



Board of Directors Meeting

June 18, 2025

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Public Comment

Chair Update

Administrative Items

- Board chair and vice-chair elections
- Approve March 19, 2025 meeting minutes
- Compliance Work Group
 - FY26-27 Compliance Program Strategic Plan
 - FY26-27 Privacy Program Strategic Plan

MNsure Board Advisory Committee Presentation

QEST Project Update

Systems Modernization – Amazon Connect

- Modernizes telephony system, otherwise reaching end of life
- Technology improvements include
 - Whisper tones
 - Smarter call routing
 - Improved reporting and scheduling
 - Future tools like live chat and automated outreach campaigns
- Thank you to leadership driving this design and implementation

Systems Modernization – QEST

- Deploy scheduled for June 26, 2026
- Major technology improvement for Minnesotans
- Remains high risk and requires ongoing commitment from DHS and MNIT
- Tremendous team effort across our entire organization

CEO Report

CEO Report Overview

- General updates
 - Navigator per-enrollment payments
 - Federal reconciliation bill and CMS/CCIIO rule
 - State legislative session
 - Preliminary rates
- Plan year 2025 sign-up activity to date
- MNsure Strategic Plan

Proposed Federal Mandates

- **Shortening the Open Enrollment Period:** Cuts the open enrollment window nearly in half (to just six weeks) with no option for states to extend.
- **Eliminating Auto-Renewals:** Requires all enrollees to reapply annually, increasing the risk of coverage lapses. Currently, over 90% of MNsure enrollees benefit from automatic plan renewals.
- **Requiring Manual Verifications:** Mandates manual verification of income, immigration status, and other eligibility criteria that we already have access to through automated checks against the federal data hub.
- **Excluding Lawfully Present Immigrants from APTC Eligibility:** Denies financial assistance to most lawful immigrants.
- **Ending Enhanced Premium Tax Credits:** Increases out-of-pocket costs for enrollees, making coverage less affordable for many.

Minnesota Legislative Session

- Reinsurance extended for two more years
 - Year 1: Funding from Health Care Access Fund
 - Year 2: Assessment on group health carriers based on market share
 - MNsure revenue replacement
- MinnesotaCare coverage for undocumented adults repealed

MNsure Dashboard — Plan Year 2025

METS Activity, Plan Year 2025 November 1, 2024 – May 31, 2025	
Total (Medical Assistance, MinnesotaCare, QHP)	317,851
Medical Assistance Applicants	106,624
MinnesotaCare Applicants	29,269
Qualified Health Plan (QHP) Sign-ups	181,958
QHP New Consumers	58,785
Qualified Dental Plan Sign-ups	53,906

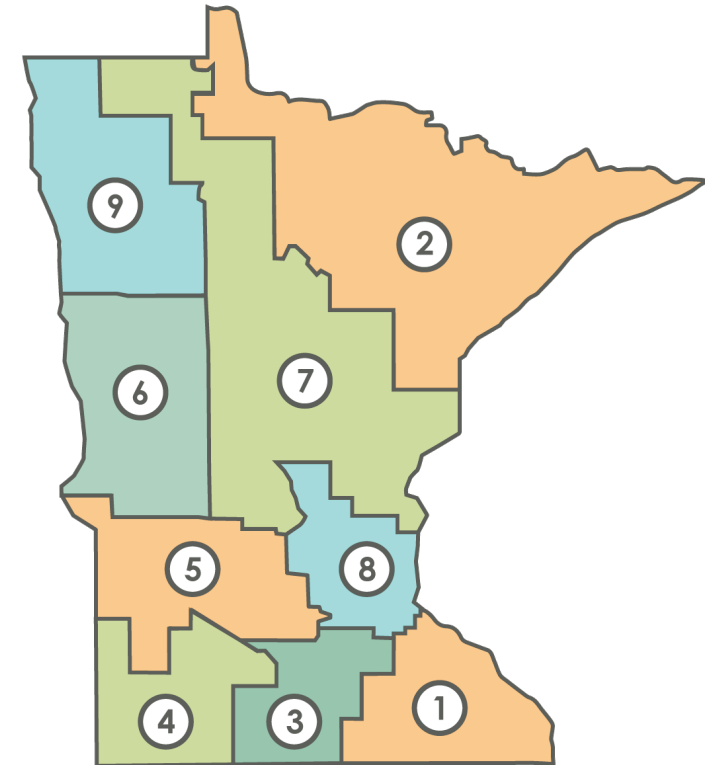
Financial Assistance – Plan Year 2025, as of May 31, 2025		
Financial Assistance Type	Individuals	Households
Percentage with Advanced Premium Tax Credit (APTC)	63.1%	63.1%
Percentage with Cost-Sharing Reductions	9.9%	11.6%
May Average Monthly APTC	\$390.69	\$537.73
Estimated May APTC for Households Receiving APTC	N/A	\$162,330,513.79

Plan Year 2025 QHP Enrollment by Rating Region

as of May 31, 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%	\$836.21
2	5.4%	5.5%	\$608.35
3	4.6%	4.5%	\$732.16
4	2.0%	2.5%	\$729.13
5	3.5%	3.8%	\$658.78
6	4.1%	4.4%	\$603.38
7	7.8%	9.1%	\$613.98
8	63.4%	62.8%	\$417.75
9	1.4%	1.2%	\$612.18

*Total not = 100% due to rounding



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

QHP Dashboard – Plan Year 2025

as of May 31, 2025

Carriers	2025 Enrollment to Date	2024 Enrollment
Blue Plus	27.6%	27.7%
HealthPartners	18.5%	20.1%
Medica	20.2%	14.0%
Quartz	0.9%	1.1%
UCare	32.8%	37.1%

Metal Level	2025 Enrollment to Date	2024 Enrollment
Gold	16.9%	19.1%
Silver	33.8%	33.0%
Bronze	47.3%	46.0%
Catastrophic	2.0%	1.9%

Sex	2025 Enrollment to Date	2024 Enrollment
Male	47.2%	47.4%
Female	52.8%	52.6%

*Total not = 100% due to rounding

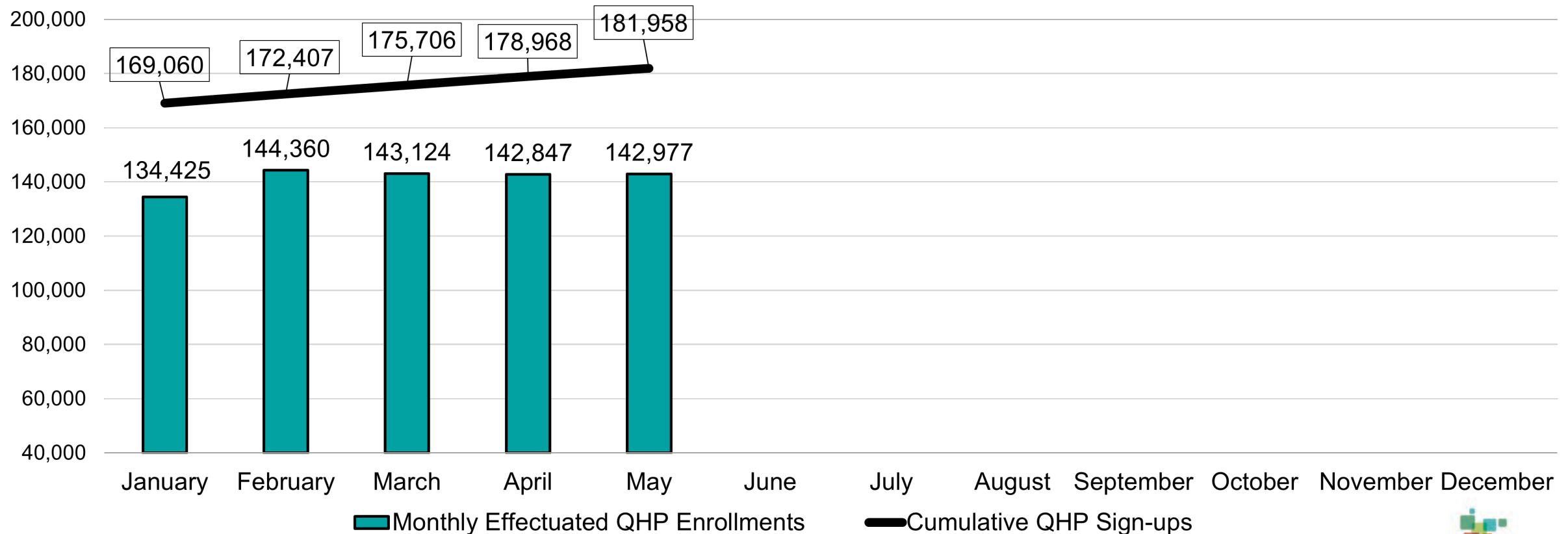
Age	2025 Enrollment to Date*	2024 Enrollment
<18	12.1%	12.8%
18-25	8.1%	7.6%
26-34	13.7%	13.2%
35-44	15.1%	14.8%
45-54	15.6%	15.7%
55+	35.5%	35.9%

Language Preference	2025	2024
English	95.2%	95.7%
Hmong	0.6%	0.5%
Somali	0.8%	0.6%
Spanish	1.7%	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 May 2025.

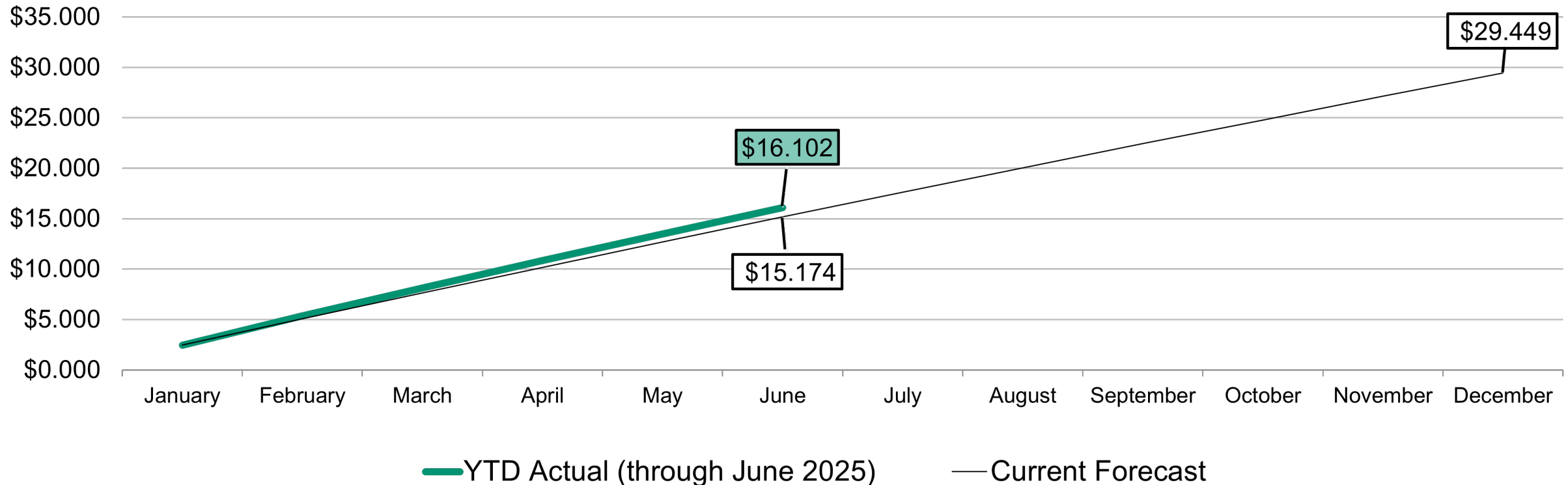
Sign-Ups and Effectuated Enrollments

Cumulative Sign-Ups and Monthly Effectuated Enrollments, January - May 2025



MNsure Premium Withhold Revenue Calendar Year 2025

Forecast and YTD Actual



— YTD Actual (through June 2025) — Current Forecast
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.

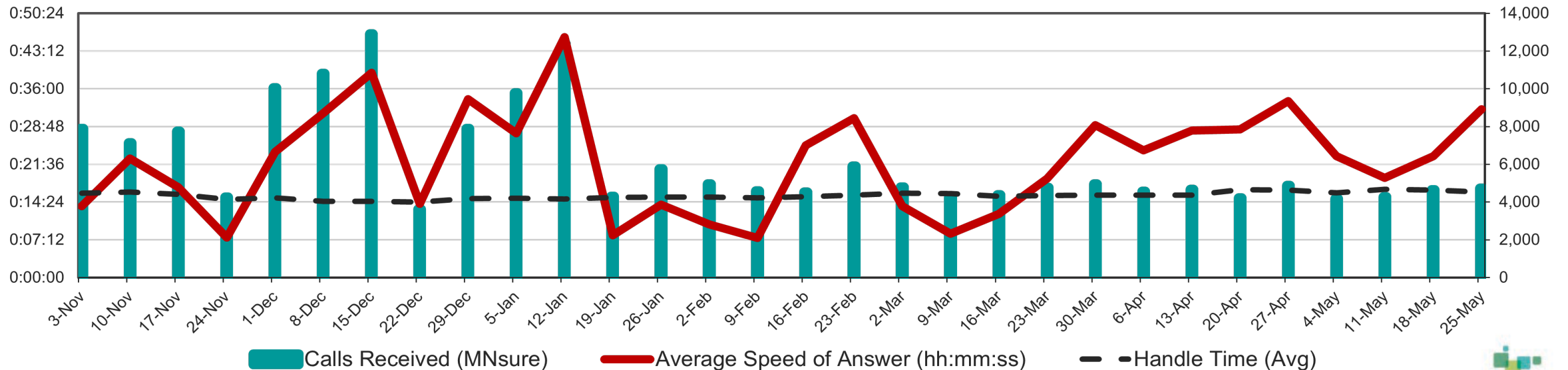


Contact Center Dashboard



Contact Center Main Line – 2025	March	April	May
Average Daily Call Volume	935	918	927
Service Level (% of calls answered within 5 min.)	29.1%	8.9%	12.1%
Calls Abandoned While in Queue	15.9%	23.0%	26.8%

MNsure Contact Center Performance November 1, 2024 - May 31, 2025



Call volumes represent weekly totals for week beginning with date.

Prepared for June 18, 2025 board meeting

Call Inquiries Dashboard



Contact Center Main Line Top Inquiries, May 2025	
1. MinnesotaCare / Counties	19.8%
2. How To Enroll in a Plan	9.0%
3. How Do I Update My Application	7.7%
4. How Do I Apply	7.0%
5. Gain of Employer-Sponsored Insurance / Minimum Essential Coverage	6.1%

Assister Resource Center (ARC) Top Inquiries, May 2025	
1. Public Program Status	41.6%
2. Determination Result	28.7%
3. Qualified Health Plan Status	11.1%
4. Password Reset / Account Unlock	6.2%
5. Pending Case	3.4%

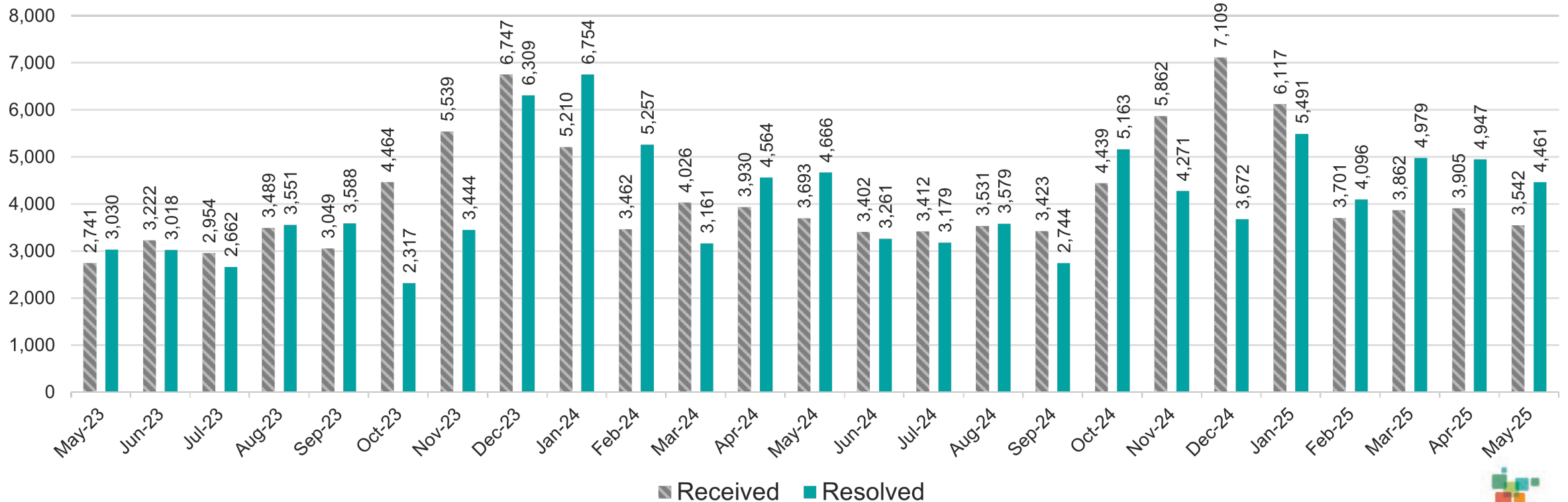
Broker Service Line Top Inquiries, May 2025	
1. Status Before Appointment	33.1%
2. Lost or Will Lose Employer-Sponsored Insurance	13.2%
3. Status of Special Enrollment Period	9.1%
4. Lost or Will Lose Other Health Care Coverage	6.8%
5. Status of Enrollment	3.4%

Qualified Life Events Processing

Workable life event cases: 489

Average time to process: 5 days

Life Event Change Processing By Month May 2023 - May 2025





Strategic Plan Update

Strategic planning process goals

- Develop strategic outcomes, priorities and activities
- Strengthen a sense of common purpose at all levels of the organization

Strategic planning focus question

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 three to five years?

Plan development and accountability

- MNsure board approved the six strategic outcomes
- MNsure leaders (managers, directors and Executive Team) developed the strategies and activities which support the strategic outcomes
- The MNsure Executive Team finalized and prioritized strategies and activities
- The MNsure board will receive regular quarterly updates on the progress of activities

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.

3 – 5-year iterative strategic plan

- Overall:
 - Six strategic outcomes
 - 21 strategies
 - 17 activities
- For year one: (July 1, 2025 – June 30, 2026)
 - **Eight priority strategies** and developed seventeen draft activities to implement these strategies
 - **12 priority activities** for FY2026 which most closely align with MNsure priorities and work underway

Outcome 1: MNsure is at the center of health insurance access and affordability in Minnesota

- Strategy:** Identify and further develop key relationships to benefit Minnesotans (DHS, MNIT, Commerce, MDH, advocates, etc.).
 - Activity:** Identify who at MNsure needs to regularly meet with whom at external entities, including a recommended cadence.
- Strategy:** Strengthen MNsure's policy development functions, including internal policies and legislative proposals.
 - Activity:** Define an internal structure for sharing information and decision-making among business leaders.
- Strategy:** Utilize data management and analysis to develop solutions that promote data-driven, consumer-focused policy insights and initiatives.
- Strategy:** Explore how MNsure can serve new populations in addition to the individual market.

Outcome 2: MNsure effectively communicates and tells its story to all audiences

1. **Strategy:** Develop an internal and external communications plan on a cadence to targeted audiences.
 - **Activity:** Develop and maintain a set of key messages and core story (*already happening*).
 - **Activity:** Develop a coordinated editorial calendar with agency-wide visibility (*already happening*).
2. **Strategy:** Use data-informed insights to improve messaging, audience targeting, and overall communication effectiveness.

Outcome 3: MNsure engages all audiences with bi-directional communications

- Strategy:** Create appropriate touchpoints for upstream (early) communication for each internal and external audience.
 - Activity:** Business areas in MNsure will identify target audiences from whom they are interested in receiving feedback and inventory existing touchpoints or channels.
- Strategy:** Use data on audiences to inform bi-directional communications.
- Strategy:** Design and develop feedback loop process into communications plan if information gathered was used.
- Strategy:** Use additional effort to reach marginalized and underserved communities using culturally appropriate means.

Outcome 4: MNsure has a dynamic and collaborative culture that supports employee engagement and development

1. **Strategy:** Develop an employee engagement plan that includes engagement in a telework environment, professional development, retention strategies and succession planning.
 - **Activity:** Create and fill a position to guide creating an employee engagement and belonging work plan which incorporates perspectives from across the business.
2. **Strategy:** Reexamine organizational constructs to promote collaboration and remain nimble.

Outcome 5: MNsure transparently and strategically manages its financial resources and budget

1. **Strategy:** Establish an agency-wide internal budget planning and development process.
 - **Activity:** Seek feedback on, formalize, and refine the pilot budgeting process MNsure established in calendar year 2025 (*already happening*).
2. **Strategy:** Develop a budget communication plan (internal and external).
3. **Strategy:** Develop a long-term financial management strategy.
4. **Strategy:** Actively manage internal controls and administrative/financial policies; including a schedule for review and updates and communication.

Outcome 6: MNsure delivers innovative operational excellence and technology that elevates our users' experience (1 of 2)

1. **Strategy:** Ensure MNsure's Diversity, Equity, Inclusion, Belonging (DEIB) program and principles of access are centered in its operations.
2. **Strategy:** Support and empower partners to serve consumers.
3. **Strategy:** Modernize our omni channel consumer experiences.
 - **Activity:** QEST implementation (*already happening*).
 - **Activity:** Amazon Connect implementation (*already happening*).

Outcome 6: MNsure delivers innovative operational excellence and technology that elevates our users' experience (2 of 2)

4. **Strategy:** Refine relationship and strengthen service expectations with collaboration and shared accountability for MNIT and MNsure.

- **Activity:** Develop leadership cadence checkpoints (for MNsure and MNIT) *(already happening)*.
- **Activity:** Strengthen collaborative partnering for project implementations (MNsure and MNIT) *(already happening)*.
- **Activity:** Execute on MNIT Modernization Maturity Approach Plan *(already happening)*.

5. **Strategy:** Data and insight — drive more data informed analysis across the organization.

Next steps

- Implementation begins (or continues).
- Regular reports out to the board beginning this fall.
- Questions or comments?

New Business

Closed Session to Evaluate CEO Performance

Adjourn



Board of Directors Meeting Slide Deck Addendum 6/18/2025

Effectuated Enrollments and Average Premiums, 2025, page 16

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

Month / Year	Monthly Effectuated QHP Enrollments	Cumulative QHP Sign-ups
January 2025	134,425	169,060
February 2025	144,360	172,407
March 2025	143,124	175,706
April 2025	142,847	178,968
May 2025	142,977	181,958

Contact Center Dashboard, page 18

MNsurance Contact Center Call Performance, November 1, 2024 – May 31, 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 May 26, 2025, there were 185,655 calls received.
- The lowest number of calls received were 4,269 the week of May 4, 2025.
- The highest average speed of answer was 0:45:50 for the week of January 12, 2025. As of the week starting May 26, 2025, the average speed of answer was 0:23:06.
- The lowest average speed to answer was 0:07:36 for the weeks of November 24, 2024 and February 9, 2025.
- The highest call handle time of 0:17:40 was during the week of April 20, 2025. As of the week starting May 26, 2025, the average call handle time was 0:16:52.

Qualified Life Events Processing, page 20

Life Event Changes by Month, May 2023 – May 2025

Month / Year	Received Changes	Resolved Changes
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

Month / Year	Received Changes	Resolved Changes
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
January 2025	6,117	5,491
February 2025	3,701	4,096
March 2025	3,862	4,979
April 2025	3,905	4,947
May 2025	3,542	4,461