



# Board of Directors Meeting

March 10, 2021

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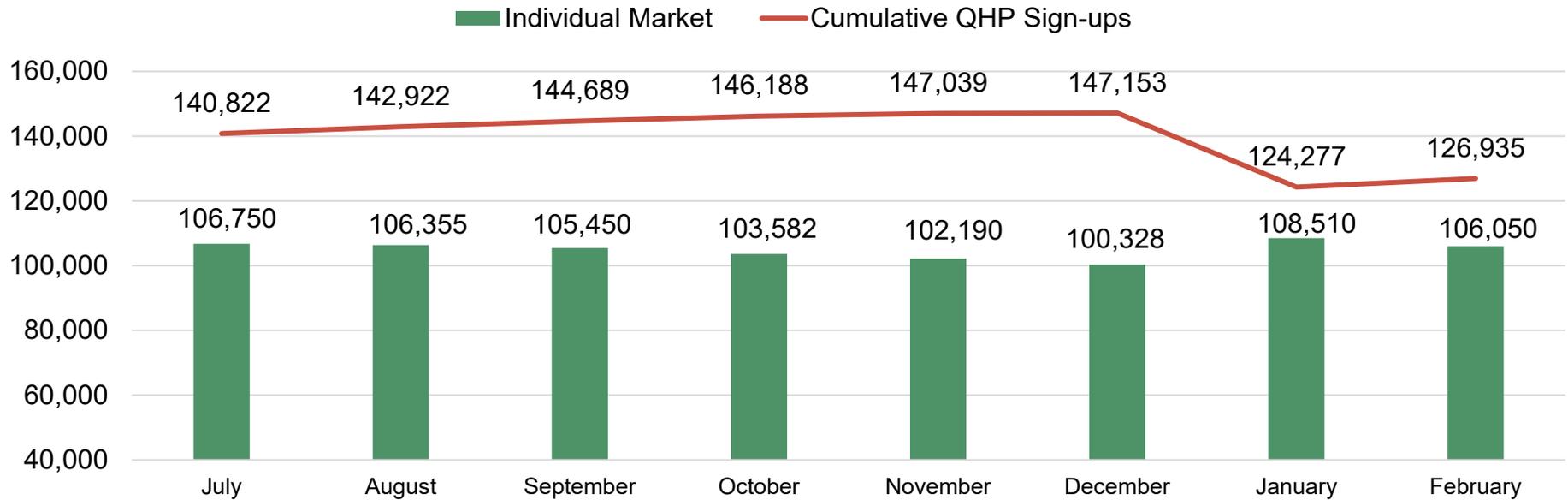
# MNsure Dashboard

<b>METS Activity, November 1, 2020 – March 7, 2021</b>	
<b>Total</b>	<b>193,388</b>
Medical Assistance Applicants	51,272
MinnesotaCare Applicants	14,711
Qualified Health Plan Sign-ups	127,405
QHP New Consumers	28,479
Qualified Dental Plan Sign-ups	23,506

<b>Financial Assistance – Plan Year 2021 as of March 7, 2021</b>	
Households with Advanced Premium Tax Credit	49.5%
Households with Cost-Sharing Reductions	10.2%
Average Monthly APTC by Household	\$413.30
Cumulative APTC through Feb. 2021	\$30,520,408.89

# Effectuated Enrollments and Average Premiums, 2021

Monthly Effectuated Enrollments, July 2020 – February 2021



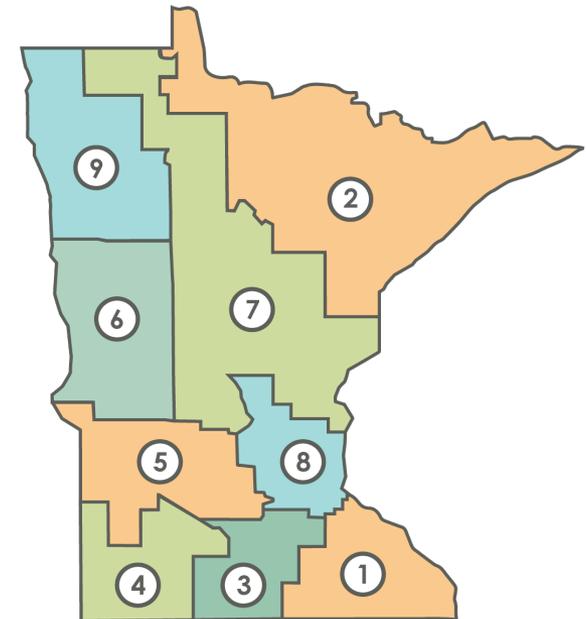
<b>Average Pre-APTC Premium</b>	\$431.60	\$430.10	\$429.30	\$428.63	\$428.75	\$428.14	\$439.59	\$439.64
<b>Average Post-APTC Premium</b>	\$275.65	\$275.43	\$275.32	\$275.86	\$276.15	\$281.23	\$299.35	\$299.12

Note: Cumulative QHP sign-ups reflect sign-ups for the given plan year.

# PY2021 QHP Enrollment by Rating Region

as of March 7, 2021

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region	Average Monthly Tax Credit per Household
1	7.9%	5.8%	642.95
2	5.7%	5.7%	486.40
3	4.7%	4.4%	562.03
4	2.1%	2.7%	481.13
5	3.6%	3.9%	468.20
6	4.1%	4.2%	470.12
7	7.7%	9.1%	471.36
8	62.6%	62.9%	321.06
9	1.5%	1.2%	462.67



Note: Data is based on MNsure's current enrollment population through February 2021.

4 Total in second column <100% due to rounding

# QHP Dashboard

Carriers	2021 Enrollment To Date	2020 Enrollment
Blue Plus	16.2%	18.1%
HealthPartners	19.1%	19.5%
Medica	16.6%	21.4%
UCare	47.3%	41.0%
Quartz	0.8%	N/A

Metal Level	2021 Enrollment To Date	2020 Enrollment
Gold	15.1%	15.4%
Silver	28.8%	29.5%
Bronze	53.5%	52.7%
Catastrophic	2.7%	2.4%

Total >100% due to rounding

Sex	2021 Enrollment To Date	2020 Enrollment
Male	48.7%	48.2%
Female	51.3%	51.8%

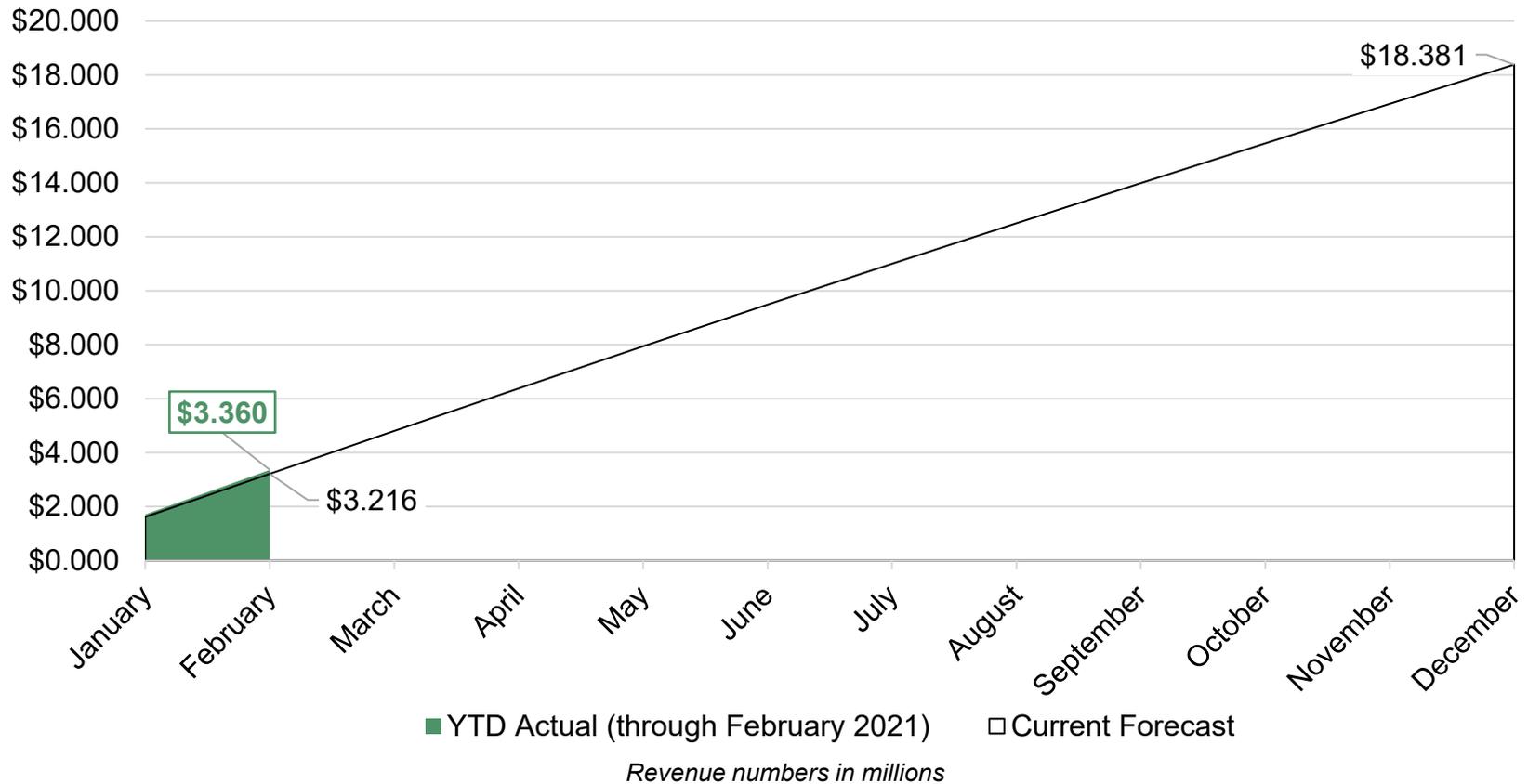
Age	2021 Enrollment To Date	2020 Enrollment
<18	11.6%	12.1%
18-25	6.9%	6.8%
26-34	13.6%	13.6%
35-44	14.4%	14.0%
45-54	16.0%	16.7%
55+	37.5%	36.8%

Language Preference	2021	2020
English	96.9%	96.8%
Hmong	0.6%	0.6%
Somali	0.3%	0.3%
Spanish	1.1%	1.1%
Other	1.1%	1.2%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of February 2021.

# MNsure Premium Withhold Revenue Calendar Year 2021

Forecast and YTD Actual

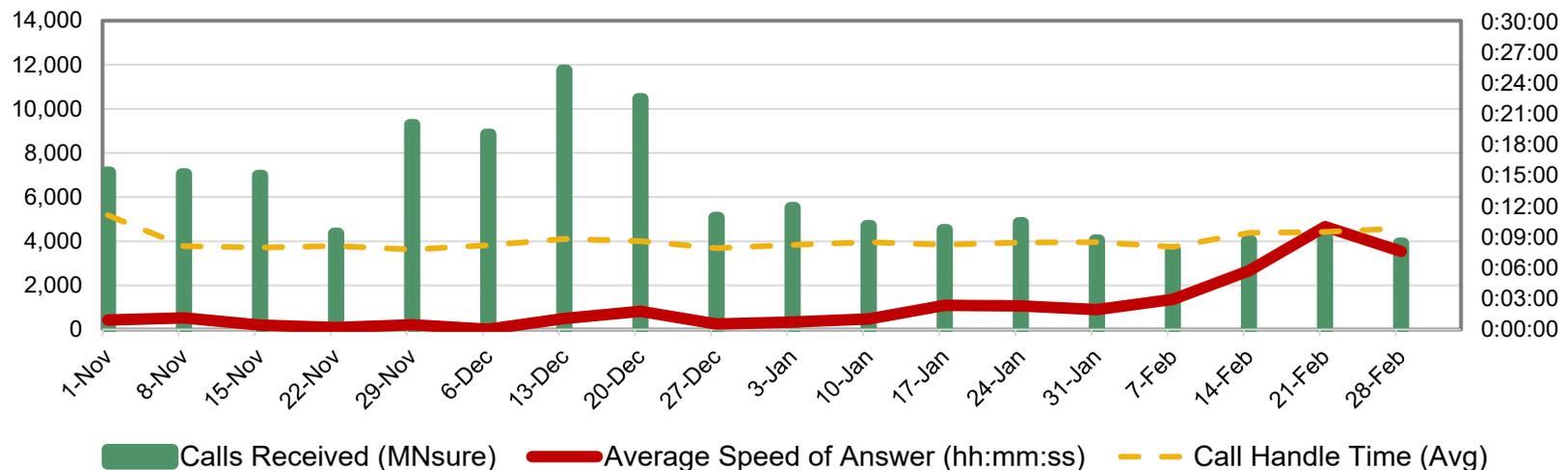


Note: CY21 forecast is based on budget approved at July 15, 2020 board meeting.

# Contact Center Dashboard

Contact Center Main Line – 2020-2021	December	January	February
Average Daily Call Volume	1,951	1,031	835
Service Level (% of calls answered within 5 min.)	92%	87%	76%
Calls Abandoned While in Queue	0.2%	0.96%	4.7%

## MNsire Contact Center Performance November 1, 2020 - March 5, 2021



Call volumes represent weekly totals for week beginning with date.

# Call Inquiries Dashboard

<b>Contact Center Main Line Top Inquiries, February 2021</b>	
1. MinnesotaCare / Counties	15%
2. How Do I Apply	11%
3. Enrollment Status Check	8%
4. How To Enroll in a Plan	6%
5. How Do I Update My Application	4%

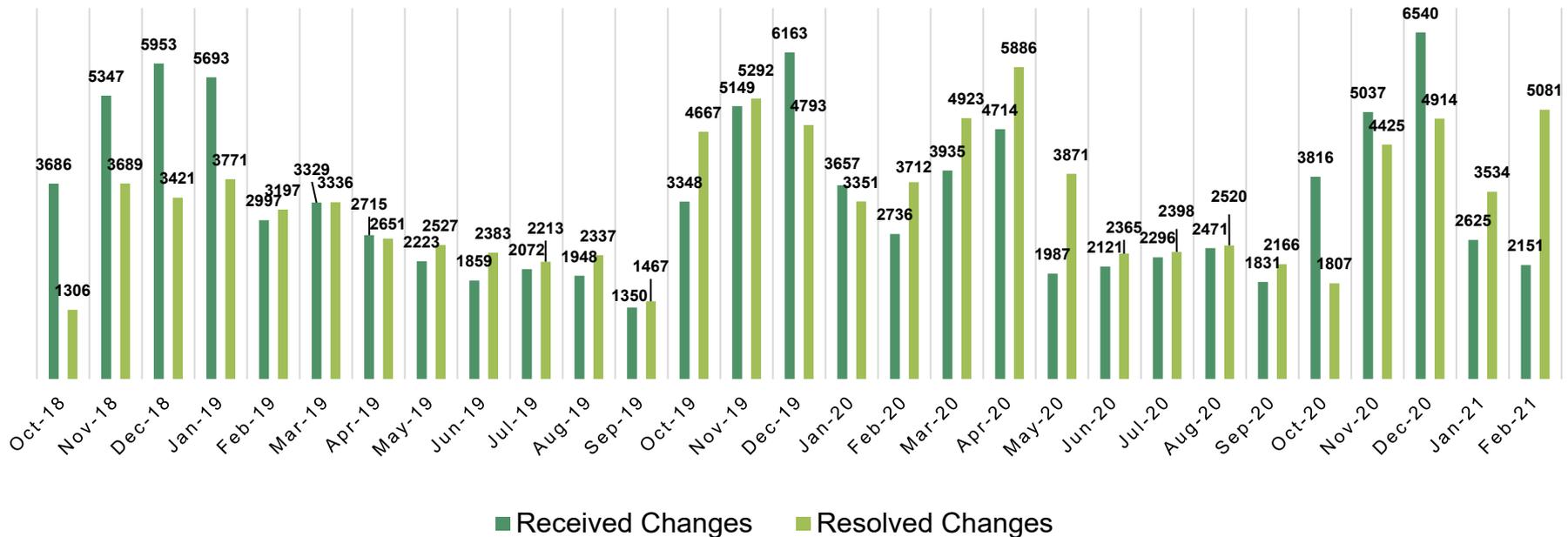
<b>Assister Resource Center (ARC) Top Inquiries, February 2021</b>	
1. Public Program Status	32%
2. How Do I Apply	11%
3. Newborn Status	8%
4. QHP Status	8%
5. Determination Result	5%

<b>Broker Service Line Top Inquiries, February 2021</b>	
1. Status of Enrollment	11%
2. How To Enroll in a Plan	8%
3. Lost or Will Lose Employer Coverage	6%
4. Status of Reported Change	5%
5. How Do I Update My Application	4%

# Qualified Life Events Processing

- Workable life event cases: 531
- Average time to process: 7 days

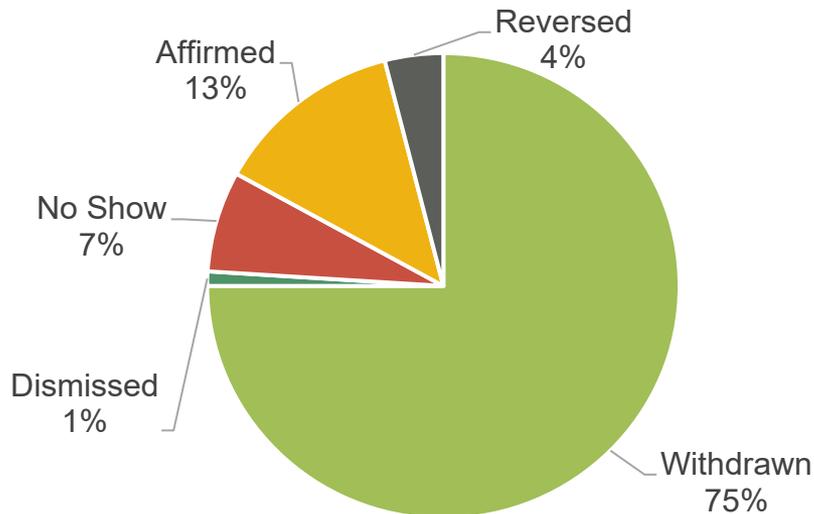
## Life Event Changes by Month



# Appeals Dashboard

Appeals Status – 2020-2021	December	January	February
Appeals Filed – Individual	103	86	53
Average Days Open-Individual	43	37	43

## Individual Appeals Outcome February 2021



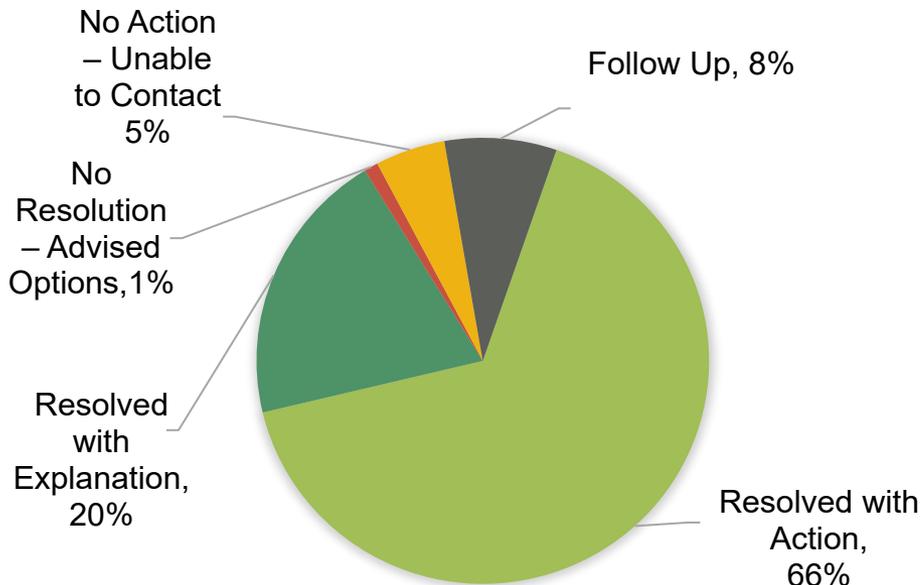
## Top Issues – Individual February 2021

1. Termination date	24%
2. SEP denial	21%
3. APTC eligibility	12%

# Resolution Review Dashboard

Resolution Review Tickets Status – 2020-2021	December	January	February
Resolution Review Tickets Created	182	262	224
Average Days Open	3	3	3

## Resolution Review Outcome February 2021



## Top Issues February 2021

1. Termination Date	63%
2. Plan Effectuation Date	12%
3. SEP Issue	6%

# American Rescue Plan Act of 2021

## Key Provisions

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- **Enhanced tax credits to purchase coverage**
  - Two-year enhancement to premium tax credits (PTCs) available to eligible individuals who qualify to purchase coverage through health insurance marketplaces. The enhancements both increase the amount of PTCs available at all income levels and eliminate the 400 percent earnings of the federal poverty level (FPL) limit to qualify for PTCs.
  - Caps monthly premiums at no more than 8.5 percent of an individual's income.
  - PTC enhancements would be available for the 2021 and 2022 plan years. Individuals who are currently enrolled in marketplace coverage would be eligible for rebates to cover premium payments already made toward 2021 coverage.

# American Rescue Plan Act of 2021

## Key Provisions

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- **What the act means for Minnesotans:**
  - Those enrolled on the exchange and receiving tax credits will see increased savings
  - Those enrolled on the exchange but not currently receiving tax credits might become eligible to receive them
  - Those purchasing coverage directly from an insurance company rather than MNsure can cancel their policy and move to MNsure where they can receive tax credits
  - Higher subsidies might make premiums more affordable for those who are uninsured

# American Rescue Plan Act of 2021

## Impact on PTC and Annual Cost

### Polk County

- Household of 4 (parents aged 40 yrs. old)
- Household income of \$75,000 – 286% of FPL
- Average bronze plan

	Current Law	Under ARPA
Annual Premium Price	\$12,764	\$12,764
Annual PTC	\$ 6,624	\$ 9,612
Annual Cost	\$ 6,140	\$ 3,152
<b>Savings</b>		<b>\$ 2,988</b>

# American Rescue Plan Act of 2021

## Impact on PTC and Annual Cost

### Mower County

- Household of 2 (ages 59 and 61)
- Household income of \$75,000 – 435% of FPL
- Average bronze plan

	Current Law	Under ARPA
Annual Premium Price	\$ 20,588	\$ 20,588
Annual PTC	\$ 0	\$ 18,060
Annual Cost	\$ 20,588	\$ 2,528
<b>Savings</b>		<b>\$ 18,060</b>

# American Rescue Plan Act of 2021

## Impact on PTC and Annual Cost

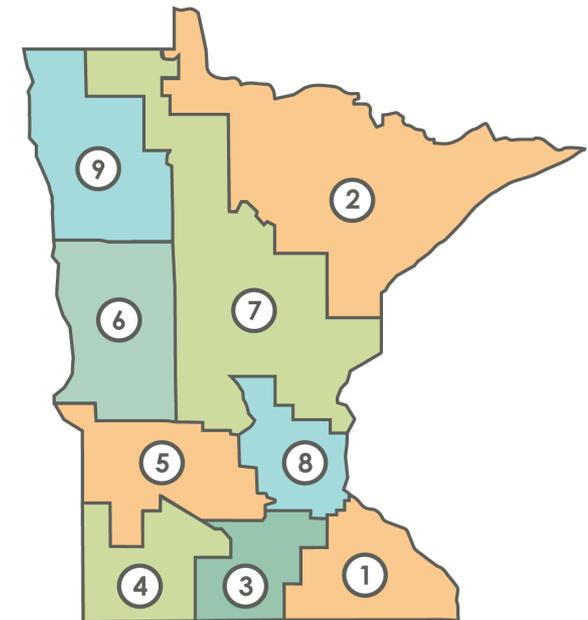
### Ramsey County

- Household of 2 (ages 35 and 35)
- Household income of \$35,000 – 203% of FPL
- Average bronze plan

	Current Law	Under ARPA
Annual Premium Price	\$ 5,874	\$ 5,874
Annual PTC	\$ 4,080	\$ 5,664
Annual Cost	\$ 1,794	\$ 210
<b>Savings</b>		<b>\$ 1,584</b>

# American Rescue Plan Act of 2021 Impact on Monthly Premium Cost

Rating Area	Average Monthly Enrollee Premium pre-ARPA	Average Monthly Enrollee Premium post-ARPA	% Change
1	\$332	\$252	-24%
2	\$312	\$242	-23%
3	\$301	\$229	-24%
4	\$266	\$188	-29%
5	\$294	\$220	-25%
6	\$281	\$212	-25%
7	\$289	\$225	-22%
8	\$284	\$237	-17%
9	\$300	\$227	-24%



Note: Calculations are based on MNSure's current enrollment population through February 2021.

Table shows "net" premium cost after PTC

# Preparing for the End of the COVID Emergency

- Several METS projects are on hold due to the reassignments of staff to support federal Public Health Emergency (PHE) efforts.
  - They are likely to remain on hold for 6 or more months following the end of the PHE, as reassigned staff will be needed to assist with the transition back to normal operations.
- Efforts are under way to plan for the end of the PHE and return to standard operating procedures, including clearing the renewal and change in circumstances backlogs.
  - The Biden administration has indicated that the PHE is likely to remain in place for the entirety of CY 2021. It has committed to providing states with 60 days' notice prior to PHE termination.
- There is a risk that staff assigned to METS projects may need to be reassigned to assist with the transition to normal operations.
  - Other, currently active, METS projects could be impacted.
  - We are doing everything possible to avoid these additional impacts.

# Spring 2021 Release Timeframe

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- There is no METS Release for Spring.
- Other Spring deliverables:
  - Data Mart 1.5
  - Data Access & Management Reports
  - M&O: Non Project work
  - Unique Person ID (UPI)
  - (DHS only) Tribes as Processing Entities
  - (DHS only) 1095-B Tax Year 2020

# Summer 2021 Release Timeframe

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- 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:
  - Unique Person ID (UPI)
  - Data Access & Management Reports
  - M&O: Non Project work

# Fall 2021 Release Timeframe

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- Fall METS Release includes (deploys 9/12/21) :
  - Unique Person ID (UPI)
  - Effective Dates
  - Renewals Process Improvements 2020
  - COVID-19 Relief APTC Changes  $\Delta$
  - M&O: Non Project Work
- Other Fall deliverables:
  - Unique Person ID (UPI)
  - Data Access & Management Reports
  - M&O: Non Project work

# Rolling Deliverable Schedule – New Development Projects as of 3/9/2021

Roadmap Efforts	Current Phase	2020 Fall Release Timeframe	2020 Winter Release Timeframe	2021 Spring Release Timeframe	2021 Summer Release Timeframe	2021 Fall Release Timeframe	Future Timeframes
* Unique Person ID	Execution	Complete	Complete	Targeted	Firm	Firm	Targeted
* Effective Dates	Execution	Complete	Active	Active	Active	Firm	Targeted
* Renewals Process Improvements 2020	Execution	Active	Active	Active	Firm	Firm	
Cost Sharing for MA	Execution	COVID Hold	COVID Hold	TBD	TBD	TBD	TBD
MMIS 1N Modularization	Closed Δ	Active	Complete				
* Temporary Absence for MA	Closed	Complete	Complete				
* Eligibility Message Functionality	Execution	Active	Active	Active	Firm		
* Tribes as Processing Entities	Execution	Active**	Active	Targeted	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	Complete	Complete	Targeted			
Cúram Upgrade 2020	Closure	Active	Complete				
COVID-19 Relief APTC Changes Δ	Initiation			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
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Key-  
 \* = IAPD funded projects  
 \*\* = COVID-related hold took place in this period  
 Δ = Changes since last presentation

# Rolling Deliverable Schedule – Ongoing/Annual Work as of 3/9/2021

Roadmap Efforts	Current Phase	2020 Fall Release Timeframe	2020 Winter Release Timeframe	2021 Spring Release Timeframe	2021 Summer Release Timeframe	2021 Fall Release Timeframe	Future Timeframes
METS DR (Disaster Recovery) Exercise 2020.1	Closed	Active	Complete				
METS DR (Disaster Recovery) Exercise 2021.1	Initiation $\Delta$			TBD	TBD	TBD	TBD
Periodic/Annual Work – 2021 FPL-MCRE/IA/uQHP	Closed	Complete	Complete				
1095-B Tax Year 2020	Execution	Active	Complete	Targeted			
1095-B Tax Year 2021	Not started				TBD	TBD	TBD
Data Access & Management Reports	Closed	Complete					
Data Access & Management Reports- FFY 2021	Execution		Complete	Targeted	Targeted	Targeted	Targeted
M&O: Non Project work	Ongoing	Complete	Complete	Targeted	Firm	Firm	Targeted

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

$\Delta$  = Changes since last presentation

# METS FFY 2021 Roadmap

Ongoing / Annual Work	Project Status
METS DR (Disaster Recovery) Exercise 2020.1	Completed
METS DR (Disaster Recovery) Exercise 2021.1	In progress <span style="color: red;">Δ</span>
Periodic/Annual Work – 2021 FPL-MCRE / IA / uQHP	Completed
1095-B Tax Year 2020	In progress
1095-B Tax Year 2021 (Starts 6/1/2021)	Planned
Data Access & Management Reports	Completed
Data Access & Management Reports - FFY2021	In progress
M&O: Non Project work	In progress

Status Key
In Progress
Completed/Operationalized
Planned
✘ = COVID Hold
* = IAPD funded projects
<span style="color: red;">Δ</span> (red) = Change since last presentation

Development Projects	Project 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 FFY 2021)	Completed
MMIS 1N Modularization	Completed <span style="color: red;">Δ</span>
* 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
<span style="color: red;">COVID-19 Relief APTC Changes Δ</span>	In progress



## Board of Directors Meeting Slide Deck Addendum 3/10/2021

### Effectuated Enrollments and Average Premiums, 2021, page 3

#### Monthly Effectuated Enrollments, July 2020 – February 2021

Month	Individual Market	Cumulative QHP Sign-ups
July 2020	106,750	140,822
August 2020	106,355	142,922
September 2020	105,450	144,689
October 2020	103,582	146,188
November 2020	102,190	147,039
December 2020	100,328	147,153
January 2021	108,510	124,277
February 2021	106,050	126,935

### Contact Center Dashboard, page 7

#### MNsurance Contact Center Call Performance, November 1, 2020 – March 5, 2021

- Calls received were highest at 11,751 during the week of 12/13/2020, and another spike of 10,457 calls occurred the week of 12/20/2020. As of the week starting March 1, calls received were 110,325.
- The lowest number of calls received were 3,609 for the week of 2/14/2021.
- The highest average speed of answer was 0:10:01 for the week of 2/21/2021. As of the week starting March 1, the average speed of answer was 0:03:13 seconds.
- The lowest average speed to answer was 0:00:11 for the week of 11/22/2020.
- The highest call handle time of 0:17:23 minutes was during the week of 2/28/2021. As of the week starting March 1, the average call handle time was 0:12:45 minutes.

**Qualified Life Events Processing, page 9****Life Event Changes by Month, October 2018 – February 2021**

<b>Month</b>	<b>Received Changes</b>	<b>Resolved Changes</b>
October 2018	3,686	1,306
November 2018	5,347	3,689
December 2018	5,953	3,421
January 2019	5,693	3,771
February 2019	2,997	3,197
March 2019	3,329	3,336
April 2019	2,715	2,651
May 2019	2,223	2,527
June 2019	1,859	2,383
July 2019	2,072	2,213
August 2019	1,948	2,337
September 2019	1,350	1,467
October 2019	3,348	4,667
November 2019	5,149	5,292
December 2019	6,163	4,793
January 2020	3,657	3,351
February 2020	2,736	3,712
March 2020	3,935	4,923
April 2020	4,714	5,886
May 2020	1,987	3,871
June 2020	2,121	2,365
July 2020	2,296	2,398
August 2020	2,471	2,520
September 2020	1,831	2,166
October 2020	3,816	1,807
November 2020	5,037	4,425
December 2020	6,540	4,914
January 2021	2,625	3,534
February 2021	2,151	5,081