



MNsuranceSM

Where you choose health coverage

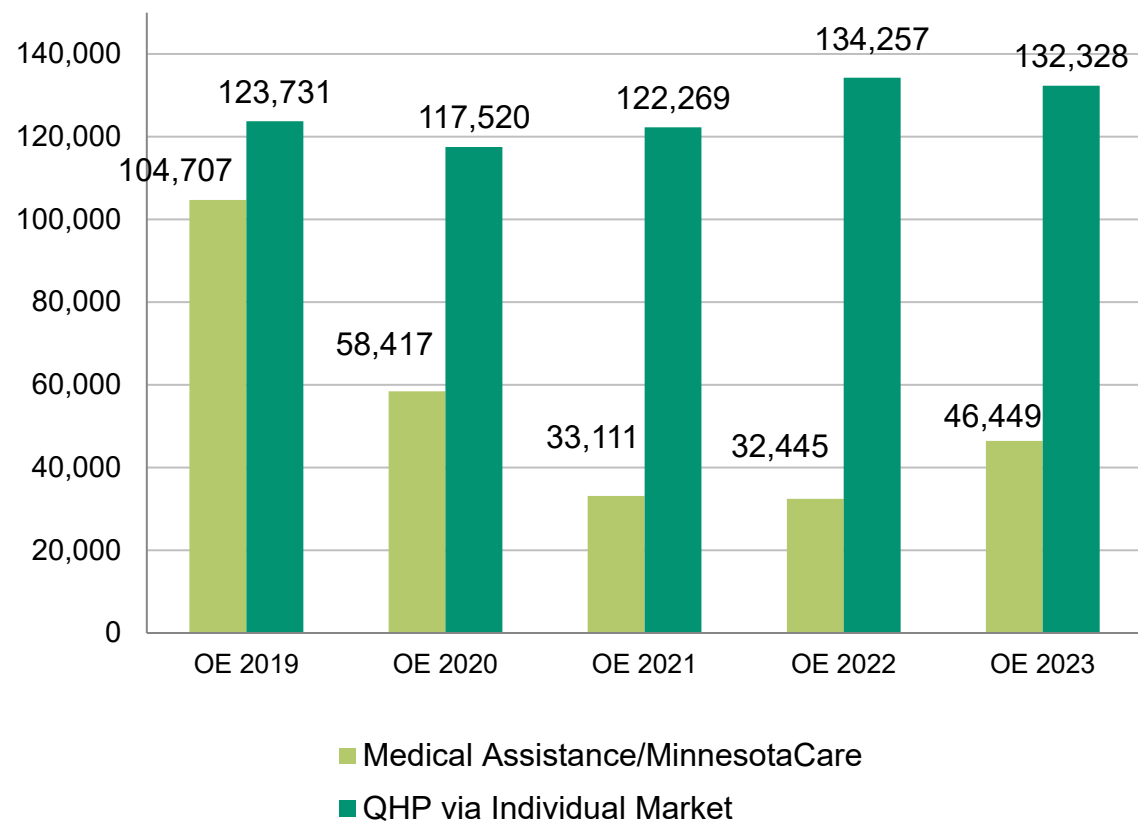
Board of Directors Meeting Year-to-Year Comparisons

March 15, 2023

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Sign-ups by Program OE 2019 – OE 2023



- The continued availability of expanded savings through the Inflation Reduction Act helped Minnesotans enroll or stay enrolled in a qualified health plan (QHP).
- 2023 sign-up levels remained strong, especially when considering that over the past year, the unemployment rate has remained historically low, that Minnesota gained close to 92,000 payroll jobs, and that the CMS continuous coverage requirement kept many enrolled in MinnesotaCare or Medical Assistance programs.
- 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 2023

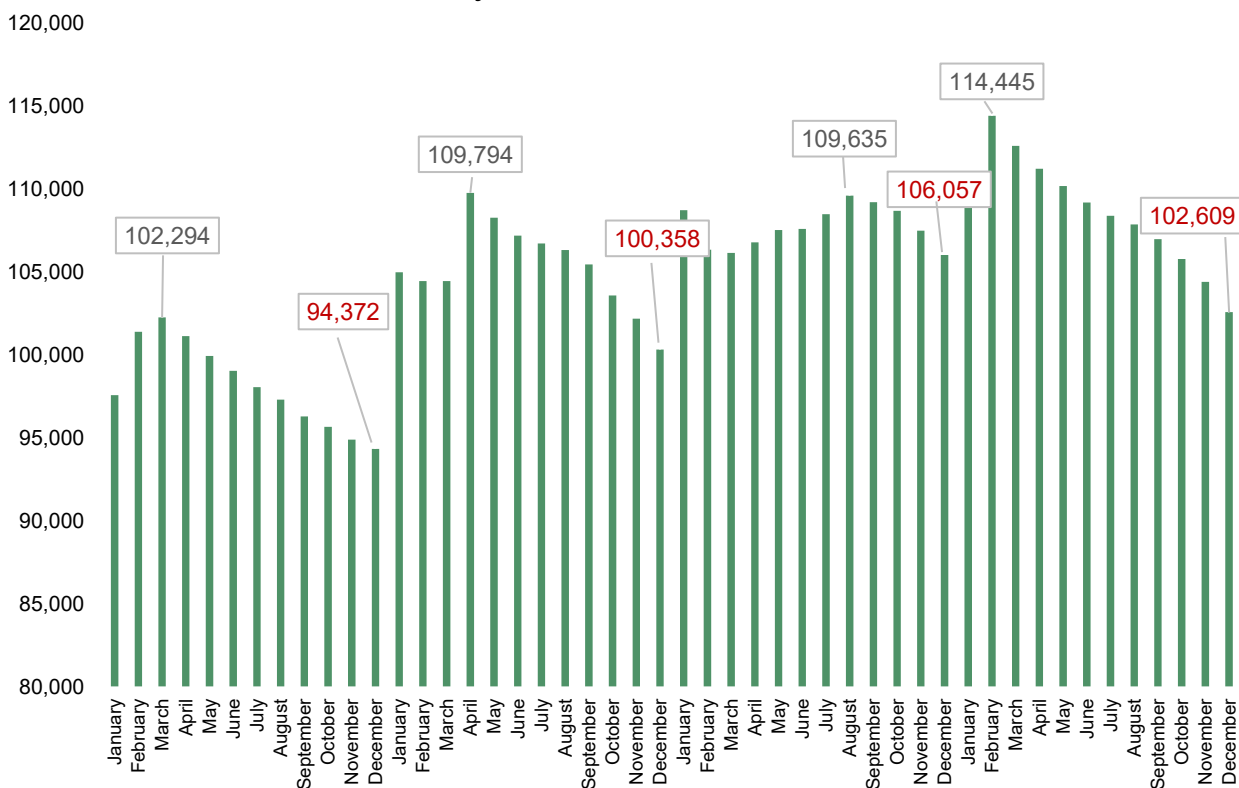
QHP Households Receiving Financial Help	OE 2019 ending 1/13/19	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22	OE 2023 ending 1/15/23
Households with Advanced Premium Tax Credits	57%	54%	49%	58.3%	57.2%
Households with Cost Sharing Reductions	11%	11%	10%	9.9%	8.3%
Average Monthly APTC by Household	\$460	\$437	\$411	\$507	\$520
Cumulative APTC through full calendar year	\$221M	\$198.6M	\$228M	\$266.6M	\$275.6M*

- The number of households receiving advanced premium tax credits (APTC) or cost-sharing reductions (CSR) remained stable over the prior year. Slight percentage declines are attributable to lower income Minnesotans moving into public programs, and Minnesotans who otherwise would have enrolled in a QHP remaining in Medical Assistance/MinnesotaCare programs due to the continuous coverage requirement.
- The estimated average monthly APTC benefit has increased as a result of expanded benefits that are available, and a slight increase in 2023 average premiums (especially at the silver level).
- The expected cumulative APTC Minnesotans will receive in 2022 is \$275M. Including 2023, the cumulative value of savings through tax credits since 2013 amounts to \$2 billion.

* Projected based on current enrollment levels

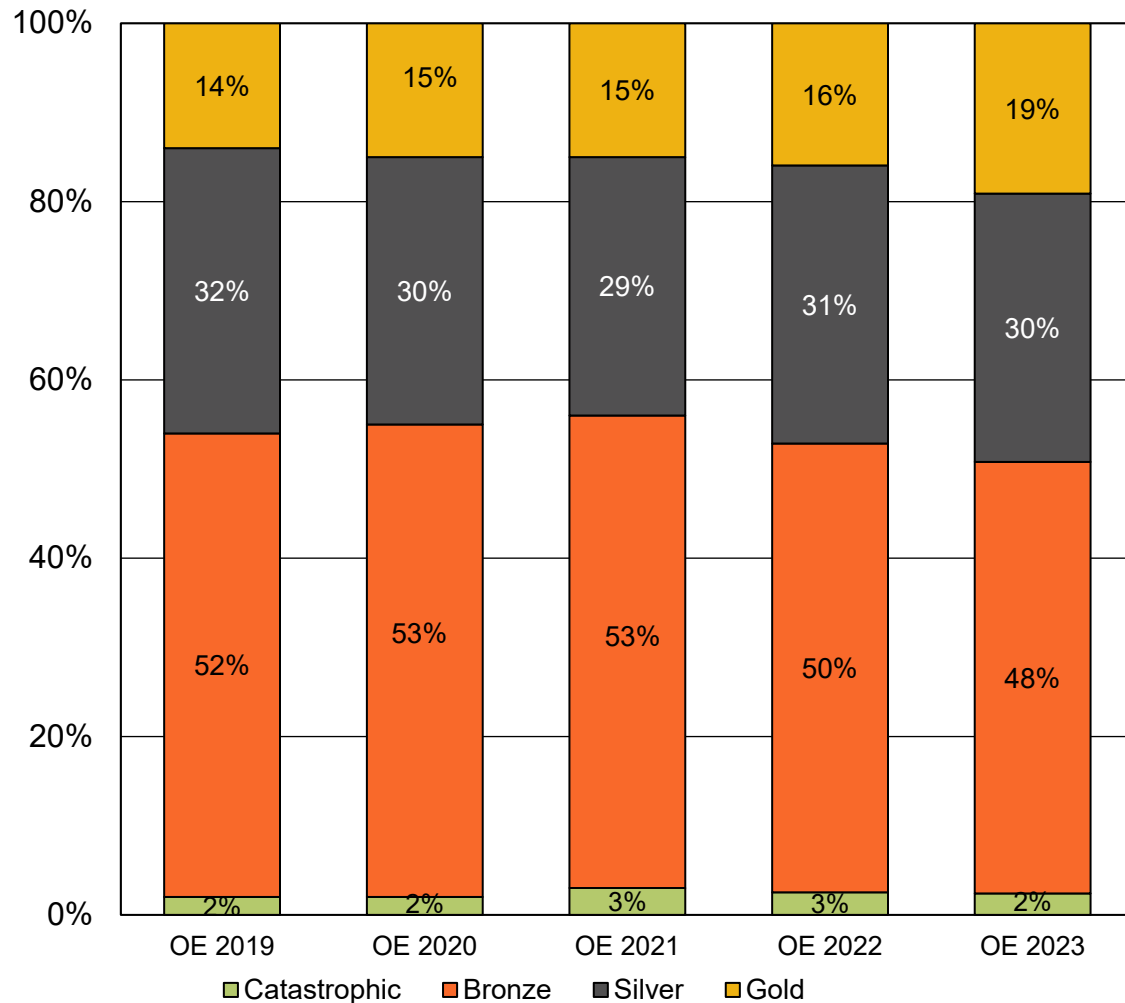
Effectuated Enrollments 2019 – 2022

Monthly Effectuated Enrollments
January 2019 – December 2022



- 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 monthly rate of decline in 2022 is consistent with historical lapse rates.
- The number of effectuated enrollments in December 2022 (down 3% compared to December 2021) reflects marketplace conditions mentioned earlier: Minnesota’s historically low unemployment, an increase in payroll jobs, and the CMS continuous coverage requirement keeping many enrolled in MinnesotaCare or Medical Assistance programs.

Individual Market: Enrollees by Metal Level OE 2019 – OE 2023



- Compared to 2022, plans at the gold level had the lowest relative rate of increase of all metal levels, and plan selections by metal level showed more enrollees chose gold plans in OE 2023 than in previous years.
- Expanded benefits available under the Inflation Reduction Act may be driving the shift to more generous plans as higher tax credits made premiums more affordable.

Individual Market: Enrollees by Insurance Company

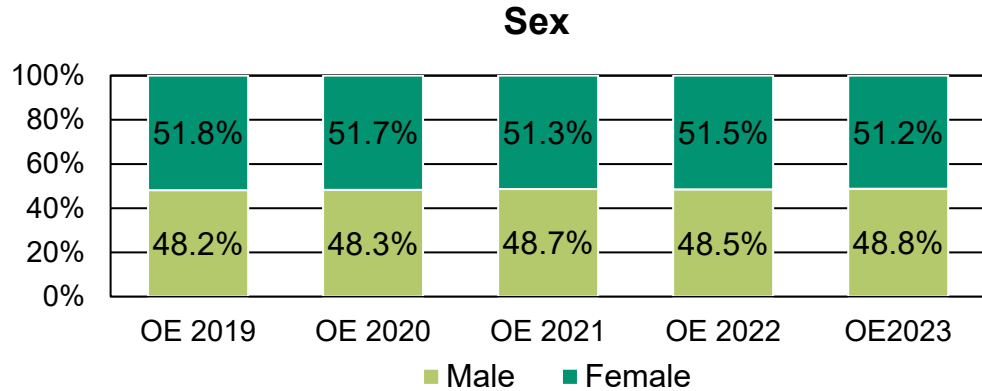
OE 2019 – OE 2023

Enrollees by Insurance Company

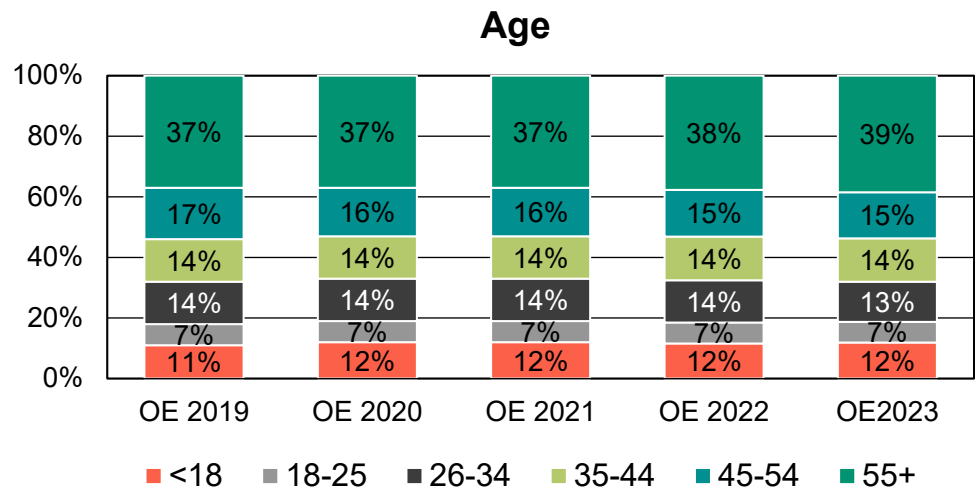
Insurance Company	OE 2019 ending 1/13/19	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22	OE 2023 ending 1/15/23
Blue Plus	18%	18%	16%	17.4%	20.7%
HealthPartners	24%	20%	19%	21.3%	20.1%
Medica	25%	22%	17%	14.7%	13.4%
Quartz	--	--	1%	1.2%	1.1%
UCare	33%	40%	47%	45.4%	44.8%

- For the 2023 plan year, all but four counties have three or more insurers offering plans, and insurers are offering 37 more health plans than in 2022.
 - Blue Plus added 14 new on-exchange plans.
 - HealthPartners added six counties to their Apex network, created the new Cornerstone network with coverage in nine counties, and added four new on-exchange plans.
 - Medica added a new product line, Essentia Choice Care, which offers nine plans in 12 counties across Greater Minnesota.
 - Quartz added five new on-exchange plans.
 - UCare added two new on-exchange plans.
- A 4.5% decrease in Blue Plus average rates after APTC may have contributed to their 2023 enrollment increase.

Individual Market: QHP Enrollee Demographics OE 2019 – OE 2023



- The share of total enrollment by gender and age group has remained stable.



Contact Center Dashboard OE 2019 – OE 2023

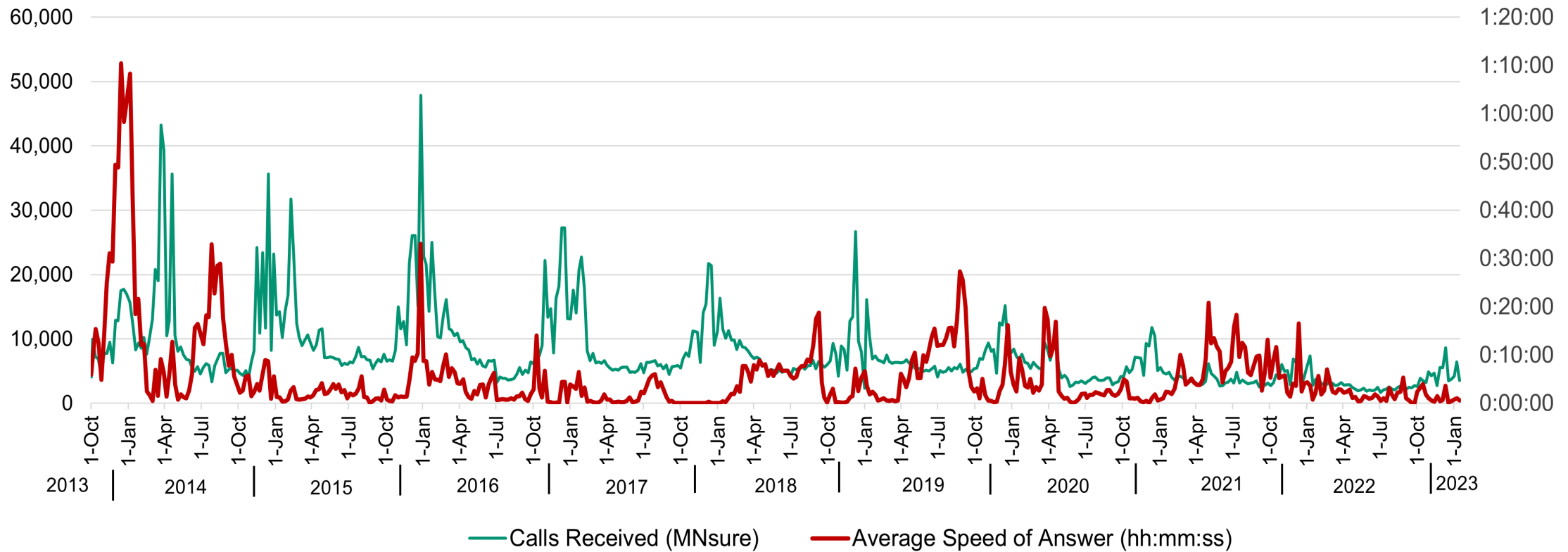
Key Contact Center Metrics

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	OE 2023 ending 1/15/23
Average Daily Call Volume	2,409	1,879	1,506	1,109	965
Service Level (% of calls answered in 5 min. or less)	78%	79%	90%	60%	91%
Calls Abandoned While in Queue	3%	3%	0.4%	4%	1%
Average Speed to Answer (mm:ss)	03:02	03:39	00:54	04:53	0:00:59

- While sign-ups have remained steady, the average daily call volume has continued to decline thanks to phone system improvements that ensure callers are directed to the correct resource, website enhancements, IT system investments, and other business innovations that have improved MNsure’s efficiency and the consumer experience.
- Improvements in Service Level and Average Speed to Answer are also notable.

Contact Center Performance October 1, 2013 – January 15, 2023

MNsure Weekly Contact Center Calls Received/ASA (Average Speed to Answer)



Appeals Dashboard 2019 – 2022

MNsure Appeals Metrics

Appeals Metrics	2019 Full-Year	2020 Full-Year	2021 Full-Year	2022 Full-Year
Appeals Filed	786	893	594	468
Average Days Appeals Open	77	85	57	36
Resolution Review Tickets Created	2,926	2,482	1,555	1,030
Average Days Tickets Open	3	3	2	2

- The number of appeals filed by consumers has continued to decline.
- The Resolution Review process is consumer friendly in that it expedites the review of the consumer’s issue 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: issues reported through the process are resolved in an average of two days compared to an average of 36 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 Addendum 3/15/2023

Sign-ups by Program, OE 2019 – OE 2023, page 2

Open Enrollment Year	Medical Assistance and MinnesotaCare sign-ups	QHP individual market sign-ups
OE ending 1/13/2019	104,707	123,731
OE ending 12/23/2019	58,417	117,520
OE ending 12/22/2020	33,111	122,269
OE ending 1/15/2022	32,445	134,257
OE ending 1/15/2023	46,449	132,328

Monthly Effectuated Enrollments, January 2019 – December 2022, page 4

Month/Year	Monthly effectuated enrollments
January 2019	97,607
February 2019	101,422
March 2019	102,294
April 2019	101,171
May 2019	99,971
June 2019	99,075
July 2019	98,087
August 2019	97,336
September 2019	96,328
October 2019	95,697
November 2019	94,932
December 2019	94,372
January 2020	105,014
February 2020	104,485
March 2020	104,487
April 2020	109,794
May 2020	108,297
June 2020	107,217

Month/Year	Monthly effectuated enrollments
July 2020	106,746
August 2020	106,349
September 2020	105,484
October 2020	103,616
December 2020	102,216
January 2021	108,754
February 2021	106,375
March 2021	106,181
April 2021	106,820
May 2021	107,558
June 2021	107,622
July 2021	108,510
August 2021	109,635
September 2021	109,240
October 2021	108,717
November 2021	107,517
December 2021	106,057
January 2022	110,912
February 2022	114,445
March 2022	112,627
April 2022	111,249
May 2022	110,213
June 2022	109,212
July 2022	108,413
August 2022	107,895
September 2022	107,004
October 2022	105,809
November 2022	104,433
December 2022	102,609

Individual Market: Enrollees by Metal Level, OE 2019 – OE 2023, page 5

Open enrollment period	Catastrophic plan enrollments	Bronze plan enrollments	Silver plan enrollments	Gold plan enrollments
OE 2019 ending 1/13/2019	2%	52%	32%	14%
OE 2020 ending 12/23/2019	2%	53%	30%	15%
OE 2021 ending 12/22/2020	3%	53%	29%	15%
OE 2022 ending 1/15/2022	3%	50%	31%	16%
OE 2023 ending 1/15/2023	2%	48%	30%	19%

Individual Market: QHP Enrollee Sex, OE 2019 – OE 2023, page 7

Open enrollment period	Female	Male
OE 2019 ending 1/13/2019	51.8%	48.2%
OE 2020 ending 12/23/2019	51.7%	48.3%
OE 2021 ending 12/22/2020	51.3%	48.7%
OE 2022 ending 1/15/2022	51.5%	48.5%
OE 2023 ending 1/15/2023	51.2%	48.8%

Individual Market: QHP Enrollee Age, OE 2019 – OE 2023, page 7

Open enrollment period	Ages <18	Ages 18-25	Ages 26-34	Ages 35-44	Ages 45-54	Ages 55+
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%
OE 2023 ending 1/15/2023	12%	7%	13%	14%	15%	39%

Contact Center Performance Comparison, page 9

MNsire Weekly Contact Center Calls Received/Average Speed to Answer, October 1, 2013 – January 15, 2023

- Calls received were highest at 47,829 during the week of Dec 27, 2015, and 43,201 calls during the week of March 23, 2014.
- The lowest number of calls received were 1,690 for the week of July 3, 2022, and 1,860 for the week of May 29, 2022.
- The highest average speed to answer was 1:10:24 the week of Dec 14, 2013, and 1:08:19 the week of January 5, 2014.
- The lowest average speed to answer of 0:00:01 for the week of and October 1, 2017, and for the week of October 8, 2017.