



# Board of Directors Meeting

July 20, 2022

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](mailto:AEO@MNsurance.org).





# Public Comment

# Administrative Items

---

- Approve June 15 meeting minutes
- Update Policies on Gender-Neutral Language
- Rescind MNsure Policy #15 Consumer Assistance Program Roadmap



# Fiscal Year 2023 Budget

# CEO Report

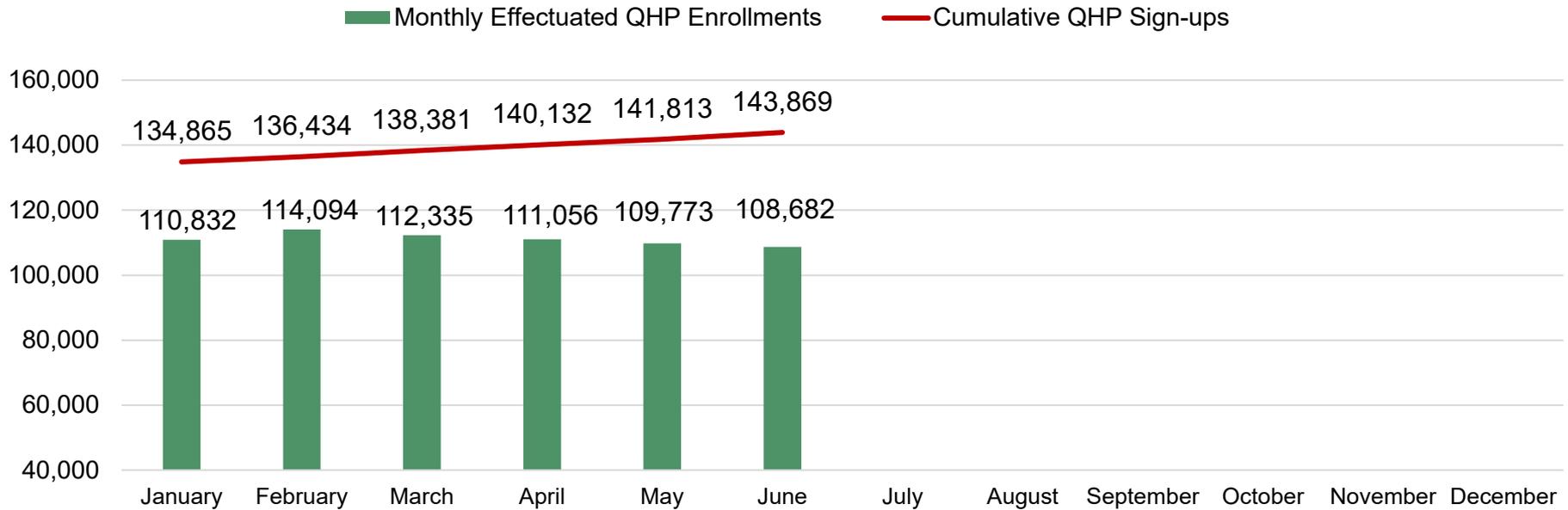
# MNsure Dashboard

<b>METS Activity, November 1, 2021 – June 30, 2022</b>	
<b>Total</b>	<b>238,019</b>
Medical Assistance Applicants	83,978
MinnesotaCare Applicants	10,300
Qualified Health Plan Sign-ups	143,741
QHP New Consumers	38,035
Qualified Dental Plan Sign-ups	31,780

<b>Financial Assistance – Plan Year 2022 as of June 30, 2022</b>	
Households with Advanced Premium Tax Credit	59.9%
Households with Cost-Sharing Reductions	9.8%
Average Monthly APTC by Household	\$508.70
Cumulative APTC for Households Receiving APTC	\$139,021,228.07

# Effectuated Enrollments and Average Premiums, 2022

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



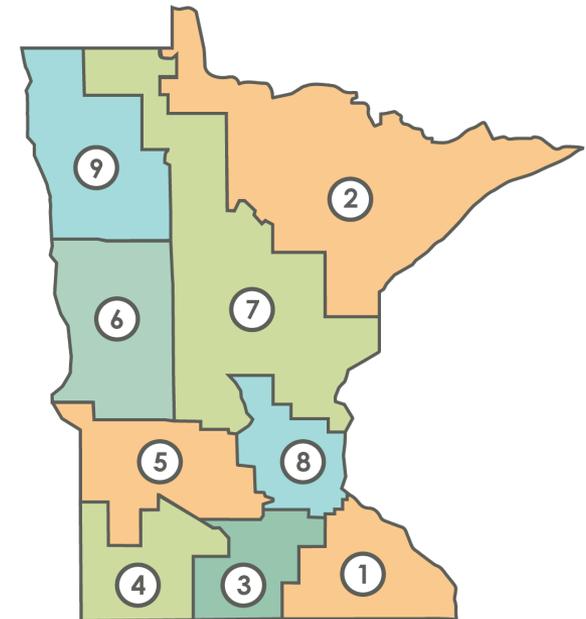
<b>Average Pre-APTC Premium</b>	483.67	480.65	480.73	479.85	478.72	476.95						
<b>Average Post-APTC Premium</b>	278.43	275.49	275.18	275.46	275.78	275.72						

# PY2022 QHP Enrollment by Rating Region

## as of June 30, 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%	\$740.69
2	5.7%	5.8%	\$606.94
3	4.7%	4.8%	\$722.21
4	2.1%	2.6%	\$641.60
5	3.6%	3.8%	\$586.75
6	4.1%	4.4%	\$583.53
7	7.7%	9.5%	\$585.11
8	62.6%	61.9%	\$399.91
9	1.5%	1.3%	\$579.83

Totals not=100% due to rounding



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

# QHP Dashboard

Carriers	2022 Enrollment To Date	2021 Enrollment
Blue Plus	17.7%	16.9%
HealthPartners	21.3%	19.4%
Medica	14.2%	15.6%
Quartz	1.2%	1.0%
UCare	45.6%	47.2%

Metal Level	2022 Enrollment To Date	2021 Enrollment
Gold	16.1%	15.6%
Silver	31.6%	30.4%
Bronze	50.1%	51.8%
Catastrophic	2.2%	2.2%

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	6.6%	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%

Total not =100% due to rounding

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 June 2022.

# MNsure Premium Withhold Revenue Calendar Year 2022

## Forecast and YTD Actual



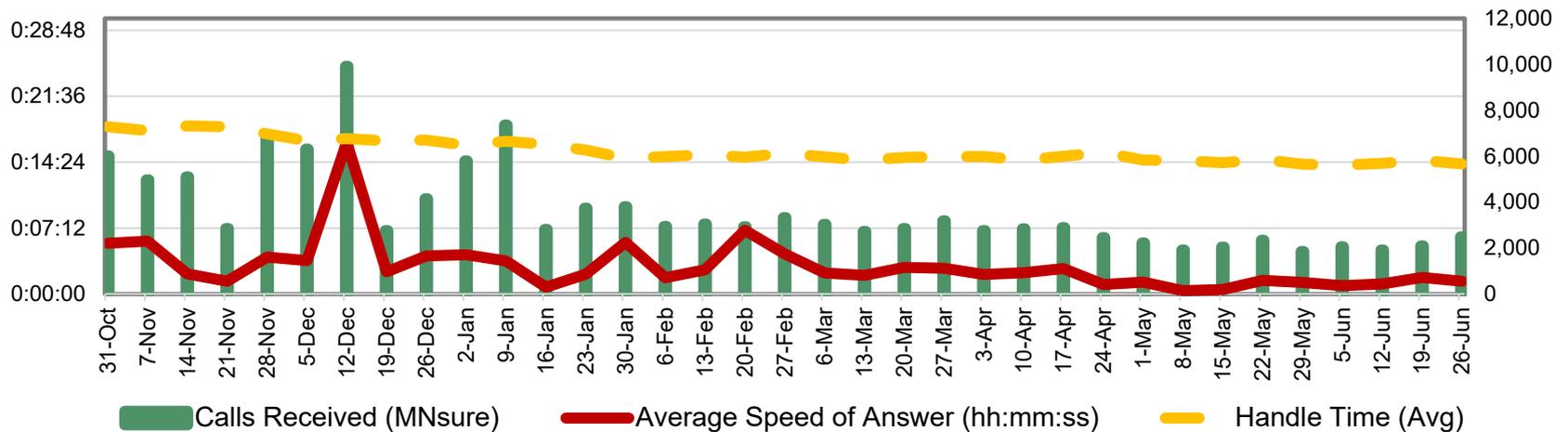
Revenue numbers in millions

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

# Contact Center Dashboard

Contact Center Main Line – 2022	April	May	June
Average Daily Call Volume	549	441	423
Service Level (% of calls answered within 5 min.)	66%	72%	81%
Calls Abandoned While in Queue	3%	2%	2%

## MNsure Contact Center Performance November 1, 2021 - June 30, 2022



Call volumes represent weekly totals for week beginning with date.

# Call Inquiries Dashboard

<b>Contact Center Main Line Top Inquiries, June 2022</b>	
1. MinnesotaCare / Counties	16%
2. How Do I Apply	11%
3. How Do I Update My Application	6%
4. How To Enroll In a Plan	6%
5. Directed to Submit Verifications	6%

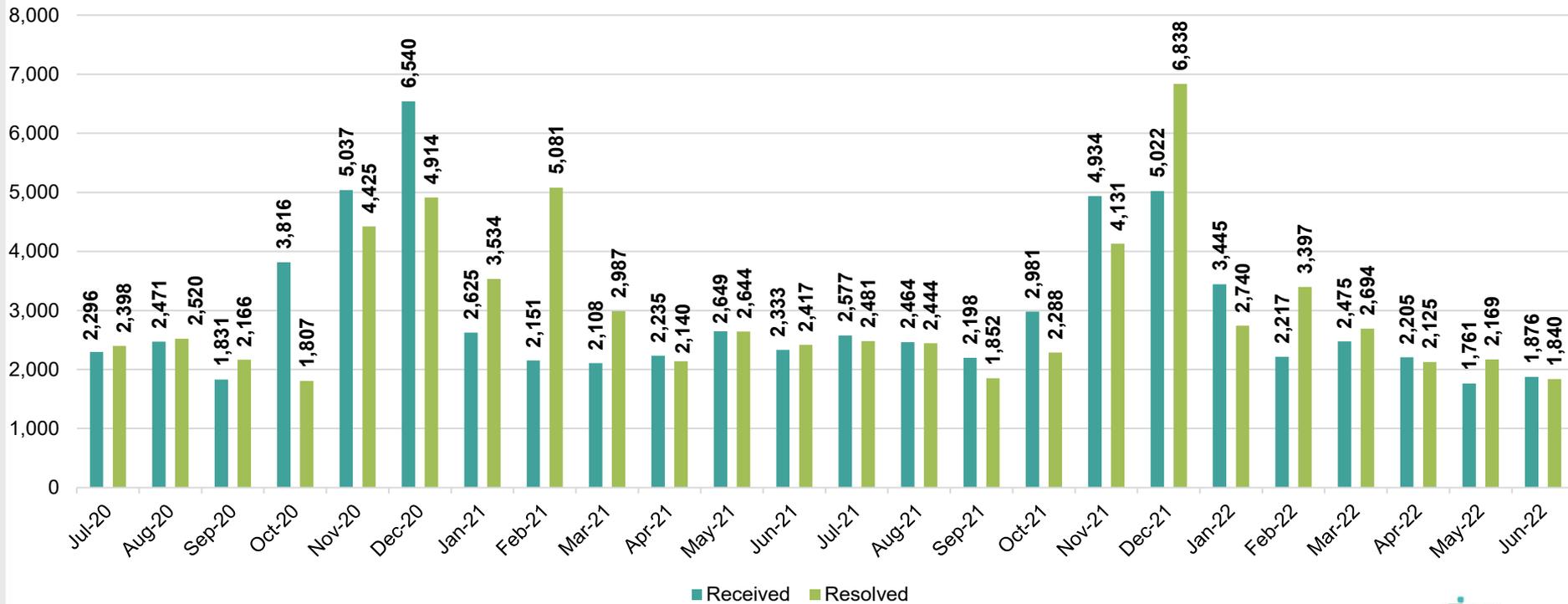
<b>Assister Resource Center (ARC) Top Inquiries, June 2022</b>	
1. Public Program Status	34%
2. Determination Result	16%
3. Newborn Status	13%
4. QHP Status	11%
5. Password Reset / Account Unlock	6%

<b>Broker Service Line Top Inquiries, June 2022</b>	
1. Lost or Will Lose Employer-Sponsored Insurance	16%
2. How To Enroll In a Plan	9%
3. How Do I Apply	7%
4. How Do I Update My Application	5%
5. Status of My Special Enrollment	4%

# Qualified Life Events Processing

- Workable life event cases: 108
- Average time to process: 2 days

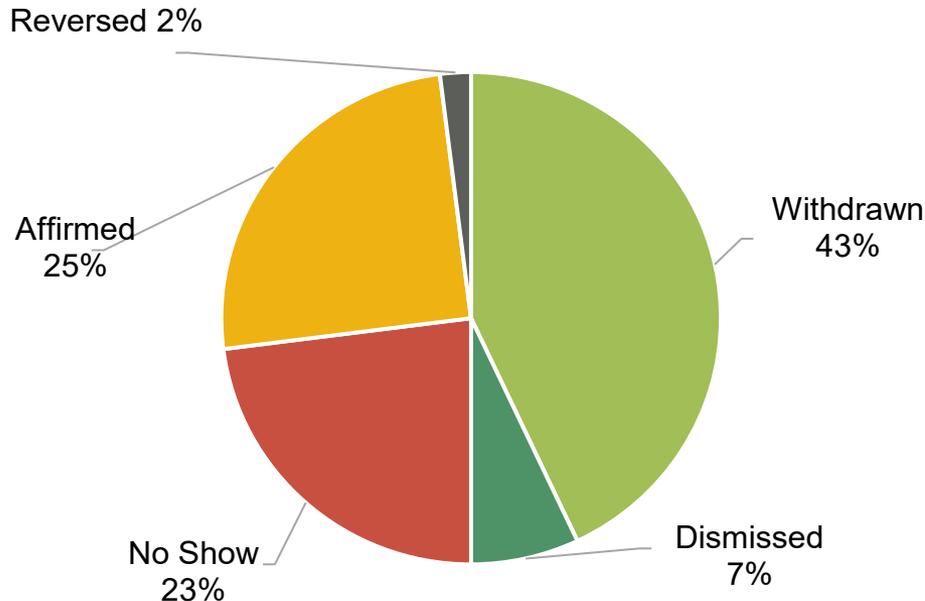
Life Event Change Processing By Month



# Appeals Dashboard

Appeals Status – 2022	April	May	June
Appeals Filed – Individual	31	31	34
Average Days Open-Individual	33	40	49

## Individual Appeals Outcome June 2022



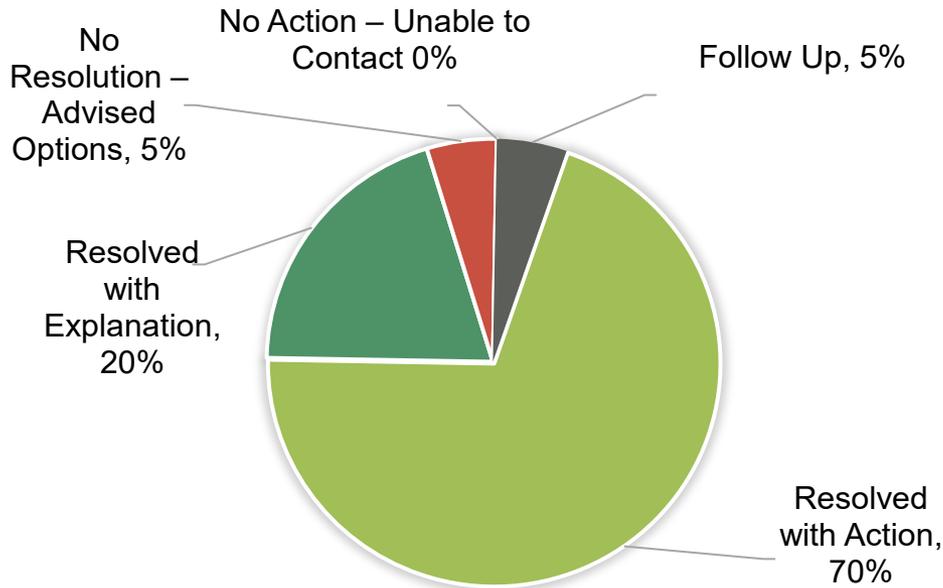
## Top Issues – Individual June 2022

1. SEP Denial Issue	35%
2. Termination Date	18%
3. Coverage Effective Date	7%

# Resolution Review Dashboard

Resolution Review Tickets Status – 2022	April	May	June
Resolution Review Tickets Created	99	75	74
Average Days Open	2	2	2

## Resolution Review Outcome June 2022



## Top Issues June 2022

1. Termination Date	35%
2. SEP Denial	27%
3. Coverage Effective Date	24%

**Break**



# IT and Executive Steering Committee Update



# MNsure Board Update

## Minnesota Eligibility Technology System (METS)

Mike Wright | CBTO | MNIT Services @ DHS/MNsure

July 20, 2022

1. Organizational Updates
2. Preliminary Open Enrollment Update
3. Renewals Self-Service Project
4. Update on sale of Watson Health assets
5. METS Portfolio Risk
  - METS Roadmap
6. Update on Summer Release Timeframe



# Preliminary Open Enrollment Update

Kick-off of preliminary planning is underway.

- The RSS project has concluded it will not be seeking to deploy before or during open enrollment.
- The project is determining the viability to deploy in the METS Winter release.

# Sale of Watson Health assets

- IBM has sold the assets of Watson Health, including the IBM Cúram software platform to a newly formed company named Merative
- Minnesota's METS system is built on the Cúram platform, and we have a sizable professional services contract with Watson Health
- The sale was completed at the end of June 2022
- Impact to state will become more clear in the next 12 months
- DHS, MNsure and MNIT leadership are monitoring closely

# Key portfolio risks the METS SGG is watching

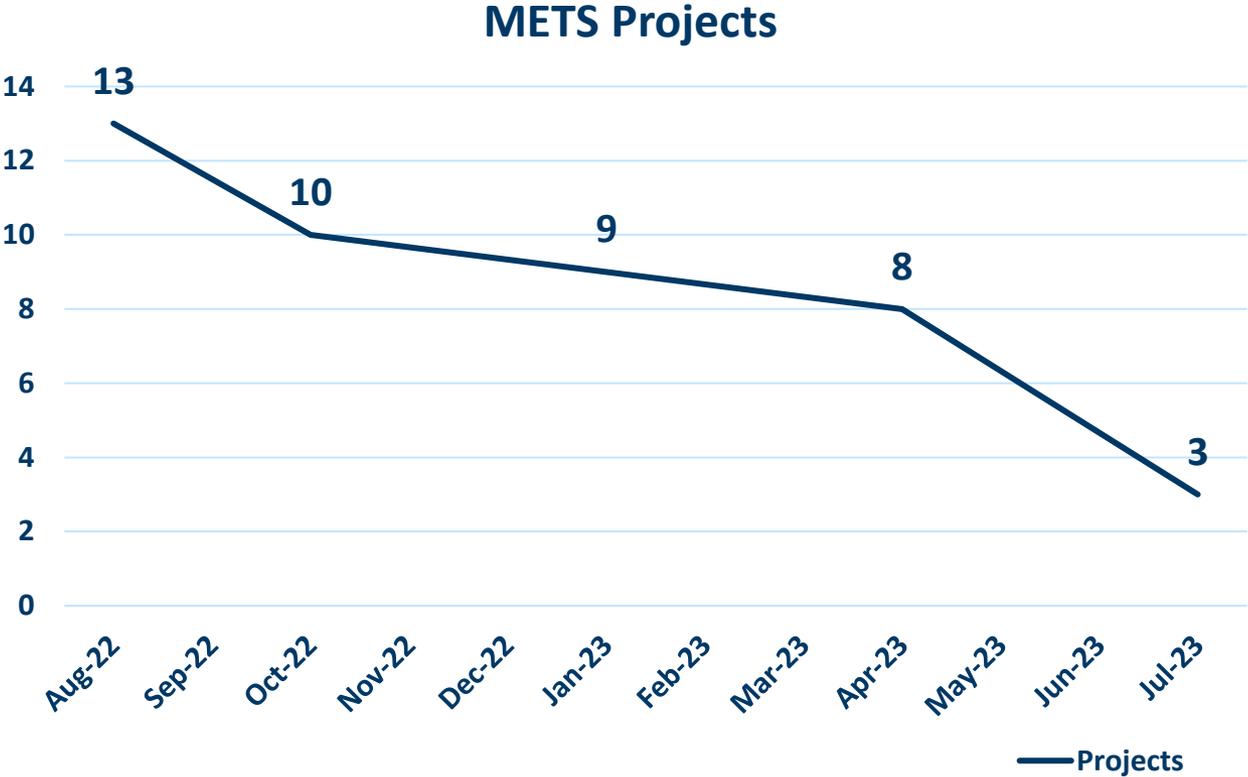
- 1. The lack of state share for METS IAPD funding could lead to a disruption to METS resourcing and a halt in major METS improvements.**
2. Instability in the Curam platform could result from lapsed upgrade status.
3. METS project delivery schedules could be delayed due to staff reassignments resulting from the end of the federal public health emergency and a need to return to normal operations.
4. IBM sale of Watson Health assets, including the Curam platform, could negatively impact vendor relationship and future of METS.

# METS Portfolio Roadmap

METS is projecting 10 Projects at the start of FFY23 and down to 3 active projects just 9 months later.

With the exception of RSS, we are projecting there will be no significant improvements to the METS platform after April, 2023.

There are NO NEW projects for the foreseeable future.



# Summer 2022 Release Timeframe

- Summer METS Release includes (deploys 8/7/22) :
  - Unique Person ID
  - Effective Dates
  - MNsure PARN Updates
  - M&O: Non Project work
    - ARPA APTC Revert Back
- Other Summer deliverables:
  - Extending MA Postpartum Period for Pregnant Women
  - IAM MNsure MFA and Dev Enhancements
  - Data Access & Management Reports
  - M&O: Non Project work

Thank You!



# MNsure Operations Update

# Operations Update

---

- 2023 Preliminary Rates
- OE10 Readiness Preparation
- Fix to the Family Glitch
- Online Premium Payment Functionality



# Closed Session



# Board Survey



# New Business

Adjourn



## Board of Directors Meeting Slide Deck Addendum 7/20/2022

### Effectuated Enrollments and Average Premiums, 2022, page 7

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

Month	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2022	110,832	134,865
February 2022	114,094	136,434
March 2022	112,335	138,381
April 2022	111,056	140,132
May 2022	109,773	141,813
June 2022	108,682	143,869

### Contact Center Dashboard, page 11

#### MNsurance Contact Center Call Performance, November 1, 2021 – June 30, 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 June 27, 2022, calls received were 126,054.
- The lowest number of calls received were 1,850 for the week of May 29, 2022.
- The highest average speed of answer was 0:16:34 for the week of December 12, 2021. As of the week starting June 27, 2020, the average speed of answer was 0:03:25 or 205 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 June 27, 2022, the average call handle time was 15.7 minutes.

**Qualified Life Events Processing, page 13****Life Event Changes by Month, July 2020 – June 2022**

<b>Month</b>	<b>Received Changes</b>	<b>Resolved Changes</b>
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	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
June 2022	1,876	1,840