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 Year 2016: Estimated Enrollment

Original Fiscal Note

- 1,336,000 enrollees
- 34% Private Programs
- 66% Public Programs

Current 3-Year Plan

- 1,134,000 enrollees
- 9% Private Programs
- 91% Public Programs
Fiscal Year 2017: Estimated Expenditures

Original Fiscal Note

- Public Programs: $16.2 million (29%)
- Private Programs: $39.3 million (71%)

Current 3-Year Plan

- Public Programs: $28.6 million (65%)
- Private Programs: $15.2 million (35%)

Based on proposed federal cost allocation methodology.
Financing Comparison

Fiscal Year 2017: Estimated Expenditures

Original Fiscal Note

- Federal: 71%
- State: 10%
- Premium Withhold: 19%

Current 3-Year Plan

- Federal: 34%
- State: 31%
- Premium Withhold: 35%

Based on proposed federal cost allocation methodology.
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

General Administration
(50% PWH, 22% Federal, 28% State)
- Support Services
- Legal & Compliance
- MNsure PMO

Enrollment Management & Services
(9% PWH, 40% Federal, 51% State)
- Communications & Marketing
- Navigator Program & Grants
- Assister Resource Center

Medicaid Eligibility Determination System Operations (MNsure IT system)
(9% PWH, 60% Federal, 31% State)
(corrected funding percentages, 3-10-2015)

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

*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

Oct. 1 - Dec. 31, 2013: 48.5%
Jan. 1 - Mar. 31, 2014: 51.5%
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

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

Enroll by Feb 15 to avoid tax penalties.
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
Next meeting date:
February 18, 2015 • 1:00 pm
81 East 7th Street, St. Paul, MN
1st floor atrium