Board of Directors Meeting

October 21, 2020

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.
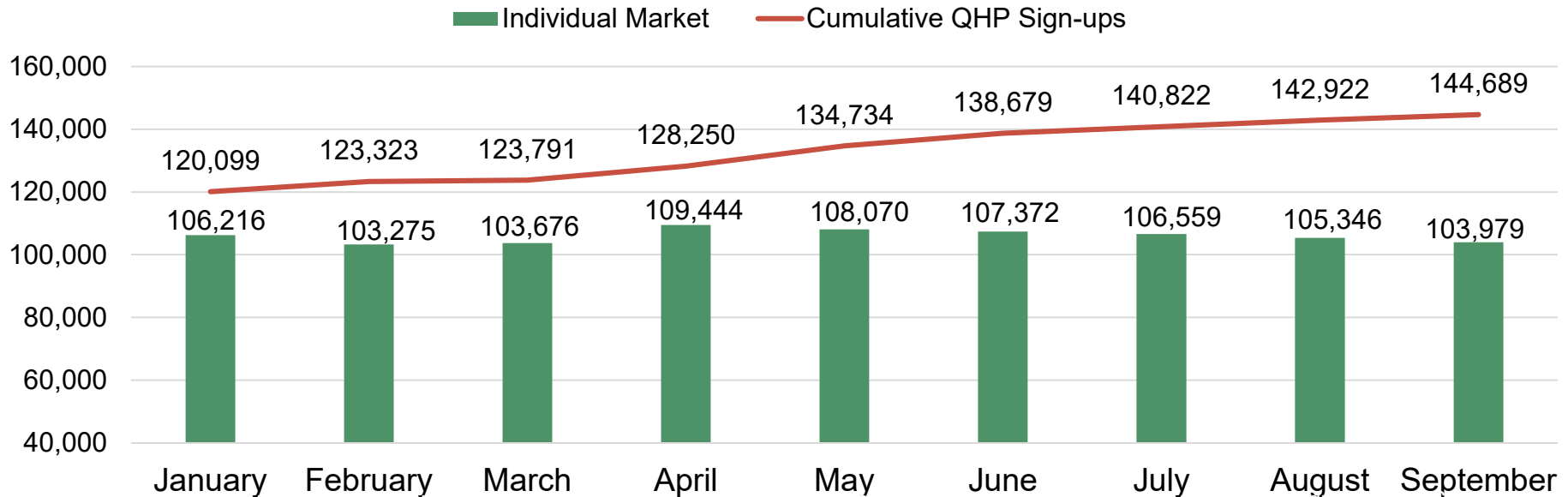
MNsure Dashboard

METS Activity, Nov. 1, 2019 – October 18, 2020	
Total	458,847
Medical Assistance Applicants	261,939
MinnesotaCare Applicants	51,629
Qualified Health Plan Sign-ups	145,279
QHP New Consumers	53,513
Qualified Dental Plan Sign-ups	24,001

Financial Assistance as of September 2020	
Households with Advanced Premium Tax Credit	53.4%
Households with Cost-Sharing Reductions	11.58%
Average Monthly APTC by Household	$432.98
Cumulative APTC through September 2020	$144,172,987

Effectuated Enrollments and Average Premiums, 2020

Monthly Effectuated Enrollments, January – September 2020

■ Individual Market ── Cumulative QHP Sign-ups

Cumulative QHP Sign-ups values:
- January: 120,099
- February: 123,323
- March: 123,791
- April: 128,250
- May: 134,734
- June: 138,679
- July: 140,822
- August: 142,922
- September: 144,689

Individual Market values:
- January: 106,216
- February: 103,275
- March: 103,676
- April: 109,444
- May: 108,070
- June: 107,372
- July: 106,559
- August: 105,346
- September: 103,979

|	January	February	March	April	May	June	July	August	September
Average Pre-APTC Premium	$442.44	$446.41	$444.88	$438.56	$438.30	$437.79	$437.50	$437.08	$436.68
Average Post-APTC Premium	$292.27	$295.94	$294.41	$289.87	$289.84	$289.32	$280.20	$280.75	$280.55

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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QHP Enrollment by Rating Region
as of October 18, 2020

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 October 21, 2020
1	7.9%	6.06%	755.09	25,748,660
2	5.7%	5.96%	395.61	11,27,032
3	4.7%	4.32%	591.57	13,357,619
4	2.1%	2.86%	629.93	9,681,960
5	3.6%	3.93%	518.33	10,242,162
6	4.1%	4.27%	418.33	10,093,539
7	7.7%	8.98%	421.25	17,292,108
8	62.6%	62.35%	257.32	59,655,259
9	1.5%	1.27%	479.78	2,849,864
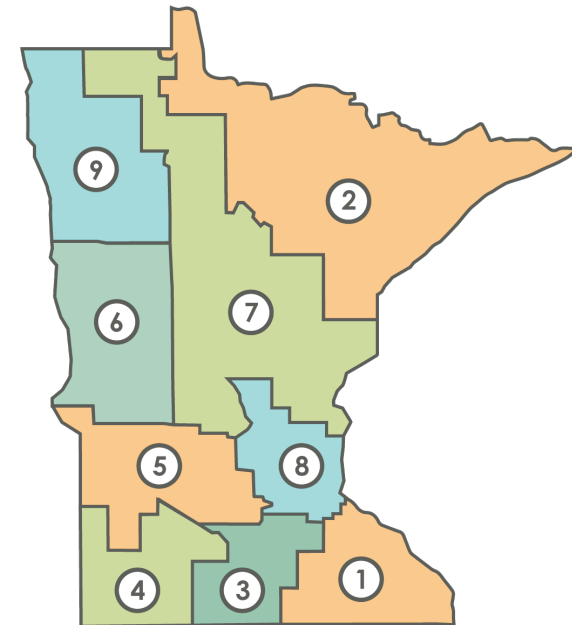
Note: Data is based on MNsure's current enrollment population through September 2020.

Total <100% due to rounding

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QHP Dashboard

Carriers	2020 Enrollment To Date	2019 Enrollment
Blue Plus	18.1%	18.9%
HealthPartners	19.5%	23.8%
Medica	21.4%	24.3%
UCare	41%	33%

Metal Level	2020 Enrollment To Date	2019 Enrollment
Gold	15.4%	15%
Silver	29.5%	32.3%
Bronze	52.7%	50.9%
Catastrophic	2.4%	1.8%

Sex	2020 Enrollment To Date	2019 Enrollment
Male	48.2%	47.9%
Female	51.8%	52.1%

Age	2020 Enrollment To Date	2019 Enrollment
<18	12%	11.9%
18-25	6.9%	6.9%
26-34	13.7%	13.2%
35-44	14%	13.3%
45-54	16.7%	17.2%
55+	36.8%	37.6%

Totals >100% due to rounding

Language Preference	2020 Enrollment To Date	2019 Enrollment
English	96.4%	96.8%
Hmong	0.6%	0.8%
Somali	0.4%	0.5%
Spanish	1.2%	0.4%
Other	1.4%	1.5%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of September 2020.

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# MNsure Premium Withhold Revenue Calendar Year 2020

Forecast and YTD Actual

$14.839

$14.433

■ YTD Actual (through September 2020)   □ Current Forecast

Revenue numbers in millions
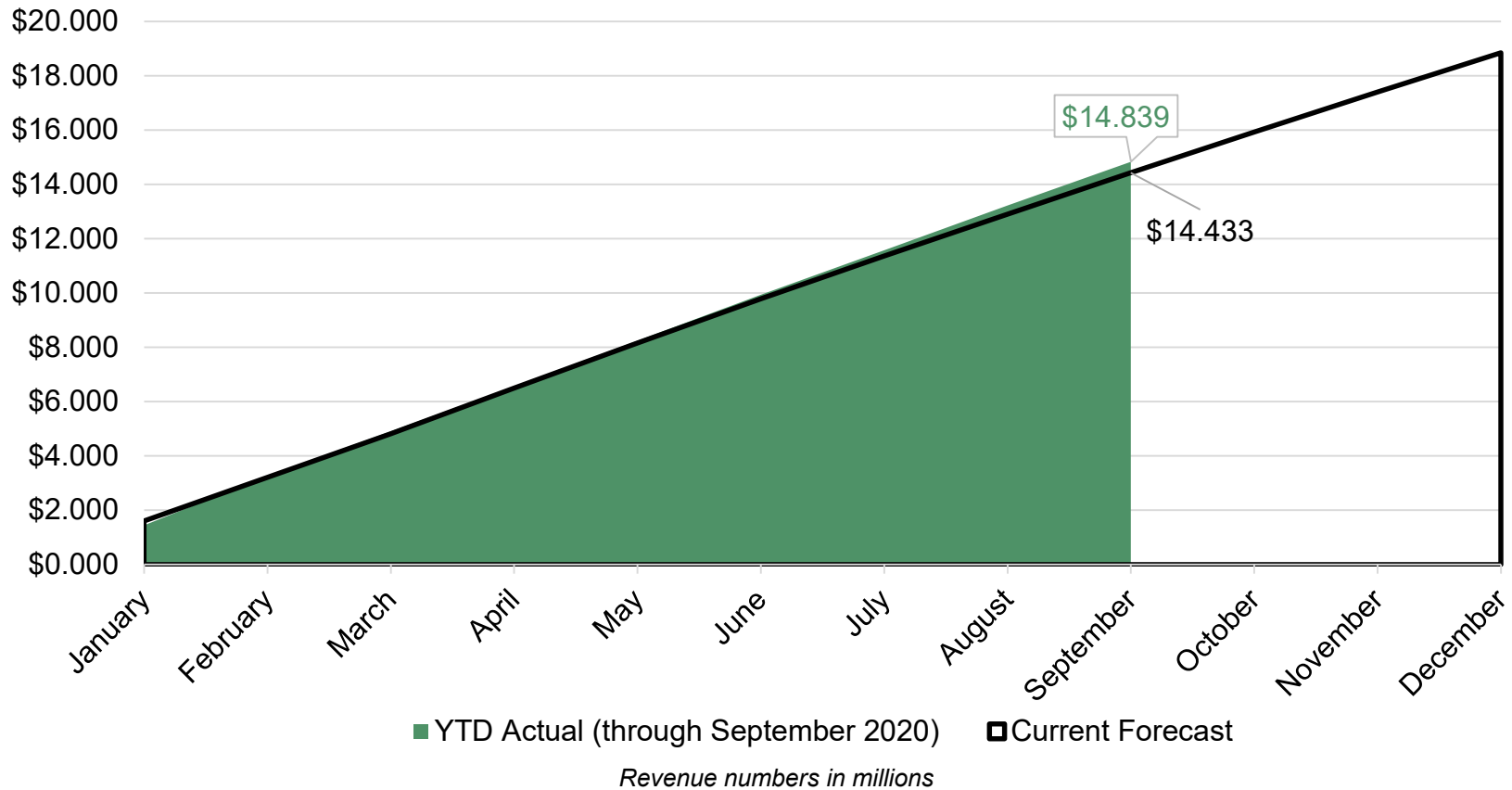
Note: CY20 forecast is based on budget updated at July 15, 2020 board meeting.

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Contact Center Dashboard

Contact Center Main Line – 2020	July	August	September
Average Daily Call Volume	735	683	756
Service Level (% of calls answered within 5 min.)	86%	79%	77%
Calls Abandoned While in Queue	0.%	1%	1%

MNsure Contact Center Performance
November 1, 2019- October 16, 2020
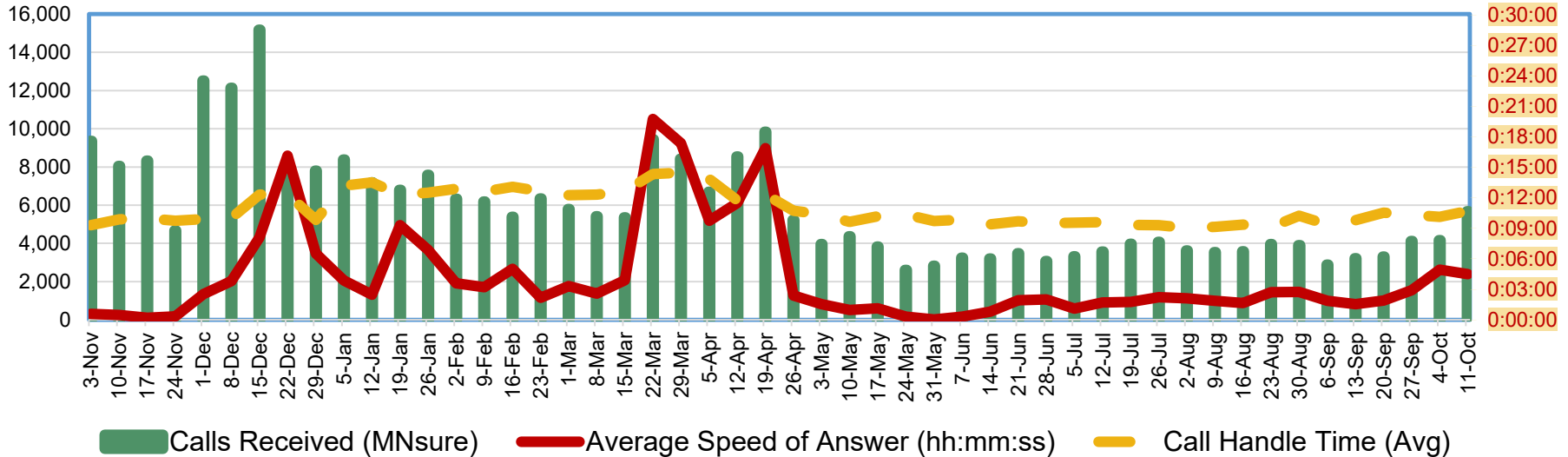
Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

| Contact Center Main Line Top Inquiries, September 2020	
1. MCRE/Counties	16%
2. How Do I Apply	15%
3. How Do I Update My Application	10%
4. How To Enroll in a Plan	6%
5. Lost or Will Lose Employer Health Care Coverage	4%

Assister Resource Center (ARC) Top Inquiries, September 2020	
1. Public Program Status	29%
2. Determination Result	16%
3. How Do I Apply	13%
4. QHP Status	10%
5. Newborn Status	8%

Broker Service Line Top Inquiries, September 2020	
1. Lost or Will Lose Empl. Health Care Coverage	22%
2. How Do I Update My Application	9%
3. How To Enroll in a Plan	8%
4. How Do I Apply	6%
5. Status of Enrollment	6%

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Appeals Dashboard

Appeals Status – 2020	July	August	September
Appeals Filed – Individual	44	47	50
Appeals Filed – Employer Shared Responsibility (ESR)	1	0	0
Average Days Open – Individual	66	58	46
Average Days Open – ESR	98	82	84

Individual Appeals Outcome September 2020

Reversed, 6%
Affirmed, 26%
No Show, 20%
Withdrawn, 48%
Dismissed, 0%
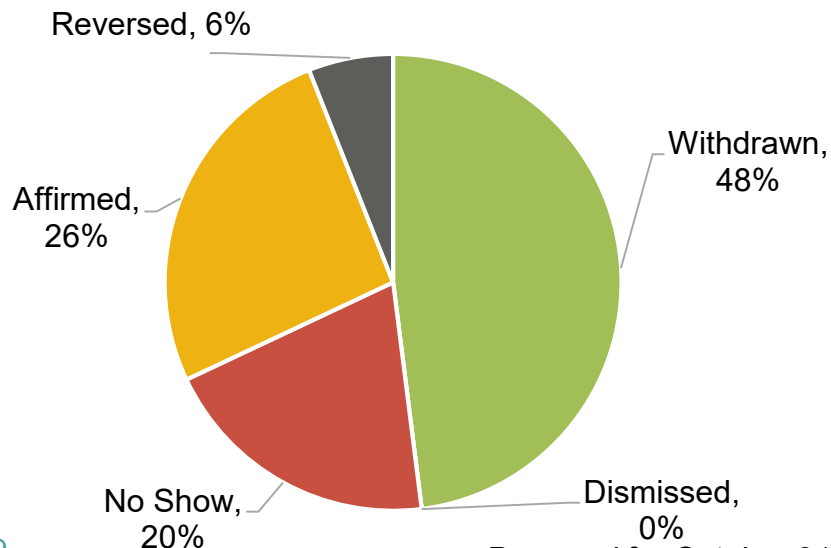
Top Issues – Individual September 2020	
1. SEP Denial	28%
2. Termination Date	17%
3. Coverage Effective Date	11%

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Resolution Review Dashboard

Resolution Review Tickets Status – 2020	July	August	September
Resolution Review Tickets Created	189	166	168
Average Days Open	3	3	3

Resolution Review Outcome September 2020

- No Action – Unable to Contact Consumer 5%
- No Resolution – Advised Options, 7%
- Resolved with Explanation, 21%
- Resolved with Action, 54%
- Follow Up, 13%
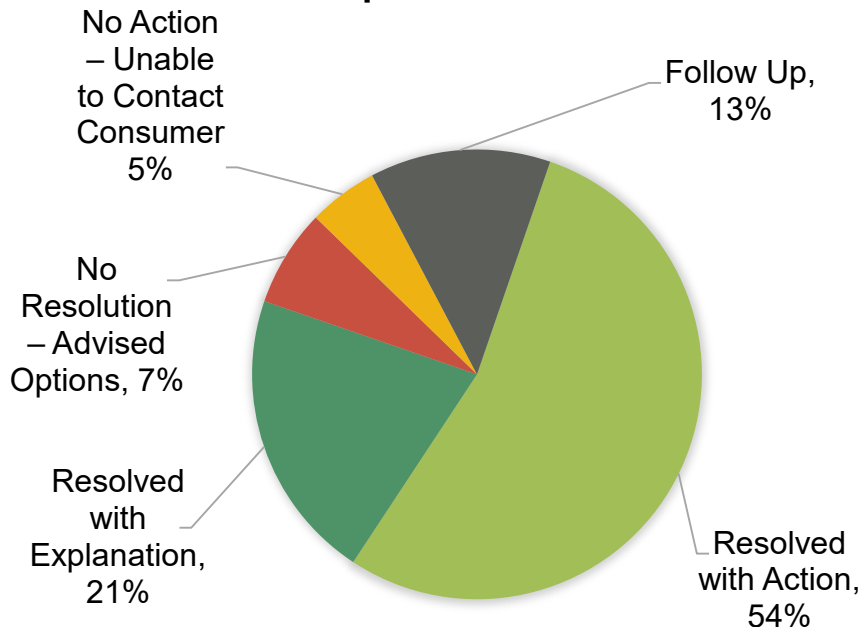
Top Issues September 2020	
1. Plan Term Date	40%
2. Plan Effective Date	18%
3. SEP Issue	18%

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OEP8 Communications & Marketing

Creative Overview
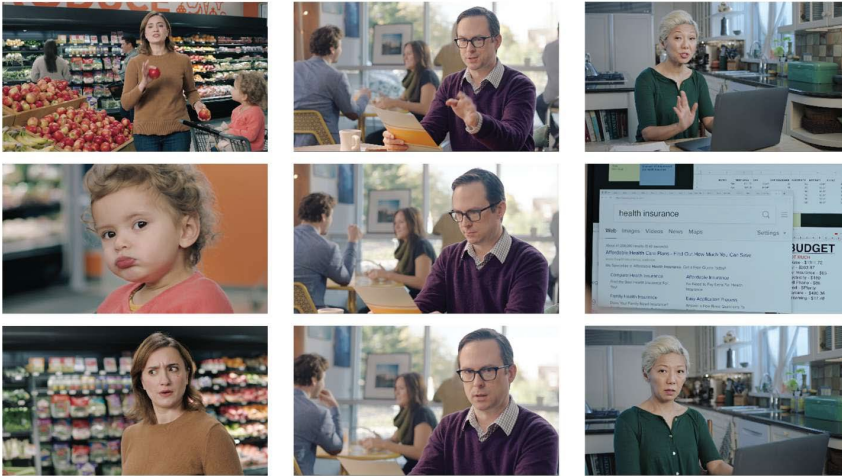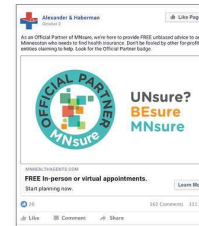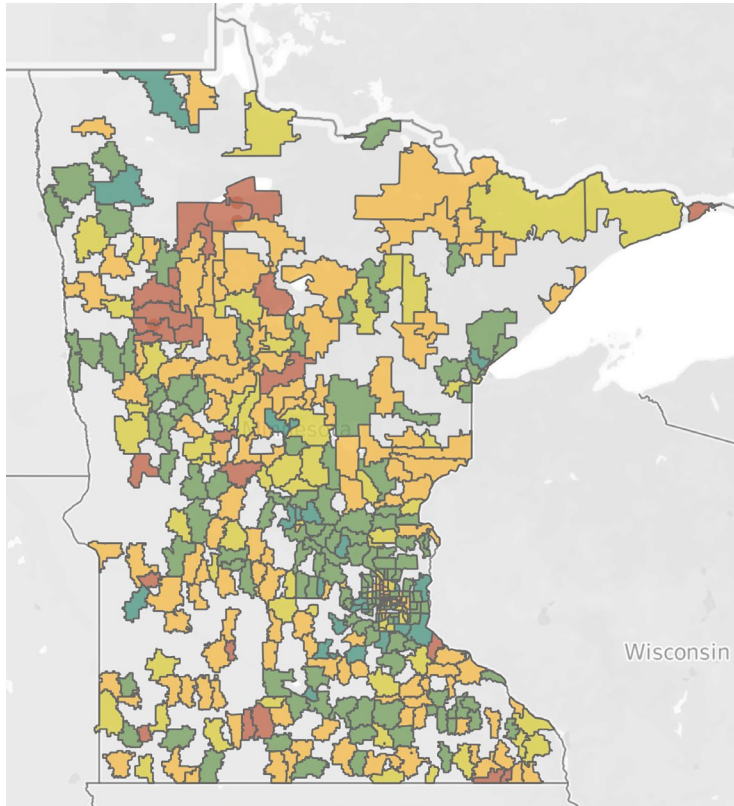
Hot Zones Microtargeting

- Data-driven approach to identify, target and reach those most likely to benefit from MNsure

- SHADAC report identifies which MN zip codes are the least insured

- Demographic and psychographic profiles allow for 1:1 targeting online (social media, display banners, connected TVs, streaming audio, etc.)

- FY2020 OE reporting showed strong positive correlations between this targeting strategy and conversions (creating an account on MNsure.org)

Partners

Video

- Univision *(Hispanic)*
- Crossings TV *(Hmong/South Asian)*

Audio

- KFAI *(Somali, Hmong, African Immigrant)*
- KOJB, KKWE, WGZS, KBFT *(Native American)*
- KMOJ *(African American)*
- WREY *(Hispanic)*

Print/Digital

- Alcance, El Minnesota de Hoy/Mlatino, La Voz, Vida y Sabor *(Spanish language)*
- Epoch Digital/Chinese Media Group *(Korean and Chinese)*
- Lavender *(LGBTQ)*
- Voices, Mshale, Sahan Journal *(Immigrants/Refugees)*
- Somali American *(Somali)*
- Hmong Times *(Hmong)*
- Spokesman Recorder, Insight News *(African American)*
- The Circle *(Native American)*

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Paid Media Campaign Timing

- Week of 10/12: Display Banners & Social Media Paid Posts

- Week of 10/19: Digital Video

- Week of 10/26: Out of Home & Paid Partnerships

- Week of 11/2: TV & Radio

Assister Readiness

- Nearly 2,000 assisters have certified or recertified for open enrollment (as of recertification deadline):
  - 900 brokers
  - 667 navigators, 375 certified application counselors (CACs)

- Our assisters have the experience to help consumers:
  - More than half of certified navigators and CACs have been with MNsure for three or more open enrollment periods
  - 90% of brokers are returning from 2020

- Navigator grantees: $3.5 million, 26 grants funding 44 organizations

- Broker enrollment centers in 21 locations across Minnesota

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Open Enrollment Preparations

- Over the spring and summer, developed and promoted new and existing policies that enable assisters to help consumers remotely

- Releasing a series of YouTube training videos on essential open enrollment topics (more than 700 views so far)

- Held virtual assister assemblies on Webex attended by more than 450 partners

- Preparing a networking directory to support assisters making connections with others in their region

- Staff fulfilling more than 150 requests from partners for MNsure's printed outreach materials

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Preparing for the End of the COVID-19 Emergency

- Planning projects are underway in preparation for the end of the federal Public Health Emergency (PHE) (declaration was recently renewed and is valid through **Jan. 20 and expires Jan. 21** unless renewed) and the return to standard operating procedures. These are currently impacting staff availability to work on METS projects.

- Efforts will intensify as we approach the PHE expiration date and prepare for implementation which may further impact the ability to resource METS projects.

- Anticipate it will take several months after the PHE ends to return to normal operating procedures.

Winter 2020 Release Timeframe

- Winter METS Release includes (deploys 2/7/21):
  - Unique Person ID (UPI)
  - Curam Upgrade
- Other Winter deliverables:
  - Data Mart 1.5
  - METS DR (Disaster Recovery) Exercise 2020.1
  - Periodic/Annual Work – 2021 FPL-MCRE/IA/uQHP
  - Data Access and Management Reports
  - (DHS only) Temporary Absence for MA
  - (DHS only) MMIS 1N Modularization
  - (DHS only) 1095-B Tax Year 2020

Spring 2021 Release Timeframe

- There is no METS Release for Spring.

- Other Spring deliverables:
  - Data Mart 1.5
  - Data Access and Management Reports
  - M&O: Non Project work
  - (DHS only) Unique Person ID (UPI)

Summer 2021 Release Timeframe

- Summer METS Release includes (deploys 6/6/21) :
  - Unique Person ID (UPI)
  - M&O: Non Project Work
  - (DHS Only) Renewals Process Improvements 2020
  - (DHS Only) Eligibility Message Functionality

- Other Summer deliverables:
  - Data Access and Management Reports
  - M&O: Non Project work
  - (DHS only) 1095-B Tax Year 2020

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Rolling Deliverable Schedule – New Development Projects *as of 10/1/2020*

Roadmap Efforts	Current Phase	2020 Summer Release Timeframe	2020 Fall Release Timeframe	2020 Winter Release Timeframe	2021 Spring Release Timeframe	2021 Summer Release Timeframe	Future Timeframes
* Unique Person ID	Execution	Complete**	Complete	Firm	Targeted	Firm	Targeted
* Effective Dates	Execution	Active	Complete	Active	Active	Active	Targeted
* Renewals Process Improvements 2020	Execution	Active**	Active	Active	Active	Firm	Targeted
Cost Sharing for MA	Execution	COVID Hold	COVID Hold	TBD	TBD	TBD	TBD
MMIS 1N Modularization	Execution	Active	Active	Targeted			
* Temporary Absence for MA	Execution	Active	Complete	Targeted Δ			
* Eligibility Message Functionality	Execution	Active	Active	Active	Active	Firm	Targeted
* Tribes as Processing Entities	Planning	COVID Hold	Active**	Active	Active	Active	TBD
* METS Elig Determination: Pregnant Women and Auto Newborns	Planning	COVID Hold	COVID Hold	TBD	TBD	TBD	TBD
* METS Eligibility: Income	Planning	COVID Hold	COVID Hold	TBD	TBD	TBD	TBD
* METS Electronic Eligibility Verifications (Discovery)	Not Started	COVID Hold	COVID Hold	TBD	TBD	TBD	TBD
Data Mart 1.5	Execution	Active	Complete	Targeted	Targeted Δ		
Cúram Upgrade 2020	Execution	Active	Active	Firm			

LEGEND	Targeted Project/effort is actively working to deliver in the specified release timeframe.	Firm Project/effort is approved to deliver to METS platform in the specified release timeframe.	Complete Project/effort successfully delivered in the specified release timeframe.	Active Project/effort is active during the specified release timeframe.

Key-
* = IAPD funded projects
** = COVID-related hold took place in this period
Δ = Changes since last presentation

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Rolling Deliverable Schedule – Ongoing/Annual Work
as of 10/1/2020

Roadmap Efforts	Current Phase	2020 Summer Release Timeframe	2020 Fall Release Timeframe	2020 Winter Release Timeframe	2021 Spring Release Timeframe	2021 Summer Release Timeframe	Future Timeframes
Infrastructure Improvements – Other	Closed	Complete					
METS DR (Disaster Recovery) Exercise 2020.1	Execution	Active	Active	Targeted			
Periodic/Annual Work – 2021 FPL-MCRE/IA/uQHP	Execution	Active	Complete	Targeted			
1095-B Tax Year 2020	Execution	Active	Active	Targeted	Active	Targeted	
1095-B Tax Year 2021	Not started						Active
Data Access and Management Reports	Ongoing	Complete	Complete	Targeted	Targeted	Targeted	Targeted
M&O: Non-Project work	Ongoing	Complete	Complete	Targeted	Targeted	Firm	Targeted

LEGEND	**Targeted** Project/effort is actively working to deliver in the specified release timeframe.	**Firm** Project/effort is approved to deliver to METS platform in the specified release timeframe.	**Complete** Project/effort successfully delivered in the specified release timeframe.	**Active** Project/effort is active during the specified release timeframe

Δ = Changes since last presentation

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METS FFY 2021 Roadmap

Ongoing / Annual Work	Status
1095-B Tax Year 2020	In progress
1095-B Tax Year 2021 (Starts 6/1/2021)	Planned
Data Access and Management Reports	In progress
M&O: Non Project work	In progress

Status Key
Completed/Operationalized
In Progress
Planned
✖ = COVID Hold
* = IAPD funded projects
Δ (yellow) = Change since last presentation

Development Projects	Status
* Unique Person ID	In progress
* Effective Dates	In progress
* Renewals Process Improvements 2020	In progress
Cost Sharing for MA	✖
Temporary Absence for MA (not IAPD funded in FFY21)	In progress
MMIS 1N Modularization	In progress
* Eligibility Message Functionality	In progress
* Tribes as Processing Entities	In progress
* METS Eligibility Determination: Pregnant Women and Auto Newborns	✖
* METS Eligibility: Income	✖
* METS Electronic Eligibility Verifications (Discovery)	Planned ✖
Data Mart 1.5	In progress
Cúram Upgrade 2020	In progress