



Board of Directors Meeting

November 4, 2015



Proposed New and Re-appointed Advisory Committee Members



Consumer & Small Employer

- Nancy Breymeier
- Amy Chatelaine
- Kim Johnson
- Richard Klick
- Ann McIntosh
- Kate Onyeneho
- Alexandra Zoellner
- Jama Mohamod
- Jin Palen
- Hussein Sheikh

Current members:

- Mary Ellen Becker
- Gladys Chuy
- Bentley Graves
- David Hilden
- Edward McDonald
- Robert Robbins
- Angela Williams

Health Industry

- Kyle Bozentko
- Carl Floren
- Matthew Flory
- Chris Rofidal
- Kenneth Bence
- Samuel Boadu
- David Dziuk
- Forrest Flint
- Christopher Johnson
- Harlan Johnson
- Heidi Michaels Mathson
- Reuben Moore
- Charles Sawyer
- Jonathan Watson
- Ghita Worcester

Current members:

- Andy McCoy

Key

- Proposed new member
- Proposed member for re-appointment
- Current member (term not up)

Proposed Advisory Committee Leadership



Consumer & Small Employer

- **Chair:** Gladys Chuy
- **Vice-Chair:** Jin Palen

Health Industry

- **Chair:** Jonathan Watson
- **Vice-Chair:** Ghita Worcester

Enrollment Dashboard – 1 of 2

Cumulative Enrollment, Nov. 15, 2014 – Oct. 31, 2015	
Total Enrollments	421,174
Medical Assistance	275,590
MinnesotaCare	73,789
QHP	73,057
QHP active renewals	16,673
QHP passive renewals	8,274
QHP via SHOP	1,262
Dental enrollments	9,635

QHP Individuals Receiving Financial Help, Nov. 15, 2014 – Oct. 31, 2015	
Enrollees with Advanced Premium Tax Credits	55%
Enrollees with Cost Sharing Reductions	14%

Current SHOP Enrollment – Oct. 31, 2015	
Employers enrolled	183
Employees enrolled	897
Individuals enrolled (including dependents)	1,262

Enrollment Dashboard – 2 of 2

Plans & Carriers – Nov. 15, 2014 – Oct. 31, 2015		
Carrier	2015 Enrollment To Date	2014 Enrollment
Blue Cross Blue Shield	42%	22.3%
BluePlus	8%	--
HealthPartners	24%	12.5%
Medica	5%	4.6%
UCare	21%	1.5%
PreferredOne	--	59.2%
Metal Level		
Platinum	7%	27.2%
Gold	17%	12.6%
Silver	39%	33.1%
Bronze	36%	26.1%
Catastrophic	1%	1.0%

QHP Enrollee Demographics – Nov. 15, 2014 – Oct. 31, 2015		
Age	2015 Enrollment To Date	2014 Enrollment
<18	10%	9.6%
18-25	7%	6.3%
26-34	18%	18.0%
35-44	15%	14.9%
45-54	19%	19.3%
55-64	31%	31.7%
65+	0.3%	0.2%
Sex		
Male	48%	48.5%
Female	52%	51.5%

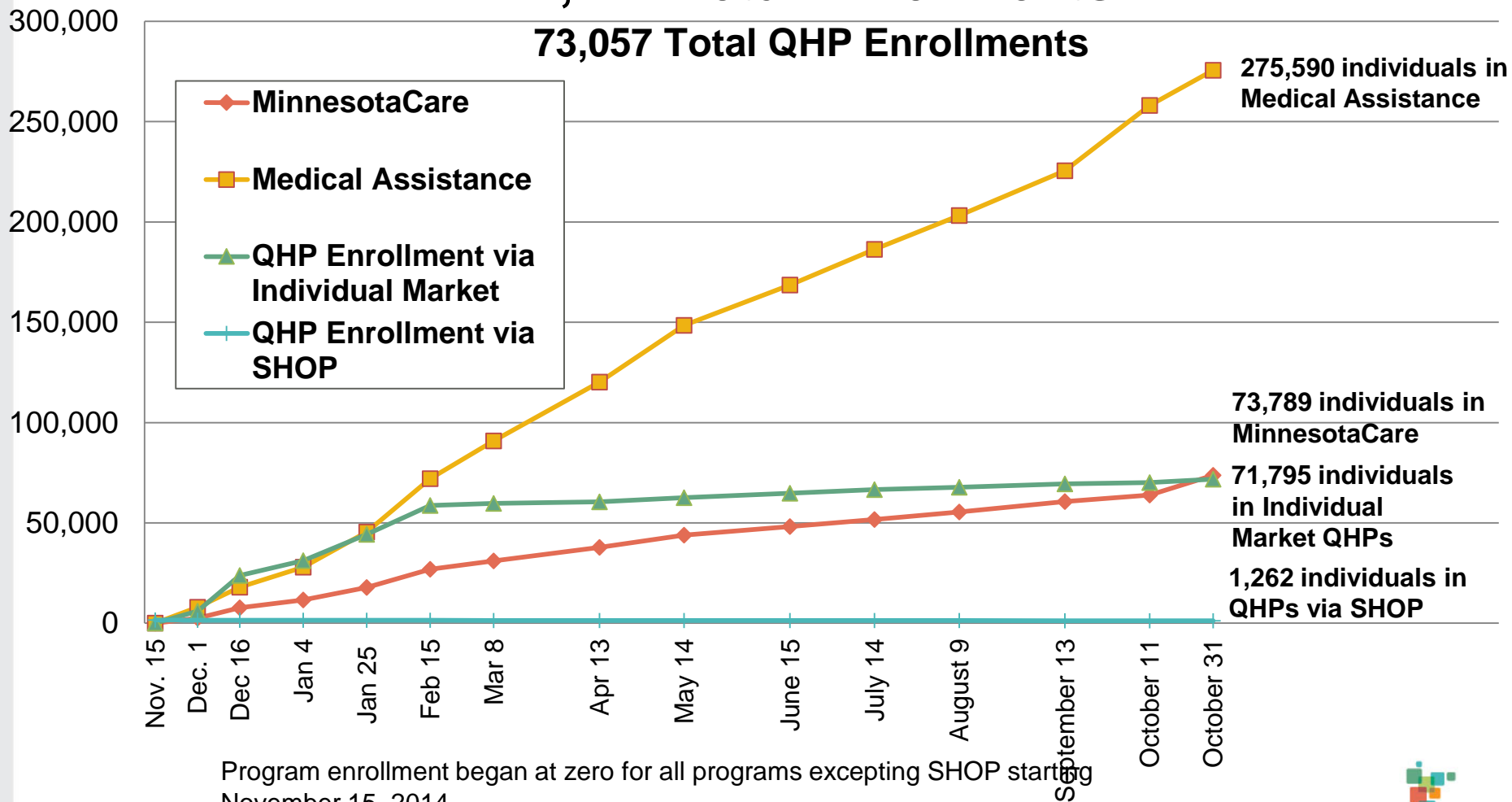
Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.

Enrollments by Program

November 15, 2014 – October 31, 2015

421,174 Total Enrollments

73,057 Total QHP Enrollments

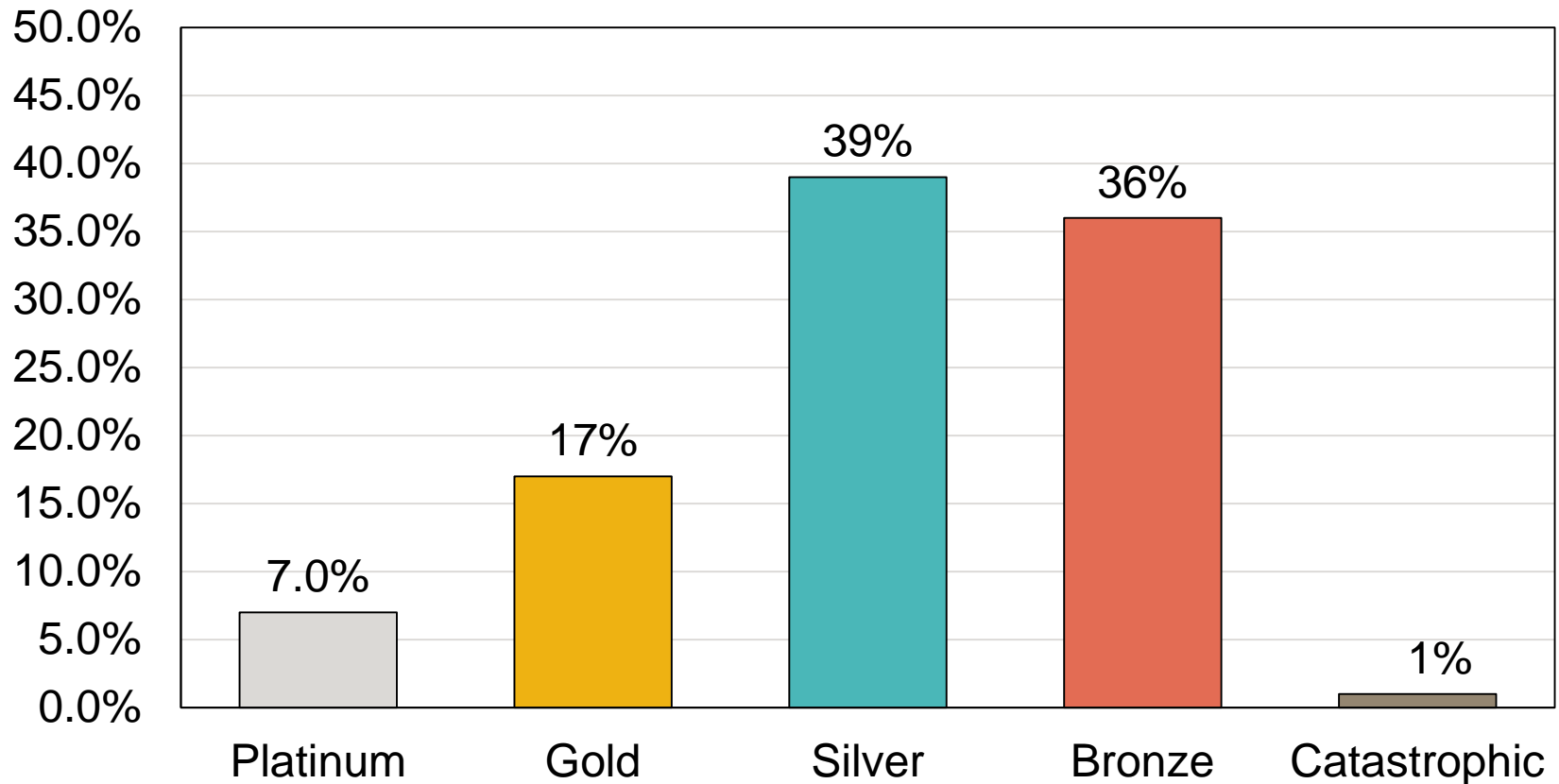


Program enrollment began at zero for all programs excepting SHOP starting November 15, 2014.

Individual Market: Metal Levels

November 15, 2014 – October 31, 2015

2015 QHP Metal Level Selection

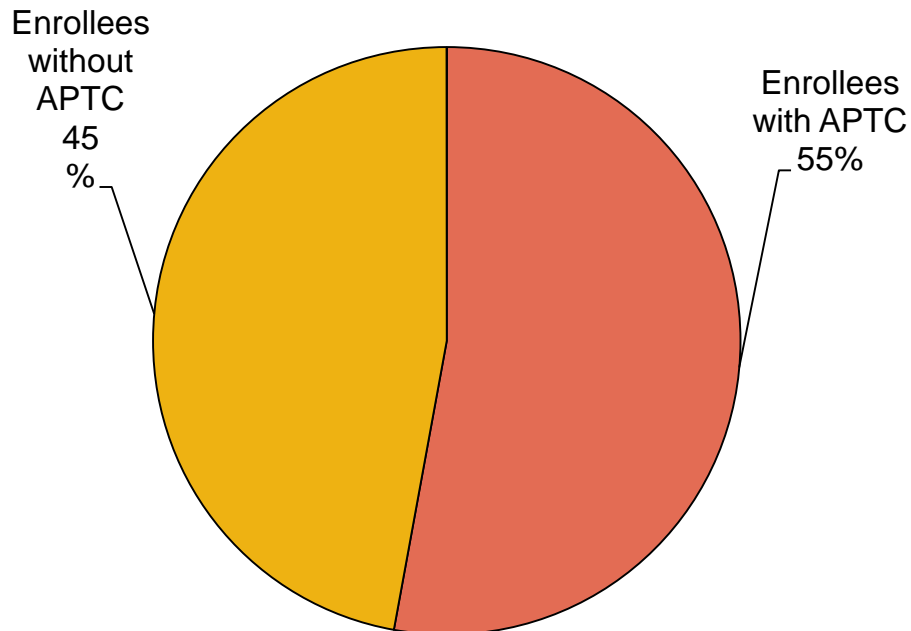


Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.

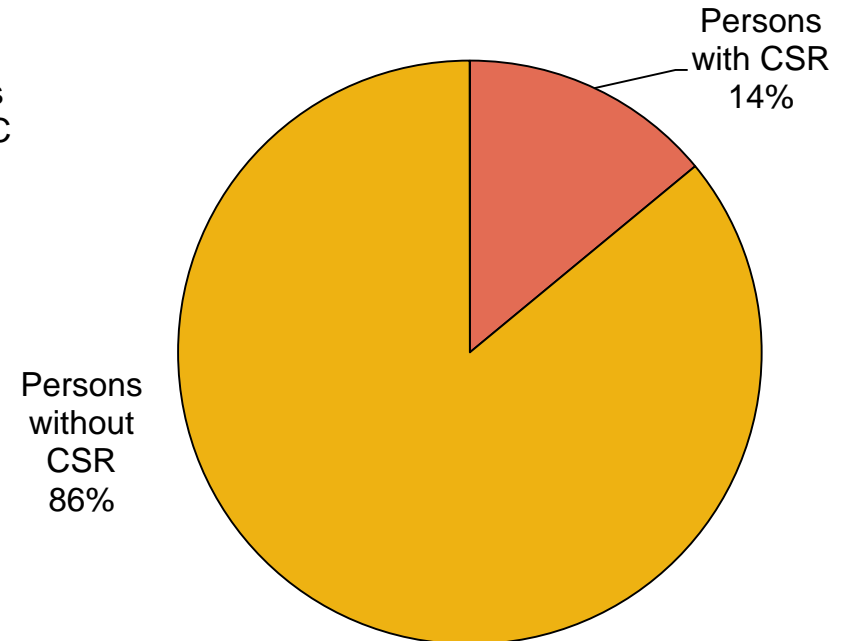
QHP Households Receiving Financial Help

November 15, 2014 – October 31, 2015

Advanced Premium Tax Credit subsidies



Cost Sharing Reduction subsidies

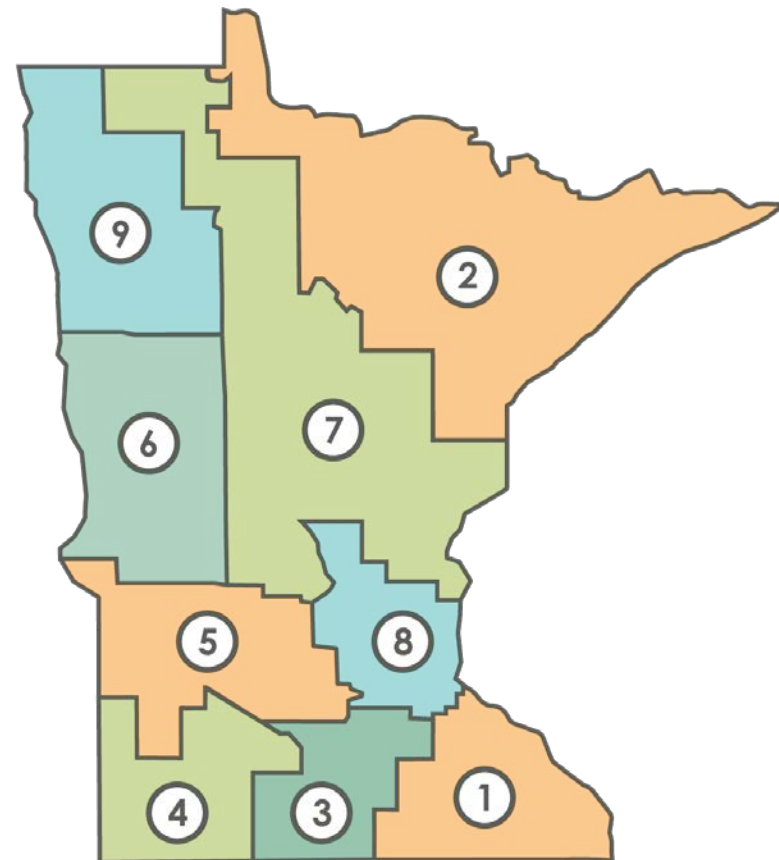


Note: This data is based off of effectuated enrollment for September 2015.

Note: Data reflects all QHP enrollment excepting SHOP enrollment.

QHP Enrollment by Rating Region November 15 – October 31, 2015

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region
1	8.1%	8.6%
2	5.9%	6.3%
3	4.7%	4.5%
4	2.2%	1.8%
5	3.8%	3.5%
6	4.2%	4.2%
7	7.9%	8.9%
8	61.6%	61.5%
9	1.6%	0.8%



MNsure Premium Withhold Revenue

- Forecast =

$$\begin{aligned} & \text{Estimated Carrier premium revenue} \\ & \text{(based on estimated average monthly premium x estimated member months,} \\ & \text{with estimated member months derived from estimated annual enrollment)} \\ & \quad \times \\ & \text{Annual premium withhold percentage} \end{aligned}$$

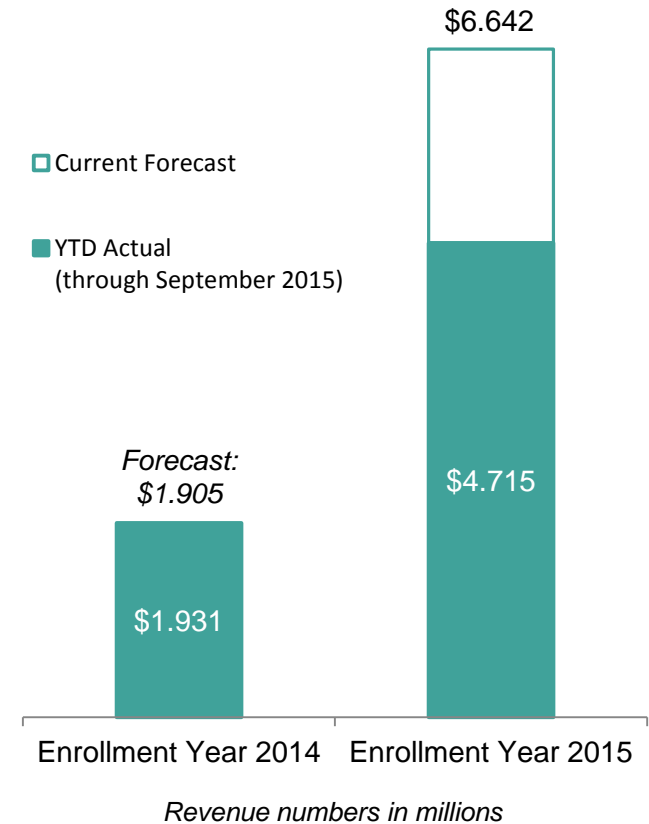
- Actual =

$$\begin{aligned} & \text{Actual Carrier premium revenue} \\ & \quad \times \\ & \text{Annual premium withhold percentage} \end{aligned}$$

- Billing process *(2 month lag)*

1. Carriers are required to report actual YTD premiums to MNsure on a monthly basis by the end of the following month.
2. MNsure calculates the premium withhold amount and bills the Carriers for the balance owed during the second following month.
3. Example: MNsure will bill Carriers in February 2015 for the balance owed through December 2014.

Forecast and YTD Actual



Note: EY15 forecast is based on budget passed at July 20, 2015 MNsure Board meeting.
Numbers are subject to change.

Numbers prepared for November 4, 2015 Board Meeting

Open Enrollment 2016: Customer Service Dashboard



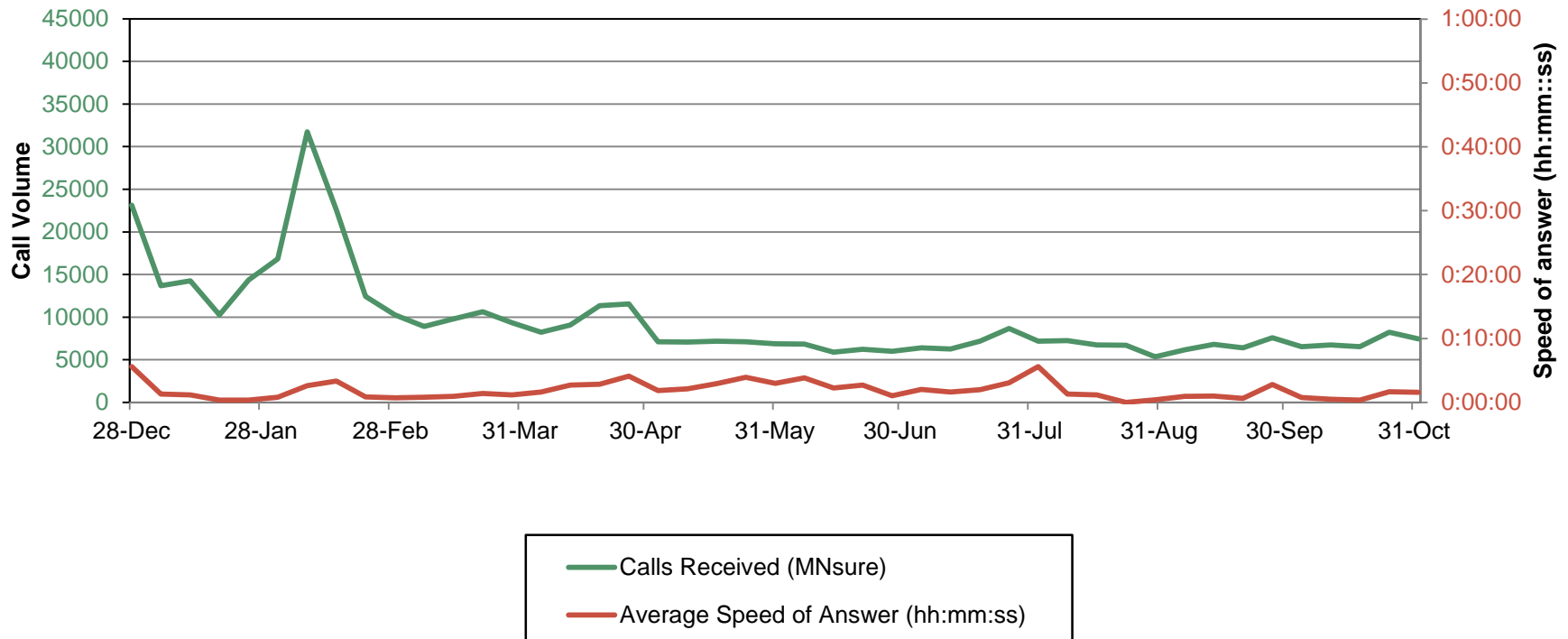
Contact Center – Nov. 1 – 3, 2015	
Call Volume	7,461
Average Speed of Answer	0:01:35
Service Level (% of calls answered in 2 min. or less)	84.17%
Calls Abandoned while in Queue	5.69%
Average Talk Time	0:08:37

All Callers Top Contact Center Inquiries – Nov. 1 – 3, 2015	
1. Password Reset/Account Unlock	14.40%
2. How Do I Apply	12.87%
3. General Questions	12.61%

Assister Resource Center (ARC) Top Inquiries – Nov. 1 – 3, 2015	
1. Existing/pending inquiry	42.60%
2. Password reset/account unlock	13.72%
3. Determination Result	9.39%

Open Enrollment 2016: Contact Center – Call Volume/ASA

**MNsure Contact Center Call Volume/Average Speed of Answer
Jan. 1 – Nov. 3, 2015**



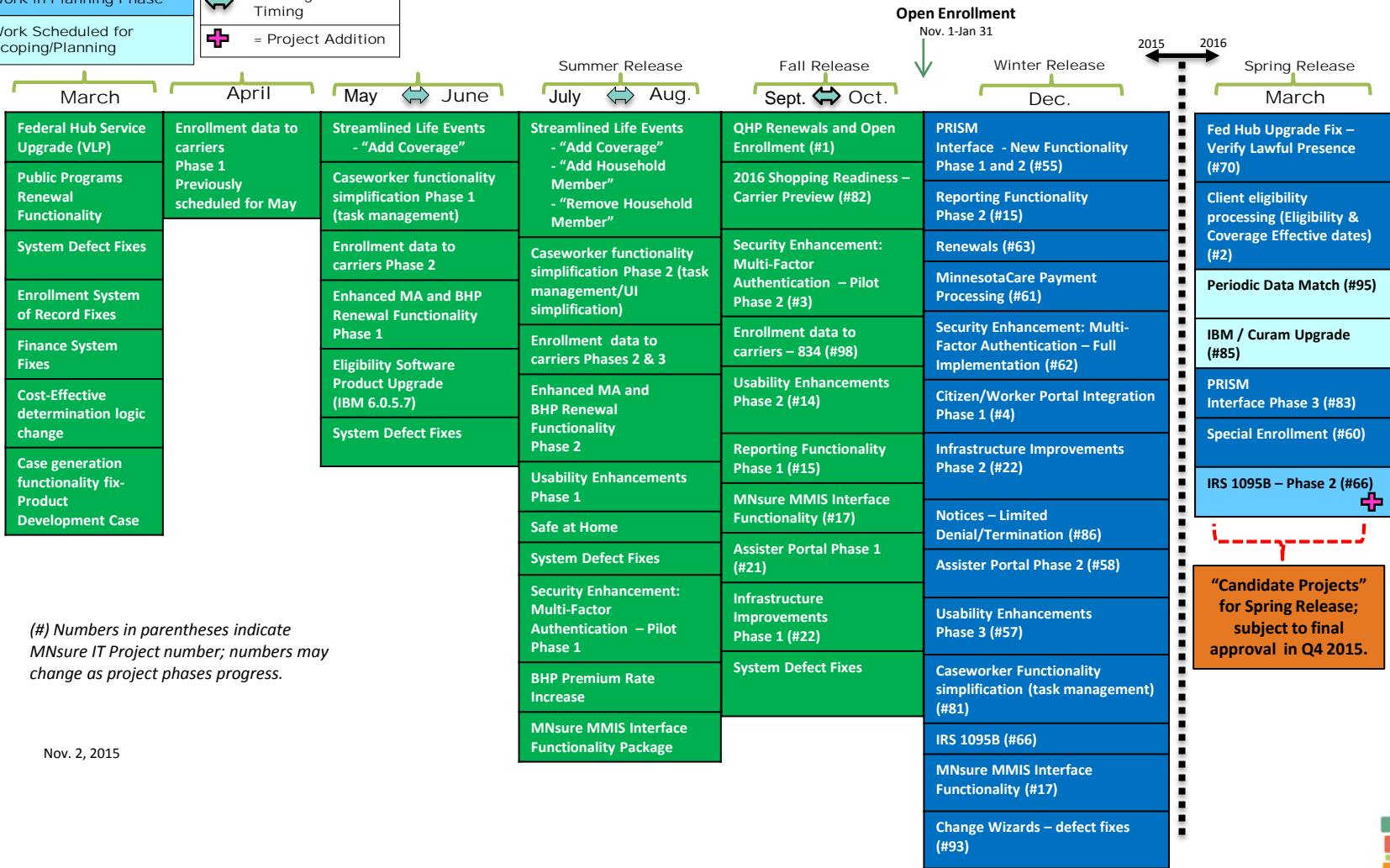
Note: Call volumes represent weekly totals for week beginning with date.

Numbers prepared for November 4, 2015 Board Meeting

Work Incomplete
Work Completed
Work Currently Underway
Work in Planning Phase
Work Scheduled for Scoping/Planning

★	= Change in Status
Ⓢ	= Change in Scope
↔	= Change in Timing
+	= Project Addition

Release Plan Project Status



(#) Numbers in parentheses indicate MNsure IT Project number; numbers may change as project phases progress.

Nov. 2, 2015

"Candidate Projects" for Spring Release; subject to final approval in Q4 2015.