



Board of Directors Meeting

October 16, 2019

MNsure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 855-366-7873 or AEO@MNsure.org.



MNsure Dashboard

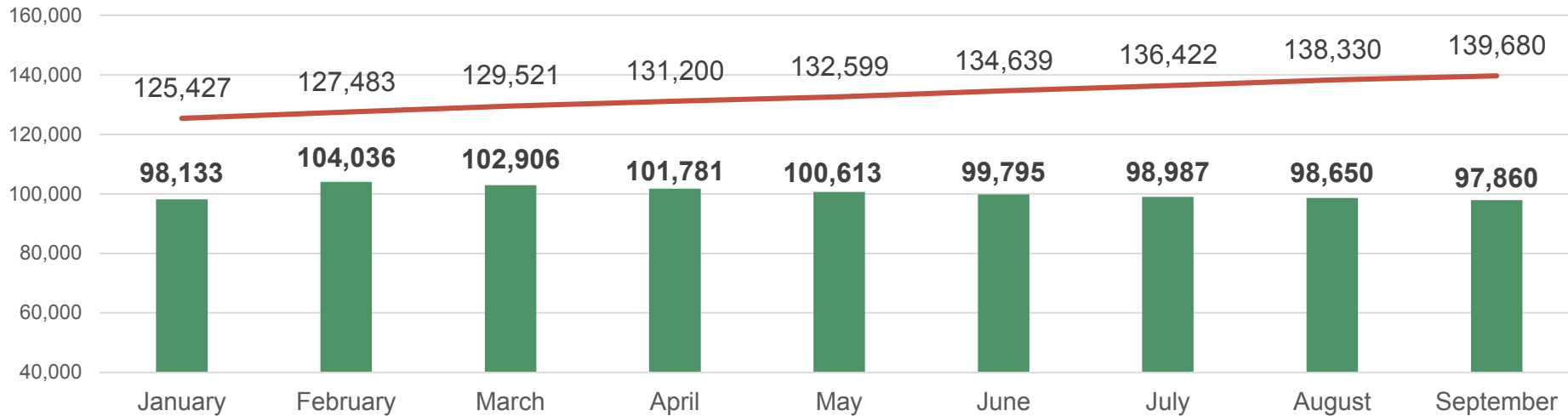
METS Activity, Nov. 1, 2018 – Oct. 13, 2019	
Total	553,531
Medical Assistance Applicants	345,808
MinnesotaCare Applicants	67,624
Qualified Health Plan Sign-ups	140,099
QHP New Consumers	46,966
Qualified Dental Plan Sign-ups	16,075

Financial Assistance as of September 2019	
Households with Advanced Premium Tax Credits	60.0%
Households with Cost Sharing Reductions	11.7%
Average Monthly APTC by Household	\$461
Cumulative APTC through September 2019	\$169,488,103

Effectuated Enrollments and Average Premiums, 2019

Monthly Effectuated Enrollments
January – September 2019

Individual Market Cumulative QHP Sign-ups

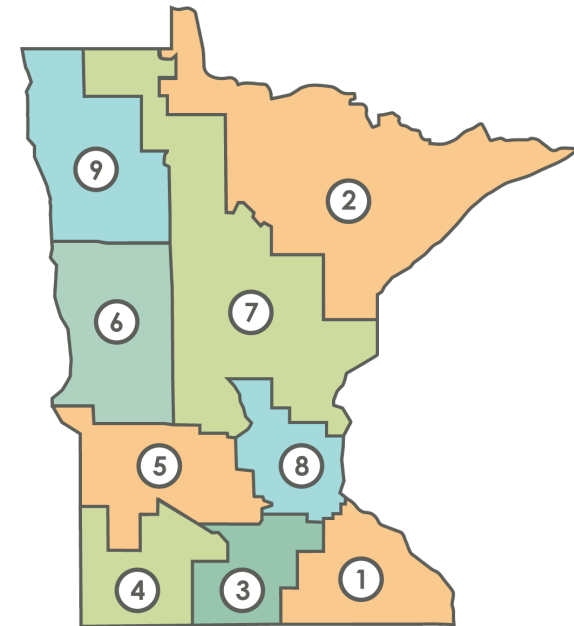


Average Pre-APTC Premium	\$464.44	\$458.18	\$457.23	\$456.93	\$456.54	\$455.98	\$455.72	\$454.52	\$453.85
Average Post-APTC Premium	\$274.17	\$268.97	\$268.16	\$268.07	\$268.55	\$268.73	\$269.31	\$268.94	\$269.35

Note: Cumulative QHP sign-ups reflect sign-ups for the given plan year.
Effectuated enrollments and average premium amounts are based upon the latest data received from carriers.

QHP Enrollment by Rating Region as of September 2019

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 September 2019
1	7.9%	6.4%	\$760	\$24,069,731
2	5.7%	6.3%	\$447	\$11,755,662
3	4.7%	4.6%	\$611	\$12,430,230
4	2.1%	3.1%	\$696	\$9,973,492
5	3.6%	4.2%	\$580	\$10,486,799
6	4.1%	4.4%	\$521	\$9,615,746
7	7.7%	9.6%	\$499	\$18,558,137
8	62.6%	60.0%	\$354	\$66,553,752
9	1.5%	1.4%	\$524	\$2,981,879



Note: Data is based on MNSure's current enrollment population through September 2019.

QHP Dashboard

2019 Plans & Carriers		
Carrier	2019 Enrollment To Date	2018 Enrollment
BluePlus	18.9%	13.1%
HealthPartners	23.8%	25.6%
Medica	24.3%	30.1%
UCare	33.0%	31.3%
Metal Level		
Gold	15.0%	9.9%
Silver	32.3%	33.3%
Bronze	50.9%	55.1%
Catastrophic	1.8%	1.7%

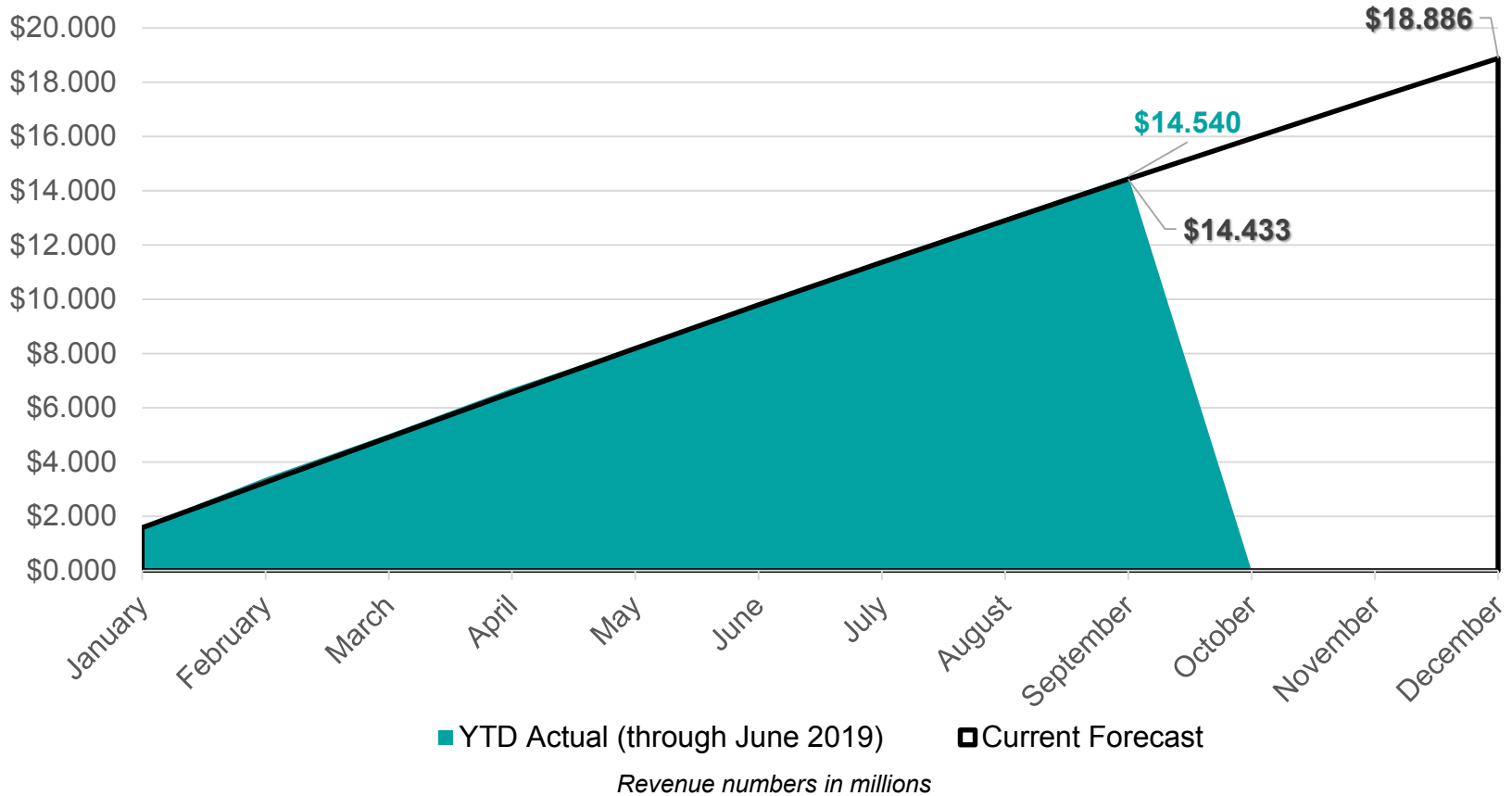
2019 QHP Enrollee Demographics		
Sex	2019 Enrollment To Date	2018 Enrollment
Male	47.9%	47.9%
Female	52.1%	52.1%

2019 QHP Enrollee Demographics		
Age	2019 Enrollment To Date	2018 Enrollment
<18	11.9%	11.6%
18-25	6.9%	7.1%
26-34	13.2%	12.7%
35-44	13.3%	12.9%
45-54	17.2%	18.0%
55+	37.6%	37.7%
Language Preference		
English	96.7%	97.1%
Hmong	0.8%	0.3%
Somali	0.5%	0.4%
Spanish	0.4%	1.1%
Other	1.6%	1.1%

Note: Language Preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of September 2019.

MNsure Premium Withhold Revenue Calendar Year 2019

Forecast and YTD Actual

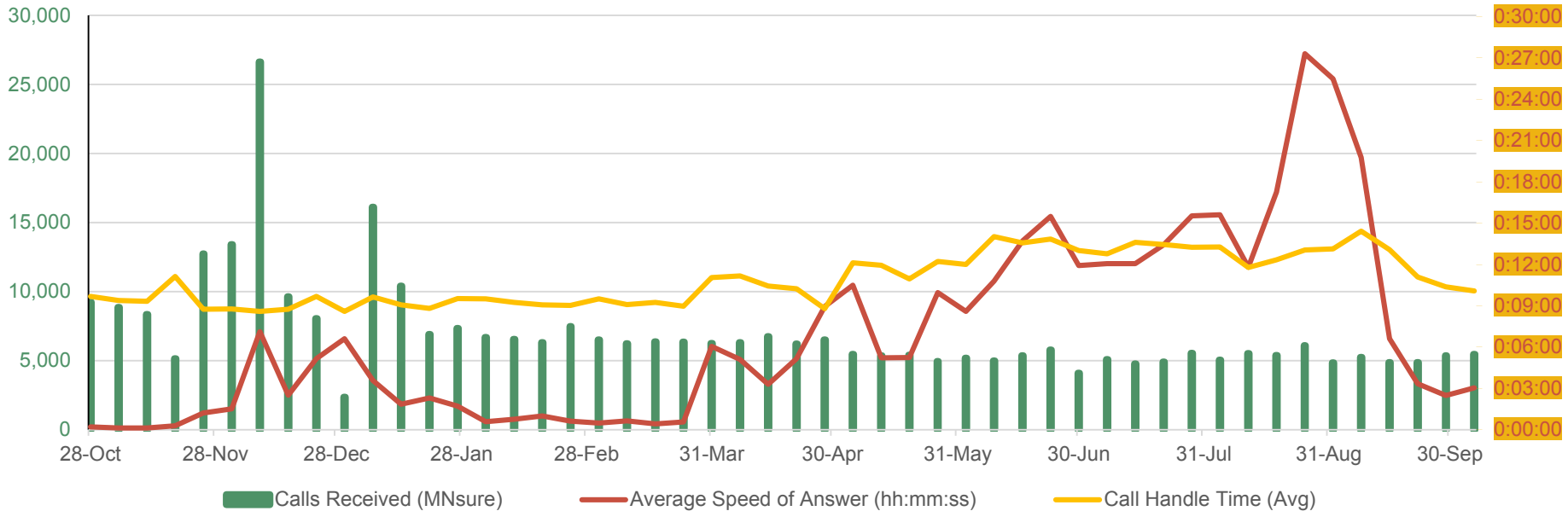


Note: CY19 forecast is based on budget approved at July 17, 2019 meeting.

Contact Center Dashboard

Contact Center Main Line – 2019	July	August	September
Average Daily Call Volume	1,029	1,033	1,059
Service Level (% of calls answered within 5 min.)	45%	29%	46%
Calls Abandoned while in Queue	12%	18%	13%

MNsure Contact Center Performance
November 1, 2018 – October 13, 2019



Call volumes represent weekly totals for week beginning with date.

Prepared for October 16, 2019 Board Meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, September 2019	
1. Medical Assistance/MinnesotaCare enrollee inquiry	11%
2. Password Reset/Account Unlock	10%
3. How Do I Update My Application?	5%
4. Enrollment Status Check	4%
5. How To Enroll in a Plan?	4%

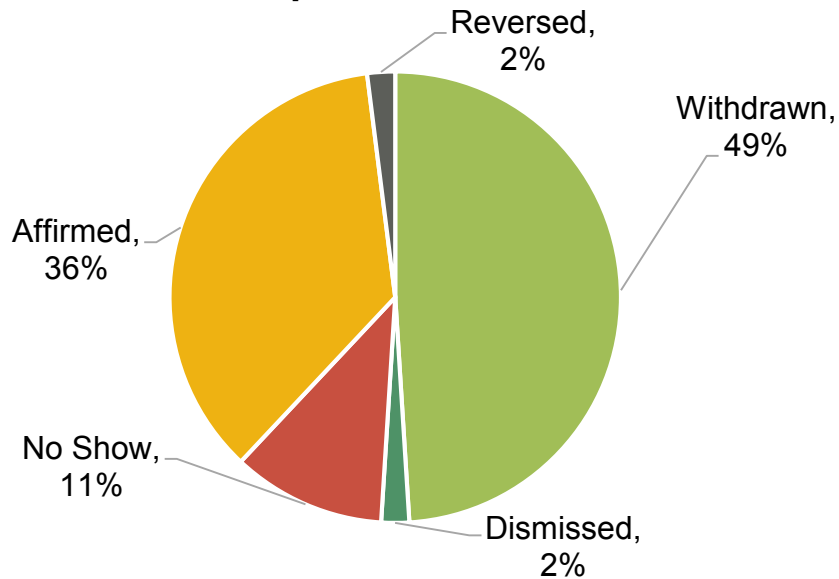
Assister Resource Center (ARC) Top Inquiries, September 2019	
1. Public Program Status Inquiry	19%
2. Password Reset/Account Unlock	15%
3. Determination Status	7%
4. QHP Status	6%
5. Pending Case	3%

Broker Line Top Inquiries, September 2019	
1. Status of Enrollment	8%
2. Password Reset/Account Unlock	7%
3. Loss of Employer-Sponsored Insurance	7%
4. Determination Result	4%
5. Loss of Public Program	4%

Appeals Dashboard

Appeals Status – 2019	July	August	September
Appeals Filed	85	97	123
Average Days Open	73.3	74.1	72.2

Appeals Outcome September 2019



Top Issues September 2019

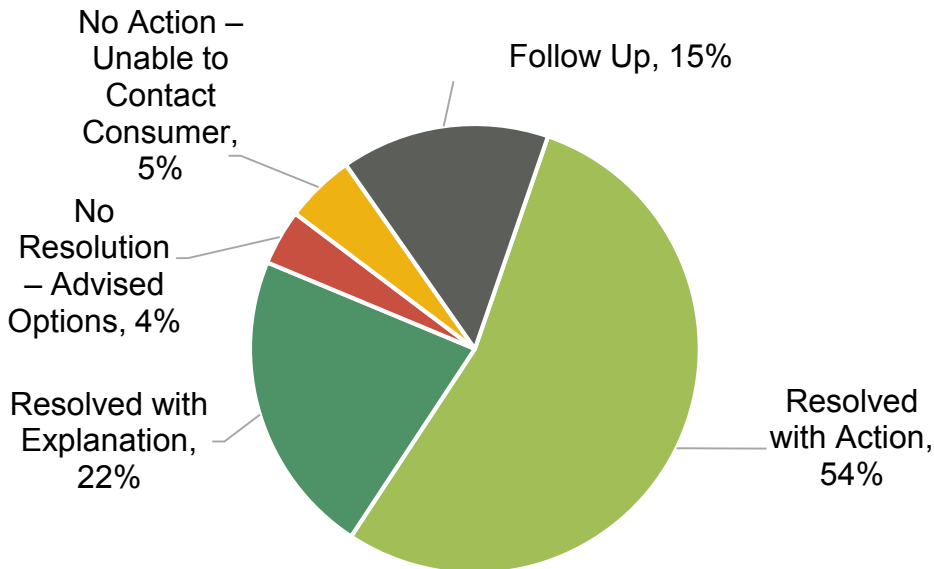
1. Special Enrollment Period denial	34%
2. Coverage termination date	17%
3. Coverage effective date	12%

Resolution Review Dashboard



Resolution Review Tickets Status – 2019	July	August	September
Resolution Review Tickets Created	231	189	154
Average Days Open	1.75	2.2	2.0

Resolution Review Outcome September 2019



Top Issues September 2019

1. Coverage termination date	43%
2. Plan effectuation date	25%
3. Special Enrollment Period issue	12%

OE7 Communications and Marketing

- Updates are based on CCF market research
- General themes continue to be important
 - Financial help is only available through MNsure
 - In-person help is available
- Gaps in messaging and coverage
 - People need a reason to try us
 - Online and out of home ads
- Continued focus on priority populations
 - Uninsured, underserved

Updated Marketing Tagline

UNsure?
BEsure
MNsure.org

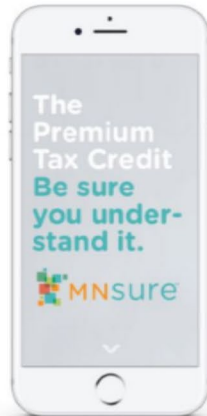
Draft Marketing Examples

Are you sure you know all the health insurance options available?

Be sure with a FREE in-person visit.

UNsure? **BEsure**
MNsure.org

Find an in-person visit near you >



UNsure? **BEsure**
MNsure.org

UNsure? **BEsure**
MNsure.org

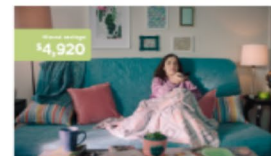
10 days left
to be sure you've got
the right health plan.

UNsure? **BEsure**
MNsure.org

Are you sure you're not missing tax credits for health insurance?

UNsure? **BEsure**
MNsure.org

MNsure



UNsure? **BEsure**
MNsure.org

© 2019 CCF

METS 2019 Release Roadmap

Spring 2019	Status	Summer 2019	Status	Fall 2019	Status	Winter 2019	Status
METS to MMIS Interface (Defects and Enhancements)	Completed	METS to MMIS Interface (Defects and Enhancements)	Completed	METS to MMIS Interface (Defects and Enhancements)	Completed	Notices	In Progress
Notices	Completed	Notices	Completed	Notices	Completed	Unique Person ID	In Progress
METS Improvement	Completed	PRISM Interface Iteration 3	Completed	GetInsured Implementation	Completed	Defects	In Progress
Defects	Completed	Defects	Completed	Renewals Process Improvements Phase 1	Completed	Federal Tax Law Changes	In Progress
Verify Lawful Presence (VLP)	Completed			Defects	Completed	Renewals Process Improvement Phase 2	In Progress
Reasonable Opportunity Period (ROP) Phase 2	Completed						

Other projects with work in 2019

Status

Reasonable Opportunity Period (ROP) Phase 3	CANCELLED
Effective Dates	In Progress
Cost Sharing for MA	In Progress
Health Care Application Changes Discovery	In Progress
Renewals Process Improvements 2020	In Progress
Consumer Ability to Upload Verifications Discovery	CANCELLED
Address Standardization Discovery	CANCELLED
METS Eligibility: Income (fka METS Eligibility Determination)	Planned
METS Electronic Eligibility Verifications	Planned
Advanced Evidence Sharing	CANCELLED
Annual Cúram Upgrade 2020	Planned
Tribes as Processing Entities	Planned

Work Status Key

Incomplete (Red)

Completed (Green)

Underway (Blue)

Planned (Purple)

Ongoing / Annual Work (All 2019 Quarters)

Status

1095-A Operations	In Progress
1095-B Operations	In Progress
Data Access and Management (Reports)	In Progress
Defect Management	In Progress
Infrastructure Improvements	In Progress
Periodic and Annual Work	In Progress
Annual Renewal Processing and Renewals Operations	In Progress
Systems Instructions Review	Completed

METS 2020 Roadmap (approved)

Ongoing / Annual Work	Status
Data Access and Management (Reports)	In progress
Infrastructure Improvements	In progress
Operations & Maintenance <i>Includes: 1095A, 1095B, Periodic and Annual work, Annual Renewal Processing and Renewals Operations, Etc.)</i>	In progress

Development Projects	Status
Unique Person ID	In progress
Effective Dates	In progress
Renewals Process Improvements 2020	In progress
Cost Sharing for MA	In progress
Temporary Absence for MA	In progress
Eligibility Message Functionality	Planned
Tribes as Processing Entities	In progress
METS Eligibility Determination: Pregnant Women and Auto Newborns	In progress
METS Eligibility: Income	In progress
METS Electronic Eligibility Verifications (Discovery) – starts April 2020	Planned

Status Key
In Progress
Planned

2020 Roadmap & Deliverables Schedule as of 10/3/19

Roadmap Efforts (for approval)	Current Phase	Spring Release	Summer Release	Fall Release	Winter Release	Beyond 2020 Release(s)
Unique Person ID	Execution			Targeted	Targeted	Targeted
Effective Dates	Execution	Firm	Targeted		Targeted	Targeted
Renewals Process Improvements 2020	Initiation					
Cost Sharing for MA	Planning					
Temporary Absence for MA	Initiation					
Eligibility Message Functionality	Not started					
Tribes as Processing Entities	Initiation					
METS Eligibility Determination: Pregnant Women and Auto Newborns	Initiation					
METS Eligibility: Income	Initiation					
METS Electronic Eligibility Verifications (Discovery)	Not started					
Infrastructure Improvements	Ongoing					
Operations & Maintenance	Ongoing	Firm				

LEGEND	Targeted Project is actively working to deploy in the specified release.	Firm Project is approved to participate in the specified release.	Complete Project successfully deployed in the specified release.
--------	---	--	---