Board of Directors Meeting

June 15, 2022

Board Officer Elections

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Public Comment

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Administrative Items

- Approve March 9 meeting minutes

CEO Report

MNsure Dashboard

| METS Activity, November 1, 2021 – May 31, 2022	
Total	**225,932**
Medical Assistance Applicants	74,682
MinnesotaCare Applicants	9,437
Qualified Health Plan Sign-ups	141,813
QHP New Consumers	36,107
Qualified Dental Plan Sign-ups	31,248

Financial Assistance – Plan Year 2022 as of May 31, 2022	
Households with Advanced Premium Tax Credit	60.2%
Households with Cost-Sharing Reductions	9.9%
Average Monthly APTC by Household	$510.97
Cumulative APTC for Households Receiving APTC	$116,759,750

Prepared for June 15, 2022 board meeting

Effectuated Enrollments and Average Premiums, 2022

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – May 2022

■ Monthly Effectuated QHP Enrollments   ▬ Cumulative QHP Sign-ups

Cumulative QHP Sign-ups: 134,865 · 136,434 · 138,381 · 140,132 · 141,813

Monthly Effectuated QHP Enrollments: 112,115 · 115,769 · 114,248 · 113,662 · 113,460
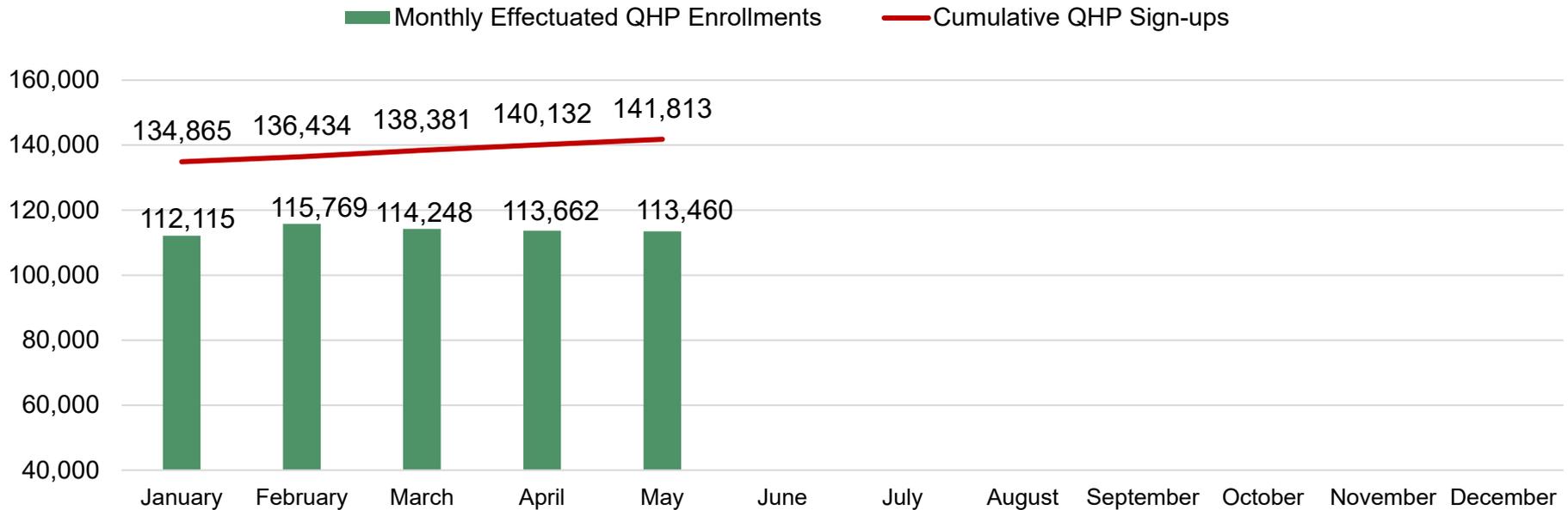
	January	February	March	April	May	June	July	August	September	October	November	December
Average Pre-APTC Premium	483.84	480.79	480.82	479.81	478.46							
Average Post-APTC Premium	278.53	275.41	275.09	275.25	275.72							

*Prepared for June 15, 2022 board meeting*

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PY2022 QHP Enrollment by Rating Region
as of May 31, 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%	6.0%	$739.59
2	5.7%	5.8%	$605.85
3	4.7%	4.8%	$718.98
4	2.1%	2.6%	$643.83
5	3.6%	3.8%	$584.99
6	4.1%	4.4%	$584.58
7	7.7%	9.4%	$585.88
8	62.6%	61.9%	$400.22
9	1.5%	1.3%	$584.79

Total not=100% due to rounding
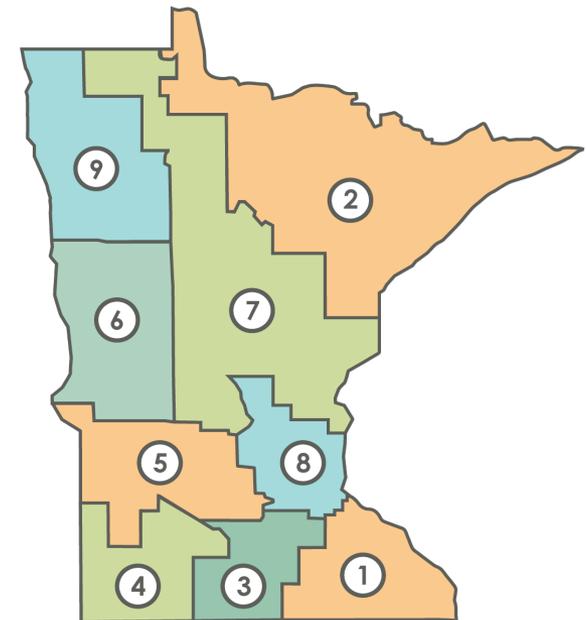
Note: Data is based on MNsure's current enrollment population.

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QHP Dashboard

Carriers	2022 Enrollment To Date	2021 Enrollment
Blue Plus	17.9%	16.9%
HealthPartners	21.3%	19.4%
Medica	14.4%	15.6%
Quartz	1.2%	1.0%
UCare	45.2%	47.2%

Metal Level	2022 Enrollment To Date	2021 Enrollment
Gold	16.1%	15.6%
Silver	31.5%	30.4%
Bronze	50.1%	51.8%
Catastrophic	2.2%	2.2%

Total not =100% due to rounding

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

Age	2022 Enrollment To Date	2021 Enrollment
<18	12.1%	12.2%
18-25	6.7%	6.6%
26-34	13.1%	13.3%
35-44	14.3%	14.5%
45-54	15.6%	16.3%
55+	38.2%	37.1%

Language Preference	2022	2021
English	97.0%	96.8%
Hmong	0.5%	0.6%
Somali	0.2%	0.3%
Spanish	1.2%	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 May 2022.

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MNsure Premium Withhold Revenue Calendar Year 2022

Forecast and YTD Actual

Legend: ■ YTD Actual (through May 2022) □ Current Forecast

Data labels: $9.626, $9.295

Y-axis: $0.000, $5.000, $10.000, $15.000, $20.000, $25.000

X-axis: January, February, March, April, May, June, July, August, September, October, November, December
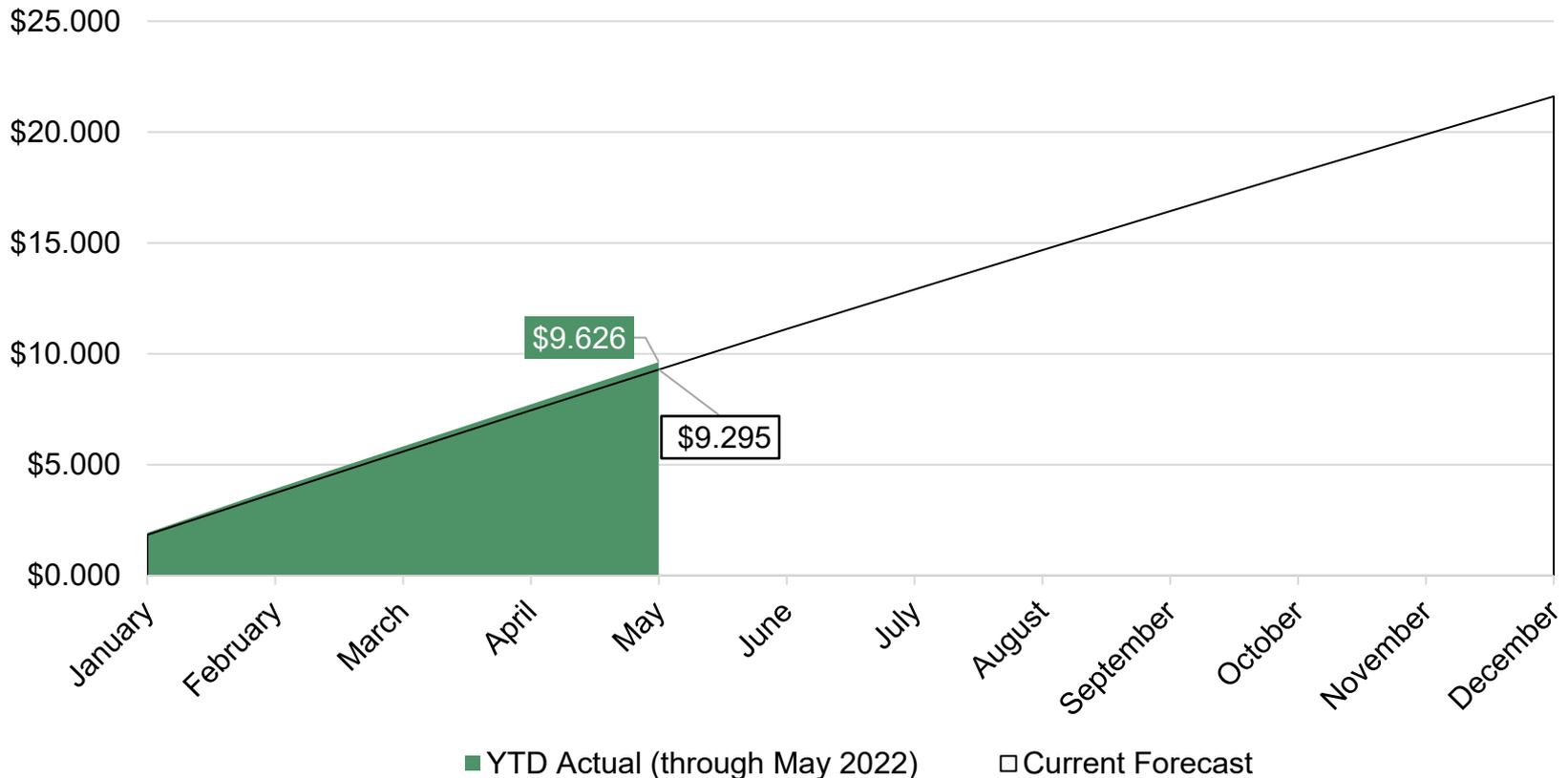
Revenue numbers in millions

Note: CY22 forecast is based on budget approved at March 9, 2022 board meeting.

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Contact Center Dashboard

Contact Center Main Line – 2022	March	April	May
Average Daily Call Volume	588	549	441
Service Level (% of calls answered within 5 min.)	63%	66%	72%
Calls Abandoned While in Queue	3%	3%	2%

MNsure Contact Center Performance
November 1, 2021 - May 31, 2022

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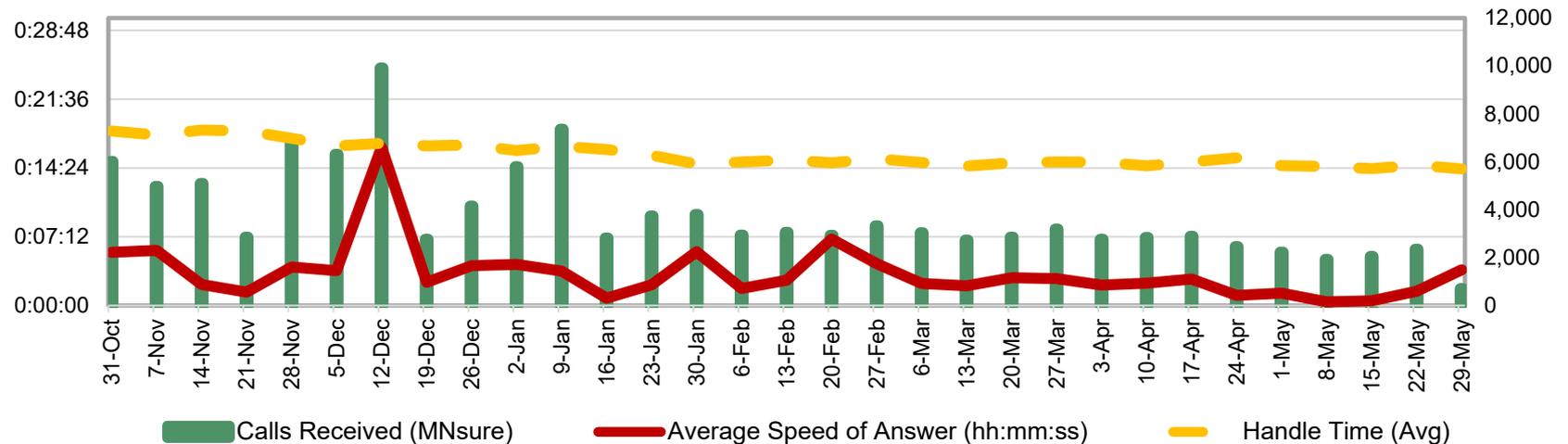
Call volumes represent weekly totals for week beginning with date.

Prepared for June 15, 2022 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, May 2022	
1. MinnesotaCare / Counties	16%
2. How Do I Apply	10%
3. How To Enroll in a Plan	6%
4. How Do I Update My Application	6%
5. Submit Verifications	5%

Assister Resource Center (ARC) Top Inquiries, May 2022	
1. Public Program Status	33%
2. Newborn Status	14%
3. Qualified Health Plan Status	13%
4. Determination Result	11%
5. How Do I Apply	9%

Broker Service Line Top Inquiries, May 2022	
1. Losing Employer Health Coverage	15%
2. How Do I Update My Application	7%
3. How To Enroll In A Plan	6%
4. How Do I Apply	4%
5. Status of Enrollment	4%

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Qualified Life Events Processing

- Workable life event cases: 112
- Average time to process: 4 days

Life Event Change Processing By Month



Legend: ■ Received ■ Resolved

Month	Received	Resolved
Jun-20	2,121	2,365
Jul-20	2,296	2,398
Aug-20	2,471	2,520
Sep-20	1,831	2,166
Oct-20	3,816	1,807
Nov-20	5,037	4,425
Dec-20	6,540	4,914
Jan-21	2,625	3,534
Feb-21	2,151	5,081
Mar-21	2,108	2,987
Apr-21	2,235	2,140
May-21	2,649	2,644
Jun-21	2,333	2,417
Jul-21	2,577	2,481
Aug-21	2,464	2,444
Sep-21	2,198	1,852
Oct-21	2,981	2,288
Nov-21	4,934	4,131
Dec-21	5,022	6,838
Jan-22	3,445	2,740
Feb-22	2,217	3,397
Mar-22	2,475	2,694
Apr-22	2,205	2,125
May-22	1,761	2,169

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Appeals Dashboard

Appeals Status – 2022	March	April	May
Appeals Filed – Individual	59	31	31
Average Days Open-Individual	33	33	40

**Individual Appeals Outcome
May 2022**

Reversed 4%
Affirmed 12%
No Show 36%
Withdrawn 44%
Dismissed 4%
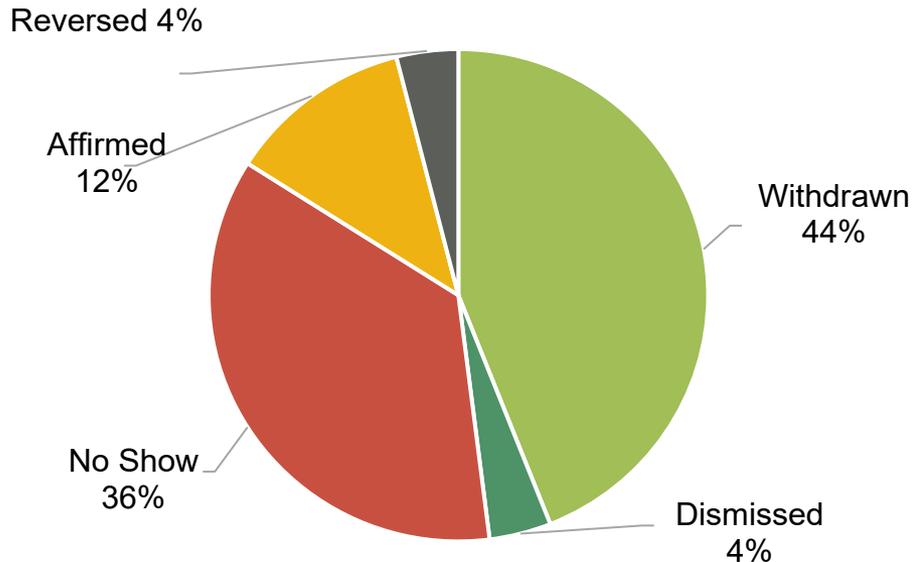
Top Issues – Individual May 2022	
1. Special enrollment period denial	28%
2. Termination date	17%
3. Advanced premium tax credit	10%

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Resolution Review Dashboard

Resolution Review Tickets Status – 2022	March	April	May
Resolution Review Tickets Created	144	99	75
Average Days Open	3	2	2

Resolution Review Outcome May 2022

No Action – Unable to Contact 3%

Follow Up, 6%

No Resolution – Advised Options, 14%

Resolved with Action, 57%

Resolved with Explanation, 20%
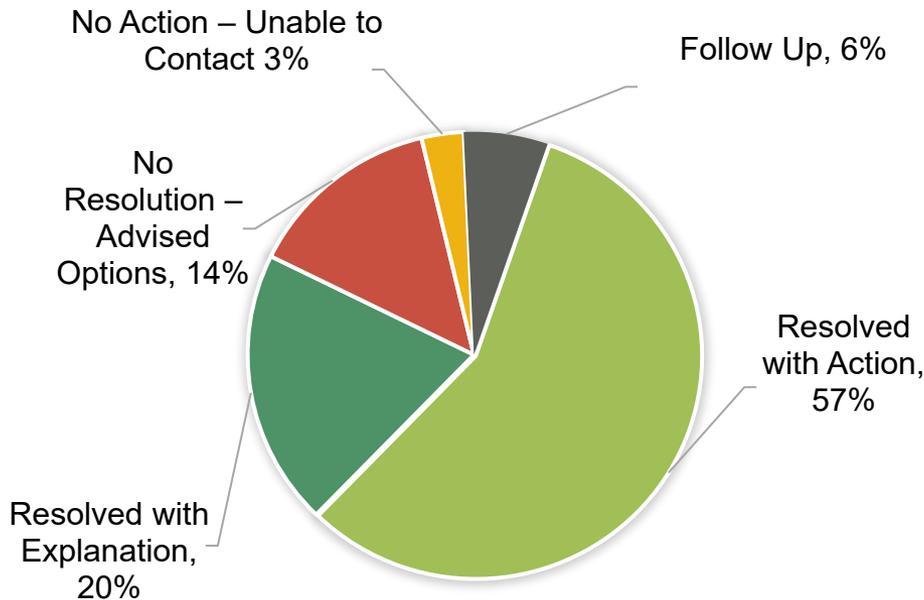
Top Issues May 2022	
1. Termination date	37%
2. Special enrollment period denial	24%
3. Advanced premium tax credit	9%

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Break

# 2022 Open Enrollment Assister Experience Survey

Who Took the Survey?

- Survey was completed in February 2022 and focused on the assister experience during the 2022 open enrollment period.

- 651 responses from all assisters:

  - 216 complete responses from brokers

  - 342 complete responses from navigators and CACs

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# Regions Where Assistance is Offered by Survey Respondents

Open Enrollment Periods Assisters have been Certified (by Assister Role)

Open Enrollment Period	Nav/CACs	Brokers
OE 1 (2013-2014)	20%	48%
OE 2 (2014-2015)	22%	49%
OE 3 (2015-2016)	25%	60%
OE 4 (2016-2017)	29%	61%
OE 5 (2017-2018)	37%	63%
OE 6 (2018-2019)	44%	67%
OE 7 (2019-2020)	55%	72%
OE 8 (2020-2021)	72%	83%
OE 9 (2021-2022)	83%	93.98%
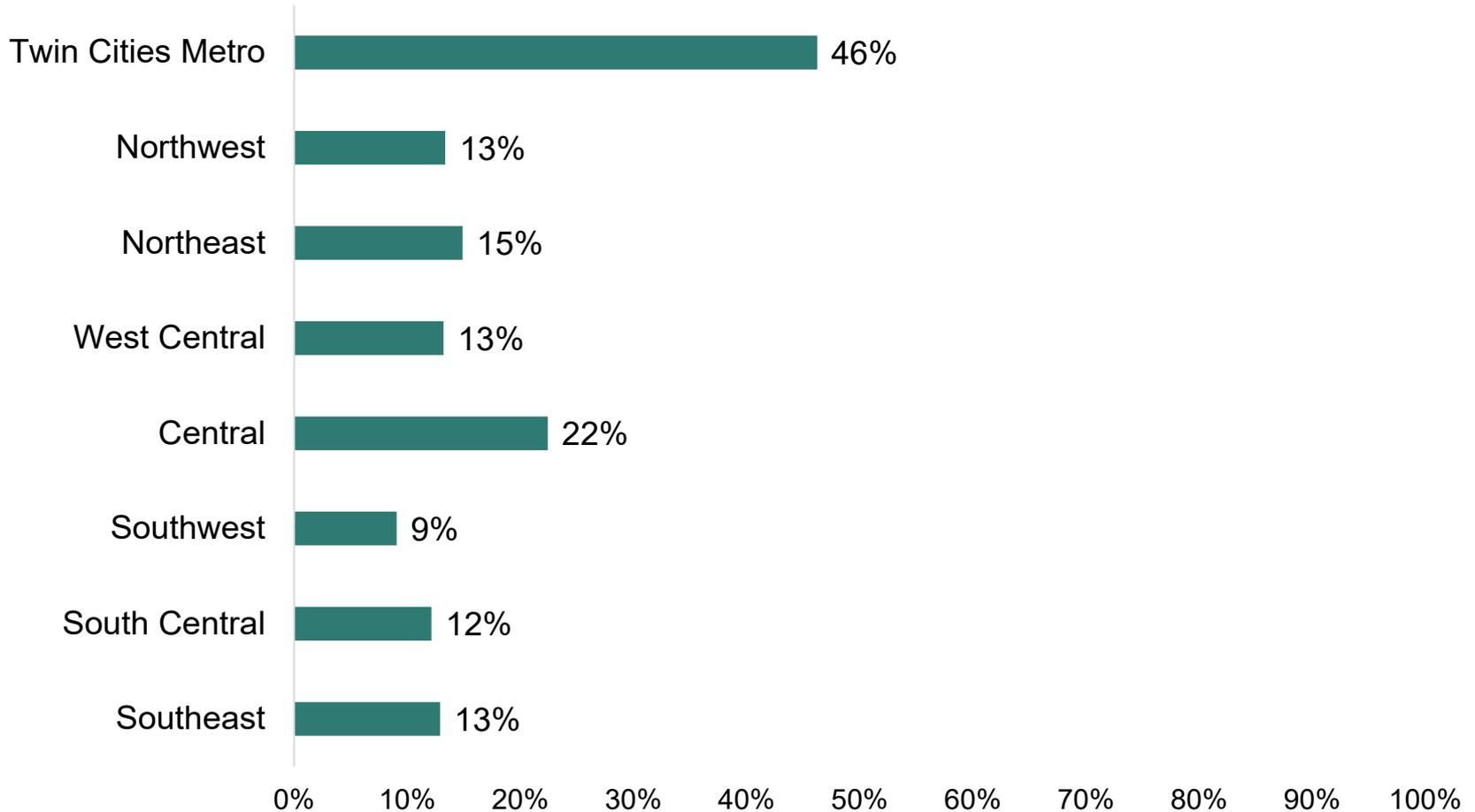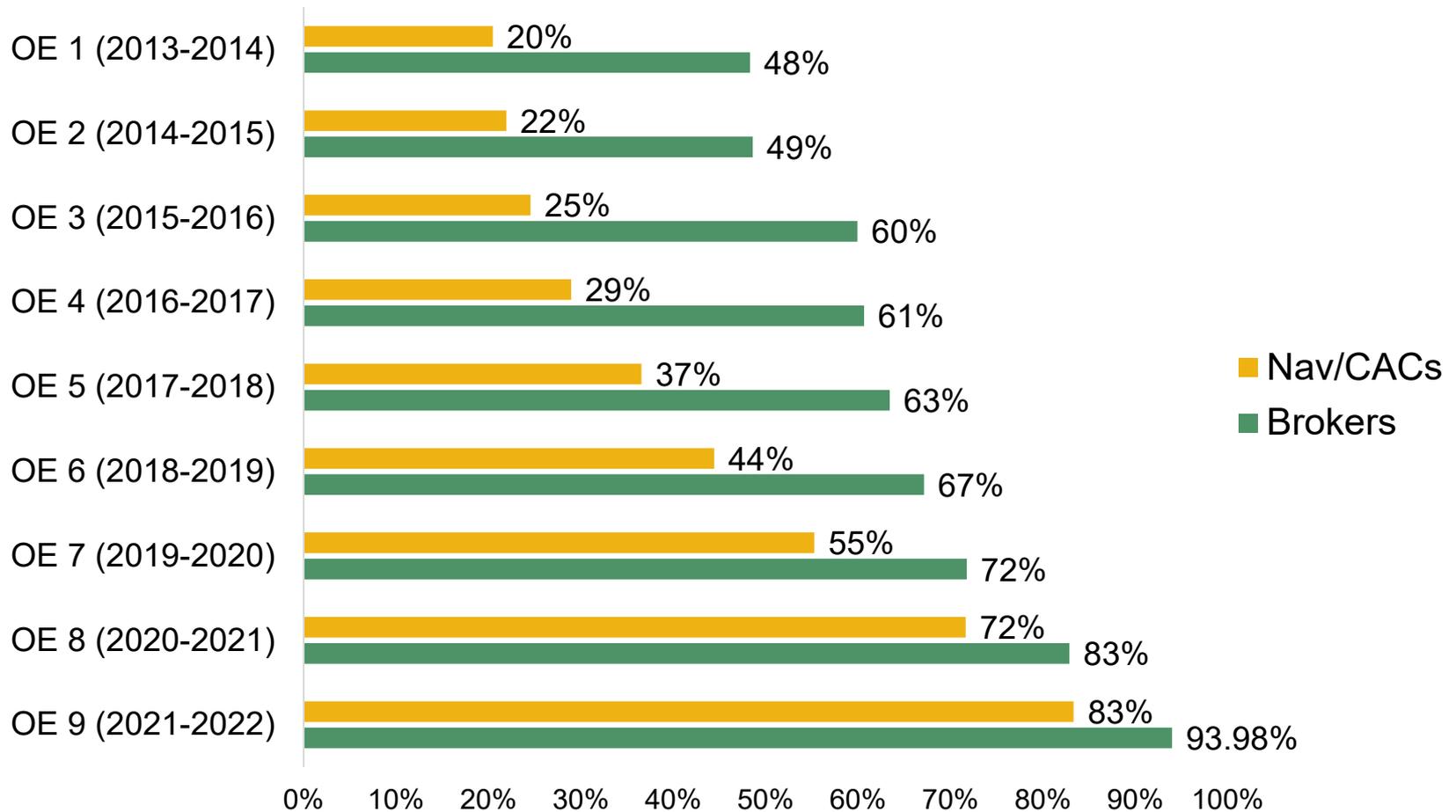
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During open enrollment, number of households assisted with a MNsure application, renewal, life event, or other type of assistance per week?

26 or more (more than 5 households a day in a typical week) — 6%

16-25 (up to 5 households a day in a typical week) — 8%

6-15 (up to 3 households a day in a typical week) — 26%

0-5 (about 1 household a day in a typical week) — 61%
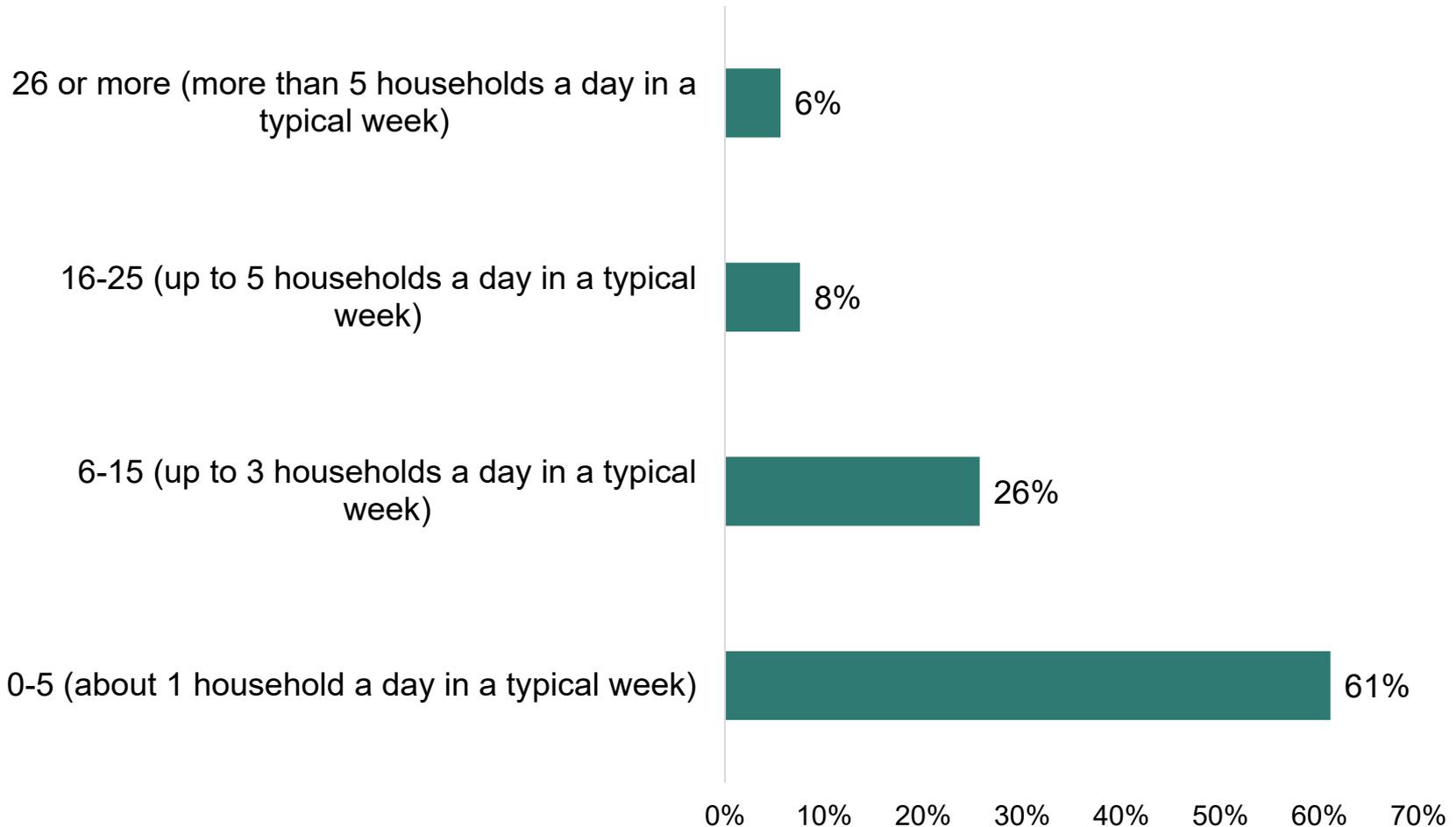
Assisting Consumers During a Pandemic

How assisted	2021		2022	
	Brokers	Nav/CAC	Brokers	Nav/CAC
Helped everyone in-person	8%	9%	12%	20%
Helped everyone remotely	17%	38%	15%	22%
Helped mostly in-person, but some remotely	33%	14%	34%	25%
Helped mostly remotely, but some in-person	28%	24%	22%	13%
About half in-person and half remotely	13%	6%	15%	10%

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Assister Experience with Technology

METS (the online application)

Response	Brokers	Navigators/CACs
Mostly/somewhat positive	67%	61%
Mostly/somewhat negative	10%	3%

Assister Portal (allows assister to apply/enroll on behalf of consumer

Response	Brokers	Navigators/CACs
Mostly/somewhat positive	61%	52%
Mostly/somewhat negative	19%	6%
Did not use	2%	23%

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Assister Experience with Technology (continued)

Plan shopping and enrollment

Response	Brokers	Navigators/CACs
Mostly/somewhat positive	75%	42%
Mostly/somewhat negative	9%	2%
Did not use	2%	36%

Anonymous plan comparison tool

Response	Brokers	Navigators/CACs
Mostly/somewhat positive	73%	42%
Mostly/somewhat negative	3%	2%
Did not use	11%	37%

Resources for Answering Questions

Most frequently used:

1. Calling the ARC/Broker Service line (56%)

2. Assister Central website (48%)

3. MNsure.org website (46%)

4. Colleagues at your organization (44%)

5. Calling MNsure Contact Center (31%)

6. Emailing the ARC/Broker Service Line (17%)

7. Other assisters in the community (13%)

Navigator/CAC Experience

How often do you need to call the Assister Resource Center when assisting a client?

Nearly every time
- Outside of OE: 11%
- During OE: 13%

Frequently
- Outside of OE: 22%
- During OE: 25%

Sometimes
- Outside of OE: 33%
- During OE: 30%

Rarely
- Outside of OE: 19%
- During OE: 17%

Never
- Outside of OE: 16%
- During OE: 15%

Legend:
- Outside of OE
- During OE
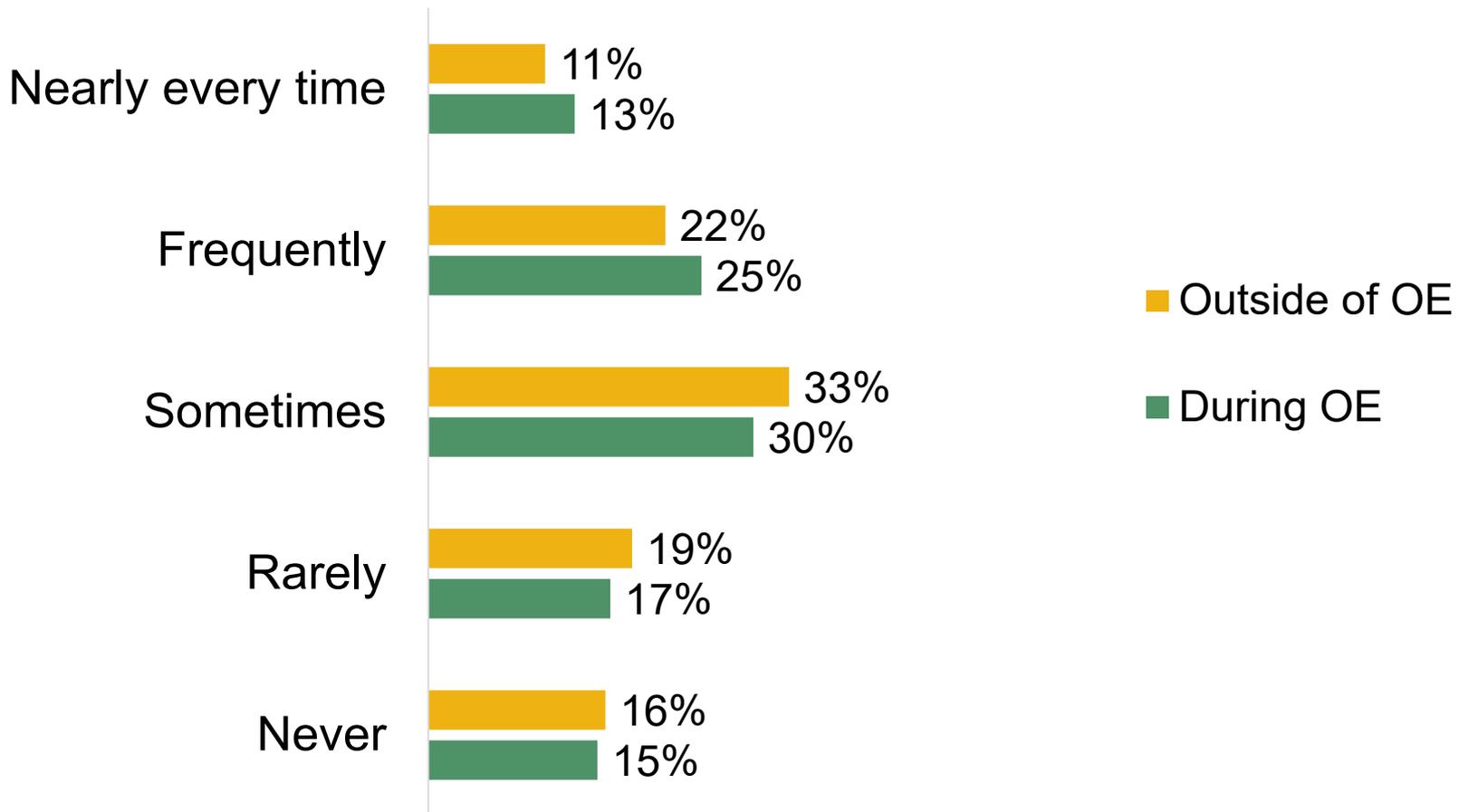
# Satisfaction with the Assister Resource Center
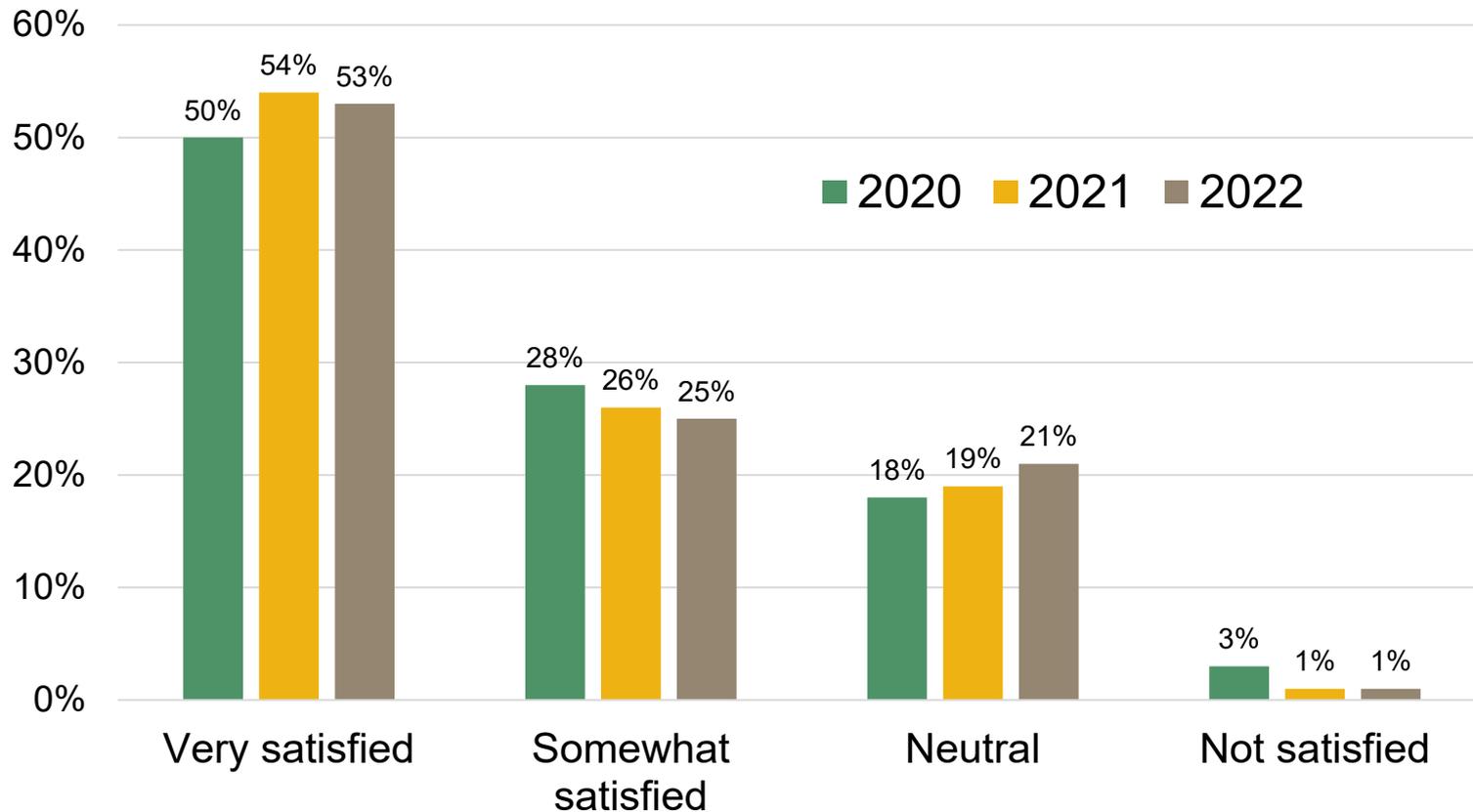
Broker Experience

Approximately how many consumers did you help to enroll or renew in plans through MNsure during the most recent open enrollment?

Bar chart showing percentages by number of consumers helped:

- More than 200: 4%
- 101-200: 10%
- 51-100: 14%
- 26-50: 22%
- 1-25: 49%
- 0: 1%
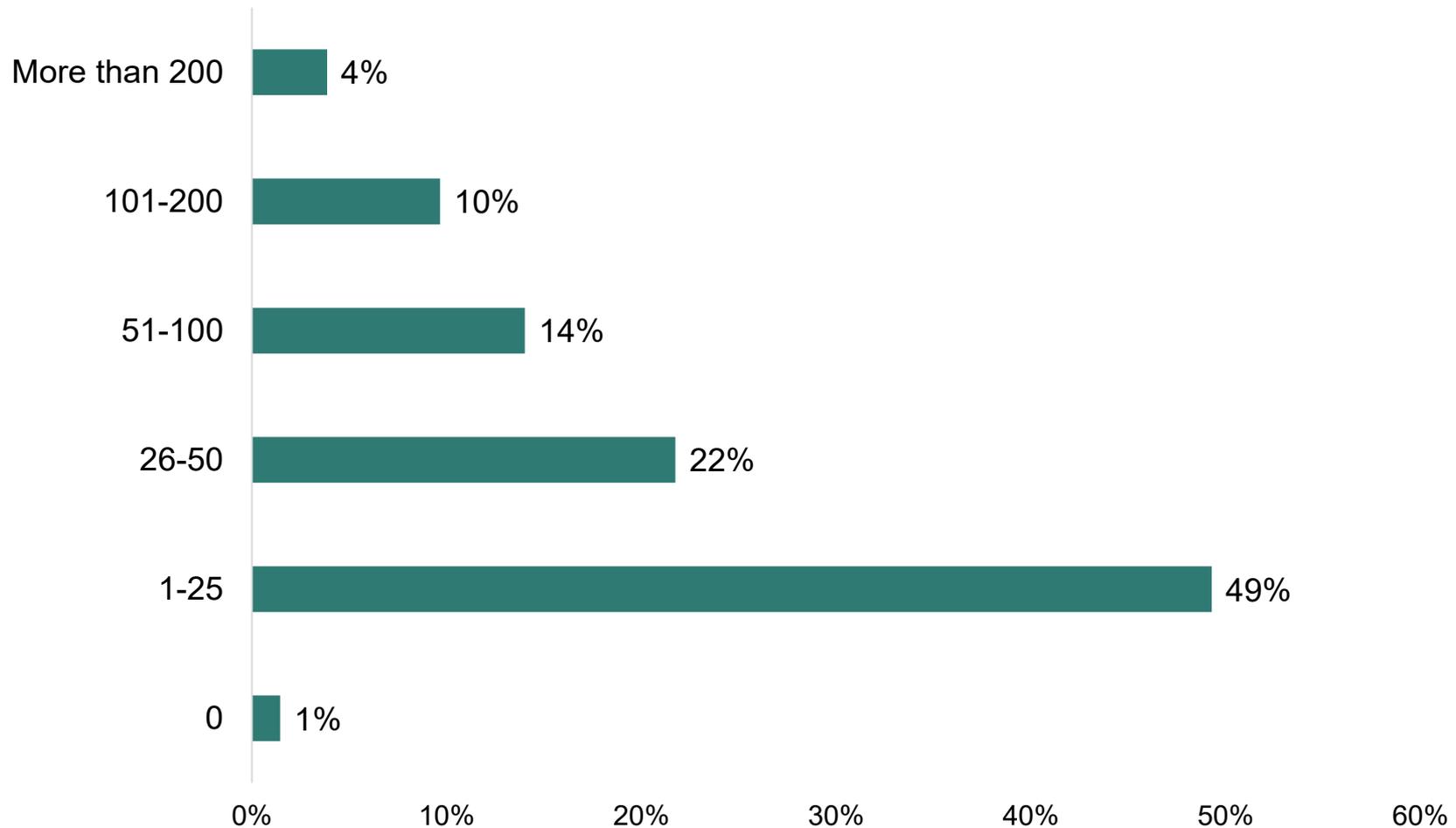
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Opportunities to Enroll More Consumers

Percentage of clients enrolled through MNsure

|	
100% of clients	28% of respondents
About 75% of clients	42% of respondents
About 50% of clients	10% of respondents
About 25% of clients	17% of respondents
None	3% of respondents

Reason client enrolled off-exchange

| Reason	Frequently/Sometimes
Easier off-exchange	49%
Better alternative off-exchange	24%
Did not qualify for tax credits	71%
Client chose to enroll off-exchange	54%

How often do you need to call the Broker Service Line when assisting a client?

Nearly every time
- Outside of OE: 11%
- During OE: 9%

Frequently
- Outside of OE: 24%
- During OE: 34%

Sometimes
- Outside of OE: 46%
- During OE: 48%

Rarely
- Outside of OE: 15%
- During OE: 8%

Never
- Outside of OE: 4%
- During OE: 2%

Legend:
- Outside of OE
- During OE

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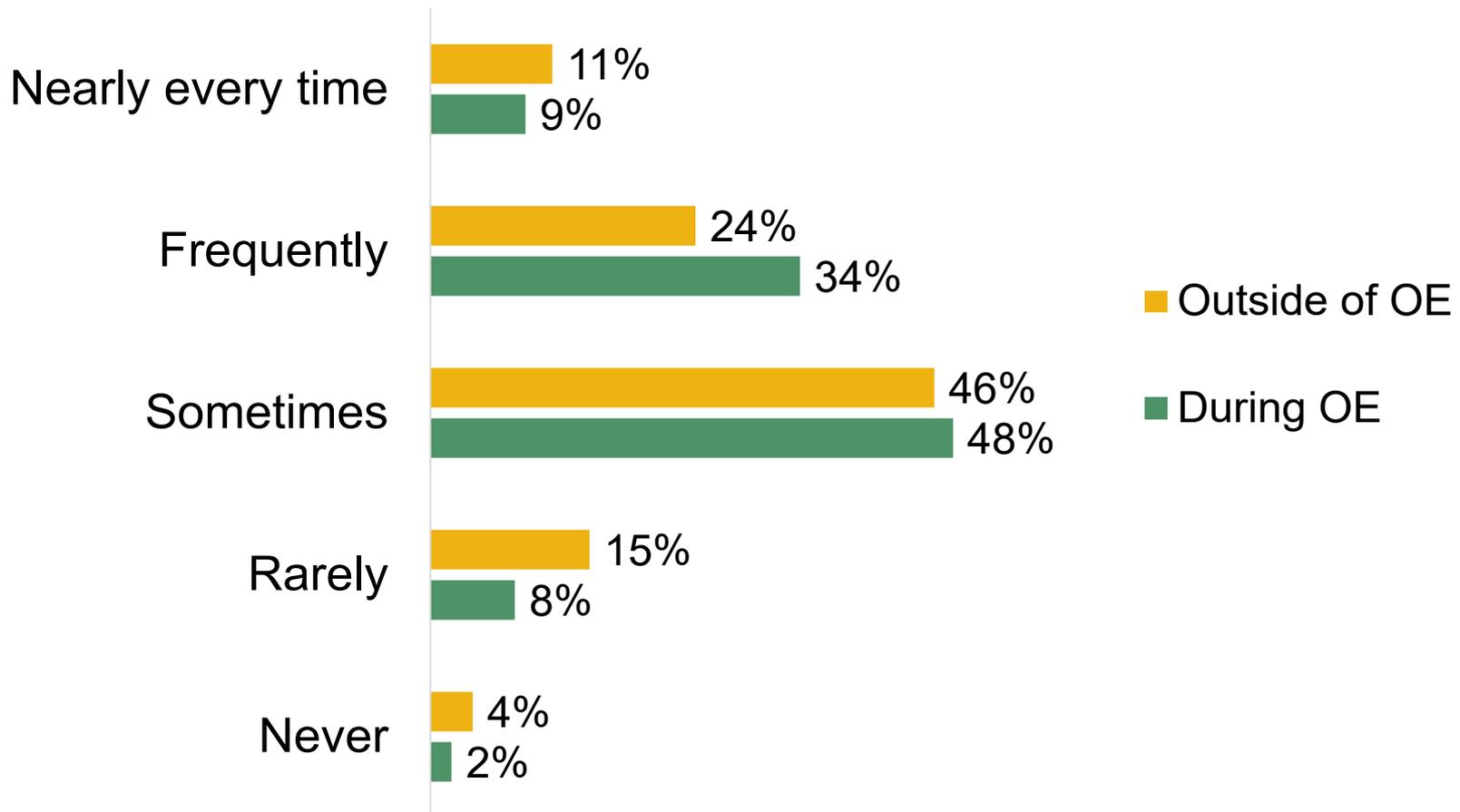
Satisfaction with the Broker Service Line
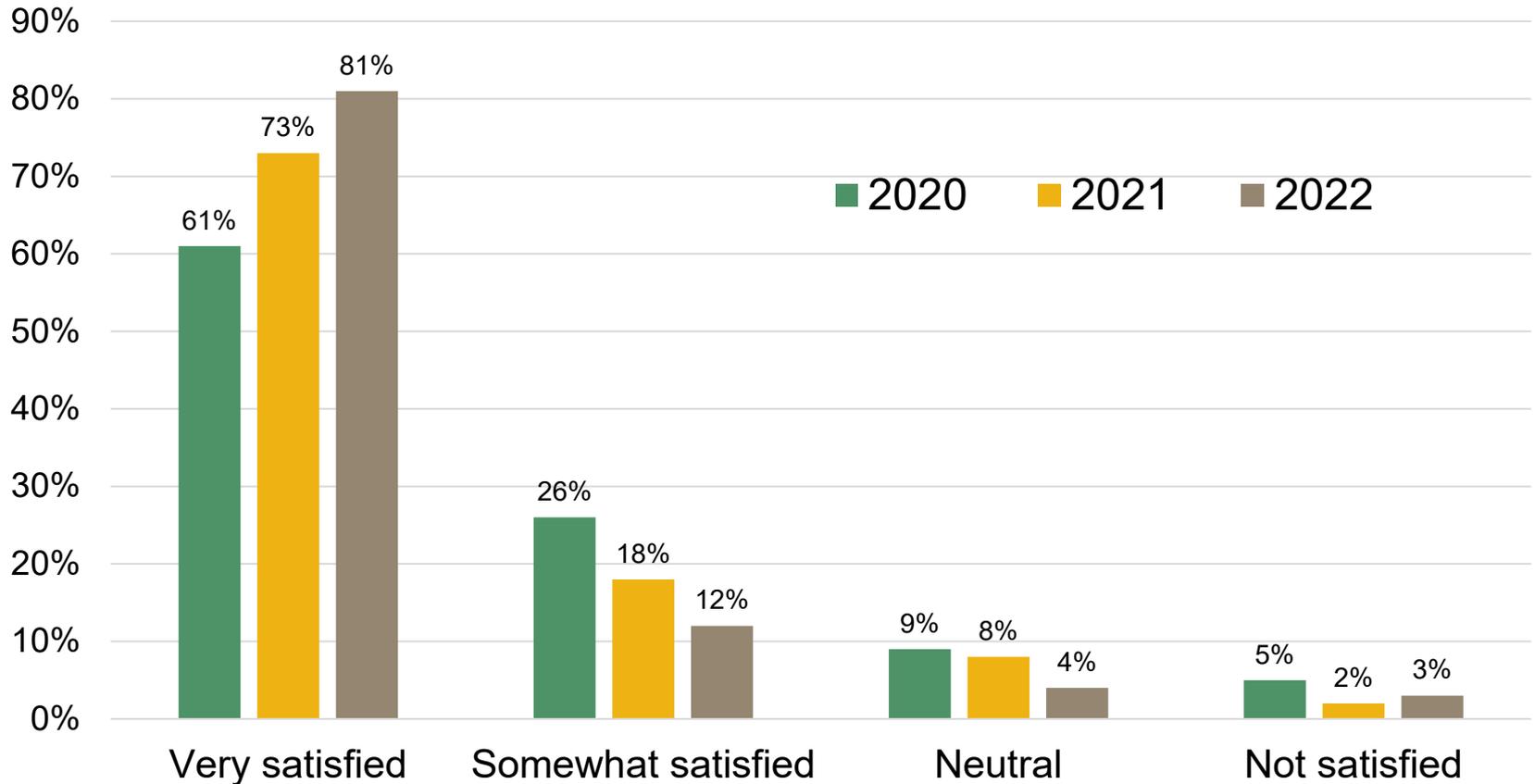
IT and Executive Steering Committee Update

IT and ESC Update Agenda

1. Recap: End of Spring 2022 Release Timeframe
2. METS FFY22 Roadmap

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End of Spring 2022 Release Timeframe Recap

- End of Spring METS Release includes (deploys 6/12/22):

    - Unique Person ID

    - Extending MA Postpartum Period for Pregnant Women

    - M&O: Non Project work

- Other End of Spring deliverables:

    - IAM MNsure MFA and Dev Enhancements

    - Data Access & Management Reports

    - M&O: Non Project work

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METS FFY 2022 Roadmap *(last approved 2/25/22 by METS ESC)*

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

Status Key	
In Progress	
Planned	
Completed/Operationalized	
✖ = COVID Hold	
* = Approved for enhanced federal funding	
Red Δ = Changes since last presentation (March 2022)	

Development Projects	Status
* Unique Person ID	In Progress
* Effective Dates	In Progress
Renewals Process Improvements FFY20	Completed
Cost Sharing for MA	✖
* Tribes as Processing Entities	In Progress
* METS Eligibility Determination: Pregnant Women and Auto Newborns	On Hold
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
MinnesotaCare Eliminate the Family Glitch	In Progress
* Renewals Self-Service	In Progress

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Rolling Deliverable Schedule – New Development Projects
as of 5/27/2022

Roadmap Efforts	Current Phase	2021 Winter Release Timeframe	2022 Spring Release Timeframe	2022 End of Spring Release Timeframe	2022 Summer Release Timeframe	2022 Fall Δ Release Timeframe	Future Timeframes
* Unique Person ID	Execution	Complete	Active	Firm	Firm		
* Effective Dates	Execution	Complete	Active	Active	Firm		
Cost Sharing for MA	Execution	COVID Hold	COVID Hold	COVID Hold	COVID Hold	COVID Hold Δ	TBD
* Tribes as Processing Entities	Execution	Active	Complete Δ	Active Δ	Active Δ	Active Δ	Active Δ
* METS Elig Determination: Pregnant Women and Auto Newborns	Planning	Active	Active	On Hold	On Hold	On Hold	
Data Mart 1.5	Execution	Active	Active	Active	Active	Active	Targeted
* Eligibility and Enrollment Certification	Execution	Active	Active	Active	Active	Active	Active
Grant/Pope County Merger (Western Prairie)	Execution	Complete					
METS Configuration Auditing	Execution	Active	Active	Active	Active	Active	Active
MNsure PARN Updates	Execution	Active	Active	Active	Firm		
Extending MA Postpartum Period for Pregnant Women	Execution	Active	Active	Firm	Targeted Δ	Targeted Δ	
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	Execution	Active	Complete Δ	Targeted	Targeted		
MinnesotaCare Eliminate the Family Glitch	Planning Δ		Active	Active	Active	Active	Active
* Renewals Self-Service	Initiation		Active	Active	Active	Active	TBD

LEGEND

Targeted	Firm	Complete	Active
Project/effort is actively working to deliver in the specified release timeframe.	Project/effort is approved to deliver to METS platform in the specified release timeframe.	Project/effort successfully delivered in the specified release timeframe.	Project/effort is active during the specified release timeframe

Key-
* = Approved for enhanced federal funding
Red Δ = Changes since last presentation

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Rolling Deliverable Schedule – Ongoing/Annual Work
as of 5/27/2022

Roadmap Efforts	Current Phase	2021 Winter Release Timeframe	2022 Spring Release Timeframe	2022 End of Spring Release Timeframe	2022 Summer Release Timeframe	2022 Fall Δ Release Timeframe	Future Timeframes
Human Services DR (Disaster Recovery) Exercise 2022.1	Execution	Active	Active	Active	Targeted		
1095-B Tax Year 2021	Closed Δ	Complete	Complete Δ				
Data Access & Management Reports-FFY2022	Execution	Complete	Complete Δ	Targeted	Targeted		
Curam Upgrade 2022	Planning Δ		Active	Active	Active	Active	Active
M&O: Non Project work	Ongoing	Complete	Complete Δ	Firm	Firm	Targeted	Targeted

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	Key- **Red Δ = Changes since last presentation**

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MNsure Board Member Survey

Reporting, Measurement and Evaluation for Board of Directors

"The Board of Directors of MNsure desires to be a high-performing board, in order to provide effective oversight and direction to make it possible for MNsure to fulfill its purpose"

"The board is committed to continuously improving and significantly enhancing board performance on an ongoing basis"

- The policy directs the chair and vice-chair of the board to "develop and present to the board a program for evaluating the performance of the board" with the goal of "significantly enhancing board performance on an ongoing basis"

Survey Approach

- Goal:
  - Identify areas of improvement for the board to address in its process of becoming and remaining a high performing board

- Performance Measurement Dimensions
  - Composition
  - Information
  - Agendas & Meetings
  - Structure
  - Process
  - Leadership
  - Culture & Dynamics
  - Level of Director Engagement
  - Public Perception of Performance & Ethics

Board Composition

- 80% of respondents agree the board has the requisite experience and skills to help MNsure achieve its goals

- Respondents also noted

  - Importance of having a diverse board

  - Interest in ensuring board applicants and composition reflect Minnesota's diverse population

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Board Information

- ## All respondents agree or strongly agree

  - The board has the information it needs for governance and decision making, and to understand ongoing operations and business needs

- ## Respondents also noted

  - The board could benefit from more information that would help members understand longer-term business needs and strategic challenges

  - Workgroup specialization can lead to some board members being less familiar with essential information

  - Returning to in-person meetings will help with board cohesion and information sharing

Board Agendas & Meetings

- 80% of respondents agree board meetings are conducted effectively, that agendas and materials are provided in time for adequate review, and that meetings are adequate to cover the workload of the board

- Respondents also noted
  - There have been issues with receiving important board materials timely
  - It could be helpful to have one or two board meetings per year dedicated to addressing issues that are requested by board members

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Board Structure

- 80% of respondents were neutral or agree the board structure is clearly defined and effective, and that the board understands and executes its duties

- Respondents also noted
  - There is interest in having the board work independently to further examine its own accountability and the board structure, and to provide further direction to staff

Board Process

- All respondents agree or strongly agree
  - The board has the governance policy guidelines needed to oversee MNsure operations and financial performance and to ensure proper controls and oversight
  - The board reviews and approves MNsure's business plans, and monitors and measures business risks
  - The board agrees and approves business areas that are in need of improvement, and provides feedback and annual performance evaluations of the MNsure CEO

Board Process (continued)

- 60% of respondents were neutral or disagreed that the board actively participates in the strategic planning process and assists in implementing MNsure's strategic goals

- Respondents also noted

  - There is interest in board members having a better understanding of MNsure financial performance, in participating in strategic planning, and in having a more active role in establishing business priorities and measuring performance

Board Culture & Dynamics

- 80% of respondents agree or strongly agree
  - The board encourages a culture that prioritizes communication and rigorous decision-making

- Respondents also noted
  - There is interest in understanding what the board can do to strengthen a culture of rigorous decision-making and candid communication

Level of Director Engagement

- 80% to 100% of respondents agree or strongly agree

  - Board members help MNsure achieve its mission, are able to make informed decisions, and are able to effectively utilize their expertise to the benefit of the organization

- Respondents were evenly split on the question of whether board member expertise is used effectively to help MNsure achieve its mission

Relationship of Board Members & Staff

- 80% of respondents agree or strongly agree
  - Interaction with staff is effective, and that staff are held accountable for delivering results and plans

- Respondents also noted
  - While there is awareness of staff activities, there are opportunities to better define how staff report their activities and are held accountable for their performance

Perception of Board Performance & Ethics

- 100% of respondents agree or strongly agree
  - The board ensures legal and ethical integrity, and that board members work to avoid conflicts of interest

- Respondents also noted
  - Determining whether a conflict of interest exists is left to board members who report a potential conflict, and that a "harder standard" might be more appropriate

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New Business

Adjourn

Board of Directors Meeting Slide Deck Addendum 6/15/2022

Effectuated Enrollments and Average Premiums, 2022, page 7

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – May 2022

Month	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2022	112,115	134,865
February 2022	115,769	136,434
March 2022	114,248	138,381
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May 2022	113,460	141,813

Contact Center Dashboard, page 11

MNsure Contact Center Call Performance, November 1, 2021 – May 31, 2022

- Calls received were highest at 9,913 during the week of December 12, 2021, and another spike of 7,361 calls occurred the week of January 9, 2022. As of the week starting May 23, 2022, calls received were 116,742.

- The lowest number of calls received were 1,924 for the week of May 8, 2022.

- The highest average speed of answer was 0:16:34 for the week of December 12, 2021. As of the week starting May 23, 2022, the average speed of answer was 0:03:44 or 224 seconds.

- The lowest average speed to answer was 0:00:23 for the week of May 8, 2022.

- The highest call handle time of 18.37 minutes was during the week of November 14, 2021. As of the week starting May 23, 2022, the average call handle time was 15.80 minutes.

Qualified Life Events Processing, page 13

Life Event Changes by Month, June 2020 – May 2022

Month	Received Changes	Resolved Changes
June 2020	2,121	2,365
July 2020	2,296	2,398
August 2020	2,471	2,520
September 2020	1,831	2,166
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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	3,445	2,740
February 2022	2,217	3,397
March 2022	2,475	2,694
April 2022	2,205	2,125
May 2022	1,761	2,169

Open Enrollment Periods Assisters have been Certified (by Assister Role), page 20

Open Enrollment Period	Brokers	Navigators/Certified Application Counselors
OE 9 (2021-2022)	94%	83%
OE 8 (2020-2021)	83%	72%
OE 7 (2019-2020)	72%	55%
OE 6 (2018-2019)	67%	44%
OE 5 (2017-2018)	63%	37%
OE 4 (2016-2017)	61%	29%
OE 3 (2015-2016)	60%	25%
OE 2 (2014-2015)	49%	22%
OE 1 (2013-2014)	48%	20%

Navigator/Certified Application Counselor Satisfaction with the Assister Resource Center, page 28

Satisfaction Level	2020	2021	2022
Very satisfied	50%	54%	53%
Somewhat satisfied	28%	26%	25%
Neutral	18%	19%	21%
Not satisfied	3%	1%	1%

Broker Satisfaction with the Broker Service Line, page 33

Satisfaction Level	2020	2021	2022
Very satisfied	61%	73%	81%
Somewhat satisfied	26%	18%	12%
Neutral	9%	8%	4%
Not satisfied	5%	2%	2%