



# Board of Directors Meeting

## October 14, 2015



# Enrollment Dashboard – 1 of 2

<b>Cumulative Enrollment, Nov. 15, 2014 – Oct. 11, 2015</b>	
<b>Total Enrollments</b>	<b>393,376</b>
Medical Assistance	258,131
MinnesotaCare	63,905
QHP	71,340
QHP active renewals	16,673
QHP passive renewals	8,274
QHP via SHOP	1,264
Dental enrollments	9,390

<b>QHP Individuals Receiving Financial Help, Nov. 15, 2014 – Oct. 11, 2015</b>	
Enrollees with Advanced Premium Tax Credits	55%
Enrollees with Cost Sharing Reductions	15%

<b>Current SHOP Enrollment – Oct. 11, 2015</b>	
Employers enrolled	182
Employees enrolled	898
Individuals enrolled (including dependents)	1,264

# Enrollment Dashboard – 2 of 2

Plans & Carriers – Nov. 15, 2014 – Oct. 11, 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 – Oct. 11, 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%

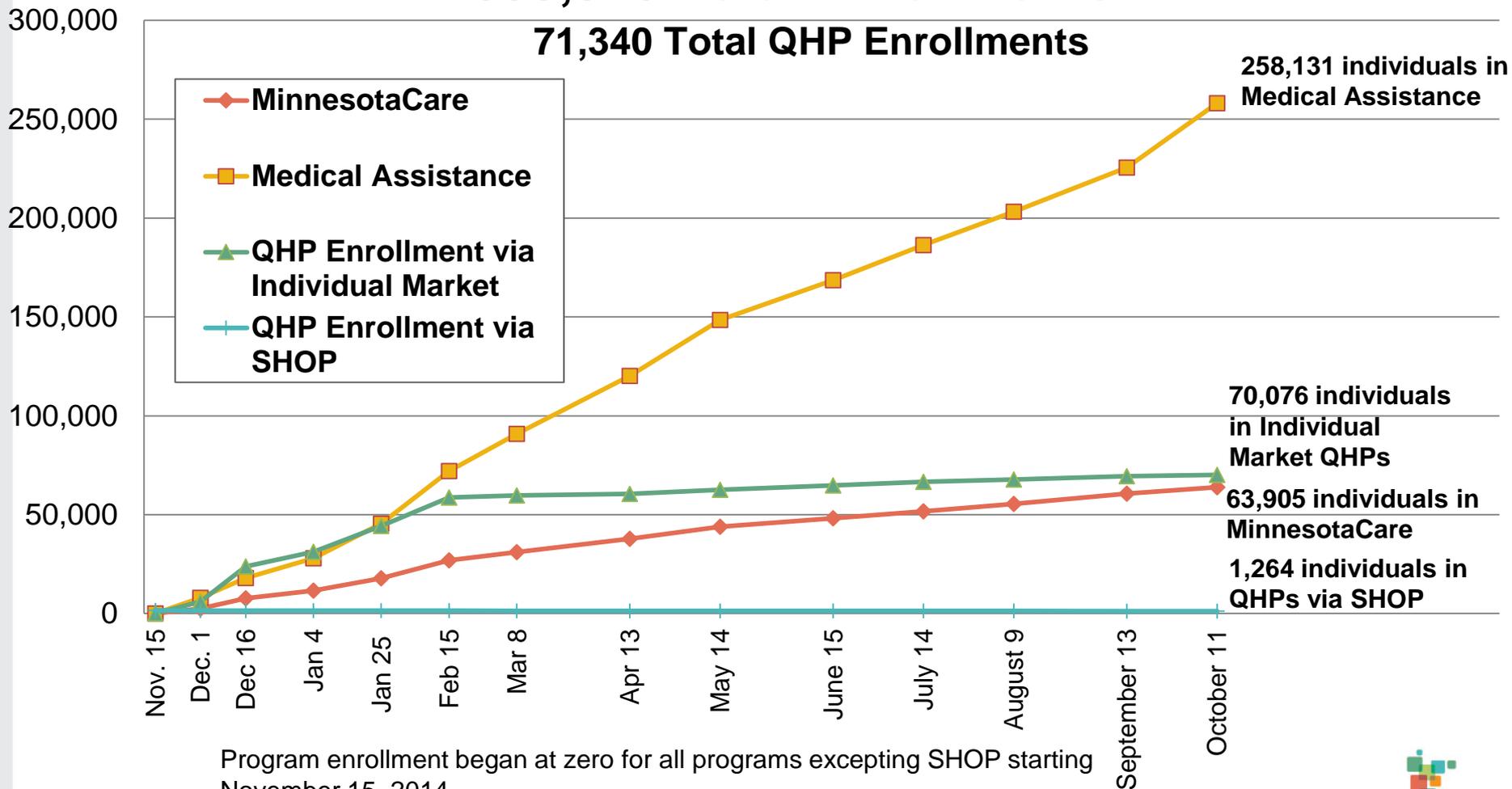
Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.

# Enrollments by Program

## November 15, 2014 – October 11, 2015

**393,376 Total Enrollments**

**71,340 Total QHP Enrollments**



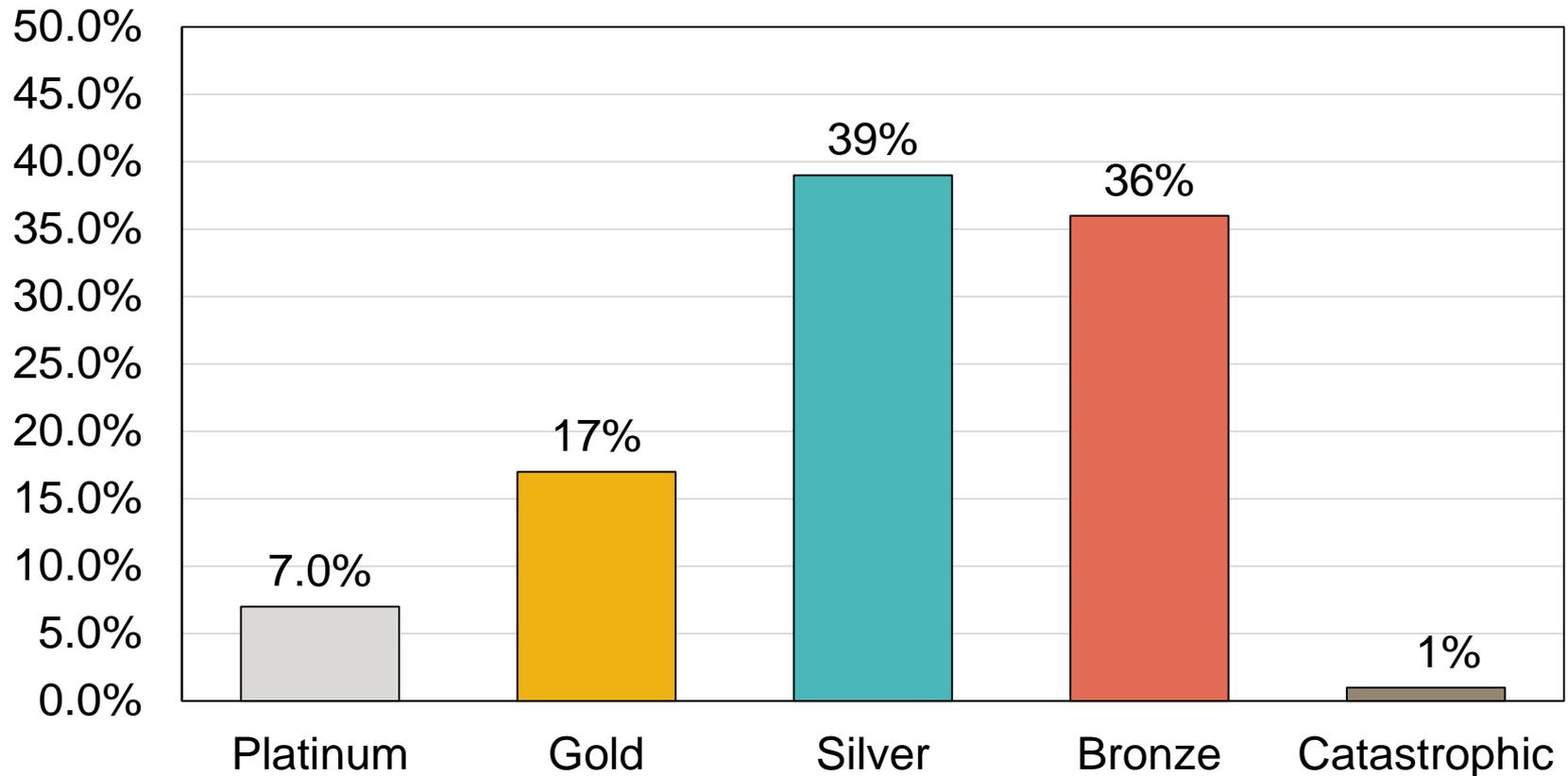
Program enrollment began at zero for all programs excepting SHOP starting November 15, 2014.

Numbers prepared for October 14, 2015 Board Meeting

# Individual Market: Metal Levels

## November 15, 2014 – October 11, 2015

### 2015 QHP Metal Level Selection

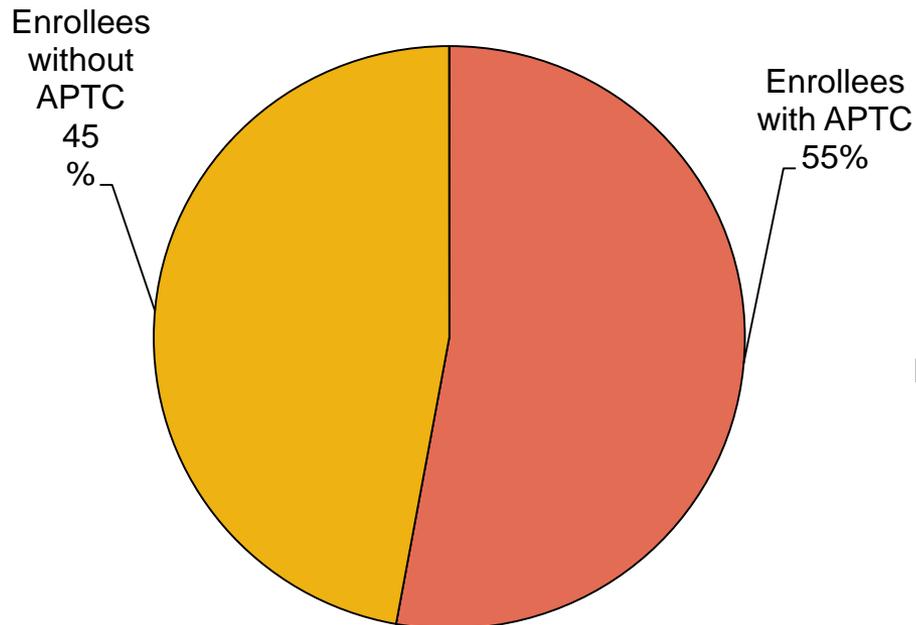


Note: Data reflects all QHP enrollment excepting SHOP enrollment and cases currently in queue.

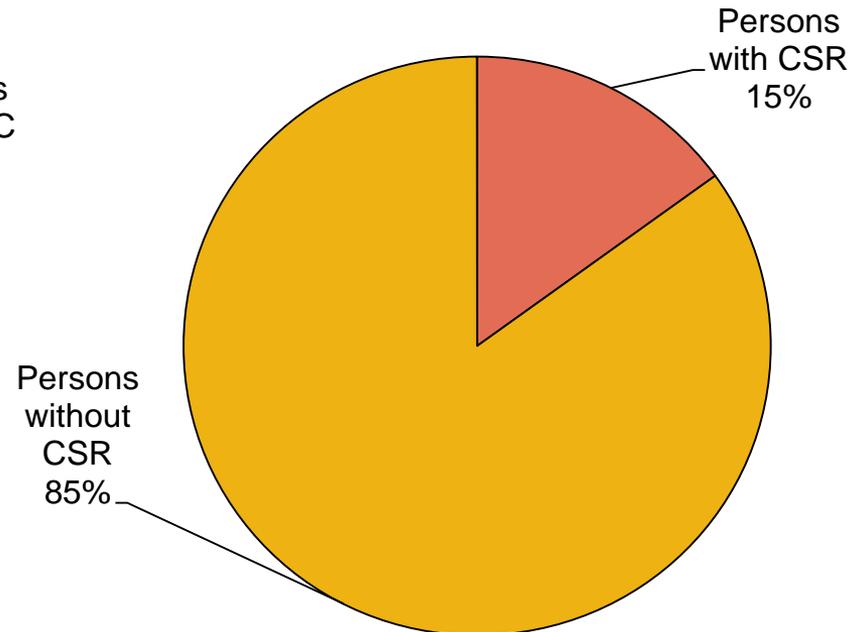
# QHP Households Receiving Financial Help

## November 15, 2014 – October 11, 2015

### Advanced Premium Tax Credit subsidies



### Cost Sharing Reduction subsidies

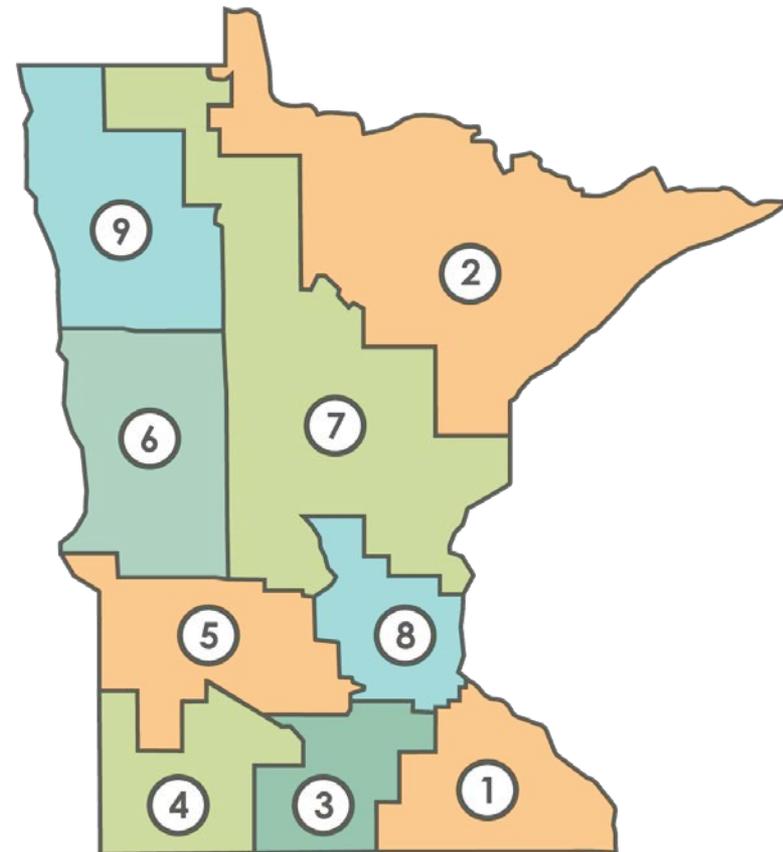


Note: This data is based off of effectuated enrollment for August 2015.

Note: Data reflects all QHP enrollment excepting SHOP enrollment.

# QHP Enrollment by Rating Region November 15 – October 11, 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 =

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

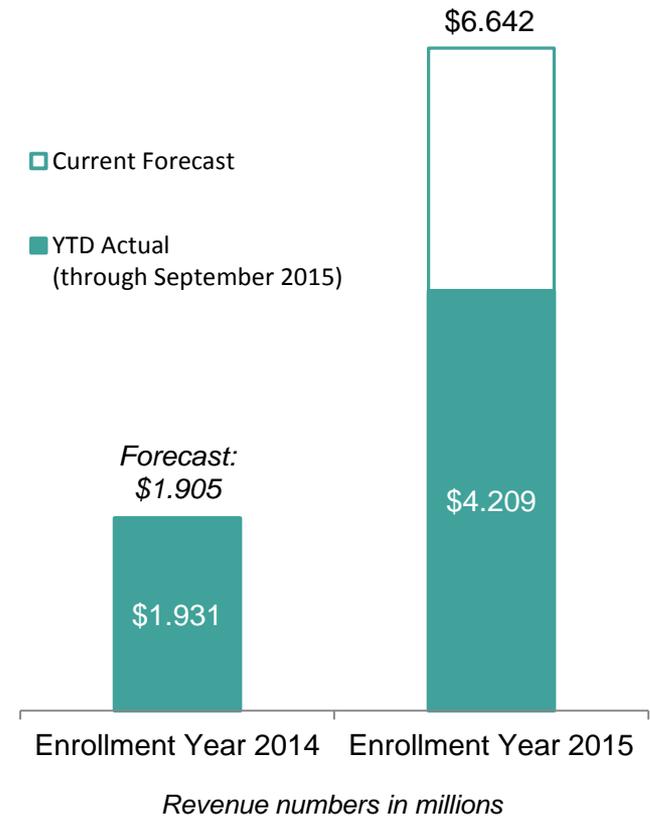
- Actual =

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

- 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 October 14, 2015 Board Meeting

# Customer Service Dashboard



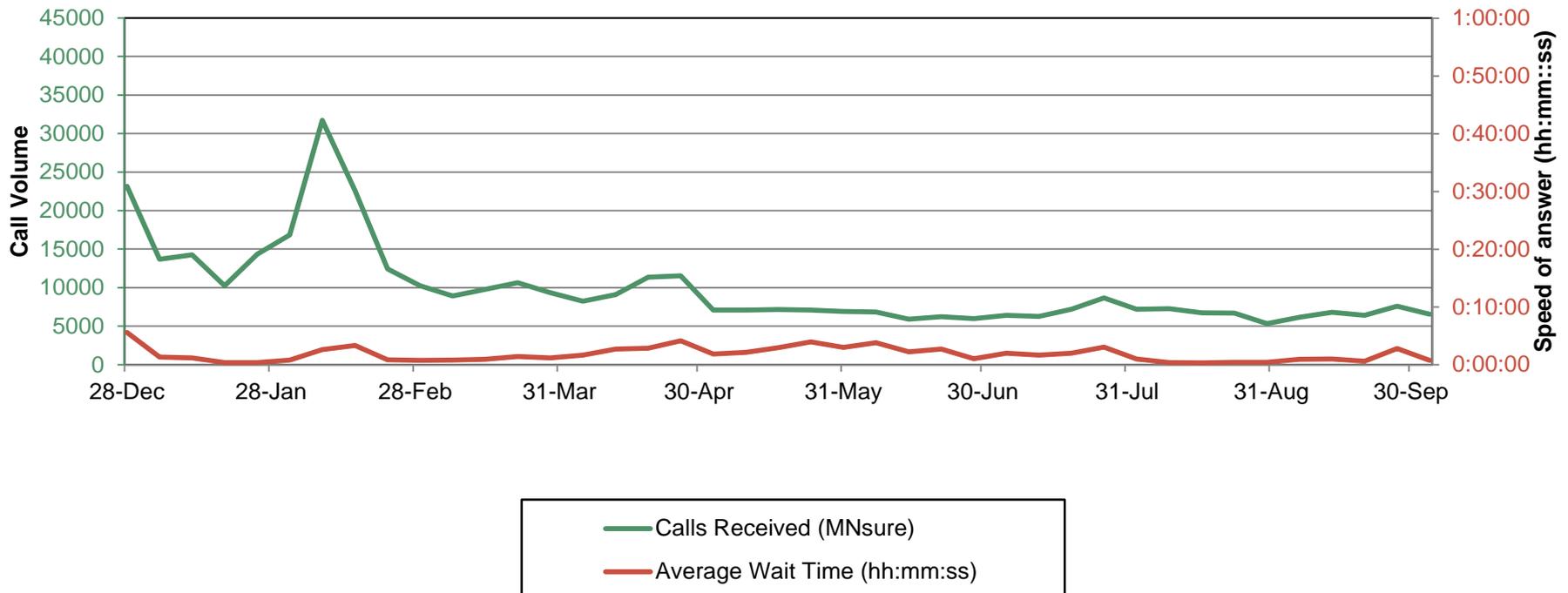
<b>Contact Center – Sept. 14 – Oct. 11, 2015</b>	
Call Volume	27,318
Average Wait Time	0:01:17
Service Level (% of calls answered in 2 min. or less)	84.67%
Calls Abandoned while on Hold	4.17%
Average Talk Time	0:07:35

<b>All Callers Top Contact Center Inquiries – Sept. 14 – Oct. 11, 2015</b>	
1. Medical Assistance inquiry	11.58%
2. Verification	9.78%
3. Password Reset/Account Unlock	9.10%

<b>Navigators &amp; Assisters Top Contact Center Inquiries – Sept. 14 – Oct. 11, 2015</b>	
1. Existing/pending inquiry	29.03%
2. Determination Result	11.17%
3. Password reset/account unlock	10.07%

# Contact Center – Call Volume/Wait Time

**MNsure Contact Center Call Volume/Wait Time  
Jan. 1 – Oct. 11, 2015**

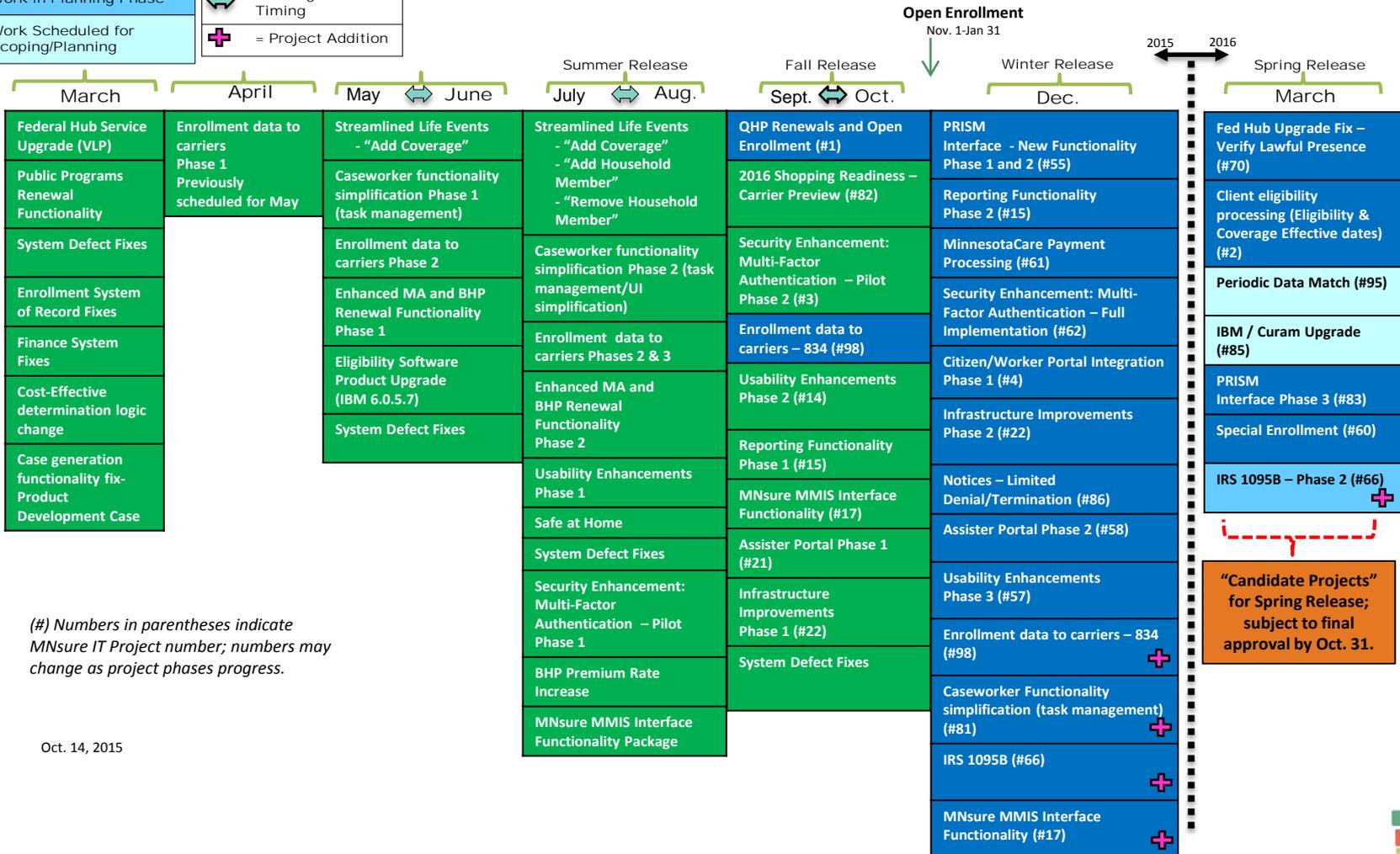


Note: Call volumes represent weekly totals for week beginning with date.

Work Incomplete
Work Completed
Work Currently Underway
Work in Planning Phase
Work Scheduled for Scoping/Planning

★	= Change in Status
Ⓢ	= Change in Scope
↔	= Change in Timing
+	= Project Addition

# Release Plan Project Status



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

Oct. 14, 2015

"Candidate Projects" for Spring Release; subject to final approval by Oct. 31.

# Open Enrollment Preparations

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# What do we want people to know?

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- Five Things to Know:
  - It pays to shop and compare
  - MNsure can save you real money with tax credits
  - In-person help is available statewide
  - MNsure is more than just a website
  - We're making improvements

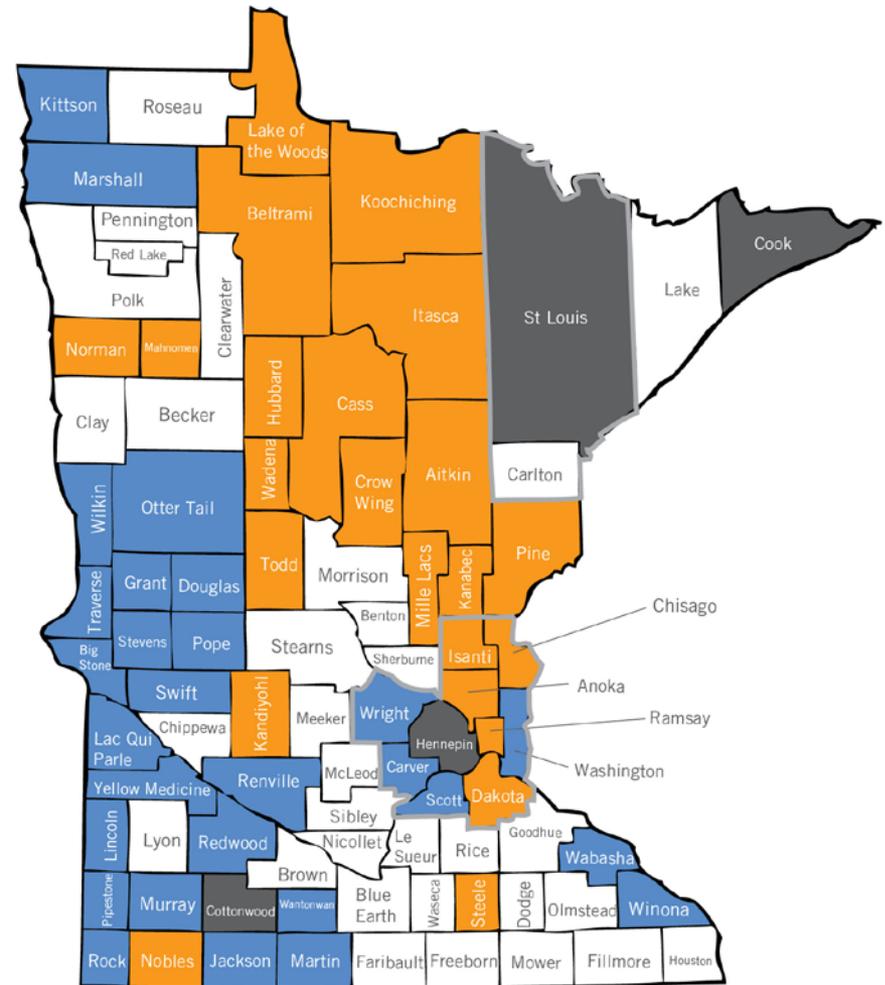
# Messaging by audience

Uninsured	Non-Group/Private Shoppers	Small Business Owners	MNSure Renewals
<ul style="list-style-type: none"> <li>• Shop and compare health plans</li> <li>• Free phone or in-person assistance available</li> <li>• Most people qualify for financial help</li> <li>• Open enrollment deadline approaching (final month)</li> <li>• NEW: MNSure can help you avoid increasing federal penalties</li> </ul>	<ul style="list-style-type: none"> <li>• MNSure can help you understand your insurance options</li> <li>• Single source, one-stop shop to compare and purchase plans from multiple carriers</li> <li>• Free expert assistance available via broker enrollment centers</li> </ul>	<ul style="list-style-type: none"> <li>• Compare plan options from multiple carriers</li> <li>• Manage your budget and contributions toward employee premiums</li> <li>• Tax credits available exclusively through MNSure</li> <li>• Free expert help available via broker enrollment centers</li> </ul>	<ul style="list-style-type: none"> <li>• Open enrollment coming soon</li> <li>• Time to renew your current plan or explore other plan options through MNSure</li> <li>• Tax credits &amp; reduced premiums available exclusively through MNSure exchange</li> </ul>
<p><b>Call to action:</b></p> <ul style="list-style-type: none"> <li>• mnsure.org</li> <li>• 1-855-3MNSURE</li> <li>• Contact local navigator</li> </ul>	<p><b>Call to action:</b></p> <ul style="list-style-type: none"> <li>• mnsure.org</li> <li>• 1-855-3MNSURE</li> <li>• Plan comparison tool</li> <li>• Contact local broker enrollment center</li> </ul>	<p><b>Call to action:</b></p> <ul style="list-style-type: none"> <li>• mnsure.org SHOP portal</li> <li>• Contact SHOP broker enrollment center</li> </ul>	<p><b>Call to action:</b></p> <ul style="list-style-type: none"> <li>• mnsure.org</li> <li>• 1-855-3MNSURE</li> <li>• Contact local navigator or broker enrollment center</li> </ul>



# Hot Zones 2016

Update MNsure Hot Zones to reflect emphasis on those who qualify for premium assistance as well as those who purchase non-group private health insurance plans



-  = Public programs/subsidies
-  = Private plans
-  = Both public programs & private plans

# Messaging: SHOP

## Radio • Online

Broad messaging, general call to action:

- Compare over 30 health and dental plan options to provide options to your employees
- Manage your budget and contributions toward employee premiums
- Qualify for potential tax credits
- Expert help available via broker enrollment centers

## Funnel Pages • Broker Print • Broker Radio

Specific information and calls to action:

- Customized information for new employers and renewing employers
- Drive traffic to specific broker partners



### Ready to SHOP

To enroll, contact one of the MNSure SHOP lead broker agencies below or find a MNSure certified broker using our [broker directory](#). As experts in the field, brokers will walk you through the process and offer invaluable support regarding which plan options are right for you and your employees.

Investors Choice Financial Services	LeClair Group
<b>Locations:</b> <a href="#">Blaine</a> and <a href="#">Marshall</a>	<b>Location:</b> <a href="#">Doubuay</a>
<b>Phone:</b> <a href="#">907.836.8864</a> and <a href="#">907.392.0027</a>	<b>Phone:</b> <a href="#">877.832.0347</a>
<b>Website:</b> <a href="http://www.investorschoice.com">http://www.investorschoice.com</a>	<b>Website:</b> <a href="http://www.leclairgroup.com">http://www.leclairgroup.com</a>

**YOU KNOW YOUR BUSINESS.**  
**WE KNOW HEALTHCARE.**

Helping small business owners easily compare up to 30 different health plans.

[LEARN MORE](#)

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# How we're reaching people

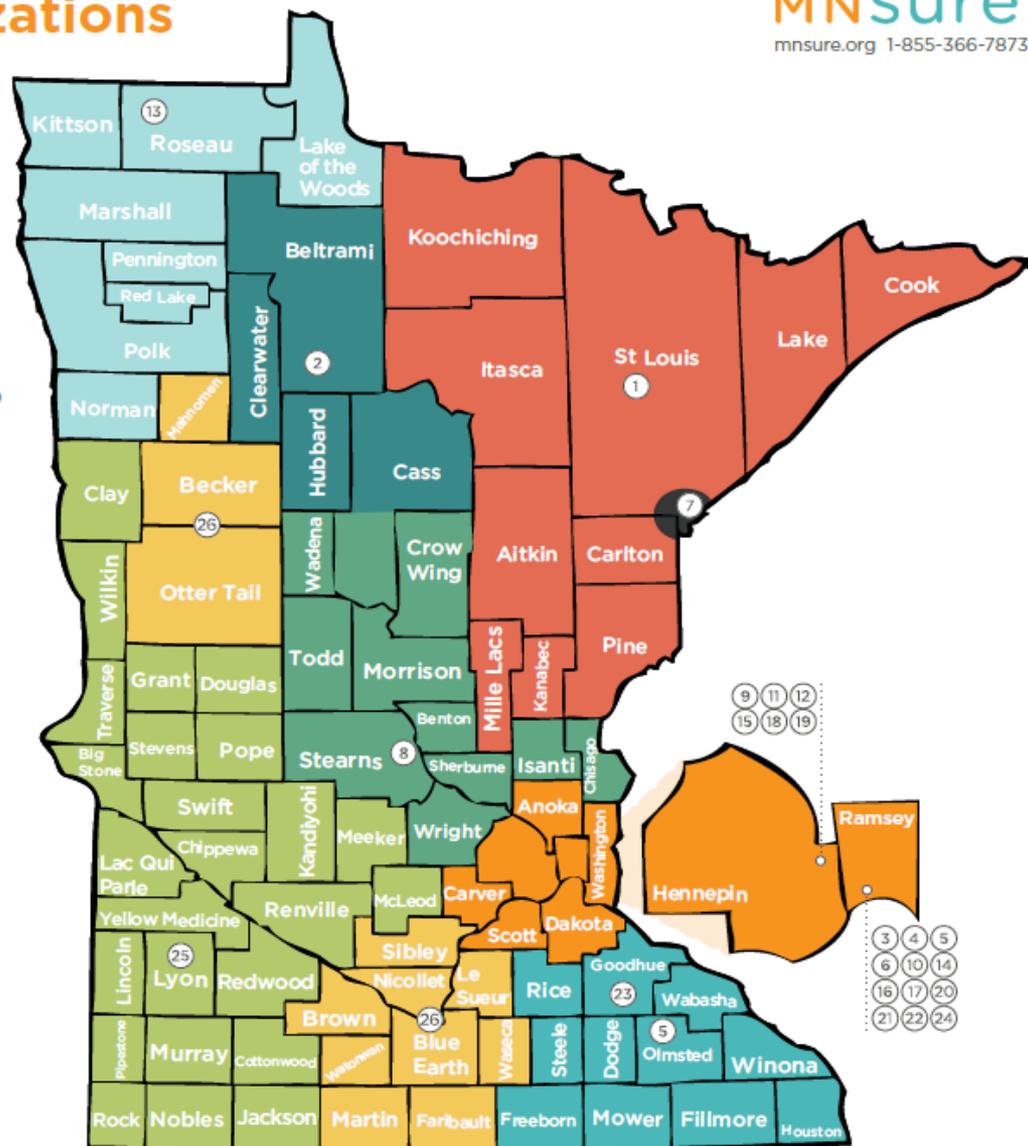
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- Traditional advertising
- Social Media
  - Facebook, Twitter, YouTube
- Email Campaigns
  - 12,000+ subscribers with weekly messages
  - Reaching out to old enrollees, others in the system
- Direct Mail
  - Ongoing reminders about deadlines, off-exchange enrollees

# Navigator Outreach and Enrollment Grantee Organizations

Navigators provide free face-to-face application and enrollment assistance and follow up. MNSure has more than 100 community partner organizations across the state that provide navigator services. The organizations listed below receive grant funds and, in partnership with other navigator organizations, provide enrollment services in the areas indicated by the map. Contact them at the number provided to find a navigator in your area.

- 1 Arrowhead Economic Opportunity Agency, Inc**  
Virginia | 218-749-2912
- 2 Community Resource Connections**  
Bemidji | 218-333-6856
- 3 Comunidades Latinas Unidas En Servicio, Inc.**  
St. Paul | 651-379-4200
- 4 Face to Face Health and Counseling Service**  
St. Paul | 651-772-5555
- 5 Health Access MN**  
St. Paul & Rochester | 651-645-0215
- 6 Hmong American Partnership**  
St. Paul | 651-495-9160
- 7 Insure Duluth**  
Duluth | 1-800-543-7709
- 8 Mid-Minnesota Legal Aid**  
St. Cloud | 320-253-0121
- 9 Minnesota AIDS Project**  
Minneapolis | 612-373-2433
- 10 NAMI Minnesota**  
St. Paul | 651-645-2948
- 11 Native American Community Clinic**  
Minneapolis | 612-872-8086
- 12 NorthPoint Health & Wellness Center, Inc**  
Minneapolis | 612-767-9500
- 13 Northwest Community Action, Inc**  
Badger | 218-528-3258
- 14 Open Cities Health Center**  
St. Paul | 651-290-9247
- 15 Pillsbury United Communities**  
Minneapolis | 612-302-3400
- 16 Planned Parenthood MN, ND, SD**  
St. Paul | 1-800-230-7526
- 17 Portico Healthnet**  
St. Paul | 1-866-489-4899
- 18 Somall Health Solutions**  
Minneapolis | 1-855-566-7873
- 19 Southside Community Health Services, Inc**  
Minneapolis | 612-822-9030
- 20 Springboard for the Arts**  
St. Paul | 651-292-4381
- 21 Sub-Saharan African Youth & Family Services In MN**  
St. Paul | 651-644-3983
- 22 The Arc Greater Twin Cities**  
St. Paul | 952-920-0855
- 23 Three Rivers Community Action, Inc**  
Zumbrota | 507-732-7391
- 24 United Family Medicine**  
St. Paul | 651-241-1000
- 25 Western Community Action, Inc**  
Marshall | 507-537-1416
- 26 Served by other navigator organizations**  
Search MNSure's online assister directory at [www.mnsure.org](http://www.mnsure.org)

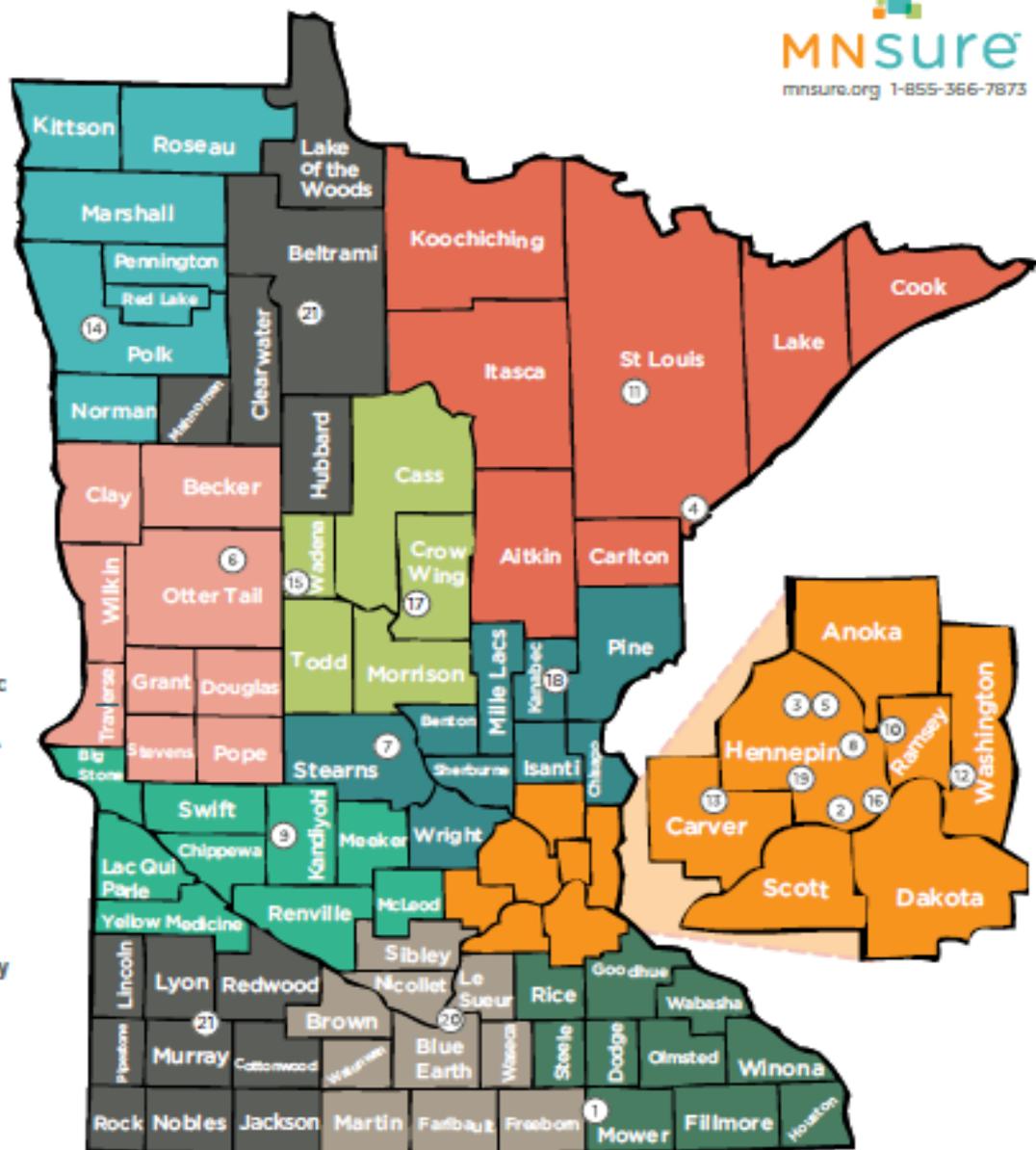


MNSure has hundreds of certified navigators across the state. Find one near you through our online assister directory: [www.mnsure.org/help/find-assister](http://www.mnsure.org/help/find-assister)

## Broker Enrollment Centers

Brokers, also known as insurance agents, provide face-to-face enrollment assistance and advice to help you select a plan. MNsure has more than 900 individual broker partners across the state. The agencies listed below have partnered with MNsure to serve as enrollment centers and to provide free enrollment services in the areas indicated by the map.

- 1 **AdvisorNet Financial**  
Austin | 507-434-2299
- 2 **Alexander & Haberman Agency LLC**  
Bloomington | 612-284-9425
- 3 **American Senior Benefits**  
Maple Grove | 763-559-8200
- 4 **Benes Insurance Services**  
Duluth | 218-628-6180
- 5 **Breitenfeldt Group**  
Maple Grove | 877-494-2447
- 6 **Breitenfeldt Group**  
Perham | 877-494-2447
- 7 **Breitenfeldt Group**  
Waite Park | 877-494-2447
- 8 **Crosstown Insurance**  
Minneapolis | 763-575-8154
- 9 **Health Insurance Services, Inc**  
Willmar | 320-227-2925
- 10 **Individual & Corporate Needs Agency, Inc**  
Roseville | 651-778-1165
- 11 **Jenifer Ivanca Insurance**  
Chisholm | 218-254-3422
- 12 **LeClair Group**  
Woodbury | 651-739-2010
- 13 **Legacy Benefit Consultants**  
Waconia | 952-922-5677
- 14 **The Longtin Agency, Inc**  
Crookston | 218-281-1970
- 15 **Midstate Insurance Services, Inc**  
Wadena | 218-631-1065
- 16 **Nyquist Fantastic Alliance/NFA**  
Bloomington | 952-854-4596
- 17 **RG Insurance**  
Baxter | 218-828-1310
- 18 **Sjoberg & Holmstrom, LLC**  
Mora | 320-679-5183
- 19 **Tonka Financial Services**  
Minnnetonka | 952-746-5110
- 20 **United Prairie Insurance Agency**  
Mankato | 507-396-4875
- 21 **Served by other broker firms**  
Search MNsure's online assister directory at [www.mnsure.org](http://www.mnsure.org)



MNsure has hundreds of certified brokers across the state. Find one near you through our online assister directory: [www.mnsure.org/help/find-assister](http://www.mnsure.org/help/find-assister)

# Navigator/CAC Program highlights

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- Launched a new Core Curriculum for recertification to provide assisters with a more comprehensive introduction to the MNsure environment
- Recertification deadline is October 31: To date, 55% of CACs and 50% of navigators have completed recertification
- Implemented a “lean” process that identified significant opportunities to improve the accuracy and timeliness of navigator per enrollee payments. Goal is to pay navigators within 60 days of close of quarter.
- In the process of completely redesigning our assister role-specific curriculum to more successfully prepare them for helping consumers

# Agent/Broker Program highlights

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- Open Enrollment 2015                      6 Pilot Enrollment Centers
- Open Enrollment 2016                      18 Enrollment Centers  
(Covering 20 Markets)
- Site Visits
- Expanded Reporting
- 2016 Certified Brokers: 105
- 2016 Re-certified Brokers: 525

# Assister Portal

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- New Assister Portal went into production October 11
- Starting with smoke-testing with small group of assisters prior to Open Enrollment
- Full pilot will launch following smoke-testing
  - 150 brokers, navigators and CACs
  - Inviting organizations from our grantees, BECI partners and stakeholder groups
- Pilot will determine our readiness to fully launch portal in 2016

# Outreach Program Update

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- Online events calendar launched on 10/1 at [www.MNsureEvents.org](http://www.MNsureEvents.org)
- Assister Networking Events hosted by Navigator Grantees and/or Broker Enrollment Centers will conclude 10/26
- Outreach curriculum developed, delivered to 16 of 26 Navigator Grantee networks
- Themed outreach during Open Enrollment will focus on Young Invincibles, Children and Families, and Uninsured Workers

# Open Enrollment Preparation

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- Outreach for accessing information for tax credits
- MNsure renewal notice
  - How renewals work
  - Encourages consumers to come back, shop, compare and enroll
  - What happens if consumers don't take action
  - Key deadlines

# Key Enrollment Dates for Consumers

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- December 15, 2015 for January 1, 2016 coverage
- January 15, 2016 for February 1, 2016 coverage
- January 31, 2016 for March 1, 2016 coverage

# Customer Service Readiness

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- MNsure ready to assist consumers
- Anticipating particularly intensive consumer demand for Contact Center services prior to January 1
  - Open 7 days/week during Open Enrollment
  - Extended hours on key enrollment deadline dates