



Board of Directors Meeting

January 28, 2015

Discussion slides



Agenda

- Welcome and any new business
- Consumer story – Robyn Meyer-Thompson, St. Paul
- Public comment
- Administrative items
 - Approve January 7 meeting minutes
 - County update – Marti Fischbach, Dakota County; Linda Bixby, Washington County
 - Advisory Committee update
 - Reports
 - Annual Report
 - Appeals Report
 - Work Group updates
 - Strategy Work Group
 - Market Development Work Group
 - Legislative Work Group
- Proposed plan for federal grant adjustment
- Financials
- Open Enrollment update
- Wrap up and any new business
- Adjourn – next meeting is February 18

Consumer Story

- Robyn Meyer-Thompson, St. Paul

Public Comment

- Please sign up for public comment at back table

Administrative Items

- Approve January 7 meeting minutes
- County update – Marti Fischbach, Dakota County; Linda Bixby, Washington County
- Advisory Committee update
- Reports
 - Annual Report
 - Appeals Report
- Work Group updates
 - Strategy Work Group
 - Market Development Work Group
 - Legislative Work Group

Proposed Plan for Federal Grant Adjustment

1. Enhanced Consumer Assistance
2. Acceleration of the MNsure IT system build

Enhanced Consumer Assistance

- Focus remains on improving consumer experience
- Funding is intended to pay for enhanced MNsure operating costs during completion of MNsure IT build
 - Continued low wait times for incoming calls
 - Faster resolution of consumer issues such as processing of life changes

Accelerate Completion of MNsure IT System: A Business View

- Four major areas
 - Enhance the consumer experience
 - Advance program integrity
 - Improve partner capability to provide high quality service
 - Further develop critical “back office” infrastructure

Accelerate Completion of MNsure IT Build: An IT view

- Four major workstreams
 - Extend/accelerate vendors on target priorities
 - Leverage internal and contracted MN.IT resources
 - Engage additional vendors where needed
 - Conduct additional activities
 - Implement additional testing environments to allow multiple work streams
 - Expand reporting capabilities to streamline business processes
 - Continue to enhance IT processes for deployment and monitoring
 - Maintain and bolster security to stay current

Planning Process to Date

- **Review of major identified items to be completed by DHS, MNsure, MN.IT and county representative**
 - Identified preliminary forced rank priority based on several criteria, including
 - Workload of state and county staff
 - Impact on the provision of health coverage
 - Generation of correct eligibility results
 - Volume of cases/individuals impacted by the business need

Planning Process to Date

- Prioritized core completion needs
 - DHS, MNsure and county representative
- MN.IT divided work into “work streams”
- MN.IT identified opportunities for working on simultaneous tracks to accelerate development

Proposed Functionality for 2015

Guiding principles:

- Improve public and private enrollee experience
- Progress in all four areas of work
- Progress for all stakeholders

Proposed Functionality for 2015

1. Enhance Consumer Experience

- Improved written “notice” process for enrollees
- User experience / usability improvements

2. Enhance Program Integrity

- Worker portal effective dates
- MNCare premium invoices
- PRISM child support interface
- Special enrollment period
- MNCare payment processing
- MA renewals Phase 2

3. Improve Partner Capability to Provide High Quality Service

- Processing of life events for caseworkers
- Caseworker portal task list and caseload management
- Navigator / broker portal

4. Enhance Critical “Back Office” Infrastructure

- Fully automated QHP renewals
- MNsure / MMIS interface – coverage impacts and more complete data transfer
- QHP Enrollment System of Record Phase 2
- Improved reporting
- Portal integration across “caseworker” and “citizen” portal
- Security: multi-factored authentication

Delivery of Accelerated Functionality



- **Iterative planning process throughout 2015**
 - Partners (counties, health plans, navigators and brokers) will have opportunity for input on priorities and how functionality should be implemented
- Begin now, as new federal dollars must be spent in calendar year 2015 under current federal policy

Final 2015 Development Plan

- A successful final plan will:
 - Require further scoping of what can realistically be delivered
 - Reflect the priority needs of partners (counties, health plans, navigators and brokers)
 - Balance functionality needed to support public program case management needs with the goal of increasing the number of QHP enrollees

Next Steps

- Obtain input from partners in next 3 weeks
- Further analysis and scoping of 2015 list
- Internal planning among DHS, MNsure and MN.IT on business and IT resources needed to deliver functionality
- Update Board at February meeting

Financials

- **Updated 3-year financial plan**
 - new federal grant adjustment dollars
 - impact of proposed cost allocation methodology
 - impact of DHS forecast adjustments of MA and MNCare program enrollment

Updated 3-year Financial Plan

- See “MNsure 3-year Financial Plan” hand-out

Background Information

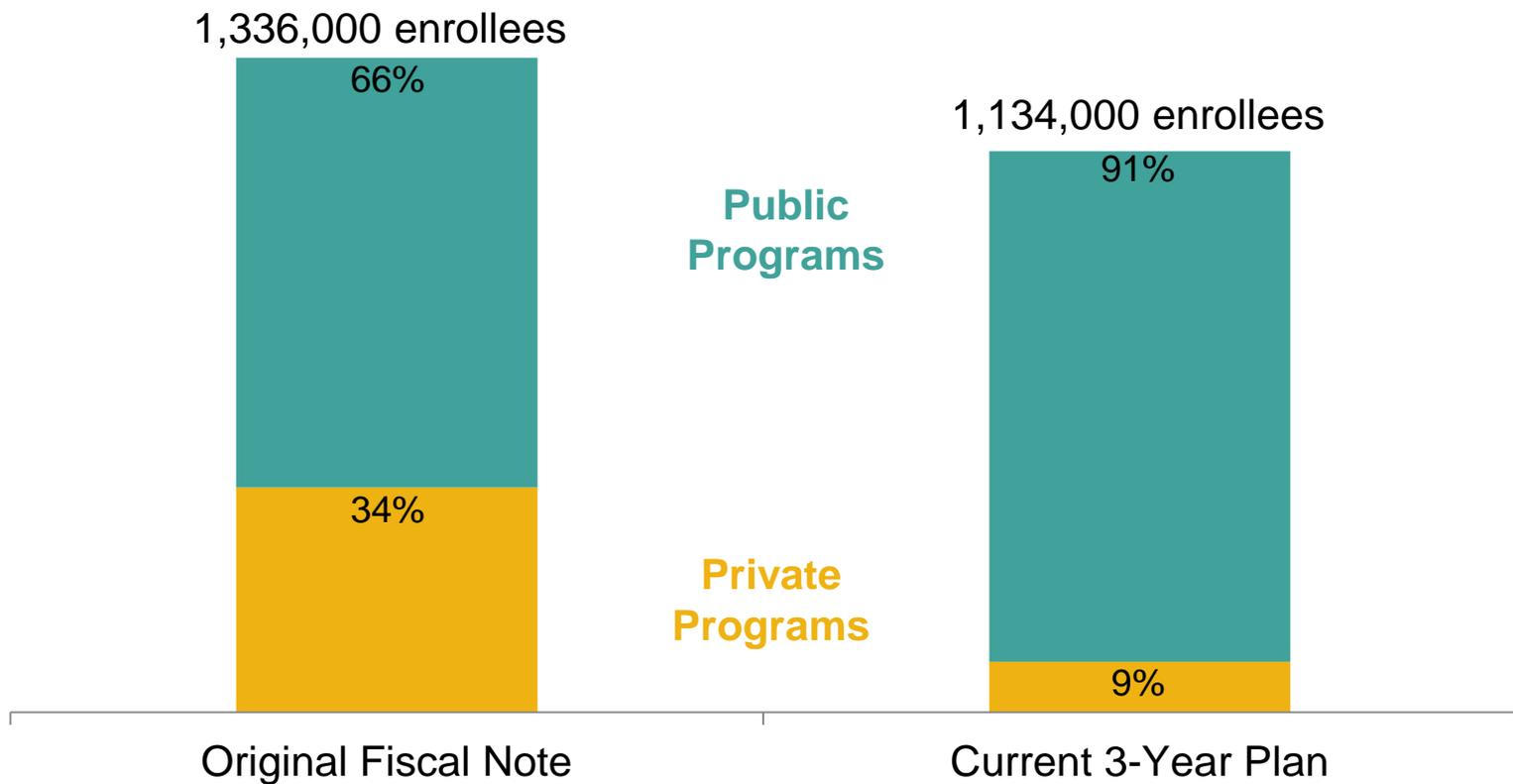
- MNsure operations supports both the private and public health care programs offered through MNsure
- The financing of operations is based on the Public Assistance Cost Allocation Plan (PACAP)
- Costs are allocated between programs based on the estimated benefits derived by each program
- MNsure enrollment is the primary metric used in the PACAP process
- MNsure operating costs are less than originally estimated
- The public program percentage of enrollment is dramatically greater than originally estimated

Operating Budget Comparison

- See “MNsure Annual Operating Budget Comparison” hand-out

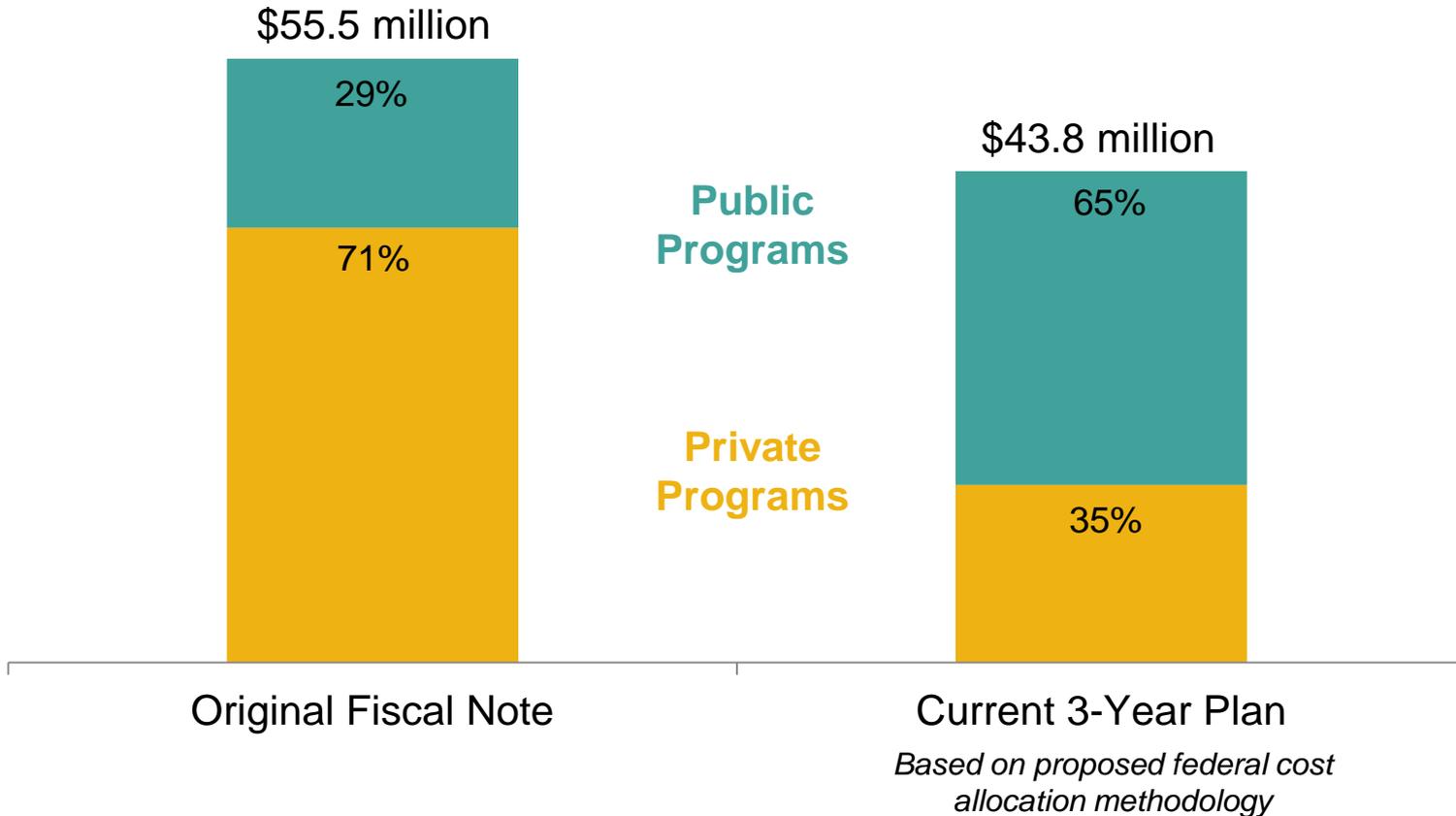
Enrollment Comparison

Enrollment Year 2016: Estimated Enrollment



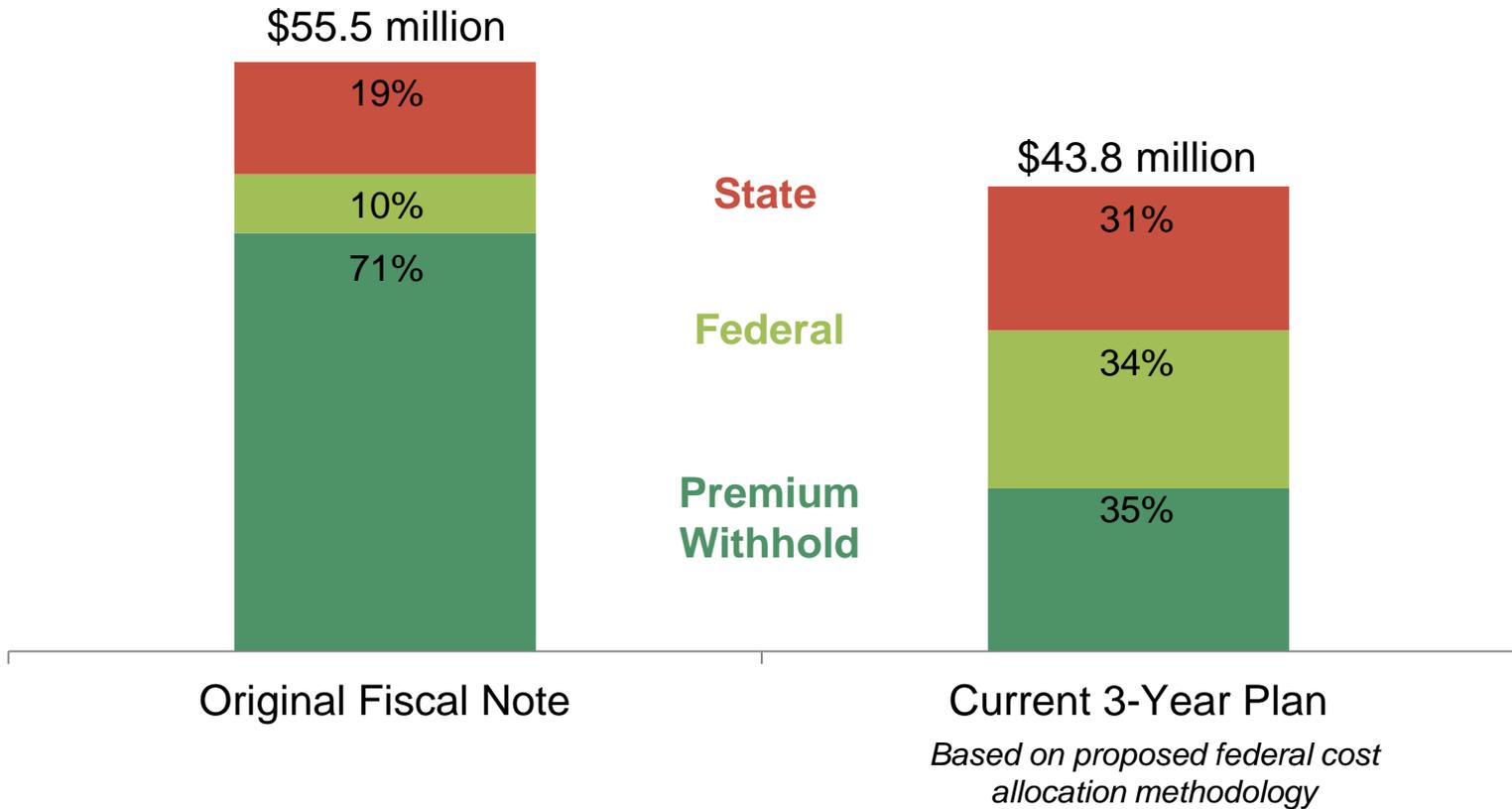
Expenditure Comparison

Fiscal Year 2017: Estimated Expenditures



Financing Comparison

Fiscal Year 2017: Estimated Expenditures



MNsure Annual Operating Budget – \$43.8 million

FY 2017 Plan

Estimated Financing/Cost Allocation*

Private Program Management & Regulatory Services

(100% PWH)

- Executive
- Appeals
- Regulatory
- Plan Management & Reporting
- Eligibility & Enrollment
- Manual Operations
- SHOP Program
- QHP Enrollment Grants

22%

Medicaid Eligibility Determination System Operations (MNsure IT system)

(9% PWH, 60% Federal, 31% State)
(corrected funding percentages, 3-10-2015)

32%

General Administration

(50% PWH, 22% Federal, 28% State)

- Support Services
- Legal & Compliance
- MNsure PMO

16%

17%

Contact Center

(35% PWH, 28% Federal, 37% State)

Enrollment Management & Services

(9% PWH, 40% Federal, 51% State)

- Communications & Marketing
- Navigator Program & Grants
- Assister Resource Center

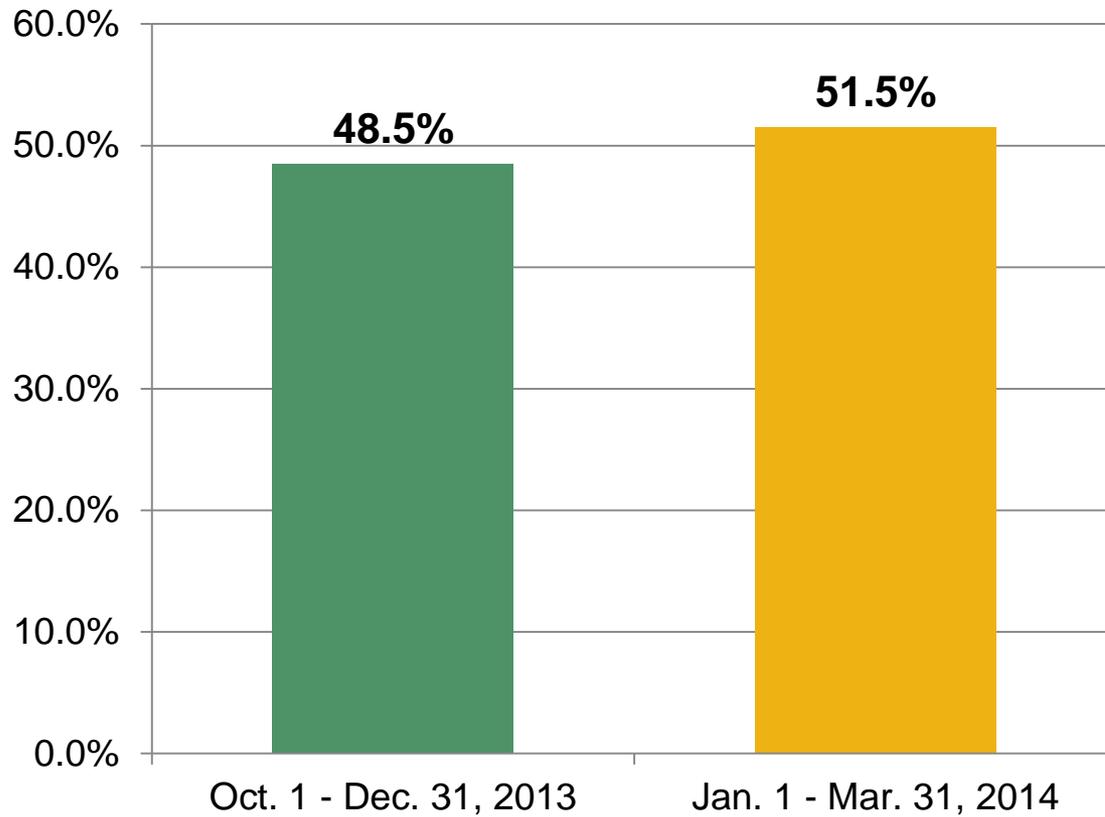
13%

*Based on proposed federal cost allocation methodology
PWH = Premium Withhold

Open Enrollment Update

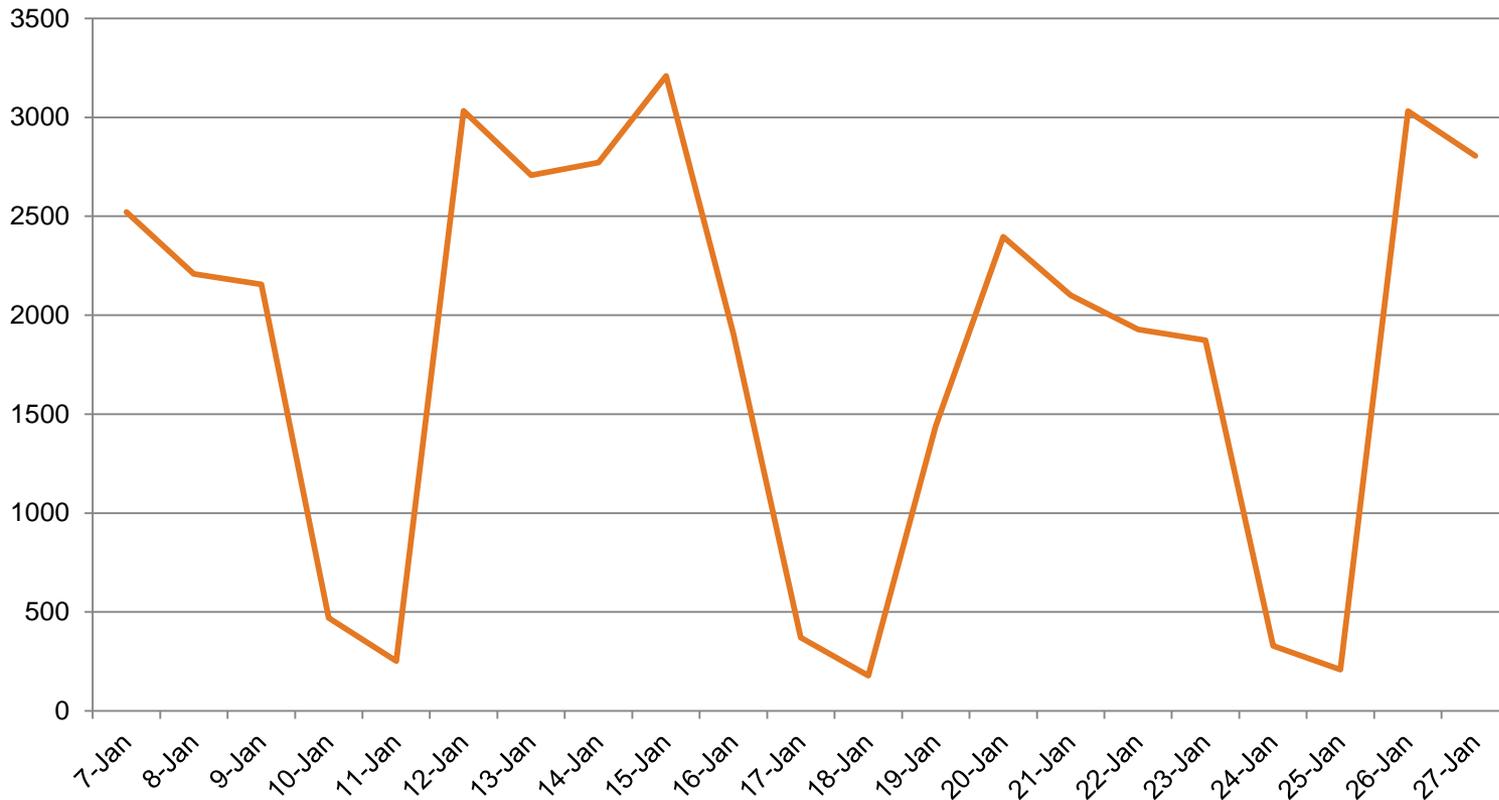
- Enrollments as of EOD January 26, 2015 and since November 15, 2014:
 - QHP 44,495
 - Medical Assistance 46,822
 - MinnesotaCare 18,120
 - **TOTAL 109,437**

Pace of 2014 Enrollment



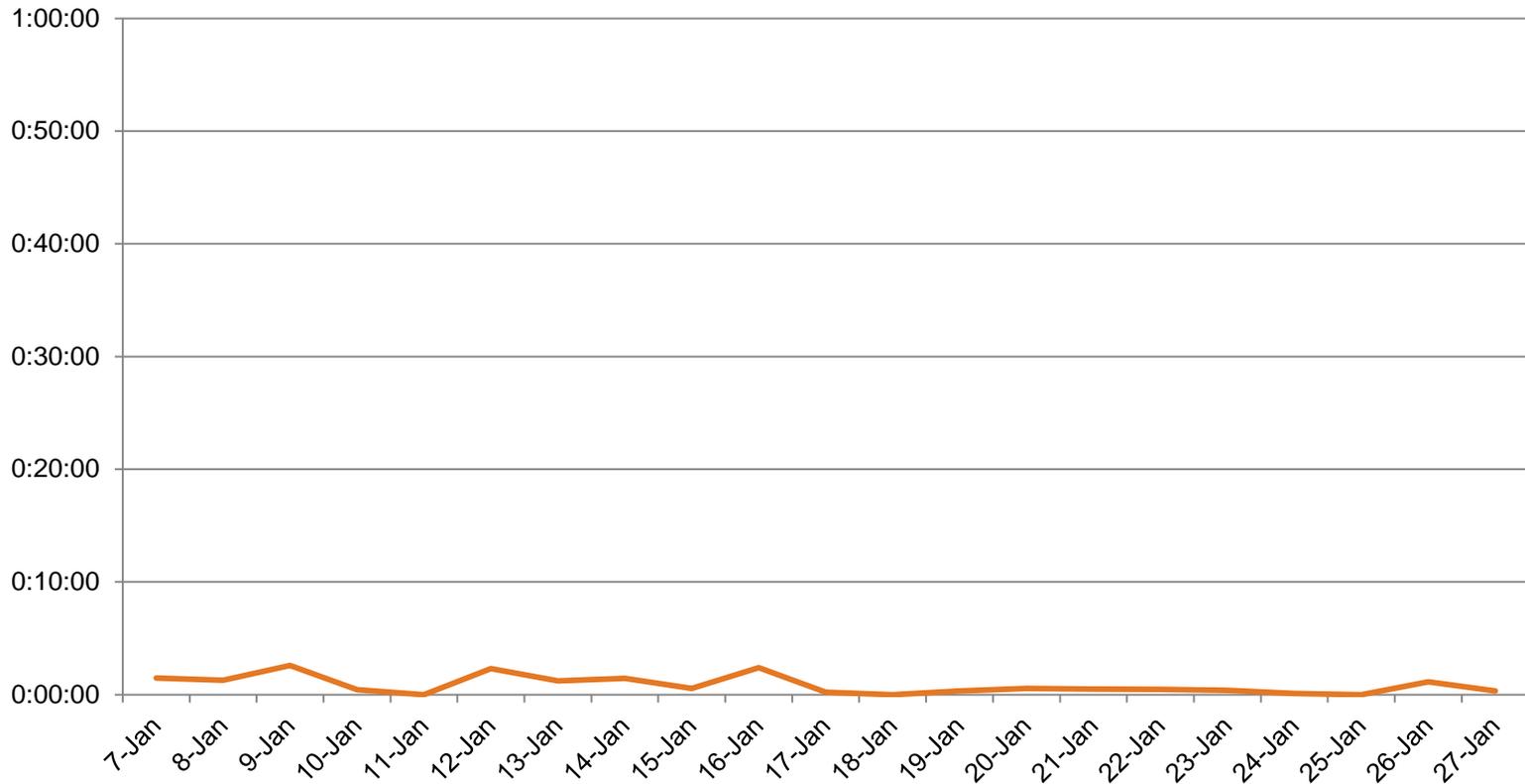
Open Enrollment Update

**MNsure Contact Center Call Volume
Jan. 7 – 27, 2015**



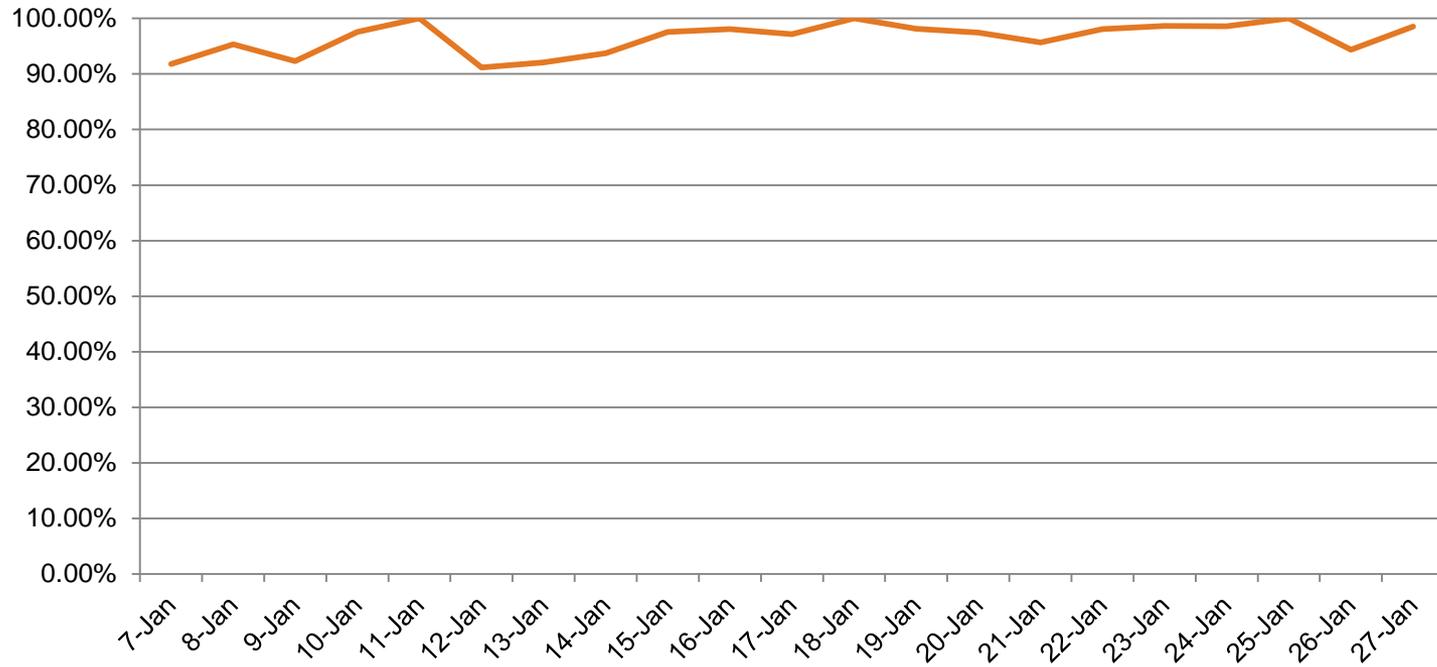
Open Enrollment Update

**MNsure Contact Center Average Wait Time
Jan. 7 – 27, 2015**



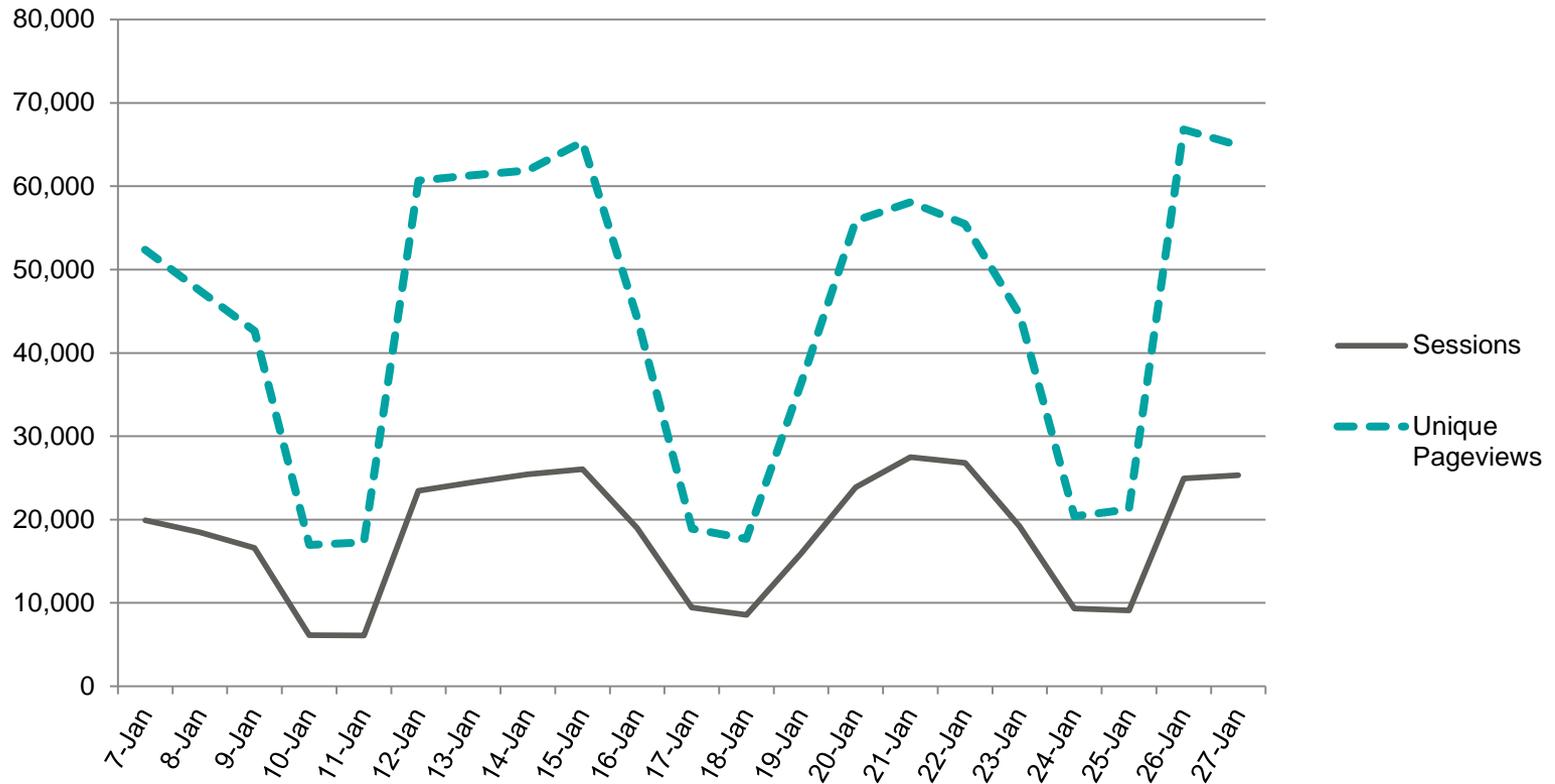
Open Enrollment Update

**MNsure Contact Center Percent of Calls Answered in Five Minutes or Less
Jan. 7 – 27, 2015**



Open Enrollment Update

MNsure.org Sessions and Unique Page Views,
Jan. 7 – 27, 2015



Open Enrollment Update: 1095 Overview

- **1095-A form will be sent to all households that purchased a QHP for all or part of 2014**
- **The form contains:**
 - **Information for 2014 coverage year**
 - **List of covered members of the household**
 - **Premium amount**
 - **APTC amount**
 - **Premium for the SLCSP for any month where the consumer received APTC**

Open Enrollment Update: 1095 Overview

- **Consumers need the information on the 1095-A to complete IRS Form 8962**
- **Form 8962 is used to claim the premium tax credit and reconcile advance payments of the premium tax credit**
- **If the consumer received APTC during 2014 they must reconcile this on their federal tax return**
- **If the consumer did not receive APTC during 2014, they have the option to claim the premium tax credit if they are eligible**

Open Enrollment Update: 1095 Overview

MNsure will:

- **Resolve consumer concerns regarding the accuracy of the 1095-A**
- **Answer questions about the 1095-A**
- **Report 1095-A data**
- **Cannot provide tax advice**

Open Enrollment Update: 1095 Overview

- Consumers will receive forms in early February
- Outreach includes postcards and emails
- Help will be available on www.mnsure.org
- Working with partner organizations to reach consumers

Open Enrollment Update: Revised TV + Radio

Enroll by Feb 15 to avoid tax penalties.



- TV is revised to include penalty messaging
- New ad highlighting deadline and penalty messaging to complement existing ads

Open Enrollment Update: Statewide Digital Billboards



Get covered
by Feb 15

or

Get a tax
penalty

Find health insurance at mnsure.org



Procrastinators need
health insurance too.

1 days left to enroll at mnsure.org



More Help for Consumers

- **Focus on Invicibles**
- **Higher Education Week**
 - National Youth Enrollment Day – January 29
 - Statewide partnerships with community and technical colleges, student association
 - Outreach events across MN
 - Social media blitz
- **Bar, Restaurant and Hospitality Week**
 - Enrollment opportunities statewide
 - Mall of America kiosk

More Help for Consumers

- PreferredOne Customers

Time is running out...



- ... to qualify for financial assistance.
- ... to avoid a large tax penalty.
- ... to ensure you're protected from crippling medical bills.

Open enrollment ends February 15

Enroll today at MNsure.org



More Help for Consumers

Statewide Enrollment Centers

- More than 1,300 consumers enrolled
- Locations and hours on assister directory
 - Austin, Bloomington, Roseville, Waconia, Willmar and Woodbury
- Strong partnerships with local navigator agencies for referrals and application assistance

Wrap Up and New Business

Adjourn

Next meeting date:

February 18, 2015 • 1:00 pm
81 East 7th Street, St. Paul, MN
1st floor atrium