



MNSureSM

Where you choose health coverage

Board of Directors Meeting

October 19, 2022



Public Comment

Administrative Items

- Approve September 14 meeting minutes

CEO Report

MNsure Dashboard

METS Activity, November 1, 2021 – September 30, 2022	
Total	278,006
Medical Assistance Applicants	115,700
MinnesotaCare Applicants	13,029
Qualified Health Plan Sign-ups	149,277
QHP New Consumers	43,582
Qualified Dental Plan Sign-ups	33,535

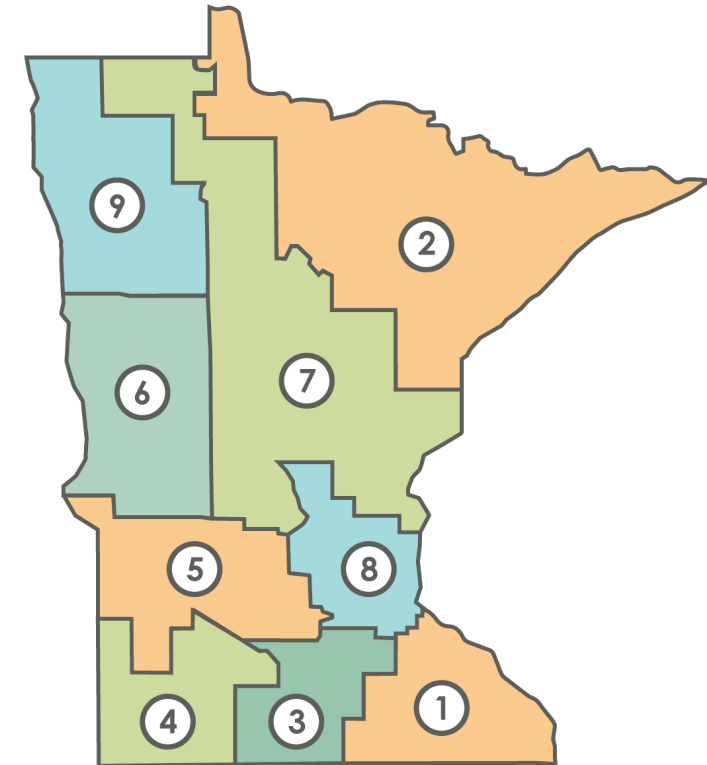
Financial Assistance – Plan Year 2022 as of September 30, 2022	
Households with Advanced Premium Tax Credit	59.4%
Households with Cost-Sharing Reductions	9.6%
Average Monthly APTC by Household Receiving APTC	\$512.82
Cumulative APTC for All Households	\$203,550,090.98

PY2022 QHP Enrollment by Rating Region

as of September 30, 2022

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region	Average Monthly Tax Credit per Household Receiving APTC
1	7.9%	5.9%	\$741.98
2	2.2%	5.9%	\$601.54
3	4.4%	4.8%	\$719.82
4	2.0%	2.6%	\$635.33
5	4.7%	3.8%	\$587.57
6	4.1%	4.4%	\$580.23
7	7.7%	9.5%	\$582.95
8	65.0%	61.8%	\$402.29
9	1.9%	1.3%	\$582.53

Total 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	17.9%	16.9%
HealthPartners	21.6%	19.4%
Medica	14.0%	15.6%
Quartz	1.2%	1.0%
UCare	45.2%	47.2%

Total not =100% due to rounding

Metal Level	2022 Enrollment To Date	2021 Enrollment
Gold	16.3%	15.6%
Silver	31.4%	30.4%
Bronze	50.1%	51.8%
Catastrophic	2.2%	2.2%

Sex	2022 Enrollment To Date	2021 Enrollment
Male	48.4%	48.6%
Female	51.6%	51.4%

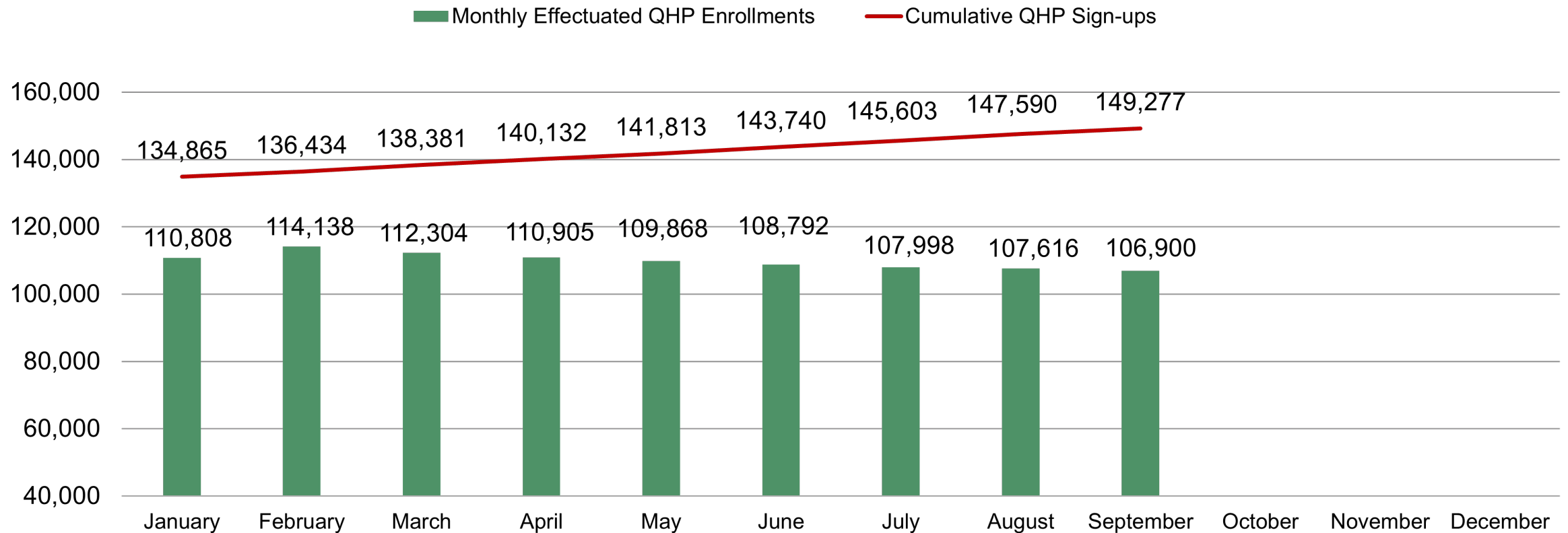
Age	2022 Enrollment To Date	2021 Enrollment
<18	12.3%	12.2%
18-25	6.5%	6.6%
26-34	12.9%	13.3%
35-44	14.2%	14.5%
45-54	15.7%	16.3%
55+	38.4%	37.1%

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%

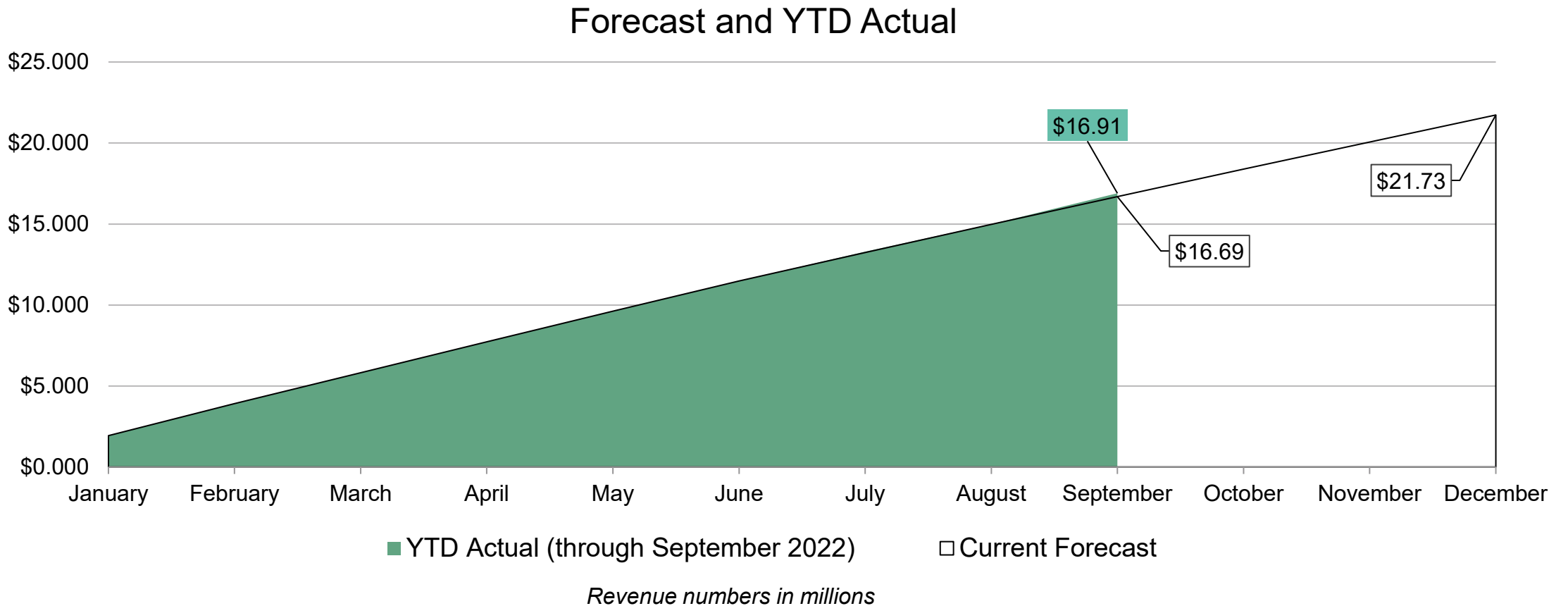
Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of September 2022.

Sign-Ups and Effectuated Enrollments

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



MNsure Premium Withhold Revenue Calendar Year 2022

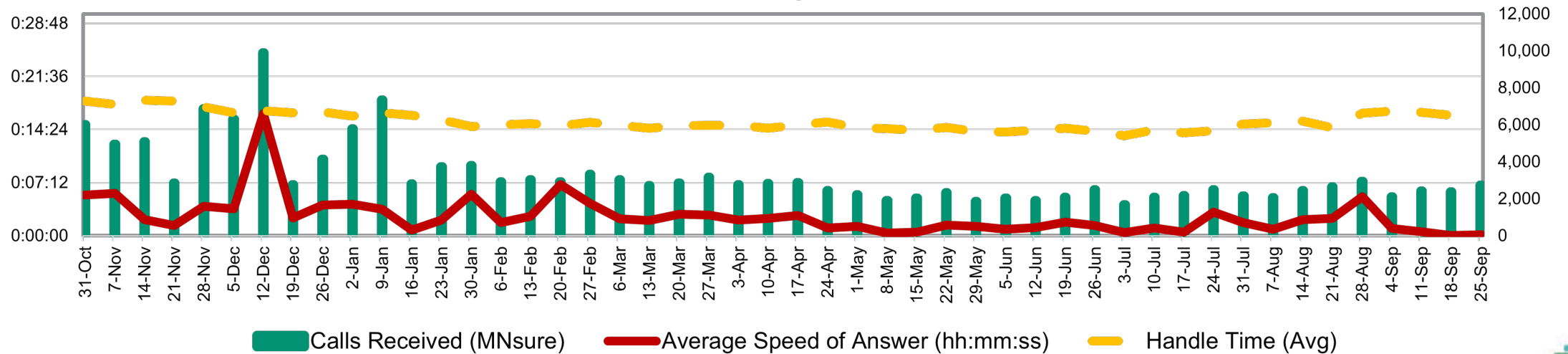


Note: CY22 forecast is based on budget approved at July 20, 2022 board meeting.

Contact Center Dashboard

Contact Center Main Line – 2022	July	August	September
Average Daily Call Volume	444	495	505
Service Level (% of calls answered within 5 min.)	79%	71%	91%
Calls Abandoned While in Queue	2%	4%	1%

MNsire Contact Center Performance November 1, 2021 - September 30, 2022



Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, September 2022	
1. MinnesotaCare/Counties	16%
2. How Do I Apply	9%
3. How To Enroll In A Plan	7%
4. How Do I Update My Application	6%
5. Gain of Employer-Sponsored Insurance/Minimum Essential Coverage	4%

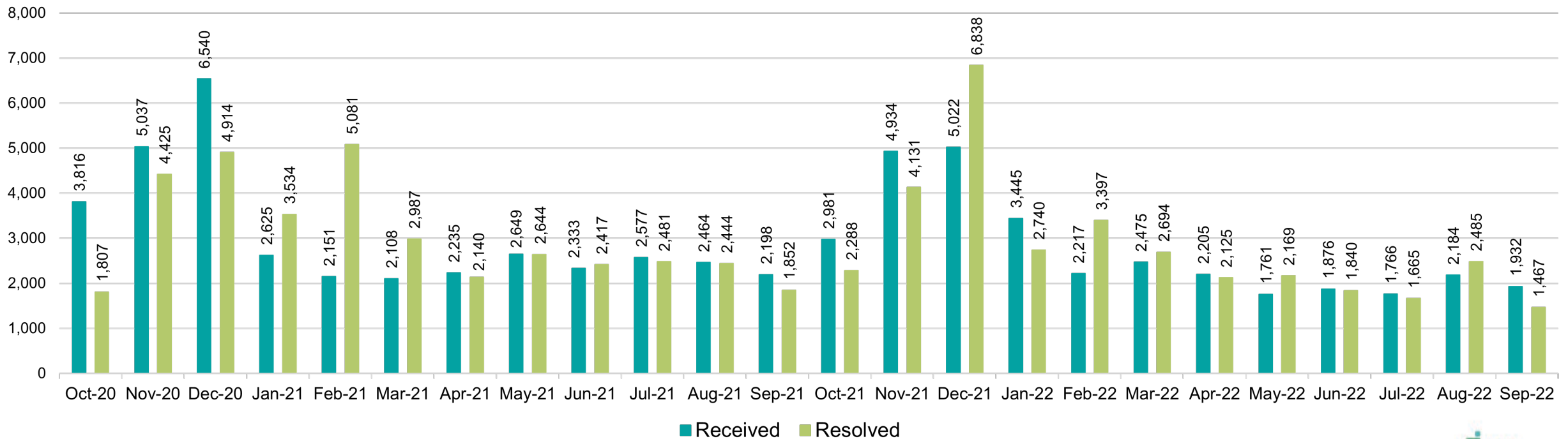
Assister Resource Center (ARC) Top Inquiries, September 2022	
1. Public Program Status	35%
2. Determination Result	16%
3. Newborn Status	16%
4. QHP Status	10%
5. Password Reset/Account Unlock	7%

Broker Service Line Top Inquiries, September 2022	
1. Lost or Will Lose EHCC	13%
2. How To Enroll In A Plan	7%
3. How Do I Apply	7%
4. How Do I Update My Application	6%
5. Status of Enrollment	4%

Qualified Life Events Processing

- Workable life event cases: 693
- Average time to process: 14 days

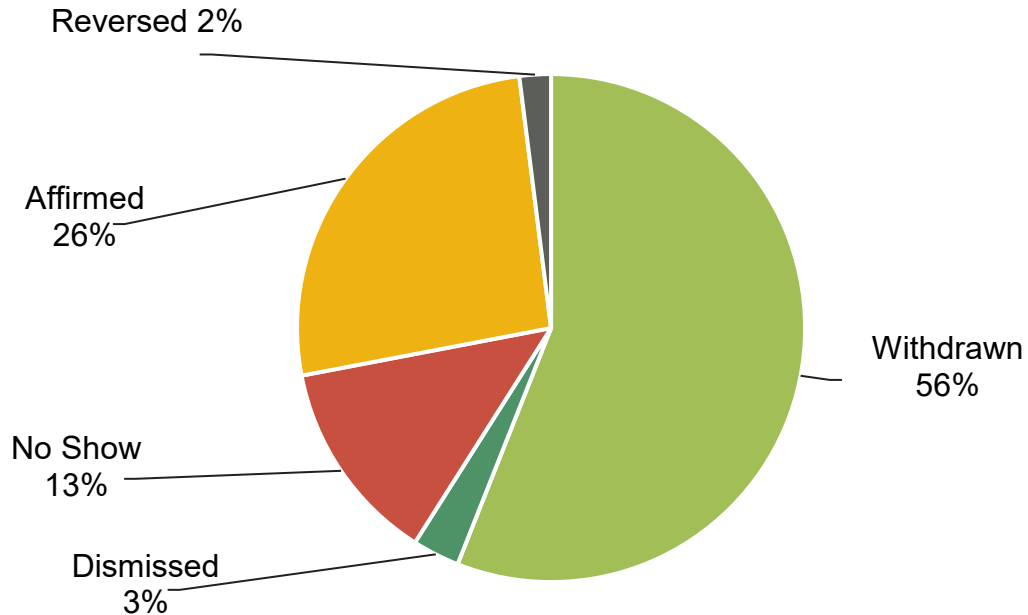
Life Event Change Processing By Month



Appeals Dashboard

Appeals Status – 2022	July	August	September
Appeals Filed – Individual	22	31	28
Average Days Open-Individual	42	36	36

Individual Appeals Outcome September 2022

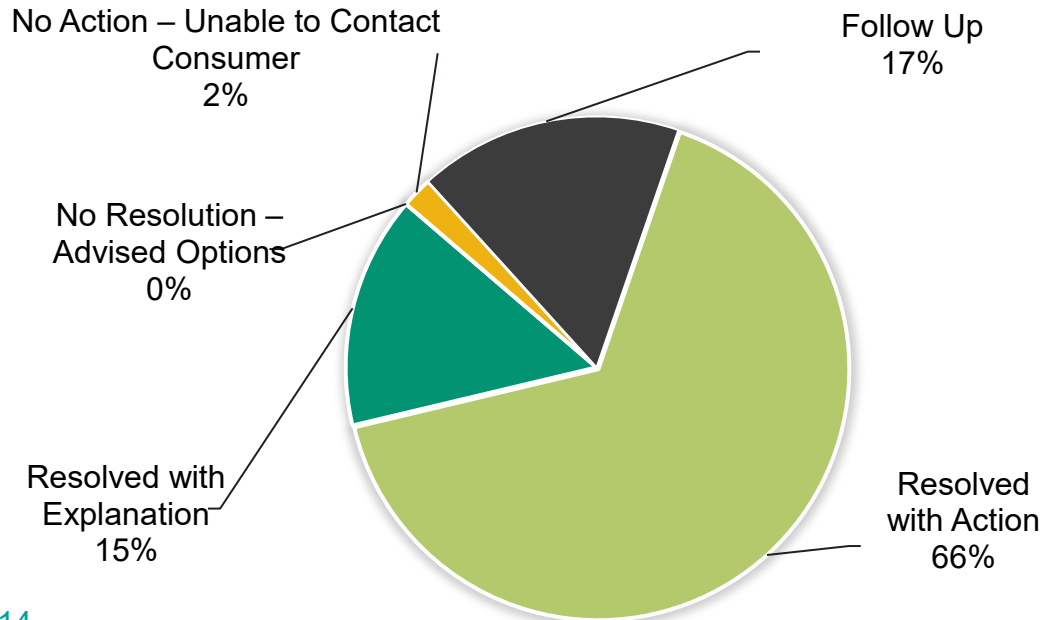


Top Issues – Individual September 2022	
1. SEP denial	42%
2. APTC issue	17%
3. Coverage effective date	8%

Resolution Review Dashboard

Resolution Review Tickets – 2022	July	August	September
Resolution Review Tickets Created	77	68	49
Average Days Open	2	2	2

Resolution Review Outcome September 2022



Top Issues September 2022	
1. Plan Termination Date	37%
2. SEP Issue	24%
3. Plan Effectuation Date	12%

Open Enrollment Readiness Update

Business Operations

Business Operations Update

- 2023 market outlook
 - Insurance company participation and service areas
 - Plan offerings
 - Premiums and subsidies
- Open enrollment readiness
 - Renewals
 - Contact Center
 - Improvements for 2023

OEP10 Communications and Marketing Overview

2022 Campaign Goals

- Reduce Minnesota's uninsured rate by increasing enrollments through MNsure
- Increase awareness in communities with highest uninsured rates
- Educate Minnesotans about the benefits of having health insurance and purchasing through MNsure
- Highlight free expert help from assisters

Target Audiences

- MNsure's communication and marketing campaign is statewide with particular focus on
 - Zip codes with the highest rates of uninsured
 - Minnesotans of color – particularly Black, Indigenous and Latino communities
 - People in occupations with high rates of uninsurance
 - Those newly eligible for cost savings because of expanded benefits

Creative Campaign Preview

Health insurance that fits my budget?
I'm covered.



MNsure helped me save money on my health insurance.
Find free help at mnsure.org



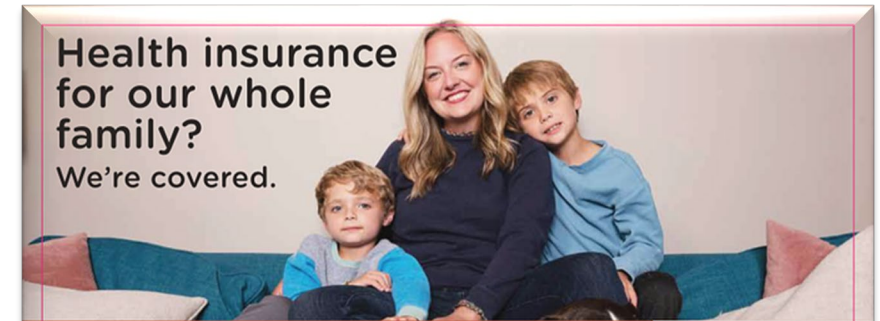
Health insurance for my peace of mind?
I'm covered.




MNsure helped me find a plan that covers my prescriptions.
Find free help at mnsure.org



Health insurance for our whole family?
We're covered.



Find free help at mnsure.org



Health insurance for my peace of mind?
I'm covered.



MNsure helped me find a plan that covers my prescriptions.
Find free help at mnsure.org



Health insurance for all of us?
We're covered.



MNsure helped us find a plan for the whole family.
Find free help at mnsure.org



Campaign Overview

- Data-driven approach to identify, target and reach those most likely to benefit from using MNsure
- Using social media, digital and out-of-home ads to target key populations
- Statewide reach with TV, radio, billboards and digital ads
- Personalized broker ads for local appeal
- Teaser campaign starts in late October; full campaign runs through January 15, 2023



Assisters & Outreach

IT and Executive Steering Committee Update



MNsure Board Update

Minnesota Eligibility Technology System (METS)

Mike Wright | CBTO | MNIT Services @ DHS/MNsure

October 19, 2022

1. MNIT Open Enrollment Preparations
 - Operational hours
 - First day of operations Tuesday, November 1, 2022
 - Readiness
2. METS FFY 2023 Roadmap Update

MNIT Open Enrollment Preparations – Command Center

Hours of Operations

- MNIT will staff a virtual Open Enrollment Command Center during hours the MNsure Contact Center is open
- Command Center will open one hour before phones open and will stay open until the call queue is clear

MNIT Open Enrollment Preparations – Command Center (cont.)

First day of operations Tuesday, November 1, 2022

- Command Center will open at 6:30 a.m.
- MNIT will perform system health checks beginning at 6:45 and periodically throughout the day
- System will be available beginning at 7 a.m.
- MNsure Contact Center and phone lines open at 8 a.m. and close at 5 p.m.

MNIT Open Enrollment Preparations – Command Center (cont.)

Readiness:

- MNIT and MNsure Business Operations have met and confirmed support agreement, including service level goals and incident reporting
- MNIT will be available to immediately assess and triage any system issues that are reported.

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

Ongoing / Annual Work	Status
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	In Progress
Eligibility and Enrollment Certification	In Progress
Infrastructure Improvements - Compliance/Audits	Complete Δ
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 ^(MAXIS SSG)	In Progress

Status Key
In Progress
Planned
Complete/Operationalized
* = Approved for enhanced federal funding
† = All METS scope completed
‡ = DHS Only
Δ = Change from last report

Thank You!

Break

Closed Session



Closed Session Report



Reporting, Measurement & Evaluation for MNsure

Reporting, Measurement and Evaluation for MNsure

- The Reporting, Measurement and Evaluation for MNsure policy was approved by the MNsure board in August 2013.
- The policy directs that following the Transfer of Authority from the Commissioner of Management and Budget to the MNsure board, goals and measurements would initially focus on operational performance.
- Since the Transfer of Authority, reporting has centered on service delivery, technology and other operational metrics.
- Staff propose adopting additional goals and outcomes for 2023 that reflect MNsure's progress toward achieving its strategic priorities.

Priorities and Measurement Categories



- MNsure priorities derive from our purpose statement, and the proposed goals and outcomes are measured in the following categories:
 - Access to Health Insurance
 - Affordability of Health Insurance
 - Consumer Experience (including Individuals and Small Businesses)
 - Health Plans
 - Finance
 - Workplace

Proposed 2023 Goals

- Proposed goals focus on the following areas:
 - Reaching Underserved Populations
 - 2023 Legislative Session
 - Family Glitch
 - Broker Enrollments
 - Broker Availability
 - Diversity, Equity and Inclusion
 - Employee Engagement

Reach Underserved Populations

Category	Access to Health Insurance
Goal	Refine strategies designed to reach and support underserved populations.
Outcome	Outreach, public awareness campaigns, and operational activities to better target and support Asian, Black, Indigenous, Latino and other immigrant communities.
Duration	2023
Potential Strategies	<ul style="list-style-type: none">• Use research from MNsure's communications vendor and MNsure assisters and other stakeholders to better target investments to reach underserved populations.• Work with MDH health economics researchers, MNsure assisters and other stakeholders to identify data sources and meaningful measures MNsure can incorporate into future reporting.• Identify opportunities to support underserved populations.

2023 Legislative Session

Category	Access to Health Insurance Affordability of Health Insurance Finance
Goal	Advocate for proposals in the 2023 legislative session that further MNsure's mission.
Outcome	Minnesotans have improved access to affordable and comprehensive coverage through MNsure.
Duration	2023
Potential Strategies	<ul style="list-style-type: none">• Work with the Strategy Workgroup to discuss policy items, and to confirm legislative priorities for review by the full board.• Participate in health care subcabinet discussions to identify cross-agency budget and policy opportunities.• Engage with both the Governor's Office and the Legislature.

Family Glitch

Category	Access to Health Insurance Affordability of Health Insurance
Goal	Ensure families with access to employer-sponsored insurance can access Affordable Care Act subsidies when the insurance is affordable for the employee only, but not for the entire family.
Outcome	Implement support for the new family glitch regulation.
Duration	2023
Potential Strategies	<ul style="list-style-type: none">• Develop operational strategies to identify potentially eligible families, and complete manual enrollments before a technology-enabled solution is available.• Develop outreach and public awareness campaigns to ensure eligible families are aware of available premium subsidies.

Broker Enrollments

Category	Consumer Experience
Goal	Increase share of enrollments handled by brokers.
Outcome	Complete 45% of enrollments through broker channels.
Duration	2023
Potential Strategies	<ul style="list-style-type: none">• Research and targeted outreach to increase the number of MNsure-certified brokers.• Communication campaign and other activities to educate brokers on benefits to consumer of completing enrollments through MNsure rather than directly with issuers.• Additional marketing to consumers on advantages of working with a broker to select the best plan for their circumstances.

Broker Availability

Category	Access to Health Insurance Consumer Experience
Goal	More Minnesotans have access to enrollment assistance from a broker.
Outcome	Increase the number of MNsure-certified brokers in Greater Minnesota counties.
Duration	2023
Potential Strategies	<ul style="list-style-type: none">• Research and targeted outreach to identify and execute broker acquisition opportunities.• Assess opportunities to fund additional BECI solicitation in underrepresented areas of the state.

Diversity, Equity and Inclusion

Category	Workplace Finance
Goal	Design and launch a diversity, equity and inclusion program.
Outcome	Establish a DEI program including objectives, strategy, specific DEI initiatives and a program timeline.
Duration	2023 – ongoing
Potential Strategies	<ul style="list-style-type: none">• Identify an outside vendor to assist in setting strategic goals for the program, benchmarking the current state at MNsure, identifying opportunities or areas of concern, developing objectives, and designing a program to build and reinforce DEI values.• Measure and communicate progress against program goals.

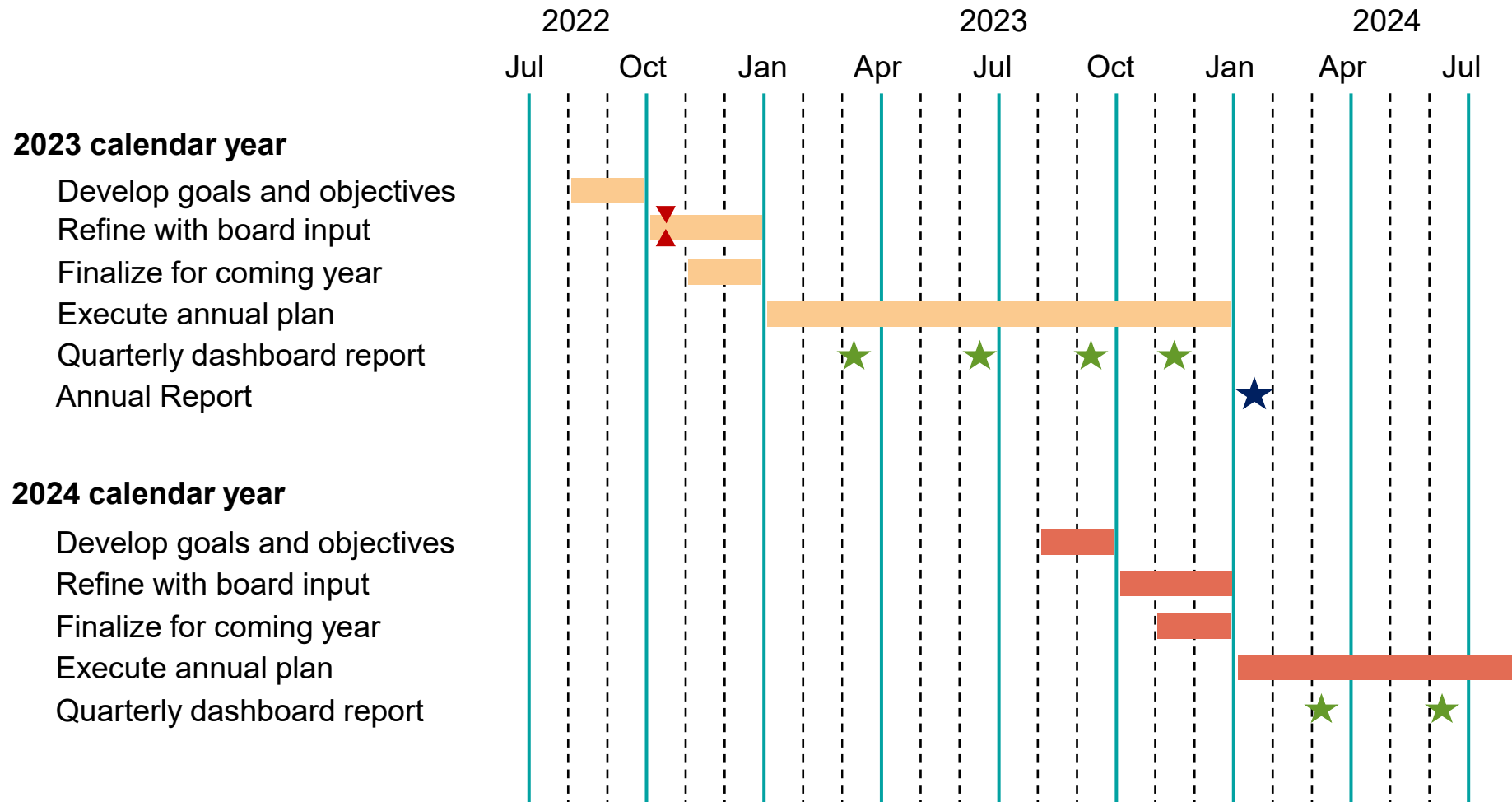
Employee Engagement

Category	Workplace Finance
Goal	Design and launch an employee engagement program.
Outcome	Conduct engagement surveys, establish an engagement baseline, and develop a plan with action items.
Duration	2023 – ongoing
Potential Strategies	<ul style="list-style-type: none">• Identify an outside vendor to assist in defining program objectives, conducting an engagement survey, and establishing an engagement baseline.• Engage MNsure’s workforce to identify opportunities and define goals and outcomes.• Develop and execute the engagement program, including ongoing monitoring and review mechanisms to measure progress against program goals.

Measurement and Evaluation Timeline

- Staff propose aligning annual reporting to the calendar year, with quarterly and year-end check points to monitor progress.
 - Staff will develop and propose goals and outcomes.
 - Before November 1, staff will formally submit for approval proposed annual goals for the coming year.
 - On a quarterly basis, staff will provide a scorecard that reports MNsure's progress in achieving its goals.
 - Annual goals and scorecard information will also be included in MNsure's Annual Report.

Measurement and Evaluation Timeline (cont.)



Discussion and Next Steps

New Business

Adjourn



Board of Directors Meeting Slide Deck Addendum 10/19/2022

Effectuated Enrollments and Average Premiums, 2022, page 8

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

Month	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2022	110,808	134,865
February 2022	114,138	136,434
March 2022	112,304	138,381
April 2022	110,905	140,132
May 2022	109,868	141,813
June 2022	108,792	143,740
July 2022	107,998	145,603
August 2022	107,616	147,590
September 2022	106,900	149,277

Contact Center Dashboard, page 10

MNsurance Contact Center Call Performance, November 1, 2021 – September 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 September 25, 2022, calls received were 156,931.
- 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 September 25, 2022, the average speed of answer was 0:02:56 or 176 seconds.
- The lowest average speed to answer was 0:00:03 for the week of September 19, 2022.
- The highest call handle time of 18.37 minutes was during the week of November 14, 2021. As of the week starting September 25, 2022, the average call handle time was 15.56 minutes.

Qualified Life Events Processing, page 12**Life Event Changes by Month, July 2020 – September 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
September 2022	1,932	1,467