



Board of Directors Meeting

October 17, 2018

MNsure Dashboard

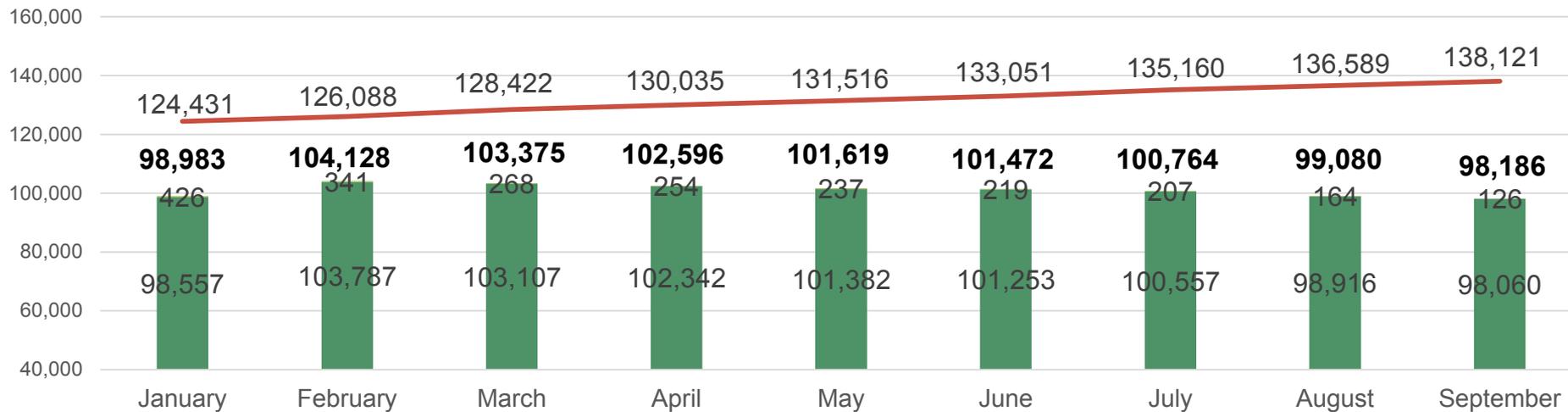
METS Activity, Nov. 1, 2017 – Oct. 14, 2018	
Total	535,636
Medical Assistance applicants	331,725
MinnesotaCare applicants	65,402
Qualified Health Plan Sign-ups	138,509
QHP new consumers	36,845
Qualified Dental Plan Sign-ups	10,342

Financial Assistance as of September 2018	
Households with Advanced Premium Tax Credits	65%
Households with Cost Sharing Reductions	12%
Average Monthly APTC by Household	\$584
Cumulative APTC through Sept. 2018	\$223,478,990

Effectuated Enrollments and Average Premiums, 2018

Monthly Effectuated Enrollments
January – September 2018

Individual Market SHOP Cumulative QHP Sign-ups

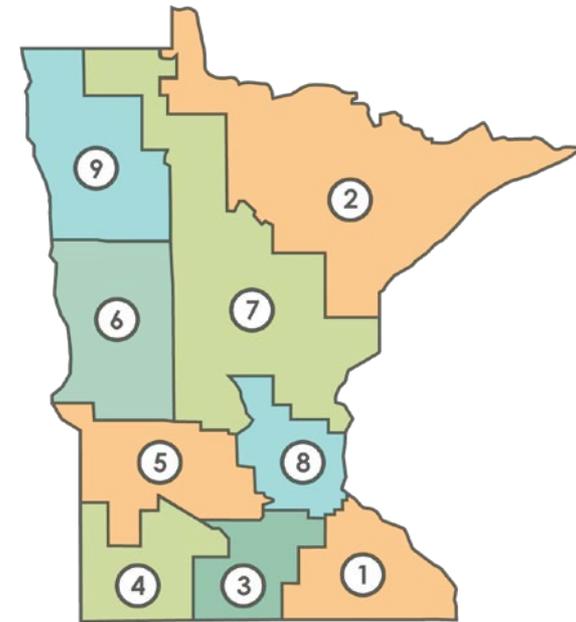


Average Pre-APTC Premium	\$542.73	\$535.63	\$535.61	\$535.09	\$533.95	\$531.00	\$531.00	\$531.00	\$529.00
Average Post-APTC Premium	\$288.28	\$279.19	\$277.54	\$277.92	\$278.73	\$279.00	\$278.00	\$278.00	\$277.00

Note: Effectuated enrollments and average premium amounts are based upon the latest data received from carriers.

QHP Enrollment by Rating Region as of September 2018

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region	Average Monthly Tax Credit per Household	Total Tax Credits as of Sept. 2018
1	7.9%	6.8%	\$1,024	\$33,488,956
2	5.7%	6.5%	\$645	\$18,676,362
3	4.7%	5.0%	\$773	\$16,701,631
4	2.1%	3.2%	\$927	\$13,269,450
5	3.6%	4.4%	\$798	\$15,594,147
6	4.1%	4.8%	\$701	\$14,136,153
7	7.7%	9.4%	\$651	\$25,555,190
8	62.6%	58.3%	\$411	\$81,928,569
9	1.5%	1.5%	\$687	\$4,128,531



Note: Data is based on MNsure's current enrollment population through September 2018.

QHP Dashboard

2018 Plans & Carriers		
Carrier	2018 Enrollment To Date	2017 Enrollment
BluePlus	13.1%	22.1%
HealthPartners	25.6%	27.3%
Medica	30.1%	23.5%
UCare	31.3%	26.9%
Metal Level		
Gold	9.9%	10.1%
Silver	33.3%	32.4%
Bronze	55.1%	55.9%
Catastrophic	1.7%	1.6%

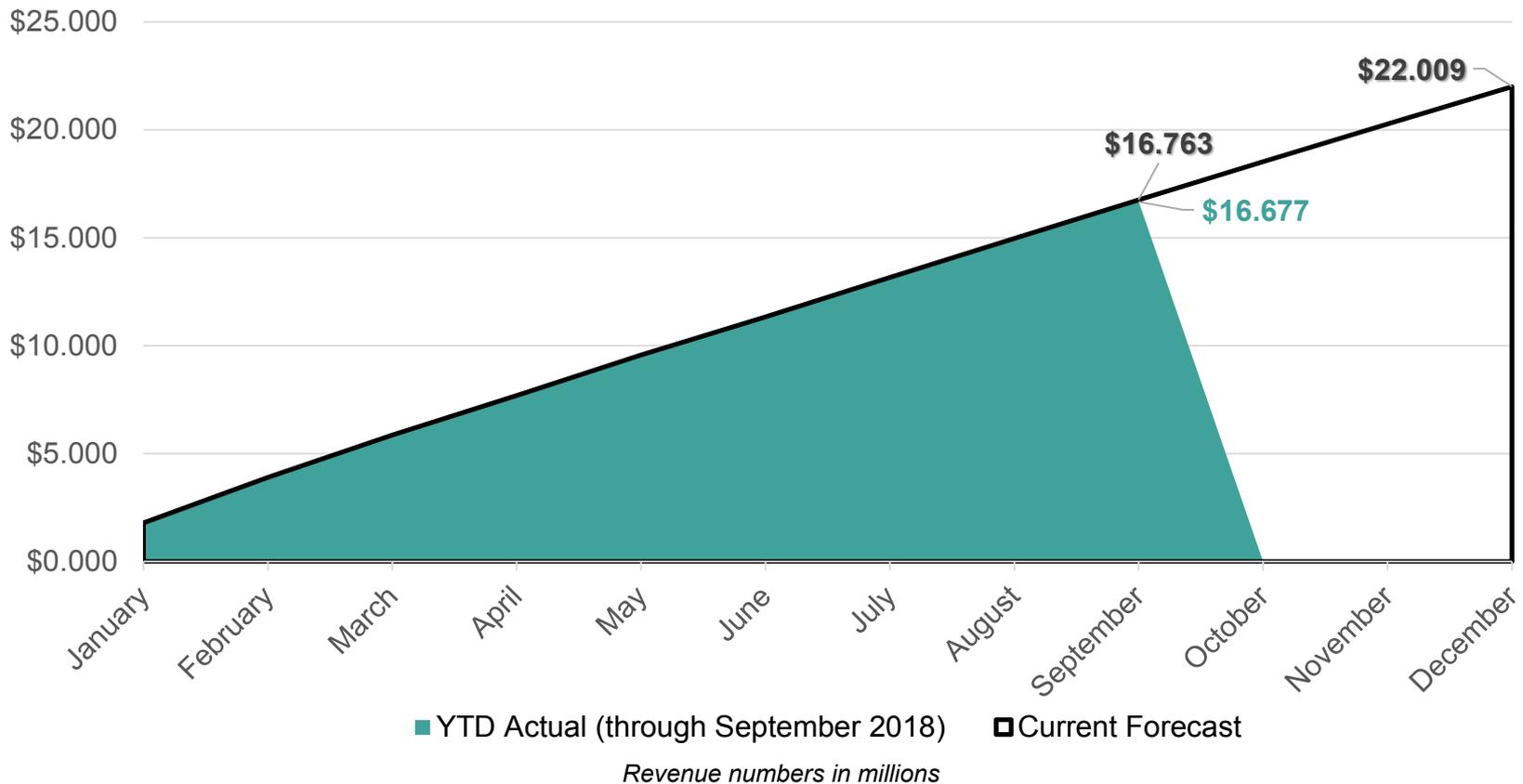
2018 QHP Enrollee Demographics		
Sex	2018 Enrollment To Date	2017 Enrollment
Male	47.9%	48.1%
Female	52.1%	51.9%

2018 QHP Enrollee Demographics		
Age	2018 Enrollment To Date	2017 Enrollment
<18	11.6%	10.7%
18-25	7.1%	7.3%
26-34	12.7%	15.5%
35-44	12.9%	13.6%
45-54	18.0%	18.2%
55+	37.7%	34.8%
Language Preference		
English	97.1%	97.6%
Spanish	1.1%	0.4%
Somali	0.4%	0.3%
Hmong	0.3%	0.6%
Other	1.1%	1.3%

Note: Language Preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of September 2018.

MNsure Premium Withhold Revenue Calendar Year 2018

Forecast and YTD Actual

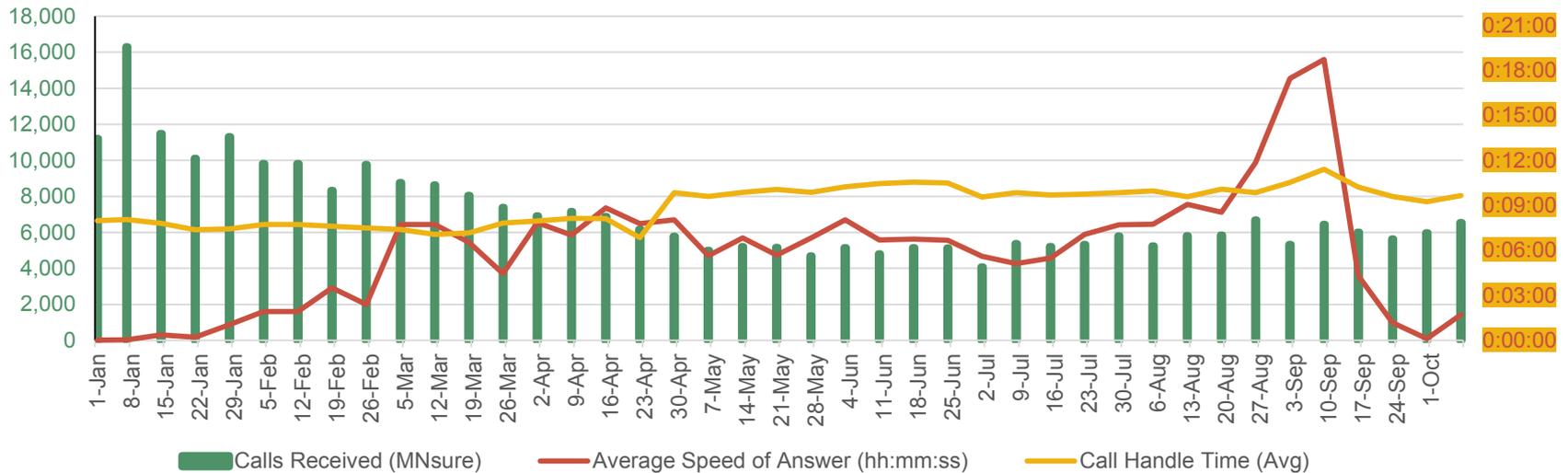


Note: EY18 forecast is based on budget approved at July 18, 2018 meeting.

Contact Center Dashboard

Contact Center Main Line, 2018			
	July	August	September
Average Daily Call Volume	1,082	1,159	1,232
Service Level (% of calls answered within 5 min.)	47%	36%	48%
Calls Abandoned while in Queue	12%	14%	17%

Contact Center Performance
January 1 – October 14, 2018



Call volumes represent weekly totals for week beginning with date.

Prepared for October 17, 2018 Board Meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, September 2018	
1. Medical Assistance/ MinnesotaCare enrollee inquiry	27%
2. Password reset/ Account unlock	11%
3. How Do I Apply	6%
4. Eligibility Verification Notice	5%
5. How To Enroll in a Plan	4%

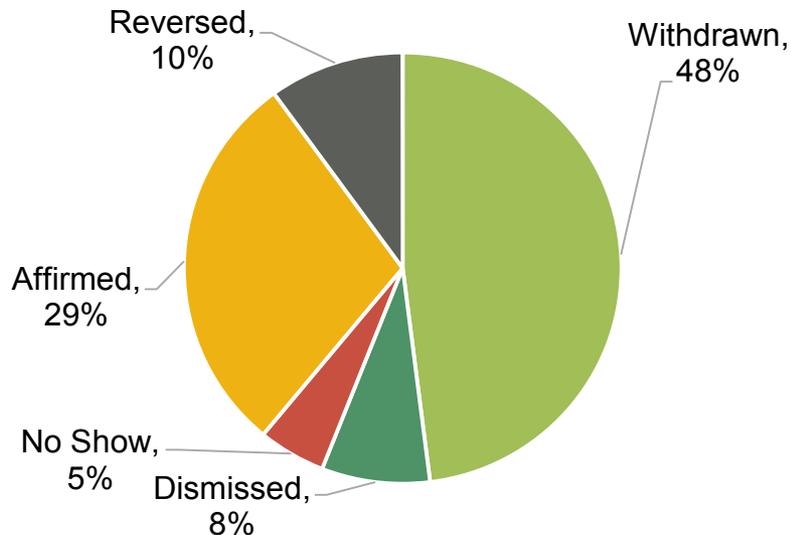
Assister Resource Center (ARC) Top Inquiries, September 2018	
1. Public Program Status Inquiry	41%
2. Password reset/ Account unlock	21%
3. Newborn Status Inquiry	4%
4. Pending Case Status Inquiry	4%
5. Determination Result	3%

Broker Line Top Inquiries, September 2018	
1. Loss of employer-sponsored insurance	7%
2. Status of Enrollment	6%
3. Password reset/ Account unlock	6%
4. Loss of Public Program coverage	4%
5. Loss/Gain of minimum essential coverage	4%

Appeals Dashboard

Appeals Status 2018			
	July	August	September
Appeals Filed	285	225	158
Average Days Open	58.8	67.6	63.2

Appeals Outcome September 2018



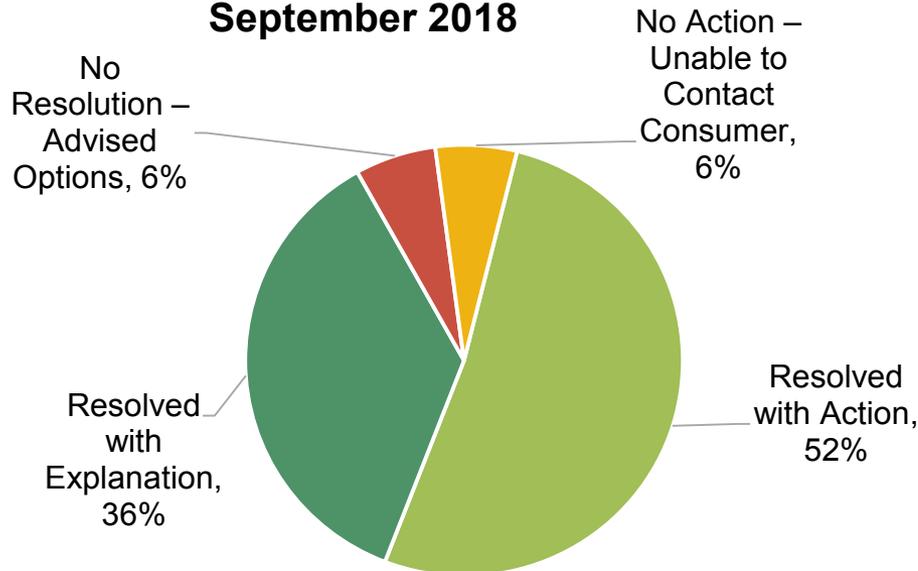
Top Issues September 2018

1. Coverage Termination Date	40%
2. SEP Denial	21%
3. Plan Effectuation Date	16%

Resolution Review Dashboard

Resolution Review Tickets Status 2018		
	August	September
Resolution Review Tickets Created	109	130
Average Days Open	5	5

Resolution Review Outcome September 2018



Top Issues September 2018	
1. Coverage Termination Date	56%
2. Plan Effectuation Date	18%
3. SEP Issue	11%

METS 2018 Release Roadmap

Spring 2018	Summer 2018	Fall 2018	Winter 2018	Spring 2019
METS to MMIS Interface (Redesign & Defects)	Carrier Integration	METS to MMIS Interface (Redesign)	METS to MMIS Interface (Defects)	METS to MMIS Interface (Defects)
Notices	Periodic Data Matching/FTI Masking	Notices	Notices	Notices
Reasonable Opportunity Period (ROP) Phase 1	Annual Cúram Upgrade	Carrier Integration	Carrier Integration	METS Improvement Project
DEED for Renewals	EngagePoint/ Oracle/ Cloudera Product Upgrades	Reasonable Opportunity Period (ROP) Renewals	Defects	Defects
Defects		Defects	FTI Renewals	Verify Lawful Presence (VLP) Step 1
		Marketplace Setup		

Ongoing Operations Projects

1095-A Operations
1095-B Operations
Data Access and Management (Reports)
Defect Management
Infrastructure Improvements
Periodic/Annual Work
Annual Renewal Processing / Renewals Operations

Projects with Work in Progress in 2018 and 2019 (Deploying after Spring 2019)

Key

Work Incomplete
Work Completed
Work Currently Underway

Effective Dates
GetInsured Implementation
Renewals Improvement Processing
Unique Person ID
Discovery
Reasonable Opportunity Period (ROP) Phase 2

Operational Preparations for Open Enrollment

- Contact Center Operations and Staffing
 - Adjusted contact center hours to accommodate expected call volume
 - Monday to Friday, 8 a.m. to 6 p.m.
 - Saturday, 10 a.m. to 2 p.m.
 - Extended contact center hours around deadline days
 - Includes Sunday, January 13

Operational Preparations for Open Enrollment

- System Availability
 - Available at 7 a.m. on November 1
 - 24-hour availability during expected high-volume periods and around deadline days
 - 7 a.m. on 11/1 through midnight on 11/3
 - 4 a.m. on 12/12 through midnight on 12/15
 - 4 a.m. on 1/9 through midnight on 1/13
 - No change from standard maintenance window: midnight to 4:00 am daily

Operational Preparations for Open Enrollment

- Eligibility Redetermination
 - Renewal processing is complete and approximately 197,000 households have had their eligibility for 2019 redetermined, including updated APTC benefits for those eligible
 - Mailing is complete for approximately 197,000 renewal notices
- Auto-renewals (Passive Enrollment)
 - Approximately 69,000 households have been auto-renewed into 2019 medical or dental coverage
 - Enrolled plan and tax credit information for households will be transmitted to insurance carriers by October 19

Operational Preparations for Open Enrollment

- MNsure.org focused on open enrollment

The screenshot shows the MNsure.org website interface. At the top left is the MNsure logo with the tagline "Where you choose health coverage". To the right are links for "Sign In", "Create an Account", and "Contact Us", along with a search bar. A teal navigation bar contains links for "New Customers", "Current Customers", "Shop and Compare", "Get Help", "About Us", "Learn More", and "News and Events". Below this is a contact number "651-539-2099 or 855-366-7873" and "Contact Center hours: M-F 8 a.m.-4 p.m.". The main content area is divided into several sections: "Apply and Enroll" with buttons for "When can I apply?" and "When can I renew?", and a note that "Open enrollment begins on November 1, but you may qualify to enroll now."; "Find Free Help" with a "Local help" icon; "Compare and Save" with a "Can you save?" icon; "Manage Your Account" with a "Report changes" icon; and "Stay Informed" with a "Rates are going down!" icon. At the bottom are three buttons: "What is MNsure?", "Medical Assistance and MinnesotaCare", and "Why Coverage Matters".

Operational Preparations for Open Enrollment

- Plan Comparison Tool Enhancements (now live with 2019 plan data for window shopping)
 - Improved user experience via more sophisticated and user-friendly interface
 - Ability to compare dental plans in addition to medical plans
 - Ability to filter the search results by key plan features
 - Ability to sort the search results based on certain key plan benefits
 - Information about primary visit and generic drug copay/coinsurance is both prominently displayed and clear described
 - Robust hover text to help users understand complex concepts related to health insurance and the ACA

Operational Readiness for Open Enrollment

- Courtesy Call Back
- Continuing Self-Service Enhancements
 - “Contact Me” web tool for common questions
 - Enrollment status lookup during OE
 - Password reset
 - Online verification submission option

Assister Readiness

- 1,656 assisters have certified or recertified for open enrollment:
 - 752 brokers
 - 550 navigators, 354 certified application counselors (CACs)
- Our assisters have the experience to help consumers - 77% of certified navigators and CACs have been with MNsure for at least two open enrollment periods
- Navigator grantees: \$4.2 million, 25 grants funding 45 organizations
- Broker Enrollment Centers: 23 broker agencies serving 82 counties. Most have been BECs for more than three years.

Improved Assister Support

- In September and October, MNsure hosted Assister Assemblies in 9 cities around Minnesota to prepare partners for open enrollment
- Additional ARC and Broker Line capacity this year to improve service
- Updated Privacy and Security recertification training for assisters and Role Based curriculum for new assisters
- Improved online events calendar for consumers to connect with partners
- Navigators and brokers can now make real-time updates to online Assister Directory

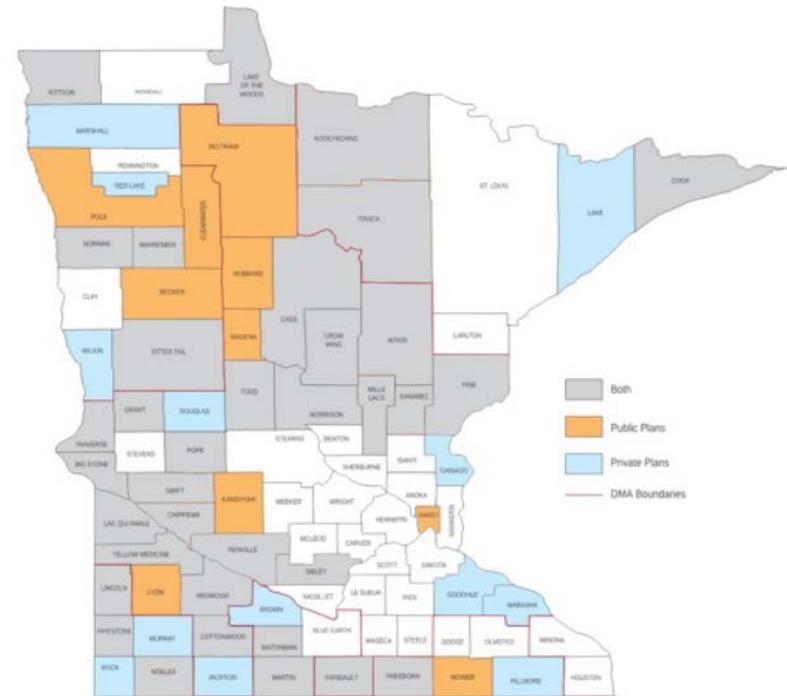
New Agency Management Program



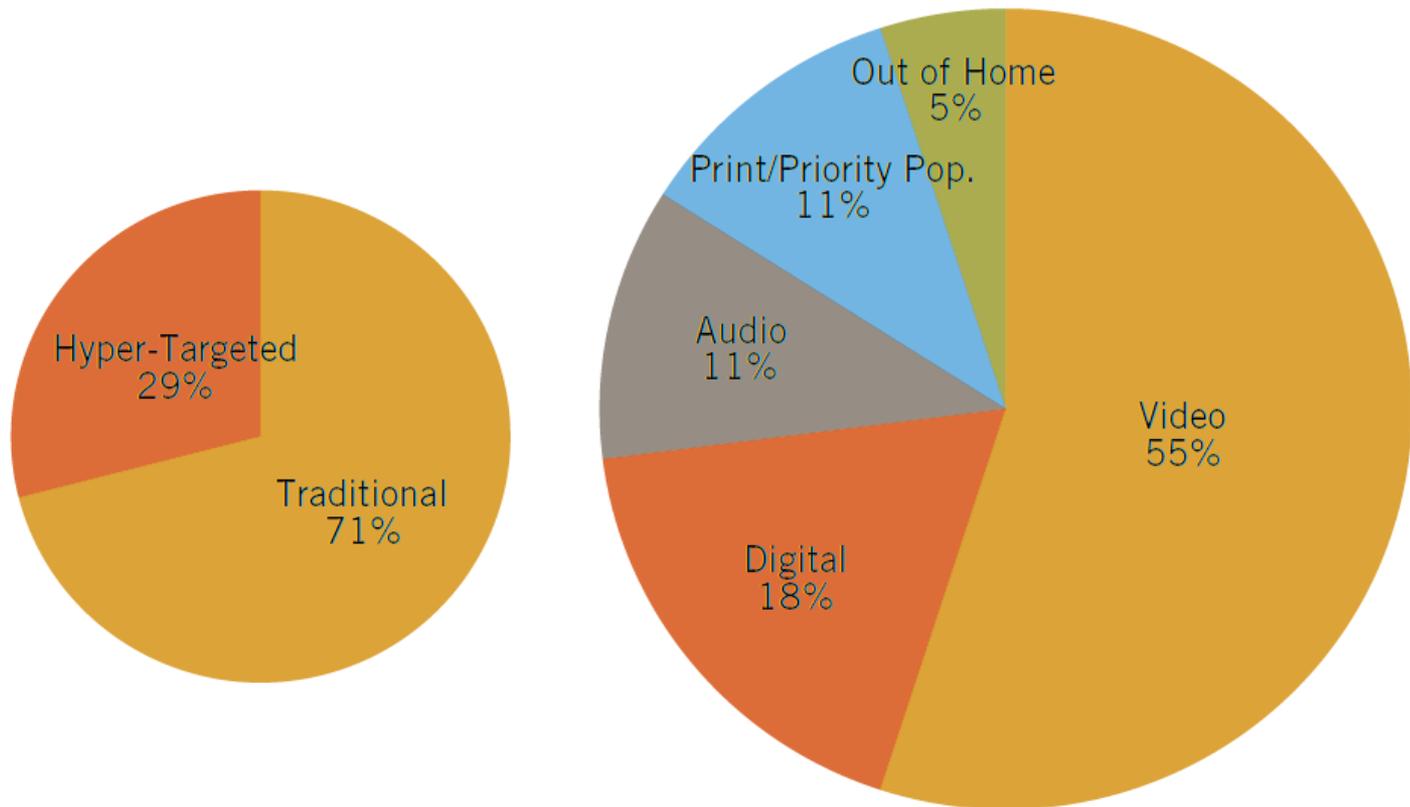
- New online Agency Management Program (AMP) for navigator and certified application counselor organizations
 - Self-service ability to change roster and agency information
 - Complete visibility into staff certification and recertification status
 - Dramatic internal efficiencies speeding up processes and free staff time to support assisters in other ways
- AMP is a powerful platform for future improvements

MNsure Hot Zones

- Covers 74% of Public Plan Enrollees
 - Counties shaded orange or green have over 22.5% of population under 65 enrolled in public plans
- Covers 25% of Private Plan Enrollees
 - Counties shaded blue or green have more than 4% of adults 18-64 purchasing private health insurance plans (statewide average is 3.7%)
- Gray shaded areas have both over 22.5% on public plans and over 4% on private plans



Spending by Media



2018 CCF