



Board of Directors Meeting

September 27, 2023

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Public Comment

Board Chair Update

Administrative Items

- Approve August 18, 2023 meeting minutes

CEO Report

CEO Report Overview

- Sign-up activity
- Operations and open enrollment readiness update
- Continuous coverage unwinding update
- MNsure strategic plan and 2024 goals

MNsure Dashboard

METS Activity, Plan Year 2023 November 1, 2022 – August 31, 2023	
Total (Medical Assistance, MinnesotaCare, QHP)	270,868
Medical Assistance Applicants	108,249
MinnesotaCare Applicants	13,339
Qualified Health Plan (QHP) Sign-ups	149,280
QHP New Consumers	47,492
Qualified Dental Plan Sign-ups	35,753

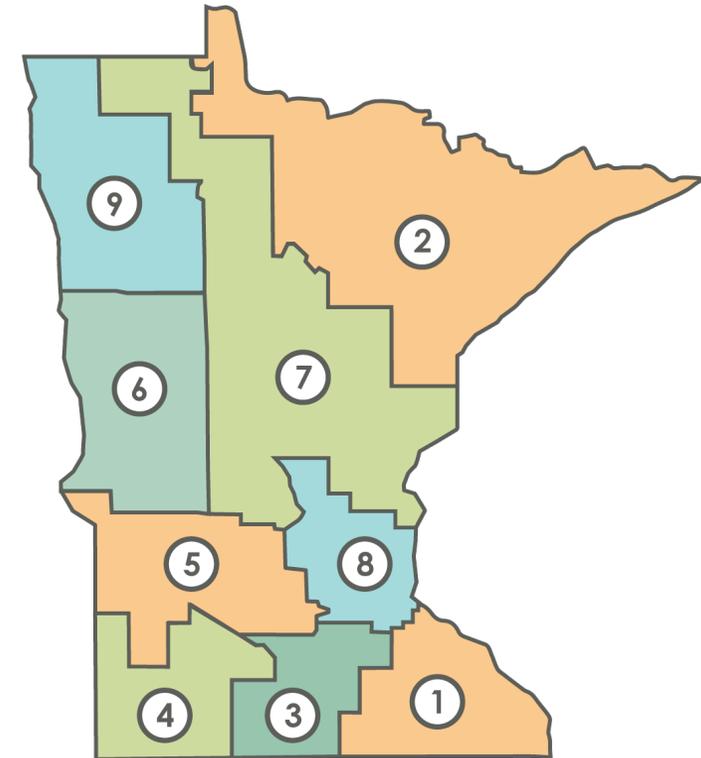
Financial Assistance – Plan Year 2023, as of August 31, 2023		
Financial Assistance Type	Individuals	Households
Percentage with Advanced Premium Tax Credit (APTC)	58.3%	58.3%
Percentage with Cost-Sharing Reductions	7.0%	8.4%
Average Monthly APTC	\$336.29	\$510.69
Cumulative APTC for Households Receiving APTC	N/A	\$176,578,039.44

PY2023 QHP Enrollment by Rating Region

as of August 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%	\$797.14
2	2.3%	5.6%	\$583.57
3	4.5%	4.7%	\$685.37
4	2.0%	2.5%	\$611.60
5	4.8%	3.8%	\$562.12
6	4.2%	4.3%	\$546.33
7	7.8%	9.3%	\$573.65
8	64.7%	62.3%	\$403.61
9	1.9%	1.3%	\$559.66

*Total not=100% due to rounding



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

QHP Dashboard

as of August 31, 2023

Carriers	2023 Enrollment to Date	2022 Enrollment
Blue Plus	21.6%	18.0%
HealthPartners	20.4%	21.6%
Medica	13.0%	13.9%
Quartz	1.1%	1.2%
UCare	43.9%	45.3%

Metal Level	2023 Enrollment to Date*	2022 Enrollment
Gold	19.6%	16.3%
Silver	30.2%	31.4%
Bronze	48.1%	50.2%
Catastrophic	2.2%	2.1%

Sex	2023 Enrollment to Date	2022 Enrollment
Male	48.1%	48.5%
Female	51.9%	51.5%

*Total not =100% due to rounding

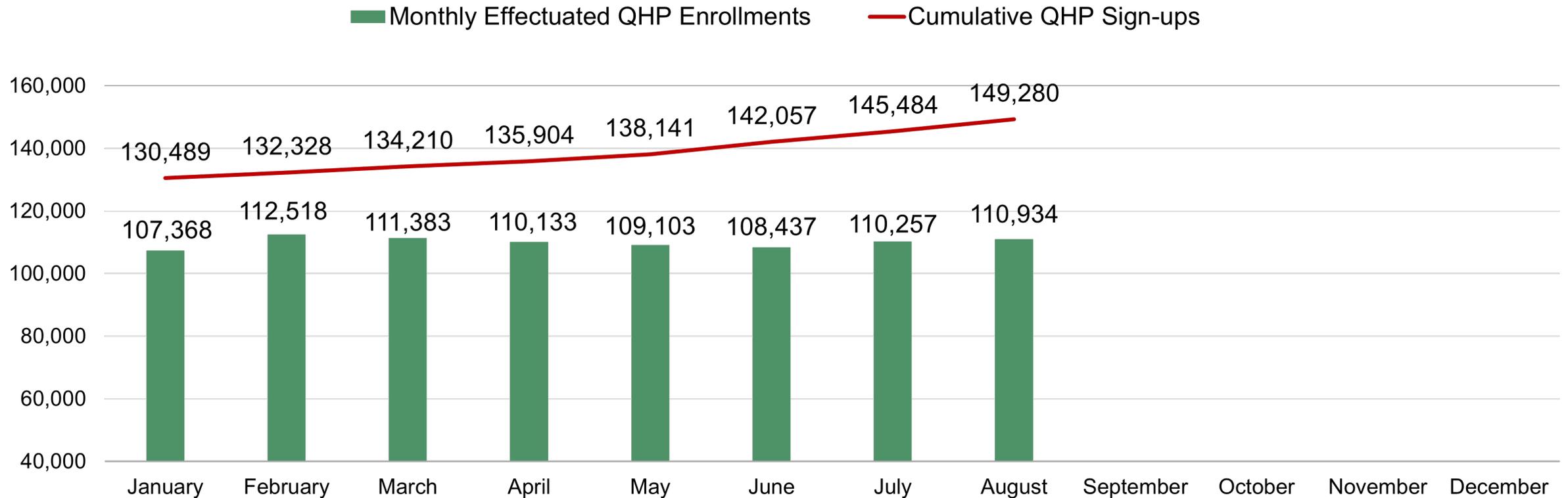
Age	2023 Enrollment to Date	2022 Enrollment
<18	12.9%	12.5%
18-25	6.8%	6.3%
26-34	12.8%	12.6%
35-44	14.3%	14.2%
45-54	15.3%	15.9%
55+	37.9%	38.5%

Language Preference	2023*	2022
English	96.9%	97.0%
Hmong	0.5%	0.5%
Somali	0.3%	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 August 2023.

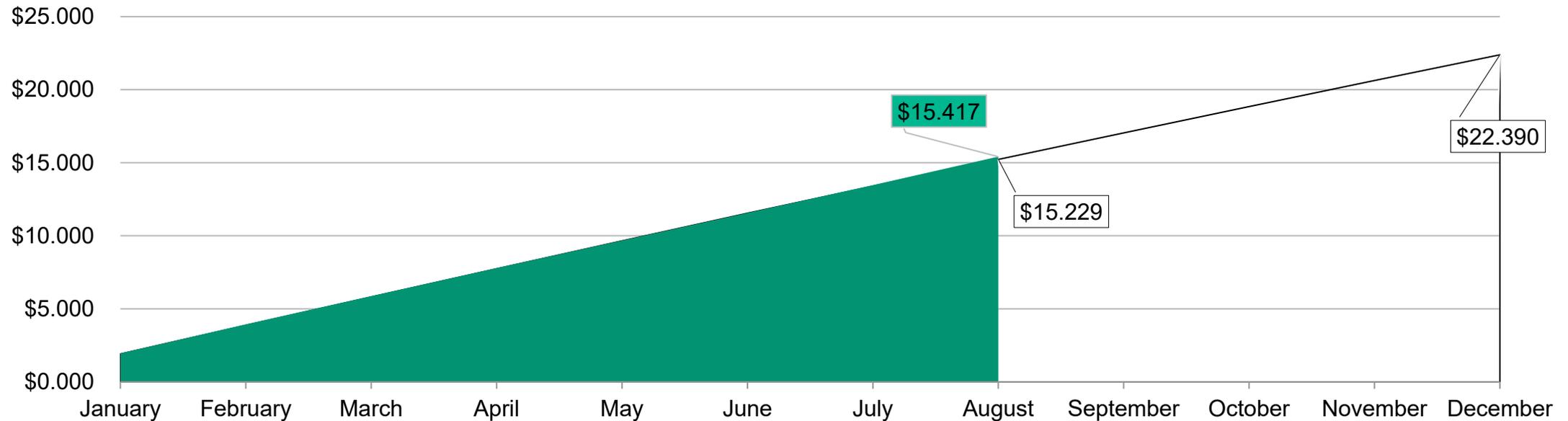
Sign-Ups and Effectuated Enrollments

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



MNsure Premium Withhold Revenue Calendar Year 2023

Forecast and YTD Actual



□ Current Forecast ■ YTD Actual (through August 2023)

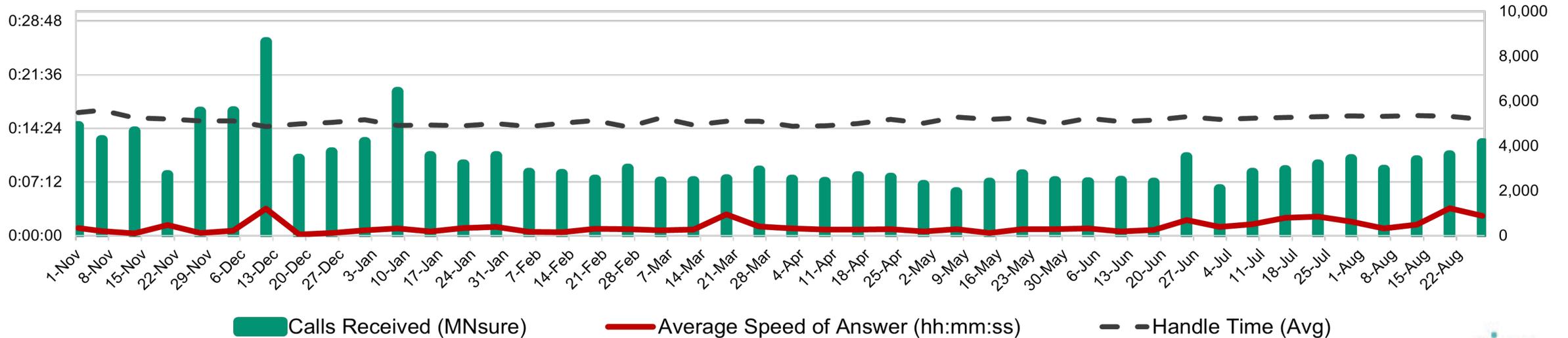
Revenue numbers in millions

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

Contact Center Dashboard

Contact Center Main Line – 2022-2023	June	July	August
Average Daily Call Volume	556	596	689
Service Level (% of calls answered within 5 min.)	93%	81%	88%
Calls Abandoned While in Queue	1.2%	2.9%	2.1%

MNsire Contact Center Performance
Nov. 1, 2022 – Aug. 31, 2023



Call volumes represent weekly totals for week beginning with date.

Prepared for September 27, 2023 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, August 2023	
1. MinnesotaCare/Counties	13%
2. How To Enroll in a Plan	11%
3. How Do I Apply	10%
4. How Do I Update My Application	7%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	5%

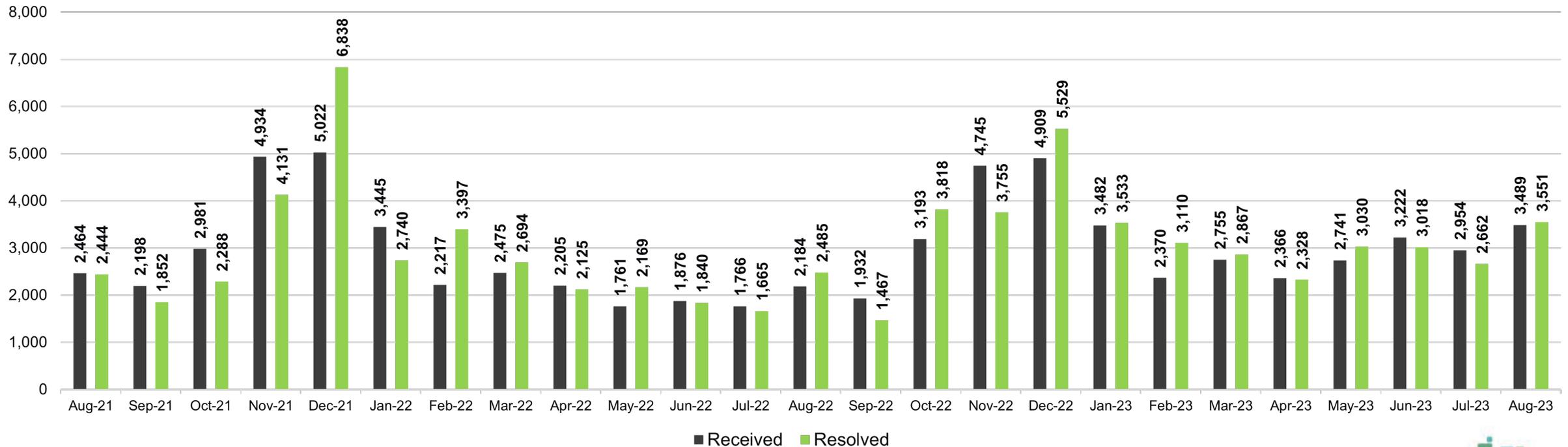
Assister Resource Center (ARC) Top Inquiries, August 2023	
1. Public Programs Status	28%
2. Determination Result	20%
3. Public Program Renewal	12%
4. Password Reset/Account Unlock	8%
5. Newborn Status	8%

Broker Service Line Top Inquiries, August 2023	
1. Status Before Appointment	26%
2. Lost or will lose Employer-Sponsored Insurance	11%
3. Status of Enrollment	6%
4. Status of Special Enrollment Period	3%
5. How To Enroll in a Plan	2%

Life Events Processing

- Workable life event cases: 1,703
- Average time to process: 14 days

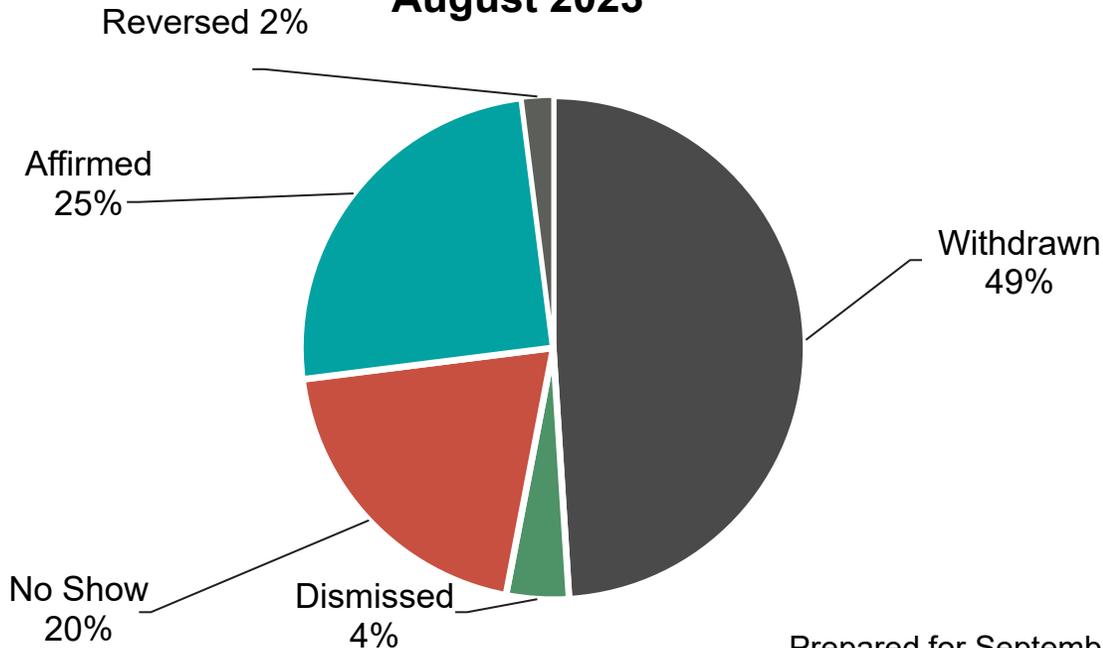
Life Event Change Processing By Month, August 2021 – August 2023



Appeals Dashboard

Appeals Status – 2023	June	July	August
Appeals Filed	43	48	49
Average Days Open	54	49	41

Appeals Outcome August 2023



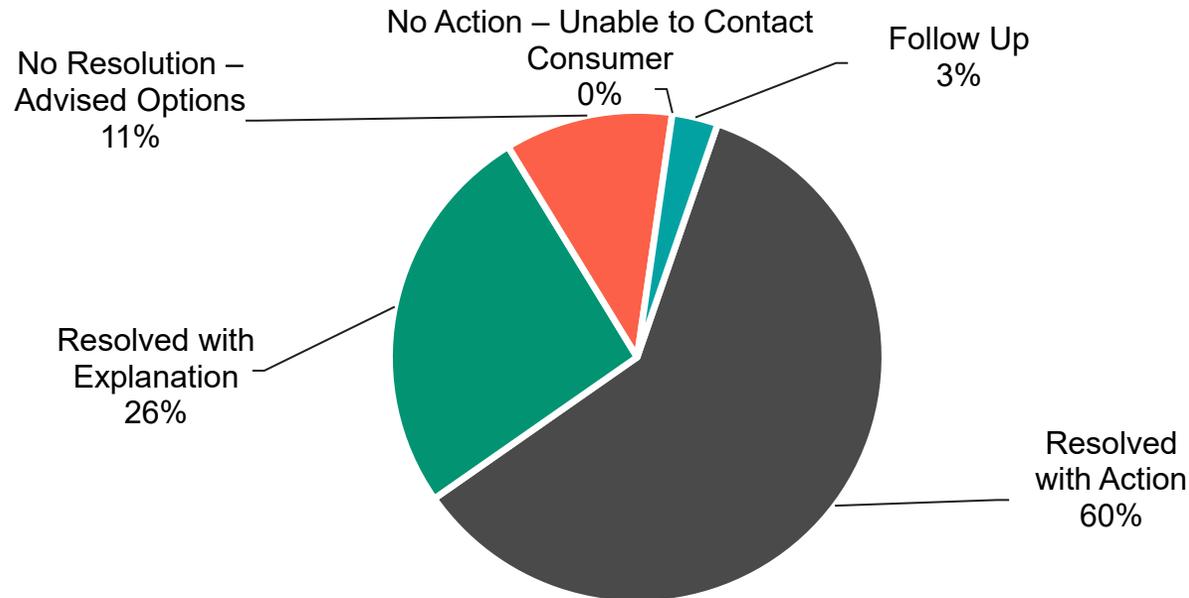
Top Issues August 2023

1. Special Enrollment Period Denial Issue	54%
2. Termination Date Issue	23%
3. Advanced Premium Tax Credit Issue	15%

Resolution Review Dashboard

Resolution Review Tickets – 2023	June	July	August
Resolution Review Tickets Created	73	105	86
Average Days Open	2	2	2

Resolution Review Outcome August 2023



Top Issues August 2023	
1. Plan Termination Date Issue	37%
2. Special Enrollment Period Issue	26%
3. Plan Effectuation Date Issue	24%

Continuous Coverage Unwinding

- Unwinding effort updates
- Dashboard metrics

Continuous Coverage Unwinding (continued)

Coverage Transition Dashboard

As of September 25, 2023

Cumulative Total Eligible for Qualified Health Plan (QHP)	13,038
Cumulative Total Qualifying Life Events (QLE) Reported	3,480
QHP Selections	2,295



2023 Goals and Measurement: Quarter 3 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				



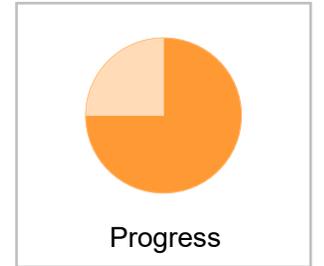
#1: Develop/Refine Strategies to Reach and Support Underserved Populations

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)



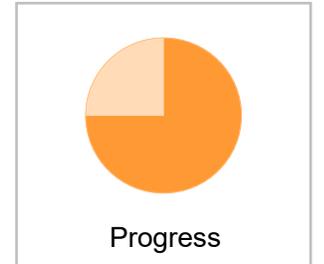
#2: Advocate for Proposals in the 2023 Legislative Session That Further MNsure's Mission

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)



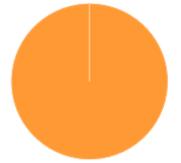
#3: Implement Support for the New IRS Family Glitch Regulation

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	41	37
250% – 300% FPL	47	33
300% – 350% FPL	78	41
350% – 400% FPL	40	22
Over 400% FPL	29	20
Total	235	153

Metal Level	Enrollees	Families
Catastrophic	0	1
Bronze	100	61
Silver	91	64
Gold	44	27
Total	235	153

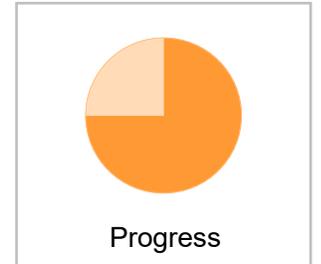
#4: Increase the Share of Enrollments Processed by Brokers

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 (in progress)



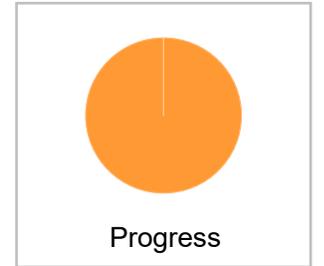
#5: Increase the Size and Reach of MNsure's Broker Network

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)



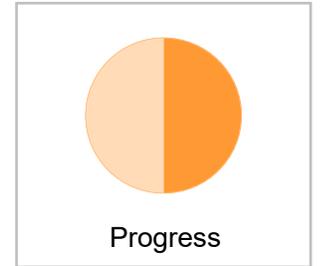
#6: Establish a Diversity, Equity and Inclusion (DEI) Program for MNsure

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)



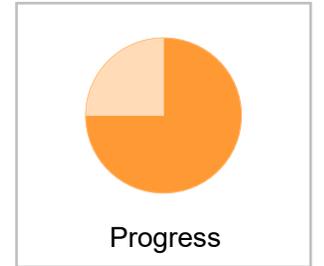
#7: Establish an Employee Engagement Program

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)



IT and Executive Steering Committee Update



MNsure Board Update

Minnesota Eligibility Technology System (METS)

Mike Wright | CBTO | MNIT Services @ DHS/MNsure
September 27, 2023

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

MNIT Open Enrollment Preparations – Command Center

Readiness:

- 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. CAB meetings will be held daily during the freeze period.
- Meeting scheduled for October 4 with MNIT@DHS/MNsure Business Operations to confirm support agreement, including service level goals and incident reporting.
- Command Center Meetings will be scheduled throughout open enrollment as done in previous years to expedite issue resolution if they occur. We will conduct multiple system checks during the weekdays when the Command Center is open.
- There will be no changes regarding how incidents are reported. The Command Center will be used to expedite an issue once it is reported through normal channels with the appropriate priority. MNIT will be available to immediately assess and triage any system issues that are reported.

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.
- The Command Center will stay open once the MNsure Contact Center is closed and the queue is cleared or one hour, whichever comes first.

QHP Eligibility System Transition Project (QEST) Update

MNIT Status Update:

- Project is in the planning stage.
- Identified 15 functional areas of work that need to be addressed.
- Stakeholder requirement elicitation is in progress.
- Team is working through decisions on how and when the full data migration will occur from METS to GetInsured.
- Determining when GetInsured becomes system responsible for determining QHP eligibility.

METS FFY 2023 Roadmap

(as of 09/18/2023)

Ongoing / Annual Work	Status
Human Services DR (Disaster Recovery) Exercise 2023.1	Complete ^Δ
Curam Upgrade 2022	In Progress
M&O: Non Project work <ul style="list-style-type: none"> ‡ Renewal “Hot Fixes” ^Δ ‡ Auto Renewals – Future State ^Δ ‡ ExParteRenewals – Mitigation ^Δ ‡ Individual Renewals ^Δ 	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)	In Progress ^Δ
Continuous Eligibility for Children	In Progress
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

Thank You!

New Business

Adjourn



Board of Directors Meeting Slide Deck Addendum 9/27/2023

Effectuated Enrollments and Average Premiums, 2023, page 10

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2023	107,368	130,489
February 2023	112,518	132,328
March 2023	111,383	134,210
April 2023	110,133	135,904
May 2023	109,103	138,141
June 2023	108,437	142,057
July 2023	110,257	145,484
August 2023	110,934	149,280

Contact Center Dashboard, page 12

MNsurance Contact Center Call Performance, November 1, 2022 – August 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 August 28, 2023, calls received were 145,382.
- The lowest number of calls received were 1,951 the week of May 7, 2023.
- The highest average speed of answer was 0:03:40 for the week of August 20, 2023. As of the week starting August 28, 2023, the average speed of answer was 0:01:13.
- As of the week starting August 28, 2023, the average speed of answer was 73 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 August 28, 2023, the average call handle time was 15 minutes and 26 seconds.

Qualified Life Events Processing, page 14

Life Event Changes by Month, August 2021 – August 2023

Month / Year	Received Changes	Resolved Changes
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
August 2023	3,489	3,551