Board of Directors Meeting

October 25, 2023

Public Comment

Board Chair Update

Administrative Items

- Approve September 27, 2023 meeting minutes

CEO Report

CEO Report Overview

- Sign-up activity

  - Year-to-date sign-ups

  - Effectuated enrollments

  - Premium withhold revenues

- Continuous coverage unwinding update

MNsure Dashboard

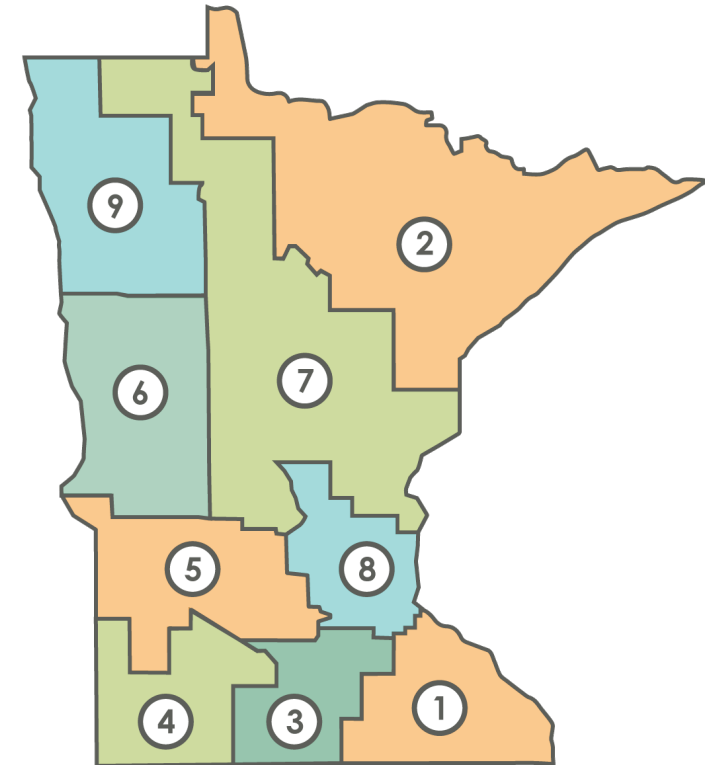| METS Activity, Plan Year 2023 November 1, 2022 – September 30, 2023	
Total (Medical Assistance, MinnesotaCare, QHP)	288,401
Medical Assistance Applicants	120,721
MinnesotaCare Applicants	14,919
Qualified Health Plan (QHP) Sign-ups	152,761
QHP New Consumers	50,949
Qualified Dental Plan Sign-ups	36,927

Financial Assistance – Plan Year 2023, as of September 30, 2023		
Financial Assistance Type	**Individuals**	**Households**
Percentage with Advanced Premium Tax Credit (APTC)	58.4%	58.4%
Percentage with Cost-Sharing Reductions	7.1%	8.4%
Average Monthly APTC	$335.62	$509.97
Cumulative APTC for Households Receiving APTC	N/A	$198,730,460.05

Prepared for October 25, 2023 board meeting

PY2023 QHP Enrollment by Rating Region
as of September 30, 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%	$786.70
2	2.3%	5.7%	$582.62
3	4.5%	4.7%	$678.32
4	2.0%	2.5%	$607.16
5	4.8%	3.8%	$559.76
6	4.2%	4.3%	$541.68
7	7.8%	9.3%	$573.51
8	64.7%	62.2%	$401.71
9	1.9%	1.2%	$560.06

*Total not=100% due to rounding

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

Prepared for October 25, 2023 board meeting

QHP Dashboard
as of September 30, 2023

Carriers	2023 Enrollment to Date	2022 Enrollment
Blue Plus	21.7%	18.0%
HealthPartners	20.4%	21.6%
Medica	13.1%	13.9%
Quartz	1.1%	1.2%
UCare	43.7%	45.3%

Metal Level	2023 Enrollment to Date	2022 Enrollment
Gold	19.7%	16.3%
Silver	30.2%	31.4%
Bronze	47.9%	50.2%
Catastrophic	2.2%	2.1%

Sex	2023 Enrollment to Date	2022 Enrollment
Male	48.0%	48.5%
Female	52.0%	51.5%

Age	2023 Enrollment to Date	2022 Enrollment
<18	13.0%	12.5%
18-25	6.8%	6.3%
26-34	12.8%	12.6%
35-44	14.5%	14.2%
45-54	15.3%	15.9%
55+	37.6%	38.5%

Language Preference	2023	2022
English	96.8%	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 September 2023.
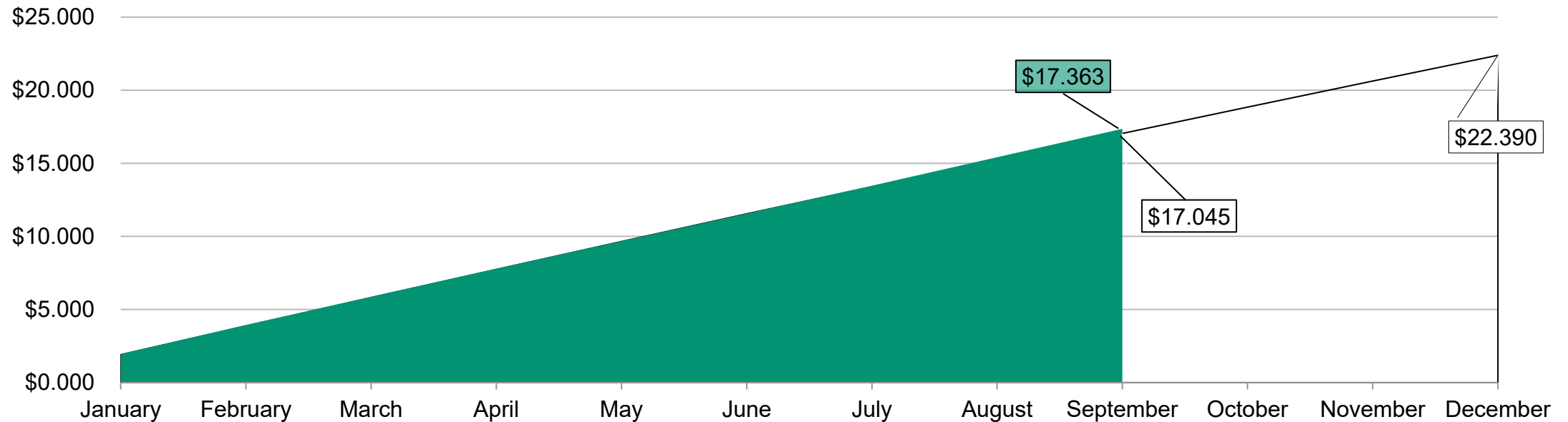
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Sign-Ups and Effectuated Enrollments

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

■ Monthly Effectuated QHP Enrollments — Cumulative QHP Sign-ups

Month	Cumulative QHP Sign-ups	Monthly Effectuated QHP Enrollments
January	130,488	107,307
February	132,327	112,572
March	134,209	111,465
April	135,903	110,293
May	138,140	109,353
June	142,056	108,747
July	145,483	110,372
August	149,279	110,944
September	152,761	111,515

Prepared for October 25, 2023 board meeting
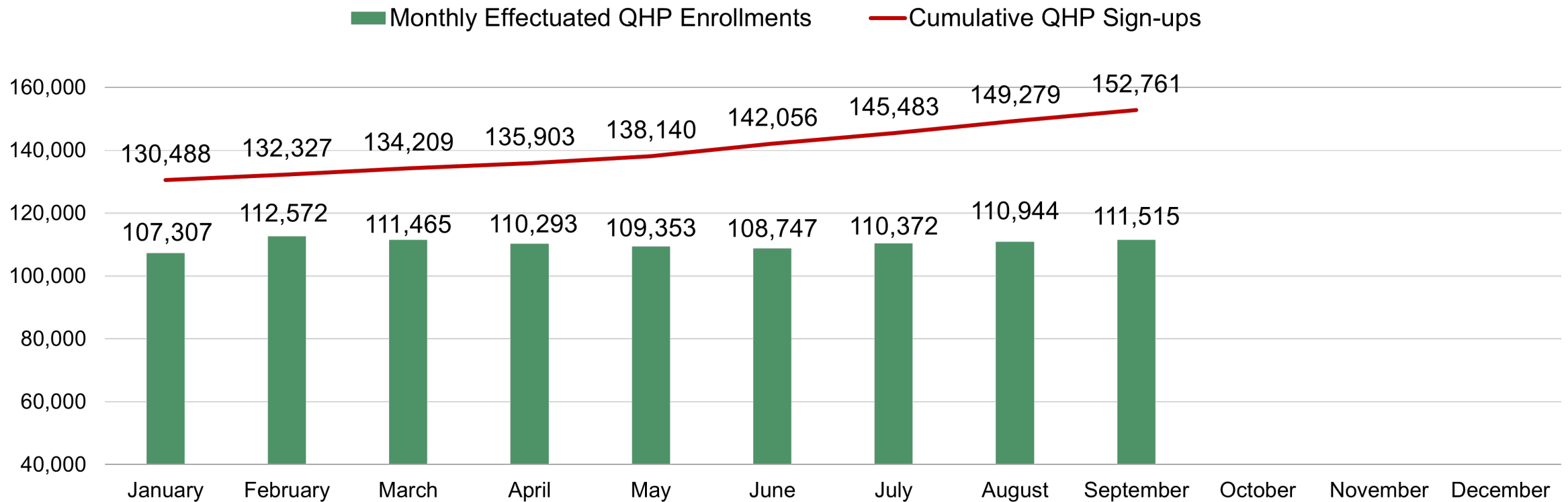
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MNsure Premium Withhold Revenue Calendar Year 2023

Forecast and YTD Actual

*Revenue numbers in millions*

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

Prepared for October 25, 2023 board meeting

Contact Center Dashboard

Contact Center Main Line – 2022-2023	July	August	September
Average Daily Call Volume	596	689	753
Service Level (% of calls answered within 5 min.)	81%	88%	85%
Calls Abandoned While in Queue	2.9%	2.1%	2.3%

MNsure Contact Center Performance
November 1, 2022 - September 30, 2023
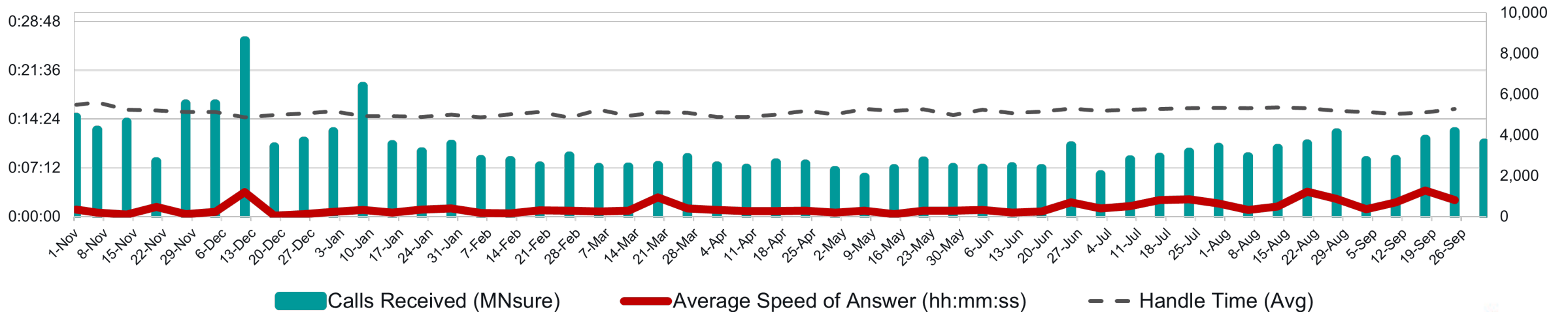
Call volumes represent weekly totals for week beginning with date.

Prepared for October 25, 2023 board meeting

Call Inquiries Dashboard

| Contact Center Main Line Top Inquiries, September 2023	
1. MinnesotaCare/Counties	14%
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, September 2023	
1. Public Program Status	28%
2. Determination Result	22%
3. Public Program Renewal	13%
4. Qualified Health Plan Status	8%
5. Password Reset/Account Unlock	5%

Broker Service Line Top Inquiries, September 2023	
1. Status Before Appointment	23%
2. Lost or Will Lose Employer-Sponsored Insurance	7%
3. Status of Enrollment	5%
4. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	4%
5. Special Enrollment Period	3%

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Life Events Processing

- Workable life event cases: 2,367
- Average time to process: 26 days

Life Event Change Processing By Month September 2021 – September 2023

Legend: ■ Received ■ Resolved

Prepared for October 25, 2023 board meeting
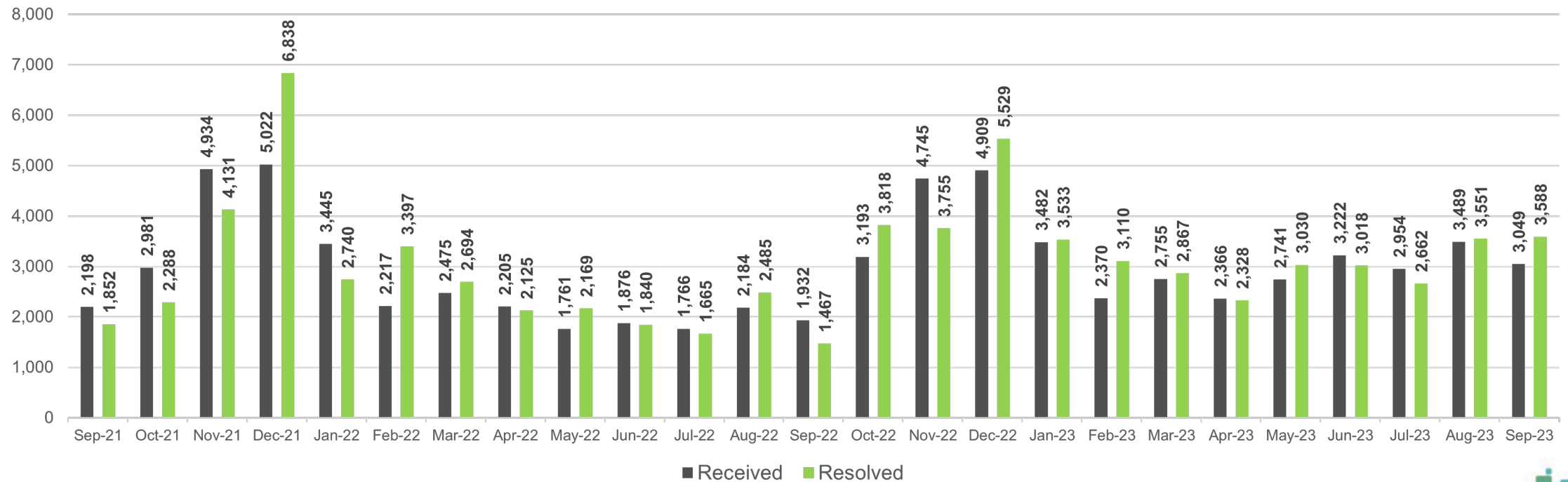
Appeals Dashboard

Appeals Status – 2023	July	August	September
Appeals Filed	48	49	51
Average Days Open	49	41	54

**Appeals Outcome
September 2023**

Reversed 2%
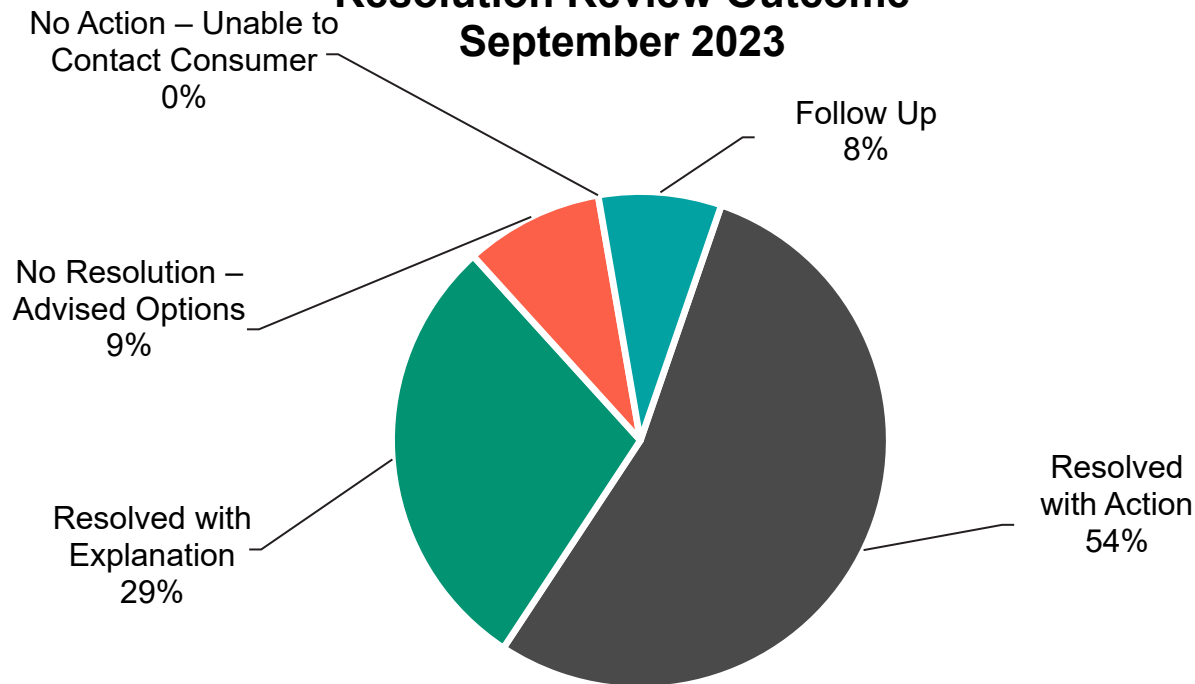
Affirmed
19%

No Show
19%

Dismissed
0%

Withdrawn
60%
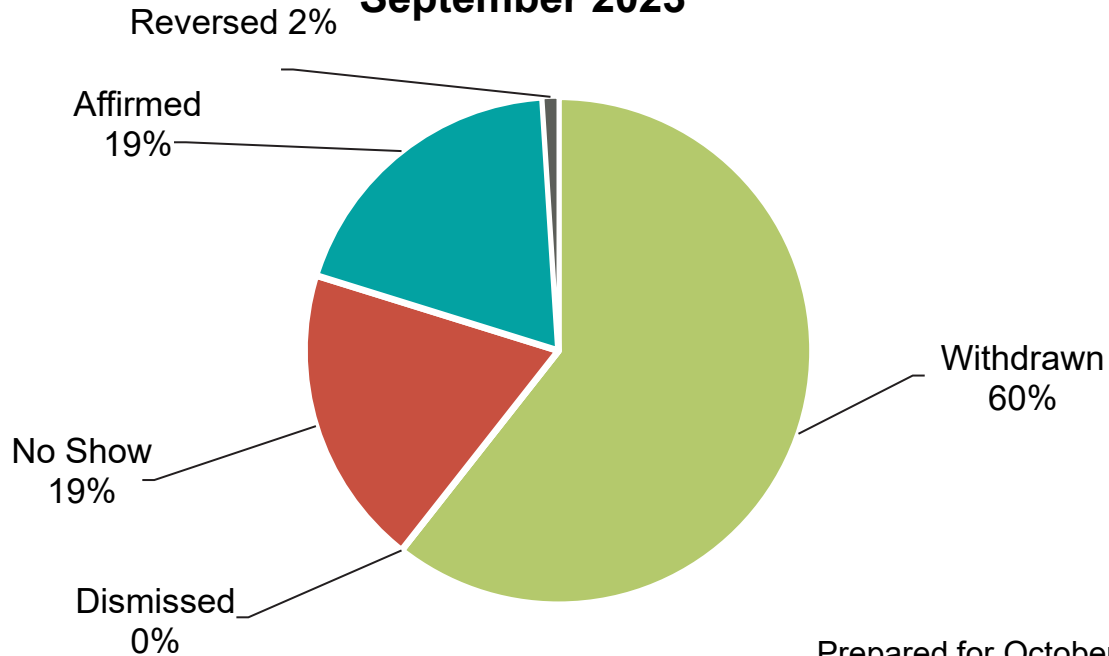
Top Issues September 2023	
Special Enrollment Period Denial Issue	29%
Outstanding Eligibility Issue	23%
Advanced Premium Tax Credit Amount Issue	18%

Prepared for October 25, 2023 board meeting

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Resolution Review Dashboard

Resolution Review Tickets – 2023	July	August	September
Resolution Review Tickets Created	105	86	87
Average Days Open	2	2	2

Resolution Review Outcome September 2023

- No Action – Unable to Contact Consumer 0%
- Follow Up 8%
- No Resolution – Advised Options 9%
- Resolved with Explanation 29%
- Resolved with Action 54%

Top Issues September 2023	
Plan Termination Date Issue	38%
Plan Effectuation Date Issue	26%
Special Enrollment Period Issue	18%

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Continuous Coverage Unwinding

- Unwinding effort updates

- Dashboard metrics

Continuous Coverage Unwinding (continued)

Coverage Transition Dashboard As of 10/23/2023	
Cumulative Total Eligible for Qualified Health Plan (QHP)	16,139
Cumulative Total Qualifying Life Events (QLE) Reported	5,414
QHP Selections	3,147

Updated FY24 Budget

Open Enrollment Readiness Update

2024 Market Outlook & Open Enrollment Readiness

2024 Market Outlook – Plans & Rates

- Stable premium rates across the market mean virtually no increase in 2024 average premiums compared to 2023

- Enrollees receiving APTC will pay 5.3% **less** for coverage in 2024

- Nearly 60% of MNsure enrollees receive APTC

Carrier	Enrollees	Average Change %	Avg. Monthly Change $
Blue Plus	24,000	-1.0%	Savings of $2.82
HealthPartners	23,000	+2.0%	Increase of $5.99
Medica	14,500	-3.3%	Savings of $9.99
Quartz	1,200	-3.8%	Savings of $9.14
UCare	49,000	+1.5%	Increase of $4.37
All Carriers	111,500	+0.4%	Increase of $1.14

Average net premiums – all enrollees

Open Enrollment Readiness – Renewals

- Renewal activities for 2024 concluded on 10/24/2023

- 103,500 enrollees auto-renewed into 2024 coverage

- Auto-renewal rate of 93% for MNsure enrollees

- 190,000 renewal notices sent to MNsure consumers (enrolled and unenrolled)

Eligibility → Enrollment → Notification

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Open Enrollment Readiness – New Initiatives

Online FTI Reauthorization

- Preserve savings
- Retain enrollment
- Improve consumer experience

Provider Directory Enhancements

- More comparison options
- Clearer onscreen information
- Reduced risk of out-of-network charges

Support for Disabled Individuals

- Preserve coverage
- Improve consumer experience
- Comply with MN state law

Medicaid Unwinding SEP

- Expand options
- Encourage continuous coverage
- Reduce confusion
- Better align with Medicaid policy

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Open Enrollment Readiness – Consumer Support

Staffing

Forecast

Hours

Partners

OEP11 Communications and Marketing Overview

2023 Campaign Goals

- Raise awareness of MNsure and open enrollment

- 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. Naming key essential health benefits covered by all plans.

- Highlight free expert help from assisters in your community

Target Audiences

- MNsure's communication and marketing campaign is statewide, continues to focus on communities where MNsure can have the largest impact.

  - 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 eligible for cost savings because of expanded benefits

Creative Campaign Preview

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 and community appeal

- Teaser campaign has started; full campaign runs through January 15, 2024

IT and Executive Steering Committee Update

MNsure Board Update
Minnesota Eligibility Technology System (METS)

Mike Wright| CBTO| MNIT Services @ DHS/MNsure
October 25, 2023

- Open Enrollment Update

- QHP Eligibility System Transition Project (QEST) Update

- METS FFY2024 Roadmap Update

- Release Timeframes

Readiness:

- Change freeze is in place effective Monday, October 23, 2023, and continues through the end of open enrollment.

- All changes during the freeze period that have an impact to a DHS or MNsure system must submitted to the Change Advisory Board (CAB) and include a business justification. CAB meetings will be held daily during the freeze period.

- Support agreement, including service level goals and incident reporting, is in place.

- 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.

- 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 continues in the planning stage.

- 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 the system responsible for determining QHP eligibility.

Ongoing / Annual Work	Status
Curam 8.1 Upgrade	In Progress
‡ Individual Renewals $^\Delta$	In Progress $^\Delta$
‡ Auto Renewals – Future State $^\Delta$	In Progress $^\Delta$
M&O: Non Project and Cyclical work • **‡ Renewal "Hot Fixes"** $^\Delta$ • **‡ ExParteRenewals – Mitigation** $^\Delta$	In Progress

Development Projects	Status
QHP Eligibility System Transition Project (QEST)	In Progress
Continuous Eligibility for Children	In Progress
HCCS IVR Phone System $^\Delta$	In Progress $^\Delta$
Data Mart 1.5	In Progress
‡ * † Tribes as Processing Entities	In Progress
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	In Progress
METS Citizen Engagement (CE)	**Complete** $^\Delta$
‡ * Renewals Self-Service	**On Hold**

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

Late Fall 2023 Release Timeframe

Late Fall METS Release includes (deploys 12/17/23) :

- Continuous Eligibility for Children

Other Late Fall deliverables:

- Auto-Renewal Enhancements (deployed 10/8)
- ExParte Renewals – Mitigation (deployed 10/8)
- Data Mart 1.5
- M&O: Non-Project work

Winter METS Release includes (deploys 2/11/24) :

- Verify Lawful Presence (VLP) 37.1
- M&O: Non-Project work

Other Winter deliverables:

- Auto Renewal Future State (off-cycle deploying on 1/16/24)
- M&O: Non-Project work
- Data Mart 1.5

Late Winter METS Release includes (deploys 3/10/24) :

- Individual Renewals – Phase 1 (*Medicaid Unwinding Renewals*)

Other Late Winter deliverables:

- M&O: Non-Project work
- Data Mart 1.5

Spring METS Release includes (deploys 05/05/24) :

- Individual Renewals – Phase 2 (*Medicaid Unwinding Renewals*)
- M&O: Non-Project work

Other Spring deliverables:

- M&O: Non-Project work
- Data Mart 1.5

Summer METS Release includes (deploys 06/23/24) :

- Curam 8.1 Upgrade
- M&O: Non-Project work

Other Summer deliverables:

- M&O: Non-Project work
- Data Mart 1.5

Thank You!

Closed Session

Reconvene & Closed Session Report

New Business

Adjourn

Board of Directors Meeting Slide Deck Addendum 10/25/2023

Effectuated Enrollments and Average Premiums, 2023, page 10

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2023	107,307	130,488
February 2023	112,572	132,327
March 2023	111,465	134,209
April 2023	110,293	135,903
May 2023	109,353	138,140
June 2023	108,747	142,056
July 2023	110,372	145,483
August 2023	110,944	149,279
September 2023	111,515	152,761

Contact Center Dashboard, page 12

MNsure Contact Center Call Performance, November 1, 2022 – September 30, 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 September 25, 2023, calls received were 159,695.

- The lowest number of calls received were 1,951 the week of May 7, 2023.

- The highest average speed of answer was 0:03:50 for the week of September 17, 2023. As of the week starting September 25, 2023, the average speed of answer was 0:01:19.

- As of the week starting September 25, 2023, the average speed of answer was 79 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 September 25, 2023, the average call handle time was 15 minutes and 25 seconds.

Qualified Life Events Processing, page 14

Life Event Changes by Month, September 2021 – September 2023

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
September 2023	3,049	3,588