



Board of Directors Meeting

March 15, 2023

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Public Comment

Administrative Items

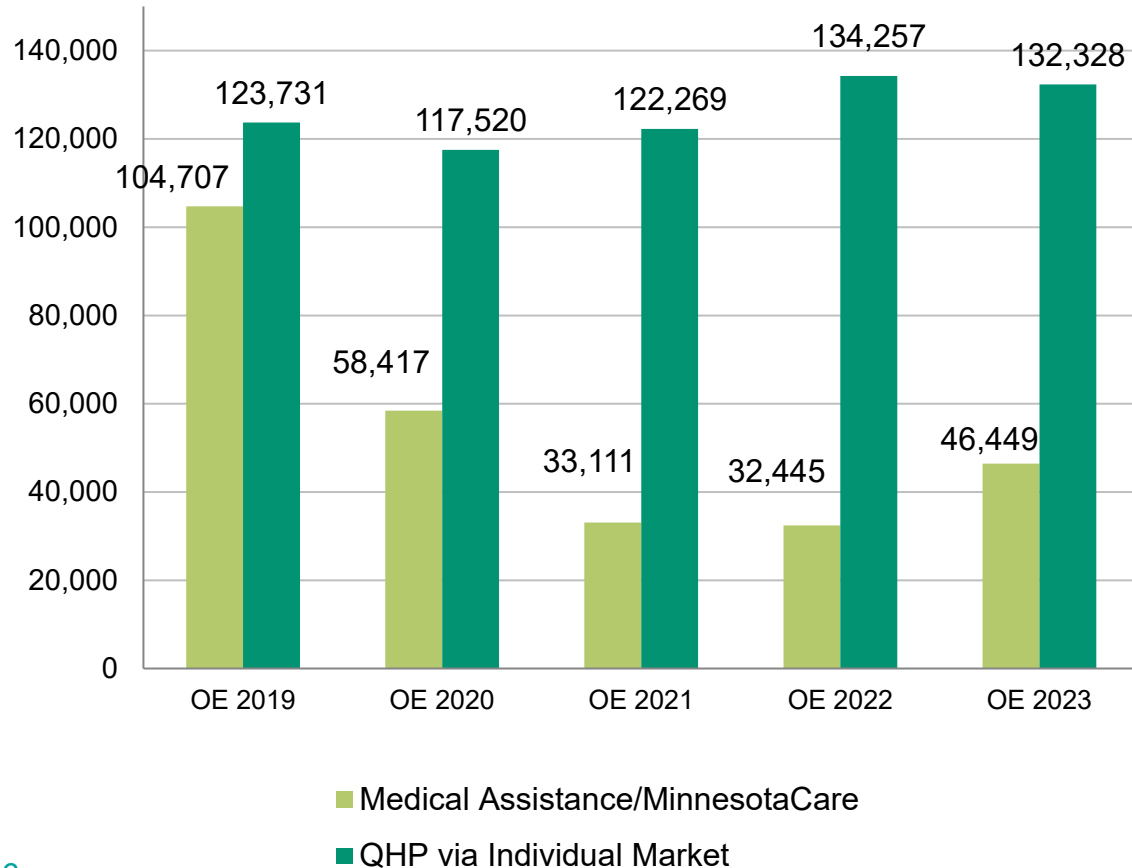
- Approve January 11, 2023 meeting minutes
- CEO search update
- Approve advisory committee officers

Preliminary Three-Year Financial Plan

CEO Report

Year Over Year Highlights: Open Enrollment Sign-ups Remain Strong

Open Enrollment Sign-ups OE 2019 – OE 2023



- Beginning with OE2020, sign-ups increased 4% in 2021 and then 10% in 2022.
- The 1.5% decrease in 2023 sign-ups does not indicate weakness in the market, or in MNsure's efforts to renew current enrollees or reach uninsured Minnesotans.
- Factors to consider:
 - The Minnesota unemployment rate has remained historically low, and is still lower than the national average.
 - The Minnesota labor market added over 92,000 payroll jobs during 2022 and is up by 3.2%.
 - The CMS continuous coverage requirement has kept many enrolled in Medical Assistance and MinnesotaCare programs.

Year Over Year Highlights: Service Delivery to Consumers Continues to Strengthen

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 (ASA) (mm:ss)	03:02	03:39	00:54	04:53	0:00:59

- Phone system upgrades, website enhancements, business process innovations and IT investments have improved service delivery and the consumer experience even though sign-up activity has remained steady.
 - The percentage of calls answered in five minutes or less increased to 91%.
 - Only 1% of calls were abandoned while waiting to be answered.
 - The average speed to answer (ASA) dropped from 4:53 to less than one minute.
- OE 2022 was a transition year as we moved from an outsourced model to bringing the Contact Center fully in-house.
- While the OE22 ASA increased, the number of transfers decreased significantly since consumers were directed to an agent who could best meet their needs .

Year-Over-Year Highlights: Service Improvements are Reflected in Customer Satisfaction Scores

Year Over Year Survey Area	Top Response	Percentage with top response in 2019 w/vendor	Percentage with top response in 2021	Percentage with top response in 2022	Change from 2021 to 2022	Change from 2019 to 2022
Issue or concern was resolved	Strongly Agree	67%	73%	73%	0%	+6%
Issue or concern resolved in one call	Strongly Agree	64%	76%	77%	+1%	+13%
MNsured response met your expectations	Strongly Agree	54%	65%	69%	+4%	+15%
Phone agent was professional	Strongly Agree	81%	88%	89%	+1%	+8%
Phone agent was knowledgeable	Strongly Agree	69%	78%	81%	+3%	+12%
Time to reach an agent was satisfactory	Strongly Agree	33%	78%	81%	+3%	+48%
Overall experience	Excellent / Good	53%	71%	75%	+4%	+22%

Year Over Year Highlights: Consumer Responses

“They were incredibly helpful, friendly and professional!”

“I feel all three workers went above, but the last call I had before transferring to a specialist was a blessing - I would’ve not had insurance as a medically complex individual struggling to stay independent the prospect of not having a resolution would’ve been dire and I greatly appreciate them for taking the time and working out a solution ...”

“Everyone I have spoken to for MNsure questions has been very friendly ... and patient. I have been really impressed by their service.”

“The person who helped me went over and above. Helped me through my log on problems - til I was in and seeing what they were seeing (didn’t just tell me to reset). And then walked me through the renewal questions (was my first time). So pleasant, knowledgeable, and great follow through to make sure all resolved. Honestly I was surprised at how little time I had to wait to connect and then how awesome she was helping.”

“You should be proud of the team you have put together she was absolutely one of the best i have had the pleasure of working with.”

MNsure Dashboard

METS Activity, Plan Year 2023 November 1, 2022 – February 28, 2023	
Total (Medical Assistance, MinnesotaCare, QHP)	178,777
Medical Assistance Applicants	40,379
MinnesotaCare Applicants	6,070
Qualified Health Plan (QHP) Sign-ups	132,328
QHP New Consumers	30,737
Qualified Dental Plan Sign-ups	30,492

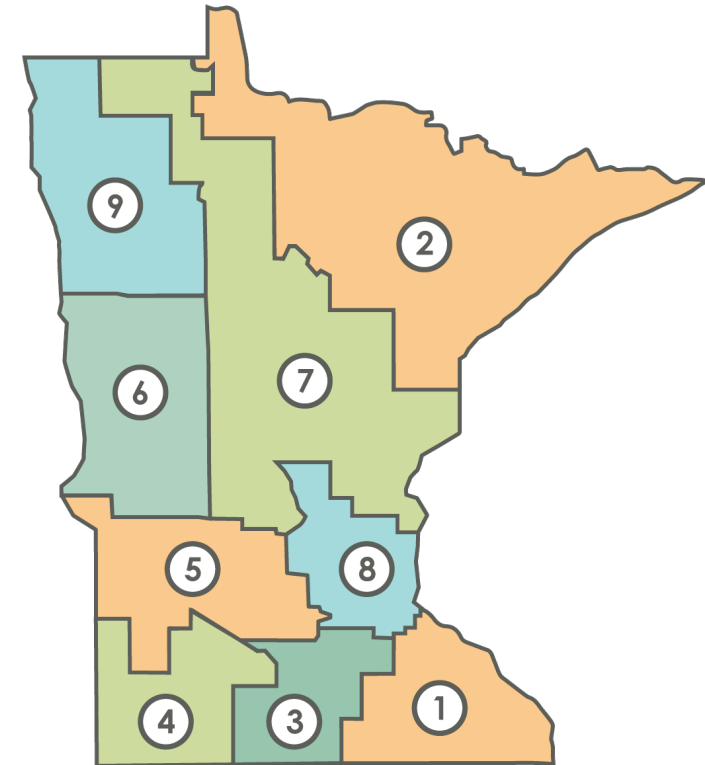
Financial Assistance – Plan Year 2023 as of February 28, 2023	
Households with Advanced Premium Tax Credit (APTC)	57.2%
Households with Cost-Sharing Reductions	8.3%
Average Monthly APTC by Household Receiving APTC	\$520.16
Cumulative APTC for Households Receiving APTC	\$45,681,407

PY2023 QHP Enrollment by Rating Region

as of February 28, 2023

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%	6.0%	\$805.61
2	2.2%	5.7%	\$595.94
3	4.4%	4.8%	\$700.11
4	2.0%	2.4%	\$621.38
5	4.7%	3.7%	\$588.11
6	4.1%	4.4%	\$564.50
7	7.7%	9.3%	\$586.50
8	65.0%	62.5%	\$409.85
9	1.9%	1.2%	\$584.52

*Totals not=100% due to rounding



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

QHP Dashboard

as of February 28, 2023

Carriers	2023 Enrollment to Date*	2022 Enrollment
Blue Plus	20.7%	18.0%
HealthPartners	20.1%	21.6%
Medica	13.4%	13.9%
Quartz	1.1%	1.2%
UCare	44.8%	45.3%

Metal Level	2023 Enrollment to Date	2022 Enrollment
Gold	19.1%	16.3%
Silver	30.1%	31.4%
Bronze	48.4%	50.2%
Catastrophic	2.4%	2.1%

Sex	2023 Enrollment to Date	2022 Enrollment
Male	48.8%	48.5%
Female	51.2%	51.5%

*Total not =100% due to rounding

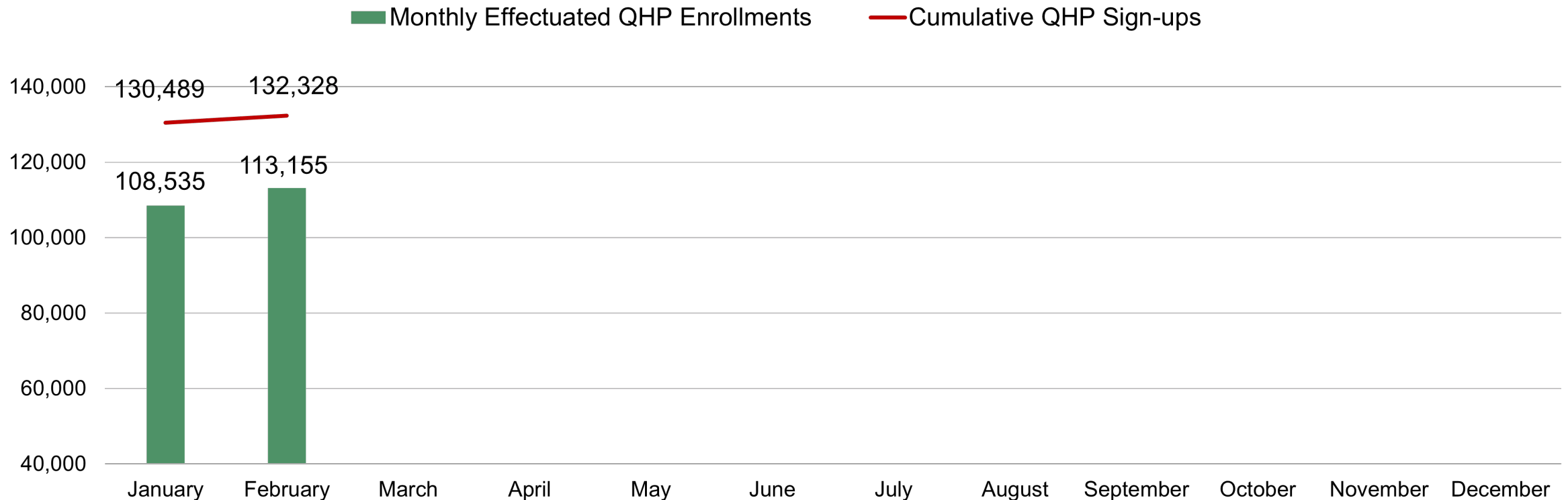
Age	2023 Enrollment to Date	2022 Enrollment
<18	11.9%	12.5%
18-25	6.8%	6.3%
26-34	13.3%	12.6%
35-44	14.3%	14.2%
45-54	15.2%	15.9%
55+	38.5%	38.5%

Language Preference	2023	2022
English	97.1%	97.0%
Hmong	0.5%	0.5%
Somali	0.2%	0.2%
Spanish	1.2%	1.2%
Other	1.0%	1.1%

Note: Language preference is based on QHP-eligible population; all other data is based on MNSure's current enrollment population as of February 2023.

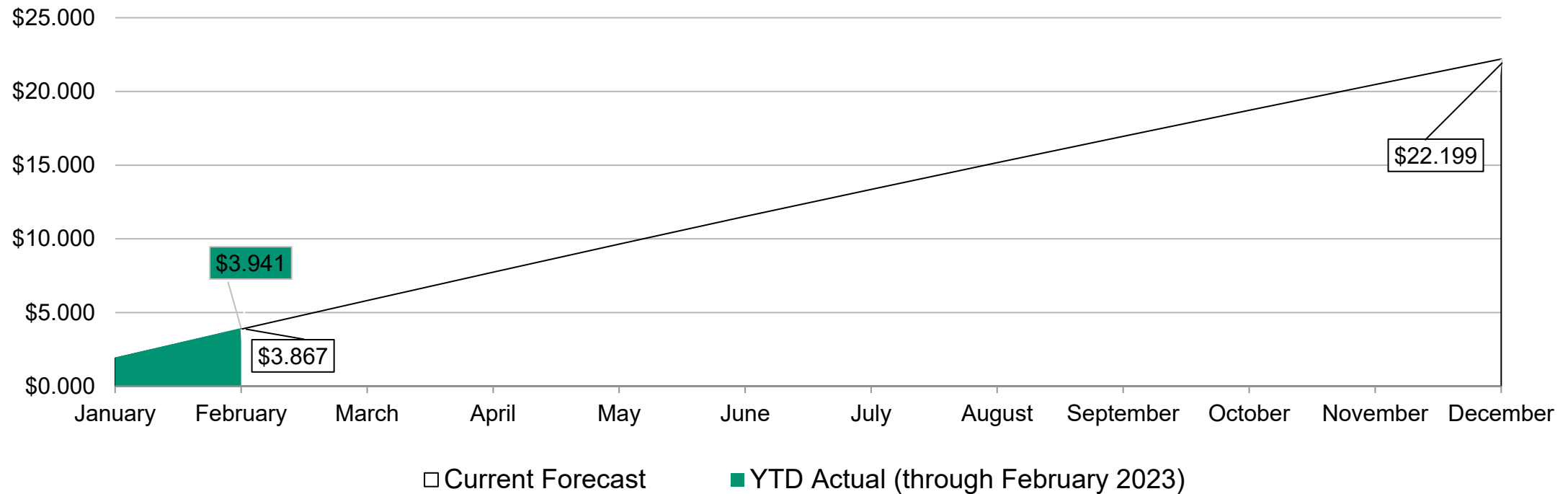
Sign-Ups and Effectuated Enrollments

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – February 2023



MNsure Premium Withhold Revenue Calendar Year 2023

Forecast and YTD Actual

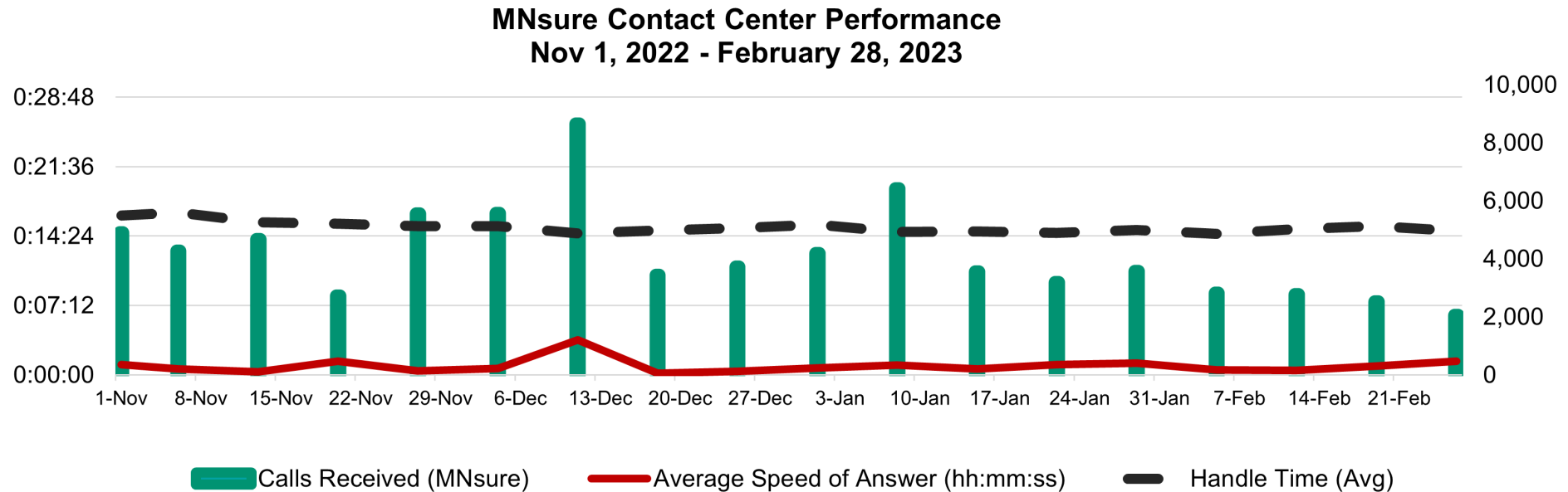


Revenue numbers in millions

Note: CY2023 forecast is based on budget approved at July 20, 2022 board meeting.

Contact Center Dashboard

Contact Center Main Line – 2022-2023	December	January	February
Average Daily Call Volume	1,111	957	599
Service Level (% of calls answered within 5 min.)	90%	93%	94%
Calls Abandoned While in Queue	1%	1%	1%



Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, February 2023	
1. MinnesotaCare / Counties	13%
2. How Do I Apply	8%
3. How Do I Update My Application	7%
4. How To Enroll in a Plan	6%
5. Directed To Submit Verifications	5%

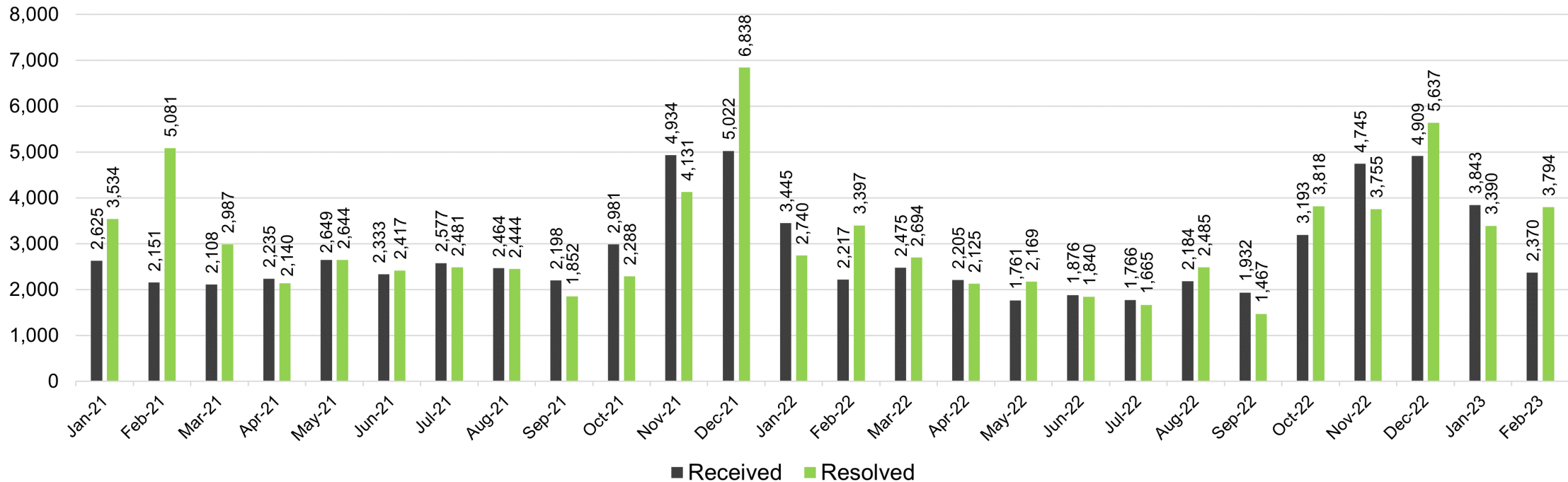
Assister Resource Center (ARC) Top Inquiries, February 2023	
1. CSR - Public Program Status	26%
2. CSR – Determination Result	15%
3. CSR – Newborn Status	14%
4. CSR – QHP Status	11%
5. Password Reset / Account Unlock	7%

Broker Service Line Top Inquiries, February 2023	
1. CSR – Status of Enrollment	10%
2. Lost or Will Lose Employer-Sponsored Insurance (ESI)	9%
3. How Do I Update My Application	7%
4. How To Enroll in a Plan	7%
5. Gain of ESI / Minimum Essential Coverage	3%

Qualified Life Events Processing

- Workable life event cases: 590
- Average time to process: 7 days

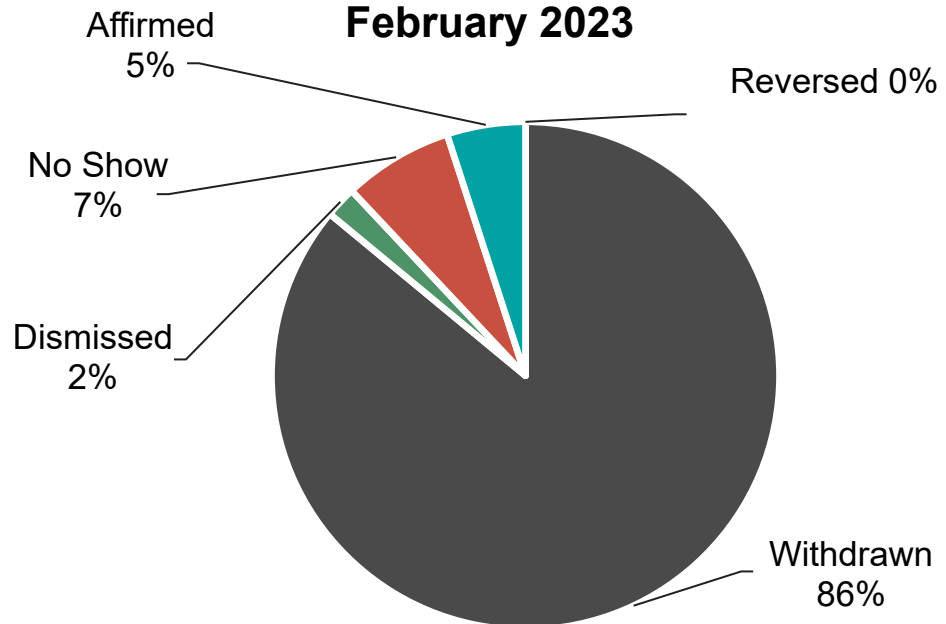
Life Event Change Processing by Month



Appeals Dashboard

Appeals Status – 2022-23	December	January	February
Appeals Filed	63	64	44
Average Days Open	28	28	29

Appeals Outcome February 2023



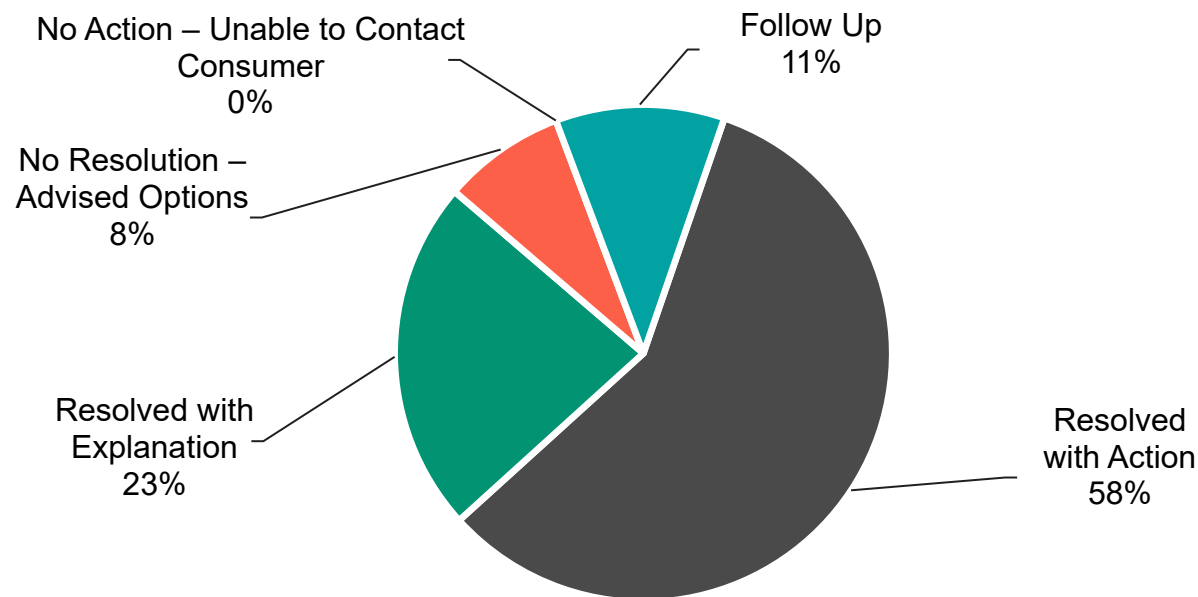
Top Issues February 2023

1. SEP Denial Issue	27%
2. Plan Effective Date Issue	16%
3. APTC Determination Issue	11%

Resolution Review Dashboard

Resolution Review Tickets – 2022-23	December	January	February
Resolution Review Tickets Created	73	163	121
Average Days Open	2	2	2

Resolution Review Outcome February 2023



Top Issues February 2023

1. Plan Termination Date	36%
2. SEP Determination	21%
3. Plan Effective Date	17%

Legislative Update

Legislative Update

- MNsure budget proposals
 - IT modernization
 - Health Insurance Easy Enrollment Program
 - Insulin Safety Net Program public awareness funding
- Other notable legislation
 - Continuous coverage unwinding / navigator grantee funding
 - Cost sharing reduction subsidy
 - Public option buy-in proposals

Break



Continuous Coverage Unwinding

COVID-19 Health Coverage Interventions

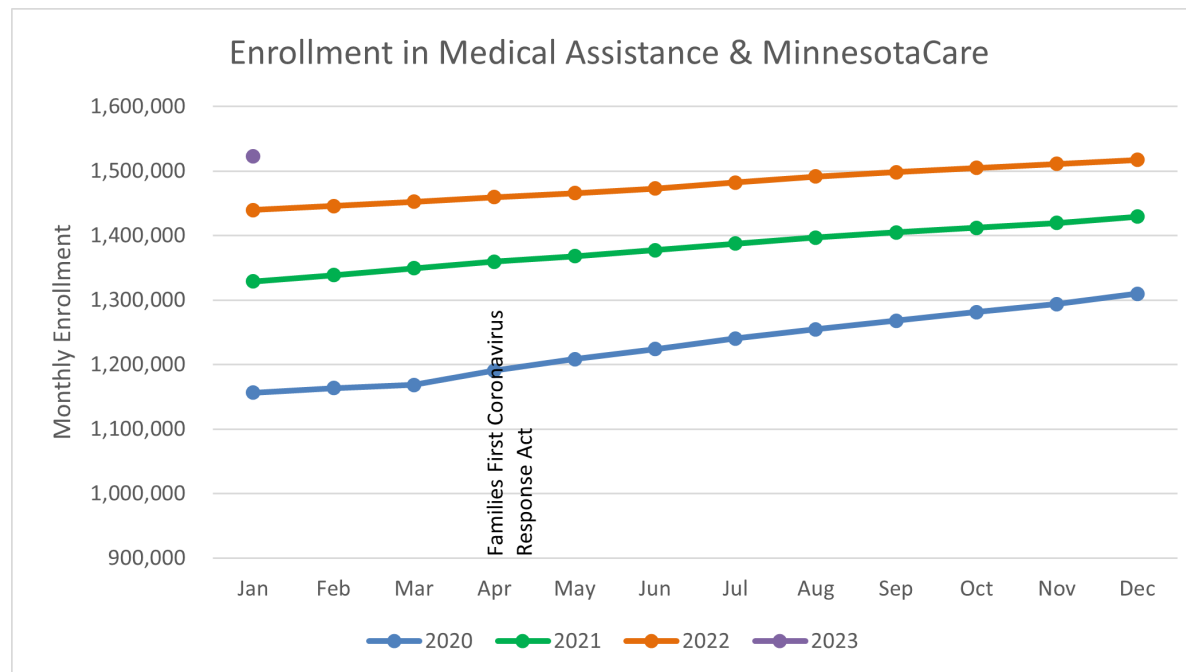


Background:

- Federal COVID-19 Public Health Emergency (PHE) declaration (Jan. 2020)
- Families First Coronavirus Response Act and Medicaid continuous coverage requirements (March 2020)
- American Rescue Plan Act (March 2021) and Inflation Reduction Act (Aug. 2022) increase and extend ACA subsidies
- Consolidated Appropriations Act, 2023 (Dec. 2022) and decoupling the PHE and the Medicaid continuous coverage requirements

Medical Assistance / MinnesotaCare Unwinding – Current Estimates

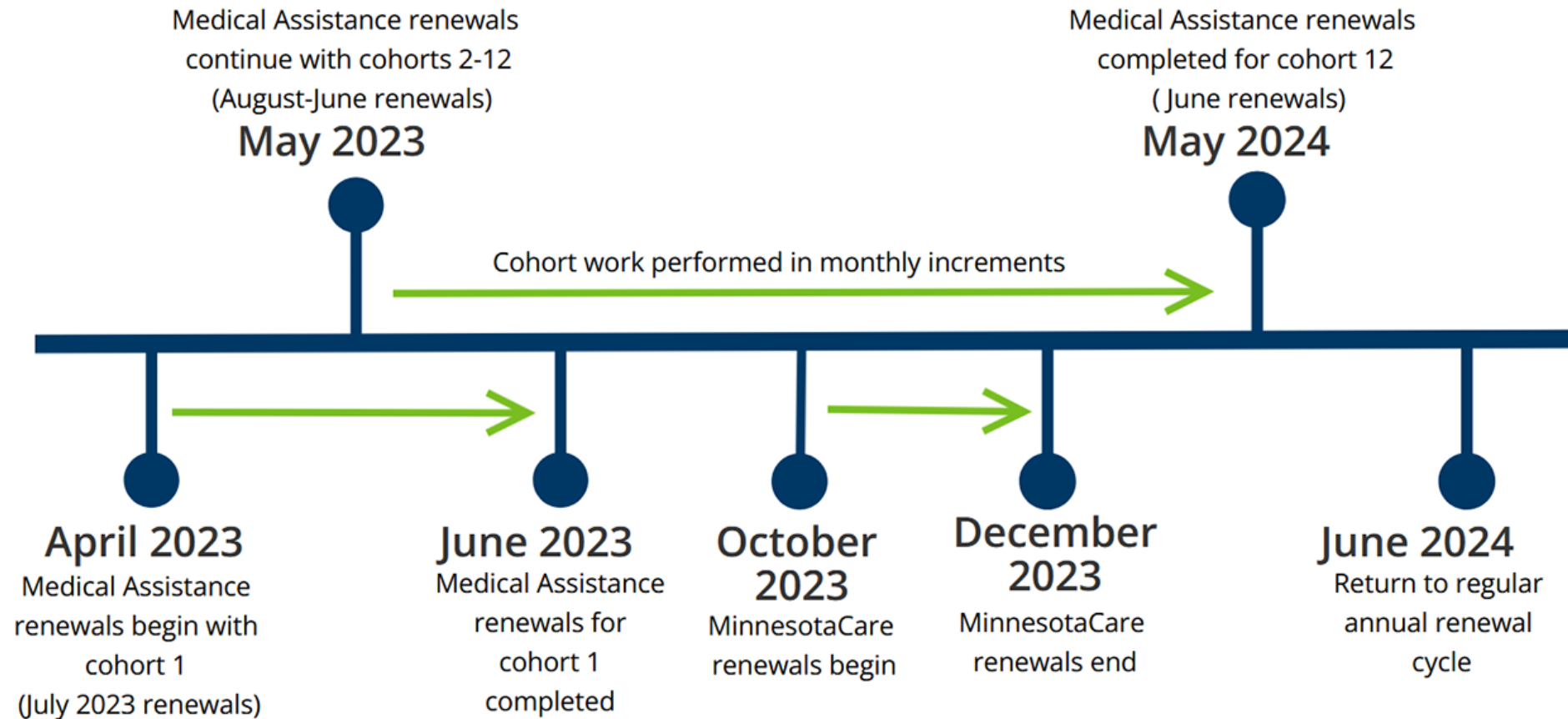
- Current Medical Assistance / MinnesotaCare population is approximately **1.5 million**
 - 1.4 million Medical Assistance enrollees
 - 100K MinnesotaCare enrollees
- There are approximately **330,000 (28%)** more Minnesotans on Medical Assistance / MinnesotaCare today compared to pre-COVID enrollment levels



DHS Medical Assistance / MinnesotaCare Disenrollment Estimates

- During the unwinding, there are two primary reasons a consumer may lose coverage through Medical Assistance or MinnesotaCare at the time of their renewal:
 1. They are no longer eligible for the program, typically due to an increase in income
 2. They failed to submit required information
- Most consumers who lose coverage due to Medical Assistance / MinnesotaCare ineligibility will be eligible to enroll in QHP coverage
- Consumers who lose coverage due to missing information or outstanding verifications can typically re-enroll in Medical Assistance / MinnesotaCare after providing the required information to DHS, provided they remain income-eligible
- 17.4% national disenrollment rate
- 15-25% may disenroll in Minnesota
 - Of those who may disenroll in Medical Assistance or MinnesotaCare, 30-50% are likely to re-enroll
 - Of the remainder, MNSure estimates that 110K – 260K will be eligible for QHP

Medical Assistance / MinnesotaCare Unwinding 14-Month Timeline



Medical Assistance / MinnesotaCare Unwinding – Next Six Months

Monthly Cohort	March 2023	April 2023	May 2023	June 2023	July 2023	Aug 2023
Population(s)	Medical Assistance enrollees	Medical Assistance enrollees	Medical Assistance enrollees & newly QHP-eligible consumers	Medical Assistance enrollees & newly QHP-eligible consumers	Medical Assistance enrollees & newly QHP-eligible consumers	Medical Assistance enrollees & newly QHP-eligible consumers
Activities	<ul style="list-style-type: none"> Mail Medical Assistance pre-renewal notices 	<ul style="list-style-type: none"> Mail Medical Assistance pre-renewal notices Auto-renewals for first Medical Assistance cohort Mail July Medical Assistance renewal form 	<ul style="list-style-type: none"> Mail Medical Assistance pre-renewal notices Auto-renewals for second Medical Assistance cohort Mail Aug Medical Assistance renewal form Manual Medical Assistance renewal processing Mail notices to newly eligible QHP consumers 	<ul style="list-style-type: none"> Mail Medical Assistance pre-renewal notices Auto-renewals for third Medical Assistance cohort Mail Sept Medical Assistance renewal form Manual Medical Assistance renewal processing Mail notices to newly eligible QHP consumers 	<ul style="list-style-type: none"> Mail Medical Assistance pre-renewal notices Auto-renewals for fourth Medical Assistance cohort Mail Oct Medical Assistance renewal form Manual Medical Assistance renewal processing Mail notices to newly eligible QHP consumers 	<ul style="list-style-type: none"> Mail Medical Assistance pre-renewal notices Auto-renewals for fifth Medical Assistance cohort Mail Nov Medical Assistance renewal form Manual Medical Assistance renewal processing Mail notices to newly eligible QHP consumers

Promoting Continuity of Coverage MNsure's Unwinding Policy Changes

Policies	Goals	Impacts
Extend special enrollment period (SEP) window for Loss of Minimum Essential Coverage (MEC) from the standard 60 days under 45 CFR §155.420 to 90 days	<p>Promote continuity of coverage between Medical Assistance / MinnesotaCare and qualified health plans (QHP)</p> <p>Provide additional time to enroll for consumers experiencing a coverage loss due to the unwinding</p>	<p>Promotes more informed plan choices</p> <p>Facilitates access to assisters</p> <p>Supports navigators and brokers experiencing capacity issues</p>
Provide eligible consumers who enroll after the date they lost Medical Assistance / MinnesotaCare coverage with option to begin QHP coverage the first day of the month after coverage loss	<p>Promote continuity of coverage between Medical Assistance / MinnesotaCare and QHP</p> <p>Advance MNsure's health equity goals by helping lower income consumers stay covered</p>	<p>Provides option of continuous coverage for all consumers experiencing a coverage loss due to the unwinding</p> <p>Gives consumers more choices in managing their coverage</p>
Waive verification document requirements for consumers transitioning from Medical Assistance / MinnesotaCare to QHP	<p>Promote continuity of coverage between Medical Assistance / MinnesotaCare and QHP</p> <p>Allow consumers to enroll in a QHP immediately after their loss of coverage</p> <p>Remove administrative barriers to coverage for lower income consumers</p>	<p>Speeds up enrollment process for consumers</p> <p>Creates an automated, self-service experience for consumers</p> <p>Supports MNsure's customer service capacity by reducing operational demands on MNsure staff</p>
Transition navigator payment schedule from a quarterly to a monthly cadence	<p>Incentivize navigator participation</p> <p>Support existing partnerships</p>	<p>Promotes income smoothing for navigators</p>

MNsure Unwinding Communications

- Campaign goals
 - Reduce gaps in coverage
 - Conduct direct outreach to newly QHP-eligible
 - Educate and inform target audience about coverage options

MNsure Unwinding Communications

- Target audiences
 - Newly determined QHP-eligible Minnesotans
 - Potentially eligible Minnesotans
 - Stakeholders / partners
- Additional considerations
 - Cultural barriers
 - Language preferences
 - Geographic location
 - Lack of familiarity with private coverage

MNsure Unwinding Communications

- Messaging focus
 - Don't risk a gap in your health insurance
 - MNsure has financial help to lower the cost of health insurance
 - All plans sold through MNsure cover services like doctor visits, prescriptions and more
 - FREE help is available. MNsure-certified brokers can help you fill out your application and choose a plan.

MNsure Unwinding Communications

- Tactics
 - Direct Mail
 - Texting/ Email
 - Paid ads
 - Social media
 - Stakeholder toolkits

IT and Executive Steering Committee Update



MNsure Board Update

Minnesota Eligibility Technology System (METS)

Mike Wright | CBTO | MNIT Services @ DHS/MNsure

March 15, 2023

- METS FFY 2023 Roadmap Update

METS FFY 2023 Roadmap

(as of 02/27/2023)

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

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

Development Projects	Status
Data Mart 1.5	In Progress
Eligibility and Enrollment Certification	Complete ^Δ
Infrastructure Improvements - Compliance/Audits	Complete
Unique Person ID	Complete ^Δ
Data Access and Management Reports FFY22	Complete ^Δ
METS Configuration Auditing	In Progress ^Δ
MinnesotaCare Eliminate the Family Glitch	Complete ^Δ
‡ Extending MA Postpartum Period for Pregnant Women	In Progress
‡ * Renewals Self-Service	In Progress
‡ * † Tribes as Processing Entities	In Progress
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements ^Δ	In Progress

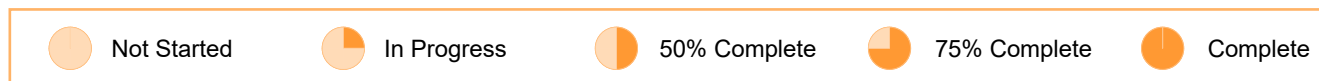
Thank You!



2023 Goals and Measurement

2023 Goal Progress Dashboard

	Q1	Q2	Q3	Q4
1. Improve outreach and support of underserved populations				
2. Advocate for 2023 legislative priorities				
3. Implement support for the IRS Family Glitch regulation				
4. Increase the share of enrollments processed by brokers				
5. Increase the size and reach of the broker network				
6. Establish a Diversity, Equity and Inclusion program				
7. Establish an Employee Engagement program				



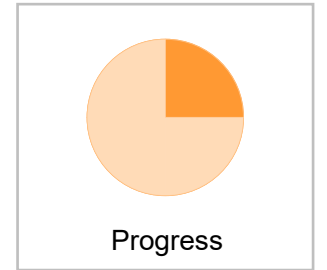
#1: Develop/Refine Strategies to Reach and Support Underserved Populations

2023 Deliverables

1. Baseline inventory of navigators and brokers from Black, Indigenous, Hispanic, Asian and other communities, and languages spoken
2. Expanded web content and other information available in languages other than English
3. SEP and OEP marketing campaigns that increase ad placement in underserved communities/cultural communications platforms

Key Activities

- Analysis of broker demographic information (Mar – Apr)
- Identify web content for translation, and launch translated material (Mar – Jun)
- Develop and publish “quick tip” videos on key topics in multiple languages (Mar – Oct)
- Baseline inventory/assessment of where ads are placed, measured against intended community reach (Jun – Jul)
- Launch updated SEP campaigns (May – Aug)
- Launch updated OEP campaigns (Oct – Dec)



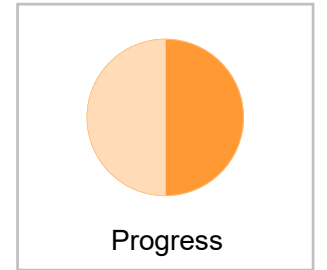
#2: Advocate for Proposals in the 2023 Legislative Session That Further MNsure's Mission

2023 Deliverables

1. MNsure legislative priorities and proposals included in the governor's budget recommendation
2. Stakeholder engagement in supporting and delivering MNsure legislative priorities
3. Assistance and support of other state agencies in developing administration proposals
4. Legislative support for MNsure priorities with House and Senate committees of jurisdiction
5. Communications plan for MNsure proposals
6. 2024 legislative priorities and proposals

Key Activities

- Develop legislative proposals and Health Care Subcabinet budget recommendations (Complete)
- Present proposals in Senate/House committees (Jan – May)
- Develop and present information and other materials for legislators and other stakeholders (Jan – May)
- Develop and execute communication plan (Jan – May)
- Develop and execute implementation plans for adopted proposals (Jun – Dec)
- Develop 2024 legislative priorities and proposals (Sep – Dec)



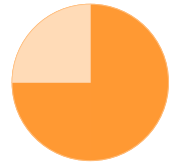
#3: Implement Support for the New IRS Family Glitch Regulation

2023 Deliverables

1. Information and policy regarding the rule change and accessing family glitch benefits
2. Decision support tool
3. OE10 enrollment support
4. Partner outreach and training
5. Carrier invoices reflecting correct premium amounts for family glitch enrollees
6. METS application updates
7. Reporting dashboard
8. Outreach to public and partners (ongoing)

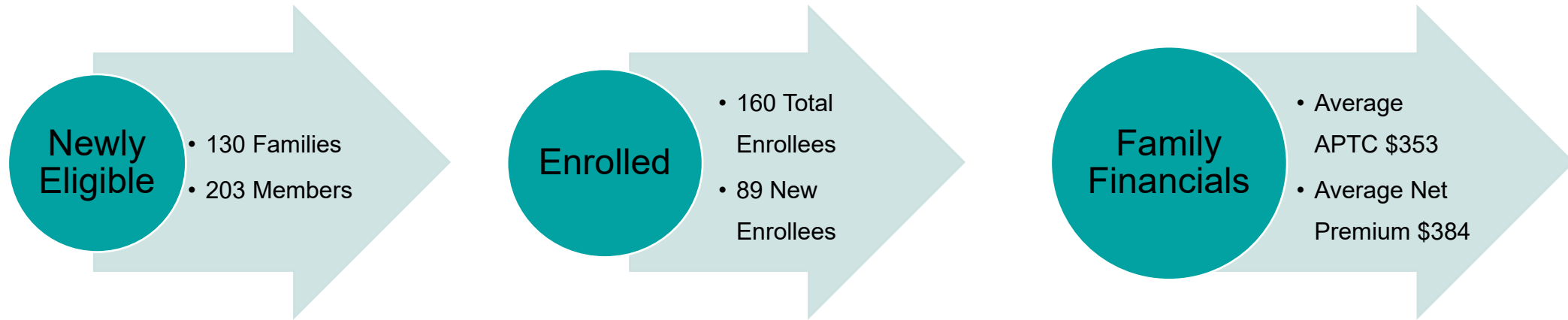
Key Activities

- Develop and publish information regarding the rule change and eligibility criteria (Nov – Jan)
- Develop and launch outreach campaign (Nov – Dec)
- Develop and launch online estimator tool to calculate potential benefit (Nov – Dec)
- Develop manual operational processes to support OE10 family glitch enrollments during OE10 (Nov – Dec)
- Deploy updates to the METS application to capture family cost of employer plans (Feb)
- Develop and launch family glitch reporting (Mar)
- Establish SEP for consumers enrolled in 2022 non-calendar-year employer plans (Apr)



Progress

Family Glitch Dashboard



Federal Poverty Level	Enrollees	Families
200% – 250% FPL	28	25
250% – 300% FPL	37	24
300% – 350% FPL	50	28
350% – 400% FPL	28	15
Over 400% FPL	17	15
Total	160	107

Metal Level	Enrollees	Families
Catastrophic	0	0
Bronze	79	50
Silver	54	41
Gold	27	16
Total	160	107

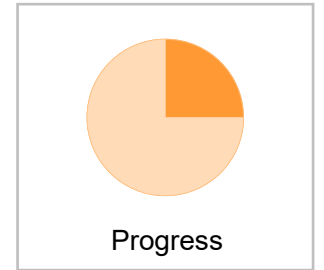
#4: Increase the Share of Enrollments Processed by Brokers

2023 Deliverables

1. Baseline analysis of currently certified brokers
2. Program to support consumers moving to a QHP during the continuous coverage unwinding
3. Facilitate navigator and broker application and enrollment partnerships
4. 45% of QHP enrollments in OE11 are broker-supported

Key Activities

- Analysis to identify broker enrollment trends and opportunities (Mar – Apr)
- Broker outreach to increase Assister Directory listings (Apr - May)
- Develop and present information and training to support unwinding efforts (Apr – Jun)
- Reporting and analysis to identify consumers who are moving from a public program and are potentially eligible for a QHP (Jul – ongoing)
- Outreach to newly QHP-eligible consumers with QHP enrollment information and broker referrals (Monthly beginning in Jul)
- Outreach and networking opportunities with navigators and brokers to promote navigator/broker application and enrollment partnerships (Aug – Sep)



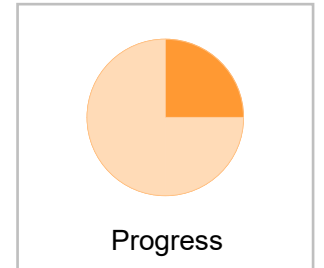
#5: Increase the Size and Reach of MNsure's Broker Network

2023 Deliverables

1. Baseline analysis of Minnesota licensed brokers
2. Outreach to potential new broker partners

Key Activities

- Analysis to identify health insurance brokers and geographic expansion and recruitment opportunities (Mar - Apr)
- Develop and present information and materials regarding MNsure's value proposition and benefits to certified brokers (Ongoing)
- Analysis to determine feasibility of opening a 2023 solicitation for new broker enrollment centers (Mar)



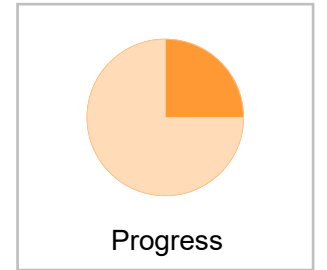
#6: Establish a Diversity, Equity and Inclusion (DEI) Program for MNsure

2023 Deliverables

1. Develop and launch a DEI program for MNsure
2. Quarterly reporting on DEI progress
3. 2024 DEI objectives

Key Activities

- Develop draft DEI program vision, values and goals statement (Mar)
- Develop and launch a vendor solicitation, and engage a vendor to assist in defining the DEI program (TBD)
- Develop the DEI program, including an implementation plan and progress measurement metrics (TBD)
- Launch the DEI program (TBD)



#6: DRAFT: DEI Vision, Values and Goals



Ensure MNSure has an equitable and inclusive culture that respects the individuality of others, where employees feel valued and welcome, where they can share their unique perspectives, have equal opportunities, and are treated with respect and dignity.

Values

- **Diversity:** lived experiences make individuals unique, and we respect and welcome and encourage employees to use those perspectives to help advance our mission
- **Equity:** we acknowledge that social, structural, and cultural inequities exist, and will work to eliminate unconscious and implicit bias
- **Inclusion:** we support the open communication, honesty, transparency, and mutual respect that build trust and make it possible for employees to bring their authentic selves to work
- **Fairness:** all employees are treated equitably and have the same opportunities for advancement

Goals

- Create a diverse and inclusive workplace environment where employees feel respected and valued, and where they feel they belong.
- Improve awareness and understanding of cultural, racial, and other differences in the workplace, and how MNSure can alter its practices and individuals can change behavior to become more inclusive.
- Every person on the MNSure team treats one another and the Minnesotans we serve without bias.
- Ensure MNSure's business practices and policies incorporate a DEI focus.

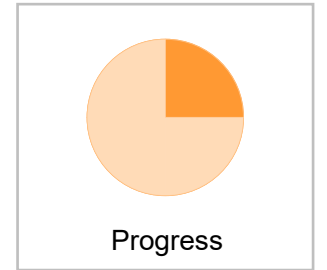
#7: Establish an Employee Engagement Program

2023 Deliverables

1. Develop and launch an Employee Engagement program for MNsure
2. Quarterly reporting on progress
3. 2024 Employee Engagement objectives

Key Activities

- Conduct engagement surveys and analyze results (Feb – Jun)
- Develop engagement program, including implementation plan and measurement objectives (Jul - Aug)
- Launch the engagement program (TBD)



New Business

Adjourn