Board of Directors Meeting

March 13, 2024

Public Comment

Board Vice Chair Update

MNsure Preliminary Three-Year Financial Plan

Administrative Items

- Approve January 10, 2024, meeting minutes

- Approve changes to Board Policy on Advisory Committees

CEO Report

CEO Report Overview

- General updates

- Year-over-year highlights

- Sign-up activity and open enrollment update

- Continuous coverage unwinding update

- QEST progress update

MNsure Dashboard

METS Activity, Plan Year 2024 November 1, 2023 – February 29, 2024	
Total (Medical Assistance, MinnesotaCare, QHP)	221,516
Medical Assistance Applicants	57,186
MinnesotaCare Applicants	9,702
Qualified Health Plan (QHP) Sign-ups	154,628
QHP New Consumers	46,676
Qualified Dental Plan Sign-ups	40,751

Financial Assistance – Plan Year 2024, as of February 29, 2024		
Financial Assistance Type	**Individuals**	**Households**
Percentage with Advanced Premium Tax Credit (APTC)	59.7%	59.6%
Percentage with Cost-Sharing Reductions	8.5%	10.1%
Average Monthly APTC	$350.76	$522.86
Cumulative APTC for Households Receiving APTC	N/A	$54,371,349.08

Prepared for March 13, 2024 board meeting

PY2024 QHP Enrollment by Rating Region
as of February 29, 2024

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%	$812.46
2	5.5%	5.6%	$577.04
3	4.6%	4.7%	$717.31
4	2.0%	2.3%	$623.11
5	3.6%	3.8%	$574.88
6	4.2%	4.3%	$559.34
7	7.8%	9.3%	$599.14
8	63.0%	62.6%	$414.78
9	1.4%	1.2%	$587.14

*Total not=100% due to rounding

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

Prepared for March 13, 2024 board meeting
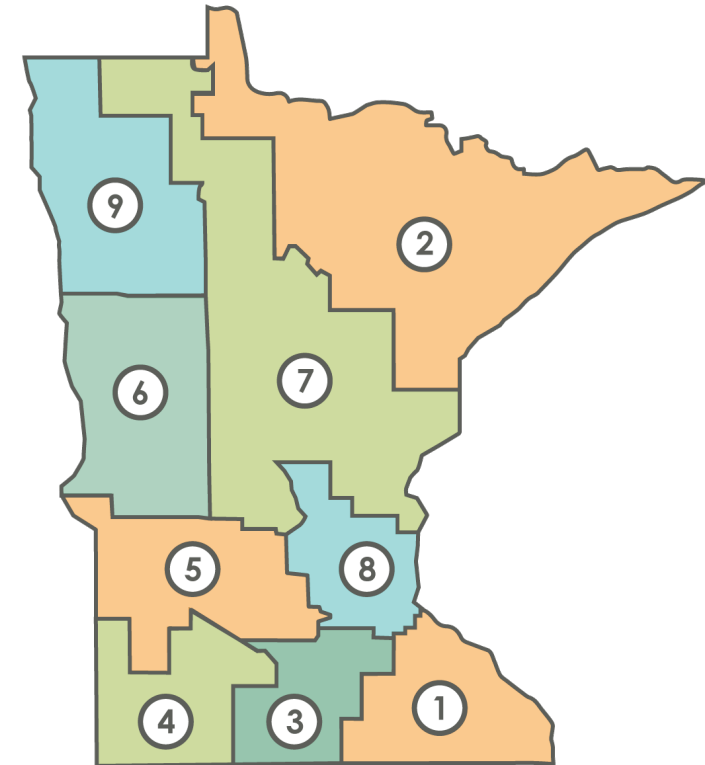
QHP Dashboard – Plan Year 2024

as of February 29, 2024

Carriers	2024 Enrollment to Date*	2023 Enrollment
Blue Plus	25.6%	22.3%
HealthPartners	19.5%	20.2%
Medica	13.8%	13.1%
Quartz	1.0%	1.1%
UCare	40.1%	43.3%

Metal Level	2024 Enrollment to Date*	2023 Enrollment
Gold	19.0%	19.8%
Silver	32.0%	30.2%
Bronze	46.5%	47.9%
Catastrophic	2.4%	2.1%

Sex	2024 Enrollment to Date	2023 Enrollment
Male	48.0%	47.9%
Female	52.0%	52.1%

Age	2024 Enrollment to Date*	2023 Enrollment*
<18	12.4%	13.1%
18-25	7.6%	6.8%
26-34	13.7%	12.6%
35-44	14.7%	14.5%
45-54	15.2%	15.5%
55+	36.5%	37.4%

Language Preference	2024*	2023*
English	96.7%	96.8%
Hmong	0.5%	0.5%
Somali	0.3%	0.3%
Spanish	1.3%	1.3%
Other	1.2%	1.2%

Note: Language preference is based on QHP-eligible population; all other data is based on MNsure's current enrollment population as of February 2024.

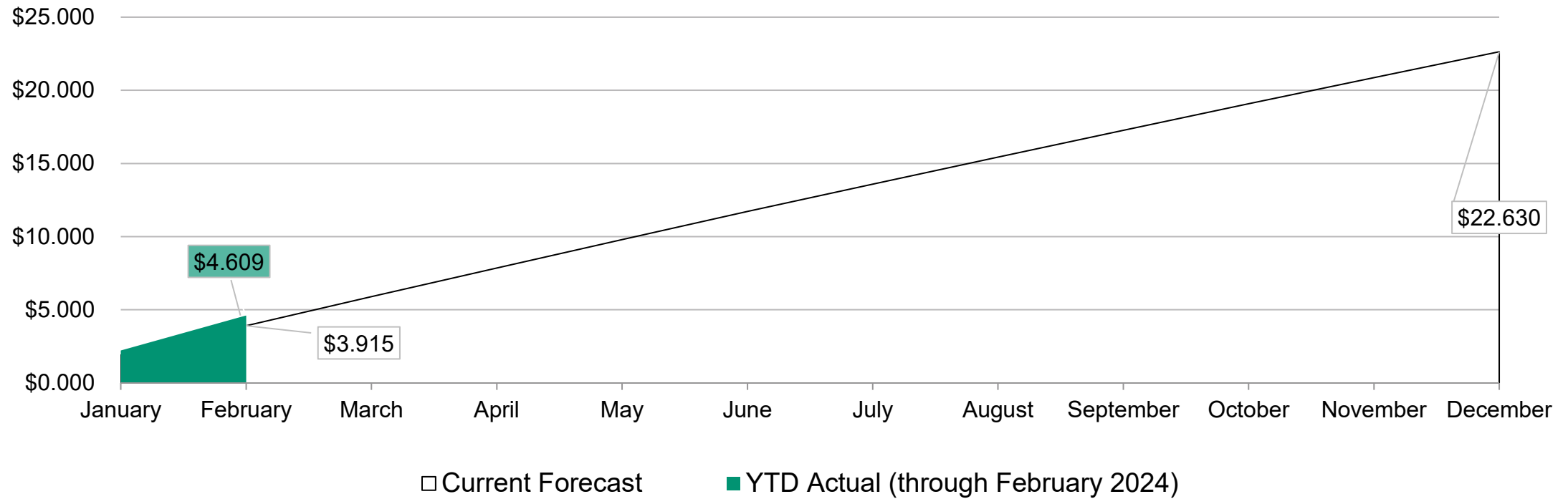*Total not = 100% due to rounding

Prepared for March 13, 2024 board meeting

Sign-Ups and Effectuated Enrollments

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – February 2024

Monthly Effectuated QHP Enrollments: January 123,638; February 133,153

Cumulative QHP Sign-ups: January 149,436; February 154,628

Prepared for March 13, 2024 board meeting
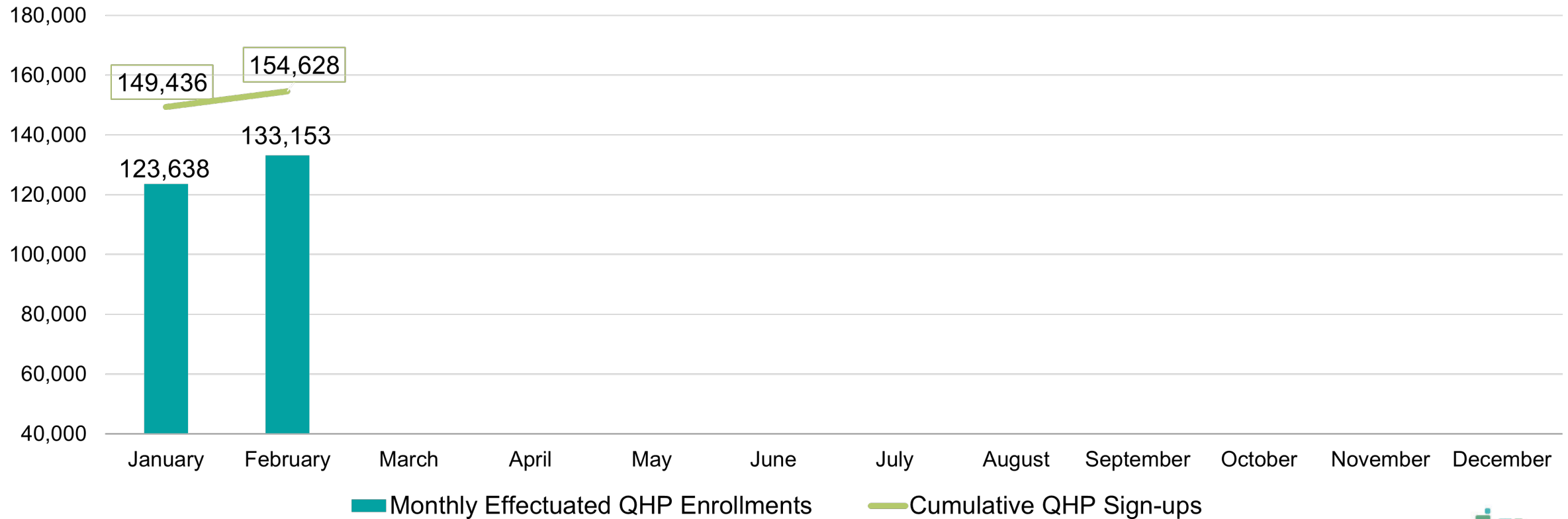
MNsure Premium Withhold Revenue Calendar Year 2024

Forecast and YTD Actual

Legend: □ Current Forecast   ■ YTD Actual (through February 2024)

*Revenue numbers in millions*

Note: CY2024 forecast is based on budget approved at August 18, 2023 board meeting.

Prepared for March 13, 2024 board meeting

Contact Center Dashboard

Contact Center Main Line – 2023-2024	December	January	February
Average Daily Call Volume	1,759	1,413	1,053
Service Level (% of calls answered within 5 min.)	42%	39%	53%
Calls Abandoned While in Queue	9.7%	10.3%	6.7%

MNsure Contact Center Performance
November 1, 2023 - February 29, 2024

Calls Received (MNsure)   Average Speed of Answer (hh:mm:ss)   •Handle Time (Avg)
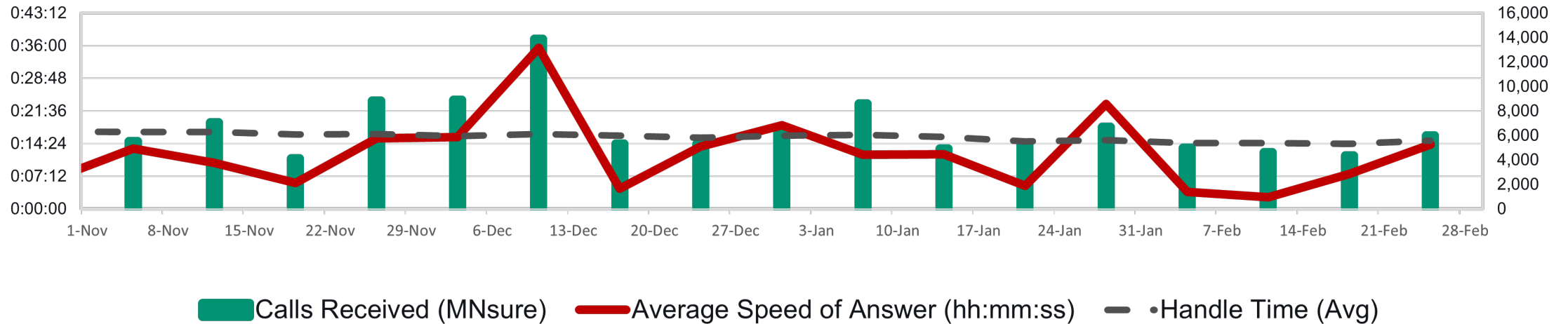
Call volumes represent weekly totals for week beginning with date.

Prepared for March 13, 2024 board meeting

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, February 2024	
1. MinnesotaCare/Counties	18%
2. How To Enroll In a Plan	11%
3. How Do I Apply	6%
4. How Do I Update My Application	5%
5. A Referral	4%

Broker Service Line Top Inquiries, February 2024	
1. Status Before Appointment	18%
2. Status of Enrollment	8%
3. Determination Result	6%
4. Lost or Will Lose Employer-Sponsored Insurance	5%
5. Special Enrollment Period Plan Selection	2%

Assister Resource Center (ARC) Top Inquiries, February 2024	
1. Public Program Status	34%
2. Determination Result	25%
3. Public Program Referral	24%
4. Qualified Health Plan Status	9%
5. Newborn Status	6%

Prepared for March 13, 2024 board meeting

Life Events Processing

- Workable life event cases: 1,795
- Average time to process: 16 days

Life Event Change Processing By Month January 2022 - February 2024

Legend: Received, Resolved

Month	Received	Resolved
Jan-22	3,445	2,740
Feb-22	2,217	3,397
Mar-22	2,475	2,694
Apr-22	2,205	2,125
May-22	1,761	2,169
Jun-22	1,876	1,840
Jul-22	1,766	1,665
Aug-22	2,184	2,485
Sep-22	1,932	1,467
Oct-22	3,193	3,818
Nov-22	4,745	3,755
Dec-22	4,909	5,529
Jan-23	3,482	3,533
Feb-23	2,370	3,110
Mar-23	2,755	2,867
Apr-23	2,366	2,328
May-23	2,741	3,030
Jun-23	3,222	3,018
Jul-23	2,954	2,662
Aug-23	3,489	3,551
Sep-23	3,049	3,588
Oct-23	4,464	2,317
Nov-23	5,539	3,444
Dec-23	6,747	6,309
Jan-24	5,210	6,754
Feb-24	3,441	3,993

Prepared for March 13, 2024 board meeting

Appeals Dashboard

Appeals Status – 2023-2024	December	January	February
Appeals Filed	78	92	68
Average Days Open	36	45	47

Appeals Outcome February 2024

Reversed 2%

Affirmed 8%

No Show 12%

Dismissed 0%

Withdrawn 78%
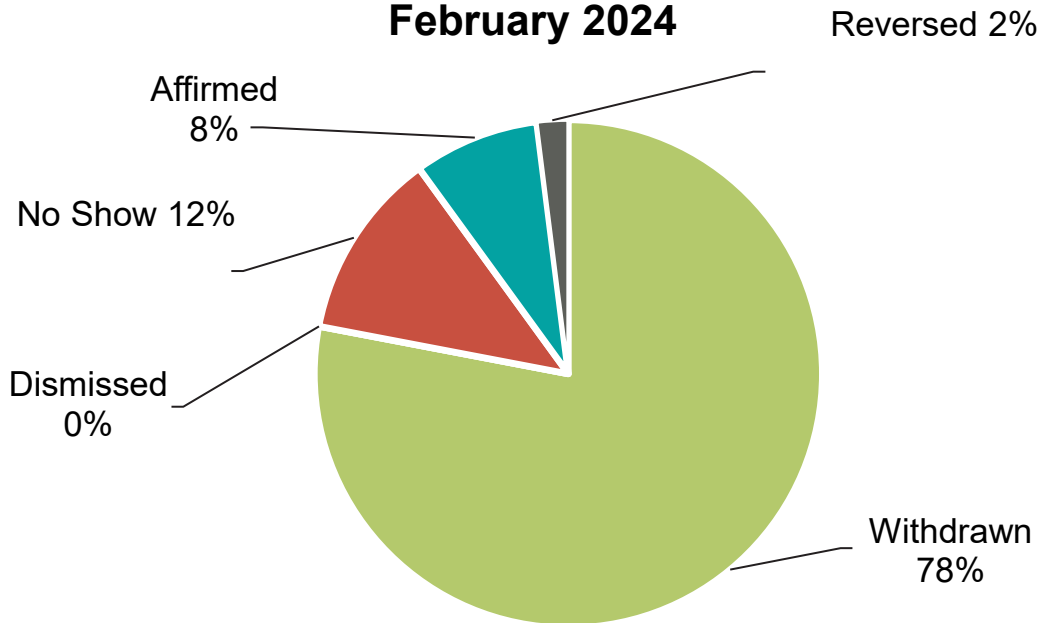
Top Issues February 2024	
Outstanding Issue	32%
Special Enrollment Period Issue	24%
Coverage Effective Date Issue	16%

Prepared for March 13, 2024 board meeting

Resolution Review Dashboard

Resolution Review Tickets – 2023-2024	December	January	February
Resolution Review Tickets Created	109	232	222
Average Days Open	2	3	3

Resolution Review Outcome February 2024

No Action – Unable to Contact Consumer 2%

Follow Up 5%

No Resolution – Advised Options 8%

Resolved with Explanation 17%

Resolved with Action 68%
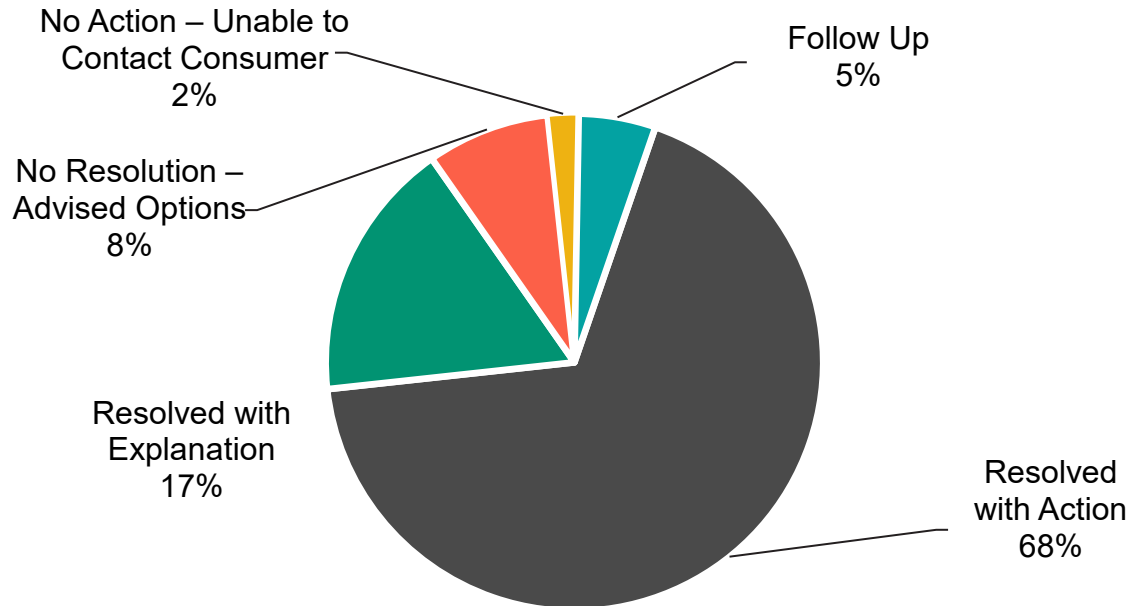
Top Issues February 2024	
Termination Date Issue	51%
Effective Date Issue	16%
Special Enrollment Period Issue	16%

Prepared for March 13, 2024 board meeting

Continuous Coverage Unwinding

| Coverage Transition Dashboard As of March 11, 2024		
Cumulative Total Eligible for Qualified Health Plan (QHP)	33,944	100%
Cumulative Total Qualifying Life Events (QLE) Reported	14,308	42%
QHP Selections	10,596	31%

QEST Progress Update

QEST Project Scope

- Updates to the single streamlined application

- Updates to notices and user interface screens

- Development of bi-directional data transfer functionality

- Phase out private program functionality and rules

- Remove single sign-on with GetInsured enrollment platform

- QHP data migration from METS to GetInsured

- Security review

QEST Estimated Milestones

- ✓ Project charter and scope – complete

- ✓ Stakeholder requirements – complete

- ❑ Solution requirements – in progress, due in April 2024

- ❑ Architectural design – due in May 2024

- ❑ Development phase – May 2024 through January 2025

- ❑ Test plan and environment work – September 2024 through February 2025

- ❑ System testing – March 2025 through July 2025

- ❑ System deployment – July 2025

- ❑ QHP data migration from METS to GetInsured– July 2025

QEST Project Status as of March 11, 2024

- All project progress indicators are "green"

Cost	Time	Scope	Risk	Overall	Trend
👍	👍	👍	👍	👍	→
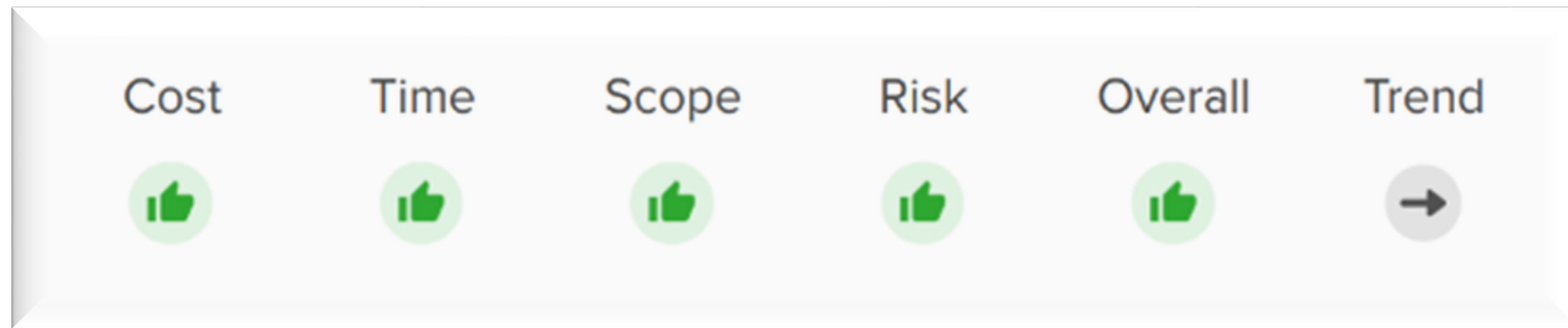
IT and Executive Steering Committee Update

MNsure Board Update
Minnesota Eligibility Technology System (METS)

Mike Wright| Deputy CBTO| MNIT Services @ DHS/MNsure
March 13, 2024

- Open Enrollment Update

- QHP Eligibility System Transition Project (QEST) Update

- METS FFY2024 Roadmap Update

Open Enrollment Update:

- Successful open enrollment

- Experienced some issues that were quickly resolved

- Established processes and procedures have ensured stability and smooth operations (virtual command center and the MNIT change freeze)

QHP Eligibility System Transition Project (QEST) Update

MNIT Status Update:

- The project continues in the planning stage.

- There are multiple functional areas of work that need to be addressed.

- Joint sessions continue to elicit solution requirements and work through the design needs.

- Working through the existing joint notices to provide feedback based on where MNIT identified probable changes.

- We are on target for a production deployment in summer 2025.

METS FFY 2024 Roadmap
(as of 02/16/2024)

Work Effort	Project	Status	Work Type	Added Date	End Date	Program Funding	APD	AC2 Code
MinnesotaCare Eligibility for Undocumented Minnesotans Δ	Yes	New	Development	01/29/24	10/13/24	Public	No	47035
Expansion of MA for Former Foster Care Basis of Eligibility Δ	Yes	New	Development	12/22/23	02/23/25	Public	Yes	TBD
Increasing Health Care Access and Affordability-TEFRA Δ	Yes	New	Development	01/26/24	02/23/25	Public	Yes	TBD
Auto Renewals (AR) Future State	No	In Progress	Development	09/13/23	03/10/24	Public	Yes	47115
Infrastructure Improvements - IAM MNsure MFA & Dev Enhancements	Yes	In Progress	Development	07/24/15	03/10/24	Public	No	47063
METS Individual Renewals	Yes	In Progress	Development	10/03/23	05/05/24	Public	Yes	47119
Passive Renewal	No	In Progress	Development	10/26/23	05/05/24	Public	No	47062
Data Mart 1.5	Yes	In Progress	Development	09/23/19	06/23/24	Public and Private	No	47036
HCCS IVR Phone System	Yes	In Progress	Development	02/28/22	10/13/24	Public	No	47086
Curam 8.1 Upgrade	Yes	In Progress	Scheduled M&O Task	03/04/22	06/23/24	Public and Private	No	47036
Continuous Eligibility for Children	Yes	In Progress	Development	05/10/23	12/22/24	Public	Yes	47088
QHP Eligibility System Transition Project (QEST)	Yes	In Progress	Development	06/24/23	07/13/25	Private	No	47089
M&O: Non-Project work	No	In Progress	Scheduled M&O Task	On Going	On Going	Benefitting Agency	No	BA
METS Citizen Engagement (CE)	Yes	Complete	Development	05/03/23	08/06/23	Public and Private	No	47085
Auto Renewal "Enhancements"	No	Complete	Development	07/17/23	10/08/23	Public	No	47062
ExParteRenewals – Mitigation (Mitigation 2.0)	No	Complete	Development	09/17/23	10/08/23	Public	No	47062
Tribes as Processing Entities	Yes	Complete	Development	11/15/17	11/07/23	Public	Yes	47066

Changed from last report = Δ

March 13, 2024

Thank You!

New Business

Adjourn

Board of Directors Meeting Slide Deck Addendum 3/13/2024

Effectuated Enrollments and Average Premiums, 2023, page 11

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – February 2024

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2024	123,638	149,436
February 2024	133,153	154,628

Contact Center Dashboard, page 13

MNsure Contact Center Call Performance, November 1, 2023 – February 29, 2023

- Calls received were highest at 13,894 during the week of December 10, 2023, and another spike of 8,597 calls occurred the week of January 7, 2024. As of the week starting February 26, 2024, there were 99,527 calls received.

- The lowest number of calls received were 4,142 the week of November 19, 2023.

- The highest average speed of answer was 0:35:29 for the week of December 10, 2023. As of the week starting February 26, 2024, the average speed of answer was 0:12:32.

- As of the week starting February 26, 2024, the average speed of answer was 752 seconds.

- The lowest average speed to answer was 0:02:34 for the week of February 11, 2024.

- The highest call handle time of 0:17:07 was during the week of November 1, 2023. As of the week starting February 26, 2024, the average call handle time was 0:15:51.

Qualified Life Events Processing, page 15

Life Event Changes by Month, January 2022 – February 2024

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January 2022	3,445	2,740
February 2022	2,217	3,397
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April 2022	2,205	2,125
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