clarity; and providing further guidance for appeals examiners and consumers where MNsure noticed inconsistency or misperception. The rule amendments were adopted effective June 6, 2016.

MNsure’s appeals process continues to function as an extension of its customer service operations. Moving forward it continues to be an accessible forum, building a reputation for integrity and fair resolutions.

**Accessibility and Equal Opportunity (AEO)**

MNsure is committed to ensuring that its information and services are equally and meaningfully accessible to its consumers. MNsure provides free auxiliary aids and services to people with disabilities to have an equal opportunity to participate in MNsure’s services. MNsure provides free language assistance services for consumers with limited English proficiency who need translated documents or spoken language interpreting to have meaningful access to MNsure information and services. Additionally, MNsure’s Contact Center uses a language line that provides spoken language interpreters in over 150 languages.

Furthermore, MNsure is committed to building a richly talented and diverse workforce. Recognizing this commitment, MNsure is aligned with Minnesota's statewide affirmative action efforts and providing equal employment opportunity to all employees and applicants in accordance with equal opportunity and affirmative action laws. MNsure is considered the most diverse organization among its state agency peers.

MNsure does not discriminate on the basis of race, color, national origin, creed, religion, sexual orientation, public assistance status, marital status, age, disability or sex, including sex stereotypes and gender identity. Consumers have the right to file a discrimination complaint if they feel they were treated in a discriminatory way. More information for filing a complaint, including MNsure’s complaint process for consumers, can be found on MNsure’s website (https://www.mnsure.org/help/civil-rights/index.jsp).

Consumers can contact the AEO Office by calling 1-855-3MNSURE (1-855-366-7873) or sending an email to: AEO@MNsure.org.

**Conclusion**

Looking ahead to 2017 and beyond, MNsure will continue to prioritize a smooth and seamless customer experience. MNsure will continue to work on an open dialogue with partners, stakeholders and overseers to maintain transparency and accountability with the public. Finally, MNsure will continue to work toward our
mission and goal—reducing the rate of uninsured in Minnesota by building on the progress achieved in increasing the rate of insured Minnesotans.

If you have not yet shopped for coverage during this open enrollment period, please go to www.mnsure.org to search for coverage options that might be right for you and your family.
Appendices
Project: Spring Release Notices

Renewals Functionality
Unique Person ID/ID Matching
METS-MMIS Interface Functionality
PRISM Iteration 2
Caseworker Functionality - Missing Task Functionality
MinnesotaCare Invoicing
Enrollment Data: Carrier integration and federal reporting: 1095-A; 1095 IRS & CMS reports; 834 EDI file testing and production; enrollment data reconciliation with carriers
1095-B Reporting
METS Data Fixes
Security Enhancements: Compliance & Audits
Security Enhancements: Multi-Factor Authentication enhancements

2016 Release Roadmap

Spring Release
- Notices
- Renewals Functionality
- Unique Person ID/ID Matching
- METS-MMIS Interface Functionality
- PRISM Iteration 2
- Caseworker Functionality - Missing Task Functionality
- MinnesotaCare Invoicing
- Enrollment Data: Carrier integration and federal reporting: 1095-A; 1095 IRS & CMS reports; 834 EDI file testing and production; enrollment data reconciliation with carriers
- 1095-B Reporting
- METS Data Fixes
- Security Enhancements: Compliance & Audits
- Security Enhancements: Multi-Factor Authentication enhancements

Summer Release #1
- Periodic Data Match
- Caseworker incorrect contact information fix (Curam)
- Connecture Dental Plan Utility

Summer Release #2
- Renewal Functionality Improvements - All Programs
- Notices
- Federal Poverty Limit (FPL) MCRE & IA / QHP Income update

Fall Release
- Eligibility System Upgrade (IBM/Curam)
- 2017 QHP Marketplace Set-up

Winter Release
- Reinstatement - Ability to reopen a case
- Assister Portal Phase 2
- Unique Person ID Phase 1
- Notices
- PRISM Iteration 3
- Eligibility System Upgrade (IBM/Curam) Post-Production Fixes

Ongoing Efforts
- Special Enrollment Period support
- Open Enrollment Period support
- Reporting
- Public Program Reconciliation
- METS Data Fixes
- Carrier/METS Data Reconciliation
**IT Release Plan: 1095 Project Roadmap**

- **August-September**
  - Effectuation, 2016 1095-A monthly files to IRS

- **October-December**
  - 2016 1095-A monthly files to IRS
  - SBM PLR 2016
  - 1095-A Notices, Trial Run 1
  - 1095-A Notices, Trial Run 2

**IT Release Plan: ESOR Project Roadmap**

- **August-September**
  - ID Standardization
  - Passive Renewals

- **October-December**
  - 834 EDI Defect Fixes
  - 834 EDI Process Turned on for Carriers
  - Passive Renewals
  - Business Transaction Report (BTR) Phase 1
  - BTR Phase 2

**IT Release Plan: Other Project Roadmap**

- **May-July**
  - MCRE Premiums
  - METS-MMIS Interface Functionality
  - Federal Poverty Limit (FPL) MA income updates
  - Defect Fixes regarding Medicaid coverage of pregnant / post-partum women and newborns

- **August-September**
  - METS-MMIS Interface Functionality
  - MCRE Premiums

- **October-December**
  - MAXIS to METS Migration, MAGI population
  - METS-MMIS Interface Functionality
  - MCRE Premiums
Broker Enrollment Centers

Brokers, also known as insurance agents, provide face-to-face enrollment assistance and advice to help you select a plan. MNsure has more than 900 individual broker partners across the state. The agencies listed below have partnered with MNsure to serve as enrollment centers and to provide free enrollment services in the areas indicated by the map.

MNsure has hundreds of certified brokers across the state. Find one near you through our online assister directory: www.mnsure.org/help/find-assister


MNsure does not discriminate, including because of race, color, national origin, sex, age, or disability.
Navigator Outreach and Enrollment Grantee Organizations

Navigators provide free face-to-face MNsure application and enrollment help. The organizations listed below receive grant funds and provide enrollment services in the areas indicated by the map. Contact them at the number provided to find a navigator in your area. MNsure has hundreds of other certified navigators across the state. Find one near you in our online assister directory: www.mnsure.org/help/find-assister.

MNsure does not discriminate, including because of race, color, national origin, sex, age, or disability.

**African Community Senior Services**
Minneapolis | 612-735-8776

**Arrowhead Economic Opportunity Agency***
Virginia | 218-749-2912

**Briva Health***
Minneapolis, St. Cloud | 1-855-566-7873

**C.A.R.E Clinic**
Red Wing | 651-388-1022

**Community Resource Connections***
Bemidji | 218-333-6856

**Comunidades Latinas Unidas En Servicio (CLUES)***
St. Paul | 612-379-4200

**Face to Face***
St. Paul | 612-772-5555

**Insure Duluth***
Duluth | 1-800-543-7709

**Health Access MN***
St. Paul, Rochester | 651-645-0215

**HealthFinders Collaborative***
Faribault | 507-323-8100

**Heartland Community Action***
Willmar | 320-235-0850

**Hmong American Partnership***
St. Paul | 866-318-0630

**Intercultural Mutual Assistance Association (IMAA)**
Rochester | 507-289-5960

**Mid-Minnesota Legal Aid***
St. Cloud | 320-253-0121

**Minnesota AIDS Project***
St. Paul | 612-341-2060

**Native American Community Clinic***
Minneapolis | 612-872-8086

**Neighborhood HealthSource***
Minneapolis | 612-588-9411

**NorthPoint Health & Wellness Center***
Minneapolis | 612-767-9500

**Northwest Community Action***
Badger | 218-528-3258

**Pillsbury United Communities***
Minneapolis | 612-302-3400

**Planned Parenthood MN, ND, SD***
St. Paul | 1-800-230-7526

**Portico Healthnet***
St. Paul | 1-866-489-4899

**Southside Community Health Services***
Minneapolis | 612-822-9030

*Denotes navigators with multiple locations. Call to find the office nearest you.

**Atención.** Si desea recibir asistencia gratuita para interpretar este documento, llame al 1-855-366-7873.

MNsure does not discriminate, including because of race, color, national origin, sex, age, or disability.
## MNsure Fiscal Year 2017 Budget

*July 20, 2016*

### RESOURCES

<table>
<thead>
<tr>
<th>Description</th>
<th>3/9/16 Presented Prelim. Budget</th>
<th>7/20/16 Proposed Budget</th>
<th>Difference</th>
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<td>Balance Forward from previous year</td>
<td>2,467,529</td>
<td>618,933</td>
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<td>Premium Withhold Revenue</td>
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<td>12,779,459</td>
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<td>Enrollment Year 2016 @ 3.5%</td>
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<td>5,819,960</td>
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<td>Enrollment Year 2017 @ 3.5%</td>
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<td>6,959,499</td>
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<td>CCIIO Establishment Grants</td>
<td>8,436,357</td>
<td>15,037,368</td>
<td>6,601,011</td>
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<td>IT System Development</td>
<td>4,200,000</td>
<td>5,900,000</td>
<td>1,700,000</td>
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<td>Business Development</td>
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<td>9,137,368</td>
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<td>DHS Reimbursement</td>
<td>14,343,632</td>
<td>13,979,900</td>
<td>(363,732)</td>
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<tr>
<td>Business Operations</td>
<td>14,343,632</td>
<td>13,979,900</td>
<td>(363,732)</td>
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<tr>
<td>Miscellaneous</td>
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<tr>
<td><strong>TOTAL RESOURCES</strong></td>
<td><strong>38,026,977</strong></td>
<td><strong>42,415,660</strong></td>
<td><strong>4,388,683</strong></td>
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### EXPENDITURES / USES

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<tr>
<th>Description</th>
<th>FY 2017 3/9/16</th>
<th>FY 2017 7/20/16</th>
<th>Difference</th>
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<tbody>
<tr>
<td>Administration</td>
<td>7,293,500</td>
<td>7,380,000</td>
<td>86,500</td>
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<td>Executive</td>
<td>1,113,500</td>
<td>1,115,000</td>
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<td>Support Services</td>
<td>4,360,000</td>
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<td>Legal &amp; Compliance</td>
<td>1,820,000</td>
<td>1,830,000</td>
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<tr>
<td>Regulatory</td>
<td>225,000</td>
<td>225,000</td>
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<tr>
<td>Commerce</td>
<td>25,000</td>
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<tr>
<td>MDH</td>
<td>200,000</td>
<td>200,000</td>
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<tr>
<td>Communications</td>
<td>3,557,000</td>
<td>3,177,000</td>
<td>(380,000)</td>
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<tr>
<td>Communication &amp; Marketing</td>
<td>3,557,000</td>
<td>3,177,000</td>
<td>(380,000)</td>
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<td>Customer Service</td>
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<td>21,395,000</td>
<td>1,320,443</td>
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<td>Plan Mgmt &amp; Reporting</td>
<td>657,000</td>
<td>555,000</td>
<td>(102,000)</td>
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<td>Eligibility &amp; Enrollment</td>
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<td>980,000</td>
<td>(167,000)</td>
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<td>PMO Office</td>
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<td>3,230,000</td>
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<td>SHOP Program</td>
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<td>Navigator Program</td>
<td>666,000</td>
<td>670,000</td>
<td>4,000</td>
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<td>QHP Enrollment Fee Grants</td>
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<td>Community Outreach Grants</td>
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<td>4,100,000</td>
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<td>Call Center</td>
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<td>6,775,000</td>
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<td>Manual Operations</td>
<td>2,536,500</td>
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<td>133,500</td>
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<td>Assistor Resource Center</td>
<td>576,000</td>
<td>715,000</td>
<td>139,000</td>
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<td>CCIIO Reconciliation</td>
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<td>515,000</td>
<td>515,000</td>
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<td>METS IT System</td>
<td>6,259,463</td>
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<td>2,940,537</td>
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<tr>
<td>Operations</td>
<td>2,059,463</td>
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<td>940,537</td>
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<tr>
<td>Development</td>
<td>4,200,000</td>
<td>6,200,000</td>
<td>2,000,000</td>
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<td><strong>TOTAL EXPENDITURES / USES</strong></td>
<td><strong>37,409,520</strong></td>
<td><strong>41,377,000</strong></td>
<td><strong>3,967,480</strong></td>
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### BALANCE

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<tr>
<th>FY 2017 7/20/16 Proposed Budget</th>
<th>Difference</th>
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<tr>
<td>1,038,660</td>
<td>421,203</td>
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<td>617,457</td>
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