



**MNsurance**<sup>SM</sup>

Where you choose health coverage

# Board of Directors Meeting

*November 29, 2023*

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# Public Comment

# Administrative Items

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- Vice-Chair update on CEO performance review
- Ad Hoc Navigator Payments Workgroup
- Approve October 25, 2023 meeting minutes

# CEO Report

# CEO Report Overview

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- General updates
- Plan year 2023 sign-up activity
  - Year-to-date sign-ups
  - Effectuated enrollments
  - Premium withhold revenues
- Continuous coverage unwinding update
- Open enrollment update

# MNsure Dashboard

<b>METS Activity, Plan Year 2023 November 1, 2022 – October 31, 2023</b>	
<b>Total (Medical Assistance, MinnesotaCare, QHP)</b>	303,062
Medical Assistance Applicants	130,496
MinnesotaCare Applicants	16,266
Qualified Health Plan (QHP) Sign-ups	156,300
QHP New Consumers	54,445
Qualified Dental Plan Sign-ups	38,032

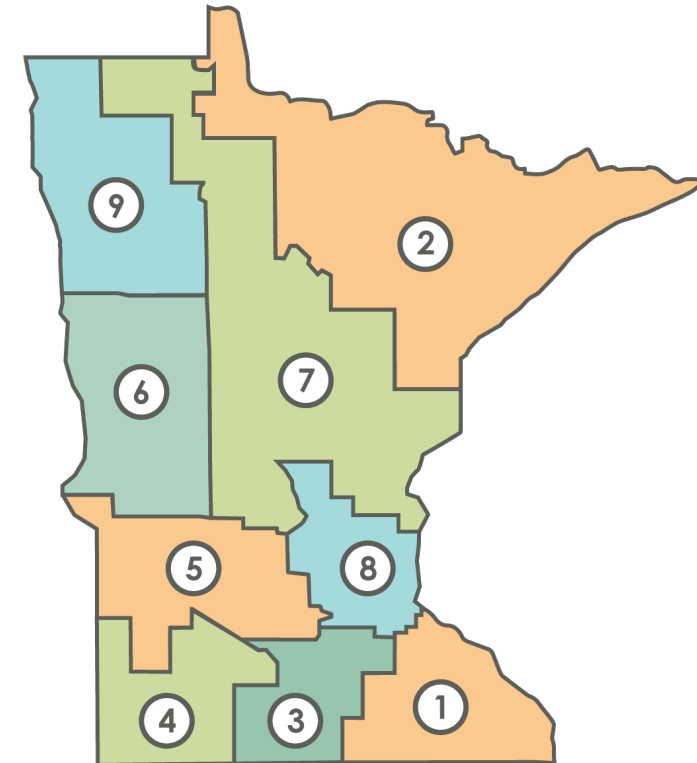
<b>Financial Assistance – Plan Year 2023, as of October 31, 2023</b>		
<b>Financial Assistance Type</b>	<b>Individuals</b>	<b>Households</b>
Percentage with Advanced Premium Tax Credit (APTC)	58.7%	58.7%
Percentage with Cost-Sharing Reductions	7.1%	8.4%
Average Monthly APTC	\$334.21	\$507.08
Cumulative APTC for Households Receiving APTC	N/A	\$220,543,767.35

# PY2023 QHP Enrollment by Rating Region

as of October 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%	\$785.10
2	2.3%	5.7%	\$579.86
3	4.5%	4.8%	\$673.24
4	2.0%	2.5%	\$607.80
5	4.8%	3.8%	\$556.41
6	4.2%	4.4%	\$540.44
7	7.8%	9.3%	\$570.46
8	64.7%	62.1%	\$400.11
9	1.9%	1.2%	\$559.55

\*Total not=100% due to rounding



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

# QHP Dashboard

as of October 31, 2023

Carriers	2023 Enrollment to Date	2022 Enrollment
Blue Plus	21.9%	18.0%
HealthPartners	20.2%	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	19.8%	16.3%
Silver	30.1%	31.4%
Bronze	48.0%	50.2%
Catastrophic	2.2%	2.1%

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

\*Total not=100% due to rounding

Age	2023 Enrollment to Date	2022 Enrollment
<18	13.0%	12.5%
18-25	6.9%	6.3%
26-34	12.8%	12.6%
35-44	14.5%	14.2%
45-54	15.5%	15.9%
55+	37.3%	38.5%

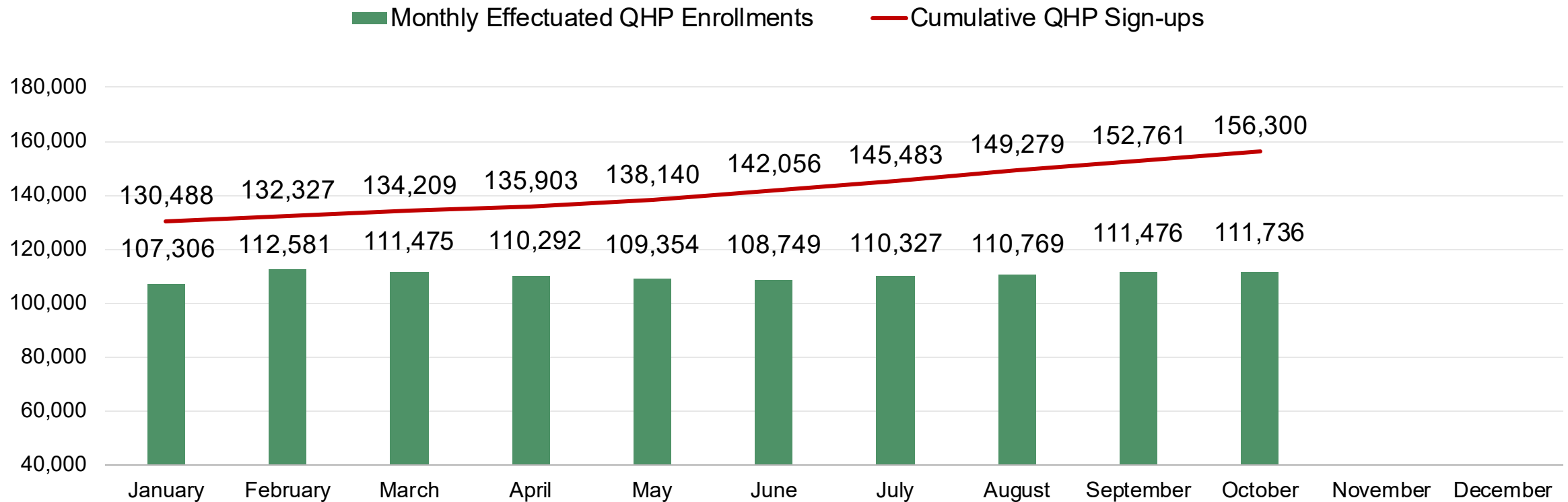
Language Preference	2023*	2022
English	96.8%	97.0%
Hmong	0.5%	0.5%
Somali	0.3%	0.2%
Spanish	1.3%	1.2%
Other	1.2%	1.1%

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



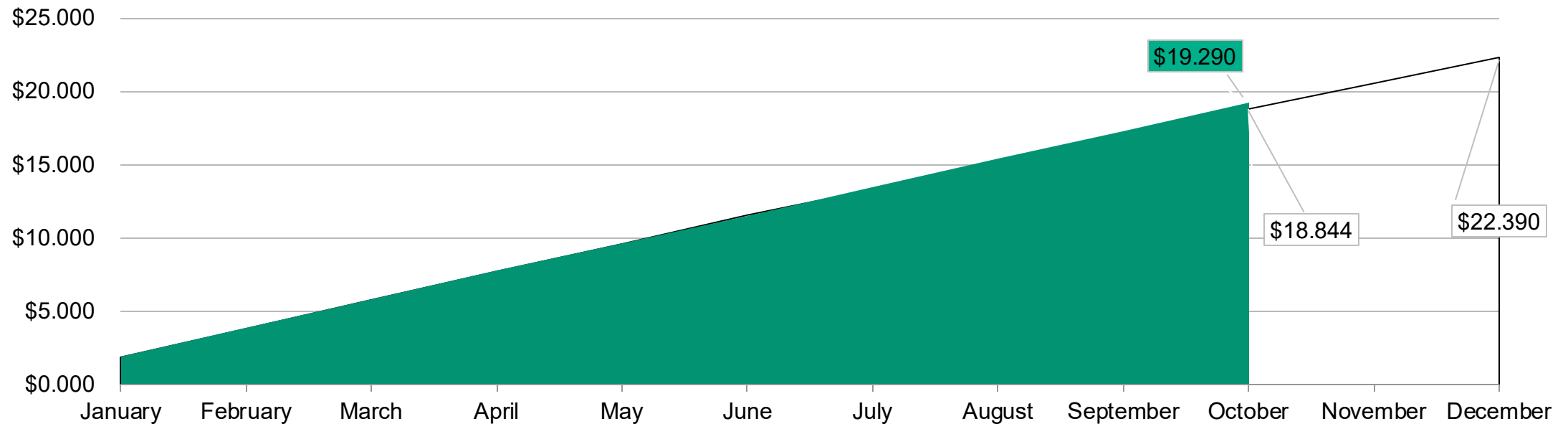
# Sign-Ups and Effectuated Enrollments

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



# MNsure Premium Withhold Revenue Calendar Year 2023

Forecast and YTD Actual



□ Current Forecast      ■ YTD Actual (through October 2023)

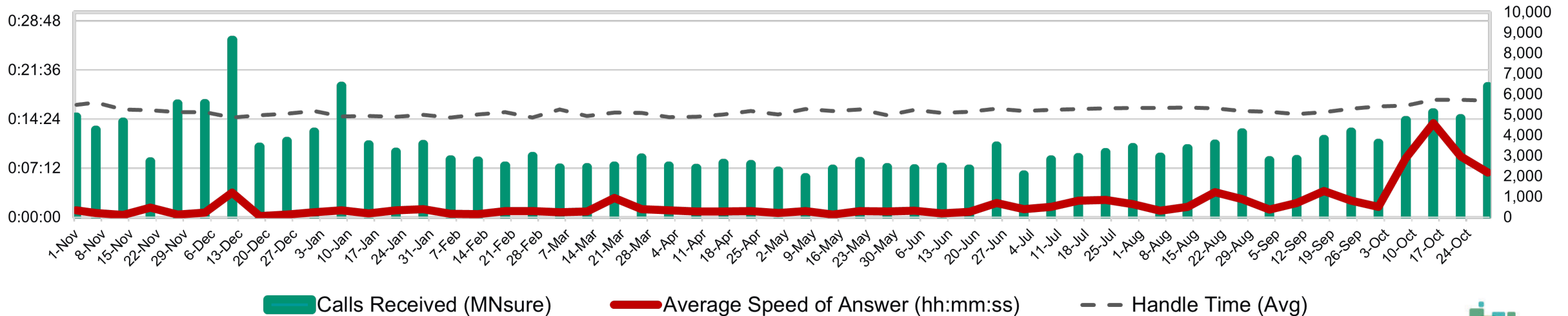
*Revenue numbers in millions*

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

# Contact Center Dashboard

Contact Center Main Line – 2023	August	September	October
Average Daily Call Volume	689	753	939
Service Level (% of calls answered within 5 min.)	88%	85%	64%
Calls Abandoned While in Queue	2.1%	2.3%	7.1%

## MNsire Contact Center Performance November 1, 2022 - October 31, 2023



Call volumes represent weekly totals for week beginning with date.

Prepared for November 29, 2023 board meeting

# Call Inquiries Dashboard

<b>Contact Center Main Line Top Inquiries, October 2023</b>	
1. MinnesotaCare/Counties	13%
2. How To Enroll in a Plan	10%
3. How Do I Update My Application	8%
4. How Do I Apply	6%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	4%

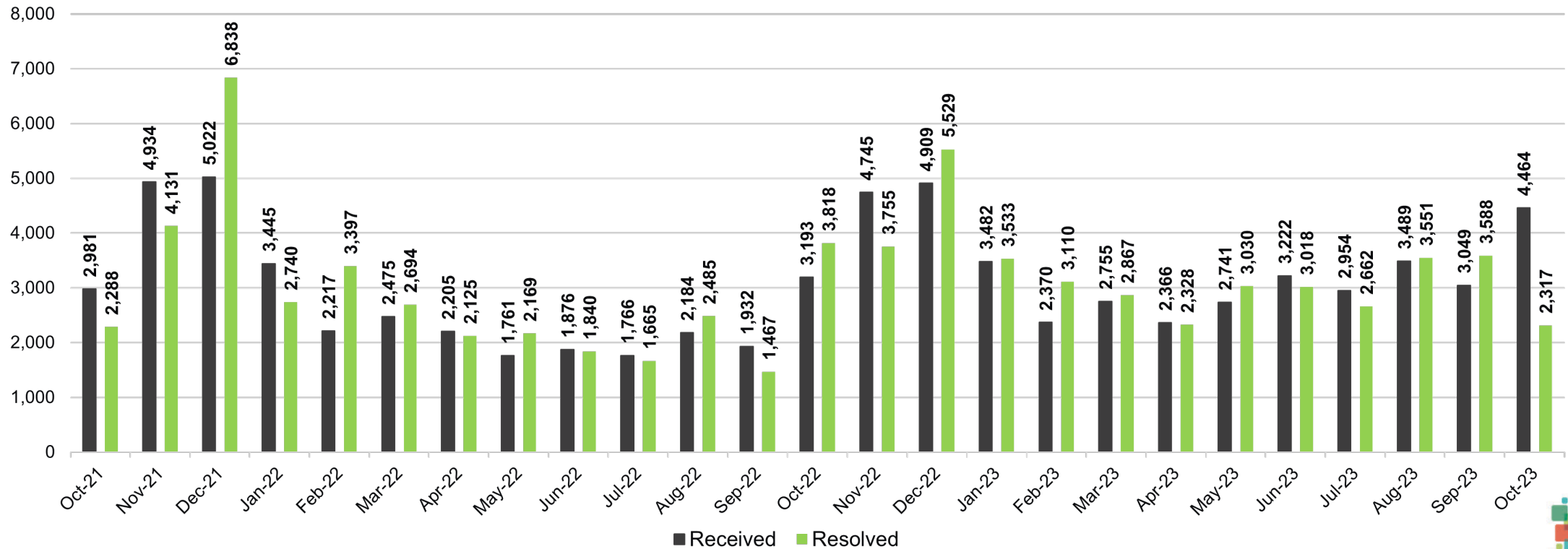
<b>Assister Resource Center (ARC) Top Inquiries, October 2023</b>	
1. Public Program Status	27%
2. Determination Result	23%
3. Public Program Renewal	18%
4. Qualified Health Plan Status	11%
5. Newborn Status	4%

<b>Broker Service Line Top Inquiries, October 2023</b>	
1. Status Before Appointment	18%
2. Status of Enrollment	4%
3. Lost or Will Lose Employer-Sponsored Insurance	2%
4. Status of Special Enrollment Period	2%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	2%

# Life Events Processing

- Workable life event cases: 4,295
- Average time to process: 27 days

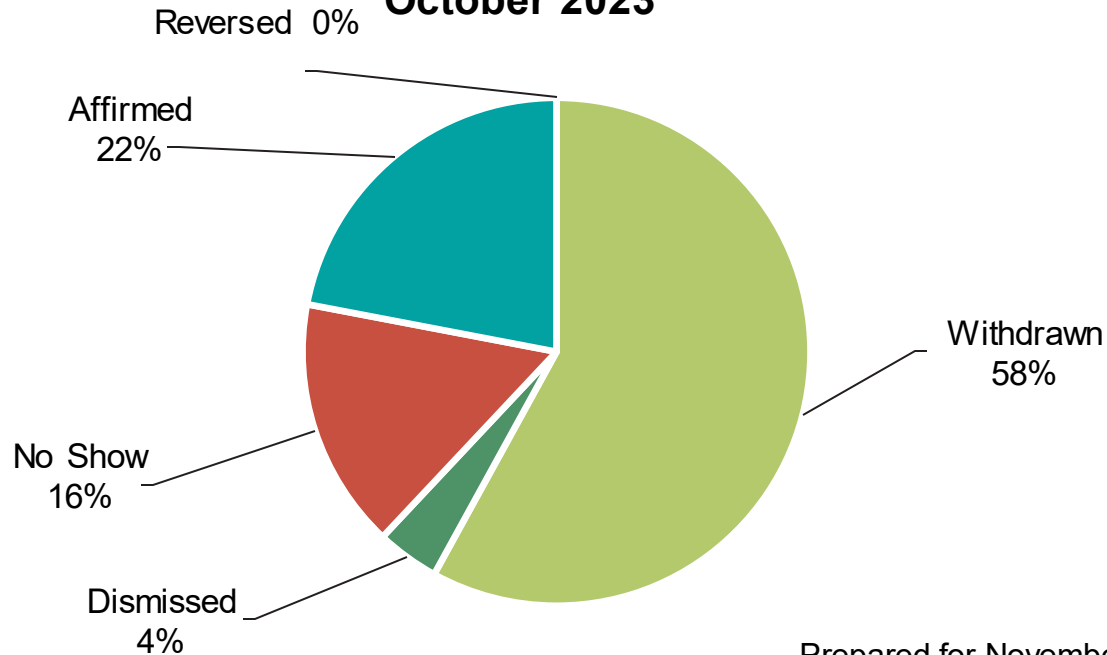
Life Event Change Processing By Month October 2021 - October 2023



# Appeals Dashboard

Appeals Status – 2023	August	September	October
Appeals Filed	49	51	57
Average Days Open	41	54	50

## Appeals Outcome October 2023



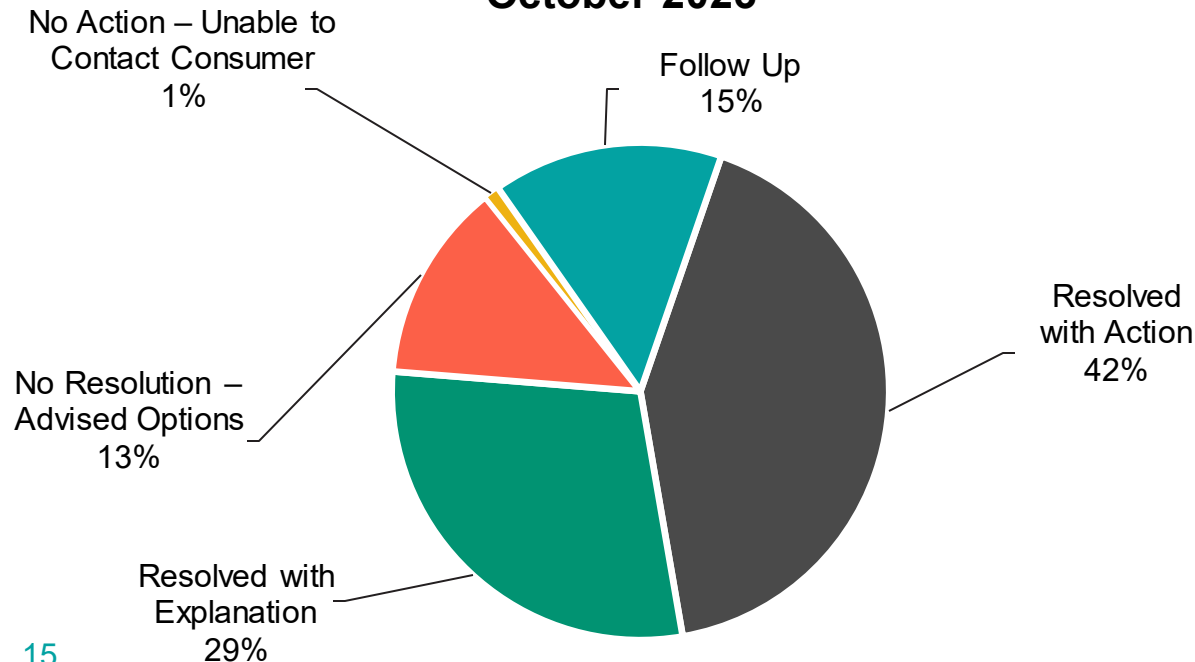
## Top Issues October 2023

SEP Denial Issue	44%
Outstanding Issue	33%
APTC Issue	7%

# Resolution Review Dashboard

Resolution Review Tickets – 2023	August	September	October
Resolution Review Tickets Created	86	87	103
Average Days Open	2	2	2

## Resolution Review Outcome October 2023



## Top Issues October 2023

Plan Termination Issue	43%
Plan Effectuation Issues	25%
SEP Issue	13%

# Continuous Coverage Unwinding

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- Dashboard metrics
- QHP snapshot
- Unwinding operations



# Continuous Coverage Unwinding (continued)

## Coverage Transition Dashboard

As of 11/27/2023

Cumulative Total Eligible for Qualified Health Plan (QHP)	19,578	100%
Cumulative Total Qualifying Life Events (QLE) Reported	6,772	35%
QHP Selections	4,258	22%

# Continuous Coverage Unwinding (continued)

## Unwinding QHP Snapshot

As of 11/27/2023

Self-reported access to affordable employer sponsored insurance (ESI)	<b>6,135</b> (31% of total QHP-eligible )
Retroactive plan selections	<b>535</b>
Unwinding QHP consumers receiving APTC	<b>80%</b>
Consumers w/plan selection under 250% FPL	<b>1,552 (36%)</b>

# Open Enrollment Update

# MNsure Dashboard — Plan Year 2024

<b>METS Activity, Plan Year 2024 November 1 - 26, 2023</b>	
<b>Total (Medical Assistance, MinnesotaCare, QHP)</b>	123,854
Medical Assistance Applicants	9,881
MinnesotaCare Applicants	1,363
Qualified Health Plan (QHP) Sign-ups	112,610
QHP New Consumers	9,074
Qualified Dental Plan Sign-ups	25,768

<b>Financial Assistance – Plan Year 2024, as of November 26, 2023</b>		
<b>Financial Assistance Type</b>	<b>Individuals</b>	<b>Households</b>
Percentage with Advanced Premium Tax Credit (APTC)	55.3%	55.4%
Percentage with Cost-Sharing Reductions	6.9%	8.3%
Average Monthly APTC	\$366.23	\$549.66
Estimated January APTC for Households Receiving APTC	N/A	\$21,965,597.39

# QHP Dashboard – Plan Year 2024

as of November 26, 2023

Carriers	2024 Enrollment to Date*	2023 Enrollment to Date
Blue Plus	22.8%	21.9%
HealthPartners	20.1%	20.2%
Medica	13.1%	13.1%
Quartz	1.0%	1.1%
UCare	42.9%	43.7%

Metal Level	2024 Enrollment to Date*	2023 Enrollment to Date*
Gold	19.6%	19.8%
Silver	30.1%	30.1%
Bronze	48.1%	48.0%
Catastrophic	2.2%	2.2%

Sex	2024 Enrollment to Date	2023 Enrollment to Date
Male	48.0%	48.0%
Female	52.0%	52.0%

\*Total not = 100% due to rounding

Age	2024 Enrollment to Date	2023 Enrollment to Date
<18	12.1%	13.0%
18-25	7.0%	6.9%
26-34	12.5%	12.8%
35-44	13.9%	14.5%
45-54	14.7%	15.5%
55+	39.8%	37.3%

Language Preference	2024*	2023*
English	97.0%	96.8%
Hmong	0.4%	0.5%
Somali	0.2%	0.3%
Spanish	1.2%	1.3%
Other	1.1%	1.2%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of November 26, 2023.

# Open Enrollment Operations Update

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- Call volume trending ~ 50% above forecast
  - Courtesy call back connection rate averages 80%
  - First call resolution averages 81%
- Life Event Change processing
- Staffing plan

# Open Enrollment Assister Update



- Statewide network of over 2,100 certified assisters are helping Minnesotans enroll in 2024 coverage
- More broker assistance this year
  - Expansion of broker enrollment centers to 23 communities across the state
  - 10% increase in number of certified brokers
- Expanded training opportunities and enhanced Assister Directory features

# Open Enrollment Marketing Update



- The full marketing campaign has launched
  - TV
  - Radio
  - Digital Streaming
  - Social Media
  - Paid Search
  - Print
  - “Out of Home” platforms
  - Business placement
- Advertising partnerships with broker enrollment centers
- Earned media opportunities to build media attention



# IT and Executive Steering Committee Update



# MNsure Board Update

## Minnesota Eligibility Technology System (METS)

Mike Wright | Deputy CBTO | MNIT Services @ DHS/MNsure  
November 29, 2023

- Open Enrollment Update
- QHP Eligibility System Transition Project (QEST) Update
- METS FFY2024 Roadmap Update
- Release Timeframes

## Open Enrollment Update:

- Open enrollment successfully launched on November 1.
- We're 29 days in and there haven't been any issues.
- Processes and procedures reviewed at the last meeting have ensured stability and smooth operations (virtual command center and the MNIT change freeze).

# 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.

# METS FFY 2024 Roadmap Draft (as of 11/17/2023)

## Changes from last report = Δ

Work Effort	Status	Work Type	End Date	Program Funding	APD	AC2 Code
Continuous Eligibility for Children	In Progress	Development	12/17/23	Public	Yes	47088
Passive Renewal <sup>Δ</sup>	In Progress	Development	12/17/23	Public	No	47062
Auto Renewals (AR) Future State	In Progress	Development	01/16/24	Public	Yes	47115
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	In Progress	Development	01/18/24	Public	No	47063
HCCS IVR Phone System	In Progress	Development	TBD	Public	No	47086
METS Individual Renewals	In Progress	Development	05/05/24	Public	Pending	47062
Data Mart 1.5	In Progress	Development	06/12/24	Public and Private	No	47036
Curam 8.1 Upgrade	In Progress	Scheduled M&O Task	06/23/24	Public and Private	No	47036
QHP Eligibility System Transition Project (QEST)	In Progress	Development	07/13/25	Private	No	47089
M&O: Non Project work	In Progress	Scheduled M&O Task	On Going	Benefitting Agency	No	BA
METS Citizen Engagement (CE)	Complete	Development	08/06/23	Public and Private	No	47085
Auto Renewal “Enhancements”	Complete <sup>Δ</sup>	Development	10/08/23	Public	No	47062
ExParteRenewals – Mitigation (Mitigation 2.0)	Complete <sup>Δ</sup>	Development	10/08/23	Public	No	47062
Tribes as Processing Entities	Complete <sup>Δ</sup>	Development	11/07/23	Public	Yes	47066

Thank You!

# New Business



# Adjourn



## Board of Directors Meeting Slide Deck Addendum 11/29/2023

### Effectuated Enrollments and Average Premiums, 2023, page 10

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2023	107,306	130,488
February 2023	112,581	132,327
March 2023	111,475	134,209
April 2023	110,292	135,903
May 2023	109,354	138,140
June 2023	108,749	142,056
July 2023	110,327	145,483
August 2023	110,769	149,279
September 2023	111,476	152,761
October 2023	111,736	156,300

### Contact Center Dashboard, page 12

#### MNsure Contact Center Call Performance, November 1, 2022 – October 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 October 30, 2023, calls received were 180,361.
- The lowest number of calls received were 1,951 the week of May 7, 2023.
- The highest average speed of answer was 0:13:48 for the week of October 15, 2023. As of the week starting October 30, 2023, the average speed of answer was 0:01:51.
- As of the week starting October 30, 2023, the average speed of answer was 111 seconds.
- The lowest average speed to answer was 0:00:10 for the week of December 18, 2022.
- The highest call handle time of 17 minutes and 16 seconds was during the week of October 15, 2023. As of the week starting October 30, 2023, the average call handle time was 0:15:33.

**Qualified Life Events Processing, page 14****Life Event Changes by Month, October 2021 – October 2023**

<b>Month / Year</b>	<b>Received Changes</b>	<b>Resolved Changes</b>
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
October 2023	4,464	2,317