



# Board of Directors Meeting

## September 16, 2015



# Enrollment Dashboard – 1 of 2

<b>Cumulative Enrollment, Nov. 15, 2014 – Sept. 13, 2015</b>	
<b>Total Enrollments</b>	<b>356,943</b>
Medical Assistance	225,503
MinnesotaCare	60,678
QHP	70,762
QHP active renewals	16,673
QHP passive renewals	8,274
QHP via SHOP	1,275
Dental enrollments	9,321

<b>QHP Individuals Receiving Financial Help, Nov. 15, 2014 – Sept. 13, 2015</b>	
Enrollees with Advanced Premium Tax Credits	55%
Enrollees with Cost Sharing Reductions	15%

<b>Current SHOP Enrollment – Sept. 13, 2015</b>	
Employers enrolled	182
Employees enrolled	898
Individuals enrolled (including dependents)	1,275

# Enrollment Dashboard – 2 of 2

Plans & Carriers – Nov. 15, 2014 – Sept. 13, 2015		
Carrier	2015 Enrollment To Date	2014 Enrollment
Blue Cross Blue Shield	43%	22.3%
BluePlus	7%	--
HealthPartners	24%	12.5%
Medica	5%	4.6%
UCare	21%	1.5%
PreferredOne	--	59.2%
Metal Level		
Platinum	7%	27.2%
Gold	17%	12.6%
Silver	39%	33.1%
Bronze	36%	26.1%
Catastrophic	1%	1.0%

QHP Enrollee Demographics – Nov. 15, 2014 – Sept. 13, 2015		
Age	2015 Enrollment To Date	2014 Enrollment
<18	10%	9.6%
18-25	7%	6.3%
26-34	18%	18.0%
35-44	15%	14.9%
45-54	19%	19.3%
55-64	31%	31.7%
65+	0%	0.2%
Sex		
Male	49%	48.5%
Female	51%	51.5%

Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.

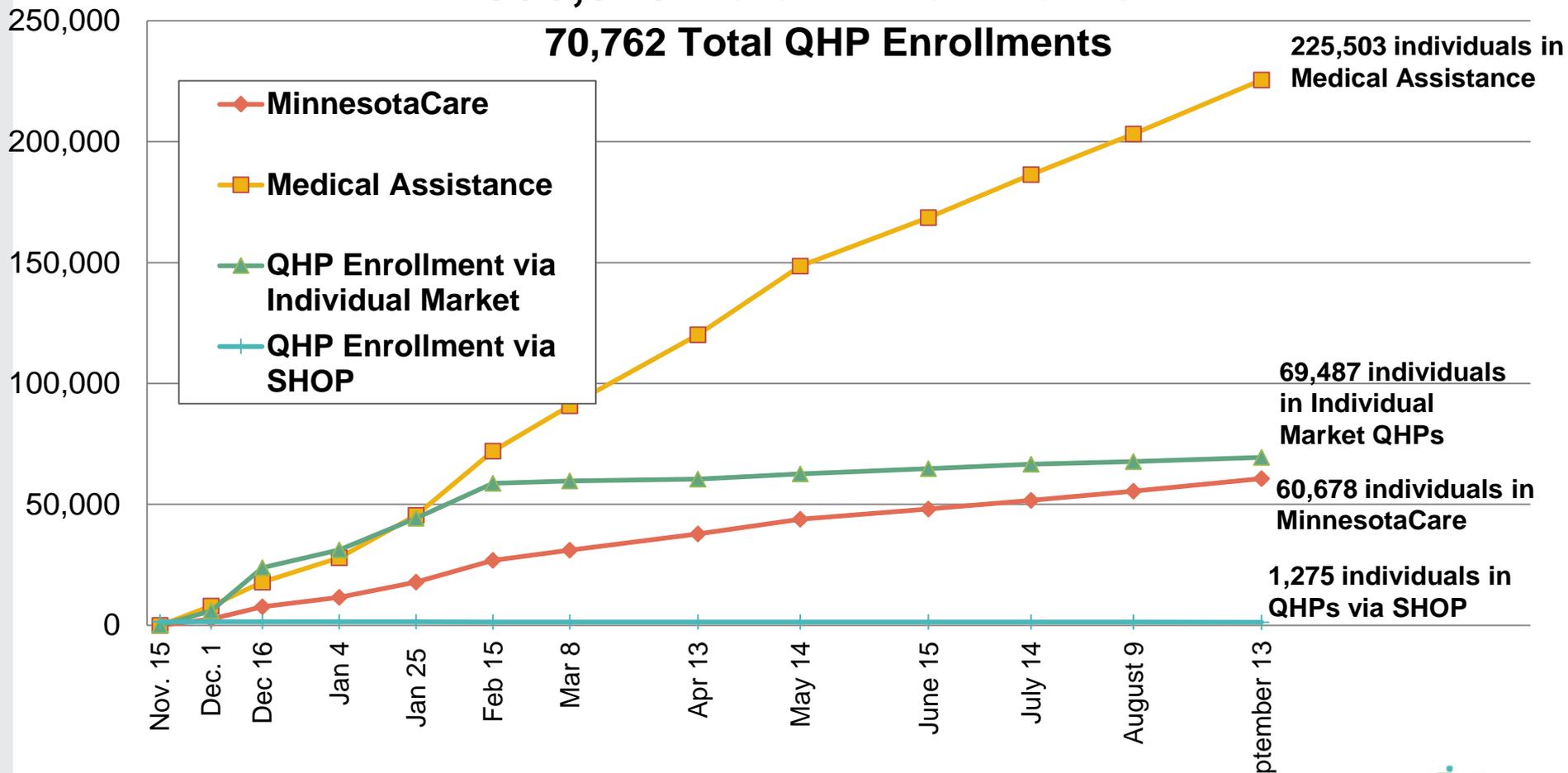
# Enrollments by Program

## November 15, 2014 – September 13, 2015

**356,943 Total Enrollments**

**70,762 Total QHP Enrollments**

**225,503 individuals in Medical Assistance**

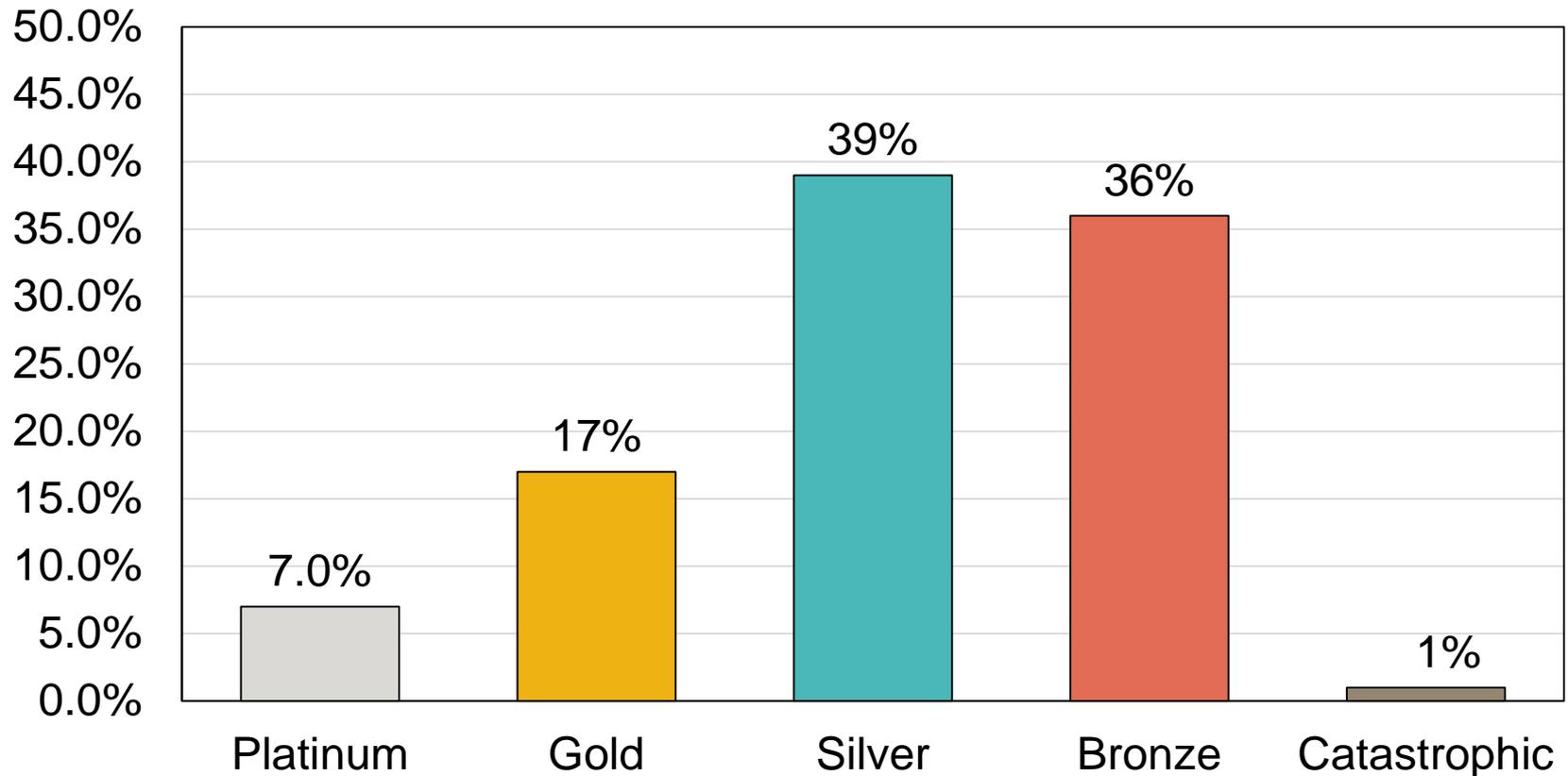


Program enrollment began at zero for all programs excepting SHOP starting November 15, 2014.

# Individual Market: Metal Levels

## November 15, 2014 – September 13, 2015

### 2015 QHP Metal Level Selection

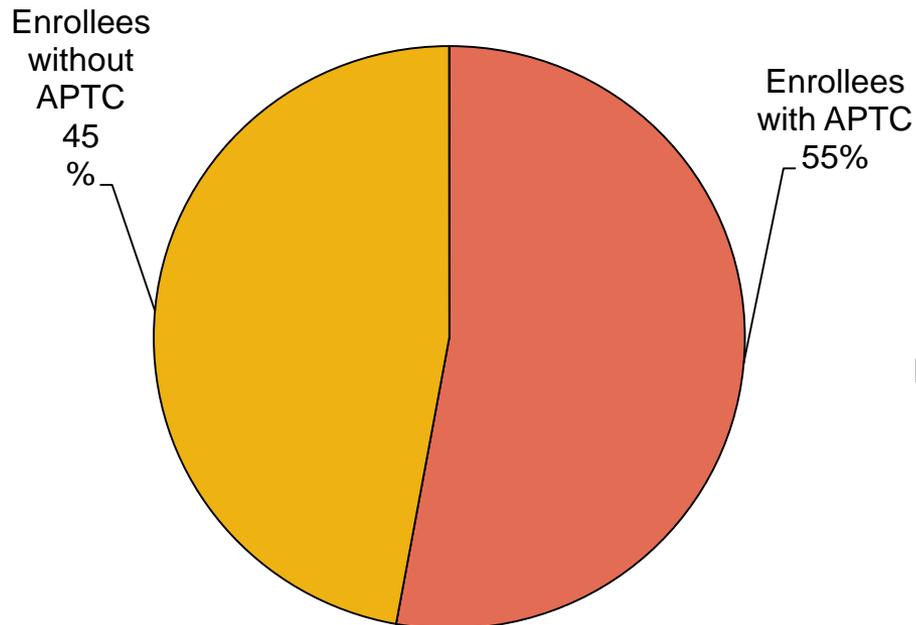


Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.

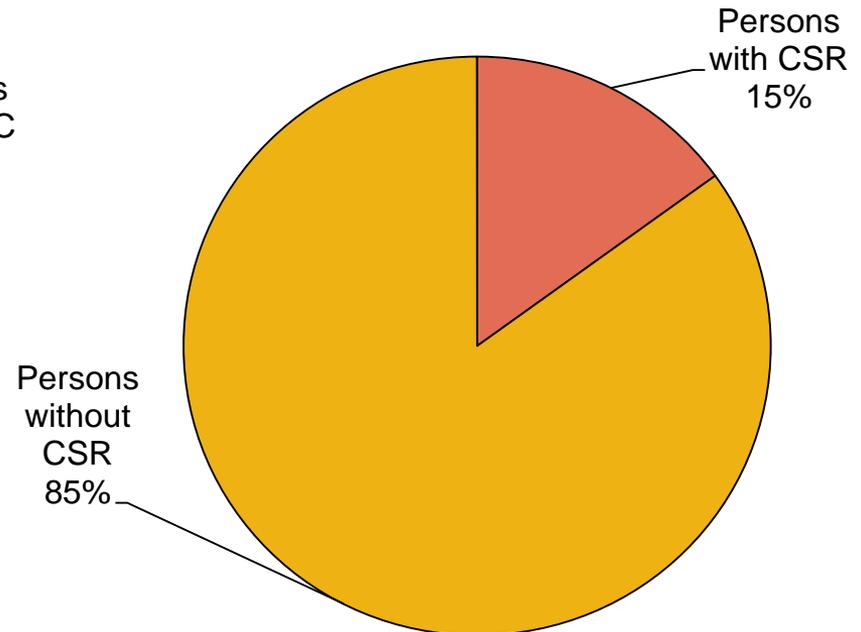
# QHP Households Receiving Financial Help

## November 15, 2014 – September 13, 2015

### Advanced Premium Tax Credit subsidies



### Cost Sharing Reduction subsidies



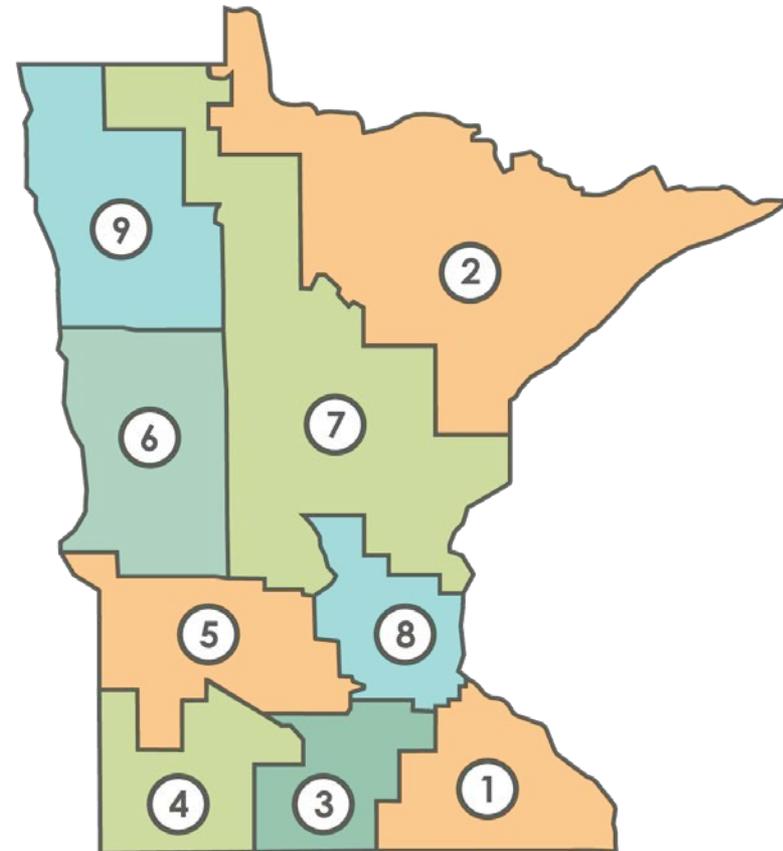
Note: This data is based off of effectuated enrollment for July 2015.

Note: Data reflects all QHP enrollment excepting SHOP enrollment.

# QHP Enrollment by Rating Region

## November 15 – September 13, 2015

Rating Area	Percent of State's Population in Region	Percent of QHP Enrollees in Region
1	8.1%	8.7%
2	5.9%	6.3%
3	4.7%	4.5%
4	2.2%	1.8%
5	3.8%	3.5%
6	4.2%	4.1%
7	7.9%	9.0%
8	61.6%	61.5%
9	1.6%	0.9%



# MNsure Premium Withhold Revenue

- Forecast =

$$\begin{aligned} &\text{Estimated Carrier premium revenue} \\ &\quad \text{(based on estimated average monthly premium x estimated member months,} \\ &\quad \text{with estimated member months derived from estimated annual enrollment)} \\ &\quad \times \\ &\text{Annual premium withhold percentage} \end{aligned}$$

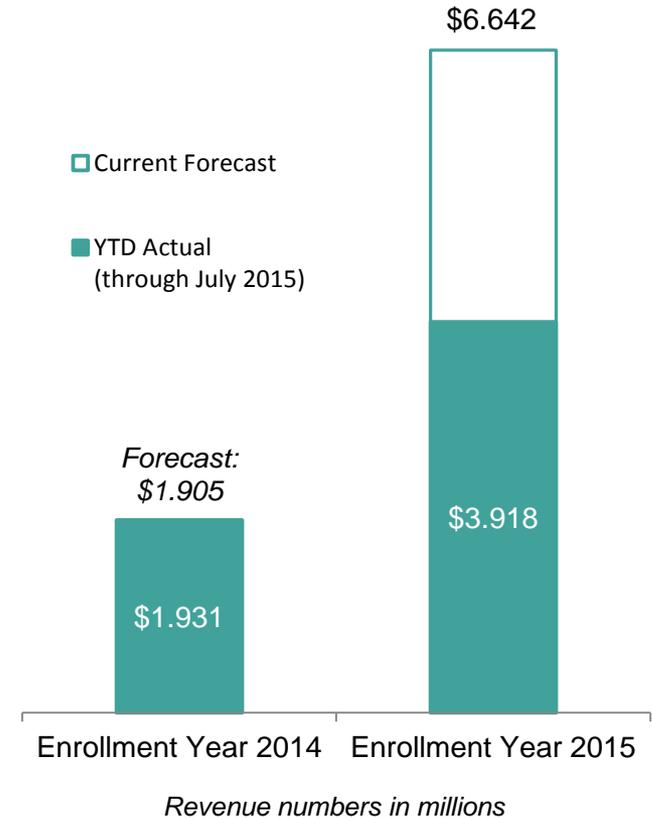
- Actual =

$$\begin{aligned} &\text{Actual Carrier premium revenue} \\ &\quad \times \\ &\text{Annual premium withhold percentage} \end{aligned}$$

- Billing process *(2 month lag)*

1. Carriers are required to report actual YTD premiums to MNsure on a monthly basis by the end of the following month.
2. MNsure calculates the premium withhold amount and bills the Carriers for the balance owed during the second following month.
3. Example: MNsure will bill Carriers in February 2015 for the balance owed through December 2014.

**Forecast and YTD Actual**



Note: EY15 forecast is based on budget passed at July 20, 2015 MNsure Board meeting.  
Numbers are subject to change.

Numbers prepared for September 16, 2015 Board Meeting

# Customer Service Dashboard



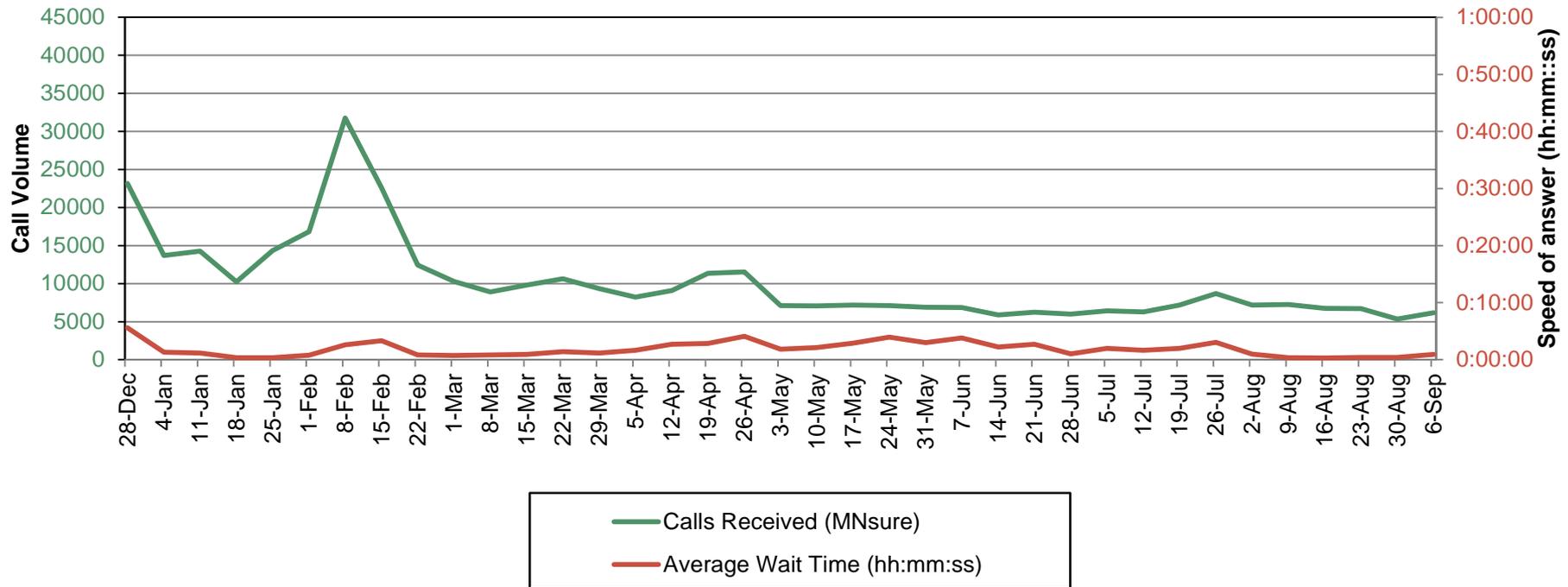
<b>Contact Center – Aug. 10 – Sept. 13, 2015</b>	
Call Volume	39,392
Average Wait Time	0:00:34
Service Level (% of calls answered in 2 min. or less)	90.65%
Calls Abandoned while on Hold	2.92%
Average Talk Time	0:07:25

<b>All Callers Top Contact Center Inquiries – Aug. 10 – Sept. 13, 2015</b>	
1. Medical Assistance inquiry	12.88%
2. Password Reset/Account Unlock	9.74%
3. How Do I Apply	8.47%

<b>Navigators &amp; Assisters Top Contact Center Inquiries – Aug. 10 – Sept. 13, 2015</b>	
1. Existing/pending inquiry	34.07%
2. Determination Result	3.05%
3. Password reset/account unlock	2.89%

# Contact Center – Call Volume/Wait Time

**MNsure Contact Center Call Volume/Wait Time  
Jan. 1, 2015 – Sept. 13, 2015**



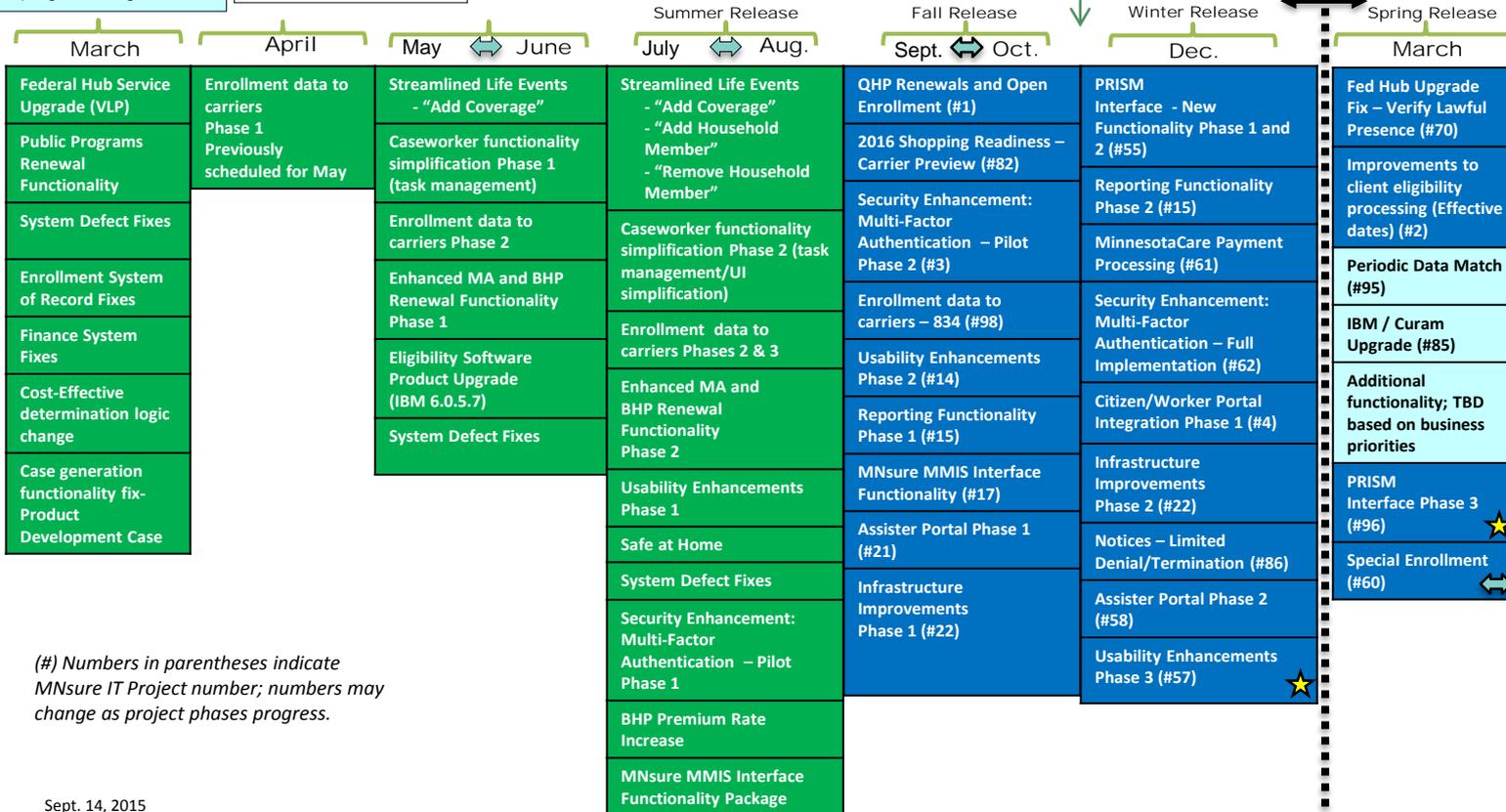
Note: Call volumes represent weekly totals for week beginning with date.

Numbers prepared for September 16, 2015 Board Meeting



# Release Plan Project Status

Work Incomplete	
Work Completed	★ = Change in Status
Work Currently Underway	Ⓢ = Change in Scope
Work in Planning Phase	↔ = Change in Timing
Work Scheduled for Scoping/Planning	⊕ = Project Addition



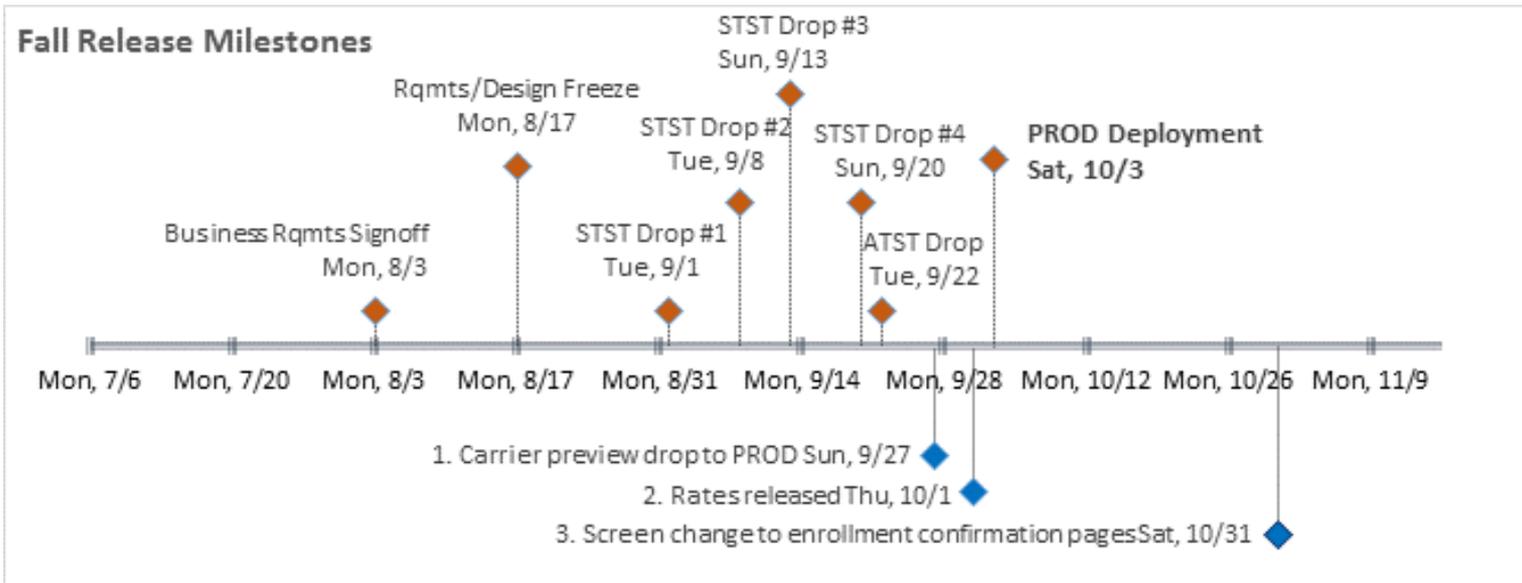
Open Enrollment  
Nov. 1-Jan 31

2015 2016

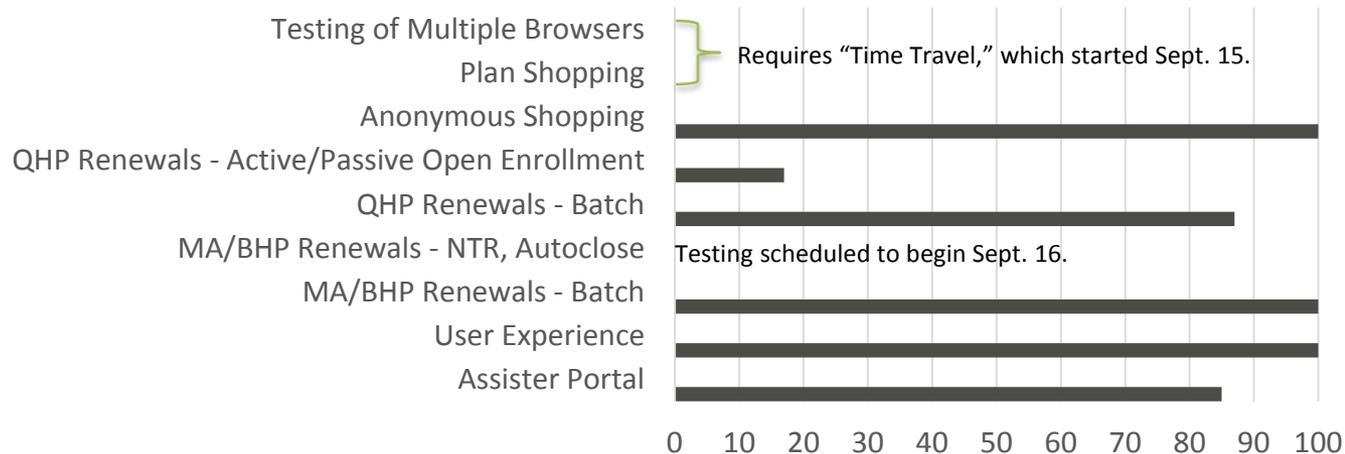
(#) Numbers in parentheses indicate MNsure IT Project number; numbers may change as project phases progress.

Sept. 14, 2015

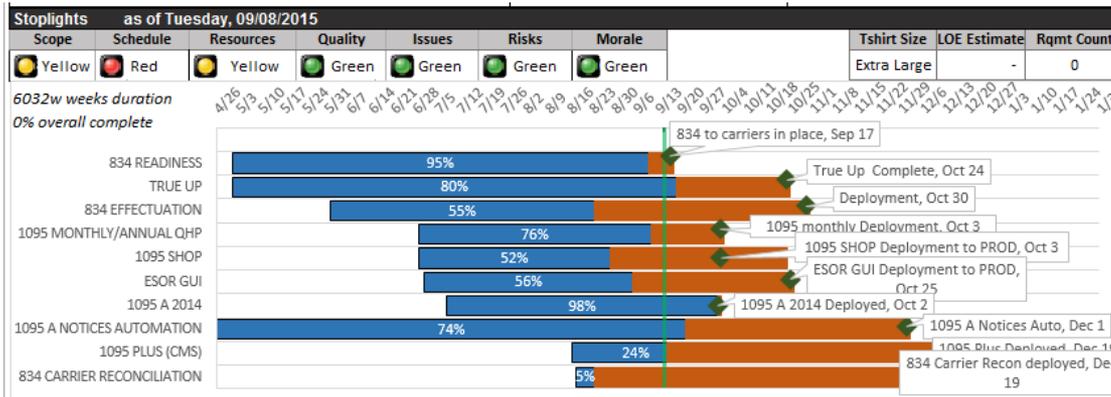
# Fall Release: Milestone Dates & Testing Status



## Testing Status (% complete as of Sept. 15)



## Enrollment System of Record (ESOR) – 834 / 1095 (#98)



### Four Components of the Work

- Carrier Readiness:** Testing of functionality for carriers to receive and process 834 files.
- True-up:** Verifying population data between ESOR and the carriers to ensure all future data exchanges will be successful.
- Effectuation:** Electronic response from the carriers to ESOR of enrollment data.
- Reconciliation:** Aligning ESOR data with Carrier data.

### STATUS

- SUMMER RELEASE:** This work consisted of MN.IT testing in preparation for 834 readiness for Fall Release.
- READINESS:** Two rounds of testing (Carriers and MNsure) are complete. Round 3 is underway. Identified defects are being addressed (See Slide 14). A Round 4 may be needed to fully test defect fixes. Readiness work must be complete before the other components can be undertaken.
- TRUE-UP:** Round 1 of testing completed (by Developers). Round 2 underway by Quality Assurance team. Round 3 to follow with Carriers and MNsure reviewing accuracy of reports in test environment. MN.IT is scheduled to upload files by Oct. 2; review and fine-tuning as needed will take place prior to Oct. 23.
- EFFECTUATION:** Testing follows same logic as True-up, which will speed testing work. MN.IT Quality Assurance testing will be completed by Oct. 8, with Carrier testing to be completed by Oct. 16. Clean up of any reporting errors will take place between Oct. 19 and 29. Deployment is scheduled for Oct. 30.
- RECONCILIATION:** Currently in Scoping stage. Meetings scheduled this week to finalize what data elements MNsure wants to Reconcile. Full deployment is scheduled for Dec. 19.

## Outstanding Defects – 834 (#98)

**Goal:** Resolve all defects and deploy to Production environment by Sept. 18.

Defect Listing	Summary	Date Reported	Comments	Resolution
MNHIX-6218	834 Usage indicate = T on Prod files	9/9	Development in progress	Unresolved
MNHIX-6221	Middle name not populated on 834	9/8	Fixed – Waiting for MNSure/Carriers to test and confirm	Fixed – being tested
MNHIX-6241	PER segment for 2100 A loop using the HP code and not the TE code	9/4	Fixed – Waiting for MNSure/Carriers to test and confirm	Fixed – being tested
MNHIX-6261	Dependents not getting term dates when terming on 834	9/8	Development completed	Ready for testing
MN-HIX 6340	Issue with EDI file Cancel generated from online change of plans to new carrier.	9/11	Development in progress	Unresolved
MNHIX- 6333	EsorToAggregator WAS adjust maintenance effective date	9/11	Development completed	Ready for testing
MN-HIX 6367	EDI files not picking up term and Add when household is changing plans within the same carrier	9/14	Development completed	Ready for testing
MN- HIX-6371	Manual termination of an entire household.	9/14	Currently being re-examined– This was previously working so believed to be a test environment issue – Plan to test in another environment.	Ready for testing

**WHAT**

- New Portal for use by Navigators, Brokers, Certified Application Counselors.
- Assister input helped shape this new functionality.
- Will be piloted by approx. 150 Assisters invited by MNsure.

**WHEN**

- New Portal functionality to be deployed Oct. 3
- Assister Portal pilot to take place between Oct. 26, 2015 to Jan. 29, 2016.

**KEY  
FEATURES**

- Allows Assisters to complete application and enrollment on behalf of consumers.
- Allows Assisters to remotely assist consumers (current practice is to work side-by-side with consumers). This will be a major benefit, especially in rural Minnesota.
- Consumers can add, drop or change their Assister.
- Pilot participants will be trained (and must pass competency exam). Training addresses issues such as privacy, security, working with Consumers and safeguarding Consumer personal information.

**PILOT  
GOALS**

- Gauge Assister and Consumer reaction to the Assister Portal.
- Assess the operations and Contact Center policies and workflows established to support Assisters and Consumers in use of the Assister portal.
- Provide input to finalize staffing allocation for support of Assister Portal and full implementation planning.