

MNsure

Health Industry Advisory Committee (HIAC) SHOP Recommendation

October 18, 2017

Jonathan Watson, Chair, HIAC

HIAC SHOP Recommendation

Issue Statement

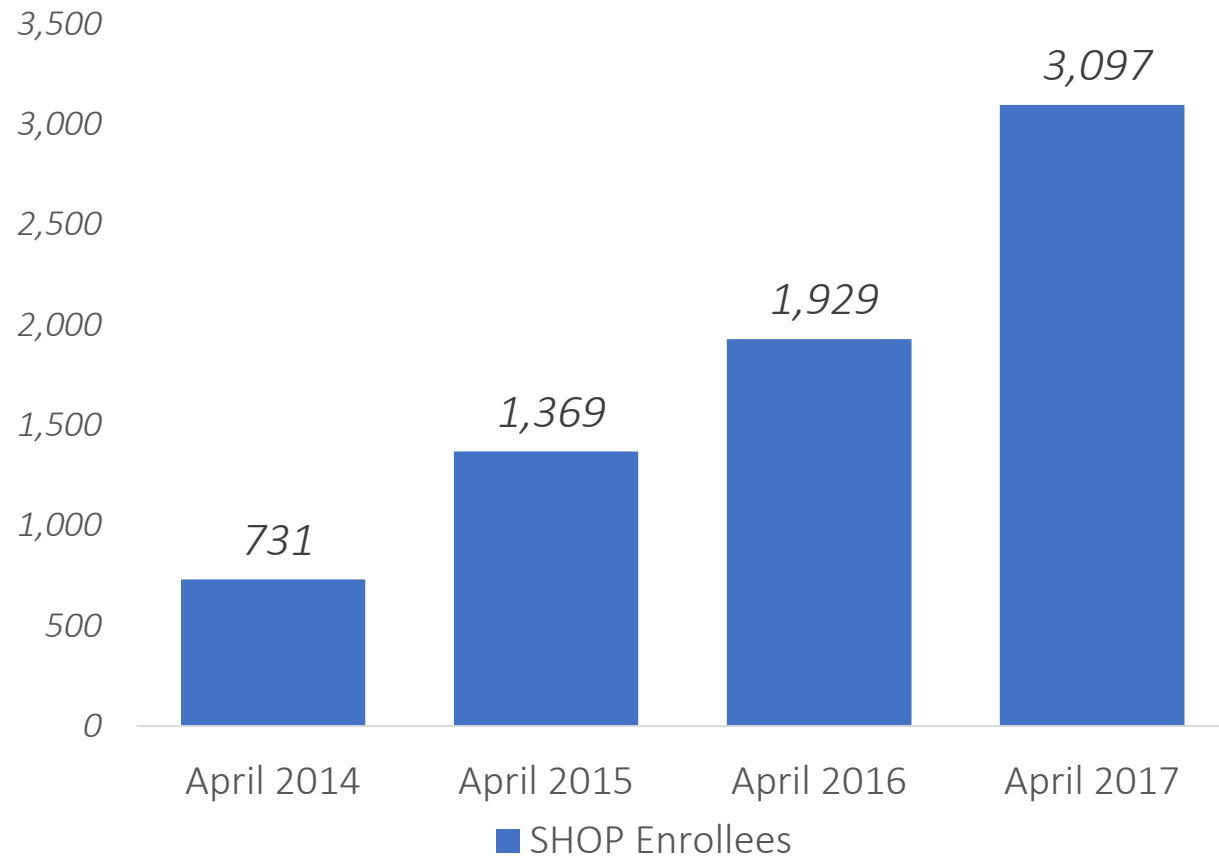
- No medical carriers are offering small group coverage through MNsure
 - July 2017, BCBS announcement
- Small group coverage is still available “off-exchange”
- What should MNsure’s response be to this change?

Background

- SHOP created by the ACA to provide a marketplace for small employers (2-50 FTEs) to cover employees
- SHOP enrollment in Minnesota is below projections.
 - Appx. 2,000 actual in 2016 vs. projected 155,000
- SHOP enrollment in most of the US is below projections.
 - Appx. 233,000 actual in 2016 vs. projected 4 million

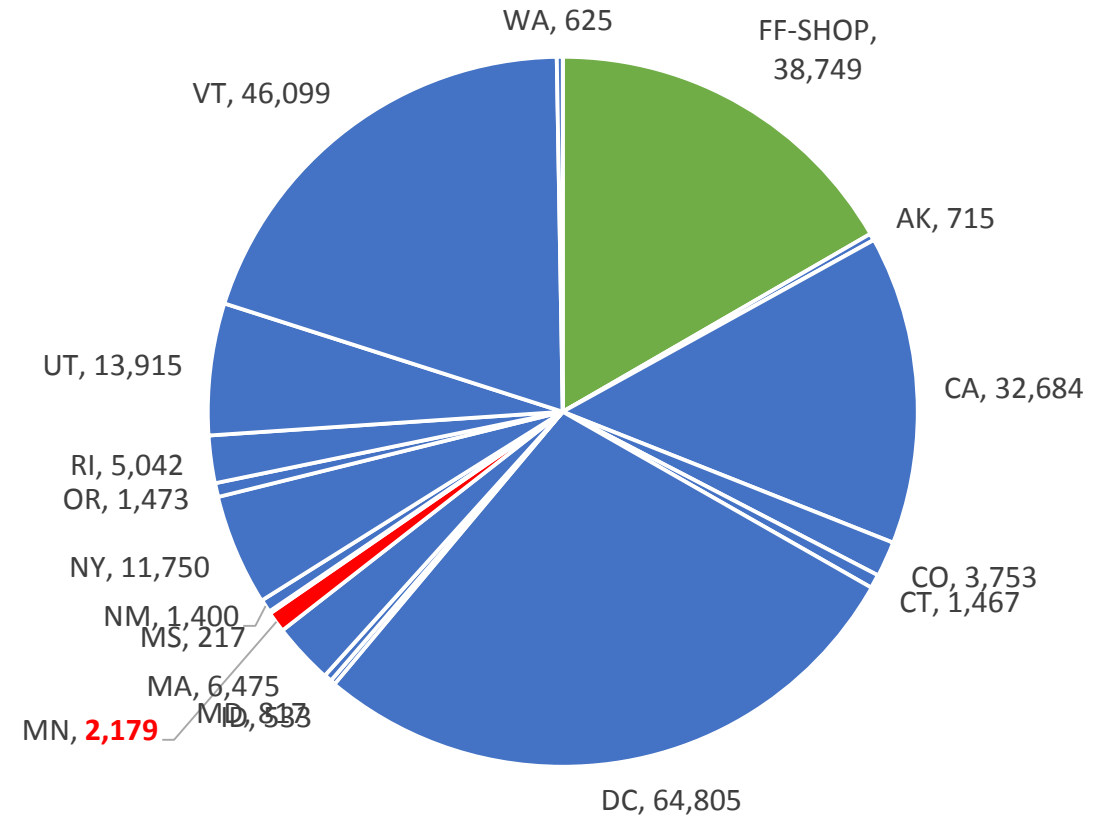
HIAC SHOP Data

Chart 1 / MN SHOP Enrollees, April 2014-April 2017



Source, MNSure Board Dashboards, April 2014, 2015, 2016, 2017

SHOP Enrollment, FF vs SBM, Source: CMS January 2017



Source, <https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/SHOP-Marketplace-Enrollment-Data.pdf>

SHOP Recommendation to MNsure Board

- ***Given there is no MEDICAL carrier participation in SHOP, MNsure should do the minimum necessary to not violate and satisfy federal regulations or align with the federally regulated open enrollment requirements for SHOP.***
- ***Additionally, MNsure should redirect whatever SHOP resources to the individual market product support.***

EXPENDITURES / USES	FY17	FY18	FY19
Administration	6,848,000	7,450,000	7,720,000
Executive	945,000	1,160,000	1,180,000
Support Services	3,805,000	3,970,000	4,190,000
Legal & Compliance	2,098,000	2,320,000	2,350,000
Regulatory	200,000	200,000	200,000
MDH	200,000	200,000	200,000
Communications	2,917,000	2,780,000	2,710,000
Communication & Marketing	2,917,000	2,780,000	2,710,000
Customer Service	23,407,000	21,750,000	21,930,000
Plan Mgmt & Reporting	370,000	1,010,000	1,040,000
Eligibility & Enrollment	960,000	1,400,000	1,420,000
PMO Office	3,773,000	850,000	830,000
SHOP Program	352,000	370,000	380,000
Navigator Program	500,000	810,000	850,000
QHP Enrollment Fee Grants	750,000	750,000	750,000
Community Outreach Grants	4,105,000	4,120,000	4,100,000
Contact Center	11,357,000	11,520,000	11,680,000
Assister Resource Center	725,000	880,000	900,000
CCIIO Reconciliation	515,000	0	0
METS IT System	10,990,000	10,000,000	7,000,000
Operations	3,000,000	3,000,000	3,000,000
Development	7,990,000	7,000,000	4,000,000
TOTAL EXPENDITURES / USES	44,362,000	42,180,000	39,560,000

Forthcoming HIAC Recommendations (HIAC October 30, 2017 Meeting)

CUSTOMER & ASSISTER DASHBOARD METRICS

- Refining the existing metrics
 - % calls answered within 5 minutes vs. 30 seconds
- Measuring other “markers”
 - Abandonment rate
 - Call resolution rate
- Comparing MNsure to “industry standards”
 - Weekly reports during OE

INDIVIDUAL MARKET STABILIZATION

- Reinsurance developments (both state and federal)
- MNsure vs. Dept. of Commerce vs. MN Legislature issue
- Long-term discussion

MNsure Board Direction for HIAC?