



Board of Directors Meeting

October 20, 2021

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Public Comment

Administrative Items

- Approve July 21 & September 21 meeting minutes



CEO Report

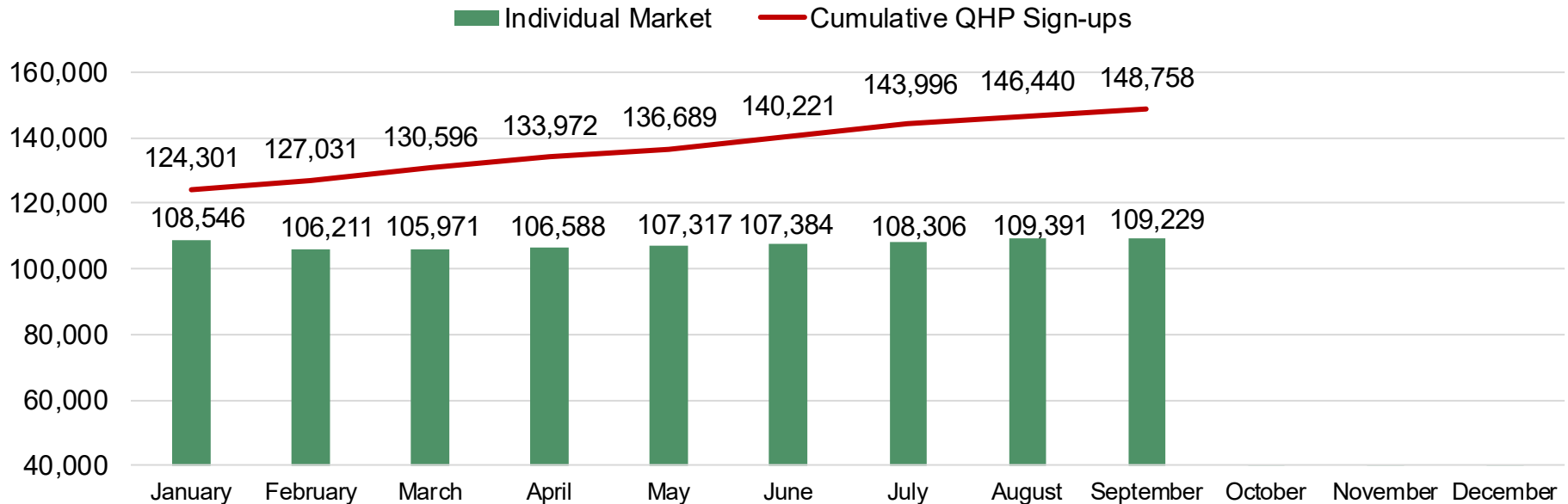
MNsure Dashboard

METS Activity, November 1, 2020 – October 17, 2021	
Total	330,219
Medical Assistance Applicants	152,843
MinnesotaCare Applicants	28,512
Qualified Health Plan Sign-ups	148,864
QHP New Consumers	49,804
Qualified Dental Plan Sign-ups	29,812

Financial Assistance – Plan Year 2021 as of October 17, 2021	
Households with Advanced Premium Tax Credit	59.3%
Households with Cost-Sharing Reductions	11.1%
Average Monthly APTC by Household	\$507.20
Cumulative APTC through September 2021	\$164,091,489

Effectuated Enrollments and Average Premiums, 2021

Monthly Effectuated Enrollments, January – September 2021



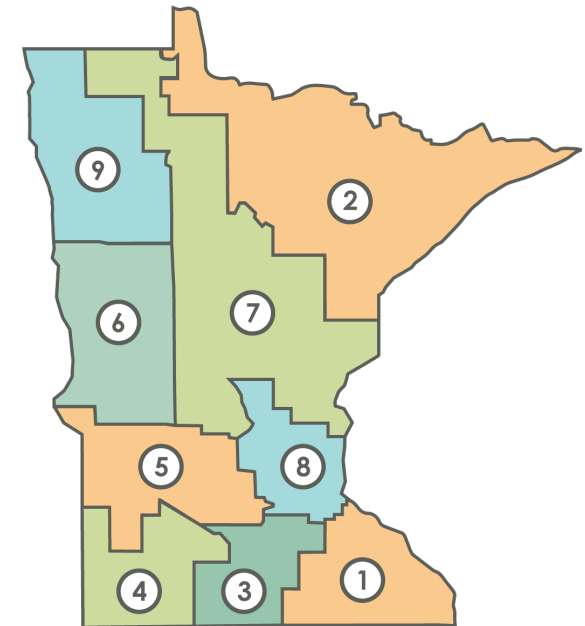
Average Pre-APTC Premium	437.57	437.22	435.83	434.63	433.85	432.69	431.04	430.51	429.77			
Average Post-APTC Premium	297.36	297.36	297.37	297.61	247.18	247.71	233.34	232.46	231.75			

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

PY2021 QHP Enrollment by Rating Region

as of October 17, 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%	\$713.17
2	5.7%	5.8%	\$556.63
3	4.7%	4.5%	\$647.98
4	2.1%	2.6%	\$575.02
5	3.6%	3.8%	\$521.04
6	4.1%	4.3%	\$524.72
7	7.7%	9.2%	\$522.80
8	62.6%	62.7%	\$362.78
9	1.5%	1.3%	\$527.93



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

7 Total in second column <100% due to rounding

QHP Dashboard

Carriers	2021 Enrollment To Date	2020 Enrollment
Blue Plus	16.7%	18.1%
HealthPartners	19.5%	19.5%
Medica	15.7%	21.4%
UCare	47.1%	41.0%
Quartz	0.9%	N/A

Total <100% due to rounding

Metal Level	2021 Enrollment To Date	2020 Enrollment
Gold	15.6%	15.4%
Silver	30.3%	29.5%
Bronze	51.8%	52.7%
Catastrophic	2.3%	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	12.2%	12.1%
18-25	6.6%	6.8%
26-34	13.5%	13.6%
35-44	14.5%	14.0%
45-54	16.3%	16.7%
55+	37.0%	36.8%

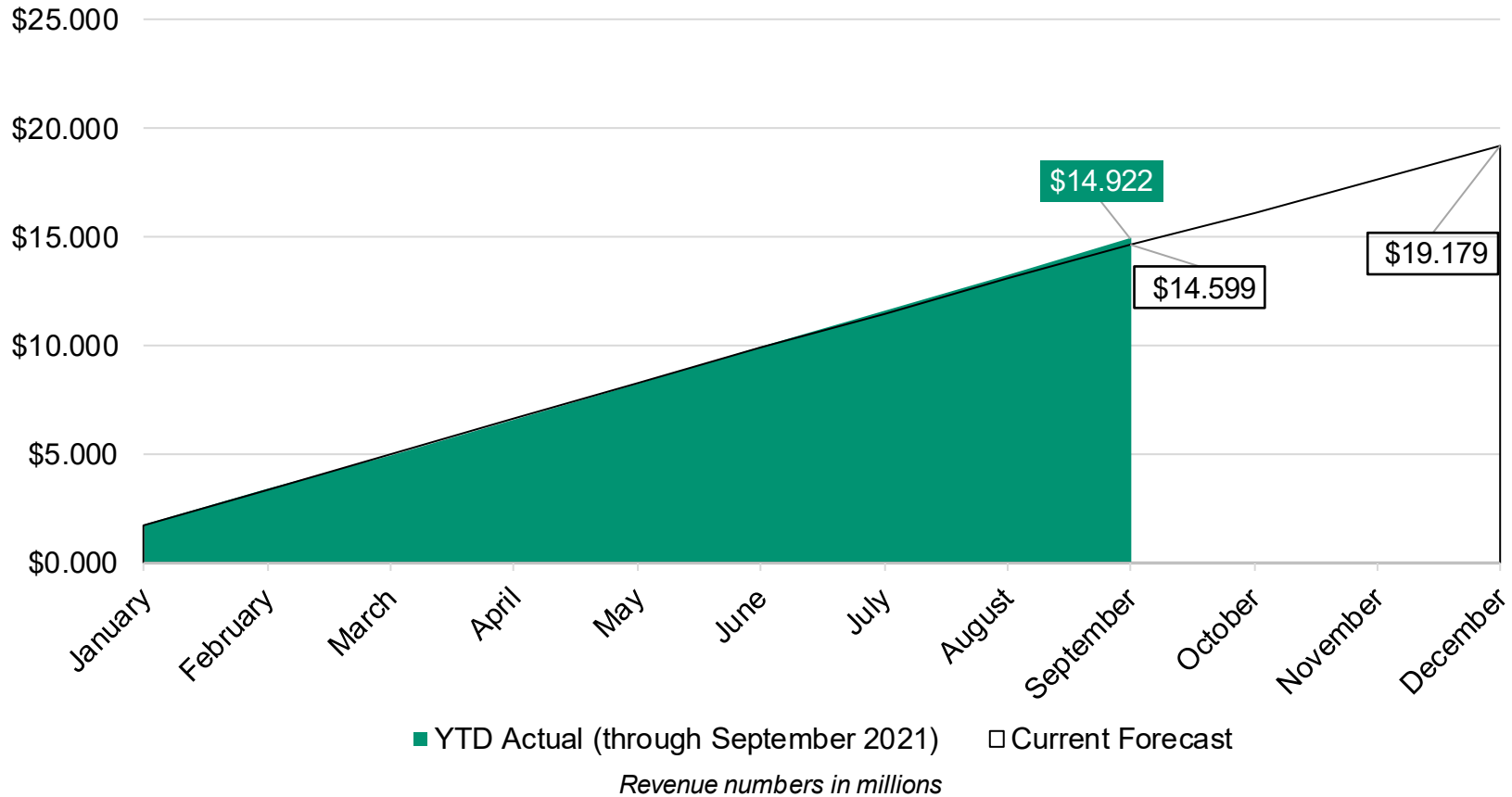
Total >100% due to rounding

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

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

MNsure Premium Withhold Revenue Calendar Year 2021

Forecast and YTD Actual

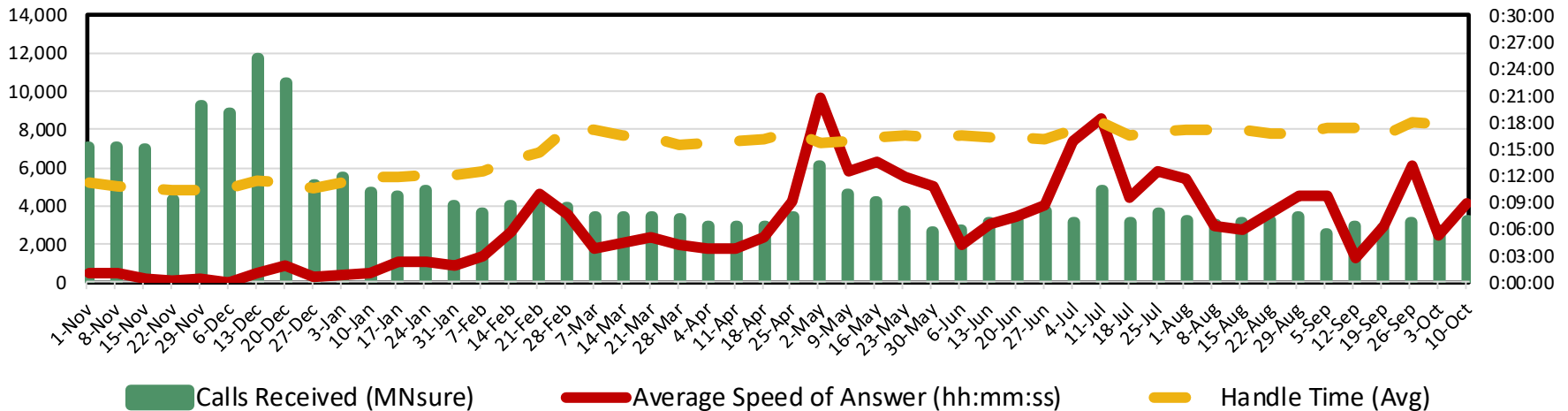


Note: CY21 forecast is based on preliminary budget approved at March 10, 2021 board meeting.

Contact Center Dashboard

Contact Center Main Line – 2021	July	August	September
Average Daily Call Volume	145	138	160
Service Level (% of calls answered within 5 min.)	59%	54%	55%
Calls Abandoned While in Queue	6%	6%	8%

MNsure Contact Center Performance November 1, 2020 - October 15, 2021



Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, September 2021	
1. MCRE/Counties	14%
2. How Do I Apply	11%
3. How Do I Update My Application	7%
4. How Do I Enroll In A Plan	6%
5. Password Reset/Account Unlock	4%

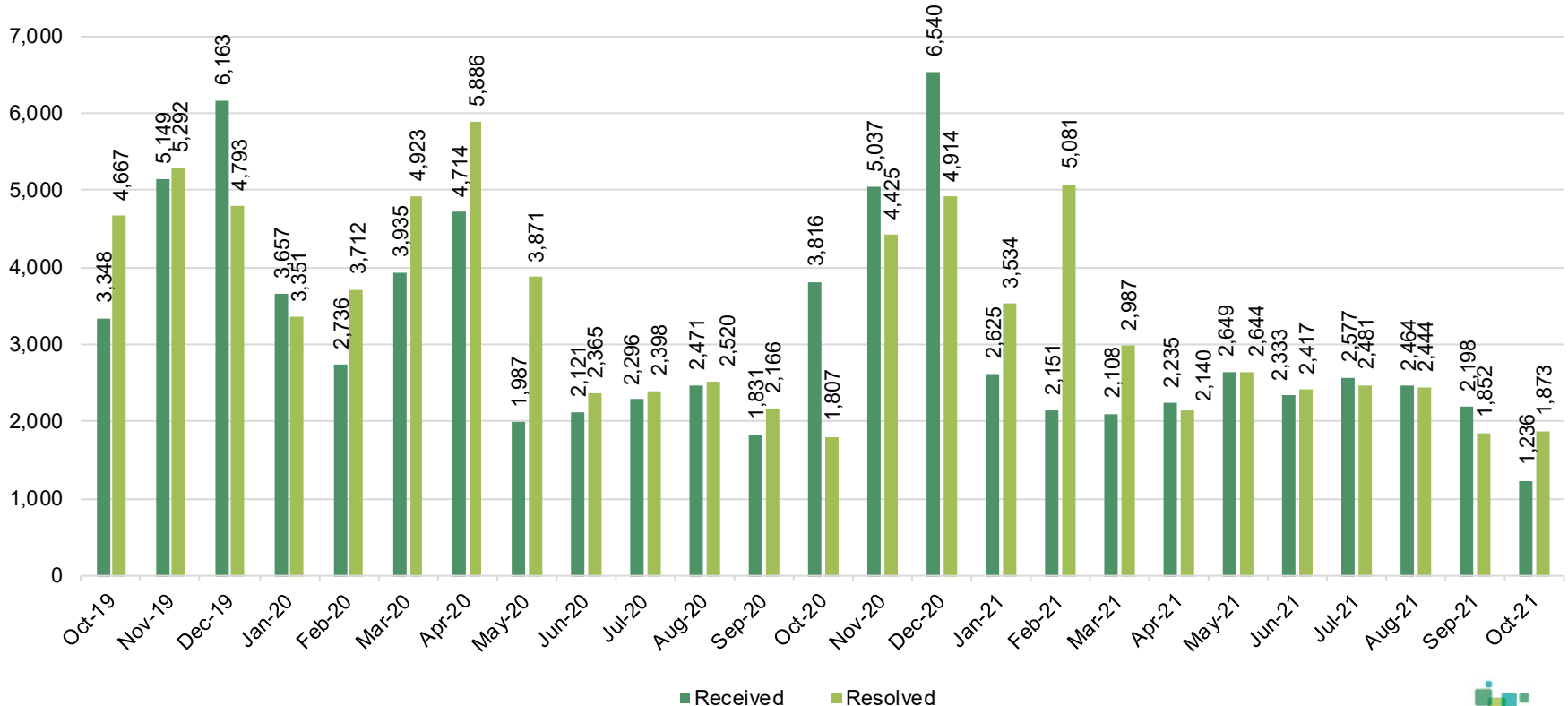
Assister Resource Center (ARC) Top Inquiries, September 2021	
1. Public Program Status	31%
2. Newborn Status	11%
3. How Do I Apply	10%
4. Pending Case	9%
5. QHP Status	6%

Broker Service Line Top Inquiries, September 2021	
1. Lost or will lose Employer-Sponsored Insurance	21%
2. How Do I Update My Application	7%
3. How To Enroll in a Plan	5%
4. How Do I Apply	4%
5. Status of Enrollment	3%

Qualified Life Events Processing

- Workable life event cases: 676
- Average time to process: 10 days

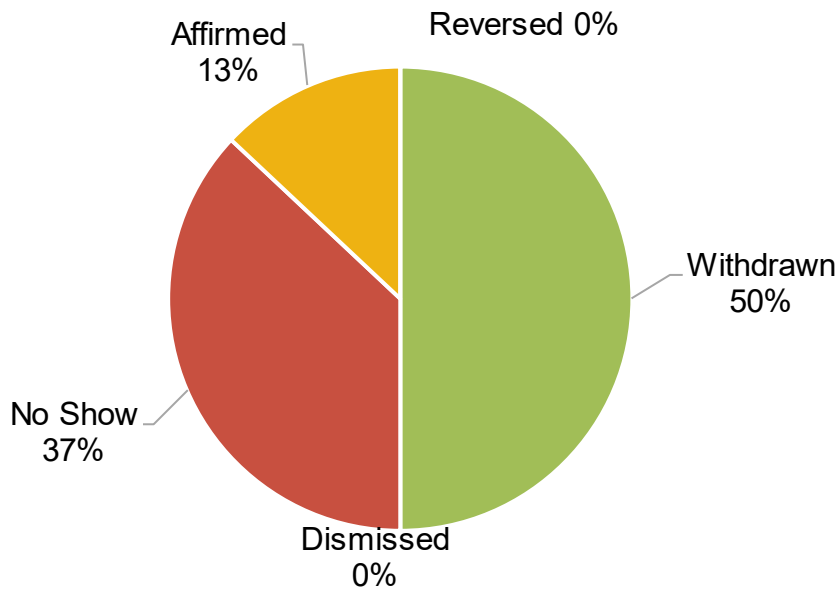
Life Event Change Processing By Month



Appeals Dashboard

Appeals Status – 2021	July	August	September
Appeals Filed – Individual	34	46	34
Average Days Open-Individual	53	43	43

Individual Appeals Outcome September 2021



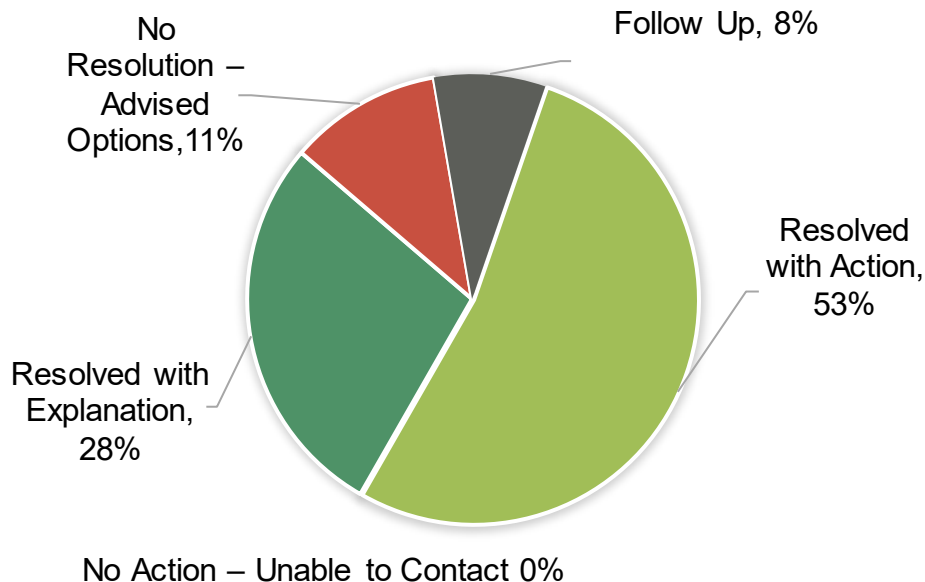
Top Issues – Individual September 2021

1. SEP Denial	31%
2. APTC effective date	18%
3. Termination date	18%

Resolution Review Dashboard

Resolution Review Tickets Status – 2021	July	August	September
Resolution Review Tickets Created	108	127	74
Average Days Open	3	3	2

Resolution Review Outcome September 2021



Top Issues September 2021	
1. Termination Date	39%
2. Effective Date of Coverage	37%
3. SEP Issue	14%



Fiscal Year 2022 Budget



2022 Market Outlook

Plan Summary (Year-Over-Year)

On-Exchange Plan Summary

Carriers	2020	2021	2022
Blue Plus	66	63	63
HealthPartners	10	18	24
Medica	36	50	54
Quartz	N/A	14	13
UCare	10	11	12
Delta Dental	5	5	5
Dentegra	2	2	2
Total	129	163	173

Rate Changes by Metal Level - Household

- Based on gross premiums (before APTC) for the currently enrolled MNsure population at a household level.

Metal Level	Blue Plus Avg Change	Blue Plus Avg % Change	Health-Partners Avg Change	Health-Partners Avg % Change	Medica Avg Change	Medica Avg % Change	Quartz Avg Change	Quartz Avg % Change	UCare Avg Change	UCare Avg % Change	Total Avg Change	Total Avg %
Gold	\$44.61	6.23%	\$64.27	9.82%	\$93.39	10.43%	\$32.50	3.52%	\$64.67	8.83%	\$61.96	8.41%
Silver	\$61.33	9.01%	\$56.33	8.79%	\$65.33	8.04%	\$32.23	3.76%	\$67.59	10.23%	\$63.50	9.26%
Bronze	\$57.48	7.94%	\$56.79	9.74%	\$84.09	9.69%	\$33.03	4.42%	\$76.21	13.35%	\$70.55	11.06%
Catastrophic	N/A	N/A	N/A	N/A	\$10.39	6.15%	\$18.66	9.06%	(\$12.66)	-7.45%	\$2.44	1.44%
Total	\$54.89	7.74%	\$57.86	9.41%	\$70.27	9.17%	\$32.61	4.10%	\$70.33	11.62%	\$64.91	9.94%

Bronze plans increased at a rate higher than silver. This results in enrollees at the bronze level paying more out-of-pocket after APTC is deducted.



IT and Executive Steering Committee Update

Open Enrollment 2022

- Open Enrollment Dates: Monday, November 1 to Saturday, January 15
- Virtual Command Center will be staffed by DHS/MNsure Service Desk at all times the MNsure Contact Center is open
- A strict MNIT Change Freeze during the Open Enrollment period ensures systems remain stable
 - Impacts all DHS/MNsure applications and applications that connect to DHS/MNsure applications
 - Exceptions must have documented justification and multiple levels of approval
 - Change Freeze dates: October 25 through January 17



MNsire Board Governance



New Business



Adjourn



Board of Directors Meeting Slide Deck Addendum 10/20/2021

Effectuated Enrollments and Average Premiums, 2021, page 6

Monthly Effectuated Enrollments, January 2021 to date

Month	Individual Market	Cumulative QHP Sign-ups
January 2021	108,546	124,301
February 2021	106,211	127,031
March 2021	105,971	130,596
April 2021	106,588	133,972
May 2021	107,317	136,689
June 2021	107,384	140,221
July 2021	108,306	143,996
August 2021	109,391	146,440
September 2021	109,229	148,758

Contact Center Dashboard, page 10

MNsure Contact Center Call Performance, November 1, 2020 – October 15, 2021

- Calls received were highest at 11,751 during the week of December 13, 2020, and another spike of 10,457 calls occurred the week of December 20, 2020. As of the week starting October 11, 2021, calls received were 42,762.
- The lowest number of calls received were 2,540 for the week of September 5, 2021.
- The highest average speed of answer was 0:20:46 for the week of May 3, 2021. As of the week starting October 11, 2021, the average speed of answer was 0:06:43 seconds.
- The lowest average speed to answer was 0:00:02 for the week of December 6, 2020.
- The highest call handle time of 0:18:01 minutes was during the week of October 10, 2021. As of the week starting October 11, 2021, the average call handle time was 0:15:02 minutes.

Qualified Life Events Processing, page 12**Life Event Changes by Month, October 2019 – October 15, 2021**

Month	Received Changes	Resolved Changes
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
March 2021	2,108	2,987
April 2021	2,235	2,140
May 2021	2,649	2,644
June 2021	2,333	2,417
July 2021	1,470	1,644
August 2021	2,464	2,444
September 2021	2,198	1,852
October 2021 (to date)	1,236	1,873