MNsure℠
Where you choose health coverage

Board of Directors Meeting

January 29, 2025

MNsure'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@MNsure.org.

Public Comment

Chair Update

Administrative Items

- Approve November 20, 2024 meeting minutes

CEO Report and Open Enrollment Recap

CEO Report Overview

- General update
- Plan year 2024 review
- Open enrollment period for plan year 2025 recap

MNsure Dashboard

METS Activity, Plan Year 2024 November 1, 2023 – December 31, 2024	
Total (Medical Assistance, MinnesotaCare, QHP)	369,554
Medical Assistance Applicants	166,998
MinnesotaCare Applicants	15,968
Qualified Health Plan (QHP) Sign-ups	186,588
QHP New Consumers	78,282
Qualified Dental Plan Sign-ups	52,001

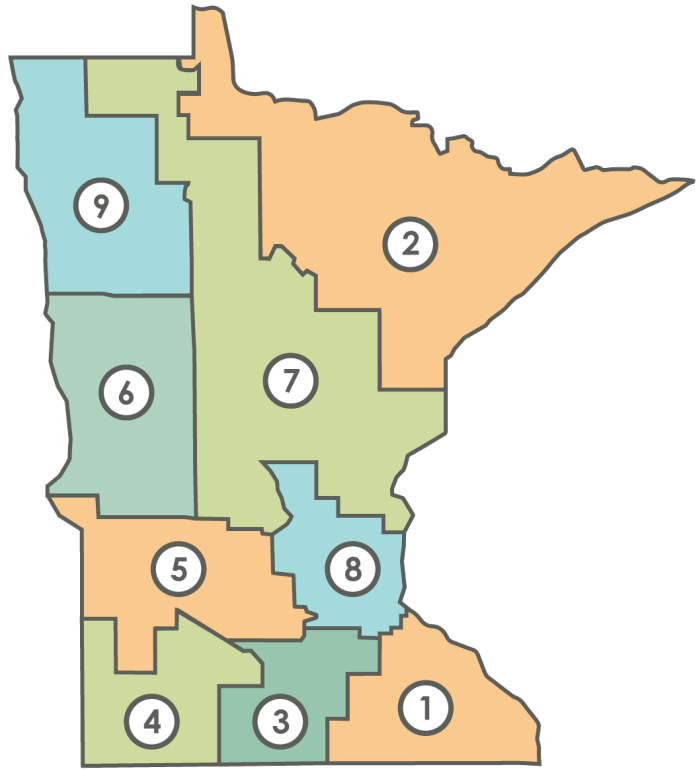
Financial Assistance – Plan Year 2024, as of December 31, 2024		
Financial Assistance Type	**Individuals**	**Households**
Percentage with Advanced Premium Tax Credit (APTC)	61.4%	61.7%
Percentage with Cost-Sharing Reductions	8.9%	10.6%
Average Monthly APTC	$337.66	$506.86
Cumulative APTC for Households Receiving APTC	N/A	$328,428,187.20

Plan Year 2024 QHP Enrollment by Rating Region

as of December 31, 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%	$792.90
2	5.4%	5.5%	$558.97
3	4.6%	4.6%	$696.93
4	2.0%	2.6%	$598.60
5	3.5%	3.8%	$561.91
6	4.1%	4.5%	$535.17
7	7.8%	9.3%	$586.76
8	63.4%	62.1%	$408.92
9	1.4%	1.3%	$555.92

*Total not=100% due to rounding



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

QHP Dashboard – Plan Year 2024

as of December 31, 2024

Carriers	2024 Enrollment	2023 Enrollment
Blue Plus	27.7%	22.3%
HealthPartners	20.1%	20.2%
Medica	14.0%	13.1%
Quartz	1.1%	1.1%
UCare	37.1%	43.3%

Metal Level	2024 Enrollment	2023 Enrollment
Gold	19.1%	19.8%
Silver	33.0%	30.2%
Bronze	46.0%	47.9%
Catastrophic	1.9%	2.1%

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

*Total not = 100% due to rounding

Age	2024 Enrollment	2023 Enrollment*
<18	12.8%	13.1%
18-25	7.6%	6.8%
26-34	13.2%	12.6%
35-44	14.8%	14.5%
45-54	15.7%	15.5%
55+	35.9%	37.4%

Language Preference	2024	2023*
English	95.7%	96.8%
Hmong	0.5%	0.5%
Somali	0.6%	0.3%
Spanish	1.6%	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 January 2025.

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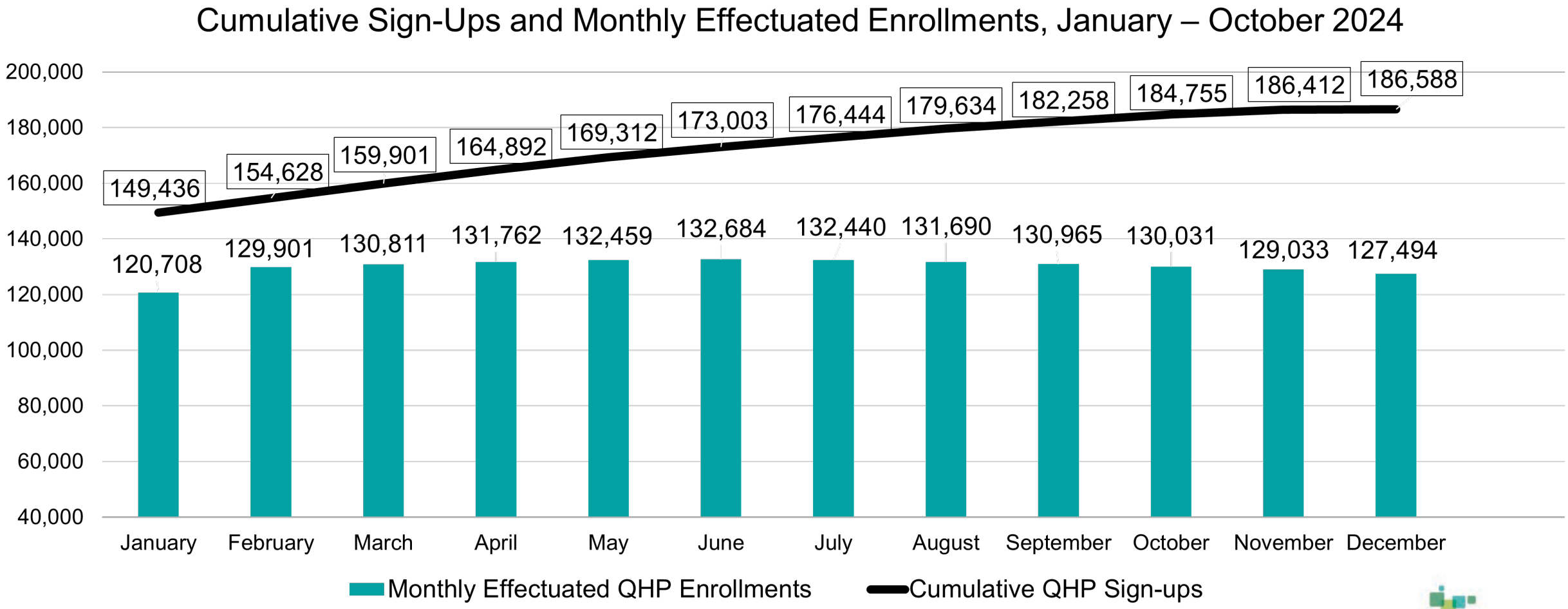
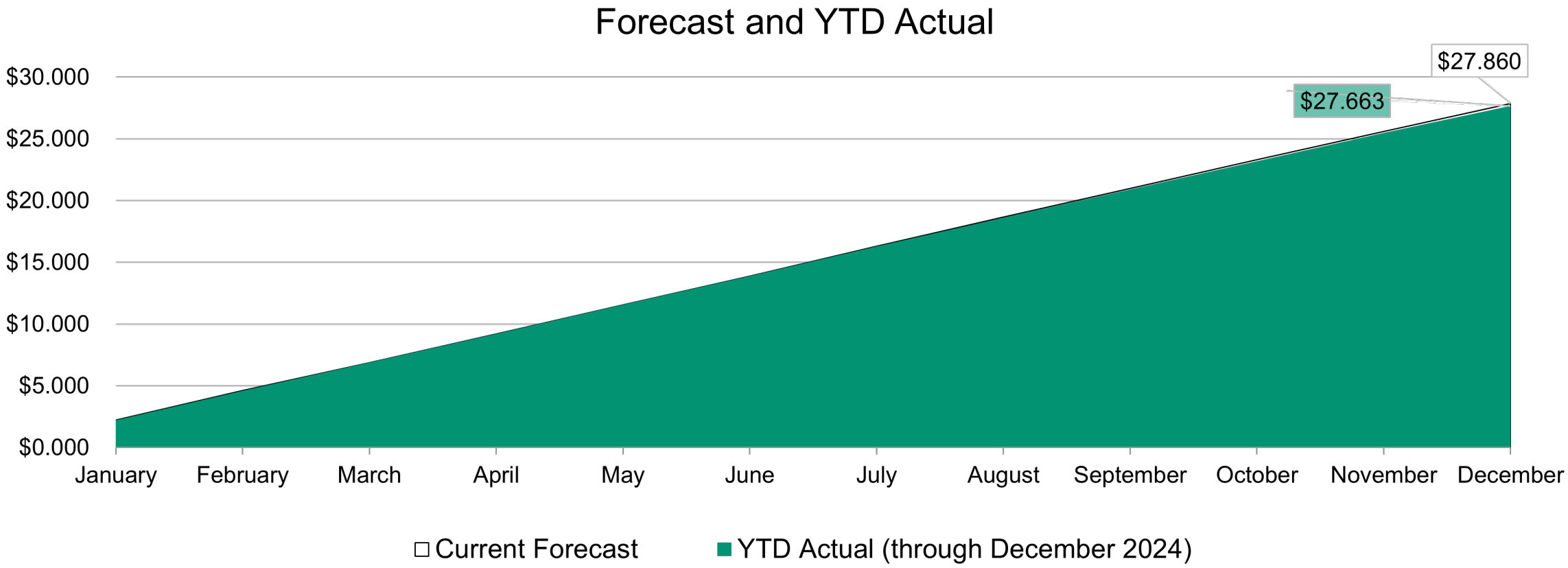
Sign-Ups and Effectuated Enrollments Plan Year 2024



Prepared for January 29, 2025 board meeting

MNsure Premium Withhold Revenue Calendar Year 2024

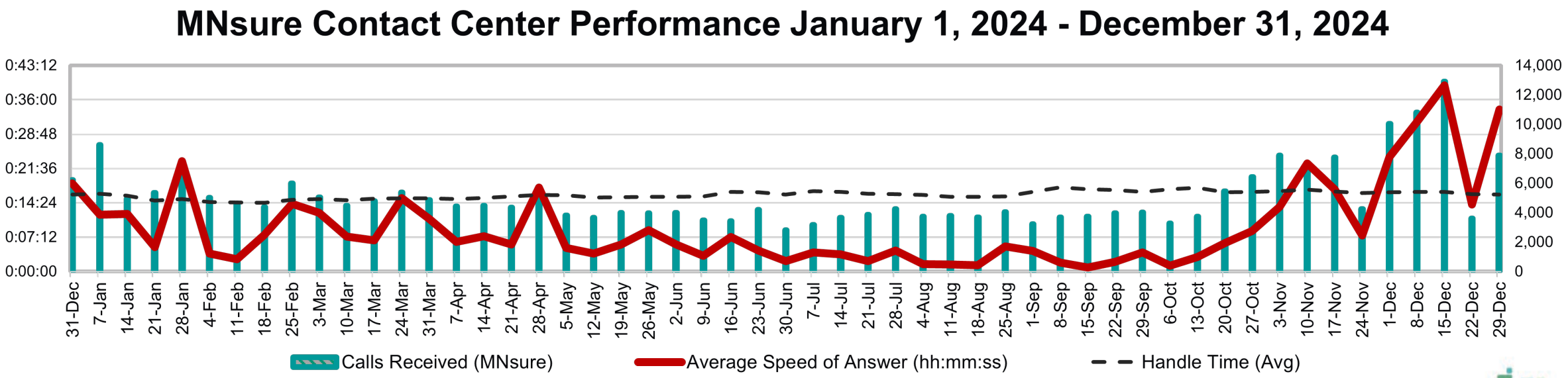


Revenue numbers in millions

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

Contact Center Dashboard

Contact Center Main Line – 2024	October	November	December
Average Daily Call Volume	868	1,607	1,719
Service Level (% of calls answered within 5 min.)	78.0%	27.4%	26.5%
Calls Abandoned While in Queue	3.6%	11.0%	17.5%



Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, December 2024	
1. MinnesotaCare/Counties	14.3%
2. How To Enroll In A Plan	9.7%
3. How Do I Apply	6.8%
4. How Do I Update My Application?	5.6%
5. Enrollment Status Check	4.7%

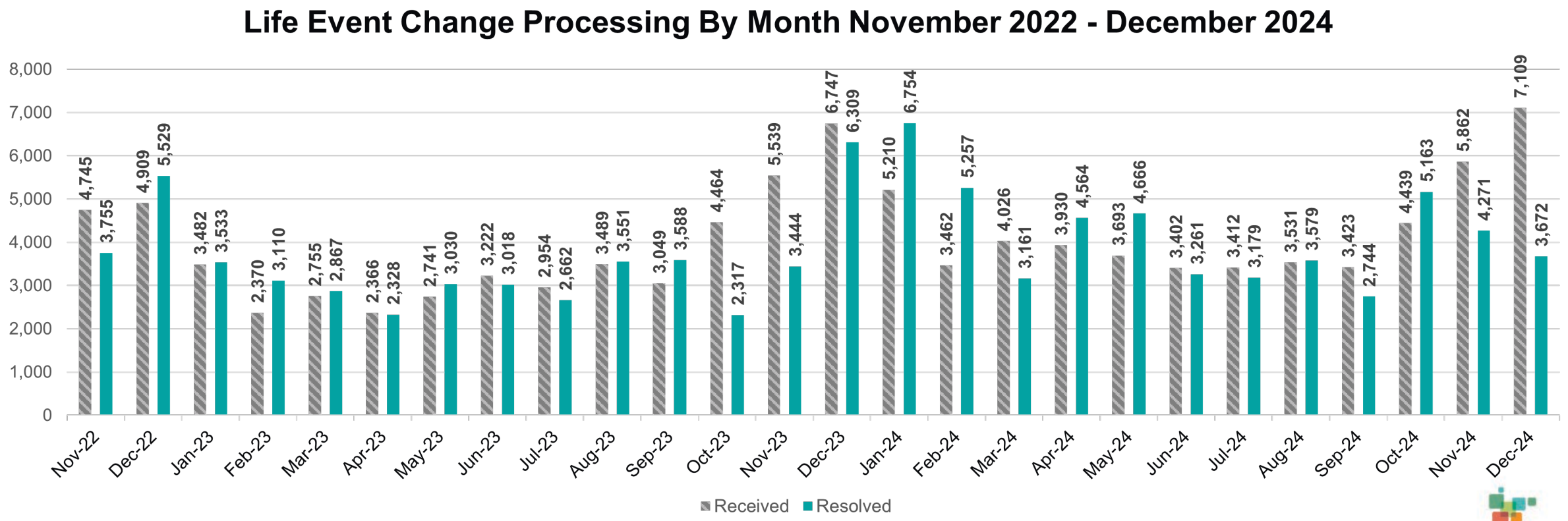
Assister Resource Center (ARC) Top Inquiries, December 2024	
1. Public Program Status	38.7%
2. Determination Status	35.3%
3. Qualified Health Plan Status	16.5%
4. Password Reset/Account Unlock	9.3%
5. Public Program Renewal	4.2%

Broker Service Line Top Inquiries, December 2024	
1. Status Before Appointment	62.2%
2. Request To Close Application	7.3%
3. Status of Enrollment	6.9%
4. Paper Application	6.9%
5. Status of Reported Change	2.1%

Qualified Life Events Processing

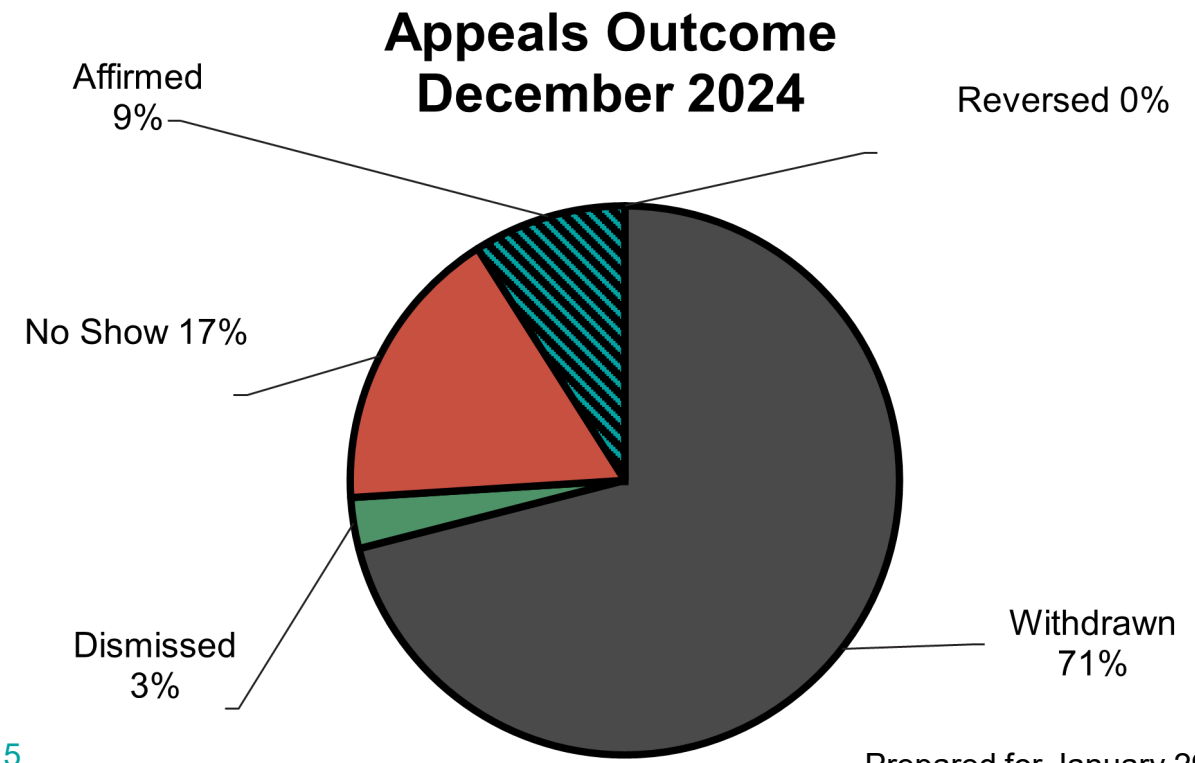
Workable life event cases: 3720

Average time to process: 21 days



Appeals Dashboard

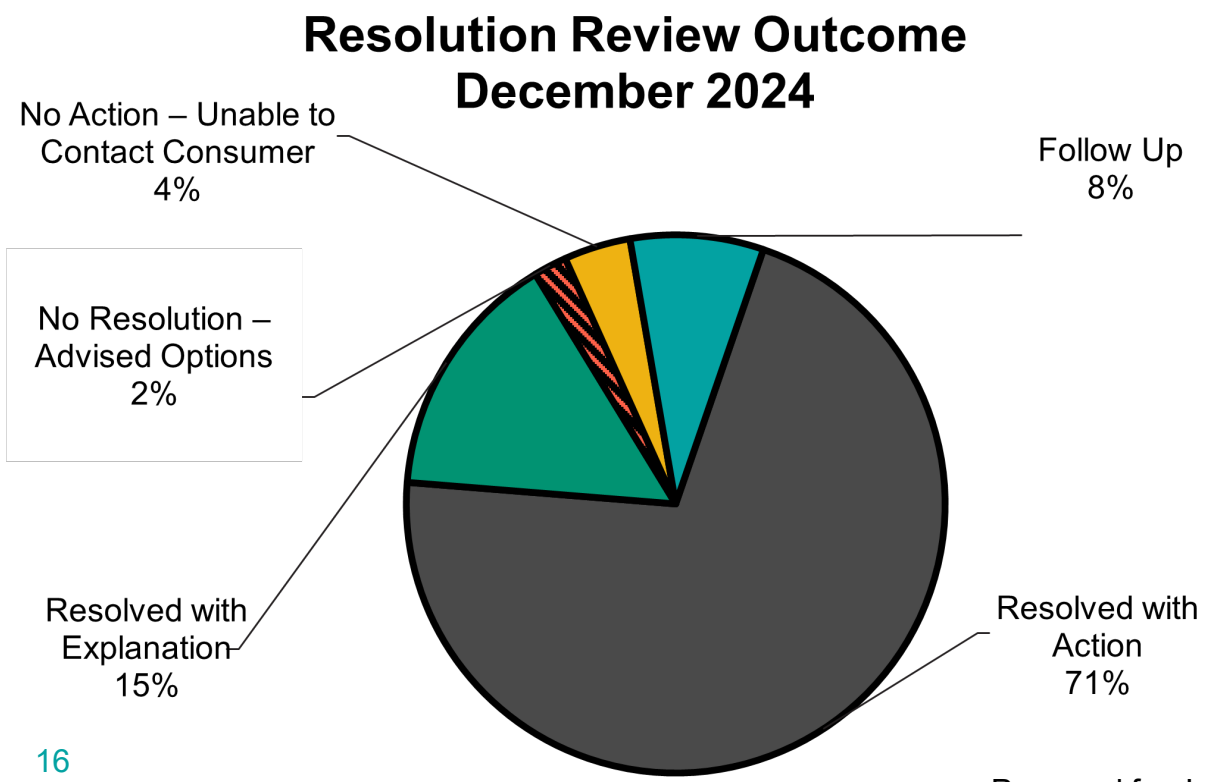
Appeals Status – 2024	October	November	December
Appeals Filed	45	86	71
Average Days Open	66	50	46



Top Issues December 2024	
Outstanding Issue	62%
Advanced Premium Tax Credit Issue	24%
Special Enrollment Period Issue	2%

Resolution Review Dashboard

Resolution Review Tickets – 2024	October	November	December
Resolution Review Tickets Created	132	94	138
Average Days Open	2	2	3



Top Issues December 2024	
Plan Effectuation Date	38%
Plan Termination Date	32%
Special Enrollment Period Eligibility	13%

Open Enrollment Recap

MNsure Dashboard — Plan Year 2025

METS Activity, Plan Year 2025 November 1, 2024 – January 15, 2025	
Total (Medical Assistance, MinnesotaCare, QHP)	214,373
Medical Assistance Applicants	36,502
MinnesotaCare Applicants	10,708
Qualified Health Plan (QHP) Sign-ups	167,163
QHP New Consumers	43,990
Qualified Dental Plan Sign-ups	48,670

Financial Assistance – Plan Year 2025, as of January 16, 2025		
Financial Assistance Type	**Individuals**	**Households**
Percentage with Advanced Premium Tax Credit (APTC)	61.0%	60.8%
Percentage with Cost-Sharing Reductions	9.4%	11.0%
January Average Monthly APTC	$372.53	$554.69
Estimated January APTC for Households Receiving APTC	N/A	$31,335,355.87

QHP Dashboard – Plan Year 2025

as of January 16, 2025

Carriers	2025 Enrollment to Date*	2024 Enrollment
Blue Plus	27.6%	22.3%
HealthPartners	18.6%	20.2%
Medica	19.5%	13.1%
Quartz	0.9%	1.1%
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Male	47.4%	47.4%
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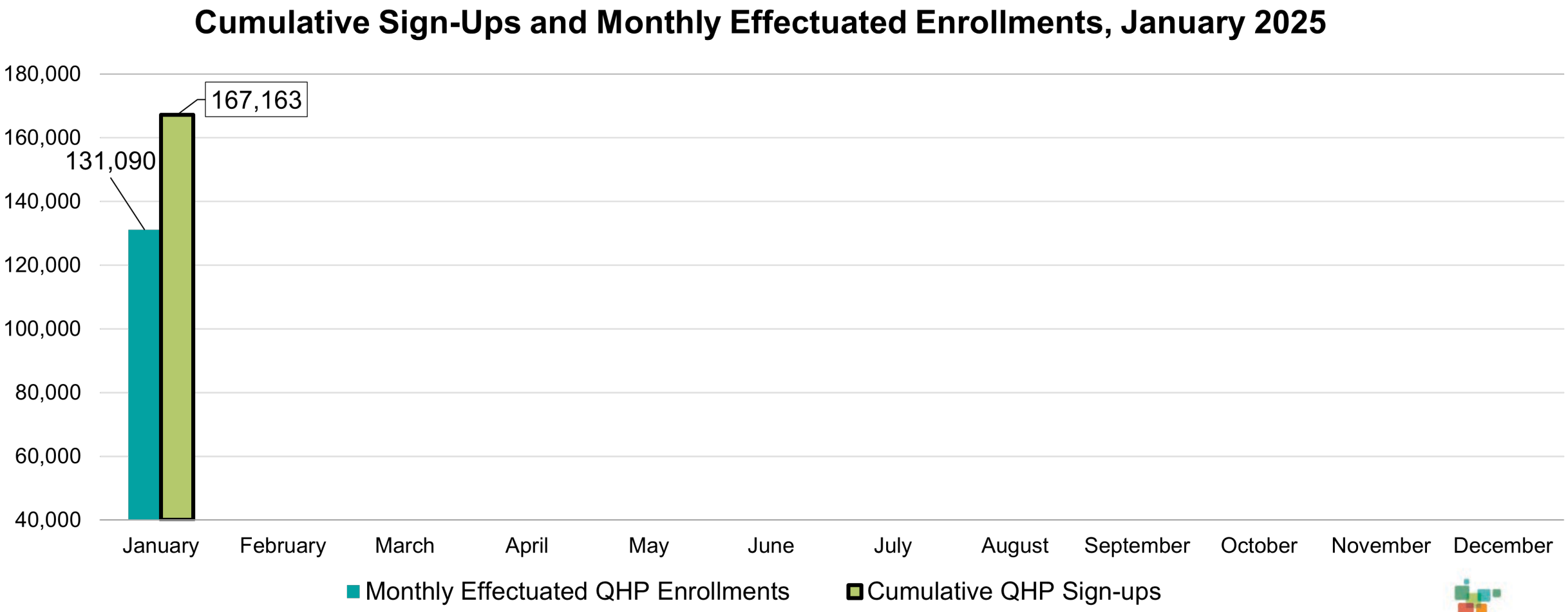
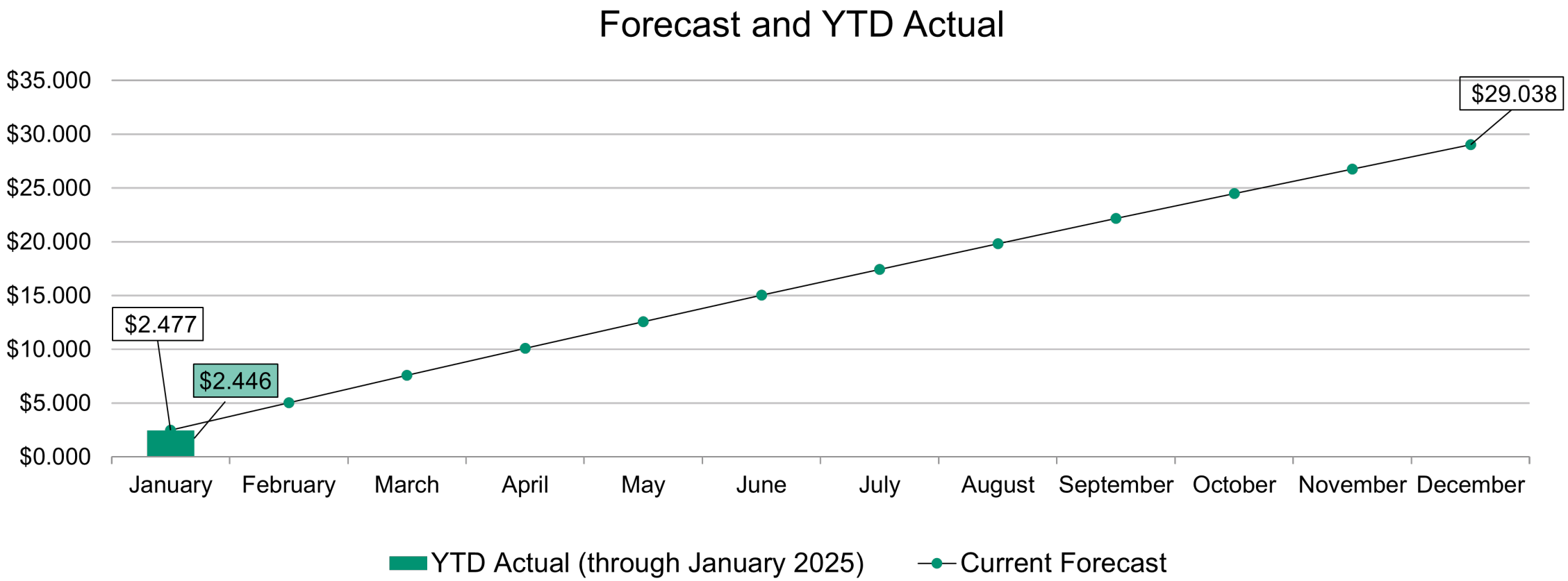
MNsure

Sign-Ups and Effectuated Enrollments Plan Year 2025



MNsure Premium Withhold Revenue Calendar Year 2025



Revenue numbers in millions

Note: CY2025 forecast is based on the budget approved at July 31, 2024 board meeting with adjustments based on effectuated enrollments for January 2025.

Prepared for January 29, 2025 board meeting

IT and Executive Steering Committee Update

MNsure Board Update

Minnesota Eligibility Technology System (METS)

George McNulty| CBTO| MNIT partnering with DHS and MNsure (MNIT DHS)

January 29, 2025

Agenda

- Open Enrollment Update

MNIT Open Enrollment Update

By the numbers…..

- Open enrollment duration: 76 days
- Total MNsure enrollments: 167,163 (per MNsure press release in the Star Tribune)
- Total new applications completed and submitted: 50,833
- Total new accounts provisioned: 40,535
- Total number of account transfers (ATs) from METS to GI: 538,959
- Total number of enrollment notices sent: 100,247
- Total number of MNIT DHS/MNsure staff supporting open enrollment: 111
- Total number of days of staffed METS Command Center: 55 days
- Total number of system health checks: 96 checks of 12 systems each = 1,152 individual system checks
- Number of METS deployments during open enrollment: 6
- Total number of changes scrutinized by the DHS/MNsure Change Advisory Board (CAB) in support of MNsure's change freeze: 259
- System uptime: 99.9% (excluding approved change and maintenance windows)

MINNESOTA IT SERVICES

Thank You!

2024 Goals and Measurement: Quarter 4 Update

2024 Goal Progress Dashboard

	Q1	Q2	Q3	Q4
1. Family Glitch outreach and education				
2. Plain language initiative				
3. Advocate for 2024 legislative priorities				
4. QEST project implementation				
5. Health Insurance Easy Enrollment program implementation				
6. Broker/Navigator awareness and use of unassisted application				
7. Establish a Diversity, Equity and Inclusion program				
8. Develop a MNsure strategic plan				

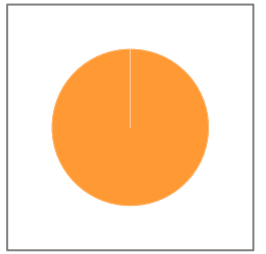
#1: Family Glitch Outreach and Education

2024 Deliverables

1. Develop a communication strategy focused on earned and owned channels
2. Educate external stakeholders and reach employers

Key Activities

- ✓ Review consumer behavior and patterns (Jan-Feb)
- ✓ Identify key messages and outreach channels (Apr - Aug)
- ✓ Launch education campaign (Aug - Nov)



Progress = 100%

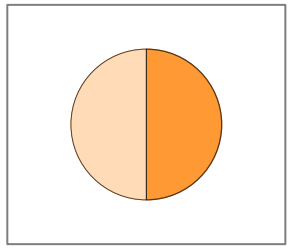
#2: Plain Language Initiative

2024 Deliverables

1. Develop a process to help ensure that external communications are easily understood by a diverse audience.
2. Enhance internal communication by promoting plain language use within the organization.
3. Improve the clarity of online content for website visitors and digital audiences.
4. Create internal education plan to help train staff on plain language

Key Activities

- ✓ Review consumer behavior and patterns (Jan-Apr)
- ✓ Solicit feedback from internal and external stake-holders on plain language suggestions (Jan-Jul)
- ✓ Use audit findings and feedback to update and refine plain language guidelines and practices (Jul – Oct)
- ❑ Collaborate with legal and compliance teams to identify opportunities for simplification without compromising accuracy (Jul - Oct)
- ❑ Create a process to develop plain language summaries for complex documents (Aug – Nov)
- ❑ Create a process to conduct plain language audits on a variety of communication materials (Sep - Dec)



Progress = 50%

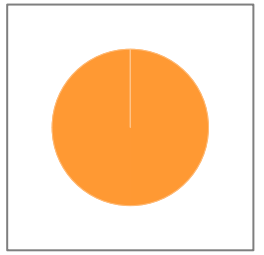
#3: Advocate for 2024 Legislative

2024 Deliverables

1. MNsure legislative priorities and proposals included in the Governor's policy and supplemental budget recommendations
2. Stakeholder engagement in supporting and delivering MNsure legislative priorities
3. Assistance and support of other state agencies in developing administration proposals
4. Legislative support for MNsure priorities with House and Senate Committees of Jurisdiction
5. Communications plan for MNsure proposals
6. Develop 2025 legislative priorities and proposals

Key Activities

- ✓ Develop legislative proposals and Health Care Subcabinet budget recommendations (Jan – Feb)
- ✓ Present proposals in Senate/House committees (Feb – May)
- ✓ Develop and present information and other materials for legislators and other stakeholders (Feb – May)
- ✓ Develop and execute communication plan (Feb – May)
- ✓ Develop implementation plans for adopted proposals (Jun – Dec)
- ✓ Develop 2025 legislative priorities and proposals (Sep – Dec)



Progress = 100%

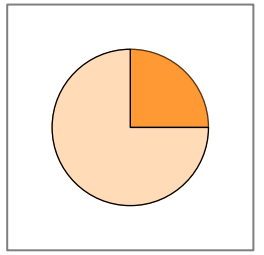
#4:QEST Project Implementation

2024 Deliverables

1. System design documents
2. User acceptance testing plan
3. Renewals plan
4. Operational readiness plan
5. Data migration plan
6. METS decoupling plan
7. Go-live plan

Key Activities

- ✓ Perform METS fit-gap analysis (Jan – Feb)
- ❑ Document/approve GetInsured business and solution requirements (Jan – May)
- ❑ Perform GetInsured fit-gap analysis (Feb – Aug)
- ❑ Develop implementation plans (April – Dec)



Progress = 25%

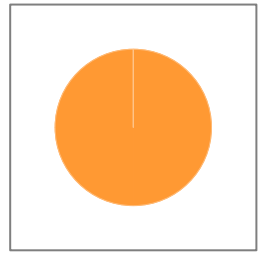
#5: Health Insurance Easy Enrollment Implementation

2024 Deliverables

1. Develop and implement technology solution and operational processes to support the Easy Enrollment program
2. Partner with Department of Revenue (DOR) to develop necessary tax forms and other supporting documents for the Easy Enrollment program
3. Raise public and stakeholder awareness of Easy Enrollment program
   - Consumers
   - Assisters
   - Tax preparers
   - Tax filing software companies

Key Activities

- ✓ Document and approve business and solution requirements (Jan – Mar)
- ✓ Develop and execute data sharing agreement with DOR (Feb – Jul)
- ✓ Create and execute change request for GetInsured (Mar – Apr)
- ✓ Amend GetInsured contract (Apr – May)
- ✓ Develop eligibility notice (Jun – Nov)
- ✓ Develop marketing and communication plan (Nov – Dec)
- ✓ User acceptance testing (Nov – Feb)
- ✓ Develop training for MNsure Ops team (Dec – Feb)
- ✓ Develop assister education campaign (Dec – Jan)
- ✓ Design MNsure.org content (Dec – Feb)



Progress = 100%

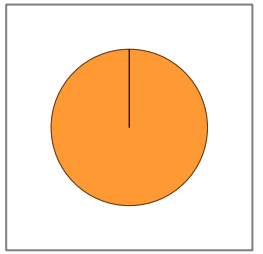
#6: Broker/Navigator Awareness and Use

2024 Deliverables

1. Increase broker awareness and usage of the unassisted application path

Key Activities

- ✓ Review open enrollment activity to assess volume of broker-assisted clients without advanced premium tax credits (Feb)
- ✓ Develop key messages and resources to use with brokers (Mar – Apr)
- ✓ Outreach to brokers to encourage use of unassisted application path instead of direct enrollment with carriers (Jul – Aug)
- ✓ Reminder outreach to brokers prior to open enrollment (Oct)



Progress = 100%

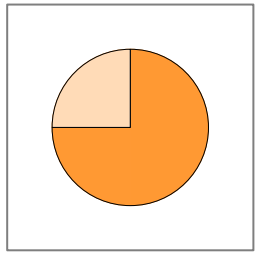
#7: Establish a Diversity, Equity and Inclusion (DEI) Program for MNsure

2024 Deliverables

1. Develop and launch a DEI program for MNsure
2. Quarterly reporting on DEI progress
3. Develop ongoing DEI objectives

Key Activities

- ✓ Engage vendor to assist in defining the DEI program (Jan)
- ✓ Develop the DEI program, including an implementation plan and progress measurement metrics (Mar - Jun)
- ❑ Launch the DEI program (Early 2025)



Progress = 75%

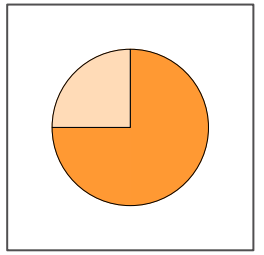
#8: Develop a MNsure Strategic Plan

2024 Deliverables

1. Develop a strategic plan for MNsure board approval
2. Quarterly reporting on strategic plan planning progress

Key Activities

- ✓ Identify and secure vendor to facilitate process (Feb – May)
- ✓ Work with vendor to design process (Jul)
- ✓ Gather input from MNsure board and staff (Jul - Sep)
- ✓ Executive Team meets for vendor-facilitated strategic plan development for board consideration (Aug – Sep)
- ❑ Board votes on strategic plan (Early 2025)
- ❑ Develop 2025 Reporting and Measurement Activities based on Strategic Plan (Early 2025)



Progress = 75%

MNsure Strategic Plan | Strategic Outcomes

Strategic Plan Terminology

- Outcome (goal, desired result): a “future” or “ideal state” that MNsure wants to achieve, without a specific approach or strategy.
- Strategy: an action-oriented statement that incorporates what is necessary and sufficient to achieve success and to use resources effectively.
- Activity (or tactic): specific and measurable action to implement a strategy and achieve an outcome.
  - Activities will be “SMART” (specific, measurable, achievable, relevant, and time-bound)
  - MNsure staff will report progress on activities to the board during plan implementation

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Strategic Outcomes Overview

- Developed during 10/25/24 Executive Team strategic planning retreat
- These outcomes serve our mission: **To ensure all Minnesotans have the security of health insurance.**
- Represent areas of focus critical to ensure MNsure's success over the next 3 – 5 years
- Six strategic outcomes focused on particular areas of work:
  - Positioning
  - Strategic communications (2)
  - Employees
  - Budget
  - Operations/consumer experience

Strategies & Activities to Support the Outcomes

- MNsure leaders (managers, directors and Executive Team) will develop strategies and activities
- The MNsure Executive Team is ultimately responsible for finalizing and prioritizing strategies and activities
- The MNsure board will receive regular updates on the progress of activities

Strategic Outcome 1: Positioning

- MNsure is at the center of health insurance access and affordability in Minnesota

Strategic Outcome 2: Communications

- MNsure effectively communicates and tells its story to all audiences

Strategic Outcome 3: Communications

- MNsure engages all audiences with bi-directional communications

Strategic Outcome 4: Employees

- MNsure has a dynamic and collaborative culture that supports employee engagement and development

Strategic Outcome 5: Budget

- MNsure strategically and transparently manages its financial resources and budget

Strategic Outcome 6: Operations/Consumer Experience

- MNsure delivers innovative operational excellence and technology that elevates our users' experience

Tentative Timeline

- **February and March:** MNsure leadership drafts strategies and activities to support the strategic outcomes
- **April:** Strategic plan implementation begins (tentative)

MNsure Board Advisory Committee

Potential Topics for the Advisory Committee

- What are the most common barriers faced by users when navigating the MNsure experience, and how can we improve the user experience to make it more intuitive?
- How can we increase consumer use of our assister partners?
- How effective do you think the current communication channels are (for example, call centers, email support, social media)? What improvements could be made to ensure timely and effective responses to users' questions or issues?
- Do you have any creative marketing ideas or tactics we should consider to reach a wider audience?

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Potential Topics for the Advisory Committee (continued)

- In what ways can MNsure better reach and support underserved communities, particularly those with language barriers, limited internet access, or other challenges in accessing healthcare coverage?
- Are there any processes or policies within MNsure that you feel could be streamlined or made more transparent to improve overall efficiency and reduce wait times for consumers?
- As we transition to the new IT system, what ideas do you have for engaging external partners in the process? What do you think would be helpful for consumers, assisters, and the public to know? What types of questions do you think MNsure will get once we make that transition?
- What does the committee think about the amount of plan choice on MNsure? Would the advisory committee recommend narrowing plan choice to help consumers make more informed choices, assuming it could benefit consumers and not increase cost or limit networks, or have other unintended consequences?

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Potential Topics for the Advisory Committee (continued)

- What ideas do you have to help Minnesotans who may qualify for coverage through MNsure through the new the “family glitch fix” rules know if they should apply? What could make understanding eligibility requirements easier for consumers in this situation?
- Would requiring all plans sold through MNsure to be “standard plans” help improve the consumer experience and help consumers make more informed choices?
- What policy proposals would the Board Advisory Committee recommend MNsure vet and put forward for consideration in a future legislative session?

New Business

Adjourn

Board of Directors Meeting Slide Deck Addendum 1/29/2025

Effectuated Enrollments and Average Premiums, 2024, page 10

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2024	120,708	149,436
February 2024	129,901	154,628
March 2024	130,811	159,901
April 2024	131,762	164,892
May 2024	132,459	169,312
June 2024	132,684	173,003
July 2024	132,440	176,444
August 2024	131,690	179,634
September 2024	130,965	182,258
October 2024	130,031	184,755
November 2024	129,033	186,412
December 2024	127,494	186,588

Contact Center Dashboard, page 12

MNsure Contact Center Call Performance, January 1 – December 31, 2024

- Calls received were highest at 12,898 during the week of December 15, 2024, and another spike of 10,806 calls occurred the week of December 8, 2024. As of the week starting December 23, 2024, there were 264,093 calls received.
- The lowest number of calls received were 2,812 the week of June 30, 2024.
- The highest average speed of answer was 0:39:03 for the week of December 15, 2024. As of the week starting December 23, 2024, the average speed of answer was 0:09:54.
- As of the week starting December 23, 2024, the average speed of answer was 594 seconds.
- 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 December 23, 2024, the average call handle time was 0:16:05.

Qualified Life Events Processing, page 14

Life Event Changes by Month, November 2022 – December 2024

Month / Year	Received Changes	Resolved Changes
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	6,744	4,903
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
October 2024	4,439	5,163
November 2024	5,862	4,271
December 2024	7,109	3,672

Appeals Outcome, December 2024, page 15

Withdrawn: 71%

No Show: 17%

Affirmed: 9%

Dismissed: 3%

Reversed: 0%

Resolution Review Outcome, December 2024, page 16

Resolved with Action: 71%

Resolved with Explanation: 15%

Follow Up: 8%

No Action — Unable to Contact Consumer: 4%

No Resolution — Advised Options: 2%

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January 2025, page 20

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2025	131,090	167,103