



Board of Directors Meeting

July 21, 2021

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Public Comment

Administrative Items

- Approve June 16 meeting minutes
- Proposed Advisory Committee Leadership
 - Consumer & Small Employer Advisory Committee
 - Chair: Olga Sheveleva
 - Vice-Chair: Anna Guler
- Compliance Work Group
 - FY22-23 Privacy Program Strategic Plan
 - FY22-23 Compliance Program Strategic Plan



CEO Report

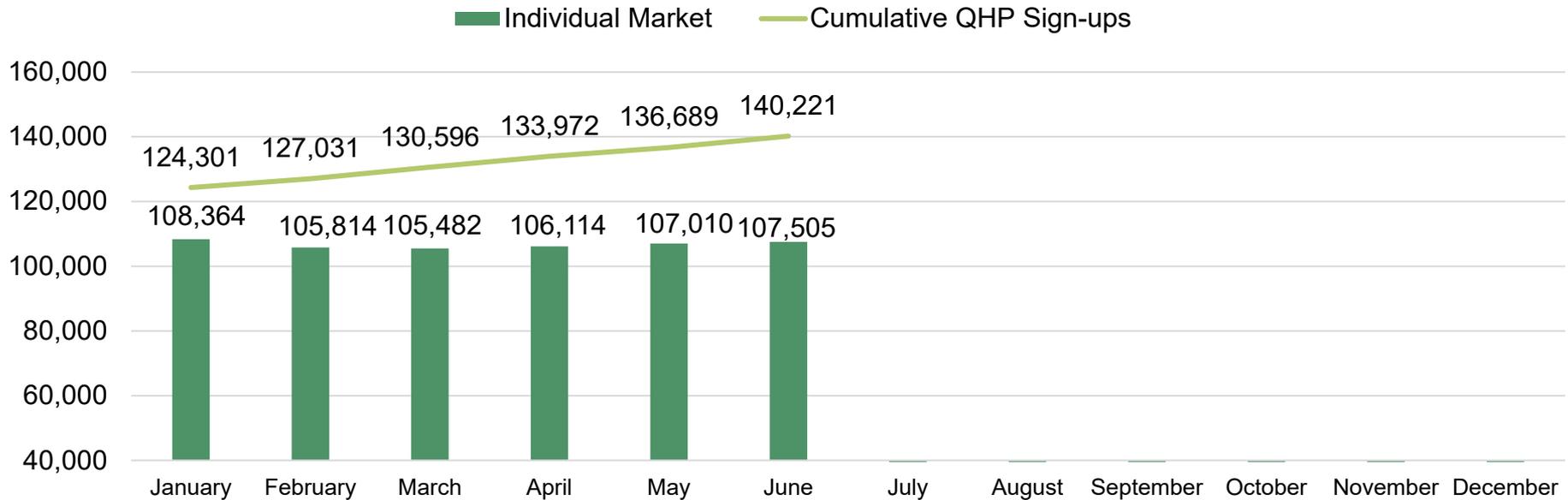
MNsure Dashboard

METS Activity, November 1, 2020 – July 18, 2021	
Total	278,469
Medical Assistance Applicants	112,776
MinnesotaCare Applicants	23,248
Qualified Health Plan Sign-ups	142,445
QHP New Consumers	43,389
Qualified Dental Plan Sign-ups	27,817

Financial Assistance – Plan Year 2021 as of July 18, 2021	
Households with Advanced Premium Tax Credit	58.9%
Households with Cost-Sharing Reductions	11.7%
Average Monthly APTC by Household	\$507.15
Cumulative APTC through June 2021	\$99,557,471.53

Effectuated Enrollments and Average Premiums, 2021

Monthly Effectuated Enrollments, January – June 2021



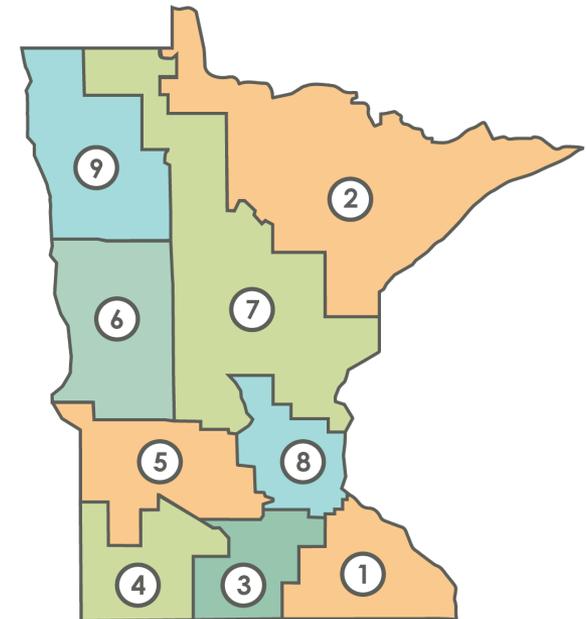
Average Pre-APTC Premium	\$438.32	\$438.28	\$437.09	\$435.93	\$434.99	\$433.50						
Average Post-APTC Premium	\$297.85	\$297.80	\$297.83	\$298.09	\$247.05	\$247.37						

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

PY2021 QHP Enrollment by Rating Region

as of July 18, 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%	6.0%	\$718.88
2	5.7%	5.8%	\$558.65
3	4.7%	4.5%	\$654.44
4	2.1%	2.6%	\$582.74
5	3.6%	3.8%	\$532.14
6	4.1%	4.4%	\$536.54
7	7.7%	9.2%	\$532.10
8	62.6%	62.5%	\$362.97
9	1.5%	1.3%	\$538.53



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

7 Total in second column <100% and total in third column >100% due to rounding

QHP Dashboard

Carriers	2021 Enrollment To Date	2020 Enrollment
Blue Plus	16.6%	18.1%
HealthPartners	19.4%	19.5%
Medica	16.3%	21.4%
UCare	46.7%	41.0%
Quartz	0.9%	N/A

Total <100% due to rounding

Metal Level	2021 Enrollment To Date	2020 Enrollment
Gold	15.5%	15.4%
Silver	29.5%	29.5%
Bronze	52.4%	52.7%
Catastrophic	2.6%	2.4%

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	11.8%	12.1%
18-25	6.8%	6.8%
26-34	13.7%	13.6%
35-44	14.4%	14.0%
45-54	16.1%	16.7%
55+	37.1%	36.8%

Total <100% due to rounding

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%

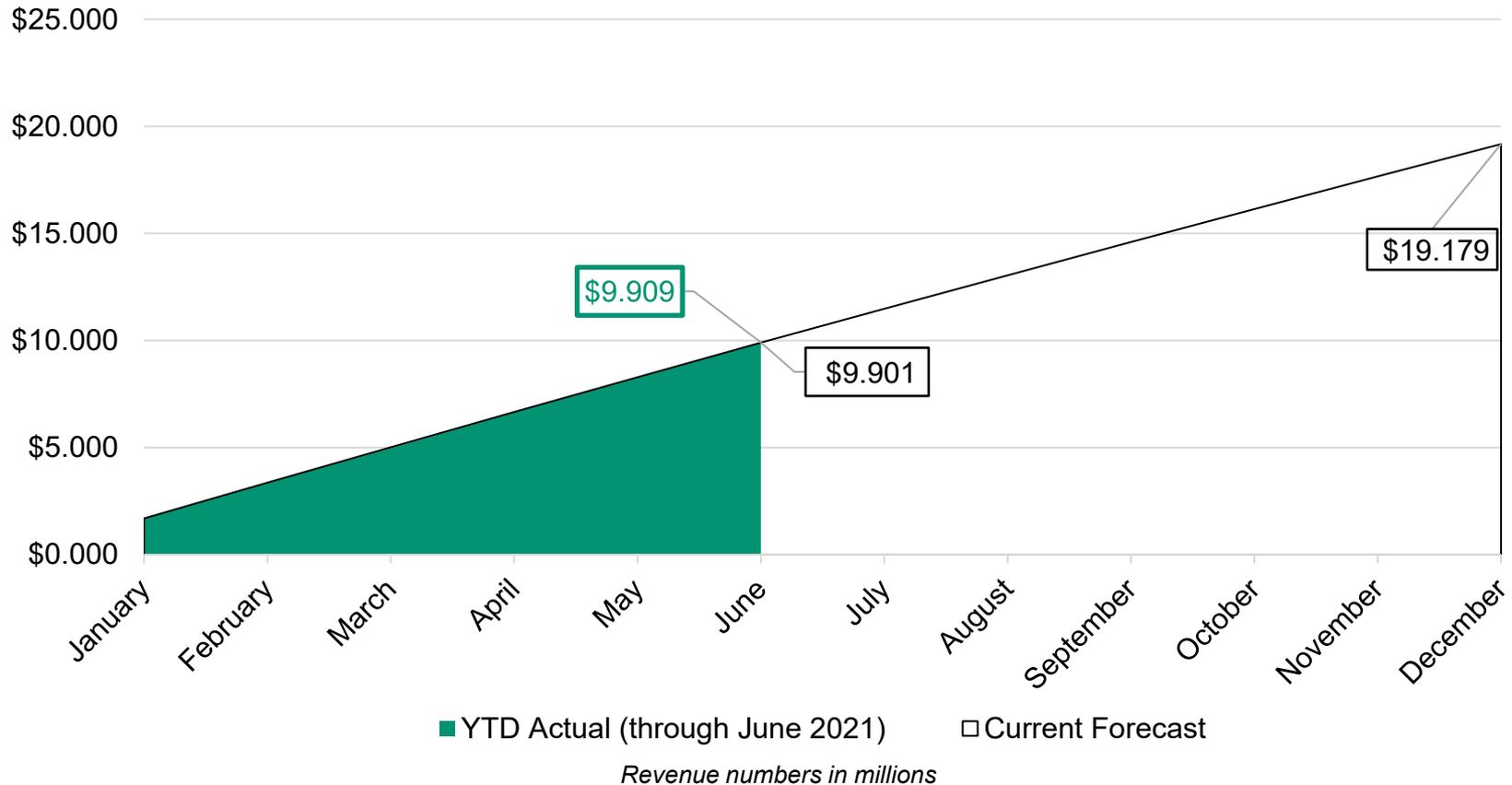
Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of June 2021.

Finance Update

- Presentation and approval of final budget for FY22 is moving to October 20 meeting
 - Preliminary rate release moved from July 1 to July 23
 - Finance Workgroup will convene and review budget projections before the October meeting
- FY21 ended on June 30, and the deadline for posting FY21 transactions is the weekend of August 20
- The October final budget will provide an actual view of FY21 performance and a view of FY22 that reflects updated revenue and expense projections
- Confident our resources are sufficient to support the operating plan we have in place today

MNsure Premium Withhold Revenue Calendar Year 2021

Forecast and YTD Actual



Note: CY21 forecast is based on preliminary budget approved at March 10, 2021 board meeting.

Legislative Update – 1st Special Session

- MNsure-focused:
 - MN Premium Security Plan extended through December 2022 with \$3.844 million appropriation to MNsure
 - Approval to use newer system to complete background studies for MNsure-certified assisters
 - \$2 million for additional grants to MNsure assisters
- Other notable actions:
 - New requirements for telehealth coverage and for analysis of future mandated health benefit modification proposals
 - Federal background study compliance for all state agency employees with access to federal tax information
 - Addressing the “family glitch” in MinnesotaCare
 - Medical assistance coverage for up to 12 months postpartum

American Rescue Plan Act (ARPA)

Implementation Update

- Phased approach to implementing provisions of the ARPA is complete
 - April 30: Increased APTC for consumers up to 400%
 - June 8: Removed the 400% FPL cap for APTC
 - June 30: Enabled additional benefits for recipients of unemployment insurance (UI)
- \$73 million in additional annual premium savings will be available to enrolled Minnesotans
- Almost \$10 million will be available to those previously ineligible
- Several thousand enrolled members are newly eligible for the UI benefit and lower (or \$0) monthly premiums

ARPA Grant Funding Request

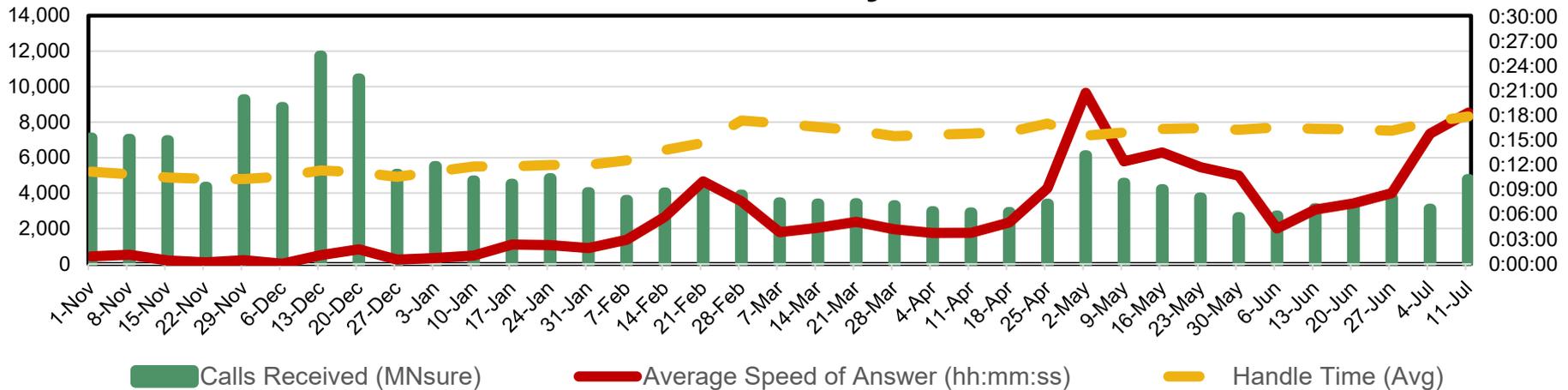
- ARPA makes \$20 million available to reimburse costs of implementing the legislation
- MNsure is eligible to receive up to \$1.33 million
- Reimbursement limits:
 - No more than \$532,000 for pre-award costs
 - Up to \$798,000 for post-award costs*
- Funding request was finalized and submitted July 20
- Pre-award costs: enabling new APTC threshold and eligibility determination
- Post-award costs: IT system enhancements, notice improvements and public awareness and outreach

* Assuming the SBE receives the maximum \$532 thousand to reimburse pre-award costs

Contact Center Dashboard

Contact Center Main Line – 2021	April	May	June
Average Daily Call Volume	608	934	649
Service Level (% of calls answered within 5 min.)	75%	71%	73%
Calls Abandoned While in Queue	6%	12%	8%

MNsure Contact Center Performance November 1, 2020 - July 16, 2021



Call volumes represent weekly totals for week beginning with date.

Prepared for July 21, 2021 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, June 2021	
1. MCRE/Counties	15%
2. How Do I Apply	14%
3. How Do I Enroll In A Plan	8%
4. How Do I Update My Application?	8%
5. Enrollment Status Check	5%

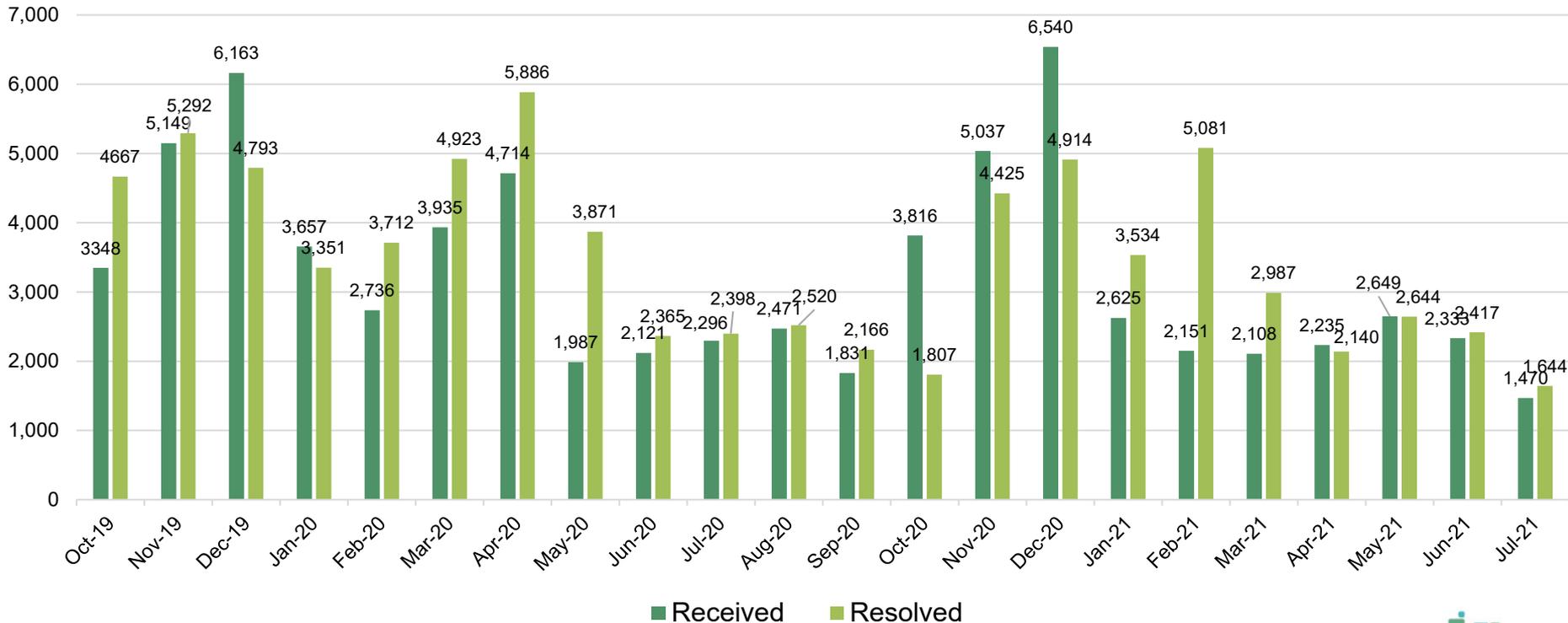
Assister Resource Center (ARC) Top Inquiries, June 2021	
1. Public Program Status	35%
2. How Do I Apply	12%
3. Newborn Status	8%
4. Pending Case	7%
5. QHP Status	7%

Broker Service Line Top Inquiries, June 2021	
1. Status of Enrollment	9%
2. How Do I Update My Application	8%
3. How Do I Apply	8%
4. Lost or will lose Employer-Sponsored Insurance	7%
5. How To Enroll In a Plan	5%

Qualified Life Events Processing

- Workable life event cases: 112
- Average time to process: 3 days

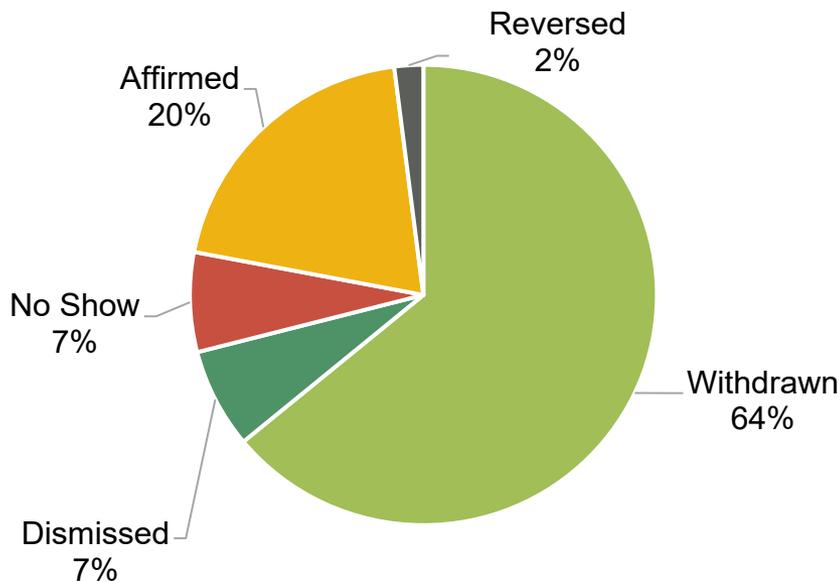
Life Event Change Processing by Month



Appeals Dashboard

Appeals Status – 2021	April	May	June
Appeals Filed – Individual	50	48	42
Average Days Open-Individual	54	38	41

Individual Appeals Outcome June 2021



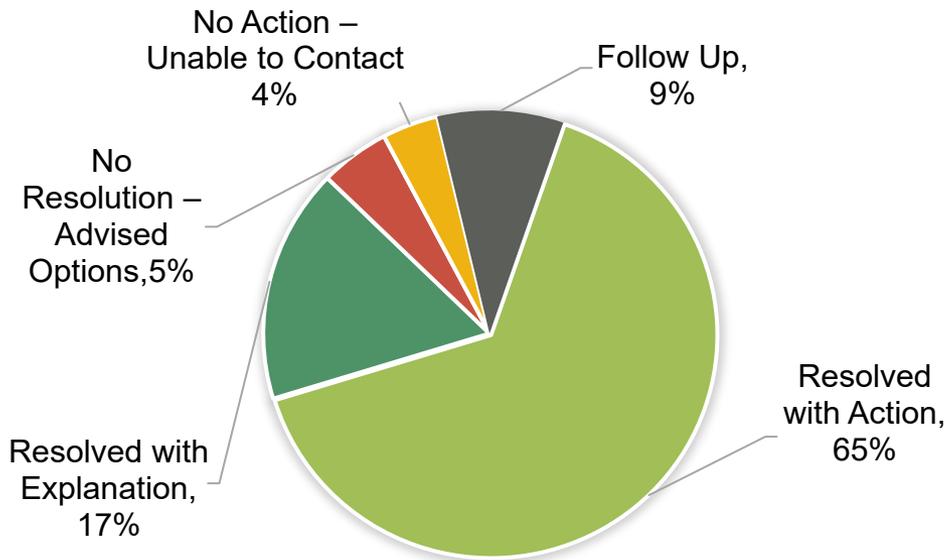
Top Issues – Individual June 2021

1. SEP denial	29%
2. APTC eligibility	17%
3. Termination Date	13%

Resolution Review Dashboard

Resolution Review Tickets Status – 2021	April	May	June
Resolution Review Tickets Created	140	107	134
Average Days Open	4	4	3

Resolution Review Outcome June 2021



Top Issues June 2021

1. Plan Termination Date	46%
2. Plan Effectuation Date	22%
3. APTC Effectuation Date	13%



IT and Executive Steering Committee Update

COVID-19 Relief APTC Changes Project



- #1 priority in METS project portfolio
- Two phases of delivery
 - Phase 1 updates Advance Premium Table and generates re-determination batch
 - Phase 2 removes FPL >400% limit & completes re-determination batch
- Sponsors and SMEs from MNsure and DHS are participating

Preparing for the End of the COVID-19 Emergency

- Two 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 six 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.

Status of COVID-Hold Projects

as of 7/16/2021

Projects on COVID-Hold	Status (as of date)	Notes
Cost Sharing for MA	On hold (3/27/20)	
* METS Electronic Eligibility Verifications (Discovery)	Removed from Roadmap (6/15/21) Δ	Defunded
* METS Eligibility Determination: Pregnant Women and Auto Newborns	On hold (3/27/20)	
* METS Eligibility: Income	Removed from Roadmap (6/15/21) Δ	Defunded

Key: * = IAPD-funded, Red Δ = Changes since last presentation

Returning to Normal Operations: Decisions Pending

- We are waiting on HHS/CMS
 - Public Health Emergency end date (assumption for planning: 12/31/21)
 - Additional guidance to States (not sure when it will be issued or what it will contain)
- MNIT work is needed but has not yet been fully defined or estimated
- Limited resource capacity for DHS, MNsure and MNIT means tough decisions must be made and all priorities may not be met
- “Earliest start” dates are subject to change

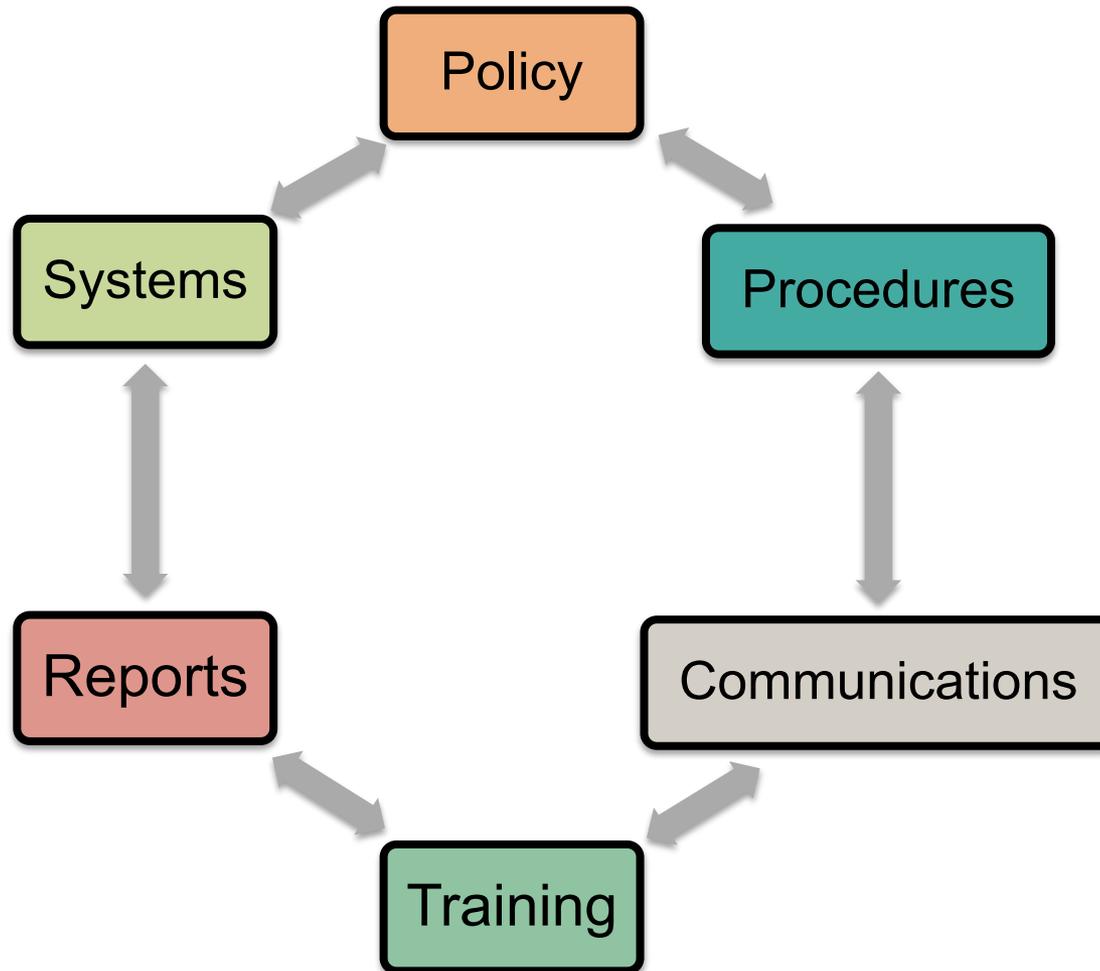
Returning to Normal Operations: Key Steps

 DEPARTMENT OF HUMAN SERVICES	Status
Plan	Active
Communicate with partners and stakeholders	Active
Communicate with eligibility workers	Active
Send notices to enrollees	*Earliest start: Sep 2021
Resume renewals	*Earliest start: Oct 2021
Act on Changes in Circumstances (CiCs)	*Earliest start: Jan 2022

 MNSure	Status
Plan	Active
Advanced notice - public enrollment to private coverage	Must coordinate with DHS' timeline

*“Earliest start” dates are subject to change and assume Public Health Emergency ends 12/31/21

Returning to Normal Operations: Supporting Functions



Open Enrollment 2022

- Readiness activities have started
- Open enrollment start / end dates not yet established

Fall 2021 Release Timeframe



- **Fall METS Release includes** (deploys 9/12/21)
 - Unique Person ID (UPI)
 - Effective Dates
 - Renewals Process Improvements 2020
 - M&O: Non Project Work
- **Other Fall deliverables**
 - Unique Person ID (UPI)
 - Data Mart 1.5
 - Data Access & Management Reports
 - METS DR (Disaster Recovery) Exercise 2021.1
 - (Public programs only) Tribes as Processing Entities
 - M&O: Non Project work

Winter 2021 Release Timeframe

- Winter METS Release includes (deploys 1/9/22)
 - Unique Person ID (UPI)
 - Effective Dates
 - M&O: Non Project Work
- Other Winter deliverables
 - Unique Person ID (UPI)
 - Data Access & Management Reports
 - M&O: Non Project work

Rolling Deliverable Schedule – New Development Projects *as of 7/16/2021*

Roadmap Efforts	Current Phase	2021 Spring Release Timeframe	2021 Summer Release Timeframe	2021 Fall Release Timeframe	2021 Winter Release Timeframe	Future Timeframes
* Unique Person ID	Execution	Complete	Complete	Firm	Firm	Targeted
* Effective Dates	Execution	Active	Active	Firm	Firm	Targeted
* Renewals Process Improvements 2020	Execution	Active	Complete	Firm		
Cost Sharing for MA	Execution	COVID Hold	COVID Hold	TBD	TBD	TBD
* Eligibility Message Functionality	Closure Δ	Active	Complete			
* Tribes as Processing Entities	Execution	Complete	Active	Targeted	Active	TBD
* METS Elig Determination: Pregnant Women and Auto Newborns	Planning	COVID Hold	COVID Hold	TBD	TBD	TBD
* METS-Eligibility: Income Δ	Planning	COVID Hold	COVID Hold	Defunded Δ		
* METS-Electronic Eligibility Verifications (Discovery) Δ	Not Started	COVID Hold	COVID Hold	Defunded Δ		
Data Mart 1.5	Execution	Complete	Active	Targeted		
COVID-19 Relief APTC Changes	Execution	Complete	Complete			
* Eligibility and Enrollment Certification Δ	Execution	Active	Active	Active	Active	Active
Grant/Pope County Merger (Western Prairie) Δ	Initiation	Active	Active	Active	Active	Active

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

Projects Added to Roadmap

Eligibility and Enrollment Certification

Description: Coordinate work across certain federally funded projects to comply with a streamlined Outcomes Based Certification (OBC) methodology from CMS for certifying Eligibility and Enrollment systems.

Grant/Pope County Merger (Western Prairie)

Description: Update DHS state systems [including METS] and financial processes to reflect the Pope/Grant county merger. Develop a guide/template that can be used for future county mergers. Develop a standard list of questions or tasks we can share with counties and internally as a guide or playbook for future county mergers.

Rolling Deliverable Schedule – Ongoing/Annual Work

as of 7/16/2021

Roadmap Efforts	Current Phase	2021 Spring Release Timeframe	2021 Summer Release Timeframe	2021 Fall Release Timeframe	2021 Winter Release Timeframe	Future Timeframes
METS DR (Disaster Recovery) Exercise 2020.1	Closed					
METS DR (Disaster Recovery) Exercise 2021.1	Closure Δ	Active	Complete	Complete Δ		
Periodic/Annual Work – 2021 FPL-MCRE/IA/uQHP	Closed					
1095-B Tax Year 2020	Closed Δ	Complete				
1095-B Tax Year 2021	Not started			TBD	TBD	TBD
Data Access & Management Reports- FFY2021	Execution	Complete	Complete	Targeted	Targeted	Targeted
M&O: Non Project work	Ongoing	Complete	Complete	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
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Δ = 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
Periodic/Annual Work – 2021 FPL-MCRE / IA / uQHP	Completed
1095-B Tax Year 2020	Completed Δ
1095-B Tax Year 2021 (Starts 9/1/2021)	Planned
Data Access & Management Reports	Completed
Data Access & Management Reports - FFY2021	In progress
M&O: Non Project work	In progress

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 FFY21)	Completed
MMIS 1N Modularization	Completed
* Eligibility Message Functionality	In progress
* Tribes as Processing Entities	In progress
* METS Eligibility Determination: Pregnant Women and Auto Newborns	✘
* METS Eligibility: Income	Defunded for FFY21/22 Δ
* METS Electronic Eligibility Verifications (Discovery)	
Data Mart 1.5	In progress
Cúram Upgrade 2020	Completed
COVID-19 Relief APTC Changes	In progress
* Eligibility and Enrollment Certification Δ	In progress
Grant/Pope County Merger (Western Prairie) Δ	In progress

Status Key
In Progress
Completed/Operationalized
Planned
Not complete; Dropping off roadmap
✘ = COVID Hold
* = IAPD-funded projects
Δ (red) = Change since last presentation

Preview: Projected METS FFY 2022 Roadmap (for METS ESC July decision)



Ongoing / Annual Work	Projected Status on 10/1/2021
1095-B Tax Year 2021	In Progress
Data Access & Management Reports- FFY 2021	In Progress
M&O: Non Project work	In Progress
1095-B Tax Year 2022 (Starts 9/1/2022)	Planned
METS DR (Disaster Recovery) Exercise 2022.1	Planned
Data Access & Management Reports - FFY2022	Planned
Cúram Upgrade 2022	Planned

Development Projects	Projected Status on 10/1/2021
* \$ Unique Person ID	In Progress
* \$ Effective Dates	In Progress
* Renewals Process Improvements 2020	In Progress
Cost Sharing for MA	✘
* \$ Tribes as Processing Entities	In Progress
* \$ METS Eligibility Determination: Pregnant Women and Auto Newborns	In Progress
* \$ Eligibility and Enrollment Certification	In Progress
Grant/Pope County Merger (Western Prairie)	In Progress

Status Key
In Progress
Planned
✘ = COVID Hold
* = IAPD-funded in FFY21
\$ = EAB selected for IAPD funding in FFY22



Health Industry Advisory Committee Recommendations



New Business



Adjourn