



Board of Directors Meeting

August 18, 2023

MNsure'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@MNsure.org.



Public Comment

Board Chair Update

Administrative Items

- Approve June 28, 2023 meeting minutes
- CEO performance evaluation

CEO Report

CEO Report Overview

- Sign-up activity
- Open enrollment readiness
- MNsure IT modernization update
 - QHP Eligibility System Transition (QEST)
- Continuous coverage unwinding update

MNsure Dashboard

METS Activity, Plan Year 2023 November 1, 2022 – July 31, 2023	
Total (Medical Assistance, MinnesotaCare, QHP)	249,926
Medical Assistance Applicants	92,157
MinnesotaCare Applicants	12,285
Qualified Health Plan (QHP) Sign-ups	145,484
QHP New Consumers	43,746
Qualified Dental Plan Sign-ups	34,488

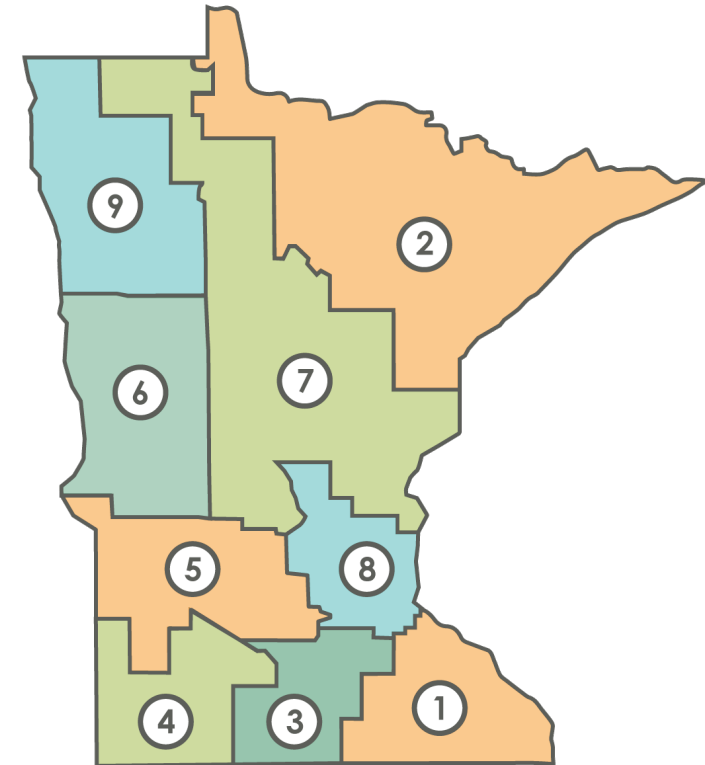
Financial Assistance – Plan Year 2023, as of July 31, 2023		
Financial Assistance Type	Individuals	Households
Percentage with Advanced Premium Tax Credit (APTC)	58.2%	58.1%
Percentage with Cost-Sharing Reductions	7.0%	8.3%
Average Monthly APTC	\$338.69	\$514.55
Cumulative APTC for Households Receiving APTC	N/A	\$154,635,499.67

PY2023 QHP Enrollment by Rating Region

as of July 31, 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%	6.1%	\$801.60
2	2.2%	5.6%	\$584.90
3	4.4%	4.7%	\$693.38
4	2.0%	2.5%	\$614.51
5	4.7%	3.8%	\$567.39
6	4.1%	4.3%	\$550.28
7	7.7%	9.3%	\$575.40
8	65.0%	62.3%	\$406.53
9	1.9%	1.3%	\$563.55

*Totals not=100% due to rounding



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

QHP Dashboard

as of July 31, 2023

Carriers	2023 Enrollment to Date*	2022 Enrollment
Blue Plus	21.6%	18.0%
HealthPartners	20.5%	21.6%
Medica	13.1%	13.9%
Quartz	1.1%	1.2%
UCare	43.8%	45.3%

Metal Level	2023 Enrollment to Date*	2022 Enrollment
Gold	19.6%	16.3%
Silver	30.1%	31.4%
Bronze	48.1%	50.2%
Catastrophic	2.1%	2.1%

Sex	2023 Enrollment to Date	2022 Enrollment
Male	48.2%	48.5%
Female	51.8%	51.5%

*Total not =100% due to rounding

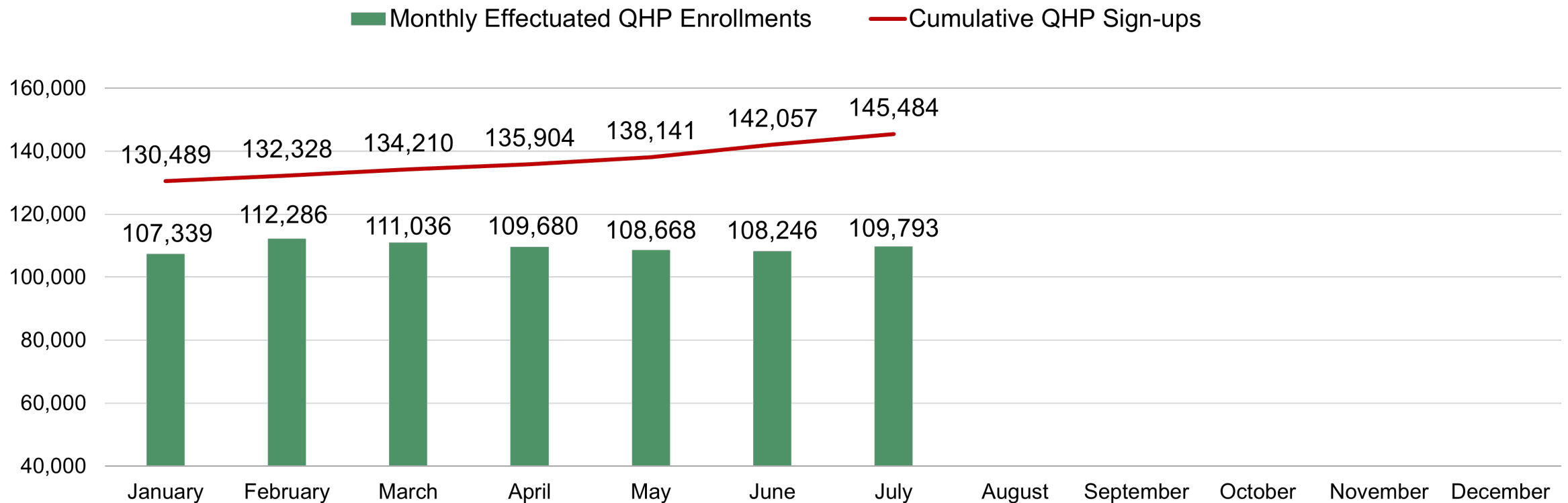
Age	2023 Enrollment to Date	2022 Enrollment
<18	12.7%	12.5%
18-25	6.7%	6.3%
26-34	12.7%	12.6%
35-44	14.2%	14.2%
45-54	15.3%	15.9%
55+	38.4%	38.5%

Language Preference	2023*	2022
English	97.0%	97.0%
Hmong	0.5%	0.5%
Somali	0.2%	0.2%
Spanish	1.3%	1.2%
Other	1.1%	1.1%

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

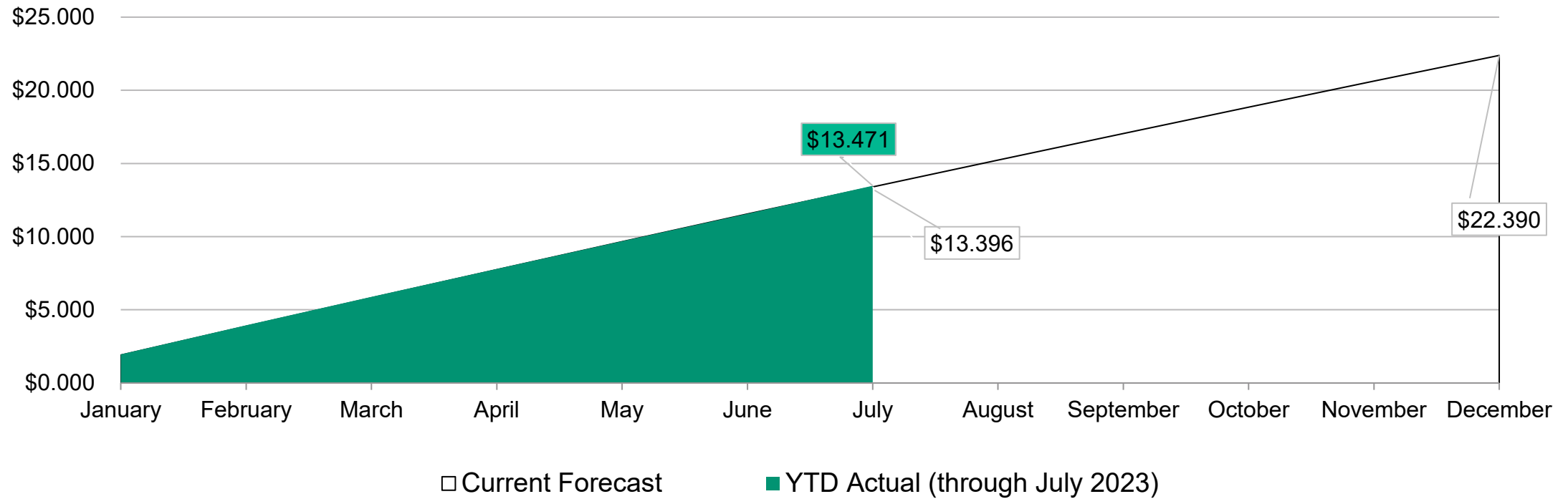
Sign-Ups and Effectuated Enrollments

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



MNsure Premium Withhold Revenue Calendar Year 2023

Forecast and YTD Actual



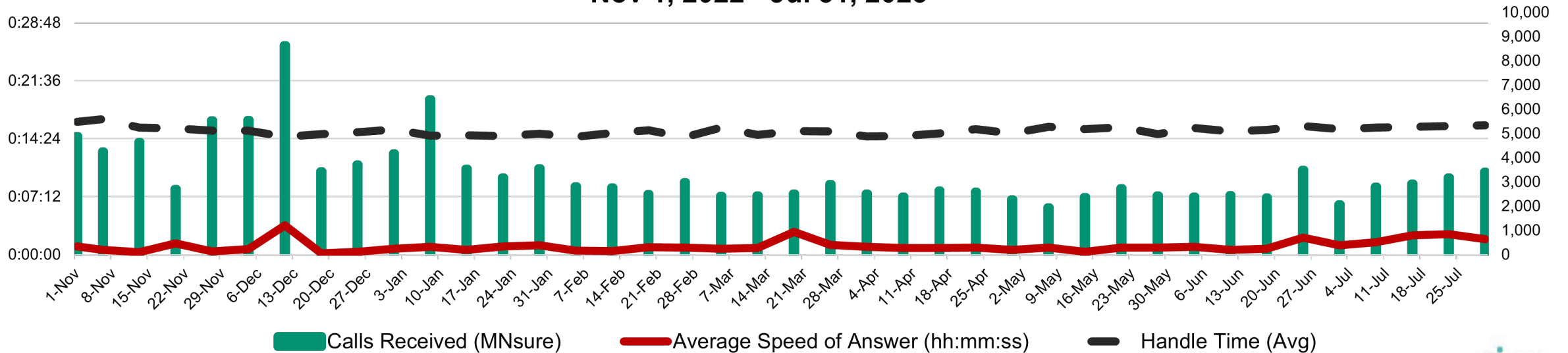
Revenue numbers in millions

Note: CY2023 forecast is based on budget approved at March 15, 2023 board meeting.

Contact Center Dashboard

Contact Center Main Line – 2022-2023	May	June	July
Average Daily Call Volume	494	556	596
Service Level (% of calls answered within 5 min.)	94.5%	93%	81%
Calls Abandoned While in Queue	1%	1.2%	2.9%

**MNsure Contact Center Performance
Nov 1, 2022 - Jul 31, 2023**



Call volumes represent weekly totals for week beginning with date.

Prepared for August 18, 2023 board meeting

Call Inquiries Dashboard

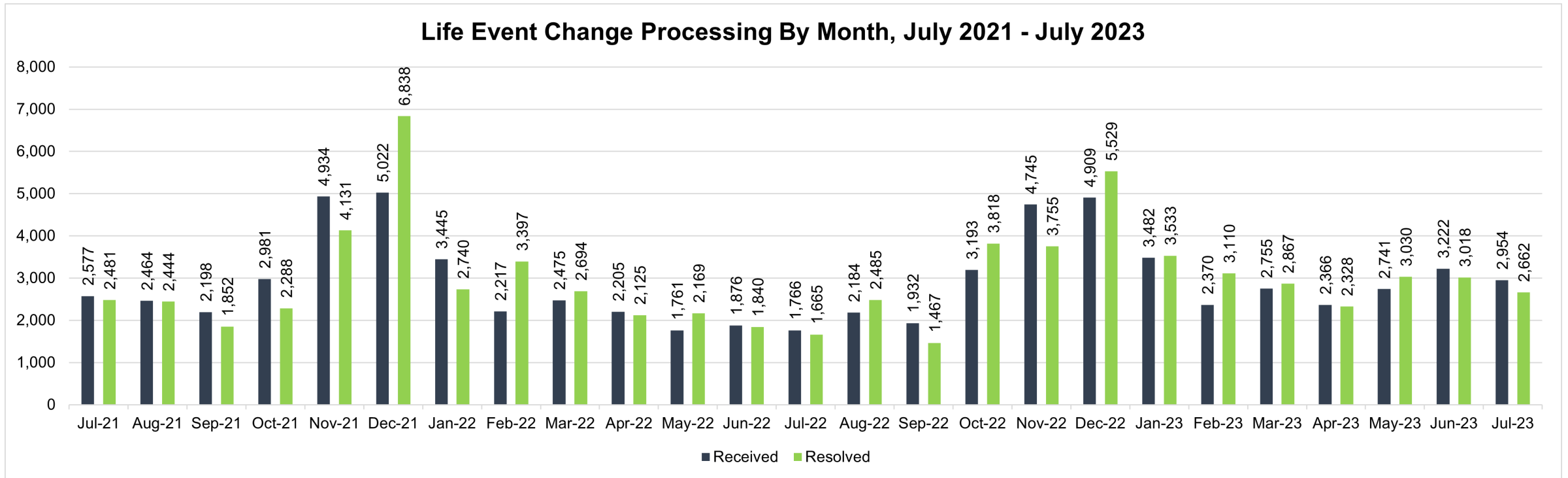
Contact Center Main Line Top Inquiries, July 2023	
1. MinnesotaCare/Counties	13%
2. How To Enroll in a Plan	11%
3. How Do I Apply	8%
4. How Do I Update My Application	7%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	6%

Assister Resource Center (ARC) Top Inquiries, July 2023	
1. Public Program Status	27%
2. Determination Result	21%
3. Qualified Health Plan Status	11%
4. Newborn Status	9%
5. Password Reset/Account Unlock	8%

Broker Service Line Top Inquiries, July 2023	
1. Status Before Appointment	17%
2. Lost or Will Lose Employer-Sponsored Insurance	10%
3. How To Enroll in a Plan	6%
4. Status of Special Enrollment Period	4%
5. Status of Enrollment	4%

Qualified Life Events Processing

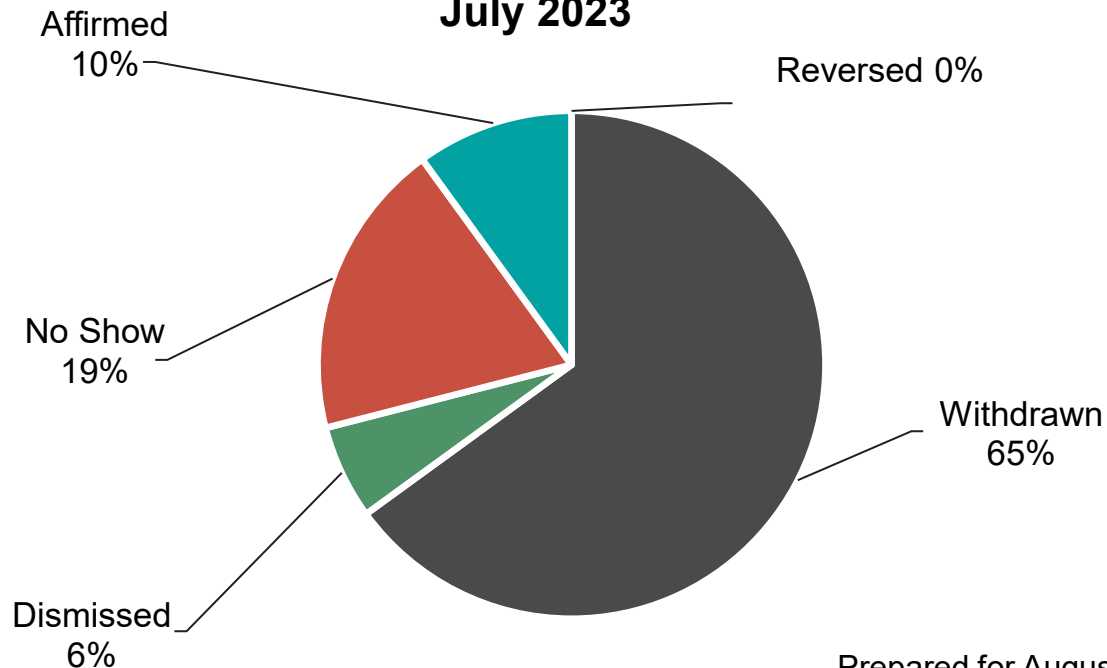
- Workable life event cases: 1,026
- Average time to process: 12 days



Appeals Dashboard

Appeals Status – 2023	May	June	July
Appeals Filed	34	43	48
Average Days Open	43	54	49

Appeals Outcome July 2023



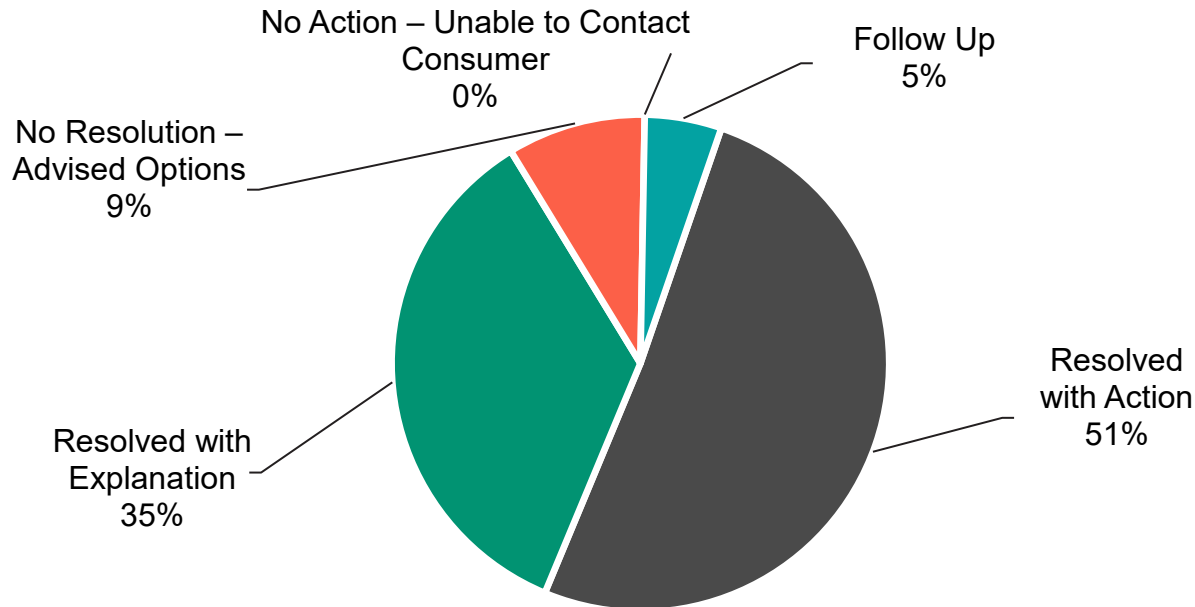
Top Issues July 2023

1. Special Enrollment Period Denial Issue	47%
2. Advanced Premium Tax Credit Issue	40%
3. Outstanding Eligibility Issue	13%

Resolution Review Dashboard

Resolution Review Tickets – 2023	May	June	July
Resolution Review Tickets Created	89	73	105
Average Days Open	2	2	2

Resolution Review Outcome July 2023



Top Issues July 2023

1. Termination Date Issue	37%
2. Special Enrollment Period Denial Issue	30%
3. Plan Effectuation Date Issue	16%

Continuous Coverage Unwinding

- MNsure service levels
- Staffing
- Outreach and communciations
- Dashboard metrics

Continuous Coverage Unwinding (continued)

Coverage Transition Dashboard

As of July 24, 2023

Cumulative Total Eligible for Qualified Health Plan (QHP)	8,747
Cumulative Total Qualifying Life Events (QLE) Reported	2,289
QHP Selections	1,420



Fiscal Year 2024 Budget

2023 Open Enrollment Assister Experience Survey

Survey Facts

- Conducted late February to early March 2023
- Just over 2,000 assisters were included
- 570 responses from all assisters (brokers, navigators and certified application counselors)
- 246 complete responses from brokers
- 203 complete responses from navigators and CACs

Basic Overview

- Half of survey respondents serve the Twin Cities metro (50%), 26% serve central Minnesota, the rest evenly dispersed through the state.
- Most respondents have been certified with MNsure since before the pandemic (60%), while 14% were newly certified for 2023 open enrollment.
- Many respondents (57%) reported helping a smaller volume of consumers during open enrollment (about one per day), but 28% helped about three households a day and 6% were assisting more than five households a day.

Remote Versus In-Person Assistance

Response	2021	2022	2023
Helped everyone in-person	8%	17%	20%
Helped everyone remotely	27%	19%	12%
Helped mostly in-person, but some remotely	24%	28%	31%
Helped mostly remotely, but some in-person	26%	16%	21%
About half in-person and half remotely	10%	12%	11%
Not Applicable	5%	7%	4%

Assister Experience with Technology

- 67% of assisters said they had a mostly/somewhat positive experience working with the online application (METS), an increase from 62% last year. Only 10% said their experience was somewhat/mostly negative.
- Overall, 60% of assisters reported having a mostly/somewhat positive experience with plan shopping and enrollment. Looking just at brokers, the satisfaction rate was 78%.
- Overall satisfaction with the assister portal has remained consistent over time with 57% reporting they had a positive experience. Most assisters (56%) continue to use the consumer portal for application and enrollment.

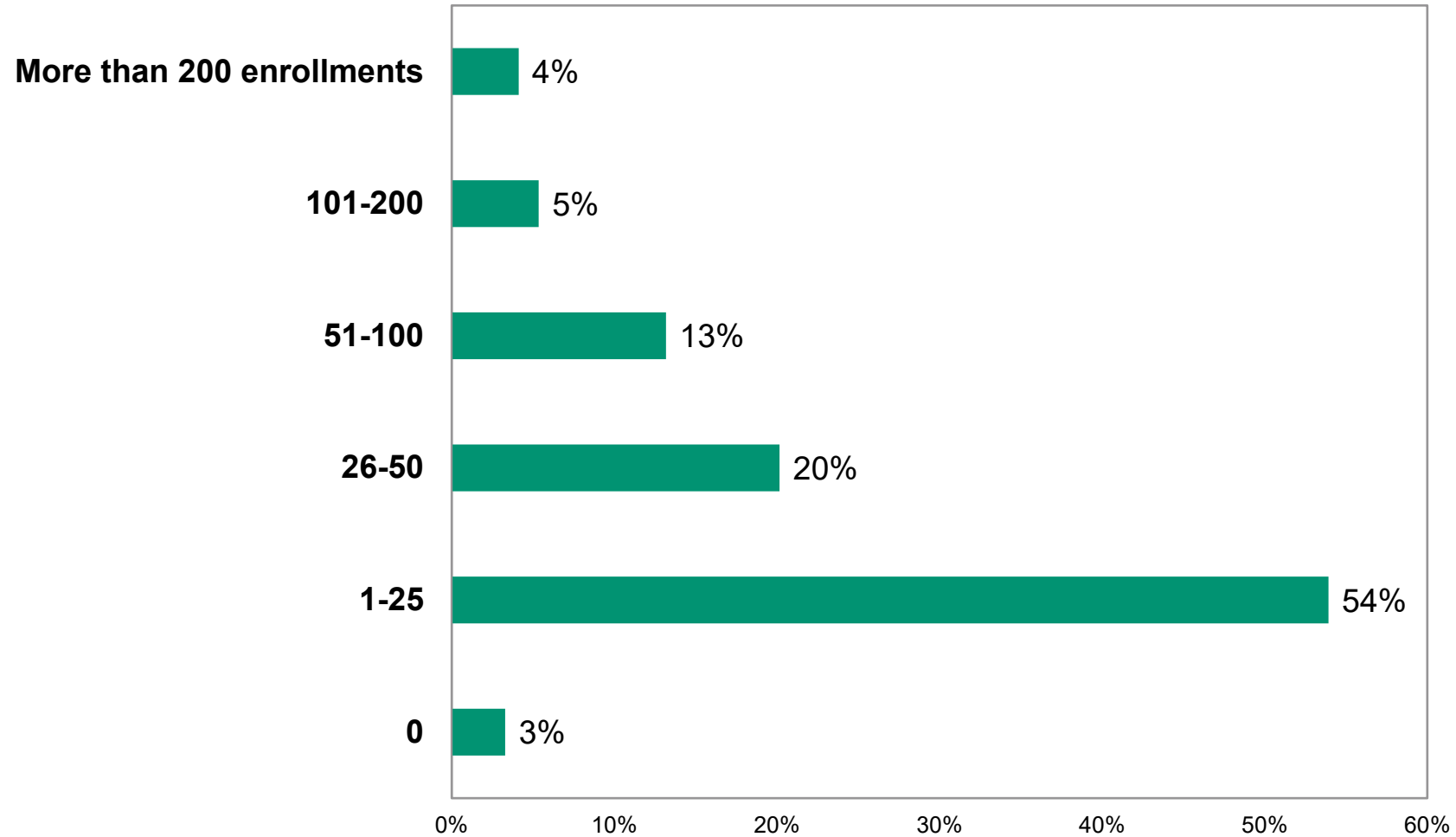
Life Event Reporting

- Assisters can report life events on behalf of a consumer — some must be reported online, others can be reported by phone to the Assister Resource Center or Broker Service Line.
 - Assisters have a more positive experience when reporting by phone (58% vs. 45%).
 - About one out of four assisters do not report life events on behalf of consumers.
- Future IT improvements to allow self-reporting by consumers will be extremely well received by the assister community.

Resources for Navigators/CACs

- Navigators and certified application counselors (CACs) find the weekly navigator communication provides relevant and timely information (81% agreed).
- Of those that participate in the monthly webinars, 97% of survey respondents find them helpful.
- Most navigators and CACs rely on the Assister Resource Center for help, with three out of four calling regularly during open enrollment.
- Overall, respondents reported being somewhat or very satisfied with the ARC support (88%).

Broker Enrollment Activity During OE



Opportunities to Enroll More Consumers

Percentage of their clients' brokers enrolled through MNsure

100% of clients	35% of respondents
About 75% of clients	42% of respondents
About 50% of clients	5% of respondents
About 25% of clients	14% of respondents
None	3% of respondents

Reason client enrolled off-exchange

Reason cited	Frequently/Sometimes	Rarely/Never
Easier off-exchange	44%	56%
Better alternative off-exchange	18%	82%
Did not qualify for tax credits	60%	40%
Client chose to enroll off-exchange	51%	49%

Resources for Brokers

- Brokers find the weekly broker communication provides relevant and timely information (70% agreed).
- Of those that participate in the monthly webinars, 92% of survey respondents find them helpful.
- Most brokers rely on the Broker Service Line for help, with three out of four calling regularly during open enrollment, although only 28% said frequently or more.
- Overall, respondents reported being somewhat or very satisfied with the Broker Service Line support (92%)

IT and Executive Steering Committee Update



MNsure Board Update

Minnesota Eligibility Technology System (METS)

Mike Wright | CBTO | MNIT Services @ DHS/MNsure

August 18, 2023

- Open Enrollment Update
- QHP Eligibility System Transition Project (QEST) Update
- METS FFY2023 Roadmap Update
- Release Timeframes

Open Enrollment Update

MNIT preparation for the upcoming open enrollment from 11/1/2023 through 1/15/2024:

- List of tasks from 2023 is being combined with 2023's "Lessons Learned" to create our roadmap for 2024.
- Change Freeze will be in place starting Monday, October 23, 2023, and continue through the end of open enrollment.
- All changes during the Freeze Period that have an impact to a DHS or MNsure system must be submitted to the Change Advisory Board (CAB) and include a business justification.
- Open Enrollment Command Center will be virtual and will be staffed by the DHS/MNsure Service Desk at all times that the MNsure Contact Center is open.

QHP Eligibility System Transition Project (QEST) Update

MNIT Status Update:

- Project Initiation is in progress.
- Small core team formed
- Anticipate multi-team and multi-vendor.
- Team interviewed business partners to establish business needs and identify concerns
- Project kickoff expected in August
- Unique expense code will be established

METS FFY 2023 Roadmap

(as of 08/04/2023)

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

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

Development Projects	Status
QHP Eligibility System Transition Project (QEST) ^Δ	Planned ^Δ
Continuous Eligibility for Children	In Progress ^Δ
METS Citizen Engagement (CE)	In Progress
Data Mart 1.5	In Progress
‡ * † Tribes as Processing Entities	In Progress
Infrastructure Improvements - IAM MNSure MFA & Dev Enhancements	In Progress
Unique Person ID	Complete
Eligibility and Enrollment Certification	Complete
Infrastructure Improvements - Compliance/Audits	Complete
Data Access and Management Reports FFY22	Complete
METS Configuration Auditing	Complete
MinnesotaCare Eliminate the Family Glitch	Complete
‡ Extending MA Postpartum Period for Pregnant Women	Complete
‡ * Renewals Self-Service	On Hold

Summer 2023 Release Timeframe

- Summer METS Release includes (deployed 08/6/23) :
 - METS Citizen Engagement (CE)
 - Tribes as Processing Entities
 - M&O: Non Project work
 - SOAP to REST
- Other Summer deliverables:
 - M&O: Non Project work

Fall 2023 Release Timeframe

- Fall METS Release includes (deploys 09/17/23) :
 - M&O: Non Project work
- Other Fall deliverables:
 - Data Mart 1.5
 - M&O: Non Project work

Late Fall 2023 Release Timeframe

- Late Fall METS Release includes (deploys 12/17/23) :
 - Continuous Eligibility for Children
- Other Late Fall deliverables:
 - Data Mart 1.5
 - M&O: Non Project work

Winter 2024 Release Timeframe

- Winter METS Release includes (deploys 02/18/2024) :
 - Curam Upgrade 2022
 - M&O: Non Project work
- Other Winter deliverables:
 - M&O: Non Project work

Thank You!

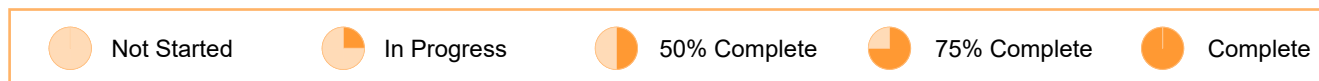
Break



2023 Goals and Measurement: Quarter 2 Update

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				



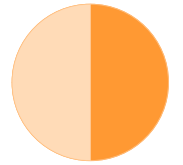
#1: Develop/Refine Strategies to Reach and Support Underserved Populations

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 (Complete)
- ✓ Launch updated SEP campaigns (In progress: May – Aug)
- ❑ Develop and publish “quick tip” videos on key topics in multiple languages (In progress)
- ❑ Baseline inventory/assessment of where ads are placed, measured against intended community reach (Jul - Aug)
- ❑ Launch updated OEP campaigns (Oct – Dec)



Progress

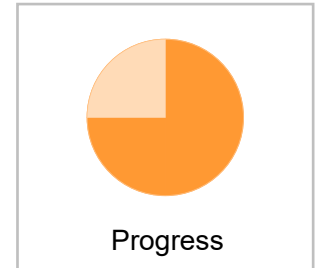
#2: Advocate for Proposals in the 2023 Legislative Session That Further MNsure's Mission

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 (Complete)
- ✓ Develop and present information and other materials for legislators and other stakeholders (Complete)
- ✓ Develop and execute communication plan (Complete)
- Develop and execute implementation plans for adopted proposals (In progress: Jun – Dec)
- Develop 2024 legislative priorities and proposals (Sep – Dec)



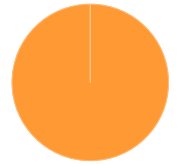
#3: Implement Support for the New IRS Family Glitch Regulation

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)

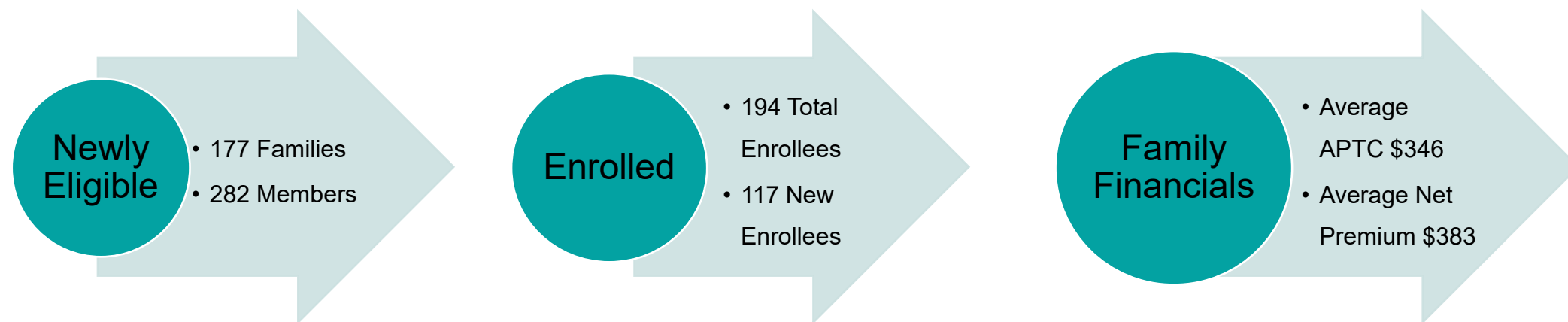
Key Activities

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



Progress

Family Glitch Dashboard



Federal Poverty Level	Enrollees	Families
200% – 250% FPL	35	32
250% – 300% FPL	38	25
300% – 350% FPL	67	35
350% – 400% FPL	34	18
Over 400% FPL	20	16
Total	194	126

Metal Level	Enrollees	Families
Catastrophic	0	0
Bronze	85	54
Silver	66	47
Gold	43	25
Total	194	126

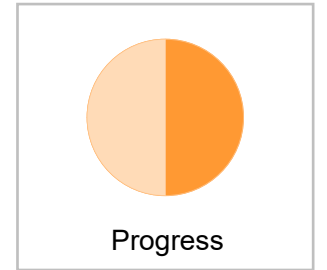
#4: Increase the Share of Enrollments Processed by Brokers

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

- ✓ 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)
- ❑ Analysis to identify broker enrollment trends and opportunities (Jul – Aug)
- ❑ Outreach and networking opportunities with navigators and brokers to promote navigator/broker application and enrollment partnerships (Aug – Sep)
- ❑ Broker outreach to increase Assister Directory listings (Sep – Oct)



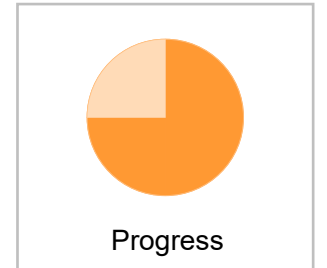
#5: Increase the Size and Reach of MNsure's Broker Network

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)
- ✓ Analysis to determine feasibility of opening a 2023 solicitation for new broker enrollment centers (Mar)
- ❑ Develop and present information and materials regarding MNsure's value proposition and benefits to certified brokers (Ongoing)



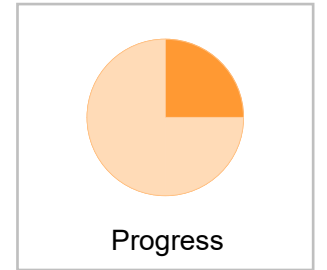
#6: Establish a Diversity, Equity and Inclusion (DEI) Program for MNsure

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 (In progress)
- Develop the DEI program, including an implementation plan and progress measurement metrics (TBD)
- Launch the DEI program (TBD)



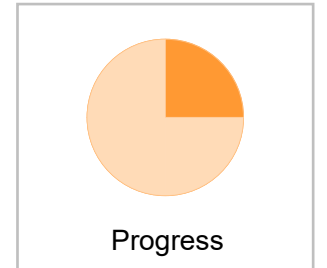
#7: Establish an Employee Engagement Program

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



Board of Directors Meeting Slide Deck Addendum 8/18/2023

Effectuated Enrollments and Average Premiums, 2023, page 10

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2023	107,339	130,489
February 2023	112,286	132,328
March 2023	111,036	134,210
April 2023	109,680	135,904
May 2023	108,668	138,141
June 2023	108,246	142,057
July 2023	109,793	145,484

Contact Center Dashboard, page 12

MNsurance Contact Center Call Performance, November 1, 2022 – July 31, 2023

- Calls received were highest at 8,645 during the week of December 11, 2022, and another spike of 6,419 calls occurred the week of January 8, 2023. As of the week starting July 31, 2023, calls received were 129,529.
- The lowest number of calls received were 1,951 the week of May 7, 2023.
- The highest average speed of answer was 0:03:38 for the week of December 11, 2022. As of the week starting July 31, 2023, the average speed of answer was 57 seconds.
- As of the week starting July 31, 2023, the average speed of answer was 68 seconds.
- The lowest average speed to answer was 0:00:10 for the week of December 18, 2022.
- The highest call handle time of 16 minutes and 51 seconds was during the week of November 1, 2022. As of the week starting July 31, 2023, the average call handle time was 15 minutes and 22 seconds.

Qualified Life Events Processing, page 14

Life Event Changes by Month, July 2021 – July 2023

Month / Year	Received Changes	Resolved Changes
July 2021	2,577	2,481
August 2021	2,464	2,444

Month / Year	Received Changes	Resolved Changes
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
October 2022	3,193	3,818
November 2022	4,745	3,755
December 2022	4,909	5,529
January 2023	3,842	3,533
February 2023	2,370	3,110
March 2023	2,755	2,867
April 2023	2,366	2,328
May 2023	2,741	3,030
June 2023	3,222	3,018
July 2023	2,954	2,662