



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

Where you choose health coverage

# Board of Directors Meeting

*October 30, 2024*

MNsurance's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 855-366-7873 or [AEO@MNsurance.org](mailto:AEO@MNsurance.org).



# Public Comment

# Chair Update

# Administrative Items

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- Approve July 31, 2024 meeting minutes
- Vote to approve MNsure Board Advisory Committee chair, vice-chair and membership

# QEST Progress Update

# IT and Executive Steering Committee Update

# CEO Report

# CEO Report Overview

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- General updates
- Sign-up activity
- Unwinding Recap

# MNsure Strategic Planning Focus Question

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How can MNsure:

- continually innovate and enhance operations and customer service,
- strategically and transparently invest resources,
- lead in state health policy discussions,
- promote a collaborative environment,
- and build strong relationships with stakeholders and partners

to advance health insurance access and affordability over the next 3-5 years?

# MNsure Dashboard

<b>METS Activity, Plan Year 2024</b>	
<b>November 1, 2023 – September 30, 2024</b>	
<b>Total (Medical Assistance, MinnesotaCare, QHP)</b>	360,240
Medical Assistance Applicants	157,931
MinnesotaCare Applicants	20,051
Qualified Health Plan (QHP) Sign-ups	182,258
QHP New Consumers	73,936
Qualified Dental Plan Sign-ups	50,650

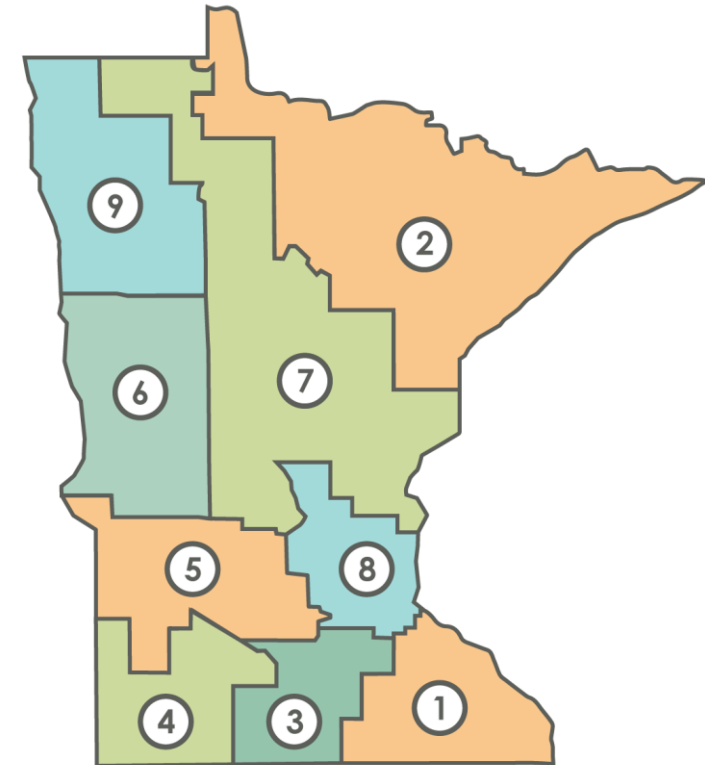
<b>Financial Assistance – Plan Year 2024, as of September 30, 2024</b>		
<b>Financial Assistance Type</b>	<b>Individuals</b>	<b>Households</b>
Percentage with Advanced Premium Tax Credit (APTC)	61.2%	61.4%
Percentage with Cost-Sharing Reductions	9.1%	10.8%
Average Monthly APTC	\$338.35	\$506.33
Cumulative APTC for Households Receiving APTC	N/A	\$248,839,679

# PY2024 QHP Enrollment by Rating Region

as of September 30, 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	7.8%	6.2%	\$789.37
2	5.4%	5.5%	\$557.81
3	4.6%	4.6%	\$694.03
4	2.0%	2.5%	\$600.58
5	3.5%	3.8%	\$557.41
6	4.1%	4.4%	\$534.34
7	7.8%	9.3%	\$582.35
8	63.4%	62.5%	\$406.99
9	1.4%	1.3%	\$561.51

\*Total not=100% due to rounding



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

# QHP Dashboard – Plan Year 2024

as of September 30, 2024

Carriers	2024 Enrollment to Date*	2023 Enrollment
Blue Plus	27.3%	22.3%
HealthPartners	20.0%	20.2%
Medica	13.8%	13.1%
Quartz	1.1%	1.1%
UCare	37.9%	43.3%

Metal Level	2024 Enrollment to Date	2023 Enrollment
Gold	19.0%	19.8%
Silver	33.1%	30.2%
Bronze	45.8%	47.9%
Catastrophic	2.1%	2.1%

Sex	2024 Enrollment to Date	2023 Enrollment
Male	47.4%	47.9%
Female	52.6%	52.1%

\*Total not = 100% due to rounding

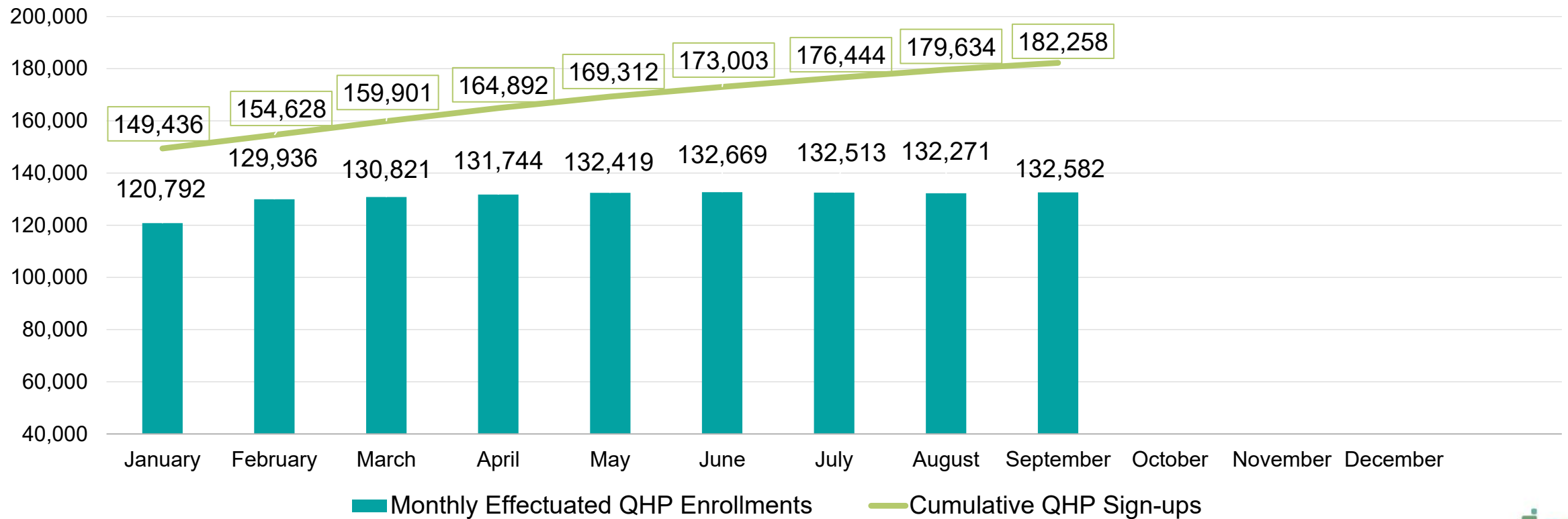
Age	2024 Enrollment to Date*	2023 Enrollment*
<18	12.7%	13.1%
18-25	7.7%	6.8%
26-34	13.5%	12.6%
35-44	14.8%	14.5%
45-54	15.6%	15.5%
55+	35.6%	37.4%

Language Preference	2024	2023*
English	95.9%	96.8%
Hmong	0.5%	0.5%
Somali	0.5%	0.3%
Spanish	1.5%	1.3%
Other	1.6%	1.2%

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

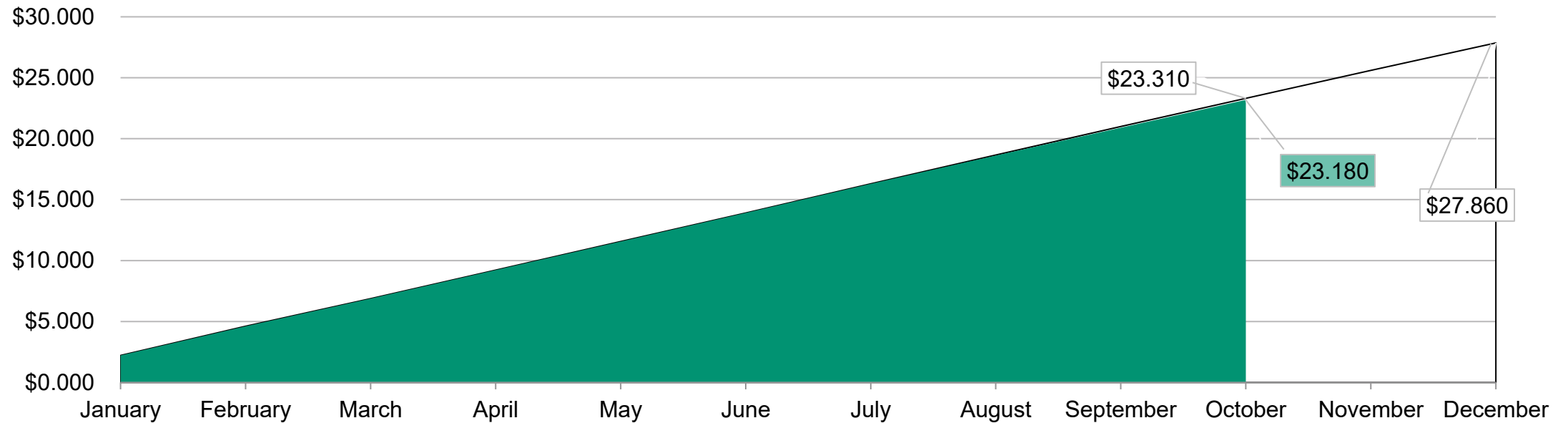
# Sign-Ups and Effectuated Enrollments

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



# MNsure Premium Withhold Revenue Calendar Year 2024

Forecast and YTD Actual



□ Current Forecast    ■ YTD Actual (through October 2024)

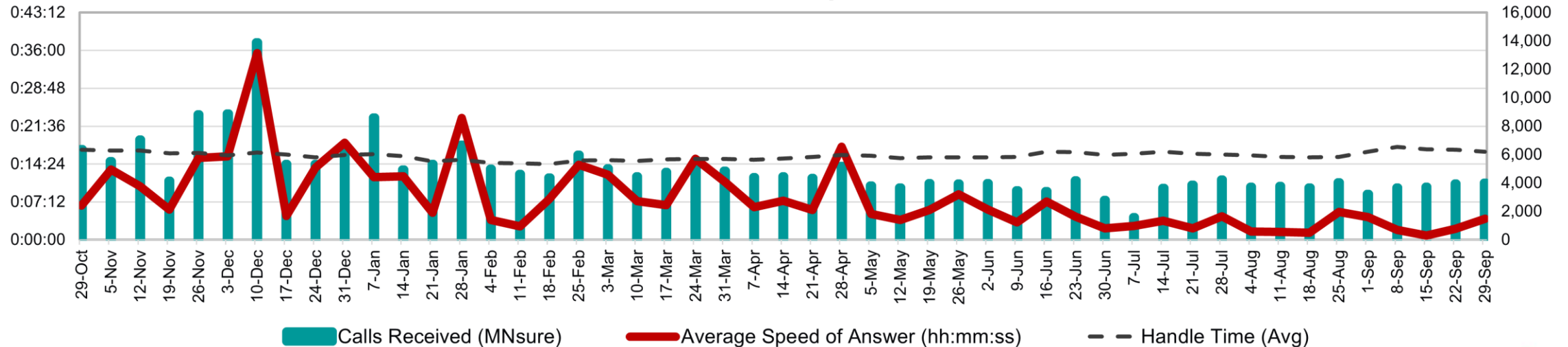
*Revenue numbers in millions*

Note: CY2024 forecast is based on budget approved at July 31, 2024 board meeting.

# Contact Center Dashboard

Contact Center Main Line – 2024	July	August	September
Average Daily Call Volume	741	760	783
Service Level (% of calls answered within 5 min.)	78.2%	84.2%	82.7%
Calls Abandoned While in Queue	3.8%	2.6%	3.3%

## MNsire Contact Center Performance November 1, 2023 - September 30, 2024



Call volumes represent weekly totals for week beginning with date.

Prepared for October 30, 2024 board meeting

# Call Inquiries Dashboard

<b>Contact Center Main Line Top Inquiries, September 2024</b>	
1. MinnesotaCare/Counties	20.1%
2. How Do I Apply	11.2%
3. How To Enroll in a Plan	10.0%
4. How Do I Update My Application?	7.6%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	7.3%

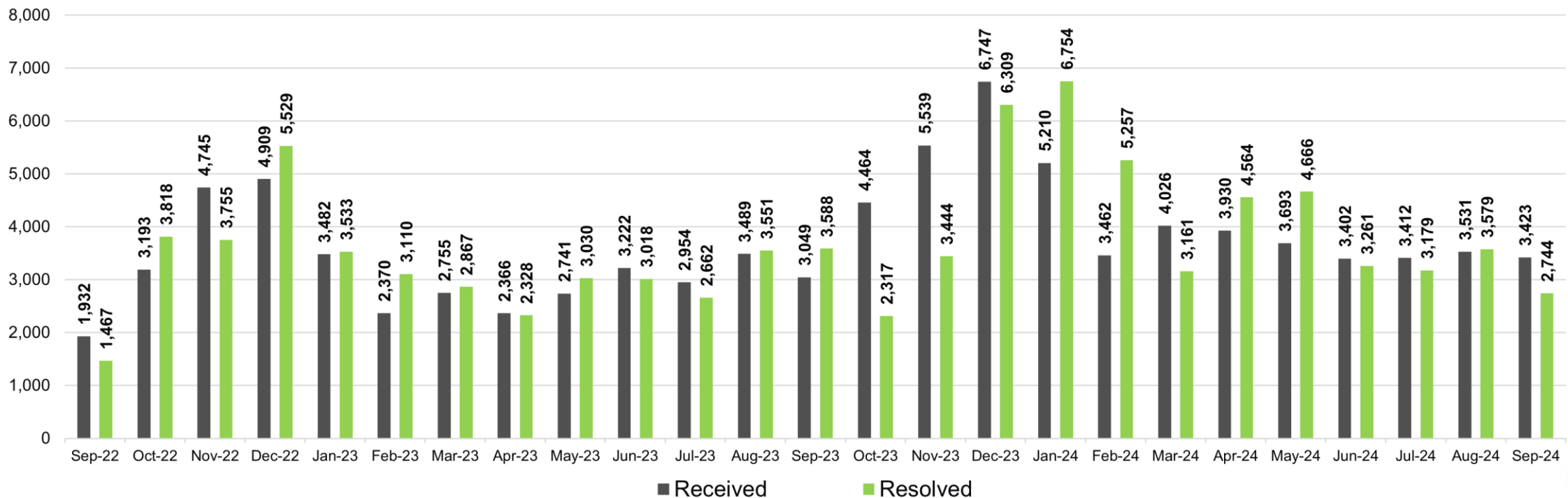
<b>Assister Resource Center (ARC) Top Inquiries, September 2024</b>	
1. Public Program Status	45.1%
2. Determination Result	35.9%
3. Qualified Health Plan Status	13.4%
4. Password Reset/Account Unlock	8.3%
5. Newborn Status	4.8%

<b>Broker Service Line Top Inquiries, September 2024</b>	
1. Status Before Appointment	26.8%
2. Lost or Will Lose Employer-Sponsored Insurance	9.3%
3. Status of Special Enrollment Period	9.0%
4. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	4.8%
5. Lost or Will Lose Other Health Coverage	2.8%

# Qualified Life Events Processing

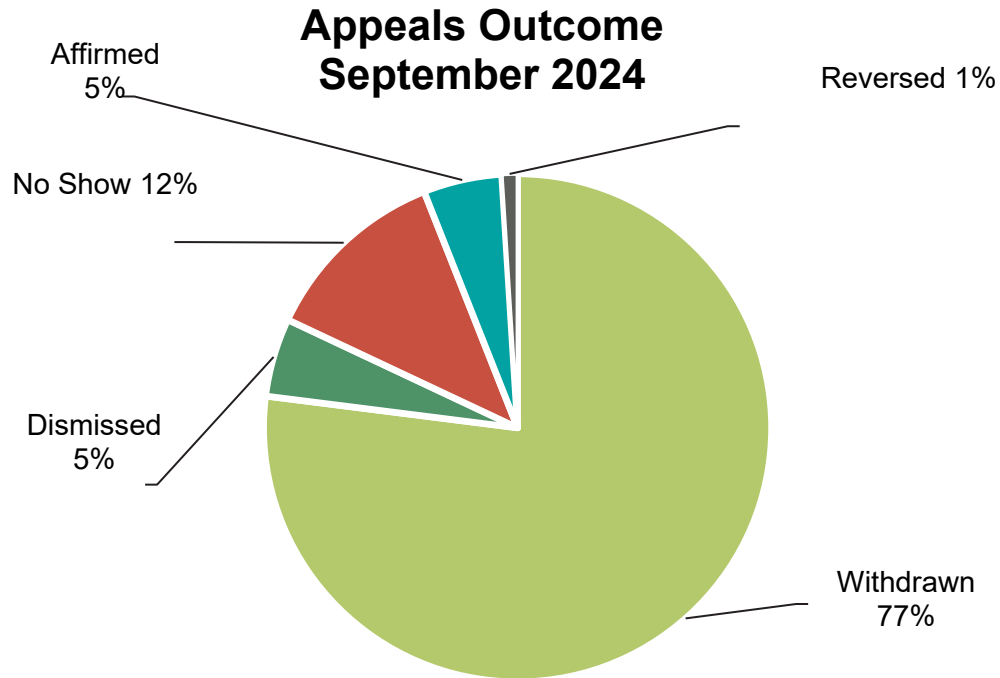
- Workable life event cases: 323
- Average time to process: 6 days

Life Event Change Processing By Month September 2022 - September 2024



# Appeals Dashboard

Appeals Status – 2024	July	August	September
Appeals Filed	69	80	37
Average Days Open	50	48	41

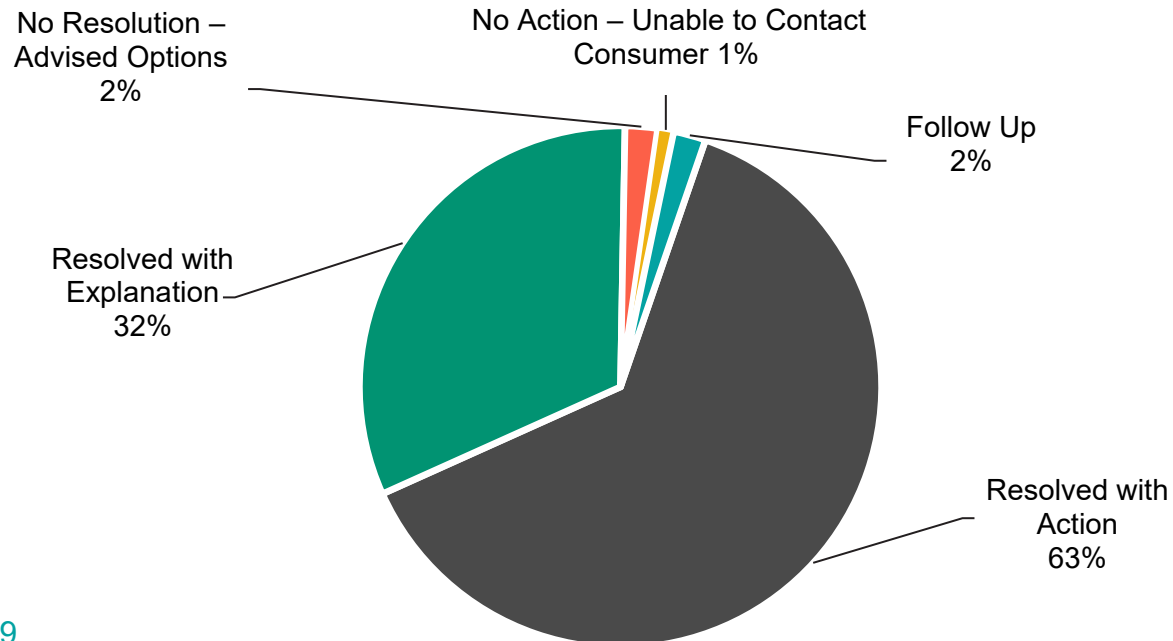


Top Issues September 2024	
Special Enrollment Period Denial Issues	37%
Outstanding Determination Issues	36%
Termination Date Issues	5%

# Resolution Review Dashboard

Resolution Review Tickets – 2024	July	August	September
Resolution Review Tickets Created	141	114	134
Average Days Open	2	2	2

## Resolution Review Outcome September 2024



## Top Issues September 2024

Termination Date Issue	46%
Special Enrollment Period Denial Issue	38%
Effectuation Date Issue	33%

# Continuous Coverage Unwinding

## Coverage Transition Dashboard

May 2023 – Sept. 2024

Cumulative Total Eligible for Qualified Health Plan (QHP)	39,533	100%
Cumulative Total Qualifying Life Events (QLE) Reported	17,538	44%
QHP Selections	12,590	32%

# Contact Center/Operations Unwinding: May 2023 – Sept. 2024

<b>Calls Taken</b>	
Contact Center	322,372
Broker	68,484
Assister Resource Center	79,691
<b>TOTAL</b>	<b>470,547</b>

<b>Requests Processed</b>	
Life Event Changes	64,458
Special Enrollment Period Requests (Jan. – Sept.)	19,153
All other requests	56,395

<b>Overtime Hours Worked</b>	
	3,168

# Open Enrollment Readiness

# Key Dates

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- **November 1:** Open enrollment begins
- **December 18:** Deadline for January 1 coverage
- **January 15:** Open enrollment ends / Deadline for February 1 coverage

# 2025 Market Outlook – Plans & Rates

- Average rate increases for 2025 across all health insurance carriers range between 1.95% to 11.56%
- Enrollees receiving APTC will see smaller increases, averaging 5.8%
- Over 60% of MNsure enrollees receive APTC
- More choice: 28 more medical and dental plans in 2025

# Operations OE Readiness

# Consumer Experience & Accessibility



Our values this open enrollment period were focusing on the consumer experience and providing greater accessibility than year over year.

- Easier
- More conveniences
- Automations
- Responsive
- Accessible and available

# Consumer Experience & Accessibility

- **Smooth Renewals:** MNsure consumers were fluidly renewed into plans for plan year 2025 and received personalized letters with their updated financial help eligibility for the new year.
- **Convenient Window Shopping:** MNsure opened window shopping for longer than ever before, working with carriers and the Department of Commerce to provide three business weeks to browse before November 1.
- **Easy Compare Plans:** For the first time, MNsure introduced standardized “Easy Compare” plans, simplifying the decision-making process for consumers and making it easier to evaluate plan options.
- **Easy Enrollment:** Working with the Department of Revenue, Minnesotans will have an automated solution, at their option, to receive an automated outreach about health insurance coverage and available financial help just by checking a box on their MN tax return.

# Consumer Experience & Accessibility

- **Available Customer Service:** Our customer service headcount has improved year over year across all contact lines. Increased staffing paired with our continued focus on cross training representatives allow us to be flexible and more responsive in periods of high volume.
- **Data-driven Hours of Operation:** We optimized our availability and staffing levels through analyzing past years' call data. We are generally open for calls 8-5. We have extended hours leading up to deadlines including Saturday and Sunday hours. Where we are open later, we will close at 8 p.m. and we have earlier close times around the holidays where we don't have a call volume necessitating staying open late.
- **Automated Call-back Features:** We're expanding our past successes with call-back functionality and extending the same features to our broker line, making their time with us more efficient.

# OEP12 Communications and Marketing Overview

# PY 2025 Campaign Goals

- **Goals**

- Identify MNsure as the solution & Minnesotans' home for health insurance
- Raise awareness of MNsure and open enrollment
- Reduce Minnesota's uninsured rate by increasing enrollments through MNsure

- **Key Messages**

- If you need health insurance, MNsure can help
- 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.
- Highlight free expert help from assisters in your community

# Target Audiences

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- MNsure's communications and marketing campaign has statewide reach while focusing on uninsured communities
  - 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

# Paid Media Campaign

We need health insurance.  
Now what?

**MNsure**<sup>SM</sup>

Enroll by Dec. 18 at [MNsured.org](https://MNsured.org)

# Paid Media Campaign (continued)



Health insurance starts here.

MNSure™

Enroll by Dec. 18 at [MNSure.org](https://MNSure.org)

This advertisement features a fisherman in a green vest and blue cap, holding a fishing rod. The background includes a loon and a sunset. The text 'Health insurance starts here.' is in teal and orange, with 'MNSure™' in orange and teal. The bottom banner is teal with white text: 'Enroll by Dec. 18 at [MNSure.org](https://MNSure.org)'.



Find your health plan.

MNSure™

Enroll by Dec. 18 at [MNSure.org](https://MNSure.org)

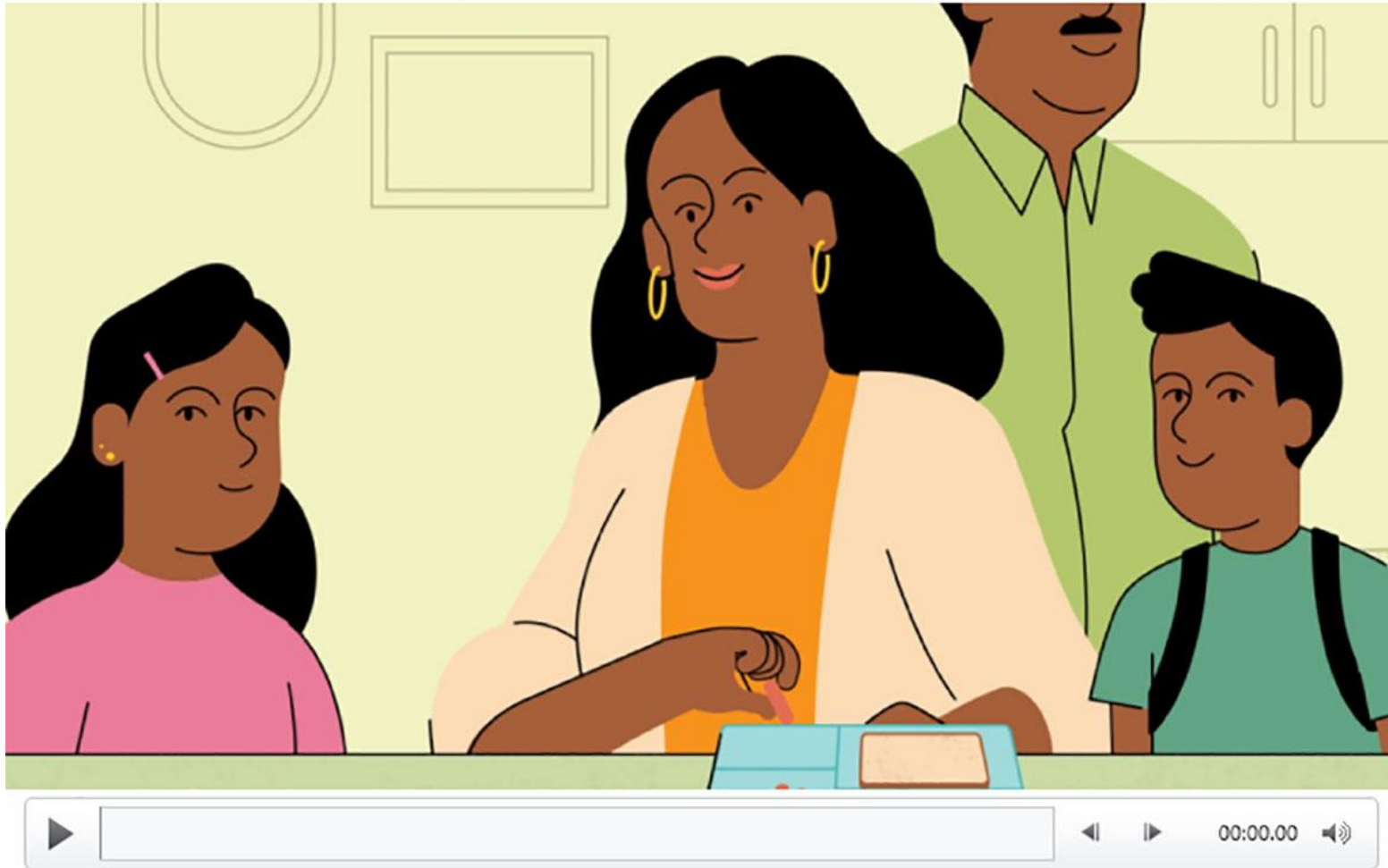
This advertisement features a woman in a red sweater pushing a stroller with a child. The background includes a loon and a sunset. The text 'Find your health plan.' is in teal and orange, with 'MNSure™' in orange and teal. The bottom banner is teal with white text: 'Enroll by Dec. 18 at [MNSure.org](https://MNSure.org)'.



Let's find the right health plan for you.

This advertisement features a woman in an orange jacket looking at her phone. The background includes a sunset, a loon, and a tree. The text 'Let's find the right health plan for you.' is in teal and orange. The bottom banner is teal with white text: 'Enroll by Dec. 18 at [MNSure.org](https://MNSure.org)'.

# 30-second video



# Campaign Overview

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- Continuing our strong 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
- State-wide reach with TV, radio, billboards, and digital ads
- Personalized broker ads for local and community appeal
- Campaign will roll out this week and will be fully live Nov 6. Full campaign runs through Jan. 15, 2025

# Owned & Earned Media

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- Press releases and proactive media outreach
- Email marketing:
  1. Broad outreach to current & past consumers on weekly basis
  2. “Chase campaign” — Targeted outreach to close the gap with consumers who have started the process but not completed their enrollment yet
- Organic social media — posting on our accounts and providing content toolkits to stakeholders



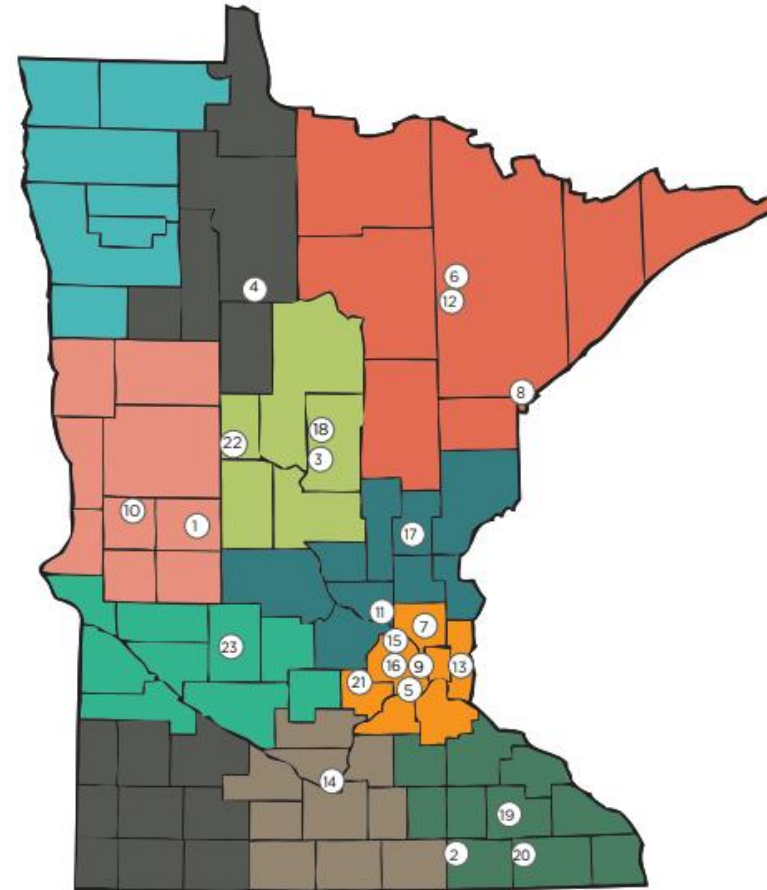
# Consumer Assistance Readiness

# Brokers Partnering to Help Consumers

- More than a third (37%) of MNsure's consumers work with a broker to enroll in a health plan. Nearly all work with someone from their own community.
- Over 1,350 brokers are currently certified to assist MNsure consumers.
- Engagement with the broker community continues to grow — nearly 300 brokers have started with MNsure since last open enrollment.
- MNsure's Broker Enrollment Center partners will offer walk-in help at 23 locations across the state and respond to consumer referrals from the Contact Center.

# Broker Enrollment Centers

- |  |  |
|--|--|
| <p>① <b>Alexandria</b><br/>Martinson Insurance Agency<br/>320-763-6518</p> <p>② <b>Austin</b><br/>CW Moline Insurance, A Strong Co.<br/>507-434-2299</p> <p>③ <b>Baxter</b><br/>Strong Insurance Services,<br/>RG Insurance<br/>218-828-1310</p> <p>④ <b>Bemidji</b><br/>Pickett Agency<br/>218-751-1213</p> <p>⑤ <b>Bloomington</b><br/>Alexander &amp; Haberman Agency, LLC<br/>952-777-4227</p> <p>⑥ <b>Chisholm</b><br/>Jenifer Ivanca Insurance Agency<br/>218-254-3422</p> <p>⑦ <b>Coon Rapids</b><br/>Alexander &amp; Haberman Agency, LLC<br/>763-260-5538</p> <p>⑧ <b>Duluth</b><br/>Benes Insurance Services,<br/>A Strong Company<br/>218-628-6180</p> <p>⑨ <b>Edina</b><br/>CAL Financial, Inc.<br/>763-703-5380</p> <p>⑩ <b>Elbow Lake</b><br/>Ellis Insurance Agency<br/>218-685-4441</p> <p>⑪ <b>Elk River</b><br/>North Central Insurance Agency<br/>763-241-7900</p> <p>⑫ <b>Hibbing</b><br/>Jenifer Ivanca Insurance Agency<br/>218-440-1665</p> | <p>⑬ <b>Lake Elmo</b><br/>Cannaday Bloom Wealth and<br/>Insurance Solutions<br/>952-277-4280</p> <p>⑭ <b>Mankato</b><br/>Midwest Insurance Group, Inc.<br/>507-388-1000</p> <p>⑮ <b>Maple Grove</b><br/>American Senior Benefits<br/>763-559-8200, ext. 100</p> <p>⑯ <b>Minnetonka</b><br/>Tonka Financial Services<br/>952-746-5110</p> <p>⑰ <b>Mora</b><br/>Sjoberg &amp; Holmstrom, LLC<br/>320-679-5183</p> <p>⑱ <b>Nisswa</b><br/>Strong Insurance Services,<br/>Nisswa Insurance<br/>218-963-4446</p> <p>⑲ <b>Rochester</b><br/>Rochester Senior Solutions<br/>507-252-1058</p> <p>⑳ <b>Spring Valley</b><br/>Rochester Senior Solutions<br/>507-252-1058</p> <p>㉑ <b>Waconia</b><br/>Legacy Health Insurance<br/>952-922-5677</p> <p>㉒ <b>Wadena</b><br/>Wadena Insurance<br/>218-430-0400</p> <p>㉓ <b>Willmar</b><br/>Health Insurance Services, Inc.<br/>320-235-2500</p> |
|--|--|



# Navigators Breaking Down Barriers

- Over 660 navigators are currently certified to assist MNsure consumers.
  - There are navigators based in 56 counties, available to help Minnesotans in all corners of the state.
  - Half of the navigators listed on MNsure's online directory speak a language other than English, representing dozens of languages.
- Every month, several thousand Minnesotans get coverage or keep their coverage with the help of a navigator — more than 90% are eligible for Medical Assistance or MinnesotaCare.
- MNsure's navigator grantees receive funding to focus on reaching and enrolling populations with high rates of uninsurance and facing significant barriers to coverage.

# Preparing Our Partners

- Worked to retain experienced partners and recertify them for this open enrollment — 40% of brokers and navigators have been certified with MNsure for at least five years!
- Hundreds educated through MNsure’s annual open enrollment training
  - Hosted in-person “Assister Assemblies” in Duluth, Rochester, Alexandria and the Twin Cities for all assister partners
  - Offered online training to ensure all had a chance to participate
- Partnered with MNsure’s health and dental carriers to host informational webinar sessions

# New Business

**Adjourn**



## Board of Directors Meeting Slide Deck Addendum 10/30/2024

### Effectuated Enrollments and Average Premiums, 2024, page 13

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2024	120,792	149,436
February 2024	129,936	154,628
March 2024	130,821	159,901
April 2024	131,744	164,892
May 2024	132,419	169,312
June 2024	132,669	173,003
July 2024	132,513	176,444
August 2024	132,271	179,634
September 2024	132,582	182,258

### Contact Center Dashboard, page 15

#### MNsurance Contact Center Call Performance, November 1, 2023 – September 30, 2024

- Calls received were highest at 13,894 during the week of December 10, 2023, and another spike of 8,900 calls occurred the week of December 3, 2023. As of the week starting September 23, 2024, there were 3,966 calls received.
- The lowest number of calls received were 2,812 the week of June 30, 2024.
- The highest average speed of answer was 0:35:29 for the week of December 10, 2023. As of the week starting September 23, 2024, the average speed of answer was 0:08:06.
- The lowest average speed to answer was 0:00:50 for the week of September 15, 2024.
- The highest call handle time of 0:17:40 was during the week of September 8, 2024. As of the week starting September 23, 2024, the average call handle time was 0:15:57.

### Qualified Life Events Processing, page 17

#### Life Event Changes by Month, September 2022 – September 2024

Month / Year	Received Changes	Resolved Changes
September 2022	1,932	1,467
October 2022	3,193	3,818

<b>Month / Year</b>	<b>Received Changes</b>	<b>Resolved Changes</b>
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
November 2023	5,539	3,444
December 2023	6,747	6,309
January 2024	5,210	6,754
February 2024	3,462	5,257
March 2024	4,026	3,161
April 2024	3,930	4,564
May 2024	3,693	4,666
June 2024	3,402	3,261
July 2024	3,412	3,179
August 2024	3,531	3,579
September 2024	3,423	2,744