



Board of Directors Meeting

March 19, 2025

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Public Comment

Chair Update

Administrative Items

- Approve January 29, 2025 meeting minutes
- Fiscal Year 2025 budget adjustment
- Approve 2024 annual report

MNsure Board Advisory Committee

Article 6 Changes

Technical and Advisory Committees

The Board will establish and maintain advisory committees as required by Minn. Stat. § 62V.04, subd. 13. Upon the creation of a committee, the Board will appoint a Board or staff member to serve as liaison to each committee, and will also appoint a committee chair, who need not be a Board member. Such advisory committees are subject to the Minnesota Open Meeting Law, except that section 13D.015, subdivision 2 (3), requiring a member of an advisory committee to be present at the physical meeting location, does not apply to meetings of advisory committees.

Article 6 Changes (continued)



Policy on Advisory Committees, MNsure Policy #04.2

Section 1.8 Regular Meetings.

Advisory committees will meet at least quarterly, unless a different meeting frequency is listed in an advisory committee's charter, at a predetermined place and time to discuss issues related to MNsure and to make recommendations to the Board. The requirements of the Minnesota Open Meeting Law, Minn. Stat. ch. 13D, apply to meetings of advisory committees as they would apply to a meeting of the Board-, except that section 13D.015, subdivision 2 (3), requiring a member of an advisory committee to be present at the physical meeting location, does not apply to meetings of advisory committees.

CEO Performance Review Process

MNsure Preliminary Three-Year Financial Plan

CEO Report

CEO Report Overview

- General update
 - Federal update
 - Strategic planning process
- Year-over-year highlights
- Plan Year 2025 sign-up activity to date

MNsure Dashboard — Plan Year 2025

METS Activity, Plan Year 2025	
November 1, 2024 – February 28, 2025	
Total (Medical Assistance, MinnesotaCare, QHP)	251,233
Medical Assistance Applicants	61,224
MinnesotaCare Applicants	17,602
Qualified Health Plan (QHP) Sign-ups	172,407
QHP New Consumers	49,204
Qualified Dental Plan Sign-ups	50,397

Financial Assistance – Plan Year 2025, as of February 28, 2025		
Financial Assistance Type	Individuals	Households
Percentage with Advanced Premium Tax Credit (APTC)	62.3%	62.1%
Percentage with Cost-Sharing Reductions	9.7%	11.4%
January Average Monthly APTC	\$362.70	\$542.51
Estimated January APTC for Households Receiving APTC	N/A	\$64,222,661.10

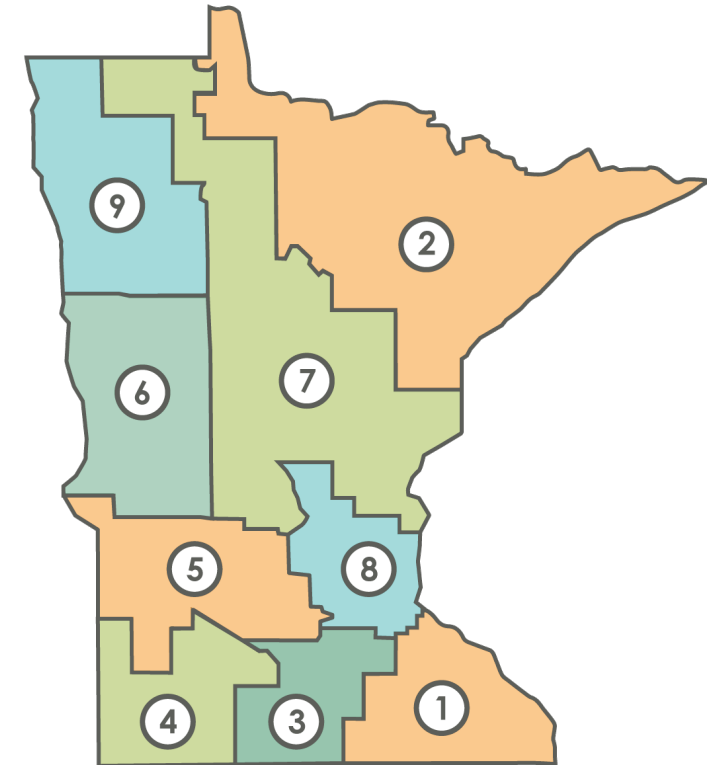
Easy Compare Plans

- First year offering Easy Compare (standardized) plans.
- 33 of 247 (13.4%) plans sold through MNsure this year are Easy Compare.
- Approximately 20,000 consumers (12%) chose an Easy Compare plan.
- Active shoppers and new consumers were more likely to choose Easy Compare than those who auto-renewed into plans. (16% and 19%, respectively)
- Looking at ways to increase visibility and take-up next year.

Plan Year 2025 QHP Enrollment by Rating Region

as of February 28, 2025

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%	6.3%	\$844.53
2	5.4%	5.4%	\$613.06
3	4.6%	4.5%	\$740.20
4	2.0%	2.4%	\$733.13
5	3.5%	3.8%	\$664.17
6	4.1%	4.4%	\$611.93
7	7.8%	9.0%	\$620.34
8	63.4%	63.0%	\$420.48
9	1.4%	1.2%	\$620.08



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

QHP Dashboard – Plan Year 2025

as of February 28, 2025

Carriers	2025 Enrollment to Date*	2024 Enrollment
Blue Plus	27.9%	22.3%
HealthPartners	18.4%	20.2%
Medica	20.0%	13.1%
Quartz	0.9%	1.1%
UCare	32.7%	43.3%

Metal Level	2025 Enrollment to Date	2024 Enrollment
Gold	16.9%	19.8%
Silver	33.2%	30.2%
Bronze	47.6%	47.9%
Catastrophic	2.3%	2.1%

Sex	2025 Enrollment to Date	2024 Enrollment
Male	47.4%	47.4%
Female	52.6%	52.6%

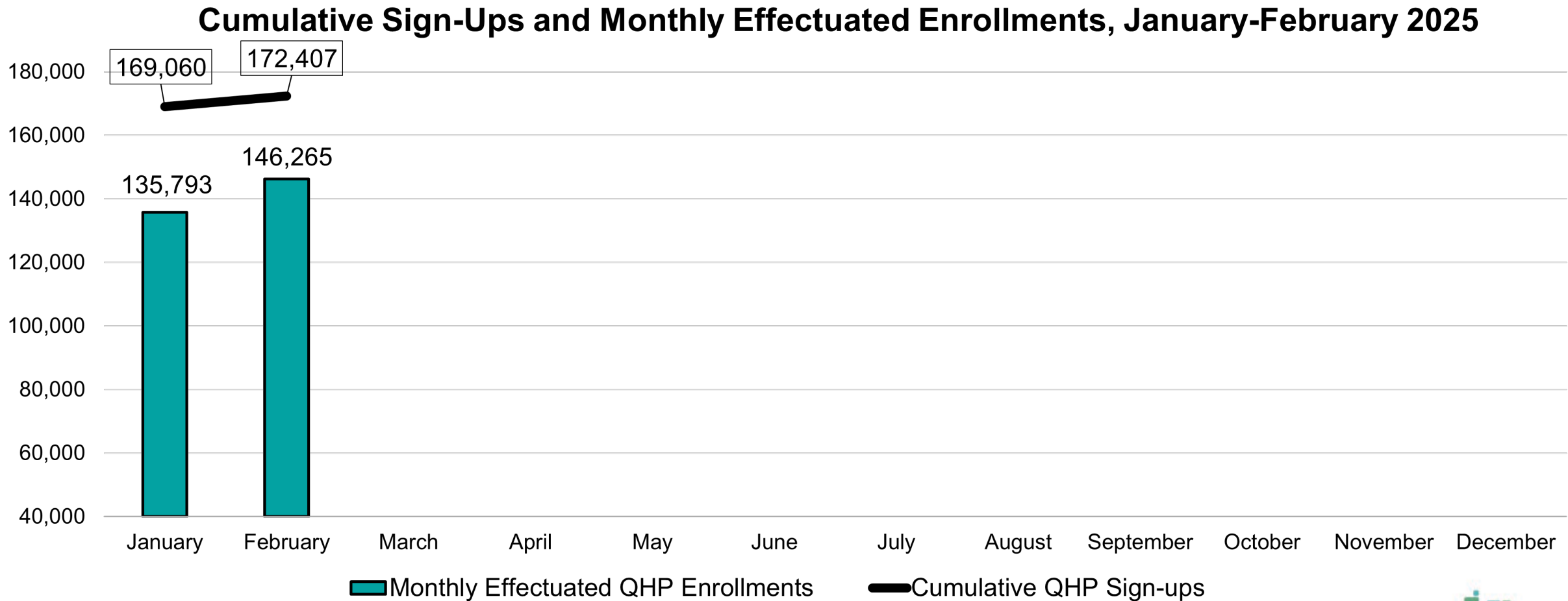
*Total not = 100% due to rounding

Age	2025 Enrollment to Date*	2024 Enrollment
<18	11.9%	12.8%
18-25	8.1%	7.6%
26-34	14.0%	13.2%
35-44	15.1%	14.8%
45-54	15.4%	15.7%
55+	35.3%	35.9%

Language Preference	2025*	2024
English	95.5%	95.7%
Hmong	0.6%	0.5%
Somali	0.7%	0.6%
Spanish	1.6%	1.6%
Other	1.7%	1.6%

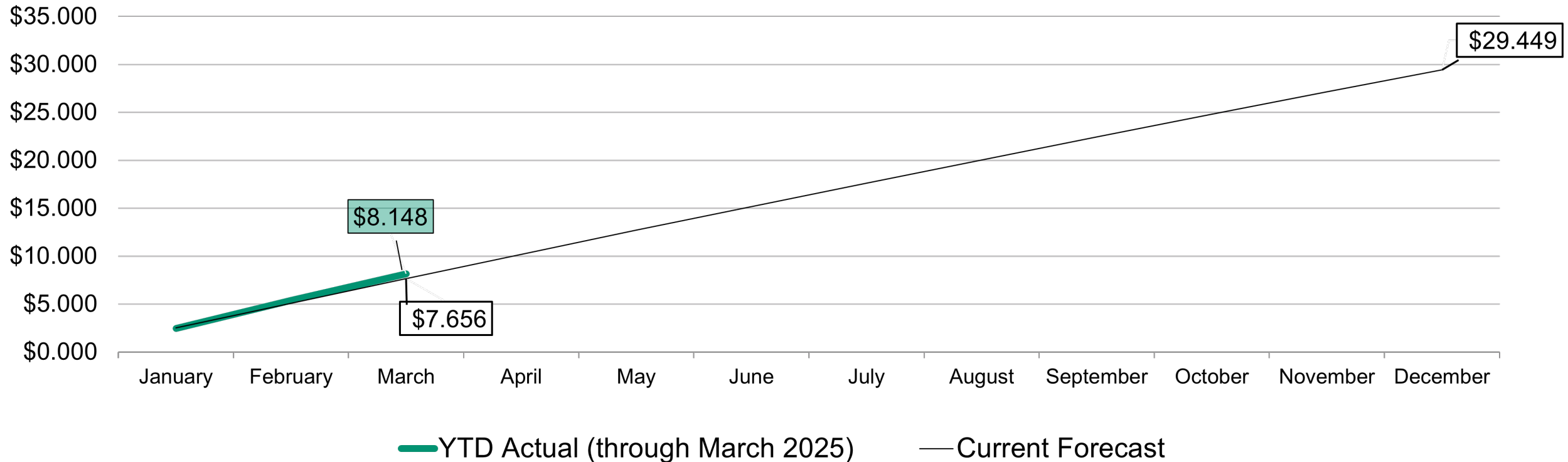
Note: Language preference is based on QHP-eligible population; all other data is based on MNSure's current enrollment population as of February 2025.

Sign-Ups and Effectuated Enrollments



MNsure Premium Withhold Revenue Calendar Year 2025

Forecast and YTD Actual



Revenue numbers in millions

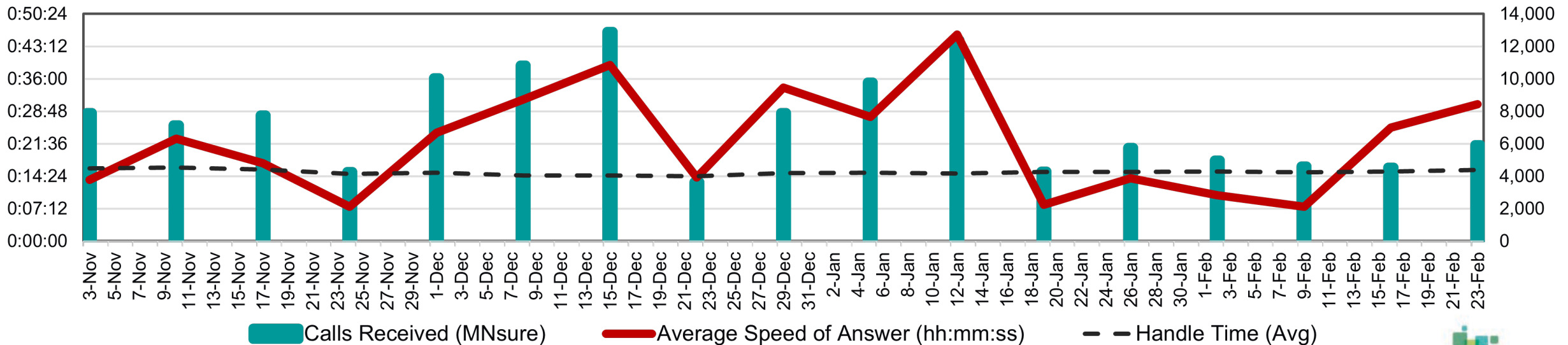
Note: CY2025 forecast is based on the budget approved at July 31, 2024 board meeting with adjustments based on effectuated enrollments for March 2025.

Contact Center Dashboard



Contact Center Main Line – 2024-2025	December	January	February
Average Daily Call Volume	1,719	1,508	1,051
Service Level (% of calls answered within 5 min.)	26.5%	29.4%	12.2%
Calls Abandoned While in Queue	17.5%	14.5%	14.1%

MNsire Contact Center Performance November 1, 2024 - February 28, 2025



Call volumes represent weekly totals for week beginning with date.

Call Inquiries Dashboard

Contact Center Main Line Top Inquiries, February 2025

1. MinnesotaCare/Counties	19.3%
2. How To Enroll In A Plan	10.1%
3. How Do I Apply	7.6%
4. Lost or Will Lose Other Health Coverage	7.2%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	5.9%

Assister Resource Center (ARC) Top Inquiries, February 2025

1. Public Program Status	43.8%
2. Determination Result	35.0%
3. Qualified Health Plan Status	11.9%
4. Password Reset/Account Unlock	7.4%
5. Newborn Status	4.1%

Broker Service Line Top Inquiries, February 2025

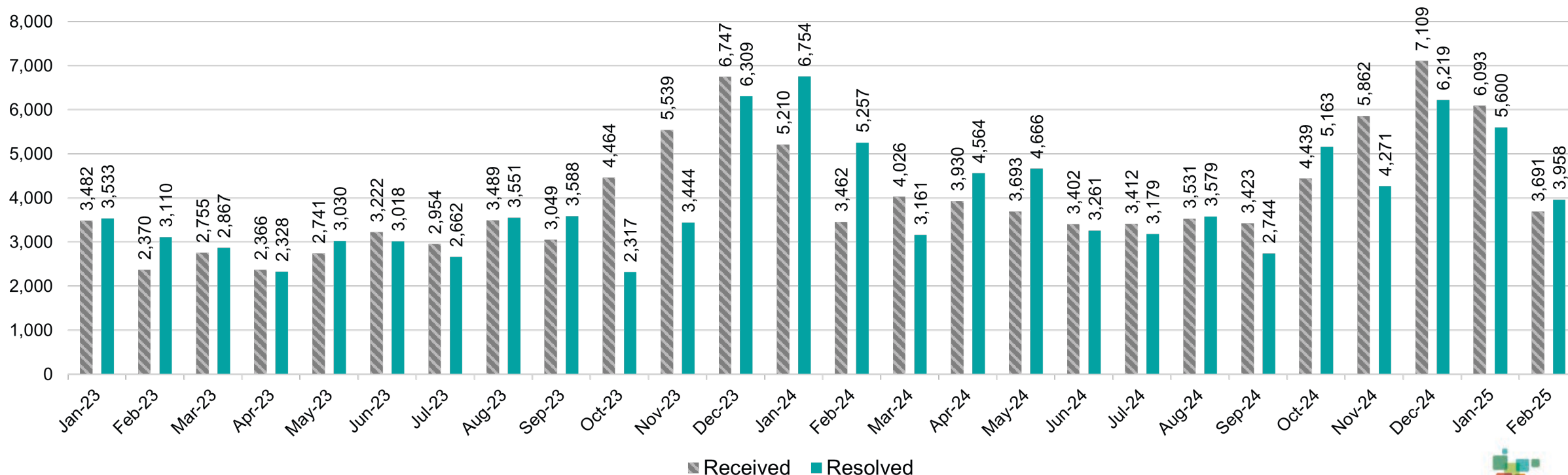
1. Status Before Appointment	42.9%
2. Status of Enrollment	11.2%
3. Lost or Will Lose Other Health Coverage	10.9%
4. Lost or Will Lose Employer Health Coverage	9.1%
5. Status of Special Enrollment Period	6.1%

Qualified Life Events Processing

Workable life event cases: 3,015

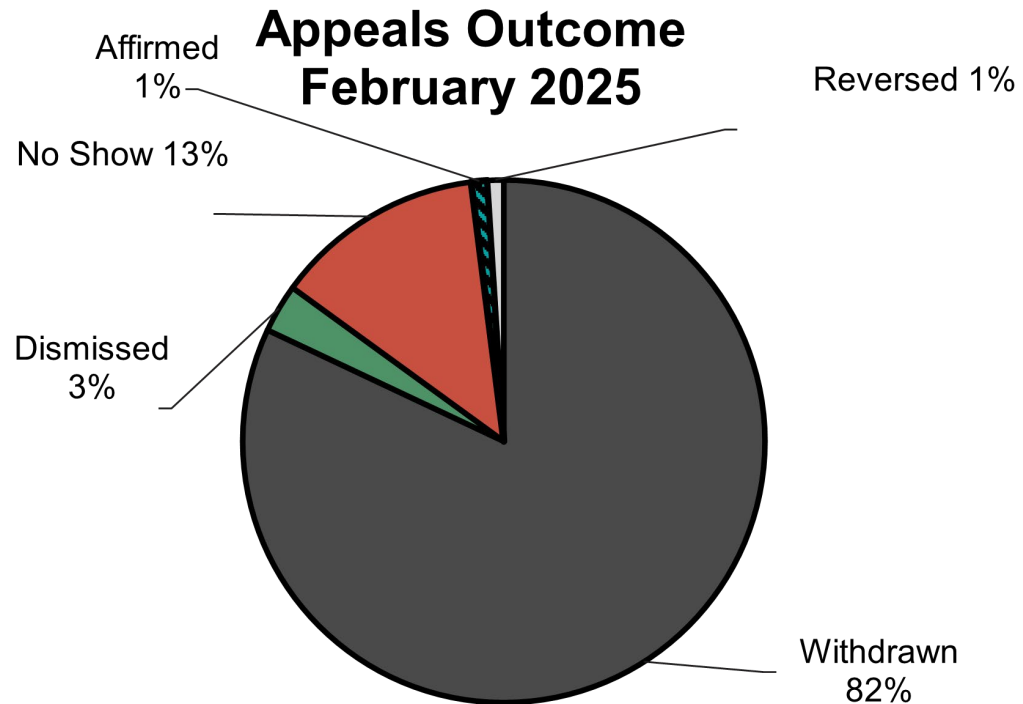
Average time to process: 32 days

Life Event Change Processing By Month January 2023 - February 2025



Appeals Dashboard

Appeals Status – 2024-2025	December	January	February
Appeals Filed	71	101	66
Average Days Open	46	42	42

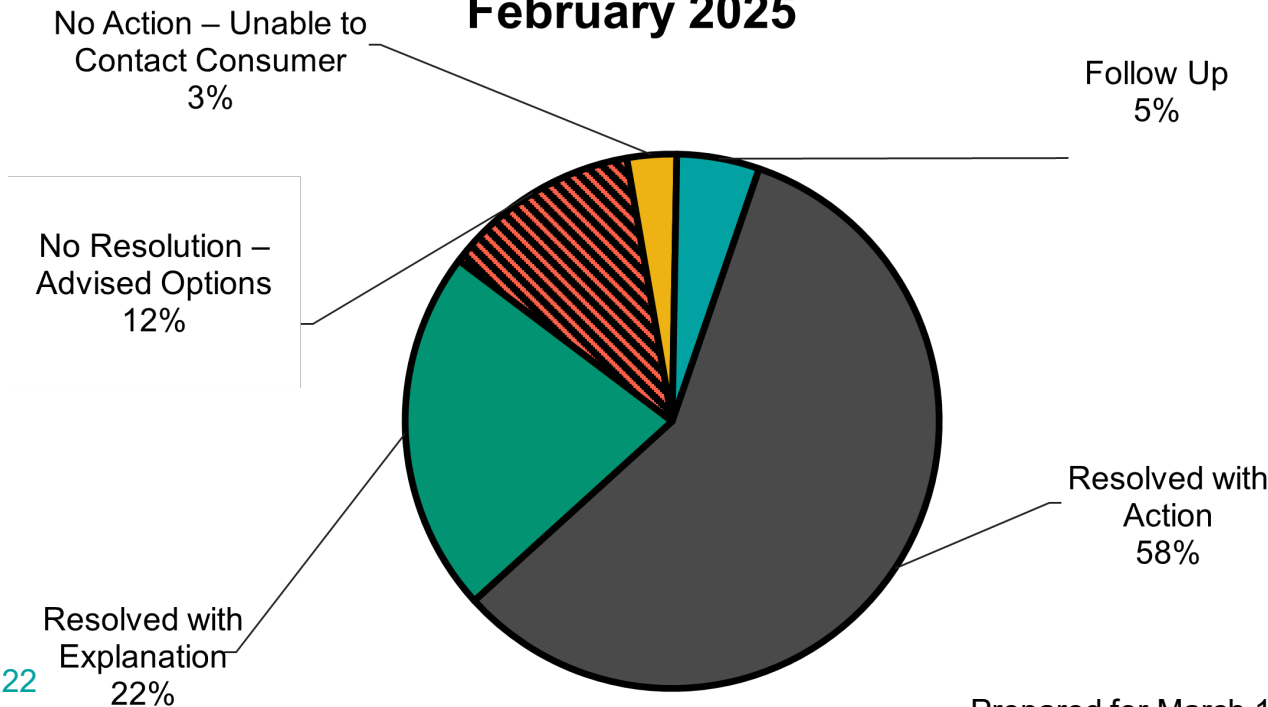


Top Issues February 2025	
Outstanding Eligibility Issue	32%
Advanced Premium Tax Credit Eligibility Issue	19%
Special Enrollment Period Eligibility Issue	17%

Resolution Review Dashboard

Resolution Review Tickets – 2024-2025	December	January	February
Resolution Review Tickets Created	138	387	303
Average Days Open	3	4	4

Resolution Review Outcome February 2025



Top Issues February 2025

Termination Date Issue	35%
Special Enrollment Period Eligibility Issue	25%
Plan Effective Date Issue	15%

QEST Project Update

IT and Executive Steering Committee Update

New Business

Adjourn

Board of Directors Meeting Slide Deck Addendum 3/19/2025

Effectuated Enrollments and Average Premiums, 2025, page 15

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January – February 2025

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2025	135,793	169,060
February 2025	146,265	172,407

Contact Center Dashboard, page 17

MNsurance Contact Center Call Performance, November 1, 2024 – February 28, 2025

- Calls received were highest at 12,898 during the week of December 15, 2024, and another spike of 12,379 calls occurred the week of January 12, 2025. As of the week starting February 24, 2025, there were 124,454 calls received.
- The lowest number of calls received were 3,616 the week of December 22, 2024.
- The highest average speed of answer was 0:45:50 for the week of January 12, 2025. As of the week starting February 24, 2025, the average speed of answer was 0:21:54.
- The lowest average speed to answer was 0:07:36 for the week of November 24, 2024, and February 9, 2025.
- The highest call handle time of 0:17:24 was during the week of February 23, 2025. As of the week starting February 24, 2025, the average call handle time was 0:16:38.

Qualified Life Events Processing, page 19

Life Event Changes by Month, January 2023 – February 2025

Month / Year	Received Changes	Resolved Changes
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

Month / Year	Received Changes	Resolved Changes
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	6,219
January 2025	6,093	5,600
February 2025	3,691	3,958

Appeals Outcome, February 2025, page 20

Withdrawn: 82%

No Show: 13%

Dismissed: 3%

Affirmed: 1%

Reversed: 1%

Resolution Review Outcome, February 2-25, page 21

Resolved with Action: 58%

Resolved with Explanation: 22%

No Resolution — Advised Options: 12%

Follow Up: 5%

No Action — Unable to Contact Consumer: 3%