



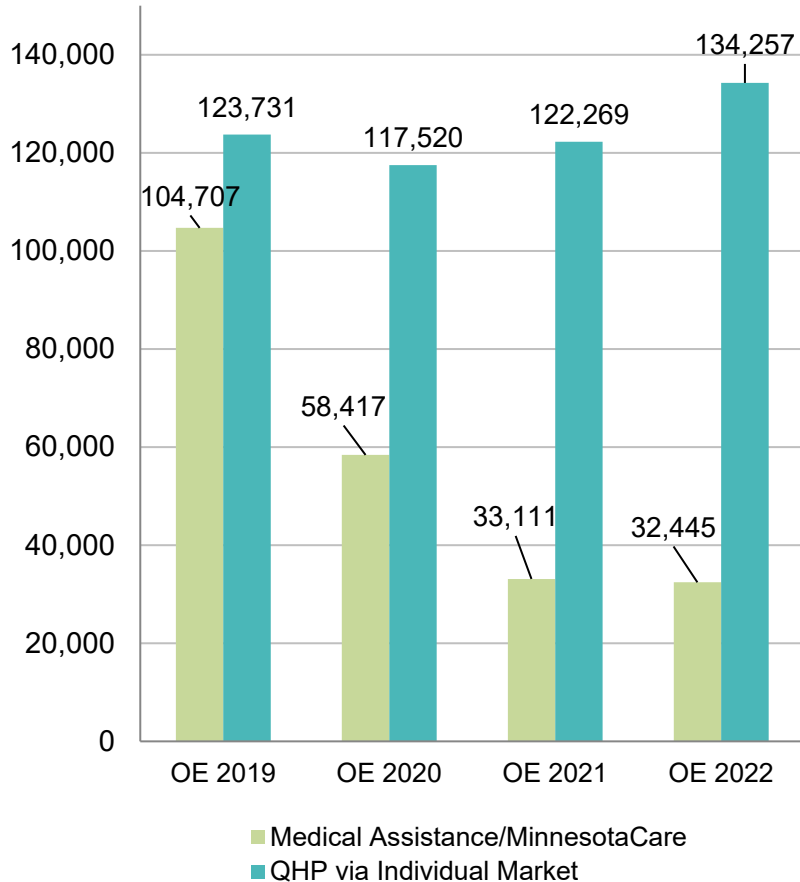
Board of Directors Meeting

Year-to-Year Comparisons

March 9, 2022

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Sign-ups by Program OE 2019 – OE 2022



- Fueled by expanded access to cost savings made possible by the federal American Rescue Plan Act (ARP), 2022 sign-ups in qualified health plans (QHPs) increased 10% over 2021 and set a new record.
- Technology and other business improvements also supported sign-ups by ensuring a record number of 2021 enrollees were auto-renewed into 2022 coverage.
- Public program sign-ups reflect new applicants found eligible for Medical Assistance or MinnesotaCare during the OE period.

Financial Help Comparison Dashboard

OE 2019 – OE 2022

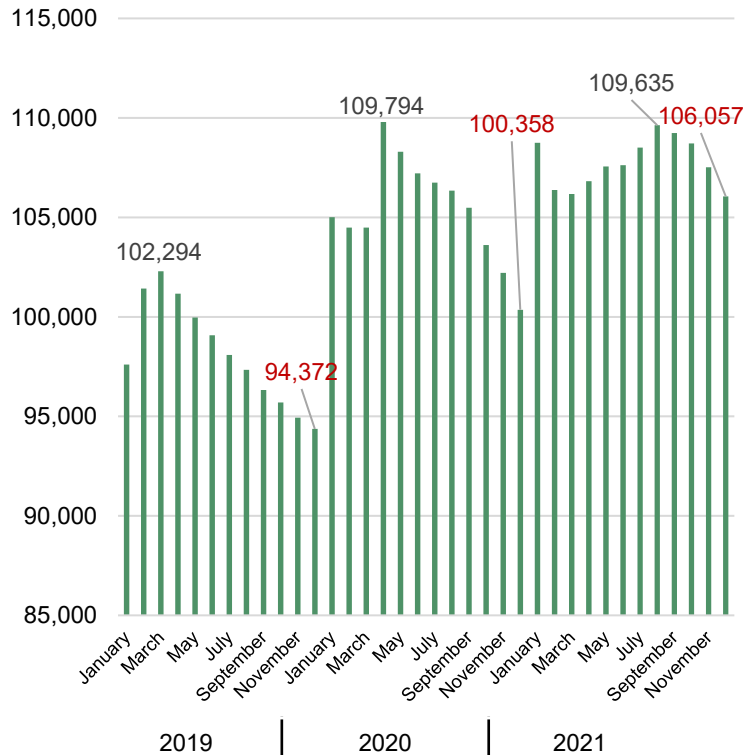
QHP Households Receiving Financial Help	OE 2019 ending 1/13/19	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22
Households with Advanced Premium Tax Credits	57%	54%	49%	58.3%
Households with Cost Sharing Reductions	11%	11%	10%	9.9%
Average Monthly APTC by Household	\$460	\$437	\$411	\$507
Cumulative APTC through full calendar year	\$221M	\$198.6M	\$228M	\$290.7M*

* Projected based on current enrollment levels and prior-year effectuation patterns

- Enhanced ARP benefits increased the number of Minnesotans eligible to receive advanced premium tax credit (APTC): 58% in OE 2022 compared to 49% in 2021.
 - About 10,000 of those receiving APTC have incomes above 400% of the federal poverty level and would not have qualified for benefits without the ARP.
- The average monthly APTC benefit for households increased \$97.
- The expected cumulative APTC Minnesotans will receive in 2022 is \$290M. Including 2022, the cumulative value of savings via tax credits since 2013 amounts to \$1.75 billion.

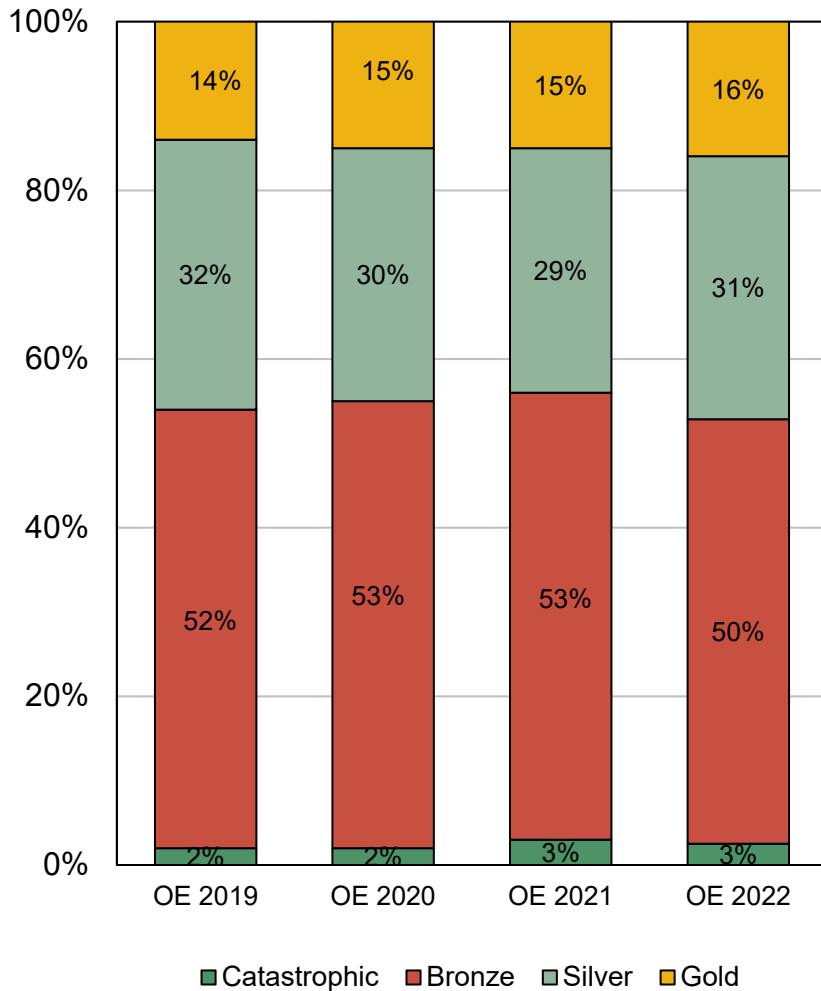
Effectuated Enrollments 2019 – 2021

Monthly Effectuated Enrollments
January 2019 – December 2021



- Monthly effectuated enrollments represents the number of Minnesotans who are enrolled and paying their policy premiums.
- The graph illustrates the rate at which enrollments gradually decline during the enrollment year as members move into employer-sponsored coverage, another health insurance program, or stop paying premiums.
- The number of effectuated enrollments in December 2021 (6% higher compared to 2020) underscores the value Minnesotans place on maintaining enrollment in quality, comprehensive coverage, and the important role of the expanded benefits made available through the American Rescue Plan in helping consumers stay enrolled.

Individual Market: Enrollees by Metal Level OE 2019 – OE 2022



- Plan selections by metal level showed an increase in silver and gold plans.
- Expanded benefits available under ARP may be driving the shift to silver and gold tiers, as higher tax credits made premiums more affordable.
- Higher rates at the bronze tier compared to smaller increases for the second-lowest cost silver plan (used as the benchmark for determining APTC) resulted in some bronze-tier enrollees seeing an increase in out-of-pocket costs, and this might also have contributed to consumers moving to higher-value silver plans.

Individual Market: Enrollees by Insurance Company OE 2019 – OE 2022

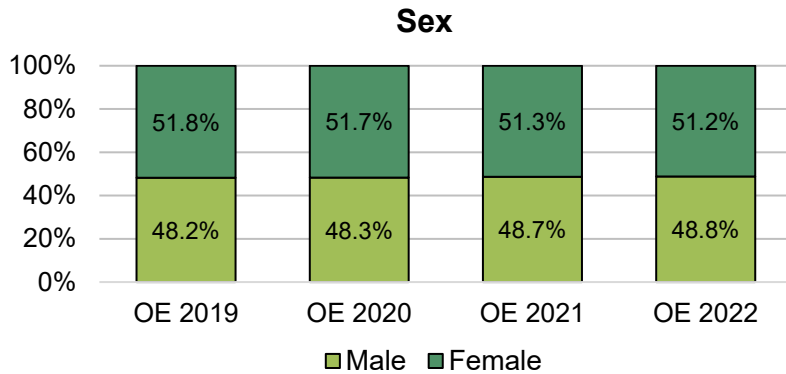


Enrollees by Insurance Company				
Insurance Company	OE 2019 ending 1/13/19	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22
Blue Plus	18%	18%	16%	17.4%
HealthPartners	24%	20%	19%	21.3%
Medica	25%	22%	17%	14.7%
Quartz	--	--	1%	1.2%
UCare	33%	40%	47%	45.4%

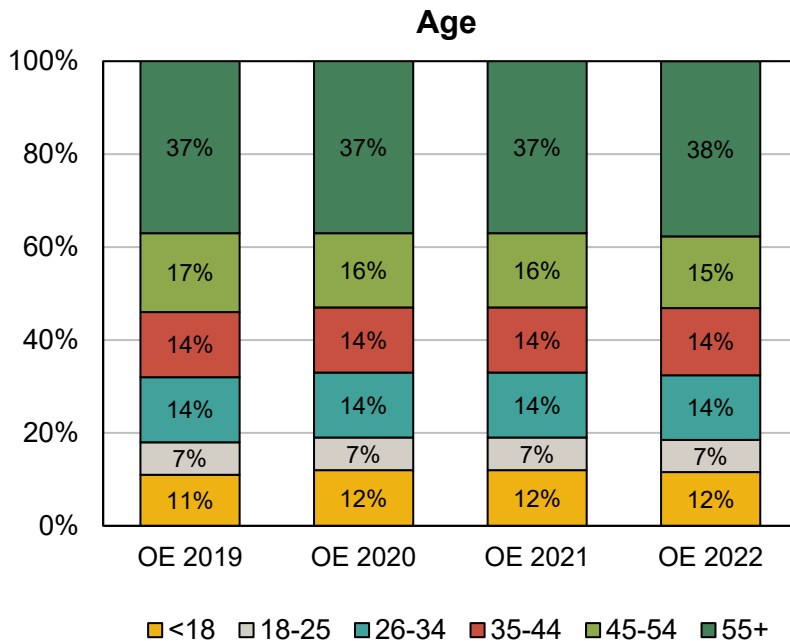
- For the 2022 plan year, all but seven counties have three or more insurers offering plans, and every county has at least 19 separate health plan options.
 - HealthPartners added three counties and six new on-exchange plans.
 - Medica added three counties and four new on-exchange plans
 - UCare added one new on-exchange plan.
 - There were no changes to Blue Plus or Quartz offerings.
- Enrollment mix by carrier is relatively consistent from OE 2021 to OE 2022.

Individual Market: QHP Enrollee Demographics

OE 2019 – OE 2022



- Even as total enrollment on MNsure has grown, the share of total enrollment by gender and age group has remained stable.



Contact Center Dashboard

OE 2019 – OE 2022

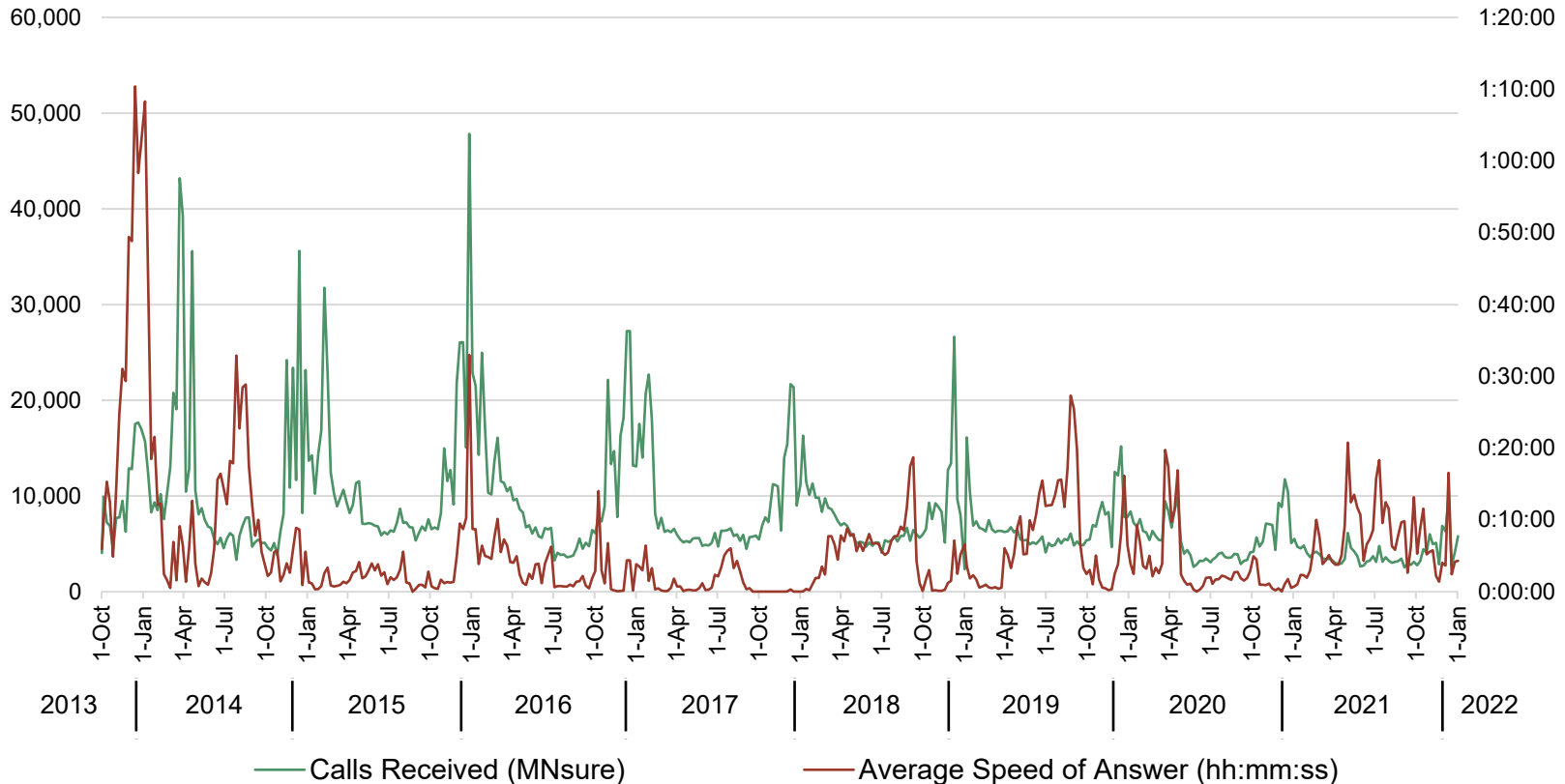
Contact Center Metrics	OE 2019 ending 1/13/19	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22
Average Daily Call Volume	2,409	1,879	1,506	1,109
Service Level (% of calls answered in 5 min. or less)	78%	79%	90%	60%
Calls Abandoned While in Queue	3%	3%	0.4%	4%
Average Speed to Answer (mm:ss)	03:02	03:39	00:54	04:53

- In spite of increased sign-ups, average daily call volume has steadily declined as a result of website enhancements, IT system investments, and other business innovations that have improved MNsure’s efficiency and the consumer experience.
- MNsure moved from an outside contact center vendor who provided triage and overflow services to an in-house service model that simplified the call-center experience for consumers and allowed callers to get to the correct agent quickly and with significantly fewer transfers to specialists.

Contact Center Performance

October 1, 2013 – January 2, 2022

MNsure Weekly Contact Center Calls Received / Average Speed to Answer



Call volumes represent weekly totals for week beginning with date.

Average Speed of Answer represents weekly average for week beginning with date.

Appeals Dashboard

OE 2019 – OE 2022

Appeals Metrics	2019 Full-Year	2020 Full-Year	2021 Full-Year
Appeals Filed	786	893	594
Average Days Appeals Open	77	85	57
Resolution Review Tickets Created	2,926	2,482	1,555
Average Days Tickets Open	3	3	2

- Even as sign-ups have increased, the number of appeals filed by consumers has continued to decline.
- The Resolution Review process expedites the review of consumer issues and addresses most concerns without the need for filing a formal appeal.
- The reduction in appeals filed underscores the significant benefits of the Resolution Review process: consumer issues are resolved in an average of two days compared to an average of 57 days for issues filed as appeals. The reduction of appeals also has a corresponding benefit to MNsure's budget.



Board of Directors Year-to-Year Comparisons Slides Addendum 3/9/2022

Sign-ups by Program, OE 2014 – OE 2022, page 2

Open Enrollment Year	Medical Assistance sign-ups	MinnesotaCare sign-ups	QHP individual market sign-ups	QHP SHOP sign-ups
OE ending 3/31/2014	87,986	34,219	47,046	1,071
OE ending 2/15/2015	72,017	26,891	58,673	1,419
OE ending 1/31/2016	73,173	33,333	83,499	1,891
OE ending 2/8/2017	114,511	33,369	114,810	2,844
OE ending 1/14/2018	72,229	20,873	123,334	N/A
OE ending 1/13/2019	80,339	24,368	123,731	N/A
OE ending 12/23/2019	47,186	11,231	117,520	N/A
OE ending 12/22/2020	24,663	8,448	122,269	N/A
OE ending 1/15/2022	26,693	5,752	134,257	N/A

Monthly Effectuated Enrollments, January 2014 – December 2021, page 4

Month/Year	Individual market enrollments	SHOP enrollments
January 2014	23,474	629
February 2014	25,518	729
March 2014	28,943	931
April 2014	32,457	1,071
May 2014	41,707	1,126
June 2014	41,223	1,172
July 2014	40,566	1,232
August 2014	40,258	1,271
September 2014	39,894	1,370
October 2014	39,255	1,505
November 2014	38,525	1,537
December 2014	37,939	1,539

Month/Year	Individual market enrollments	SHOP enrollments
January 2015	36,431	1,494
February 2015	39,205	1,419
March 2015	49,566	1,405
April 2015	48,961	1,392
May 2015	48,609	1,405
June 2015	48,615	1,385
July 2015	48,716	1,362
August 2015	48,432	1,345
September 2015	48,120	1,275
October 2015	47,683	1,262
November 2015	47,182	1,263
December 2015	45,776	1,219
January 2016	59,621	1,885
February 2016	64,276	1,933
March 2016	69,823	1,940
April 2016	69,765	1,957
May 2016	69,292	1,967
June 2016	68,827	1,963
July 2016	68,063	1,970
August 2016	67,376	1,994
September 2016	66,641	1,962
October 2016	66,247	1,987
November 2016	64,764	1,988
December 2016	63,217	1,991
January 2017	83,381	2,883
February 2017	87,616	2,897
March 2017	93,923	2,844
April 2017	92,956	2,830
May 2017	91,496	2,803
June 2017	90,289	2,717
July 2017	89,431	2,696
August 2017	88,329	2,688
September 2017	87,177	2,638
October 2017	86,068	2,593

Month/Year	Individual market enrollments	SHOP enrollments
November 2017	84,771	2,530
December 2017	83,053	2,461
January 2018	98,275	426
February 2018	103,040	341
March 2018	101,958	268
April 2018	100,611	254
May 2018	99,214	207
June 2018	98,024	189
July 2018	96,968	167
August 2018	95,973	127
September 2018	94,565	111
October 2018	93,122	91
November 2018	91,855	61
December 2018	90,462	N/A
January 2019	97,607	N/A
February 2019	101,422	N/A
March 2019	102,294	N/A
April 2019	101,171	N/A
May 2019	99,971	N/A
June 2019	99,075	N/A
July 2019	98,087	N/A
August 2019	97,336	N/A
September 2019	96,328	N/A
October 2019	95,697	N/A
November 2019	94,932	N/A
December 2019	94,372	N/A
January 2020	105,014	N/A
February 2020	104,485	N/A
March 2020	104,487	N/A
April 2020	109,794	N/A
May 2020	108,297	N/A
June 2020	107,217	N/A
July 2020	106,746	N/A
August 2020	106,349	N/A

Month/Year	Individual market enrollments	SHOP enrollments
September 2020	105,484	N/A
October 2020	103,616	N/A
December 2020	102,216	N/A
January 2021	108,754	N/A
February 2021	106,375	N/A
March 2021	106,181	N/A
April 2021	106,820	N/A
May 2021	107,558	N/A
June 2021	107,622	N/A
July 2021	108,510	N/A
August 2021	109,635	N/A
September 2021	109,240	N/A
October 2021	108,717	N/A
November 2021	107,517	N/A
December 2021	106,057	N/A

Individual Market: Enrollees by Metal Level, OE 2014 – OE 2022, page 5

Open enrollment period	Catastrophic plan enrollments	Bronze plan enrollments	Silver plan enrollments	Gold plan enrollments	Platinum plan enrollments
OE 2014 ending 3/31/2014	1%	25%	34%	12%	27%
OE 2015 ending 2/15/2015	1%	36%	40%	17%	7%
OE 2016 ending 3/31/2016	1%	46%	36%	17%	N/A
OE 2017 ending 2/8/2017	1%	56%	32%	10%	N/A
OE 2018 ending 1/14/2018	2%	56%	32%	10%	N/A

Open enrollment period	Catastrophic plan enrollments	Bronze plan enrollments	Silver plan enrollments	Gold plan enrollments	Platinum plan enrollments
OE 2019 ending 1/13/2019	2%	52%	32%	14%	N/A
OE 2020 ending 12/23/2019	2%	53%	30%	15%	N/A
OE 2021 ending 12/22/2020	3%	53%	29%	15%	N/A
OE 2022 ending 1/15/2021	3%	50%	31%	16%	N/A

Individual Market: QHP Enrollee Sex, OE 2013 – OE 2022, page 7

Open enrollment period	Female	Male
OE 2014 ending 3/31/2014	51.5%	48.5%
OE 2015 ending 2/15/2015	51.0%	49.0%
OE 2016 ending 3/31/2016	51.7%	48.3%
OE 2017 ending 2/8/2017	51.8%	48.2%
OE 2018 ending 1/14/2018	51.6%	48.4%
OE 2019 ending 1/13/2019	51.8%	48.2%
OE 2020 ending 12/23/2019	51.7%	48.3%

Open enrollment period	Female	Male
OE 2021 ending 12/22/2020	51.3%	48.7%
OE 2022 ending 1/15/2022	51.2%	48.8%

Individual Market: QHP Enrollee Age, OE 2014 – OE 2022, page 7

Open enrollment period	Ages <18	Ages 18-25	Ages 26-34	Ages 35-44	Ages 45-54	Ages 55+
OE 2014 ending 3/31/2014	10%	6%	18%	15%	19%	32%
OE 2015 ending 2/15/2015	9%	7%	17%	15%	19%	33%
OE 2016 ending 3/31/2016	10%	6%	14%	13%	18%	39%
OE 2017 ending 2/8/2017	10%	7%	15%	13%	18%	36%
OE 2018 ending 1/14/2018	11%	7%	14%	13%	18%	37%
OE 2019 ending 1/13/2019	11%	7%	14%	14%	17%	37%
OE 2020 ending 12/23/2019	12%	7%	14%	14%	16%	37%
OE 2021 ending 12/22/2020	12%	7%	14%	14%	16%	37%
OE 2022 ending 1/15/2022	12%	7%	14%	14%	15%	38%

Contact Center Performance Comparison, page 9

MNsure Weekly Contact Center Calls Received/Average Speed to Answer, October 13, 2013– January 15, 2022

- The overall call volume trend has gone down each year, from 617,867 in 2014 to 204,897 in 2021.
- During the 2020 open enrollment, calls received were highest at 15,182 the week of December 15, 2019, and lowest at 4,673 the week of November 24, 2019.
- During the 2021 open enrollment, calls received were highest at 11,751 the week of December 13, 2020, and lowest at 4,358 the week of November 22, 2020.
- During the 2022 open enrollment, calls received were highest at 9,913 the week of December 12, 2021, and lowest at 2,855 the week of November 21, 2021.
- Calls received were highest overall at 47,928 during the week of December 27, 2015.
- The lowest number of calls received overall were 2,350 for the week of December 30, 2018.
- Overall, the highest average speed to answer was 01:10:24 the week of December 14, 2013.
- Overall, the lowest average speed to answer was 0:00:02 the week of September 24, 2017.