Board of Directors Meeting

January 12, 2022

Public Comment

Administrative Items

- Approve December 15 meeting minutes

- Approve MNsure Annual Report

- Review FY23 Navigator Grant Program Policy Statement & Broker Enrollment Center Initiative Policy Statement

- Consumer and Small Employer Advisory Committee Vice-Chair nomination

FY 2023 Navigator Grant Program Policy Statement

- Anticipated amount available for grants: $4 million
- Grant period: July 1, 2022 – June 30, 2023 (with option to extend an additional year)
- Grant awards will prioritize:
  - Supporting a professional workforce of navigators, with a focus on experience and year-round commitment to providing application and renewal assistance.
  - Ensuring there are navigator agencies representing populations experiencing the highest uninsured rates, the most significant health disparities, and the greatest barriers to enrollment.
  - Utilization of demonstrated methods of outreach to the uninsured, underinsured or those transitioning between coverage.

FY 2023 Navigator Grant Program Policy Statement (continued)

- Successful applicants must demonstrate:
  - A commitment to maintaining a robust navigator program within their agency.
  - The ability to serve a population that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage.
  - Utilizing proven outreach strategizes to connect with the population.
  - The capacity to collect data to track grant outcomes.
- Anticipated timeline for the request for proposal (RFP) process:
  - Early February – RFP issued
  - Mid-February – Applicant webinar(s) offered
  - Late February – Deadline for submitting questions regarding RFP
  - Early March – Responses to questions posted
  - Late March – Grant proposals due
  - Early July 2022 – Grant awards announced publicly, grant contracts begin

FY 2023 Broker Enrollment Center Initiative Policy Statement

- Anticipated amount: $125,000 in the form of matching funds for marketing campaigns during open enrollment and special enrollment period (minimum $1,000/maximum $10,000)

- Contract period: July 1, 2022 – June 30, 2023 (with option to extend an additional year for up to four years total)

- Soliciting enrollment center partners for all 11 regions of the state

- Goals:
  - Cost-effectively increase enrollment in MNsure's individual marketplace.
  - Provide enhanced customer service by offering face-to-face, just-in-time support to consumers as they navigate their many available health coverage options.
  - Strengthen MNsure's network of collaborative relationships with broker agencies, the support of whom are key to the success of the individual marketplace.

FY 2023 Broker Enrollment Center Initiative Policy Statement (continued)

- Anticipated timeline for the solicitation process:
    - Mid-February – Solicitation released
    - Late February – Applicant webinar offered
    - Mid-March– Deadline for submitting questions regarding the solicitation
    - Late March – Responses to questions posted
    - Mid-April– Proposals due
    - Early July – Contracts announced publicly

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

Winter 2021 Release Timeframe

- Winter METS Release (deploys 1/16/22*) :
  - Unique Person ID (UPI)
  - Effective Dates
  - (Public programs only) Grant/Pope County Merger
  - M&O: Non Project Work
- Other Winter deliverables:
  - Unique Person ID (UPI)
  - Data Access & Management Reports
  - M&O: Non Project work

*Change freeze exception request has been approved

MNsure

CEO Report

2021 Accomplishments

- MNsure 2021 goals
  - Improve the customer experience
  - Increase operational efficiency
  - Lower the uninsured rate by increasing enrollment

MNsure Customer Experience

- Improve the customer service model
  - Move to an in-house contact center model
- Enhance plan review and selection tools
- Improve access to information and services in multiple languages

MNsure Operational Efficiency

- Invest in operational and IT improvements
  - Renewal processing
  - Data exchange with carrier partners

Minnesota Uninsured Rate

- Implement American Rescue Plan
- Increase outreach to underserved areas across Minnesota
  - Outreach and enrollment grants program
  - Targeted marketing and communications

MNsure Dashboard

METS Activity, November 1, 2021 – January 9, 2022	
Total	**157,560**
Medical Assistance Applicants	24,462
MinnesotaCare Applicants	3,909
Qualified Health Plan Sign-ups	129,189
QHP New Consumers	24,034
Qualified Dental Plan Sign-ups	27,276

Financial Assistance – Plan Year 2022 as of January 9, 2022	
Households with Advanced Premium Tax Credit	58.2%
Households with Cost-Sharing Reductions	9.8%
Average Monthly APTC by Household	$513.91

Prepared for January 12, 2022 board meeting

Effectuated Enrollments and Average Premiums, 2021

Monthly Effectuated Enrollments, January – December 2021

Legend: ■ Individual Market — Cumulative QHP Sign-ups

Cumulative QHP Sign-ups (line values):
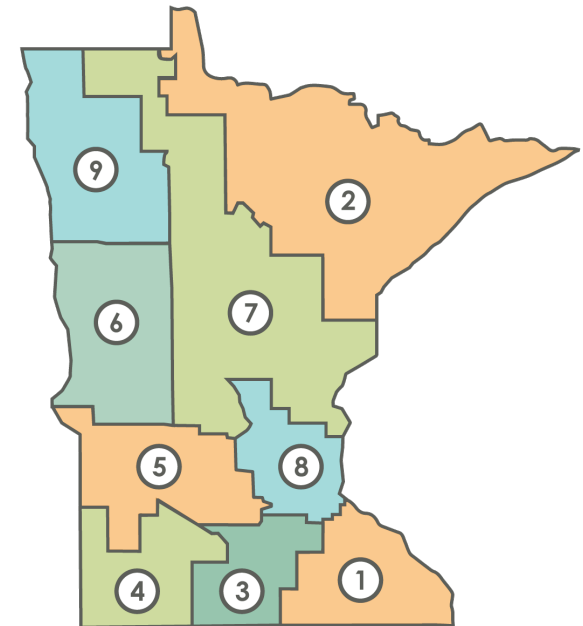- January: 124,301
- February: 127,031
- March: 130,596
- April: 133,972
- May: 136,689
- June: 140,221
- July: 143,996
- August: 146,440
- September: 148,758
- October: 150,330
- November: 151,405
- December: 151,547

Individual Market (bar values):
- January: 108,794
- February: 106,412
- March: 106,214
- April: 106,851
- May: 107,580
- June: 107,644
- July: 108,587
- August: 109,739
- September: 109,345
- October: 108,876
- November: 107,906
- December: 106,945

	January	February	March	April	May	June	July	August	September	October	November	December
Average Pre-APTC Premium	437.00	436.66	435.26	434.00	433.18	431.99	430.31	429.59	428.99	428.39	427.91	426.99
Average Post-APTC Premium	297.00	297.00	297.01	297.21	246.87	247.38	233.03	232.25	231.62	231.17	230.29	229.38

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PY2022 QHP Enrollment by Rating Region
as of January 9, 2022

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%	$719.57
2	5.7%	5.8%	$588.26
3	4.7%	4.6%	$699.03
4	2.1%	2.5%	$621.01
5	3.6%	3.7%	$549.89
6	4.1%	4.3%	$556.97
7	7.7%	9.3%	$558.67
8	62.6%	62.6%	$348.71
9	1.5%	1.2%	$558.14

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

Totals not=100% due to rounding

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QHP Dashboard

Carriers	2022 Enrollment To Date	2021 Enrollment
Blue Plus	17.4%	16.9%
HealthPartners	21.0%	19.4%
Medica	14.6%	15.6%
UCare	45.8%	47.2%
Quartz	1.2%	1.0%

Metal Level	2022 Enrollment To Date	2021 Enrollment
Gold	16.0%	15.6%
Silver	31.1%	30.4%
Bronze	50.4%	51.8%
Catastrophic	2.4%	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	11.7%	12.2%
18-25	6.9%	6.6%
26-34	13.6%	13.3%
35-44	14.3%	14.5%
45-54	15.4%	16.3%
55+	38.2%	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%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of January 9, 2022.

Totals not =100% due to rounding

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MNsure Premium Withhold Revenue Calendar Year 2021

Forecast and YTD Actual

$19.857

$19.639

Revenue numbers in millions

■ YTD Actual (through December 2021)   □ Current Forecast
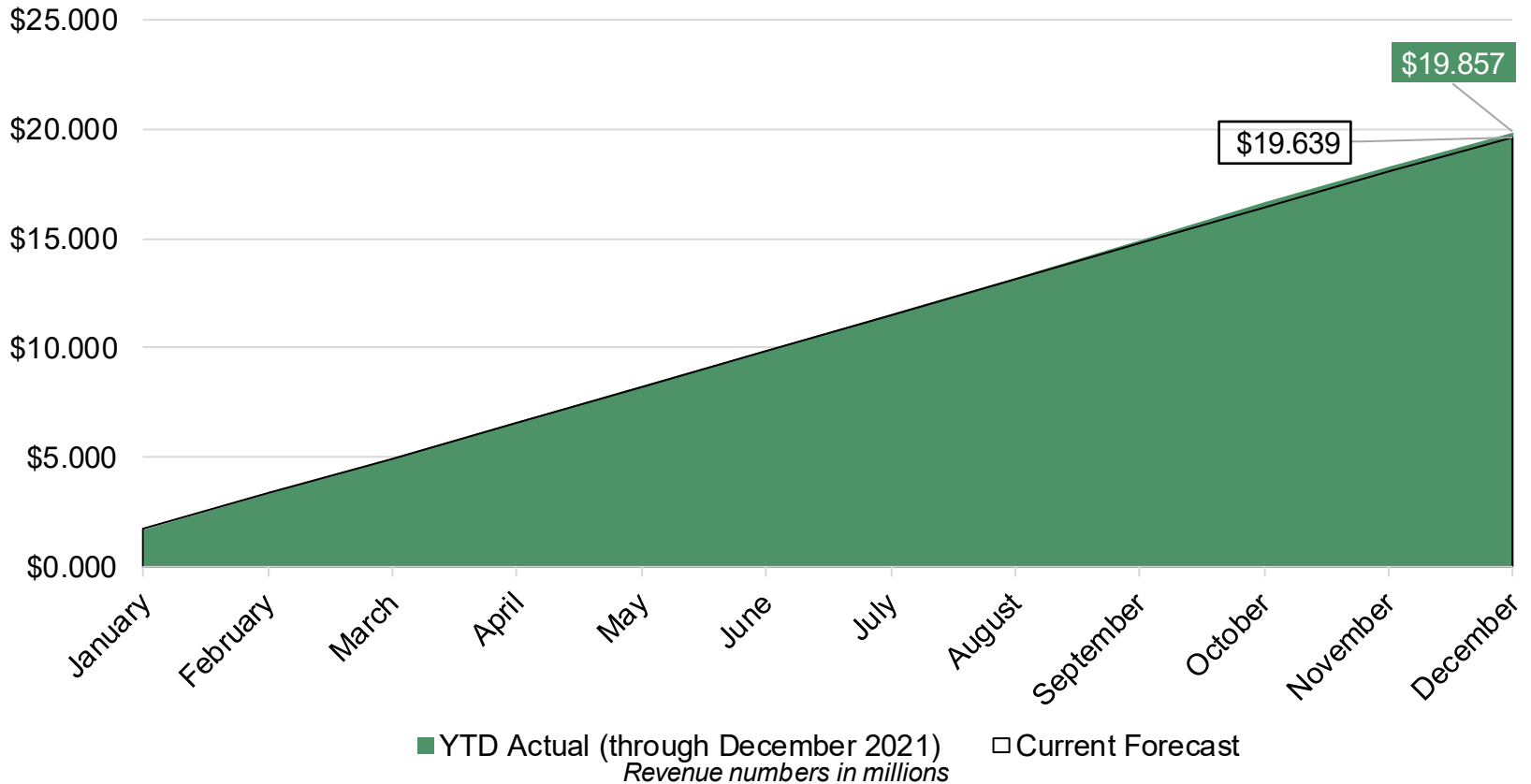
Note: CY21 forecast is based on budget approved at October 20, 2021 board meeting.

Prepared for January 12, 2022 board meeting

Contact Center Dashboard

Contact Center Main Line – 2021	October	November	December
Average Daily Call Volume	712	1,109	1,275
Service Level (% of calls answered within 5 min.)	64%	59%	60%
Calls Abandoned While in Queue	8%	4%	4%

MNsure Contact Center Performance
July 1, 2021 - January 8, 2022

Legend: Calls Received (MNsure) — Average Speed of Answer (hh:mm:ss) — Handle Time (Avg)
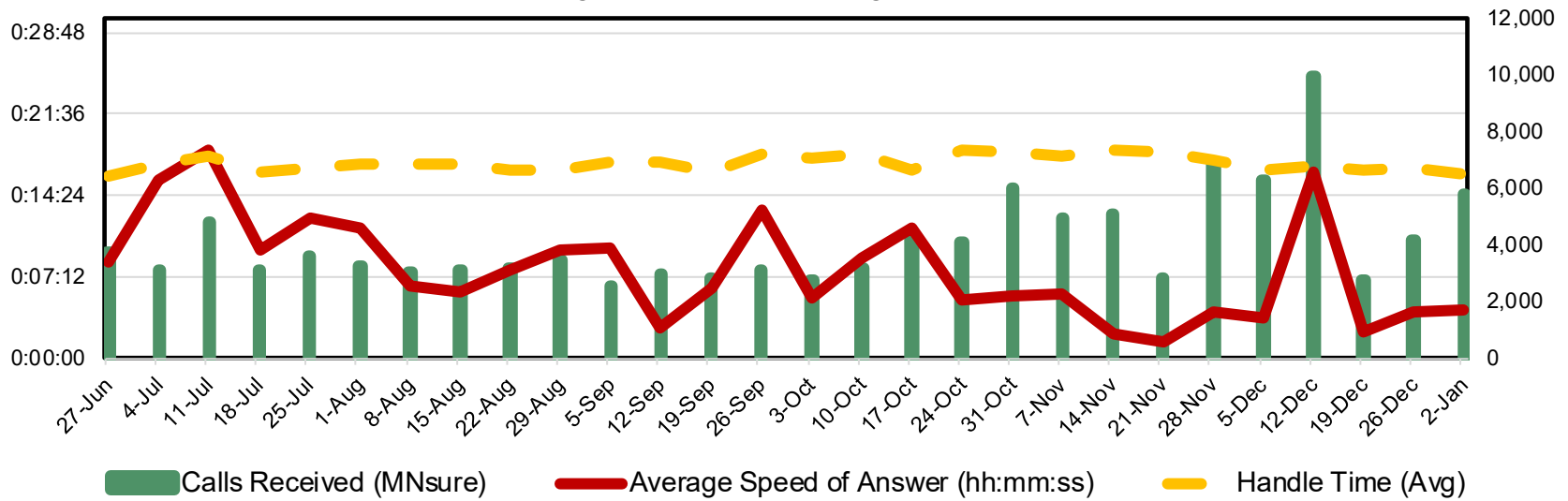
Call volumes represent weekly totals for week beginning with date.

Prepared for January 12, 2022 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, December 2021	
1. MCRE/Counties	12%
2. Enrollment Status Check	9%
3. How Do I Apply	7%
4. How To Enroll in a Plan	6%
5. How Do I Update My Application	5%

Assister Resource Center (ARC) Top Inquiries, December 2021	
1. Public Program Assistance	24%
2. QHP Status	11%
3. Determination Result	10%
4. How Do I Apply	8%
5. Newborn Status	6%

Broker Service Line Top Inquiries, December 2021	
1. Status of Enrollment	10%
2. How Do I Update My Application	8%
3. Request To Close Application	6%
4. How Do I Apply	6%
5. How To Enroll in a Plan	4%

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Qualified Life Events Processing

- Workable life event cases: 2,998
- Average time to process: 25 days

Life Event Change Processing By Month

Received   Resolved

Prepared for January 12, 2022 board meeting
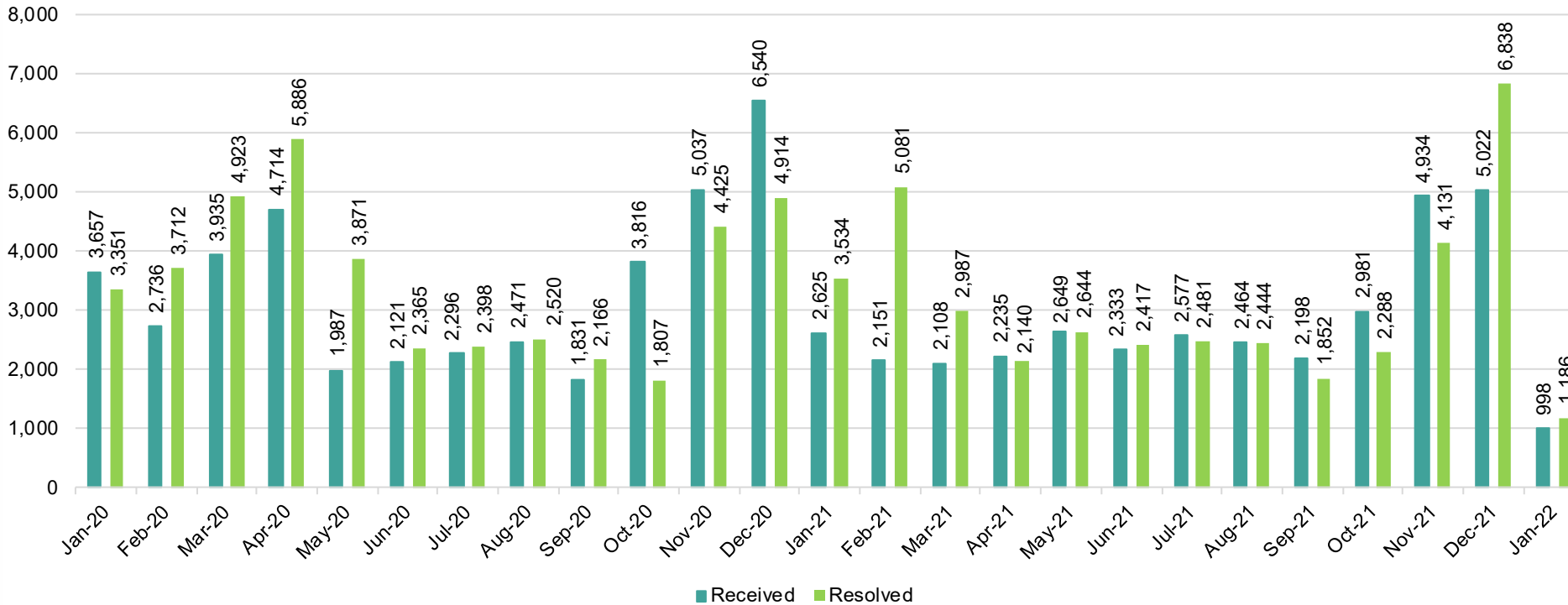
Appeals Dashboard

Appeals Status – 2021	October	November	December
Appeals Filed – Individual	32	51	61
Average Days Open-Individual	38	35	35

Individual Appeals Outcome December 2021

Affirmed 11%
Reversed 0%
No Show 27%
Withdrawn 61%
Dismissed 1%
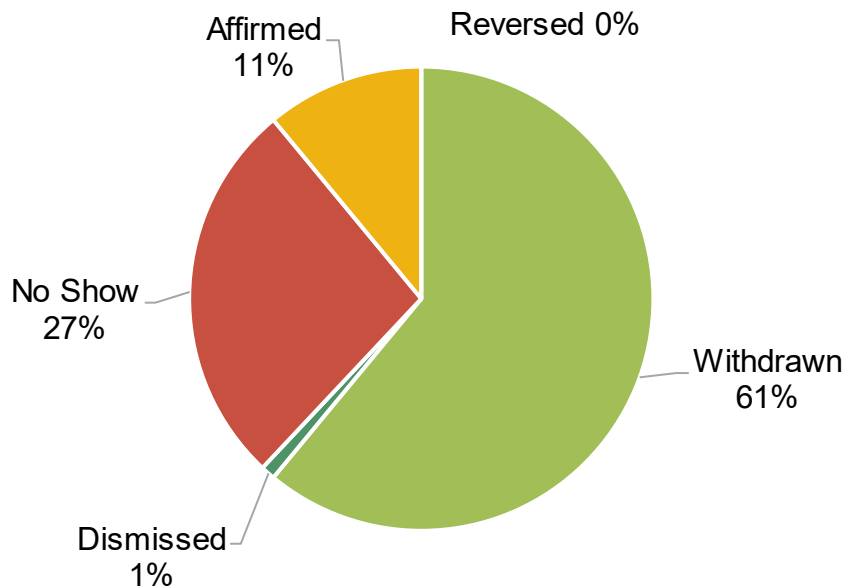
Top Issues – Individual December 2021	
1. APTC	25%
2. Outstanding Issue	21%
3. Coverage Effective Date	18%

Prepared for January 12, 2022 board meeting

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Resolution Review Dashboard

Resolution Review Tickets Status – 2021	October	November	December
Resolution Review Tickets Created	74	52	85
Average Days Open	2	2	2

Resolution Review Outcome December 2021

- Follow Up, 16%
- No Action – Unable to Contact 3%
- No Resolution – Advised Options, 5%
- Resolved with Explanation, 12%
- Resolved with Action, 64%
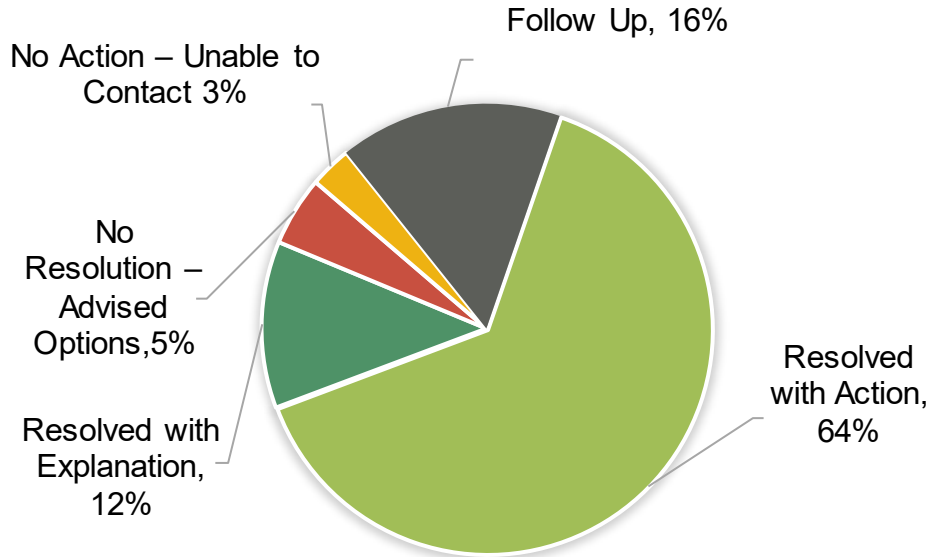
Top Issues December 2021	
1. Plan Effective Date	32%
2. Plan Termination Date	27%
3. SEP Issue	2%

Prepared for January 12, 2022 board meeting

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Board Governance Discussion
Proposal for Advancing Board Priorities

November Recap and Next Steps

- Prepare 2022 calendar of board and workgroup meetings

- Provide draft agenda for each meeting, indicating topics that are slated for discussion

- Propose additions to board and workgroup meetings to allow discussion and decisions on subjects the board identified during the governance conversations

2022 Annual Calendar

January	February	March
12 – **Board meeting** (1-4 p.m.) 21 – Strategy workgroup TBD – Policy review workgroup*	4 – Strategy workgroup 17 – Operations workgroup 25 – Strategy workgroup	1 – Finance workgroup 9 – **Board meeting** (1-4 p.m.) 18 – Strategy workgroup
April	**May**	**June**
8 – Strategy workgroup 19 – Compliance workgroup (Q1) 29 – Strategy workgroup	13 – Strategy workgroup 27 – Strategy workgroup	7 – Compliance workgroup (hold) 9 – Operations workgroup 15 – **Board meeting** (1-4 p.m.)
July	**August**	**September**
12 – Finance workgroup 14 – Strategy workgroup 20 – **Board meeting** (1-4 p.m.)	16 – Compliance workgroup (Q2)	14 – **Board meeting*** (1-4 p.m.)
October	**November**	**December**
11 – Strategy workgroup 13 – Operations workgroup 19 – **Board meeting** (1-4 p.m.)	8 – Finance workgroup 10 – Compliance workgroup (Q3) 16 – **Board meeting** (1-4 p.m.)	

Indicates a proposed addition based on governance session feedback

2022 Planning Notes

- Board Meetings

  - January: Annual Report, Navigator Grant and Broker Enrollment Center policy statements, Manager's Compensation Plan

  - March: Preliminary annual budget and 3-year financial plan

  - June: Board Chair and Vice-Chair elections, CEO performance review

  - July: Final budget and 2-year financial plan, Compliance and Privacy Program strategic plans

  - October: advisory committee presentations (planned)

  - November: advisory committee presentations (planned)

2022 Planning Notes (continued)

- Workgroup Meetings
  - Strategy: legislative activities
  - Operations: operations planning; IT and operations improvement roadmap; grantee, BECI and assister plans, communications and outreach; open enrollment readiness; market analysis
  - Finance: budget forecast, ongoing review of budget and
  - Compliance: compliance and privacy strategic plans; ongoing review of programmatic audits (April, August, November)

Board Member Priorities

- Being of assistance to staff

- Ensuring existing policies are appropriate for MNsure

- Identifying new governing policies that are needed

- Defining MNsure's business strategy and goals

- Defining performance measures, and evaluating performance

- Ensuring business and operations practices meet board goals and expectations

- 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

Proposal for Advancing Board Priorities

- Board Meetings
  - Add topical deep dives and discussion to meeting agendas
  - Lengthen meeting time, and schedule additional meetings as needed

- Board Workgroups
  - Slot workgroups throughout the year (quarterly if appropriate)
  - Add subjects related to the workgroup's area of responsibility to the workgroup agenda
  - Develop recommendations for consideration by the full board

- Ad-hoc Policy Review Workgroup
  - Review policies as directed by the full board
  - Develop recommendations for consideration by the full board

Proposal: Board Meetings

- Lengthen board meeting to three hours to allow for informational deep dives and board discussion, as needed

  - March: Business practices, performance and measurement

  - June: IT system infrastructure and IT governance

  - July: Interagency coordination and operations

- Add a September board meeting to confirm MNsure business and to review policies.

Proposal: Board Workgroups

- Strategy:
  - Review Legislative Engagement policy
- Compliance:
  - Review the Conflict of Interest policy
- Operations:
  - Review the Consumer Assistance Program policy

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Proposal: Policy Review Workgroup

- Review policies as directed by the full board, and develop recommendations for the board to consider

- Candidate policies:

    - Fiscal policy

    - Delegation of Authority policy

Discussion and Next Steps

Closed Session – Managers' Compensation Plan

New Business

Adjourn

Board of Directors Meeting Slide Deck Addendum 1/12/2022

Effectuated Enrollments and Average Premiums, 2021, page 17

Monthly Effectuated Enrollments, January to December 2021

Month	Individual Market	Cumulative QHP Sign-ups
January 2021	108,794	124,301
February 2021	106,412	127,031
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April 2021	106,851	133,972
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Contact Center Dashboard, page 21

MNsure Contact Center Call Performance, July 1, 2021 – January 8, 2022

- Calls received were highest at 9,913 during the week of December 12, and another spike of 6,880 calls occurred the week of November 28. As of the week starting January 3, 2022, calls received were 115,041.

- The lowest number of calls received were 2,540 for the week of September 5.

- The highest average speed of answer was 0:18:21 for the week of July 11. As of the week starting January 3, 2022, the average speed of answer was 0:07:49 or 469 seconds.

- The lowest average speed to answer was 0:01:24 for the week of November 21.

- The highest call handle time of 0:18:22 minutes was during the week of November 14. As of the week starting January 3, 2022, the average call handle time was 0:17:15 minutes.

Qualified Life Events Processing, page 23

Life Event Changes by Month, January 2022 – January 8, 2022

Month	Received Changes	Resolved Changes
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	2,577	2,481
August 2021	2,464	2,444
September 2021	2,198	1,852
October 2021	2,981	2,288
November 2021	4,934	4,131
December 2021	5,022	6,838
January 2022 (to date)	998	1,186