Board of Directors Meeting

January 15, 2020

FY 2021 Outreach and Enrollment Grant Program Policy Statement

- Anticipated amount: $4 million

- Grant period: July 1, 2020 – June 30, 2021 (with option to extend an additional year)

- Three funding areas:
  - Geographic: focus on building statewide access to enrollment assistance and sustaining a network of navigator organizations working closely with MNsure on strategies to reach, enroll and renew consumers.

  - Population: support organizations that have identified populations that face barriers to enrolling in coverage and/or high levels of uninsurance and can demonstrate an ability to effectively reach, enroll and help renew coverage for the population.

  - Capacity-building: invest in developing the capacity of new or existing navigator organizations with the potential to serve geographic areas or populations where there is a demonstrated need for more navigator assistance.

Anticipated Grant Timeline

- **January 22 – Letter of intent (LOI) process opens**
- January 29 – LOI informational webinar
- February 4 – Deadline for questions regarding LOI
- February 7 – Responses to all questions regarding LOI posted
- **February 13 – LOI are due by 1 p.m. Central time**
- March 2 – Request for proposals (RFP) process opens
- Early March – Applicant webinar held
- Mid-March – Deadline for questions regarding RFP
- Late March – Responses to all questions regarding RFP posted
- Early April – Proposals from applicants are due
- May and June – Proposals reviewed and contracts negotiated
- Early July – Grant awards announced publicly

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MNsure Dashboard

METS Activity, Nov. 1, 2019 – Jan. 12, 2020	
Total	**199,540**
Medical Assistance Applicants	67,638
MinnesotaCare Applicants	13,771
Qualified Health Plan Sign-ups	118,131
QHP New Consumers	26,018
Qualified Dental Plan Sign-ups	16,379

Financial Assistance as of Jan. 12, 2020	
Households with Advanced Premium Tax Credits	53.9%
Households with Cost Sharing Reductions	11.2%
Average Monthly APTC by Household	$437

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Effectuated Enrollments and Average Premiums, 2019

Monthly Effectuated Enrollments
January – December 2019

■ Individual Market   — Cumulative QHP Sign-ups

Cumulative QHP Sign-ups: 125,427 · 127,483 · 129,521 · 131,200 · 132,599 · 134,639 · 136,422 · 138,330 · 139,680 · 140,914 · 141,905 · 142,421

Individual Market: 97,607 · 101,422 · 102,294 · 101,171 · 99,971 · 99,075 · 98,087 · 97,336 · 96,328 · 95,697 · 94,932 · 94,372
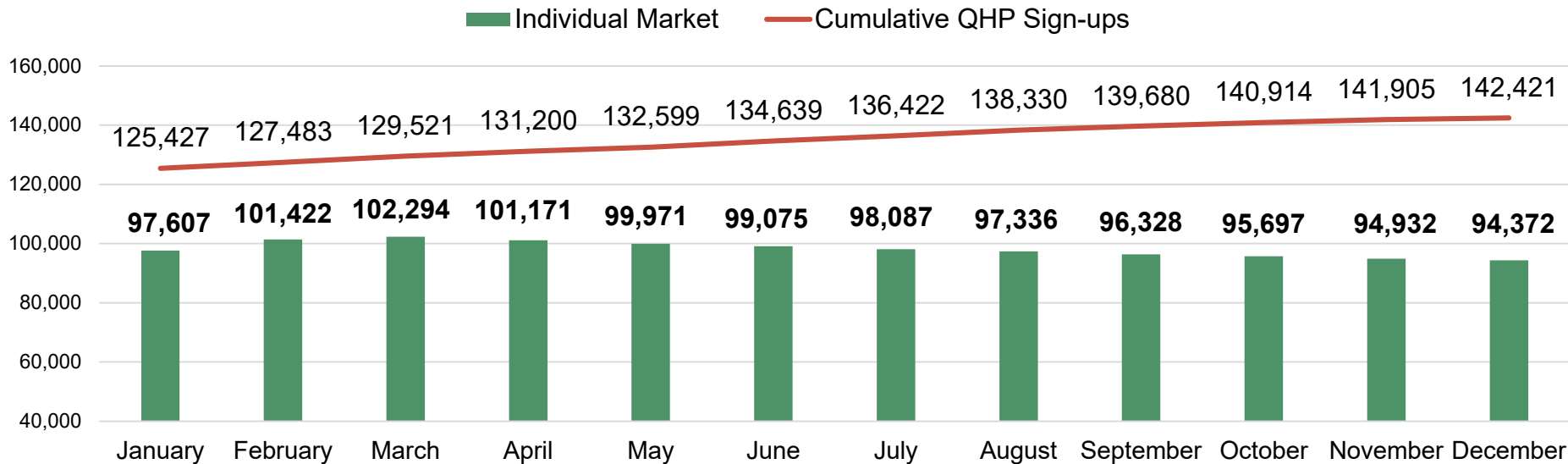
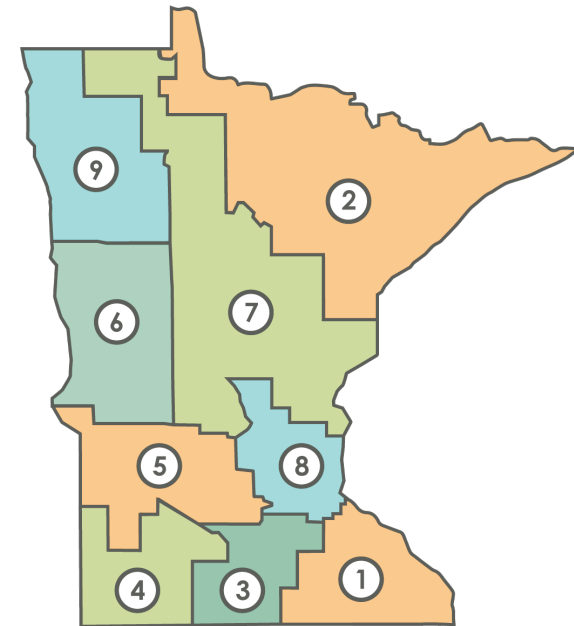|	January	February	March	April	May	June	July	August	September	October	November	December
Average Pre-APTC Premium	$466.68	$469.72	$459.60	$459.37	$459.00	$458.46	$458.11	$457.16	$456.37	$455.63	$454.68	$454.00
Average Post-APTC Premium	$275.48	$275.73	$269.53	$269.49	$269.99	$270.20	$270.88	$270.72	$270.88	$271.54	$271.81	$272.58

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.

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PY20 QHP Enrollment by Rating Region Nov. 1, 2019 – Jan. 12, 2020

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region	Average Monthly Tax Credit per Household
1	7.9%	6.2%	$773
2	5.7%	6.0%	$439
3	4.7%	4.4%	$621
4	2.1%	2.9%	$673
5	3.6%	3.9%	$573
6	4.1%	4.2%	$529
7	7.7%	9.3%	$466
8	62.6%	61.9%	$311
9	1.5%	1.3%	$517

Note: Data is based on active QHP enrollees as of January 12, 2020.

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QHP Dashboard

Carriers	2020 Enrollment To Date	2019 Enrollment
Blue Plus	17.6%	18.9%
HealthPartners	20.2%	23.8%
Medica	22.0%	24.3%
UCare	40.1%	33.0%

Metal Level	2020 Enrollment To Date	2019 Enrollment
Gold	15.2%	15.0%
Silver	29.6%	32.3%
Bronze	52.7%	50.9%
Catastrophic	2.5%	1.8%

Sex	2020 Enrollment To Date	2019 Enrollment
Male	48.3%	47.9%
Female	51.7%	52.1%

Age	2020 Enrollment To Date	2019 Enrollment
<18	11.6%	11.9%
18-25	7.1%	6.9%
26-34	13.6%	13.2%
35-44	13.7%	13.3%
45-54	16.1%	17.2%
55+	37.8%	37.6%

Language Preference	2020 Enrollment To Date	2019 Enrollment
English	96.4%	96.8%
Hmong	0.7%	0.8%
Somali	0.5%	0.5%
Spanish	1.1%	0.4%
Other	1.4%	1.5%

Note: Language preference is based on QHP-eligible population; all other data is based on active QHP enrollees as of January 12, 2020.

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MNsure Premium Withhold Revenue Calendar Year 2019

Forecast and YTD Actual

Revenue numbers in millions

YTD Actual (through December 2019) — $18.886
Current Forecast — $19.035
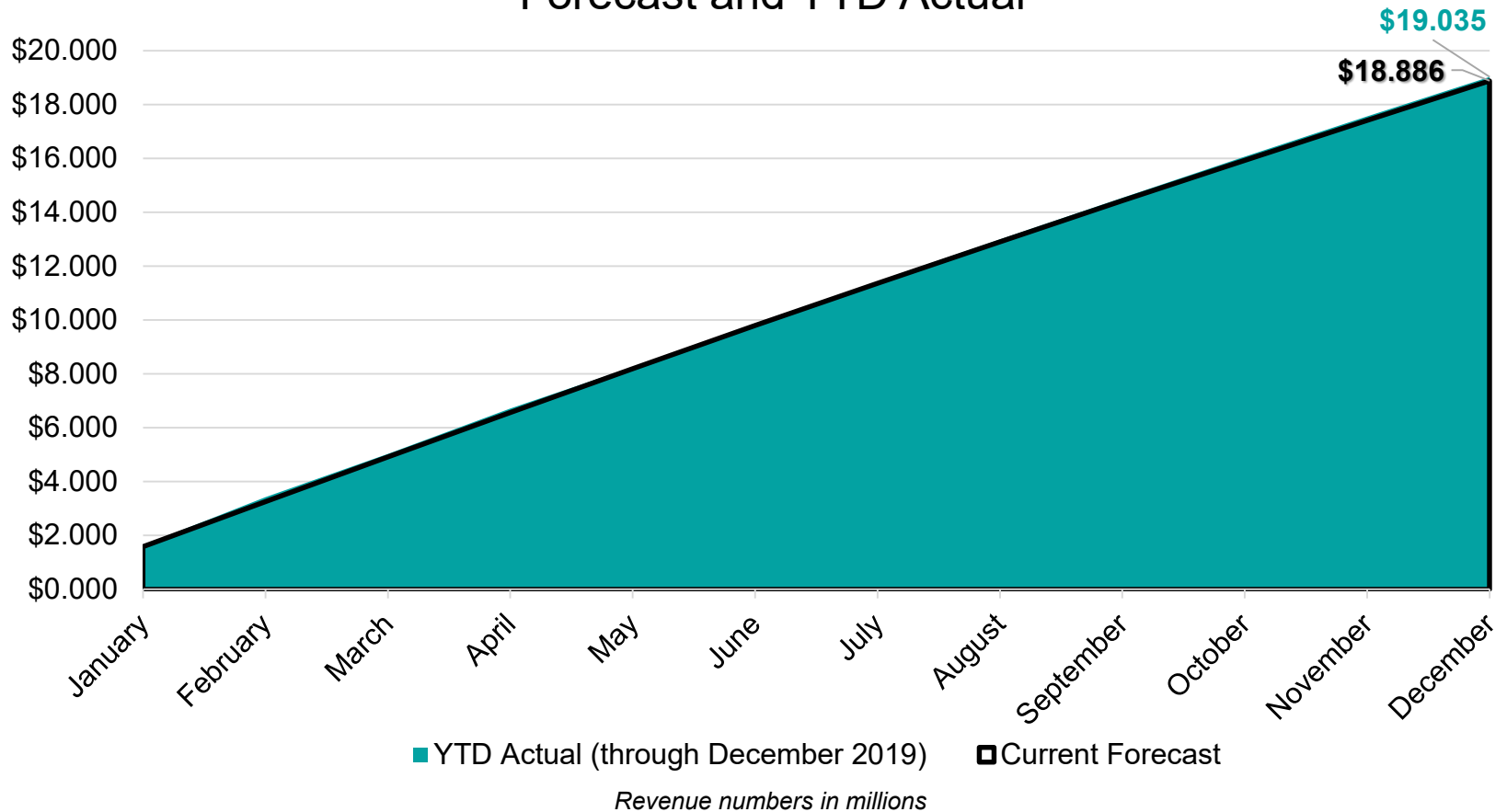
Note: CY19 forecast is based on budget approved at July 17, 2019 meeting.

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Contact Center Dashboard

Contact Center Main Line – 2019-2020	October	November	December
Average Daily Call Volume	1,253	1,665	2,759
Service Level (% of calls answered within 5 min.)	78%	97%	57%
Calls Abandoned while in Queue	2%	0%	4%

MNsure Contact Center Performance
July 1, 2019 - January 12, 2020
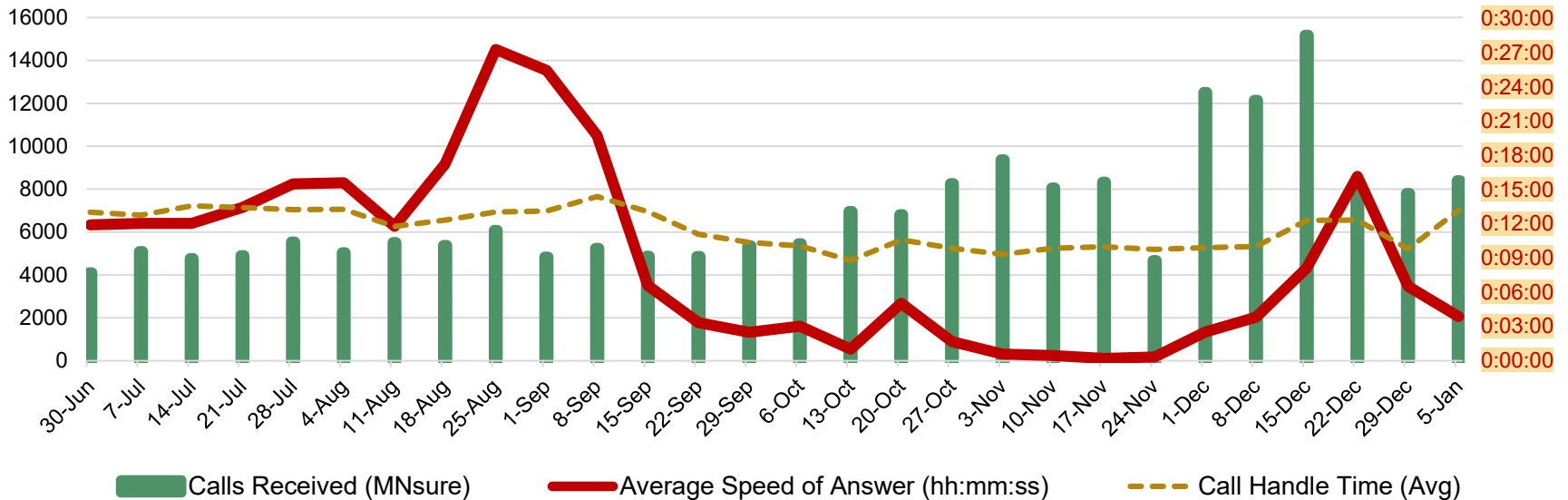
Call volumes represent weekly totals for week beginning with date.

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Call Inquiries Dashboard

| Contact Center Main Line Top Inquiries, December 2019	
1. How Do I Apply?	10%
2. How to Enroll in a Plan?	10%
3. Medical Assistance/MinnesotaCare enrollee inquiry	10%
4. How Do I Update My Application	8%
5. Enrollment Status Check	8%

Assister Resource Center (ARC) Top Inquiries, December 2019	
1. Public Program Status	15%
2. How Do I Apply?	9%
3. QHP Status	8%
4. Determination Status	7%
5. Pending Case?	3%

Broker Line Top Inquiries, December 2019	
1. Determination Result	9%
2. Status of Enrollment	8%
3. How to Enroll in a Plan?	7%
4. How Do I Apply?	6%
5. Paper Application	4%

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Appeals Dashboard

Appeals Status – 2019	October	November	December
Appeals Filed – Individual	45	46	86
Appeals Filed – Employer Shared Responsibility (ESR)	242	104	138
Average Days Open – Individual	50.6	41.7	52.2
Average Days Open – ESR	79.9	77.5	77.2

Individual Appeals Outcome December 2019

Reversed, 1%
Affirmed, 16%
No Show, 16%
Dismissed, 5%
Withdrawn, 62%
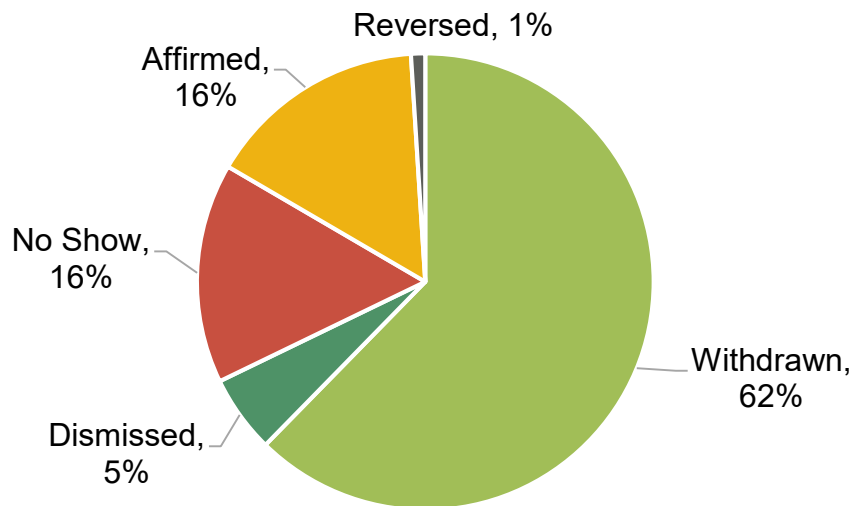
Top Issues – Individual December 2019	
1. APTC	38%
2. Outstanding Eligibility Determination	20%
3. Termination Date	12%

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Resolution Review Dashboard

Resolution Review Tickets Status – 2019	October	November	December
Resolution Review Tickets Created	91	103	120
Average Days Open	1.5	2.0	4.5

Resolution Review Outcome December 2019

No Action- Unable to Contact Consumer 3%

No Resolution – Advised Options, 1%

Follow Up, 19%

Resolved with Action, 47%

Resolved with Explanation, 30%
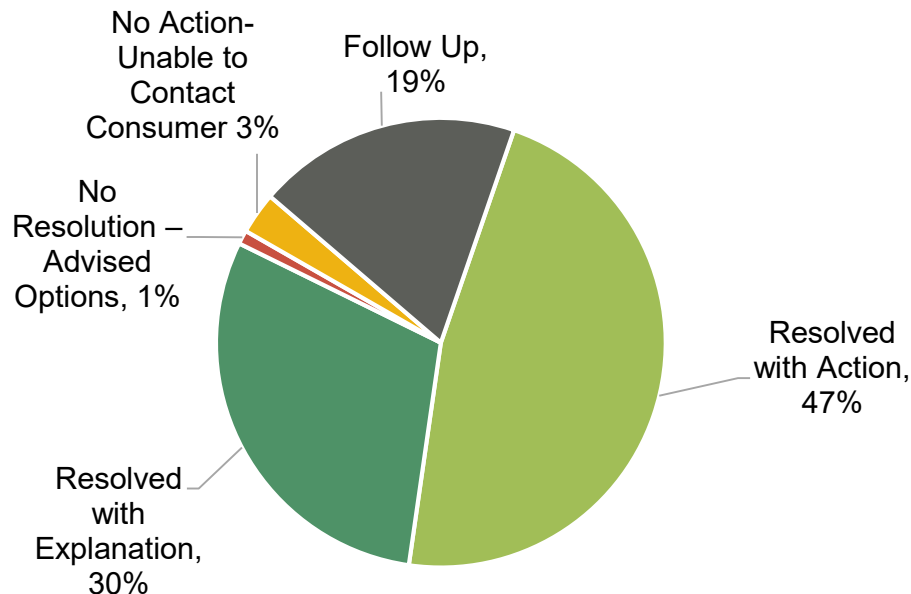
Top Issues December 2019	
1. Coverage termination date	41%
2. Plan Effectuation	25%
3. SEP/Eligibility Issues	7%

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METS CY 2019 Release Roadmap

Spring 2019	Status
METS to MMIS Interface (Defects and Enhancements)	Completed
Notices	Completed
METS Improvement	Completed
Defects	Completed
Verify Lawful Presence (VLP)	Completed
Reasonable Opportunity Period (ROP) Phase 2	Completed

Summer 2019	Status
METS to MMIS Interface (Defects and Enhancements)	Completed
Notices	Completed
PRISM Interface Iteration 3	Completed
Defects	Completed

Fall 2019	Status
METS to MMIS Interface (Defects and Enhancements)	Completed
Notices	Completed
GetInsured Implementation	Completed
Renewals Process Improvements Phase 1	Completed
Defects	Completed

Winter 2019	Status
Notices	Completed
Unique Person ID	Completed
Defects	Completed
Federal Tax Law Changes	Completed
Renewals Process Improvement 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	Completed
Renewals Process Improvements 2020	In Progress
Consumer Ability to Upload Verifications Discovery	CANCELLED
Address Standardization Discovery	CANCELLED
METS Eligibility: Income (fka METS Eligibility Determination)	In Progress
METS Electronic Eligibility Verifications	Planned
Advanced Evidence Sharing	CANCELLED
Cúram Upgrade 2020 (fka Annual Cúram Upgrade)	Planned for 2020
Tribes as Processing Entities	In Progress

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
Data Mart 1.5	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

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METS 2020 Roadmap

Ongoing / Annual Work	Status
Infrastructure Improvements: Other	In progress
Infrastructure Improvements: METS DR Exercise 2020.1	In progress
M&O: Periodic/Annual Work – 2020 FPL-MA	In progress
M&O: Periodic/Annual Work – 2021 FPL-MCRE / IA / uQHP	In progress
M&O: 1095-A Operations	In progress
M&O: 1095-B Operations	In progress
M&O: Data Mart 1.5	In progress
M&O: Data Access and Management Reports	In progress
M&O: Non Project work	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	In progress
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
Curam Upgrade 2020	Planned

Status Key
In Progress
Planned

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2020 Deliverables Schedule *as of 1/2/2020*

Roadmap Efforts	Current Phase	Spring Release Timeframe	Summer Release Timeframe	Fall Release Timeframe	Winter Release Timeframe	Beyond 2020 Release(s)
* Unique Person ID	Execution	Active	Targeted	Targeted	Targeted	Targeted
* Effective Dates	Execution	Active	Firm	Active	Targeted	Targeted
* Renewals Process Improvements 2020	Initiation	Active	Active	Active	Active	
Cost Sharing for MA	Execution	Active	Active	Active	Active	Targeted
* Temporary Absence for MA	Execution	Active	Firm			
* Eligibility Message Functionality	Planning	Active	Active	Active	Active	Active
* Tribes as Processing Entities	Initiation	Active	Active	Active	Active	
* METS Eligibility Determination: Pregnant Women and Auto Newborns	Planning	Active	Active	Active	Active	
* METS Eligibility: Income	Planning	Active	Active	Active	Active	Active
* METS Electronic Eligibility Verifications (Discovery)	Not started		Active	Active		
Curam Upgrade 2020	Not started	Active	Active	Active	Targeted	
Infrastructure Improvements: Other	Execution	Active	Active	Active	Active	Active
Infrastructure Improvements: METS DR Exercise 2020.1	Execution	Active	Active	Active	Active	Active
M&O: Periodic/Annual Work – 2020 FPL-MA	Initiation	Firm				
M&O: Periodic/Annual Work – 2021 FPL-MCRE/IA/uQHP	Not Started		Active	Active		
M&O: 1095-A Operations	Execution	Firm	Active	Active	Active	Active
M&O: 1095-B Operations	Execution	Firm	Active	Active	Active	Active
M&O: Data Mart 1.5	Initiation	Active	Active	Active	Active	Active
M&O: Data Access and Management Reports	Ongoing	Targeted	Targeted	Targeted	Targeted	Targeted
M&O: Non Project work	Ongoing	Firm	Active	Active	Active	Active

LEGEND

Targeted — Project is actively working to deliver in the specified release timeframe.

Firm — Project is approved to deliver in the specified release timeframe.

Complete — Project successfully delivered in the specified release timeframe.

Active — Project is active during the specified release timeframe

Red text- Changes since last presentation
* IAPD Funded projects

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