



MNsuranceSM

Where you choose health coverage

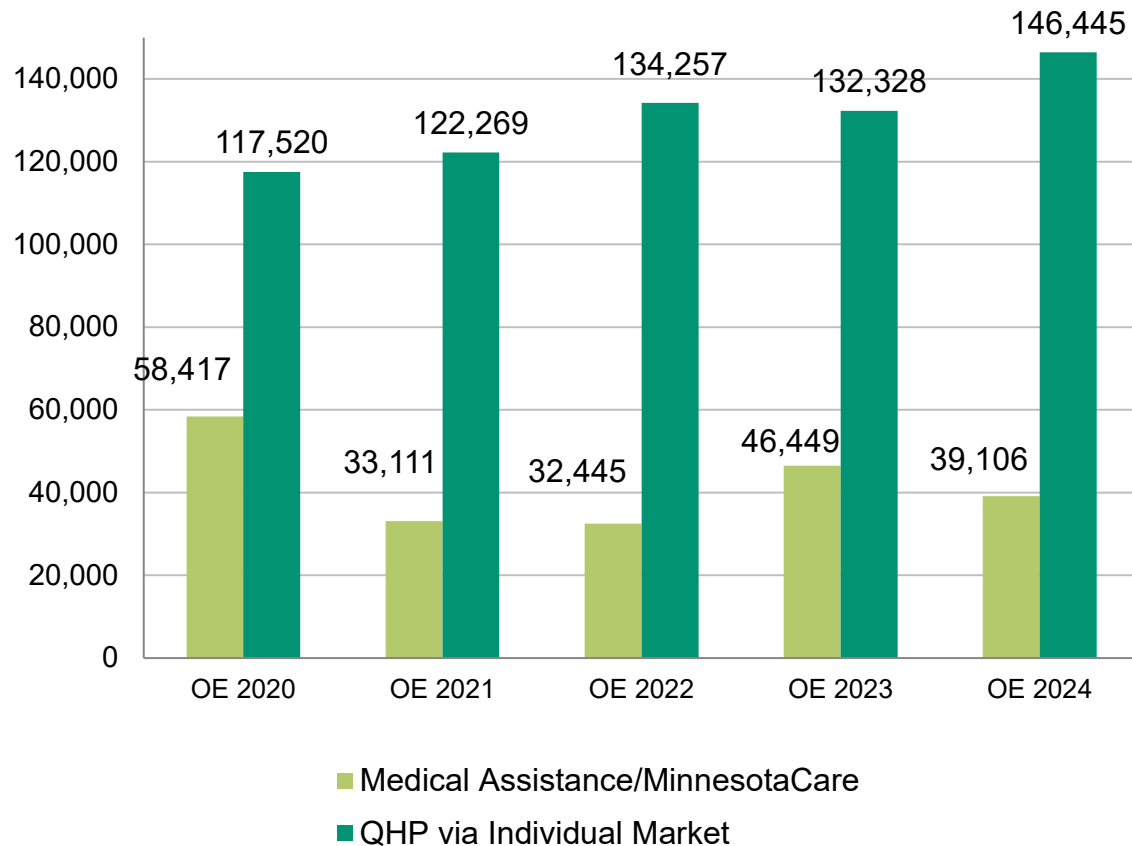
Board of Directors Meeting Year-to-Year Comparisons

March 13, 2024

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Sign-ups by Program OE 2020 – OE 2024



- MNsure reached a record number of sign-ups in OE 2024, largely due to the end of the Medicaid Continuous Coverage requirements (Medicaid Unwinding). Many Minnesotans who lost eligibility for Medical Assistance and MinnesotaCare were able to access qualified health plan (QHP) coverage through MNsure.
- New QHP consumers increased by almost 40% this year. The continued availability of expanded savings through the Inflation Reduction Act helped Minnesotans newly enroll or stay enrolled in a QHP.
- Public program sign-ups reflect new applicants found eligible for Medical Assistance or MinnesotaCare during the OE period.

Financial Help Comparison Dashboard

OE 2020 – OE 2024

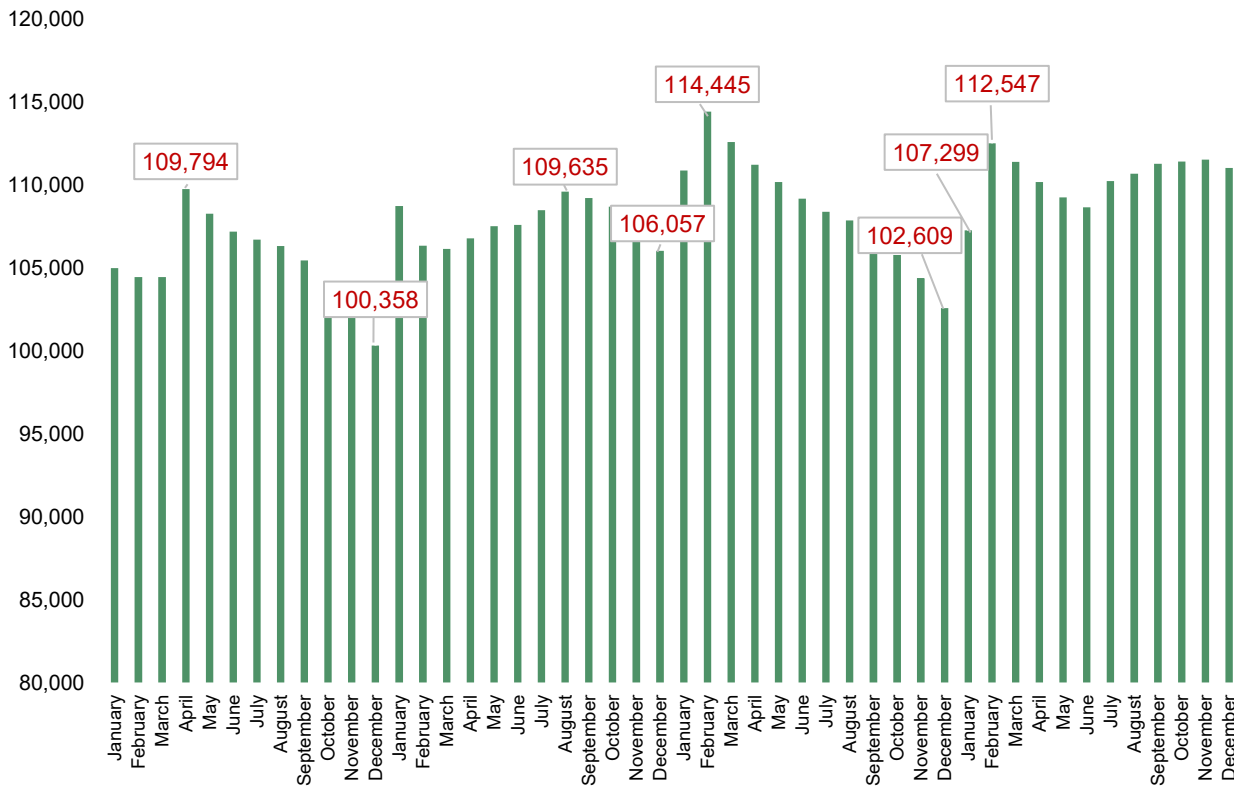
QHP Households Receiving Financial Help	OE 2020 ending 1/13/19	OE 2021 ending 12/23/19	OE 2022 ending 12/22/20	OE 2023 ending 1/15/22	OE 2024 ending 1/15/24*
Households with Advanced Premium Tax Credits	54%	49%	58.3%	57.2%	58.0%
Households with Cost Sharing Reductions	11%	10%	9.9%	8.3%	9.5%
Average Monthly APTC by Household	\$437	\$411	\$507	\$520	\$538.34
Cumulative APTC through full calendar year	\$198.6M	\$228M	\$266.6M	\$263.8M	\$328.9M

- The number of households receiving advanced premium tax credits (APTC) or cost-sharing reductions (CSR) remained stable over the prior year. Slight percentage increases are attributable to Minnesotans with lower income moving from public programs due to the end of the Medicaid continuous coverage requirement.
- The estimated average monthly APTC benefit has increased due to the enhanced benefits available to consumers under the Inflation Reduction Act and a slight increase in 2024 average premiums (especially at the silver level).
- The expected cumulative APTC Minnesotans will receive in 2024 is \$329M. Including 2024, the cumulative value of savings through tax credits since 2013 amounts to over \$2 billion.

* Projected based on current enrollment levels

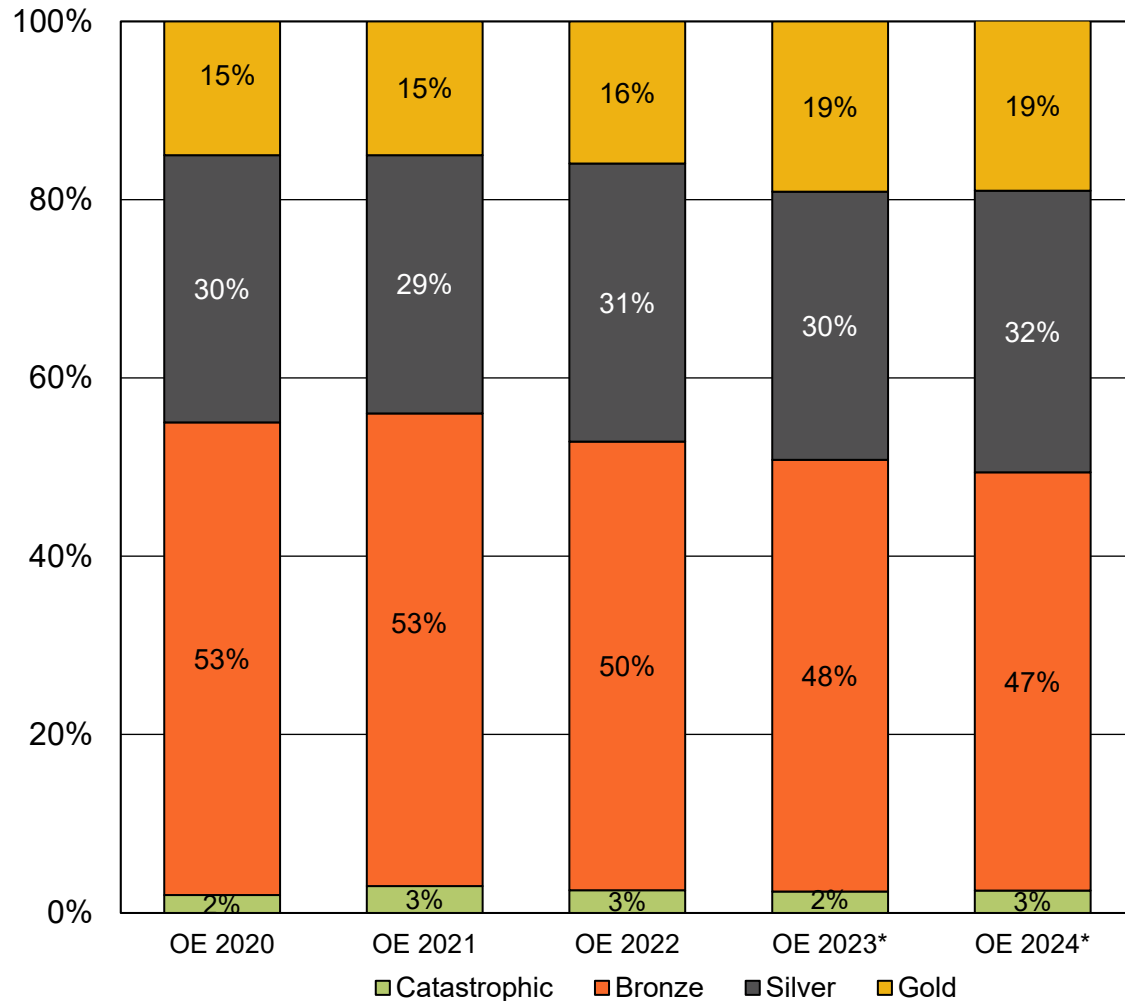
Effectuated Enrollments 2020 – 2023

Monthly Effectuated Enrollments
January 2020 – December 2023



- Monthly effectuated enrollments represent the number of Minnesotans who are enrolled and paying their policy premiums.
- The graph illustrates the rate at which enrollments typically gradually decline during the enrollment year as members move into employer-sponsored coverage, another health insurance program, or stop paying premiums.
- However, as the medical continuous coverage requirements ended in mid-2023, effectuated enrollments *increased*, meaning MNsure had a historically low lapse rate in 2023.

Individual Market: QHP Enrollees by Metal Level OE 2020 – OE 2024



- Overall distribution of plan selections at each metal level stay relatively steady for OE 2024 compared to 2023, with a slight increase in plan selections at the silver level.
- Expanded benefits available under the Inflation Reduction Act may be driving the shift to more generous plans as higher tax credits made premiums more affordable.

Individual Market: QHP Enrollees by Insurance Company OE 2020 – OE 2024

Enrollees by Insurance Company

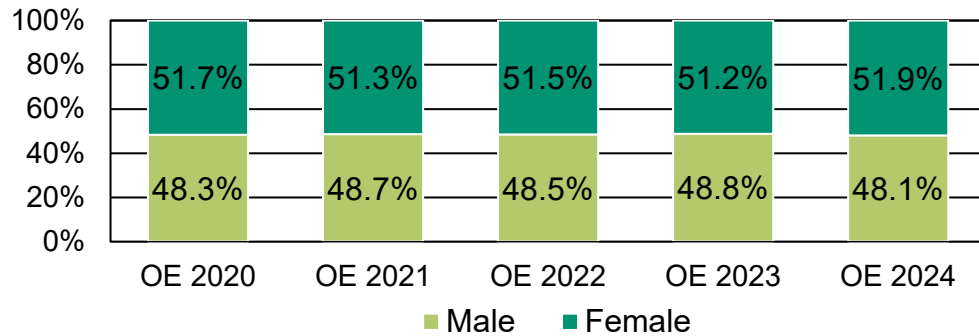
Insurance Company	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22	OE 2023 ending 1/15/23	OE 2024 ending 1/15/24
Blue Plus	18%	16%	17.4%	20.7%	25.3%
HealthPartners	20%	19%	21.3%	20.1%	19.7%
Medica	22%	17%	14.7%	13.4%	13.9%
Quartz	--	1%	1.2%	1.1%	1.1%
UCare	40%	47%	45.4%	44.8%	40%

- For the 2024 plan year, all but four counties have three or more insurers offering health plans, and insurers are offering 16 more health plans than in 2023.
- The *Pay Now* option, which allows consumers to pay their first payment right after enrolling, was in place for 7 out of 8 insurers during OE 2024. This means consumers can effectuate into their enrollment right away and get access to their coverage faster.
- Dental enrollments have increased 27% this year over last.

Individual Market: QHP Enrollee Demographics

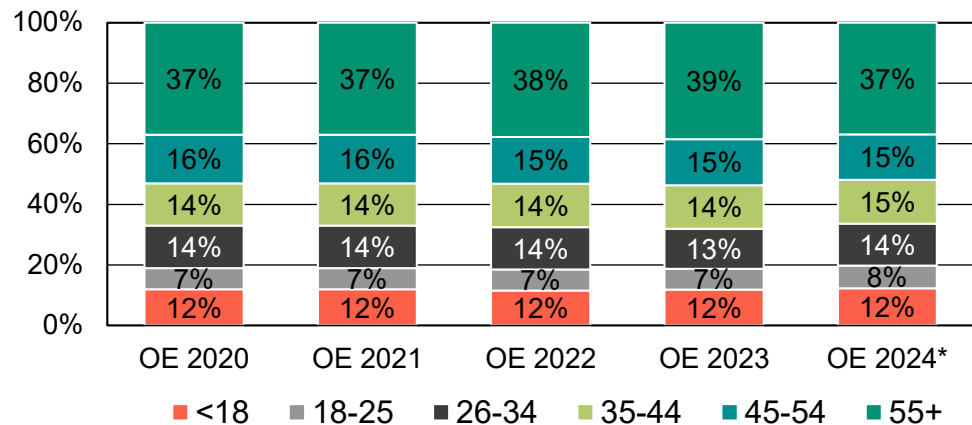
OE 2020 – OE 2024

Sex



- The share of total enrollment by gender and age group has remained stable.

Age



*Total not = 100% due to rounding

Contact Center Dashboard OE 2020 – OE 2024

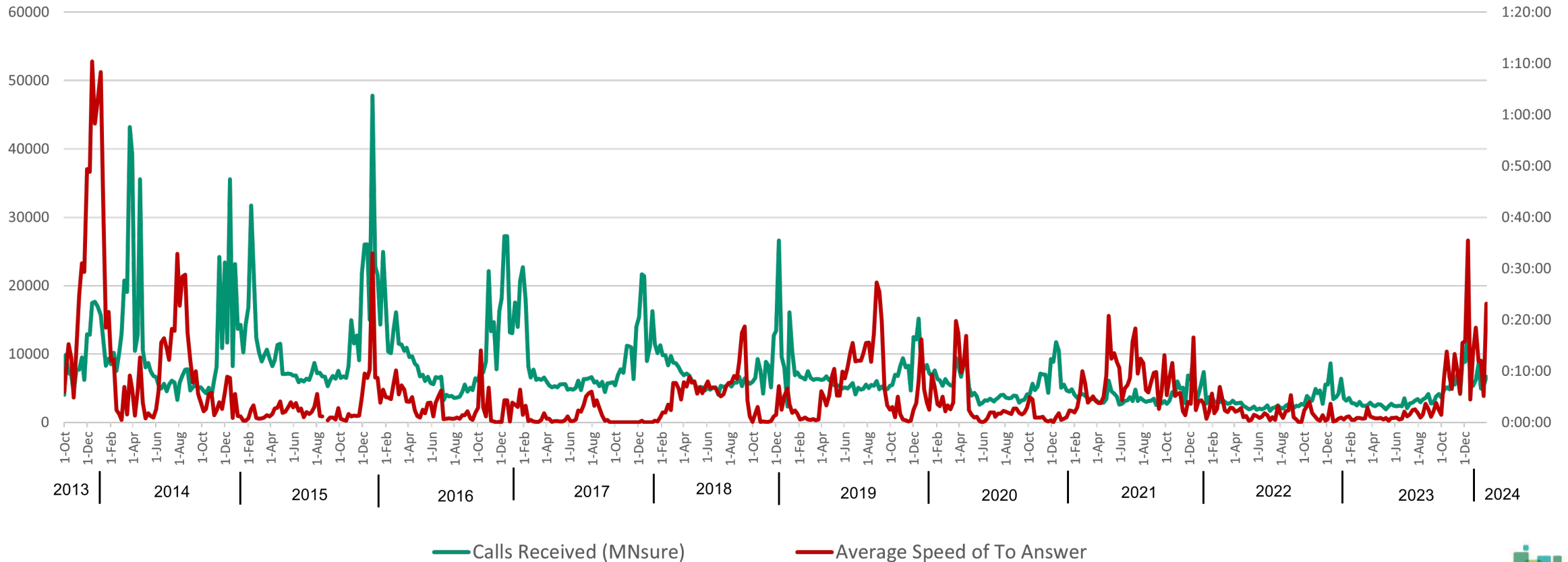
Key Contact Center Metrics

Contact Center Metrics	OE 2020 ending 12/23/19	OE 2021 ending 12/22/20	OE 2022 ending 1/15/22	OE 2023 ending 1/15/23	OE 2024 ending 1/15/24
Average Daily Call Volume	1,879	1,506	1,109	965	1,068
Service Level (% of calls answered in 5 min. or less)	79%	90%	60%	91%	39%
Calls Abandoned While in Queue	3%	0.4%	4%	1%	10%
Average Speed to Answer (mm:ss)	03:39	00:54	04:53	0:00:59	0:13:48

- The Medicaid continuous coverage requirements (in place between OE 2021 and OE 2023) were responsible for a 20% to 30% drop in call volume year-over-year, as fewer Medical Assistance and MinnesotaCare consumers called MNSure for help.
- The end of the continuous coverage requirements in mid-2023 caused a reverse in that trend.
- In OE 2024, MNSure saw a 22% increase in call volume over the previous year – an increase of 36,350 additional calls – as Medical Assistance and MinnesotaCare enrollees went through eligibility reviews for the first time in four years.
- Despite the significant increase in call volume, MNSure maintained an 81% first call resolution and an 80% courtesy call back connection rate.

Contact Center Performance October 1, 2013 – January 15, 2024

MNsure Weekly Contact Center Calls Received/ASA (Average Speed to Answer)



Appeals Dashboard 2020 – 2023

MNsure Appeals Metrics

Appeals Metrics	2020 Full-Year	2021 Full-Year	2022 Full-Year	2023 Full-Year
Appeals Filed	893	594	468	662
Average Days Appeals Open	85	57	36	36
Resolution Review Tickets Created	2,482	1,555	1,030	1,302
Average Days Tickets Open	3	2	2	2

- We saw a slight increase in the number of appeals filed by consumers due to the increase in enrollments throughout plan year 2023.
- The Resolution Review process is consumer friendly in that it expedites the review of the consumer’s issue and addresses most concerns without the need for filing a formal appeal.
- The significant benefits of the Resolution Review process remain clear as issues reported through the process are resolved in an average of two days, despite the increase in volume, compared to an average of 36 days for issues filed as appeals.



Board of Directors Year-to-Year Comparisons Addendum 3/13/2024

Sign-ups by Program, OE 2020 – OE 2024, page 2

Open Enrollment Year	Medical Assistance and MinnesotaCare sign-ups	QHP individual market sign-ups
OE ending 12/23/2019	58,417	117,520
OE ending 12/22/2020	33,111	122,269
OE ending 1/15/2022	32,445	134,257
OE ending 1/15/2023	46,449	132,328
OE ending 1/15/2024	39,106	146,445

Monthly Effectuated Enrollments, January 2020 – December 2023, page 4

Month/Year	Monthly effectuated enrollments
January 2020	105,014
February 2020	104,485
March 2020	104,487
April 2020	109,794
May 2020	108,297
June 2020	107,217
July 2020	106,746
August 2020	106,349
September 2020	105,484
October 2020	103,616
December 2020	102,216
January 2021	108,754
February 2021	106,375
March 2021	106,181
April 2021	106,820
May 2021	107,558
June 2021	107,622
July 2021	108,510

Month/Year	Monthly effectuated enrollments
August 2021	109,635
September 2021	109,240
October 2021	108,717
November 2021	107,517
December 2021	106,057
January 2022	110,912
February 2022	114,445
March 2022	112,627
April 2022	111,249
May 2022	110,213
June 2022	109,212
July 2022	108,413
August 2022	107,895
September 2022	107,004
October 2022	105,809
November 2022	104,433
December 2022	102,609
January 2023	107,299
February 2023	112,547
March 2023	111,418
April 2023	110,219
May 2023	109,290
June 2023	108,688
July 2023	110,266
August 2023	110,717
September 2023	111,300
October 2023	111,439
November 2023	111,557
December 2023	111,049

Individual Market: Enrollees by Metal Level, OE 2020 – OE 2024, page 5

Open enrollment period	Catastrophic plan enrollments	Bronze plan enrollments	Silver plan enrollments	Gold plan enrollments
OE 2020 ending 12/23/2019	2%	53%	30%	15%
OE 2021 ending 12/22/2020	3%	53%	29%	15%
OE 2022 ending 1/15/2022	3%	50%	31%	16%
OE 2023 ending 1/15/2023 <i>(not = 100% due to rounding)</i>	2%	48%	30%	19%
OE 2024 ending 1/15/2024 <i>(not = 100% due to rounding)</i>	3%	47%	32%	19%

Individual Market: QHP Enrollee Sex, OE 2020 – OE 2024, page 7

Open enrollment period	Female	Male
OE 2020 ending 12/23/2019	51.7%	48.3%
OE 2021 ending 12/22/2020	51.3%	48.7%
OE 2022 ending 1/15/2022	51.5%	48.5%
OE 2023 ending 1/15/2023	51.2%	48.8%
OE 2024 ending 1/15/2024	51.9%	48.1%

Individual Market: QHP Enrollee Age, OE 2020 – OE 2024, page 7

Open enrollment period	Ages <18	Ages 18-25	Ages 26-34	Ages 35-44	Ages 45-54	Ages 55+
OE 2020 ending 12/23/2019	12%	7%	14%	14%	16%	37%
OE 2021 ending 12/22/2020	12%	7%	14%	14%	16%	37%
OE 2022 ending 1/15/2022	12%	7%	14%	14%	15%	38%
OE 2023 ending 1/15/2023	12%	7%	13%	14%	15%	39%
OE 2024 ending 1/15/2024 <i>(not = 100% due to rounding)</i>	12%	8%	14%	15%	15%	37%

Contact Center Performance Comparison, page 9

MNsire Weekly Contact Center Calls Received/Average Speed to Answer, October 1, 2013 – January 15, 2024

- Calls received were highest at 47,829 the week of December 27, 2015, and 43,201 calls the week of March 23, 2014.
- The lowest number of calls received were 1,690 the week of July 3, 2022, and 1,860 for the week of May 29, 2022.
- The highest average speed to answer was 1:10:24 the week of December 14, 2013, and 1:08:19 the week of January 5, 2014.
- The lowest average speed to answer was 0:00:01 the weeks of October 1, 2017, and October 8, 2017.
- For the last 12 months, January 16, 2023 – January 15, 2024:
 - Calls received were highest at 13,894 the week of December 10, 2023.
 - Calls received were lowest at 1,951 the week of May 7, 2023
 - The highest average speed to answer was 0:35:29 the week of December 10, 2023.
 - The lowest average speed to answer of 0:00:22 was the week of May 14, 2023.