



Board of Directors Meeting

November 17, 2021

MNsurance'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@MNsurance.org.





Public Comment

Administrative Items

- Approve October 20 meeting minutes
- Advisory Committee Applicant Review

Proposed New and Re-appointed Advisory Committee Members

Consumer & Small Employer

- Richard Klick
- Cheryl Scheer
- Jonathan Vagle
- Lana Barskiy

Current members:

- Anna Guler
- Melissa Stanton

Health Industry

- Nancy Molenda
- Deb Kersten
- Michael Boho
- Matthew Schafer

Current members:

- La Sheenlaruba Tyacke
- Brian Vamstad

Key

- Proposed new member
- Proposed member for re-appointment
- Current member (term not up)

Proposed Advisory Committee Leadership

Consumer & Small Employer

- **Chair:** Anna Guler

Health Industry

- **Chair:** Matt Schafer



Consumer & Small Employer Advisory Committee (CSEAC) Recommendations

CEO Report

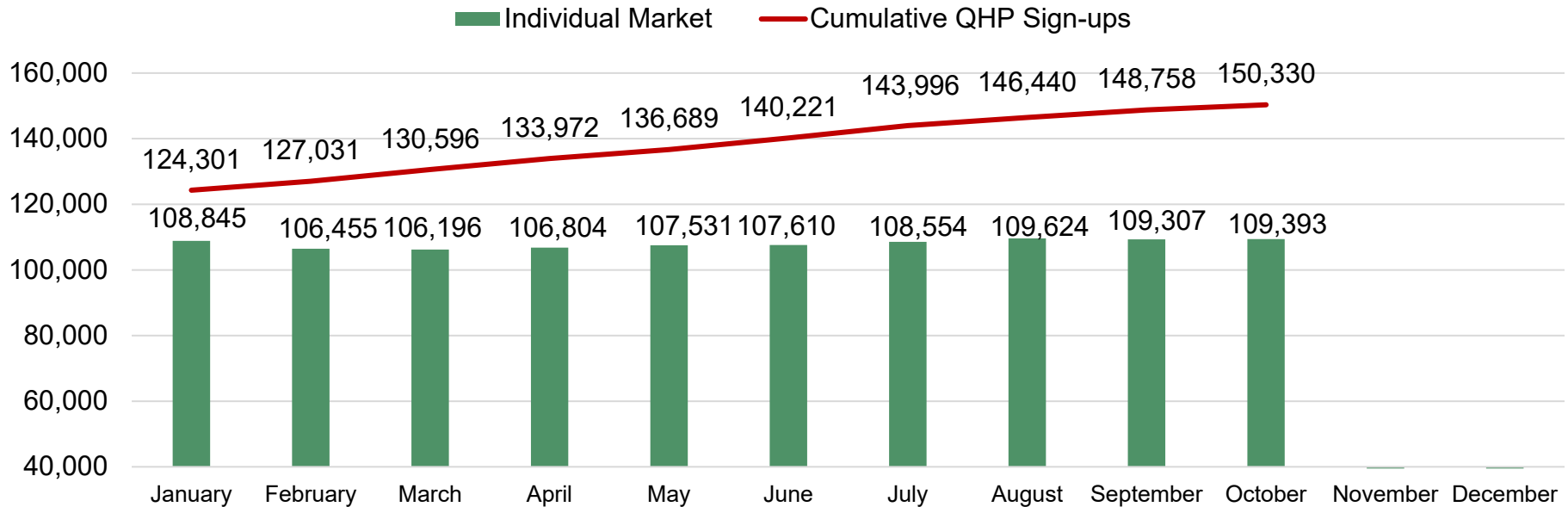
MNsure Dashboard

METS Activity, November 1 – 14, 2021	
Total	115,572
Medical Assistance Applicants	5,114
MinnesotaCare Applicants	1,151
Qualified Health Plan Sign-ups	109,307
QHP New Consumers	5,507
Qualified Dental Plan Sign-ups	19,905

Financial Assistance – Plan Year 2022 as of November 14, 2021	
Households with Advanced Premium Tax Credit	56.0%
Households with Cost-Sharing Reductions	8.0%
Average Monthly APTC by Household	\$528.36

Effectuated Enrollments and Average Premiums, 2021

Monthly Effectuated Enrollments, January – October 2021



Average Pre-APTC Premium	437.1	436.79	435.44	434.23	433.44	432.22	430.57	430.02	429.4	428.32		
Average Post-APTC Premium	297.09	297.12	297.14	297.39	247.02	247.51	233.16	232.35	231.57	231.02		

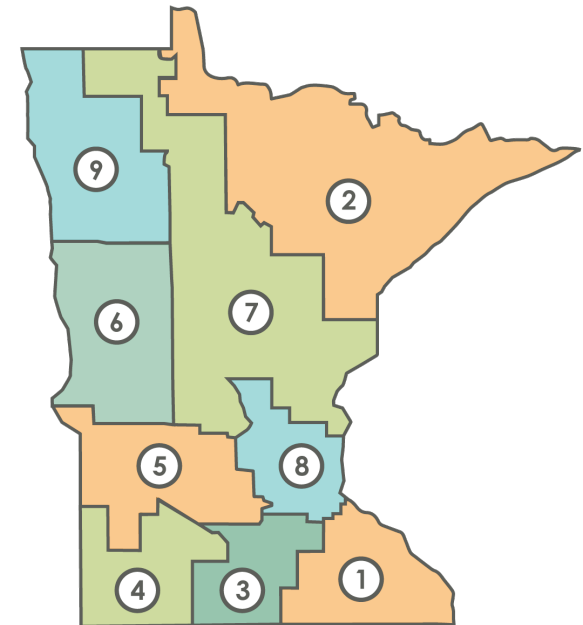
Note: Cumulative QHP sign-ups reflect sign-ups for the given plan year.

PY2022 QHP Enrollment by Rating Region

as of November 14, 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%	\$747.70
2	5.7%	5.9%	\$612.79
3	4.7%	4.5%	\$737.39
4	2.1%	2.6%	\$642.93
5	3.6%	3.8%	\$578.30
6	4.1%	4.3%	\$576.38
7	7.7%	9.3%	\$579.97
8	62.6%	62.6%	\$361.80
9	1.5%	1.3%	\$582.63

Totals not=100% due to rounding



Note: Data is based on MNsure's current enrollment population through November 14, 2021.

QHP Dashboard

Carriers	2022 Enrollment To Date	2021 Enrollment
Blue Plus	17.0%	16.9%
HealthPartners	19.8%	19.4%
Medica	15.5%	15.6%
UCare	46.7%	47.2%
Quartz	1.0%	1.0%

Total >100% due to rounding

Metal Level	2022 Enrollment To Date	2021 Enrollment
Gold	15.8%	15.6%
Silver	30.3%	30.4%
Bronze	51.8%	51.8%
Catastrophic	2.1%	2.2%

Sex	2022 Enrollment To Date	2021 Enrollment
Male	48.7%	48.6%
Female	51.3%	51.4%

Age	2022 Enrollment To Date	2021 Enrollment
<18	11.5%	12.2%
18-25	6.7%	6.6%
26-34	12.9%	13.3%
35-44	14.3%	14.5%
45-54	15.5%	16.3%
55+	39.1%	37.1%

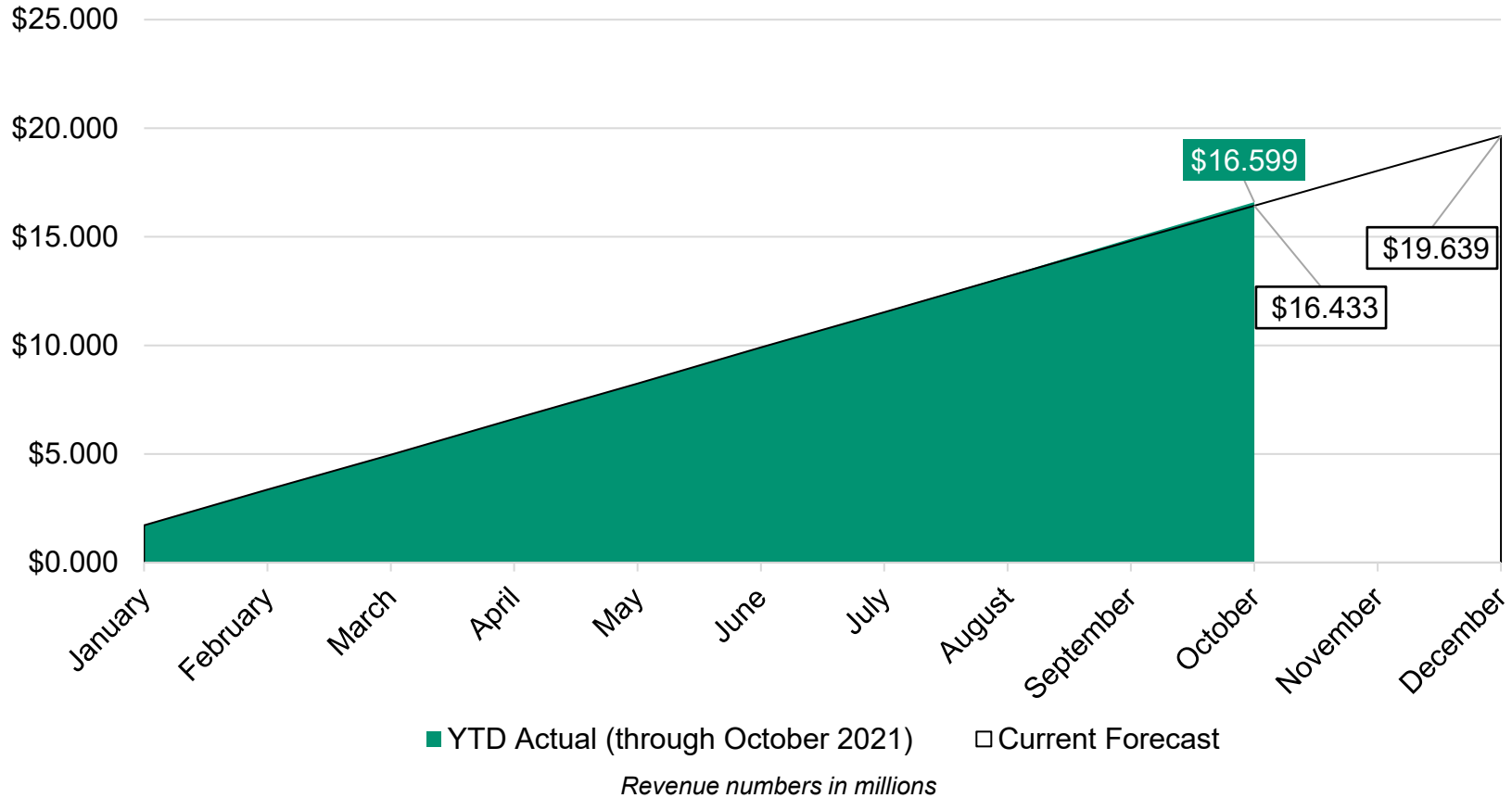
Language Preference	2022	2021
English	97.0%	96.8%
Hmong	0.5%	0.6%
Somali	0.3%	0.3%
Spanish	1.1%	1.2%
Other	1.1%	1.2%

Total >100% due to rounding

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of November 14, 2021.

MNsure Premium Withhold Revenue Calendar Year 2021

Forecast and YTD Actual

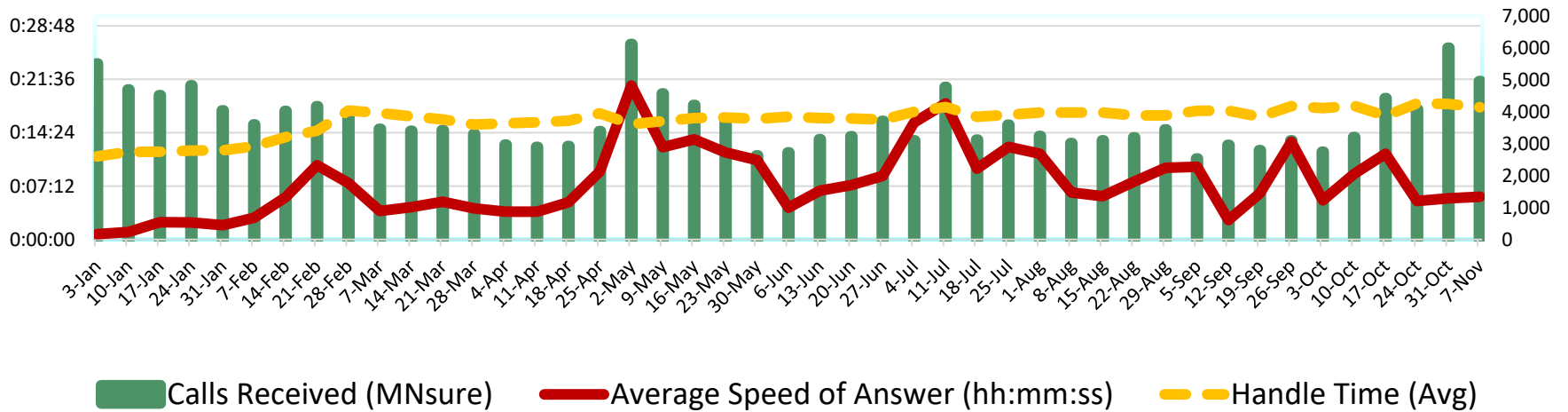


Note: CY21 forecast is based on budget approved at October 20, 2021 board meeting.

Contact Center Dashboard

Contact Center Main Line – 2021	August	September	October
Average Daily Call Volume	655	569	712
Service Level (% of calls answered within 5 min.)	73%	67%	64%
Calls Abandoned While in Queue	8%	6%	8%

MNsure Contact Center Performance January 1, 2021 - November 12, 2021



Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, October 2021	
1. MCRE/Counties	12%
2. How Do I Apply	8%
3. How Do I Update My Application	7%
4. How To Enroll In A Plan	5%
5. Enrollment Status Check	5%

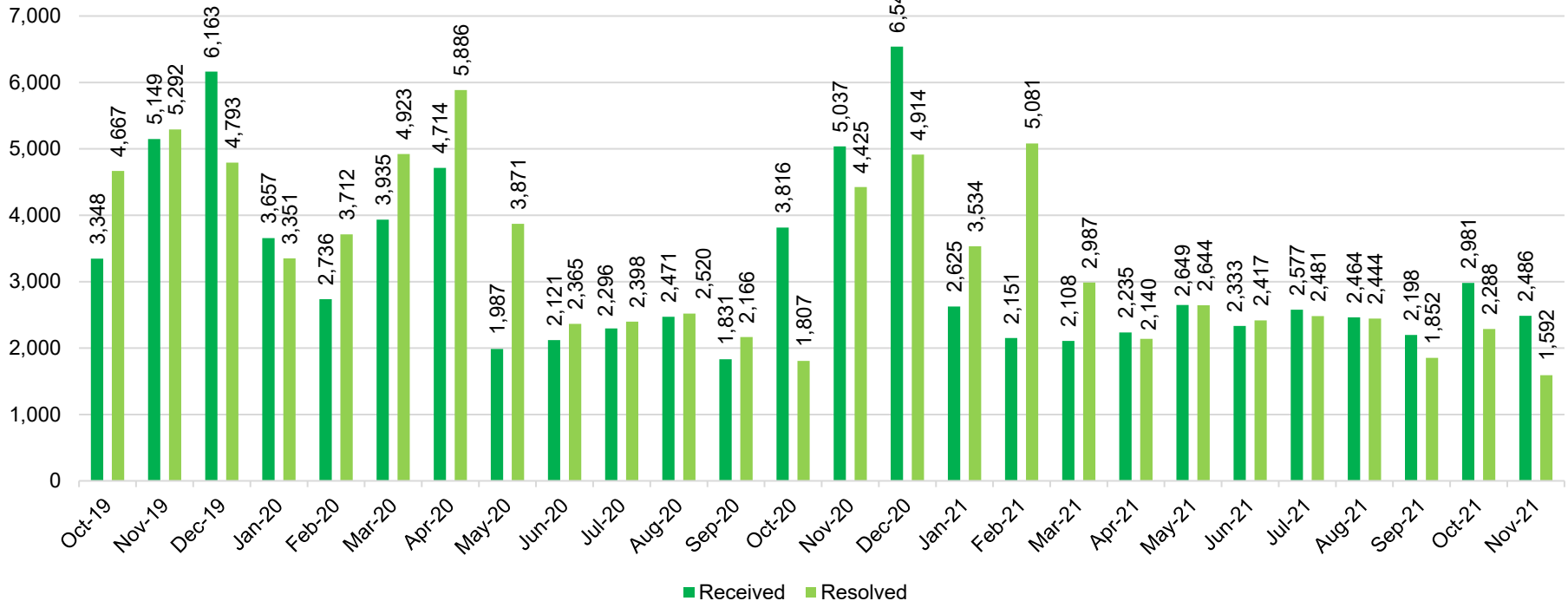
Assister Resource Center (ARC) Top Inquiries, October 2021	
1. Public Program Status	23%
2. Newborn Status	7%
3. How Do I Apply	6%
4. QHP Status	6%
5. Pending Case	4%

Broker Service Line Top Inquiries, October 2021	
1. Lost or Will Lose ESI	14%
2. How Do I Update My Application	9%
3. QHP Status	5%
4. How Do I Apply	5%
5. How To Enroll In A Plan	5%

Qualified Life Events Processing

- Workable life event cases: 1,841
- Average time to process: 14 days

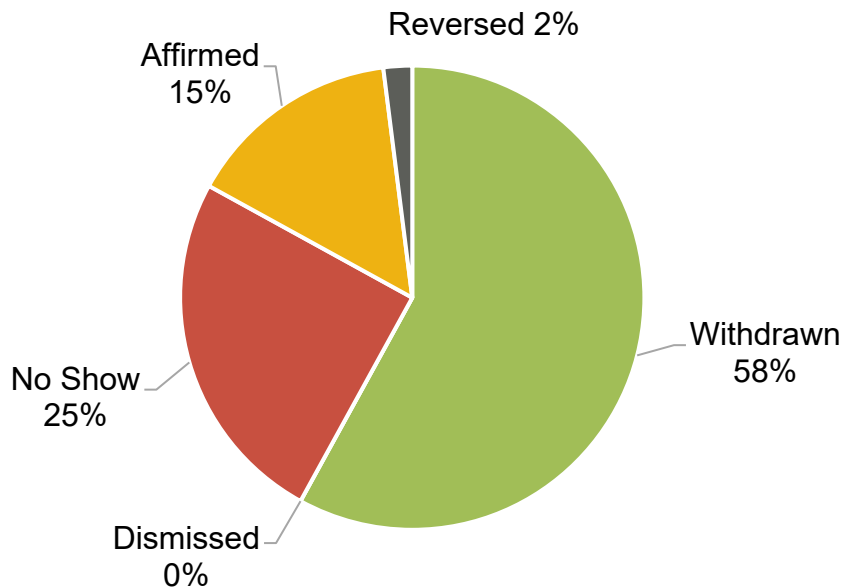
Life Event Change Processing By Month



Appeals Dashboard

Appeals Status – 2021	August	September	October
Appeals Filed – Individual	46	34	32
Average Days Open-Individual	43	43	38

Individual Appeals Outcome October 2021



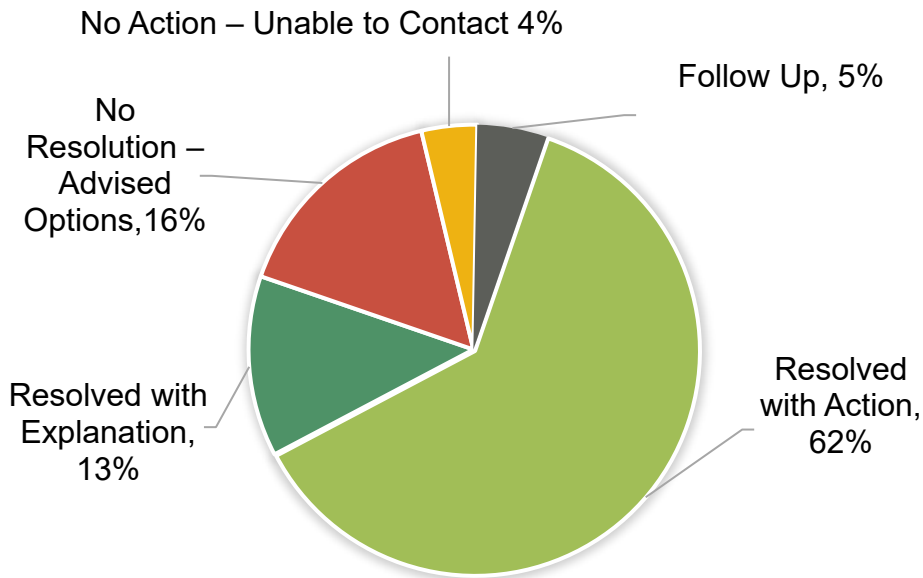
Top Issues – Individual October 2021

1. SEP denial	50%
2. Plan effectuation date	14%
3. Plan termination date	4%

Resolution Review Dashboard

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

Resolution Review Outcome October 2021



Top Issues October 2021	
1. Plan termination date	43%
2. Plan effectuation date	14%
3. Eligibility determination	2%

Open Enrollment Update



OEP9 Communications & Marketing

2021 Campaign Goals

- Reduce Minnesota's uninsured rate by increasing health insurance enrollment through MNsure
- Reach and engage more Minnesotans particularly the underinsured and uninsured in communities of color
- Reach mid-to upper-income consumers who may be newly eligible for financial benefits
- Retain current enrollees and get them to shop and compare this year to get the best plan for their needs and their budget

Campaign Theme

- **Health insurance for every Minnesota story**
 - Every Minnesotan has a unique life story. MNsure can help you find health insurance that fits your needs, your budget and your life story.
 - Authenticity. Reflect Minnesotans with Minnesotans.
 - Consciously inclusive of the entire state – NSEW, urban, rural, suburban, small town – all Minnesotans regardless of race, ethnicity, and income level.
 - We want to make sure our ads give the feeling that if you come to MNsure, you are respected, represented and welcome.

Creative Overview



Health insurance for every Minnesota story

Every family has a story. We can help find health coverage that fits yours.

Get FREE help from our assisters at mnsure.org/help



Unsure? Be Sure. MNSure.org

MNSure Sponsored

Cualquiera que sea tu historia, mereces un seguro de salud completo y económico. MNSure es el único lugar donde puedes acceder a ahorros para bajar el costo de tu cobertura médica y, además, recibir ayuda gratis para inscribirte en el plan adecuado para tu vida. Visita MNSure.org hoy para comenzar.




Un seguro de salud para cada historia de vida de Minnesota

MNSURE.ORG
Un seguro de salud para cada historia de vida de

LEARN MORE


Like Comment Share



Health insurance for every Minnesota story

Every family has a story. We can help find health coverage that fits yours.

Get FREE help from our assisters at mnsure.org/help



Unsure? Be Sure. MNSure.org



Health insurance for every Minnesota story

Every family has a story. We can help find health coverage that fits yours.


Get FREE help from our assisters at mnsure.org/help



Unsure? Be Sure. MNSure.org

MNSure Sponsored

Whatever your life story, you deserve access to comprehensive, affordable health insurance. MNSure is the only place where you can access savings to help lower the cost of your health coverage. And, you can get free help to enroll in a plan that fits your life story. Visit MNSure.org today to get started.



Health insurance for every Minnesota story

MNSURE.ORG
Health insurance for every Minnesota story.

LEARN MORE

Like Comment Share





Health insurance for every Minnesota story

Every person has a story. We can help find health coverage that fits yours.

Get FREE help from our assisters at mnsure.org/help




Unsure? Be Sure. MNSure.org

Health insurance for every Minnesota story

Every person has a story. We can help find health coverage that fits yours.

Get FREE help from our assisters at mnsure.org/help



Unsure? Be Sure. MNSure.org

Statewide Reach

- Data-driven approach to identify, target and reach those most likely to benefit from MNsure
- Online and social ads target zip codes with high rates of uninsurance using SHADAC data
- TV, radio, billboards and other out-of-home ads aimed at bringing in new consumers
- Broker ads are personalized for each community
- Ads will run through Jan. 15, 2022, replaced by qualifying life event campaign

Business Operations

Call Metrics November 1 – 13, 2021

Calls Received	10,982
Average Speed of Answer	0:05:40
General Line	6,795
Courtesy Call-Back Requests	453
Courtesy Call-Back Request % of Total Calls	7%
Help Line	5,387
Courtesy Call-Back Requests	1,141
Courtesy Call-Back Request % of Total Calls	21%
Open Enrollment 8 Call Transfers	3,874
Percent of Calls	28%
Open Enrollment 9 Call Transfers	1,200
Percent of Calls	11%



IT and Executive Steering Committee Update

Open Enrollment 2022

- Open Enrollment Dates: Monday, November 1, to Saturday, January 15
- Virtual Command Center 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

METS FFY 2021 Roadmap

Ongoing / Annual Work	Project Status
METS DR (Disaster Recovery) Exercise 2020.1	Completed
METS DR (Disaster Recovery) Exercise 2021.1	Completed
Periodic/Annual Work – 2021 FPL-MCRE / IA / uQHP	Completed
1095-B Tax Year 2020	Completed
1095-B Tax Year 2021	In progress
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
Not complete; Dropping off roadmap
✖ = COVID Hold
* = IAPD-funded projects

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	Completed
* Tribes as Processing Entities	In progress
* METS Eligibility Determination: Pregnant Women and Auto Newborns	In progress
* METS Eligibility: Income	Defunded
* METS Electronic Eligibility Verifications (Discovery)	Defunded
Data Mart 1.5	In progress
Cúram Upgrade 2020	Completed
COVID-19 Relief APTC Changes	Completed
* Eligibility and Enrollment Certification	In progress
Grant/Pope County Merger (Western Prairie)	In progress
METS Configuration Auditing	In progress
MNsure PARN Updates	In progress
Infrastructure Improvements - Compliance/Audits	In progress
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	In progress
Extending MA Postpartum Period for Pregnant Women	In progress

METS FFY 2022 Roadmap

Ongoing / Annual Work	Project Status
1095-B Tax Year 2021	In Progress
Data Access & Management Reports- FFY 2021	In Progress
M&O: Non Project work	In Progress
Human Services DR (Disaster Recovery) Exercise 2022.1	In Progress
1095-B Tax Year 2022	Planned
Data Access & Management Reports - FFY2022	In Progress
Curam Upgrade 2022	Planned

Status Key
In Progress
Planned
Completed/Operationalized
✘ = COVID Hold
* = IAPD-funded in FFY22

Development Projects	Project Status
* 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
Data Mart 1.5	In Progress
* Eligibility and Enrollment Certification	In Progress
Grant/Pope County Merger (Western Prairie)	In Progress
MNsure PARN Updates	In Progress
Infrastructure Improvements - Compliance/Audits	Completed
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	In Progress
METS Configuration Auditing	In Progress
Extending MA Postpartum Period for Pregnant Women	In Progress



Governance Discussion

Board Priorities and Key Discussion Points

Board Member Priorities

- Being of assistance to staff as requested and appropriate.
- Ensuring existing policies are appropriate for MNsure at this stage of its life cycle, and identifying new governing policies that are needed.
- Taking the lead in defining MNsure's business strategy and goals, including approving staff plans for accomplishing the goals, defining performance measures, and evaluating performance.
- Ensuring existing business and operations practices meet board goals and expectations, especially as they relate to MNsure's strategy and business goals.

Board Member Priorities (cont.)

- Ensuring the operations and interactions between MNsure and other state agencies deliver the maximum benefit for each agency and the populations they serve.
- Ensuring the business has the resources needed to accomplish its mission.
- Ensuring the board meeting and other meetings achieve board goals and meet the needs of members.

Advancing Board Priorities

- Refining priorities and defining next steps will require discussion and direction from board members
- Options for consideration
 - Reboot Small Group Calls
 - Establish Ad-hoc workgroups
 - Adjust Board Meeting cadence

Option: Small Group Calls

- Repurpose small group calls, focusing on topical deep dives and sharing information on subject areas that are important to the board.
 - Inter-agency agreements and inter-agency operations
 - IT governance
 - IT and systems infrastructure, pain points and constraints
 - Delegation of Authority policy
 - Reporting, Measurement and Evaluation of MNsure policy

Option: Ad-Hoc Workgroups

- Establish ad-hoc workgroups to review subject areas prioritized by the board, and bring recommendations back to the full board for discussion and approval.
 - Review selected policies, and recommend potential changes for approval by the full board: Delegation of Authority, Fiscal Policy, Reporting Measurement and Evaluation of MNsure
 - Define MNsure's business strategy and goals, and establish performance measures
 - Develop a framework and approach for advancing board priorities

Option: Adjust Board Meeting Cadence

- Changing the existing board meeting cadence: add a third hour to the board meeting agenda, add board meetings to the annual meeting calendar to allow for deep-dives on topics of board members' choosing and other discussion.
 - IT and systems infrastructure, pain points and constraints
 - Define MNsure's business strategy and goals, and establish performance measures
 - Review existing policies and recommend changes

Discussion and Next Steps

- What are board member preferences?



New Business

Adjourn



Board of Directors Meeting Slide Deck Addendum 11/17/2021

Effectuated Enrollments and Average Premiums, 2021, page 9

Monthly Effectuated Enrollments, January 2021 to date

Month	Individual Market	Cumulative QHP Sign-ups
January 2021	108,845	124,301
February 2021	106,455	127,031
March 2021	106,196	130,596
April 2021	106,804	133,972
May 2021	107,531	136,689
June 2021	107,610	140,221
July 2021	108,554	143,996
August 2021	109,624	146,440
September 2021	109,307	148,758
October 2021	109,393	150,330

Contact Center Dashboard, page 13

MNsure Contact Center Call Performance, November 1, 2020 – November 12, 2021

- Calls received were highest at 6,131 during the week of May 2, and another spike of 6,013 calls occurred the week of October 31. As of the week starting November 8, 2021, calls received were 166,927.
- The lowest number of calls received were 2,540 for the week of September 5.
- The highest average speed of answer was 0:20:46 for the week of May 2. As of the week starting November 8, 2021, the average speed of answer was 0:07:37.
- The lowest average speed to answer was 0:00:44 for the week of January 3.
- The highest call handle time of 0:18:21 minutes was during the week of October 24. As of the week starting November 8, 2021, the average call handle time was 0:16:05.

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

Month	Received Changes	Resolved Changes
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	2,981	2,288
November 2021 (to date)	2,486	1,592