Board of Directors Meeting

September 14, 2022

Public Comment

Administrative Items

- Approve July 20 meeting minutes

Overview: Affirmative Action Program
Anti-Discrimination in the Hiring Process

MNsure

Overview

- Accessibility & Equal Opportunity (AEO) Office

- Affirmative Action Plan (AAP)

  - Setting hiring goals

    - Analysis and corrective actions

  - Monitoring the hiring process

  - Roles and responsibilities

- Questions

Accessibility and Equal Opportunity

- Accessibility & Equal Opportunity Office

    - Staff

    - Responsibilities and activities

        - ADA accommodations

        - Discrimination complaints

        - Affirmative Action Plan and monitoring the hiring process

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Affirmative Action: Statewide

Affirmative Action: MNsure Plan

https://www.mnsure.org/assets/MNsure-Affirmative-Action-Plan-2020-2022_tcm34-493544.pdf

Affirmative Action Program

- Setting hiring goals

  - Establish two-year Affirmative Action Plan

  - Three protected groups

  - Analysis of agency staffing and availability in the labor market

- Monitoring hiring process

  - Ongoing monitoring

  - Based on Affirmative Action Plan and underrepresentation in job categories

  - Reporting and justification reviews

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AAP: Setting Hiring Goals

- Establish a two-year Affirmative Action Plan

  - 2022-2024 plan submitted to MMB for review

- Three protected groups: self-reported

  - Racial and Ethnic Minorities; Females; and Individuals with Disabilities

- Analysis of staffing over previous three years

  - Weighted for internal vs. external hires

  - Employee separation rates

  - Labor market availability (metro area)

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AAP: Setting Hiring Goals (continued)

- Hiring goals from 2020-2022 AAP

Table 2. Hiring Goals by Job Category and Protected Group is a summary of hiring goals by job category and protected group. The actions the agency will take to address these hiring goals will be described in Corrective Actions and Action-Oriented Programs section.

Job Categories	Females Establish Goals?	Females If Yes, Goals for FY 2020 – 2022	Racial and Ethnic Minorities Establish Goals?	Racial and Ethnic Minorities If Yes, Goals for FY 2020 - 2022	Individuals with Disabilities Establish Goals?	Individuals with Disabilities If Yes, Goals for FY 2020 - 2022
Officials / Administrators	*Monitor*		Yes	*24.24%*	*Monitor*	
Professionals	Yes	*56.31%*			*Monitor*	
Technicians	*Monitor*				*Monitor*	
Office / Clerical	*Monitor*				*Monitor*	

AAP: Setting Hiring Goals (cont.)

- Corrective actions

  - Relatively small agency – 17 officials / administrators

    - Any personnel changes can make big impact

  - Stable workforce means reduced opportunities to hire

  - Encourage staff to report demographic data to eliminate underreporting as factor

  - Work with human resources to improve recruitment and broaden job postings

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AAP: Monitoring the Hiring Process

- Human resources provides regular reports from Affirmative Action Plan

  - Identifies underrepresentation in each job category

- Hiring into a job class where underrepresentation exists

  - Interview members of protected group (panel)

  - Present hiring justification to AEO office

  - AEO review of justification

- Human resources, AEO and agency hiring manager

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AAP: Roles and Responsibilities

- CEO

- Affirmative action officer

- Human resources (HR)

- Executive team and hiring managers

- All employees

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Questions and Discussion

- Questions?

- MNsure-Affirmative-Action-Plan-2020-2022

- Contact

  - Emily Cleveland, Affirmative Action Officer
    emily.j.cleveland@state.mn.us

Broker Enrollment Center Initiative and Navigator Grant Program Awards and Recipients

Broker Enrollment Centers

Broker Enrollment Centers

Brokers, also known as insurance agents, provide enrollment assistance and advice to help you select a plan. The agencies listed below have partnered with MNsure to serve as enrollment centers and to provide free enrollment services in the areas indicated by the map.

MNsure has hundreds of certified brokers across the state. Find one near you through our online assister directory: **www.mnsure.org/help/find-assister/**.

1. **Alexander & Haberman Agency, LLC**
Bloomington 952-777-4227
Coon Rapids 763-260-5538

2. **American Senior Benefits**
Maple Grove 763-559-8200, ext. 100

3. **Benes Insurance Services, A Strong Company**
Duluth 218-628-6180

4. **CAL Financial, Inc.**
Edina 763-703-5380

5. **ClearStep Financial**
Austin 507-434-2299

6. **Health Insurance Services, Inc.**
Willmar 320-235-2500

7. **Jenifer Ivanca Insurance Agency**
Chisholm 218-254-3422
Hibbing 218-440-1665

8. **Legacy Health Insurance**
Waconia 952-922-5677

9. **Midwest Insurance Group, Inc.**
Mankato 507-388-1000

10. **Rochester Senior Solutions**
Rochester 507-252-1058
Spring Valley 507-252-1058

11. **Sjoberg & Holmstrom, LLC**
Mora 320-679-5183

12. **Strong Insurance Services, Nisswa Insurance**
Nisswa 218-963-4446

13. **Strong Insurance Services, RG Insurance**
Baxter 218-828-1310

14. **Tonka Financial Services**
Minnetonka 952-746-5110

15. **Wadena Insurance**
Wadena 218-430-0400
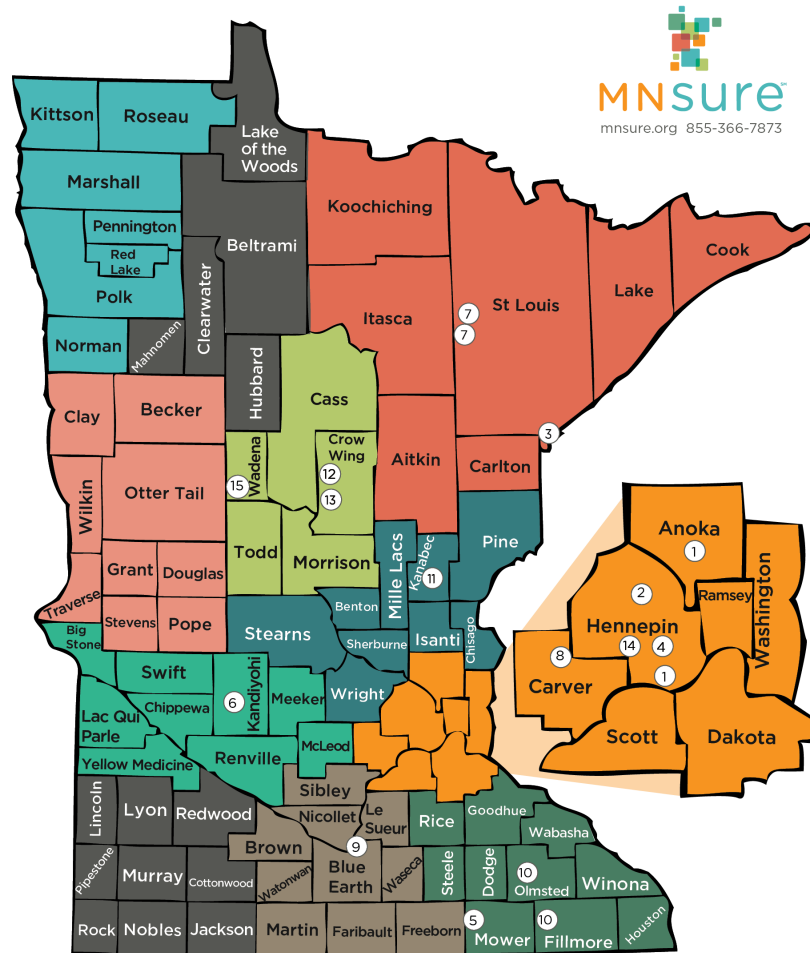
Navigator Outreach and Enrollment Grantee Organizations

Navigators provide free MNsure application and enrollment help. The organizations listed below receive grant funds and offer services in the areas indicated on the map.

MNsure has hundreds of certified navigators across the state. Find one near you in our online assister directory: www.mnsure.org/help/find-assister/

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mnsure.org   855-366-7873

1 **African Community Senior Services**
Minneapolis 612-735-8776

2 **Arrowhead Economic Opportunity Agency***
Virginia 218-748-7356

3 **Briva Health***
Minneapolis, St. Cloud
855-566-7873

4 **CAPI USA***
Brooklyn Center 612-721-0122

5 **C.A.R.E Clinic**
Red Wing 651-388-1022

6 **Community Resource Connections***
Bemidji 218-333-0880

7 **Face to Face**
St. Paul 651-772-5555

8 **Generations Health Care Initiatives (Insure Duluth)**
Duluth 218-336-5709

9 **Health Access MN***
St. Paul 651-645-0215
Rochester 507-589-8649

10 **HealthFinders Collaborative***
Faribault 507-323-8100

11 **Hmong American Partnership***
St. Paul 651-495-9160

12 **Indian Health Board of Minneapolis, Inc.**
Minneapolis 612-721-9887

13 **International Institute of Minnesota**
St. Paul 651-647-0191

14 **Isuroon**
Minneapolis 612-834-1145

15 **Mid-Minnesota Legal Aid**
St. Cloud 320-253-0121

16 **Native American Community Clinic**
Minneapolis 612-872-8086

17 **Neighborhood HealthSource**
Minneapolis, Coon Rapids
612-588-9411

18 **NorthPoint Health & Wellness Center**
Minneapolis 612-767-9500

19 **Northwest Community Action***
Badger 218-528-3258

20 **Portico Healthnet**
St. Paul 866-489-4899

21 **Rainbow Health Minnesota**
St. Paul 612-373-2466

22 **United Community Action Partnership***
Willmar 320-235-0850

*Navigators with multiple locations. Call to find the office nearest you.
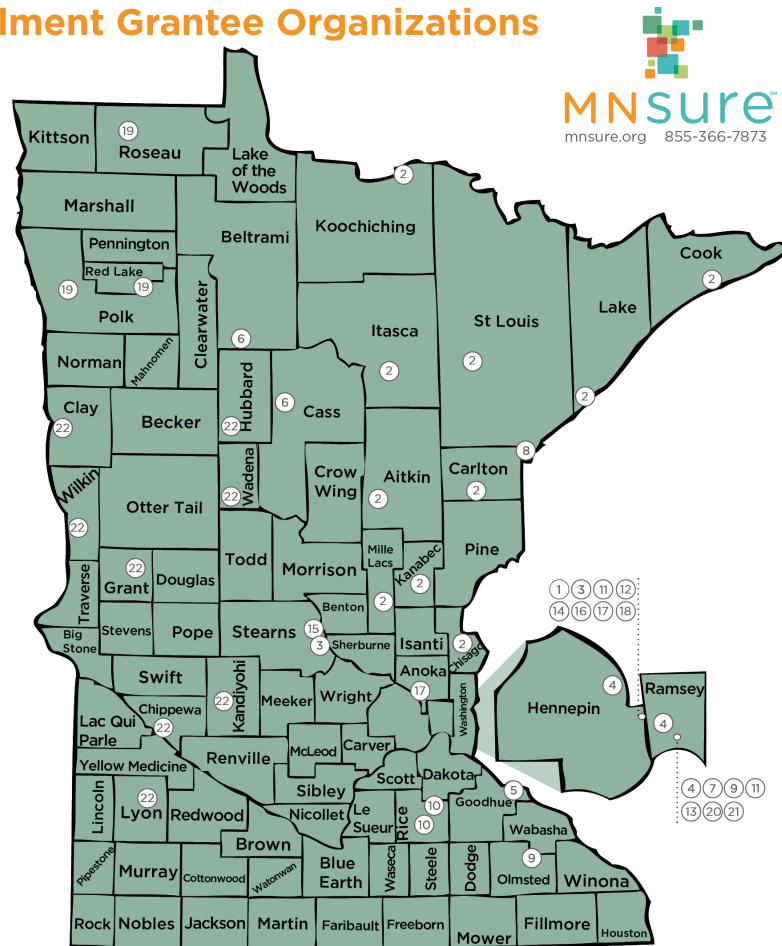
CEO Report

MNsure Dashboard

METS Activity, November 1, 2021 – August 31, 2022	
Total	**265,546**
Medical Assistance Applicants	105,847
MinnesotaCare Applicants	12,109
Qualified Health Plan Sign-ups	147,590
QHP New Consumers	41,882
Qualified Dental Plan Sign-ups	32,993

Financial Assistance – Plan Year 2022 as of August 31, 2022	
Households with Advanced Premium Tax Credit	59.8%
Households with Cost-Sharing Reductions	9.7%
Average Monthly APTC by Household	$512.37
Cumulative APTC for Households Receiving APTC	$182,289,111.92

Prepared for September 14, 2022 board meeting

Effectuated Enrollments and Average Premiums, 2022

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

Legend: ■ Monthly Effectuated QHP Enrollments —— Cumulative QHP Sign-ups

Cumulative QHP Sign-ups:
- January: 134,865
- February: 136,434
- March: 138,381
- April: 140,132
- May: 141,813
- June: 143,869
- July: 145,600
- August: 147,590

Monthly Effectuated QHP Enrollments:
- January: 110,785
- February: 114,085
- March: 112,169
- April: 110,757
- May: 109,686
- June: 108,526
- July: 107,800
- August: 107,430

	January	February	March	April	May	June	July	August	September	October	November	December
Average Pre-APTC Premium	483.45	480.55	480.74	480.55	480.12	479.45	478.64	477.19				
Average Post-APTC Premium	278.23	275.44	275.39	275.95	276.65	276.77	276.47	276.42				

Prepared for September 14, 2022 board meeting

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PY2022 QHP Enrollment by Rating Region
as of August 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%	$742.04
2	2.2%	5.9%	$602.23
3	4.4%	4.8%	$723.56
4	2.0%	2.6%	$635.87
5	4.7%	3.9%	$585.85
6	4.1%	4.4%	$578.19
7	7.7%	9.5%	$583.31
8	65.0%	61.6%	$401.89
9	1.9%	1.3%	$582.11

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

Total not=100% due to rounding

Prepared for September 14, 2022 board meeting
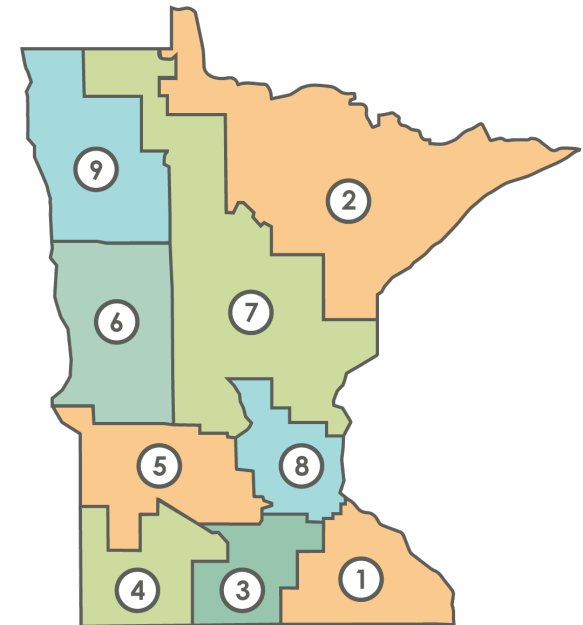
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QHP Dashboard

Carriers	2022 Enrollment To Date	2021 Enrollment
Blue Plus	18.1%	16.9%
HealthPartners	21.6%	19.4%
Medica	14.1%	15.6%
Quartz	1.2%	1.0%
UCare	45.0%	47.2%

Metal Level	2022 Enrollment To Date	2021 Enrollment
Gold	16.2%	15.6%
Silver	31.5%	30.4%
Bronze	50.1%	51.8%
Catastrophic	2.2%	2.2%

Sex	2022 Enrollment To Date	2021 Enrollment
Male	48.5%	48.6%
Female	51.5%	51.4%

Age	2022 Enrollment To Date	2021 Enrollment
<18	12.3%	12.2%
18-25	6.5%	6.6%
26-34	12.9%	13.3%
35-44	14.2%	14.5%
45-54	15.7%	16.3%
55+	38.5%	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 August 2022.

Prepared for September 14, 2022 board meeting

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MNsure Premium Withhold Revenue Calendar Year 2022

Forecast and YTD Actual

$21.726

$14.999

$14.979

Legend:
- YTD Actual (through August 2022)
- Current Forecast
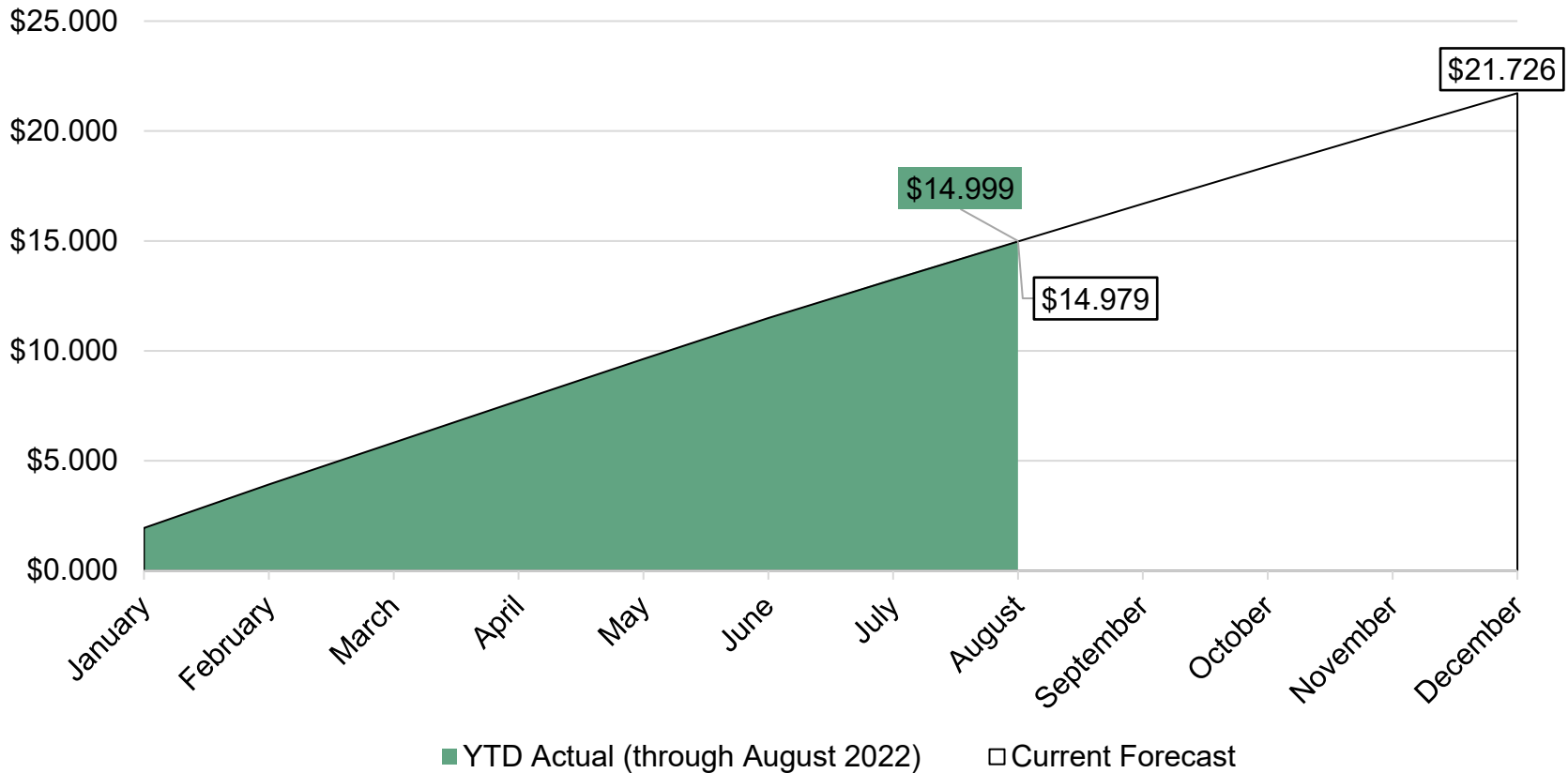
Revenue numbers in millions

Note: CY22 forecast is based on budget approved at July 20, 2022 board meeting.

Prepared for September 14, 2022 board meeting

Contact Center Dashboard

Contact Center Main Line – 2022	June	July	August
Average Daily Call Volume	423	444	495
Service Level (% of calls answered within 5 min.)	81%	79%	71%
Calls Abandoned While in Queue	2%	2%	4%

MNsure Contact Center Performance
November 1, 2021 - August 31, 2022
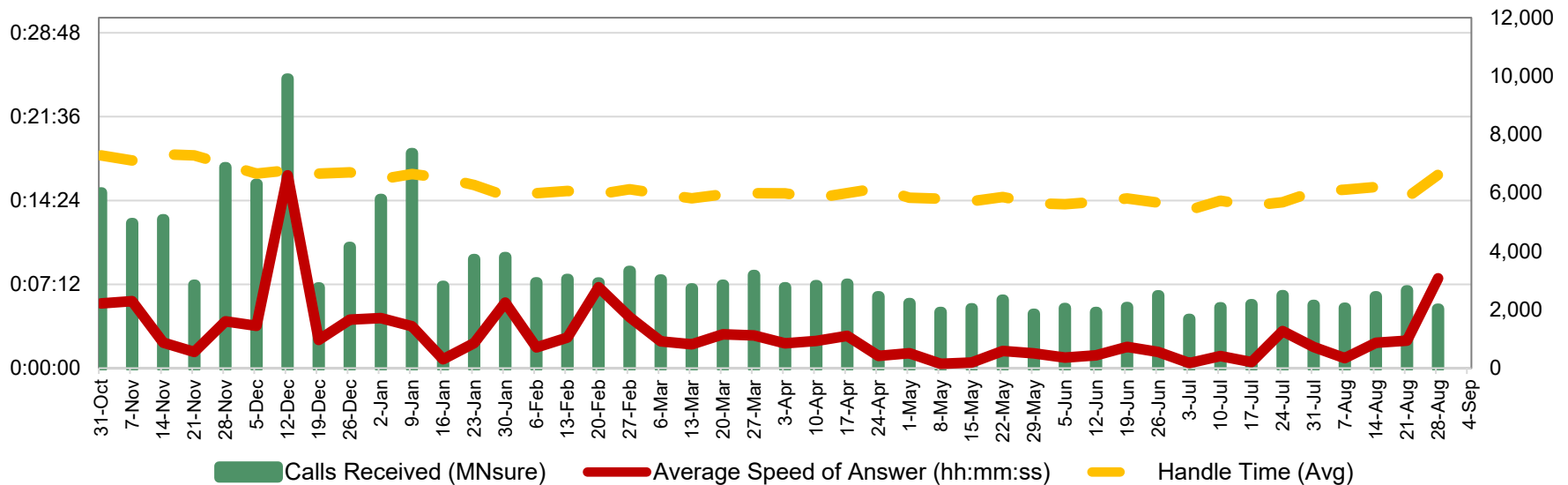
Call volumes represent weekly totals for week beginning with date.

Prepared for September 14, 2022 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, August 2022	
1. MCRE / Counties	15%
2. How Do I Apply	9%
3. How Do I Update My Application	8%
4. How To Enroll In A Plan	5%
5. Gain of ESI / MEC	5%

Assister Resource Center (ARC) Top Inquiries, August 2022	
1. Public Program Status	33%
2. Determination Result	18%
3. Newborn Status	12%
4. QHP Status	10%
5. Password Reset / Acct Unlock	8%

Broker Service Line Top Inquiries, August 2022	
1. Lost or Will Lose ESI	16%
2. How Do I Apply	6%
3. How To Enroll In A Plan	6%
4. How Do I Update My Application	5%
5. Gain of ESI / MEC	4%

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Qualified Life Events Processing

- Workable life event cases: 239
- Average time to process: 2 days

Life Event Change Processing By Month

Legend: ■ Received ■ Resolved

Prepared for September 14, 2022 board meeting

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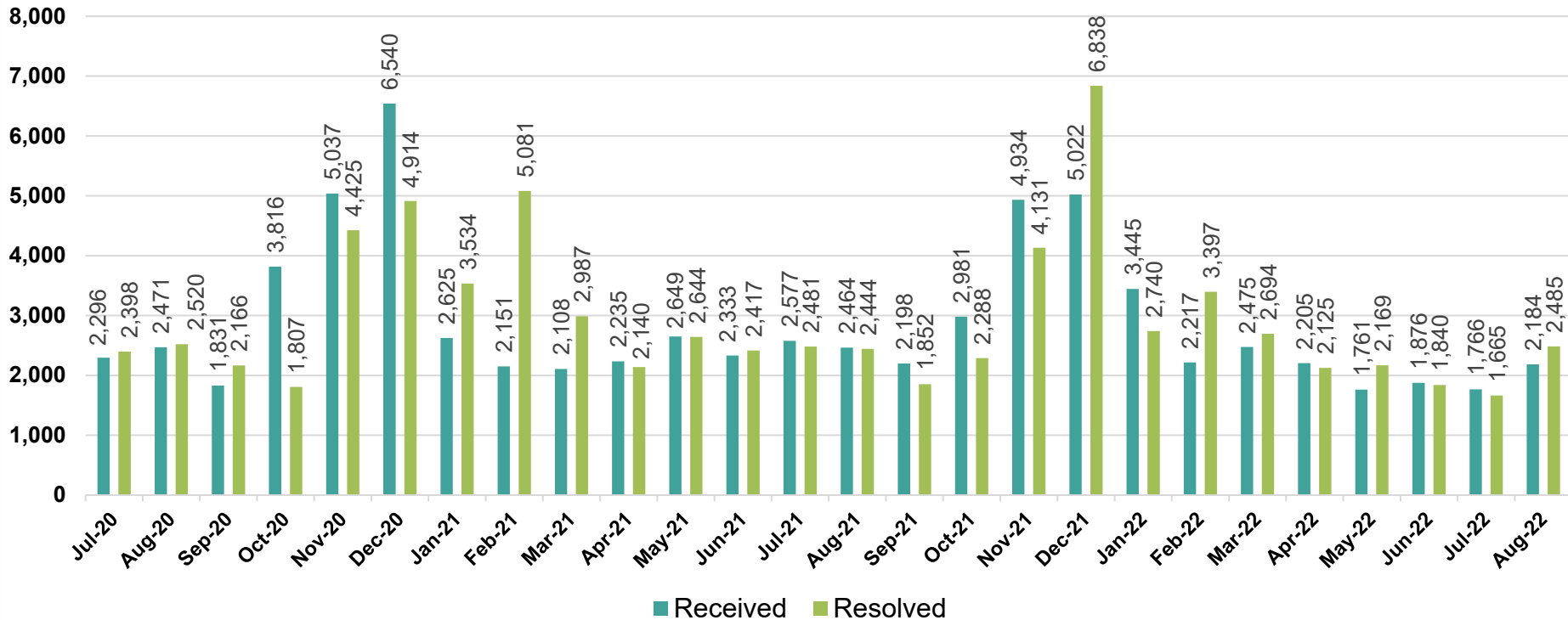
Appeals Dashboard

Appeals Status – 2022	June	July	August
Appeals Filed – Individual	34	22	31
Average Days Open-Individual	49	42	36

Individual Appeals Outcome August 2022

- Reversed 0%
- Affirmed 19%
- No Show 33%
- Withdrawn 48%
- Dismissed 0%
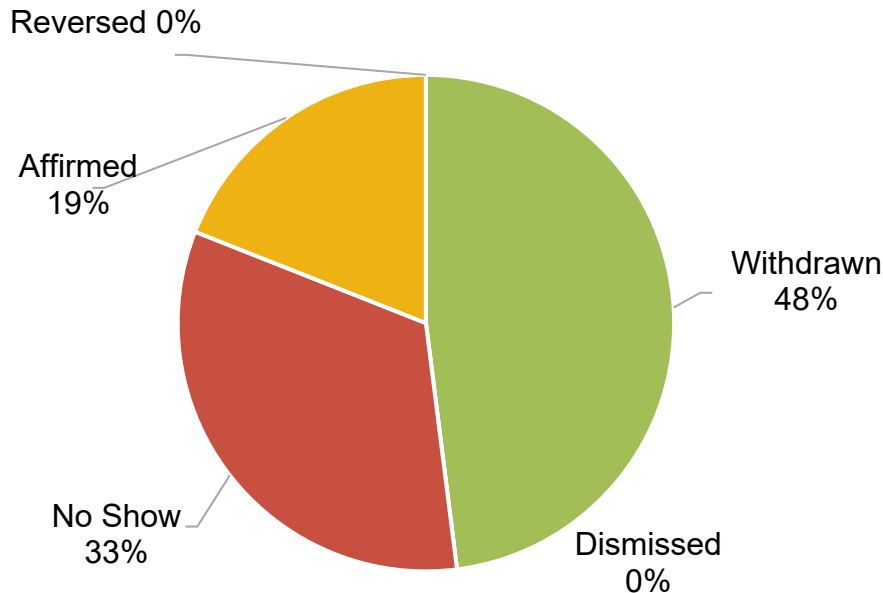
Top Issues – Individual August 2022	
1. SEP issue	64%
2. APTC issue	14%
3. Plan effective date issue	7%

Prepared for September 14, 2022 board meeting

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Resolution Review Dashboard

Resolution Review Tickets Status – 2022	June	July	August
Resolution Review Tickets Created	74	77	68
Average Days Open	2	2	2

**Resolution Review Outcome
August 2022**

No Action – Unable to Contact 3%

No Resolution – Advised Options, 12%

Follow Up, 5%

Resolved with Explanation, 18%

Resolved with Action, 62%
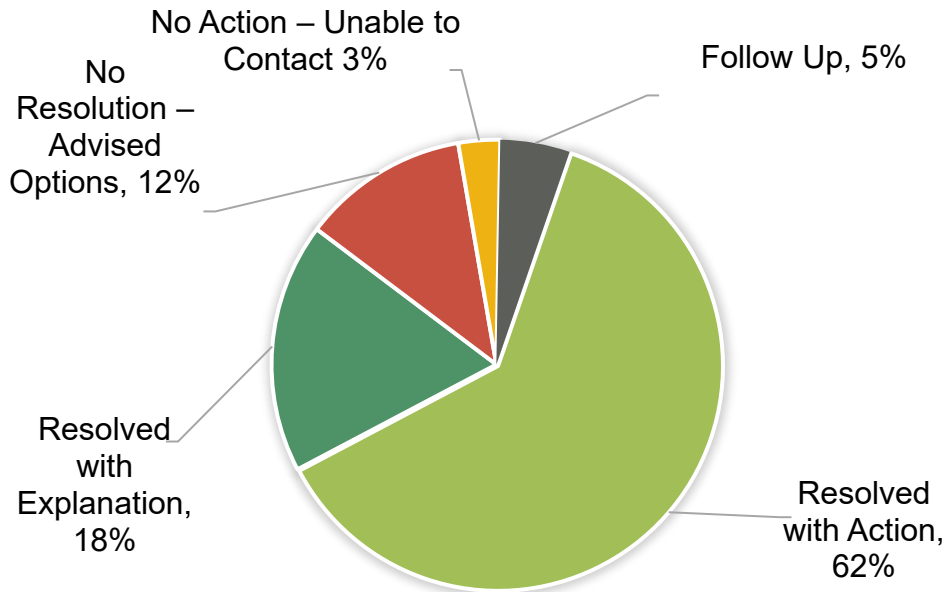
Top Issues August 2022	
1. Effective date issue	31%
2. Termination date issue	28%
3. SEP issue	27%

Prepared for September 14, 2022 board meeting

IT and Executive Steering Committee Update

MNsure Board Update
Minnesota Eligibility Technology System (METS)

Mike Wright| CBTO| MNIT Services @ DHS/MNsure

September 14, 2022

1. Open Enrollment Update

2. Curam Update

3. Summer Release Timeframe

4. METS FFY 2023 Roadmap

Open Enrollment Update

MNIT preparation for the upcoming open enrollment period:

- MNIT uses lessons learned from prior years to plan for MNsure's open enrollment.

- MNIT will enforce a change freeze for METS systems in order to shore up system stability. The freeze will begin Monday, October 24, 2022, and continue through the end of open enrollment.

- During the freeze period, any essential change to either DHS or MNsure systems must be submitted for review and approval by the Change Advisory Board and must include a business justification.

- MNIT will staff a virtual Open Enrollment Command Center during hours the MNsure Contact Center is open, and will be available to immediately assess and triage any system issues that are reported.

Curam Update

- The Curam product has been renamed Merative SPM (Social Program Management)

- Product support for the version licensed by the State of Minnesota has been extended from April 30, 2023, to April 30, 2024.

- MNIT, DHS and MNsure follow a bi-annual upgrade cadence for the Curam product, with the next upgrade scheduled to deploy in April 2023.

- Regarding portfolio risks that were presented at the last board meeting:
  - Concerns regarding the sale of Watson Health and the Curam product have been satisfied.
  - Support and maintenance of the Curam/Merative SPM product will continue, and MNsure, DHS and counties will continue prioritizing and funding enhancements as needed.
  - Business and MNIT leadership are confident the transition to Merative SPM will be successful.

Summer 2022 Release Recap

- Summer METS Release included (deployed 8/7/22) :

  - Unique Person ID

  - Effective Dates

  - MNsure PARN Updates

  - M&O: Non Project work

    - ARPA APTC Revert Back was removed from the release.

- Other Summer deliverables:

  - Data Access & Management Reports

  - M&O: Non Project work

METS FFY 2023 Roadmap (Approved by METS ESC 8/30/22)

Ongoing / Annual Work	Projected Status on 10/01
M&O: Non Project work	In Progress
Human Services DR (Disaster Recovery) Exercise 2023.1	Planned
Curam Upgrade 2022	In Progress

Development Projects	Status
Data Mart 1.5 share	In Progress
Eligibility and Enrollment Certification	In Progress
Infrastructure Improvements - Compliance/Audits	In Progress
METS Configuration Auditing	In Progress
MinnesotaCare Eliminate the Family Glitch	In Progress
‡ Extending MA Postpartum Period for Pregnant Women	In Progress
‡ * Renewals Self-Service	In Progress
‡ * † Tribes as Processing Entities (Only MAXIS Scope Remaining)	In Progress

Status Key
† = All METS scope completed
‡ = DHS Only
* = Approved for enhanced federal funding

Thank You!

New Business

Adjourn

Board of Directors Meeting Slide Deck Addendum 9/14/2022

Effectuated Enrollments and Average Premiums, 2022, page 21

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

Month	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2022	110,785	134,865
February 2022	114,085	136,434
March 2022	112,169	138,381
April 2022	110,757	140,132
May 2022	109,686	141,813
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July 2022	107,800	145,600
August 2022	107,430	147,590

Contact Center Dashboard, page 25

MNsure Contact Center Call Performance, November 1, 2021 – August 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 August 29, 2022, calls received were 146,320.

- The lowest number of calls received were 1,690 for the week of July 3, 2022.

- The highest average speed of answer was 0:16:34 for the week of December 12, 2021. As of the week starting August 29, 2022, the average speed of answer was 0:03:10 or 190 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 August 29, 2022, the average call handle time was 15.47 minutes.

Qualified Life Events Processing, page 27

Life Event Changes by Month, July 2020 – August 2022

Month	Received Changes	Resolved Changes
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
July 2022	1,766	1,665
August 2022	2,184	2,485