



Board of Directors Meeting

October 18, 2017



IT Request for Proposal

- Request for Information issued in September 2016
- RFP was issued in June 2017 and closed in July
 - Plan Shopping, System of Record and Decision Support
 - SHOP
 - Program Oversight and Integration
- Evaluation team comprised of MNsure, DHS and MNIT subject matter and technical experts
- Evaluation is ongoing

Enrollment Dashboard – 1 of 2

Cumulative Enrollment, Nov. 1, 2016 – Oct. 15, 2017	
Total	677,874
Medical Assistance applications	467,969
MinnesotaCare applications	76,222
Qualified Health Plans	133,683
QHP new enrollees	63,557
QHP renewals	66,715
QHP via SHOP	3,411
Qualified Dental Plans	13,688

QHP Households Receiving Financial Help, September 2017

Households with Advanced Premium Tax Credits	73.2%
Households with Cost Sharing Reductions	14.3%

Cumulative SHOP Enrollment, Nov. 15, 2016 – Oct. 15, 2017

Employers enrolled	436
Employees enrolled	2,189
Individuals enrolled (including dependents)	3,411

Enrollment Dashboard – 2 of 2

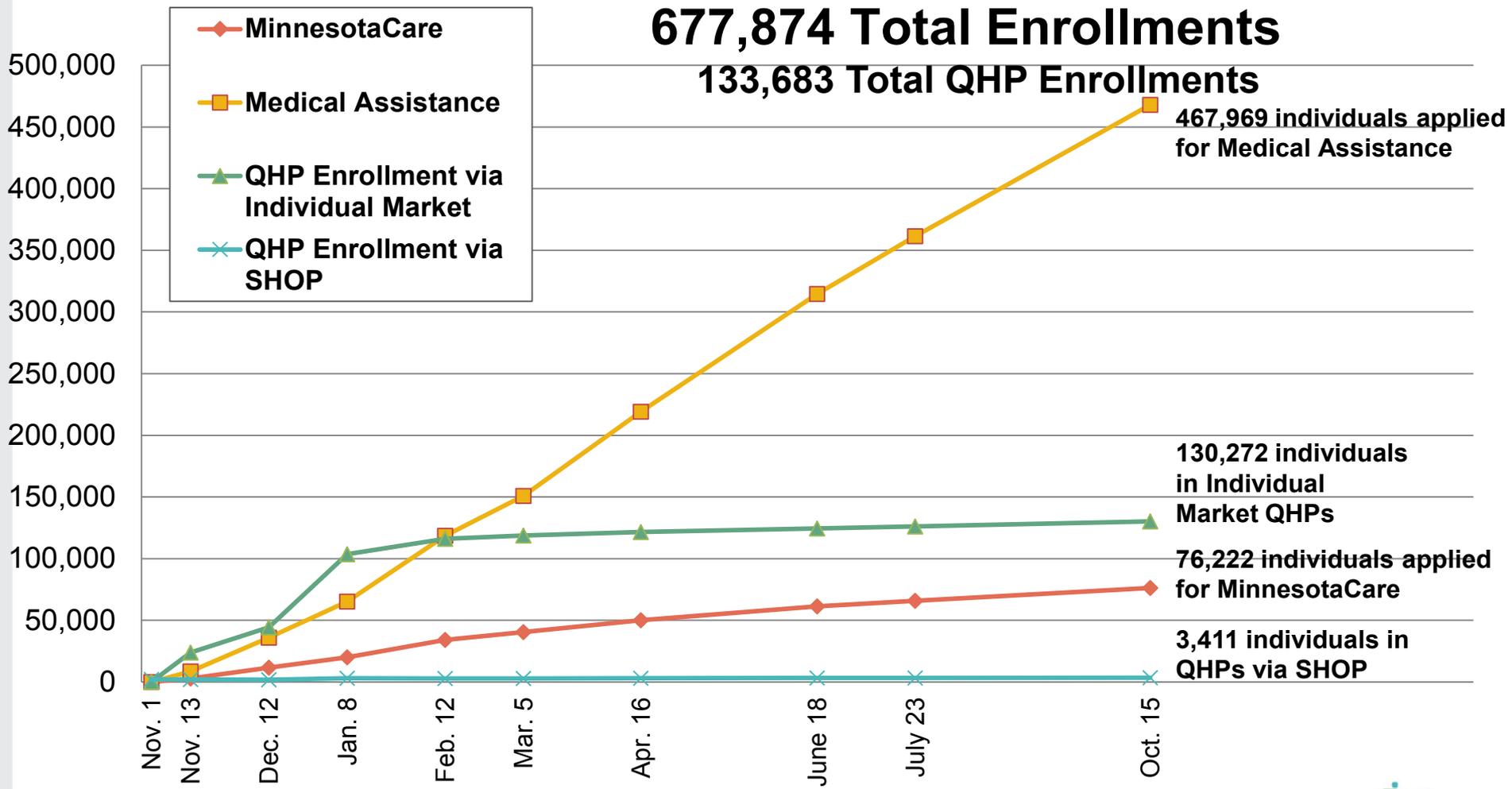
Plans & Carriers, Nov. 1, 2016 – Oct. 15, 2017		
Carrier	2017 Enrollment To Date	2016 Enrollment
Blue Cross Blue Shield	--	20.2%
BluePlus	22.1%	8.0%
HealthPartners	27.3%	26.6%
Medica	23.5%	21.3%
UCare	26.9%	23.8%
Metal Level		
Platinum	--	--
Gold	10.1%	16.4%
Silver	32.4%	35.2%
Bronze	55.9%	47.0%
Catastrophic	1.6%	1.4%

QHP Enrollee Demographics, Nov. 1, 2016 – Oct. 15, 2017		
Age	2017 Enrollment To Date	2016 Enrollment
<18	10.7%	10.4%
18-25	7.3%	7.3%
26-34	15.5%	16.9%
35-44	13.6%	14.0%
45-54	18.2%	18.5%
55-64	34.3%	32.6%
65+	0.5%	0.3%
Sex		
Male	48.1%	48.3%
Female	51.9%	51.7%

Note: Data reflects all individual market QHP enrollment.

Enrollment by Program

Nov. 1, 2016 – Oct. 15, 2017



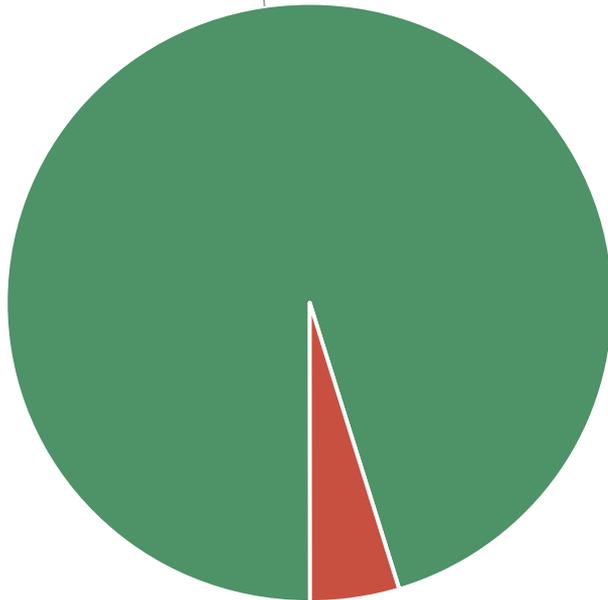
Program enrollment began at zero for all programs except SHOP starting November 1, 2016.

Current MA and MCRE Enrollee Count September 2017



Medical Assistance

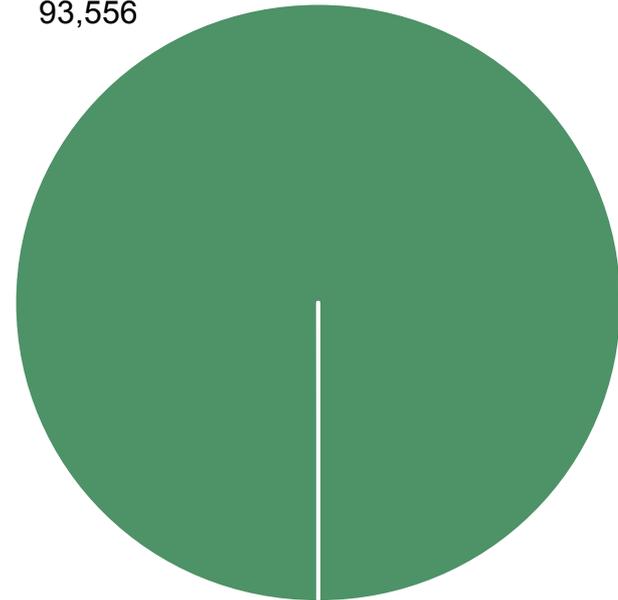
Minnesota Eligibility
Technology System
834,646



Legacy
Systems
41,616

MinnesotaCare

Minnesota Eligibility
Technology System
93,556

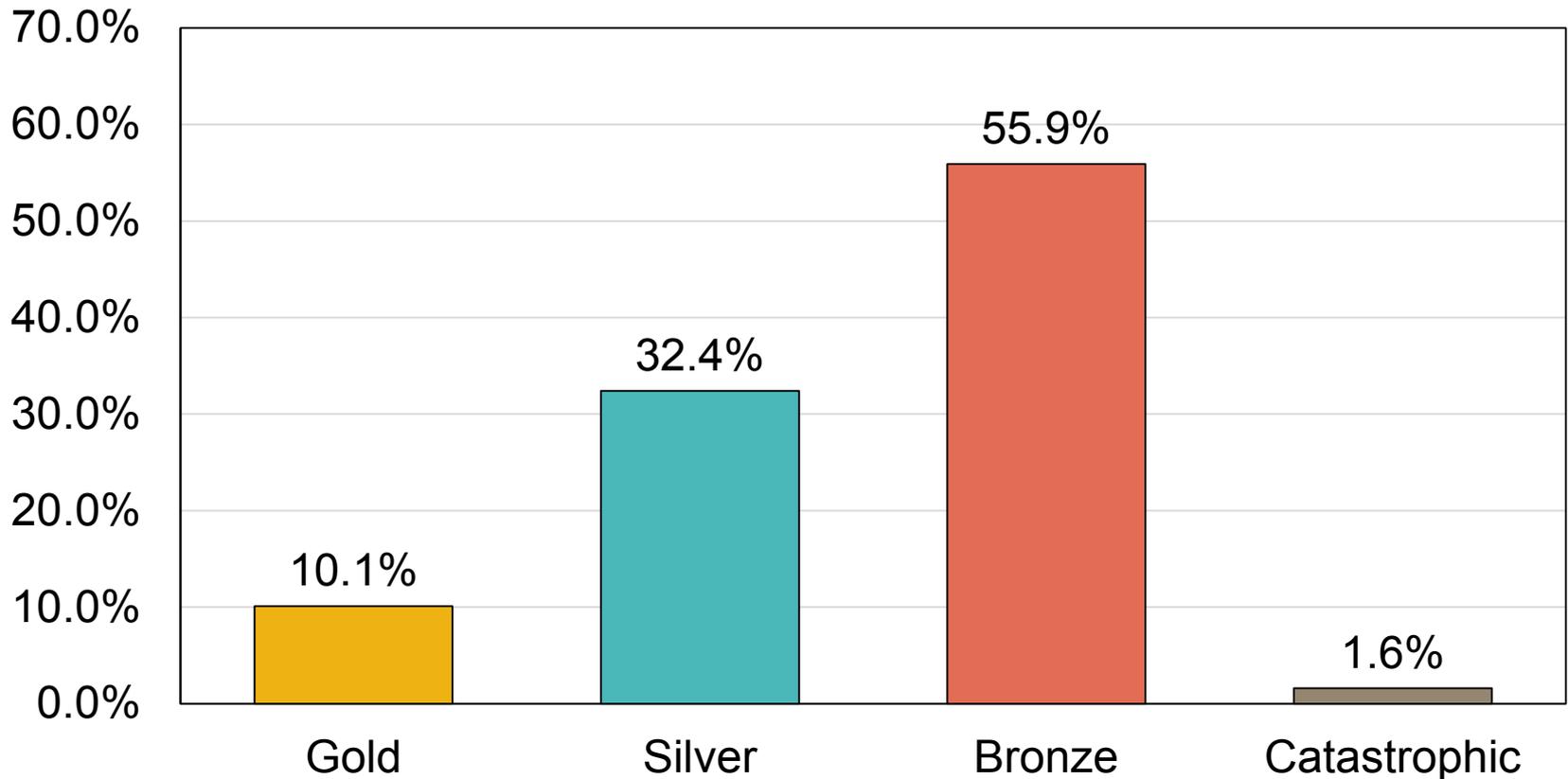


Legacy
Systems
0

Individual Market: Metal Levels

Nov. 1, 2016 – Oct. 15, 2017

2017 QHP Metal Level Selection

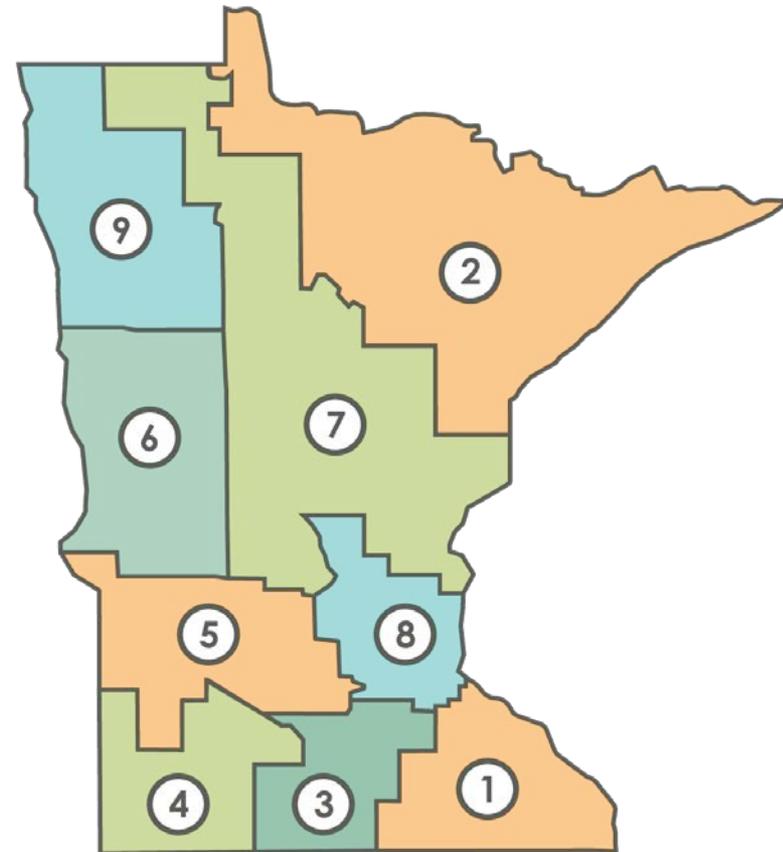


Note: Data reflects all individual market QHP enrollment.

QHP Enrollment by Rating Region

Nov. 1, 2016 – Oct. 15, 2017

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region
1	7.9%	7.2%
2	5.7%	6.2%
3	4.7%	5.0%
4	2.1%	2.9%
5	3.6%	4.1%
6	4.1%	4.6%
7	7.7%	8.9%
8	62.6%	59.6%
9	1.5%	1.5%



Effectuated Enrollments and Average Premiums, 2017

Monthly Effectuated Enrollments
January – September 2017

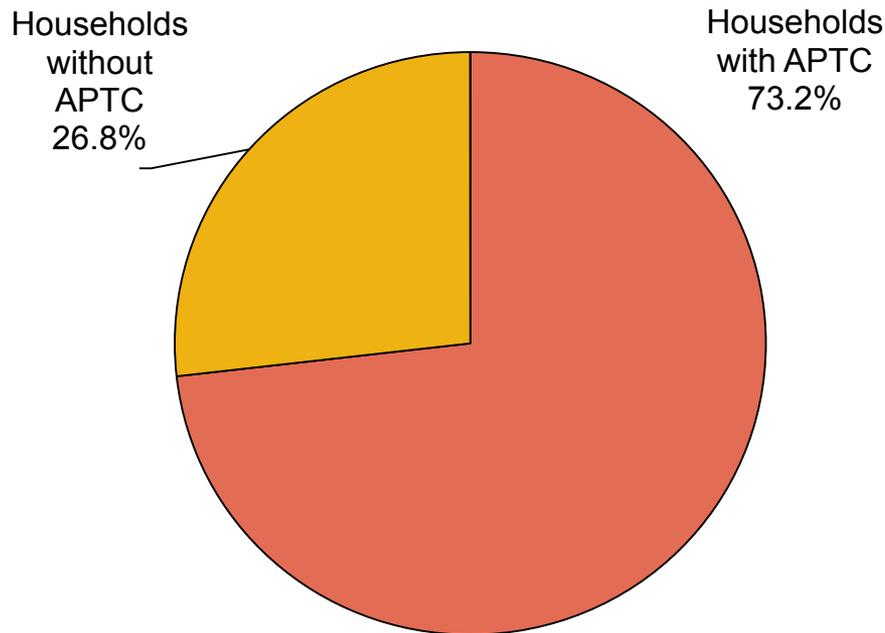


Average Premium (Pre-APTC)	\$579.71	\$577.63	\$571.42	\$570.67	\$570.65	\$569.57	\$568.77	\$567.77	\$567.74
Average Premium (Post-APTC)	\$274.41	\$263.81	\$258.12	\$257.50	\$257.36	\$257.40	\$257.72	\$257.50	\$257.68

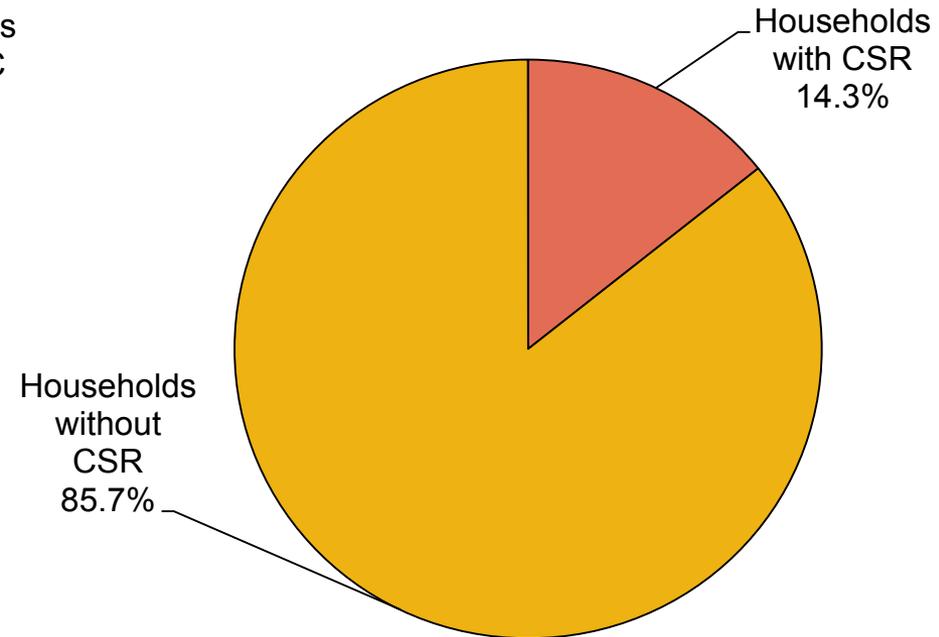
Note: Effectuated enrollments and average premium amounts are based upon the latest data received from carriers. Average premium post-APTC is based on individual market enrollees only. Average premiums do not include Minnesota's premium subsidy program.

QHP Households Receiving Financial Help September 2017

Advanced Premium Tax Credit subsidies



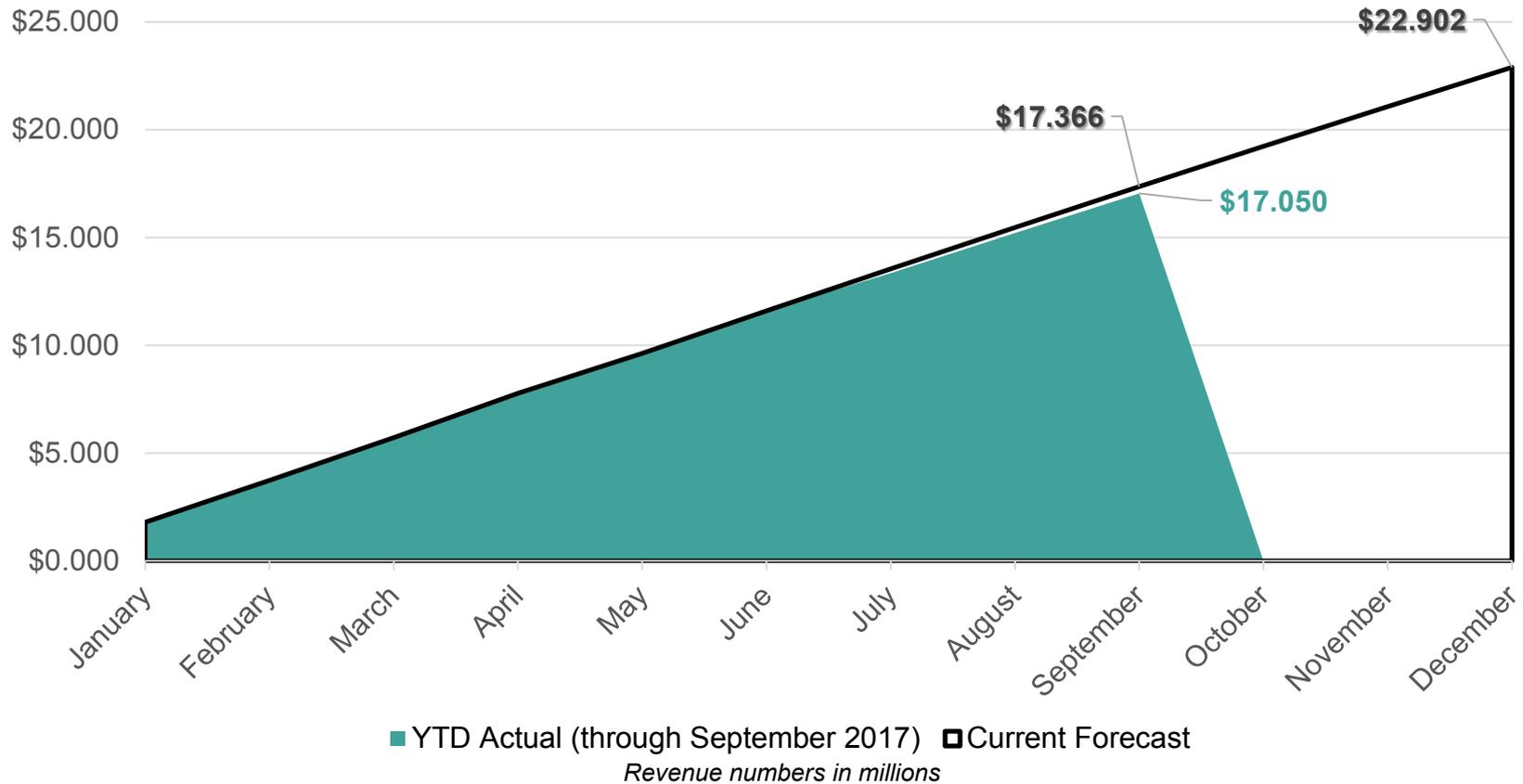
Cost Sharing Reduction subsidies



Note: Data is based on effectuated enrollment for September 2017.
Data reflects all individual market QHP enrollment.

MNsure Premium Withhold Revenue Calendar Year 2017

Forecast and YTD Actual



Note: EY17 forecast is based on budget passed at July 26, 2017 MNsure Board meeting.

Customer Service Dashboard

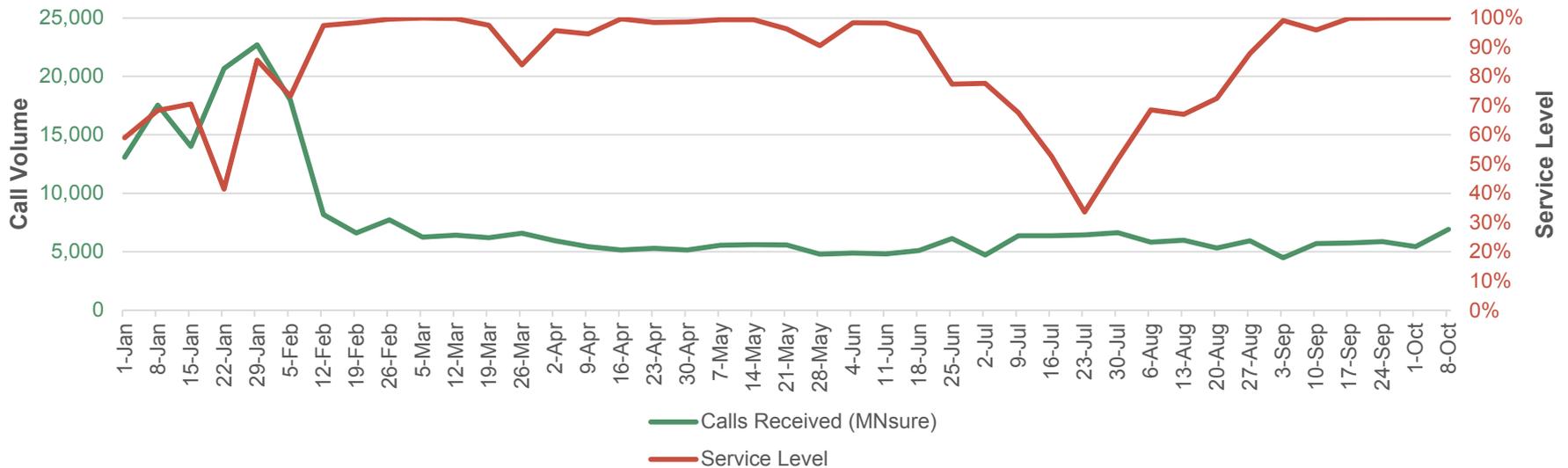
Contact Center, July 24 – Oct. 15, 2017	
Call Volume	70,432
Service Level (% of calls answered in 5 min. or less)	81.32%
Average Speed of Answer	0:02:02
Calls Abandoned while in Queue	6.65%

All Callers Top Contact Center Inquiries, July 24 – Oct. 15, 2017	
1. General Questions	19.75%
2. MA/MCRE	17.01%
3. Password reset/Account unlock	8.35%

Assister Resource Center (ARC) Top Inquiries, July 24 – Oct. 15, 2017	
1. Existing/pending inquiry	51.51%
2. Password reset/Account unlock	24.72%
3. Determination result	4.53%

Contact Center Call Volume and Service Level

MNsure Contact Center Call Volume/Service Level
January 1 – October 15, 2017



Service Level represents the percent of calls answered in 5 minutes or less.

Note: Call volumes represent weekly totals for week beginning with date.
Service Level represents weekly average for week beginning with date.

Work Incomplete
Work Completed
Work Currently Underway
XL = "Mega Project"

METS 2017 Release Roadmap

Spring 2017	Summer 2017	Fall 2017	Winter 2017
Assister Portal	Cúram Eligibility System Upgrade XL	MMIS Interface (Includes Redesign)	MMIS Interface (Includes Redesign)
Notices (Includes Redesign)	Supervisor Workspace / Org Location Structure	Notices (Includes Redesign)	Notices (Includes Redesign)
PRISM Defects	Notices (Includes Redesign)	Carrier Integration	Carrier Integration
Cost Sharing	MMIS Interface (Includes Redesign)	Trigger of FTR via Federal Hub	Periodic Data Match (PDM) /FTI Masking
Federal Poverty Level (FPL) - MA Annual Update	Defects	Defects	Defects
MMIS Interface (Includes Redesign)			
Defects			

Ongoing Efforts

1095-A Operations
1095-B Operations
Data Access and Management - Reports
Infrastructure Improvements
MAXIS to METS Migration
Premium Reconciliation
Periodic/Annual Work
Renewals Operations

Operational Preparations for Open Enrollment

- Contact Center Operations and Staffing
 - Increased the number of agents taking calls on 11/1
 - Adjusted contact center hours to accommodate expected call volume
 - Monday to Friday, 8 AM to 6 PM
 - Saturday, 10 AM to 2 PM
 - Extended contact center hours around deadline days
 - Includes Sundays before deadline days

Operational Preparations for Open Enrollment

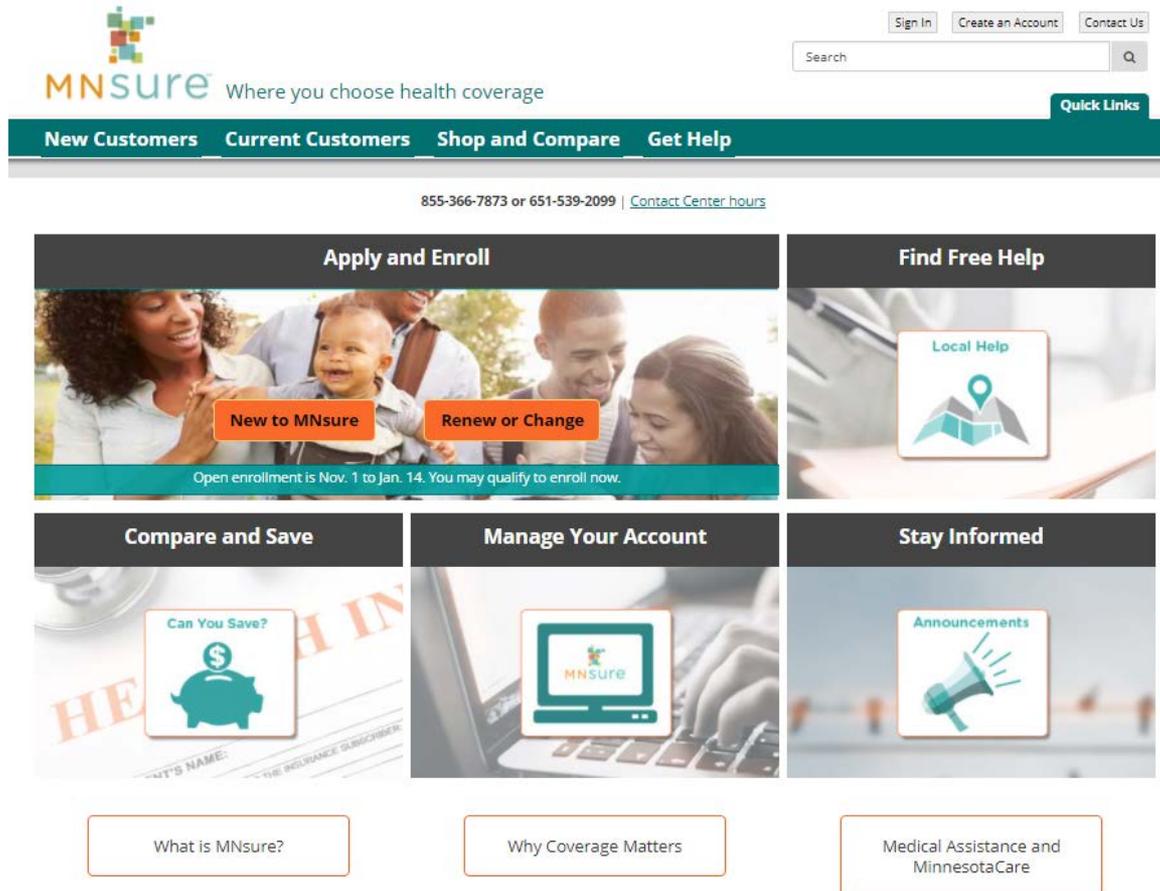
- System Availability
 - Available at 8 AM on 11/1
 - 24-hour availability during expected high-volume periods and around deadline days
 - 8 AM on 11/1 through midnight on 11/4
 - 4 AM on 12/17 through midnight on 12/20
 - 4 AM on 1/8 through midnight on 1/14
 - No change from standard maintenance window: midnight to 4 AM daily

Operational Preparations for Open Enrollment

- Eligibility Redetermination
 - Processing is complete and approximately 155,000 notices have been mailed
- Auto-renewals (Passive Enrollment)
 - Approximately 64,500 households are being auto-renewed into 2018 coverage
 - Processing is ongoing; renewals are complete for approximately 45,000 households
 - Enrolled plan and tax credit information of households is being transmitted to insurance carriers
 - Auto-renewals will complete before 10/27

Operational Preparations for Open Enrollment

- MNsure.org Refresh



Operational Preparations for Open Enrollment

- Health Plan Comparison tool

Available Health Plans: 26 plans found. Sort By: Total Yearly Cost Estimate

Plan	Total Yearly Cost Estimate	Cost in a Bad Year
Fairview UCare Choices Bronze UCare Minnesota - HMO - Bronze Monthly Premium: \$259.45 - after \$268.00 subsidy Deductible: \$7,050	\$5,913	\$10,463
UCare Choices Bronze UCare Minnesota - HMO - Bronze Monthly Premium: \$290.15 - after \$268.00 subsidy Deductible: \$7,050	\$6,282	\$10,832
Peak Individual \$6600 HSA Bronze HealthPartners - PPO - Bronze Monthly Premium: \$305.10 - after \$268.00 subsidy Deductible: \$6,600	\$6,431	\$10,261
Fairview UCare Choices Silver UCare Minnesota - HMO - Silver Monthly Premium: \$374.14 - after \$268.00 subsidy Deductible: \$2,900	\$6,830	\$11,490
Peak Individual \$3000 HSA Silver HealthPartners - PPO - Silver Monthly Premium: \$398.47 - after \$268.00 subsidy Deductible: \$3,000	\$7,002	\$11,382
Peak Individual \$6000 Plus Bronze HealthPartners - PPO - Bronze Monthly Premium: \$361.12 - after \$268.00 subsidy Deductible: \$6,000	\$7,063	\$11,683
North Memorial Acclaim Bronze H S A Medica - PPO - Bronze Monthly Premium: \$274.00 - after \$268.00 subsidy	\$7,243	\$11,113

Operational Readiness for Open Enrollment

- Courtesy Call Back
- Online Shopping enhancements
 - Formulary
 - Quality Ratings Information
- Self-Service Enhancements
 - “Contact Me” web tool
 - Enrollment Status Lookup
 - Password Reset

Assister Readiness

- 1,645 assisters have certified or recertified for open enrollment:
 - 772 brokers
 - 536 navigators, 337 certified application counselors (CACs)
- Our assisters have the experience to help consumers:
 - 80% of navigators and CACS have been with MNsure for at least one open enrollment, and 24% have been certified since 2013
 - More than 90% have been with MNsure since 2014
- Navigator grantees: 23 grants funding more than 50 organizations
- Broker Enrollment Centers: 17 broker agencies offering 28 enrollment sites statewide

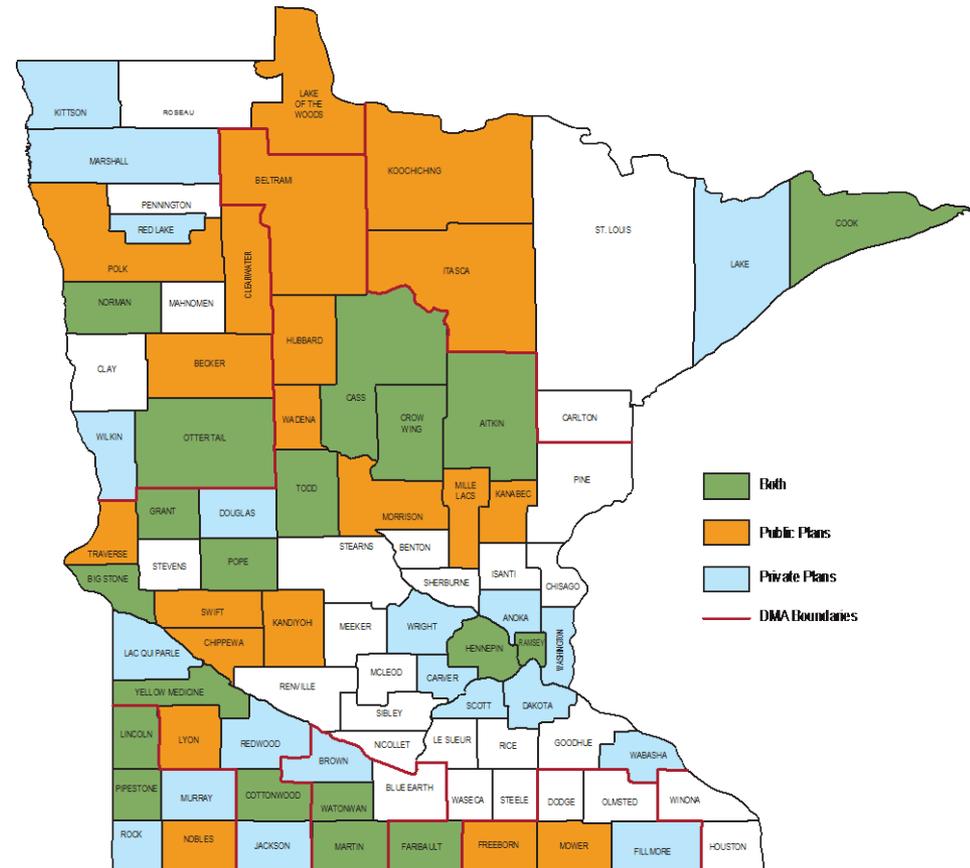
Assister Readiness

- Adding capacity to both the ARC and Broker Line to improve service
- Updated Privacy and Security recertification training for assisters and Core Curriculum for new assisters
- Worked internally and with insurance companies to improve the agent of record (AOR) process, increased transparency with monthly reporting to brokers
- Released new and updated policies and procedures for assisters
- In September, MNsure hosted Assister Assemblies in 9 cities around Minnesota to prepare partners for open enrollment

MNsure Hot Zones

- Covers 74% of Public Plan Enrollees
 - counties shaded orange or green have over 20% of population under 65 enrolled in public plans

- Covers 68% of Private Plan Enrollees
 - counties shaded blue or green have more than 5% of adults 18-64 purchasing private health insurance plans (statewide average is 3.7%)



Spending by media

