



**MNsure**<sup>®</sup>

Where you choose health coverage

# **MNsure Annual Report 2017**

***January 15, 2018***

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## **Cost of Report Preparation**

The total cost for MNsure to prepare this report is approximately \$1,600. These costs include staff time in compiling and analyzing data and in preparing the written report. Incidental costs include printing, copying and other office supplies, and are not included in this estimate.

Estimated costs are provided in accordance with Minnesota Statutes, section 3.197, which requires that the cost of preparing a required report must be provided at the beginning of all reports to the legislature.

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## MNsure Purpose, Mission and Vision

**Purpose:** The purpose of MNsure is to ensure that every Minnesota resident and small business, regardless of health status, can easily find, choose and purchase a health insurance product that they value and does not consume a disproportionate share of their income.

**Mission:** To ensure all Minnesotans have the security of health insurance.

**Vision:** To create a statewide resource that provides access to private health insurance and public medical assistance programs.

## Executive Summary

### Statutory Requirements

Minn. Stat. §62V.08 (a) requires MNsure to submit an annual report to the legislature by January 15 of each year beginning January 15, 2015, on (1) the performance of MNsure operations; (2) meeting MNsure responsibilities; (3) an accounting of MNsure budget activities; (4) practices and procedures that have been implemented to ensure compliance with data practices laws, and a description of any violations of data practices laws or procedures; and (5) the effectiveness of the outreach and implementation activities of MNsure in reducing the rate of uninsurance.

This annual report satisfies the above statutory requirements and provides an overview of MNsure with summaries of the budget, operations and strategic vision MNsure has employed to meet its responsibilities under the law to reduce the uninsured rate in Minnesota.

### Continuing to Meet Our Mission

MNsure continues to uphold its mission and responsibilities under the law. MNsure's mission is to help every Minnesotan obtain affordable, quality health insurance. According to the Minnesota Department of Health's Health Access Survey released in February 2016, the uninsured rate declined from 8.2 percent in 2013 to 4.3 percent in 2015. Over 200,000 more Minnesotans accessed health insurance since 2013 due, in part, to the marketing and enrollment efforts of MNsure. All plans sold on MNsure include free preventive care, and prescription drugs and hospitalization are covered.

Furthermore, the efforts of MNsure, its partner agencies and its network of assisters throughout the state have expanded health coverage to more Minnesotans than ever before. Ninety-six percent of the state is now insured, which is contributing to better health outcomes and lowering costs of uncompensated care administered by Minnesota's health providers. Hundreds of thousands of Minnesotans are accessing health coverage because of MNsure and the efforts of its partners.

This year, MNsure faced significant headwinds coming into the 2018 open enrollment period. Officials and partners heard time and again that uncertainty out of Washington, D.C. caused confusion among Minnesotans regarding their coverage options. Despite this, MNsure had its smoothest open enrollment launch ever on November 1, 2017, and has seen steady and strong growth so far this open enrollment period.

The individual market for 2018 is much more stable than in 2017. Unlike last year, premiums not only remained flat, but many areas of the state actually saw reductions in premiums. The one exception to this is southeastern Minnesota, which saw single digit premium increases. The region continues to outpace the rest of the state in premium costs.

This year, two policies contributed to affordability for consumers in the individual market:

1. A 25 percent premium subsidy for individual market shoppers not receiving advanced premium tax credits (APTC) in 2017 helped consumers above 400 percent of the federal poverty level (FPL). This one-year program helped buffer large premium increases for plan year 2017.
2. The legislature also passed a reinsurance program for 2018-19 (which effectively replaces the premium subsidy). This program reduced premiums by about 20 percent across the board, leading to the mostly flat or declining premium costs in 2018.

## **Technological Improvements**

At the end of 2016, MNsure received responses to a request for information (RFI) to improve IT components related to private plan shopping and enrollment. In June, MNsure conducted a request for proposal (RFP) to solicit actual bids on IT improvements. MNsure received 10 proposals and, after careful review, selected GetInsured as the vendor to upgrade MNsure's plan shopping and comparison and selection tools, as well as the associated electronic system of record that documents shopping transactions and transmits information to insurance companies.

GetInsured is a health information technology company nationally recognized for being at the forefront of innovative solutions to the ever-changing health insurance enrollment landscape. It currently provides services for multiple state exchanges, including California, Connecticut, Idaho and Washington. GetInsured was selected after a rigorous and competitive review process in which they scored highly on a number of criteria, including state exchange experience, organizational and consumer experience, product functionality, implementation readiness, and cost. All respondents were required to show their solution to be implementation-ready in order to be considered.

The IBM/Cúram eligibility system, also known as the Minnesota Eligibility Technology System (METS), was not part of the RFP and will remain a core component of Minnesota's health care technology platform.

This new technology will be phased in over a two-year period. Decision-support functionality will be in place in October 2018 for use during open enrollment 2019, with remaining plan shopping and electronic system of record components coming online in 2019 for open enrollment 2020.

## **High Premiums Continue to Highlight Need for MNsure**

While premiums stabilized for 2018, they remained high for many Minnesotans across the state. These continuing high premiums highlight the importance each year for Minnesotans to examine all their health insurance options and shop through MNsure to find the best option for them and their family. MNsure remains the only place Minnesotans can shop to take advantage of financial help, including federal tax credits and cost-sharing reductions, which can provide a real financial savings to the consumer. In 2017 alone, consumers received more than \$300 million in federal tax credits by shopping through MNsure, an increase of over \$200 million from 2016. Over 65 percent of MNsure enrollees qualified for tax credits.

## **Customer Service Enhancements**

Open enrollment for 2018 coverage was highlighted by new customer service enhancements across several areas, including the Contact Center, more "self-service" options and new shopping tools:

### **Contact Center Readiness**

This year, MNsure introduced new telephony services and added Contact Center capacity, including:

- Increasing the number of inbound and outbound call lines to accommodate higher call volumes.

- Increasing the number of Contact Center agents available to assist consumers the first day of open enrollment to 300.
- Adding a courtesy call-back feature so Minnesotans do not have to wait on hold but can instead request a call back when an agent becomes available.

### “Self-service” Improvements

This year, MNsure added improvements to make it easier for Minnesotans to manage their accounts and get account information, including:

- **Web lookup:** Consumers can check the status of their enrollment via web or mobile.
- **Password reset:** This year, consumers are able to recover forgotten usernames and get access to locked accounts without having to phone the Contact Center.
- **Uploading documents via web or mobile:** This year, consumers are able to upload documents via the web or mobile instead of having to send them in via traditional mail.
- **Contact me web form:** This web tool provides consumers with the most frequently requested information.

### New Online Shopping Tools

New shopping tools were added to the plan comparison tool to make it easier for Minnesotans to compare plans and estimate out-of-pocket expenses.

- **Prescription drug formulary:** Minnesotans are able to compare health plan drug formularies and estimate their out-of-pocket prescription drug expenses.
- **Plan quality rating information:** Minnesotans are able to see CMS quality rating information for each insurance company, including global rating, member experience, medical care and plan administration.

## Focus on Accountability and Transparency Remains Key

MNsure continues to meet its mission and to make a difference in the lives of Minnesotans. The MNsure website is safe, secure and successful. More Minnesotans than ever before are now insured. As MNsure works to continue to meet its mission, transparency, accountability and a continued focus on the consumer are its guiding principles.

## Enrollment Snapshot

### 2017 Open Enrollment

MNsure’s fourth open enrollment period saw a substantial increase in the number of Minnesotans enrolling in coverage through MNsure. Due to the passage of the Minnesota Premium Subsidy Program in late January 2017, MNsure announced a special enrollment period open to all Minnesotans that effectively extended the enrollment period until February 8, 2017. At the end of the enrollment period, MNsure had enrolled 117,657 Minnesotans in qualified health plans, as well as 33,369 in MinnesotaCare, 114,511 in Medical Assistance, and 11,825 in qualified dental plans. By the end of October 2017—just prior to the start of MNsure’s fifth open enrollment period—these numbers had increased to over 130,000 enrollments in qualified health plans, over 75,000 MinnesotaCare enrollments, over 460,000 Medical Assistance enrollments, and over 13,000 enrollments in qualified dental plans.

The volume of public programs enrollees housed within the Minnesota Eligibility Technology System (METS) also increased in 2017. As of December 1, 2017, METS held 886,930 Minnesotans enrolled in Medical Assistance (over 95 percent of MAGI-eligibility-based Medical Assistance enrollees) and 89,620 Minnesotans enrolled in MinnesotaCare (100 percent of total MinnesotaCare enrollees).

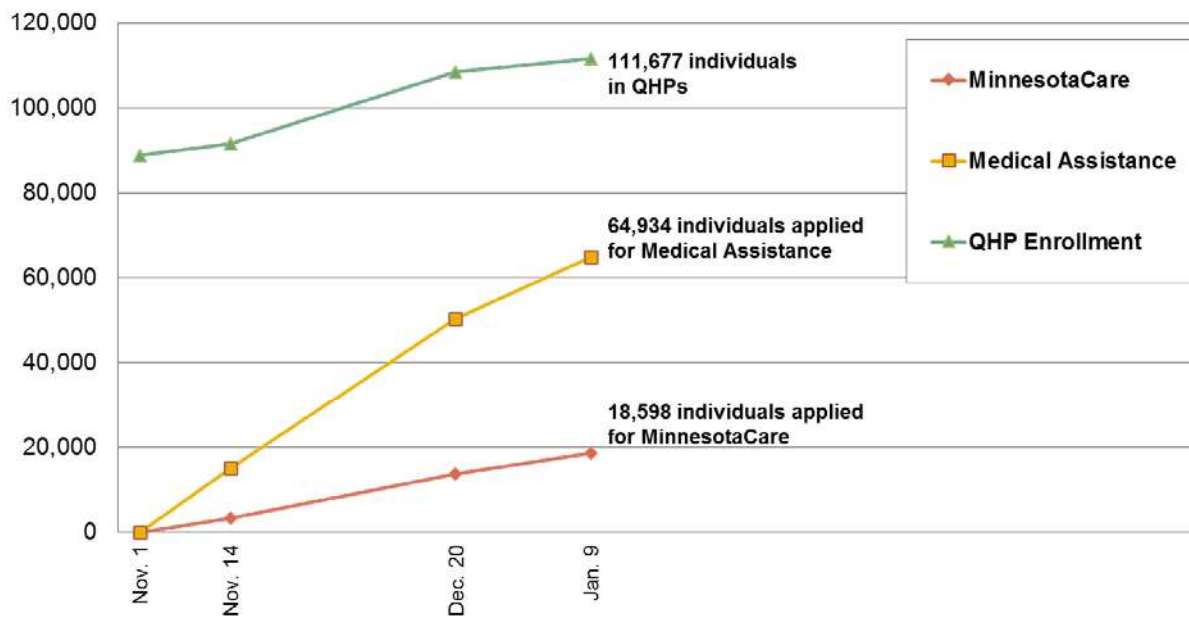
## 2018 Open Enrollment

In April 2017, the federal government announced they had cut the 2018 open enrollment period in half from 12 weeks to six weeks. However, the federal rule allowed for state-based exchanges like MNSure to supplement this shortened open enrollment period with a special enrollment period to give consumers more time to enroll. After consulting with numerous stakeholders, MNSure announced we would add a four-week special enrollment period open to all Minnesotans, effectively lengthening the enrollment period to November 1, 2017 – January 14, 2018. Restoring these four weeks is giving Minnesotans the necessary time to get help from assisters and to shop, compare and select the coverage that is right for them.

MNSure’s fifth open enrollment period has thus far successfully enrolled over 100,000 Minnesotans into private health coverage, many of whom will receive much-needed financial help through the advanced premium tax credit only available through MNSure. Most days, MNSure’s average call wait times have been one to two seconds. This achievement was aided by the expansive partner network of brokers and assisters throughout the state.

### Enrollments by Program for 2018 Coverage, November 1, 2017 – January 9, 2018

*195,209 total enrollments*



*Public program applications began at zero starting November 1, 2017.*

Chart 1: Enrollments as of January 7, 2018

# Organizational Leadership

MNsure leadership remains stable as the organization completes its fifth open enrollment period. CEO Allison O’Toole completed her second full year as permanent CEO after serving in an interim capacity for part of 2015. She continues to lead MNsure’s efforts for greater public accountability and transparency. As a result of her leadership, MNsure is stable and pursuing innovative ways to improve its IT functionality and customer service for Minnesotans. MNsure is poised to complete a successful fifth open enrollment period in line with the original vision to serve Minnesotans as a resource to access quality health coverage.

Chart 2 shows the current organization chart of leaders and directors of the organization.

## MNsure Leadership

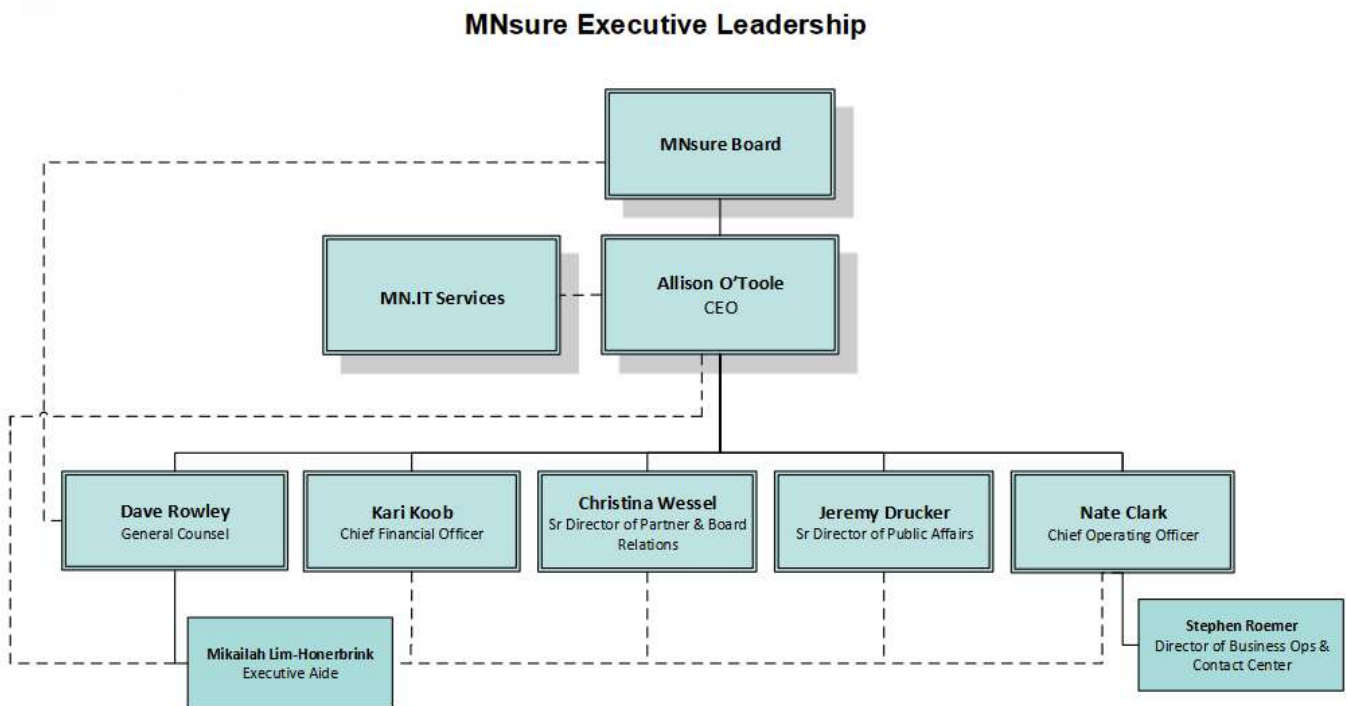


Chart 2: MNsure leadership

## Continuous Improvements to the Consumer Experience

In the months preceding the second open enrollment period, efforts were targeted at making the consumer-facing or “front-end” operations more user-friendly so consumers could more easily search for and enroll in plans that best met their needs and budget. Since that time, leadership representatives of MNsure, MNIT and DHS have worked together as an “executive steering committee” to review and prioritize IT development and releases of new website functionality. These upgrades have been both on the consumer-facing side as well as on the “back end,” resulting in improved interaction between MNsure and health/dental insurance companies and delivery of enrollment data on a consistent and usable basis.



## Contact Center Focus

Following the end of the first open enrollment, MNsure leadership made improving the consumer experience a hallmark of operations growth and focus. To that end, additional Contact Center staff was hired and a detailed training module was launched to give Contact Center employees better information to address consumers' concerns. These investments led to fewer follow-up calls and an improvement in consumer satisfaction overall.

### Continued Customer Service Concentration

Since January 2014, MNsure has built out its customer service operations and now provides a number of ways consumers can receive assistance. For many consumers, the MNsure Contact Center toll-free hotline is their first stop and only contact with MNsure staff. Many times this single call can address and correct their issue.

### 2017 Initiatives

In 2017, MNsure launched new tools and services to streamline the consumer experience. "Courtesy Callback" functionality which gives callers the ability to request a callback, rather than waiting on hold, in periods of longer wait times, was released before open enrollment. In addition, MNsure released an online "Contact Me" form where consumers can request the status of selected aspects of their records, including enrollment status, appeal status and 1095-A form requests.

Additional trained staff has been hired by the Contact Center for open enrollment, resulting in more consumers who are able to get questions answered and fewer people are sitting on hold without assistance. The following chart shows the number of calls coming into MNsure during calendar year 2017. Despite spikes in call volumes, call wait times remain very low except on and around deadline dates.

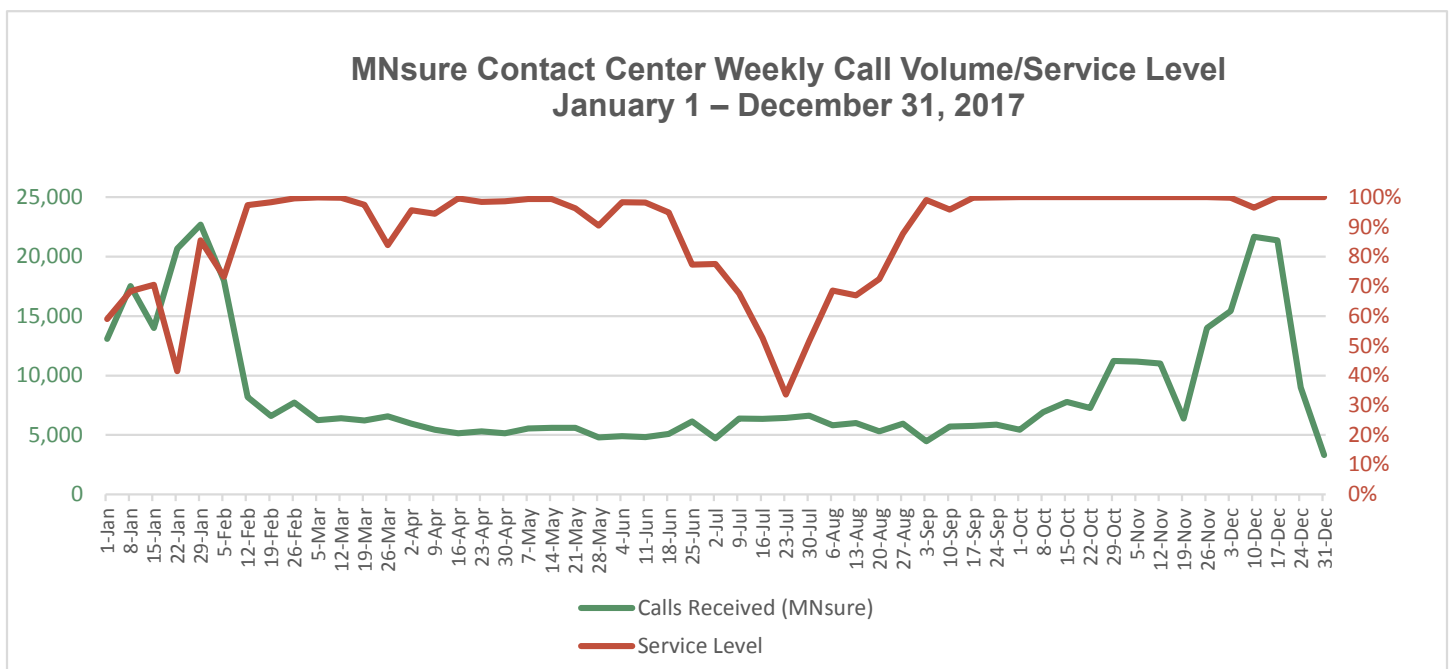


Chart 3: Contact Center volume

MNsure's customer service online has also expanded since the first open enrollment period. Dedicated digital media staff is available to respond to inquiries on Twitter and Facebook as well as answering comments and concerns from the general customer service email inbox. For many consumers, interaction through digital media has produced quick, real-time assistance.

## **MNsure Plan Comparison Tool**

MNsure continues its partnership with Consumers' Checkbook to provide an online plan comparison tool to help Minnesotans get a more complete picture of their total health insurance costs and help them choose their best plan options.

For the current open enrollment period, MNsure partnered with Consumers' Checkbook to bring consumers two exciting new features to aid in finding the plan that best meets their specific health needs. The drug formulary lookup tool allows consumers to enter up to 10 prescription drugs and view which plans cover these drugs, as well as more detailed information related to prescription drug benefits for each plan.

MNsure has also made quality rating data available in Consumers' Checkbook for consumers to consider when comparing plans from the different health insurance companies that offer plans through MNsure. This data is displayed in the form of an overall star rating for each health insurance company based on member surveys measuring member experience, medical care and health plan administration.

## **Improved Renewals Process**

For 2018 renewals, MNsure again ran a "batch renewals" process. This means that ahead of open enrollment, MNsure sent current enrollee information to the federal hub, processed renewals and presented enrollees with their updated eligibility determinations for 2018. Consumers were also notified of the plan into which they would be automatically renewed if they took no action. Consumers who chose to shop for new 2018 coverage were able to proceed directly to selecting their new plan selection, without having to complete an online application.

## **Improving and Strengthening Partner Relations**

MNsure's consumer assistance partners are critical to our success in enrolling consumers in health insurance coverage and ensuring they have the necessary resources is a priority. We continually seek to improve the information and supports available to our brokers, navigators and certified application counselors (CACs) so they can help Minnesotans successfully enroll in health insurance coverage.

In 2017, MNsure took important steps to improve our assister support, including updating our certification and recertification training, streamlining the agent of record process for brokers, expanding functionality of the assister portal, improving ARC/Broker Service Line services, enhancing our consumer referral process, and hosting a series of in-person assister assemblies to prepare our partners for open enrollment.

## **Broker Enrollment Center Initiative (BECI) Program**

MNsure continues building on the past success of the Broker Enrollment Center Initiative (BECI) by partnering with 12 health insurance agencies located in 23 locations across Minnesota. The vast majority of 2017 broker enrollment centers (BECs) continued their partnership with MNsure for the 2018 open enrollment period and several have expanded their geographic coverage to include additional counties and areas.

The selected agencies provide convenient walk-in sites for residents of surrounding communities. In response to growing consumer demand for their services, many BECs modify their operational models during open enrollment to serve more consumers by hiring additional resources, investing in overflow customer service support, strengthening partnerships with local navigators, and extending hours of availability. Selected sites collaborated with MNsure on marketing efforts to encourage Minnesotans to visit the walk-in sites throughout the open enrollment period.

A map of broker enrollment centers is available as an appendix to this report.

## **Enhanced Partner Training**

The Consumer Assistance Program (CAP) certifies and supports MNSure's community partners, which include brokers, navigators and CACs.

Certification involves online training on the application and enrollment process and data privacy and security. Navigators and CACs must also pass a background study. Brokers must be licensed agents in good standing with the Minnesota Department of Commerce. There are 977 MNSure-certified navigators and CACs available to provide application and enrollment assistance, along with more than 925 licensed brokers. To maintain their certification, assisters are required to recertify prior to each open enrollment period.

For the 2018 open enrollment period, MNSure completely updated our core curriculum, a series of courses that introduces new assisters to the fundamentals of helping consumers enroll through MNSure. In addition to improving the content, we also enhanced the trainee experience by adding audio and closed-captioning. We also updated our data privacy and security training, which all assisters are required to complete on an annual basis, to include more information and examples directly applicable to their experience as a certified assister.

## **Assister Portal Improvements**

MNSure piloted an assister portal to provide our assisters with enhanced capacity to help consumers with the process of applying and enrolling during the 2016 open enrollment and made the tool available to all assisters for the 2017 open enrollment. The essential feature of the assister portal is to allow consumers to authorize an agent, broker, navigator or CAC to apply and enroll on their behalf. MNSure customized an out-of-the-box portal solution that provides seamless access to submitting an application on behalf of a consumer. The assister portal also integrates across MNSure's other IT systems, such as identity management and qualified health plan enrollment processes.

In 2017, MNSure implemented several enhancements to the assister portal, including improving the assister portal landing page navigation, providing assisters with more contact information for associated consumers, allowing consumers to see the organizational affiliation for an assister, and increasing the loading speed for assisters with a large volume of associations.

The assister portal has been a critical factor in MNSure's ability to improve the speed and accuracy of the agent of record (AOR) process for broker partners and the per-enrollee payment process for navigator organizations. During the 2017 open enrollment period, nearly 700 assisters actively used the assister portal and 91 percent of broker AORs were created using the portal.

## **Assister Lead Program**

In 2015, MNSure set up a process for Contact Center representatives to connect consumers in need of in-person assistance with navigators and brokers able to provide high-quality service. MNSure partners with our broker enrollment centers and navigator grantee organizations to accept these referrals.

During the 2017 open enrollment period, MNSure sent more than 4,500 leads to these assister partners.

Over the summer of 2017, MNSure reviewed the process to improve the efficiency and speed of sending referrals, include additional consumer information to aid assisters in their ability to provide support, and simplify the reporting process for our partners.

## **Assister Assemblies**

In advance of the 2018 open enrollment period, MNsure's Consumer Assistance Partner team traveled around the state to host in-person assister assemblies with our broker, navigator and CAC partners. MNsure held events in nine locations during the month of September: Brooklyn Center, Fergus Falls, Bemidji, Rochester, Mankato, Duluth, St. Cloud, Marshall and Edina. In total, nearly 600 assisters attended the events, taking advantage of the opportunity to network with others in their area, learn about all the resources and support tools available to them, and get briefed on important information for open enrollment.

## **Broker Support**

MNsure continues to increase its support for MNsure-certified brokers throughout the state by engaging in ongoing dialogue and communication around best practices, process improvements and tools. In response to the input and suggestions of stakeholders, MNsure's 2017 priorities included:

- Improving performance support for brokers with additional communication, training and professional networking opportunities
- Continuing to improve the efficiency and transparency of the agent of record (AOR) process
- Enhancing the broker referral process
- Building on the successes of the Broker Enrollment Center Initiative

## **Communication and Training**

MNsure staff holds monthly statewide conference calls with brokers to provide information and answer questions on new processes, procedures and training opportunities. MNsure also meets monthly with a small group of key broker stakeholders to solicit input, suggestions and ideas on continuing to improve the consumer, broker and overall enrollment experiences. MNsure sends weekly updates to brokers by email and/or text on issues of interest, including relevant deadlines, training opportunities, Broker Service Line hours and enrollment policies/procedures. In 2017, approximately 300 brokers participated in one of MNsure's nine assister assemblies throughout the state to receive training, information and open enrollment updates.

MNsure continues to provide dedicated customer service support to MNsure brokers through the Broker Service Line, which provided extended days and hours of operation during open enrollment. Additional positions were added to this team in response to increased demand for their services. In addition to calling the Broker Service Line to request assistance, brokers can now also request information and status updates by submitting a web inquiry form to MNsure through the Assister Central website or by emailing the Broker Service Line.

## **Agent of Record (AOR) Processing**

MNsure has dramatically improved the agent of record (AOR) submission and processing timeframes for brokers over the past two years. As a result of enhanced tools such as the assister portal released in late 2016, over 98 percent of AORs are now submitted to MNsure electronically. Electronic submission has reduced MNsure's processing timeframe by minimizing the need for manual procedures and automating quality control procedures. AORs are generally processed and transmitted to the insurance companies within five to seven days of a consumer's enrollment.

In 2017, MNsure began sending monthly AOR reports to MNsure-certified brokers in an effort to provide brokers with information at their fingertips on the status of their AORs. These reports contain information on the status of each broker's AOR submission to MNsure as well as the date of transmission of each AOR to the

insurance companies. In addition to receiving positive feedback from brokers on these monthly status reports, both MNSure and the insurance companies have reported a decrease in broker inquiries on the status of their MNSure AORs since the inception of these monthly reports.

## **Navigator and Certified Application Counselor (CAC) Support**

MNSure continually strives to make improvements to the services and tools available to our navigator and CAC community. In 2017, we focused on areas of our operations where enhancements would be of greatest value to our partners.

Navigator organizations contracted with MNSure are eligible for per-enrollee payments for successful enrollments in health insurance coverage. In late 2016, we implemented a new internal reporting process, incorporating assister portal data, which resulted in quicker turnaround in issuing payments to organizations at the close of each quarter in 2017.

MNSure provides dedicated customer service support to MNSure-certified navigators and CACs through the Assister Resource Center (ARC), which offers extended days and hours of operation during open enrollment. In 2017, the MNSure Board of Directors approved adding an additional position to the ARC team in response to the increased demand for services. MNSure also moved to reduce manual processes and implemented new policies to help assisters more effectively utilize ARC services.

In 2017, MNSure continued to keep vital lines of communication open with our navigators and CACs. MNSure hosts statewide conference calls every month, which typically begin with a brief learning component to sharpen assister skills or provide more in-depth information on a timely topic. Assisters then have the opportunity to ask MNSure and DHS staff questions and provide feedback. MNSure staff also meets monthly with a navigator stakeholder group and a CAC stakeholder group to discuss the steps MNSure is taking to enhance the consumer and assister experience. MNSure sends weekly email updates to all certified navigators and CACs to provide timely updates, as well as information on general matters of interest.

## **Outreach and Enrollment Grants Program**

The Consumer Assistance Program coordinates the outreach and enrollment grant program, a competitive grant program that supports the outreach and enrollment work of community partners, focusing on underserved populations.

The 2016-2017 grant program concluded on June 30, 2017. During the grant period, MNSure's 32 grantees connected with uninsured Minnesotans across the state, conducting more than 4,500 outreach and education activities reaching more than 270,000 individuals. The majority (64 percent) of navigator-assisted enrollments came from our grant-supported partners, who assisted more than 57,000 Minnesotans with enrolling in health insurance coverage.

For the 2017-2018 grant period, which began July 1, 2017, approximately \$4.2 million in grants were awarded to fund outreach and enrollment efforts. Grants were awarded by evaluating Navigator Network and Enrollment grantee performance during the prior grant period and negotiating contract extensions with 23 grantees.

Navigator Network grants are dedicated to collaborative networks of highly skilled navigator organizations focused on enrollment, outreach, and building geographic coverage and coordination.

Enrollment grants support navigator enrollment capacity within organizations that demonstrate an ability to reach populations with high levels of uninsurance.

A map of 2017-2018 grantee organizations is available as an appendix to this report.

# Contacts with Consumers

## Advertising

The 2018 open enrollment advertising campaign contains many elements from the successful campaign for the previous open enrollment period. In fact, many of the advertisements themselves were updated from the previous year and re-used due to their previous success.

MNsure's marketing efforts have squarely focused on enrollment, featuring statewide TV and radio ads in addition to billboards and out-of-home placements at transit stops. MNsure also leveraged digital advertising to reach diverse audiences and focus on affordability and enrollment. These ads targeted general audiences, public program enrollees and private plan shoppers.

The 2018 open enrollment campaign was designed to ensure that MNsure's record-breaking 2017 enrollment did not fall off and that MNsure would continue bringing in more enrollees. This strategy was buttressed by relatively stable premiums, with many areas actually seeing a reduction in how much they would pay.

Against this backdrop, MNsure highlighted its top-performing messages in its marketing:

- Financial assistance is available and many people are leaving money on the table
- Free in-person help is available to Minnesotans across the state

## Outreach

MNsure reaches, educates and enrolls many Minnesotans in every corner of the state through its Navigator Outreach and Enrollment grants and broker enrollment centers. These partners cover every county in the state, employ staff representative of our many diverse communities, and provide expert enrollment assistance to both consumers and other assisters. These partners deliver presentations, distribute materials, hold community education events, and execute hyperlocal earned-media campaigns with MNsure support, guidance and funding.

## Digital/Social Media

A main component of MNsure's communications and marketing strategy is digital outreach. MNsure makes it a priority to respond to questions and issues from Minnesotans through email and social media. Customer service is the backbone of our social media engagement.

In addition, MNsure creates and distributes useful information such as infographics, deadline reminders and enrollment tips for publication on social media channels. Digital outreach also allows MNsure to target messaging to specific audience groups.

## MNsure Business Operations

MNsure operations develops and executes the processes for qualified health plan eligibility and enrollment, reporting, plan data transfer, special enrollment periods, the Small Business Health Options Program (SHOP), customer service, compliance and finance.

## **Policy & Plan Management, Eligibility & Enrollment, Program Management Office**

**The Policy and Plan Management team** is the primary point of contact for health and dental insurance companies offering products on MNsure, with a focus on data reporting, quality control for MNsure products, and the consumer shopping experience. This team also works closely with health and dental insurance companies and interagency regulatory colleagues to ensure MNsure policies are aligned in support of health reform objectives and corresponding operational requirements of our partners.

**The Individual Market Eligibility and Enrollment team (IMEE)** is responsible for analyzing federal and state exchange individual market ACA eligibility and enrollment regulations and establishing MNsure's individual market eligibility and enrollment policy. IMEE establishes individual market system eligibility and enrollment business rules and participates on IT project teams that design and implement business system functionality that supports eligibility and enrollment policy. This team monitors and participates in the testing of system business rules to ensure ongoing adherence to state and federal law. IMEE staff are also involved in enacting enrollment eligibility rules outside of the open enrollment period and providing business eligibility and enrollment expertise on complex cases.

**The Business Project Management Office (BPMP)** provides project and program management, driving the successful execution of MNsure initiatives and partnering in cross-agency projects. This is accomplished through portfolio management, formal program and project management, business analysis, and continuous improvement initiatives. The BPMP also develops e-learning and designs instructional materials for our internal teams and external partners, and administers our learning management system.

## **Small Business Healthcare Options Program (SHOP)**

The level of broker and employer interest and enrollment in SHOP continued to grow in 2017. During the 2017 open enrollment period, SHOP employer enrollments increased by approximately 64 percent year-over-year.

Despite these gains, SHOP enrollment continued to be significantly smaller than originally expected. Insurance company participation was also low, with just one medical insurance company, Blue Cross and Blue Shield of Minnesota (BCBS) offering QHPs on the MNsure SHOP marketplace in 2017. Citing low enrollment and administrative burdens, BCBS announced in mid-2017 its intention to withdraw from the MNsure SHOP market for 2018 effective dates. With the exit of BCBS, MNsure is not offering SHOP plans in 2018. MNsure, BCBS and Delta Dental are working together to smoothly transition the groups to similar off-exchange plans as the groups approach their 2018 renewal dates.

This decision does not impact the almost 130,000 Minnesotans—early retirees, self-employed and other Minnesotans—enrolled through MNsure on an individual basis, or the rest of the small group market.

There are currently several states with bare SHOP counties, or employers with a principal business address in a county in which a QHP through a SHOP marketplace will not be available for all or part of the calendar year, including Minnesota. The IRS has previously allowed small employers in bare SHOP counties in 2014, 2015 and 2016 to claim the Small Business Health Care Tax Credit. We have no reason to believe Minnesota will not receive the same consideration.

## **Finance and Administrative**

MNsure is a self-sustaining organization with a balanced budget and a positive outlook for the upcoming fiscal year. The MNsure finance team is responsible for providing accounting services and financial support to the

staff and board of MNsure. Some centralized administrative services are purchased through an interagency agreement with DHS to provide efficiencies to the agency.

MNsure's budget cycle tracks with the State of Minnesota's fiscal year. The MNsure board, in collaboration with executive leadership, approves the MNsure budget. In March 2017, the MNsure board adopted a preliminary FY 2018 budget and a three-year financial plan covering fiscal years 2017 through 2019. The board adopted an updated FY 2018 budget in July 2017.

MNsure's FY 2018 budget is available as an appendix to this report.

MNsure has received a total of \$189 million in federal exchange grant funds, making it one of the most affordable state-based marketplaces in the country. In November 2016, the Center for Consumer Information and Insurance Oversight approved a "no-cost extension" for the remaining grant funding to be used by the end of calendar year 2017 for approved activities. MNsure remains financially sustainable beyond the expiration of the federal grant funding and currently utilizes its remaining funding sources to support ongoing operations.

## Legal and Compliance

The Legal and Compliance team is responsible for the compliance with all applicable law, rules and regulations; identifying and mitigating organizational risk; reviewing contracts and procurement; planning and executing internal controls; and advising MNsure on legal matters.

Consistent with its oversight and monitoring obligations under state and federal law, MNsure has taken significant steps since its inception to develop and implement a comprehensive compliance program. In December 2014, the MNsure board approved a comprehensive compliance program and roadmap. In June 2016 and 2017, the MNsure board reauthorized the [MNsure Compliance Program Strategic Plan](https://www.mnsure.org/assets/2018-MNsure-Compliance-Program-Strategic-Plan_tcm34-305033.pdf) ([https://www.mnsure.org/assets/2018-MNsure-Compliance-Program-Strategic-Plan\\_tcm34-305033.pdf](https://www.mnsure.org/assets/2018-MNsure-Compliance-Program-Strategic-Plan_tcm34-305033.pdf)).

Notable events in 2017 include the July 2017 hiring of an internal audit officer to bolster MNsure's internal audit efforts, continued operation of an anonymous tip line to augment the reporting of fraud, waste and abuse, and 100 percent participation of employees in an agency-wide code of conduct training and certification that was performed in August 2017.

In 2017, the Legal and Compliance team has continued to work with other MNsure teams to mature its complaint resolution process. Over the past two years, the enhanced coordination among business units has made consumer complaint resolution more efficient and timely by directing consumer issues to the relevant business area with the expertise and resources to resolve the complaint.

## Data Practices

MNsure has a responsibility under state and federal law to protect and ensure the privacy of personally identifiable information and other private or nonpublic data. MNsure has established a [comprehensive privacy policy](https://www.mnsure.org/resources/terms-conditions.jsp) (<https://www.mnsure.org/resources/terms-conditions.jsp>) outlining the collection, use, disposal and sharing of protected information. This policy informs the public on how their information is handled within the agency when they apply for health insurance coverage or otherwise do business with MNsure. The privacy policy was reviewed and updated in 2017 to ensure it remains accurate and comprehensive.

MNsure also continues to work with its MNIT partners to conduct routine security reviews. These reviews ensure protection of information maintained by the agency in all formats. In 2017, such reviews included information technology such as encryption, firewalls and vulnerability scanning. The system is architected to stated business and regulatory requirements with appropriate risk-reducing technical controls that ensure integrity, checks, logging and failover mechanisms. Other types of security controls were also reviewed such as access authorization, training compliance and physical security.



To ensure compliance with data practices laws and information protection standards for employees and contractors handling private data, MNsure has several internal policies and procedures, including the MNIT Enterprise Security policies and standards. MNsure employees and contractors are required to take privacy and security training courses relevant to data practices, information security, physical security, breach and incident reporting, and handling sensitive information. All MNsure employees completed privacy and security training in 2017.

As part of its work with the Center for Medicare and Medicaid Services, MNsure has agreements and maintains documentation outlining its procedures and responsibilities for compliance with privacy and security laws and standards. MNsure's 2017 privacy impact assessment identifies and documents the specific types of sensitive information that is collected, processed and stored by MNsure. This assessment is in conjunction with data inventories for business units and administrative policies.

## **Privacy and Security Functions**

### **Consent**

Anyone supplying private information to MNsure is provided a Tennessee warning and asked to consent prior to the collection of their private data and is informed of: (a) the purpose and intended use of the requested data within the collecting government entity; (b) whether the individual may refuse or is legally required to supply the requested data; (c) any known consequence arising from supplying or refusing to supply private or confidential data; and (d) the identity of other persons or entities authorized by state or federal law to receive the data.

METS users also acknowledge and consent to proceed with information collection and consent to comply with the rules of behavior for system access at initial account creation. Then, throughout the application, MNsure provides Tennessee warnings for any private information collected, and the individual agrees and accepts to move forward or declines if they do not agree with the data collection described. For paper applications, a notice of privacy practices describes the use, collection and consent for disclosure of private data. Also, for information collected over the phone to the Contact Center, a recording or Contact Center operator provides verbal Tennessee warnings, and the individual may agree or disagree. MNsure's overarching privacy policy, terms of use and Tennessee warnings are also publicly available and printable on the MNsure website. An individual may revoke consent by submitting a written request to the privacy and security manager.

### **Data Challenge**

If an individual who is the subject of private data maintained by MNsure concludes, after viewing the data, that the data is inaccurate or incomplete, the individual may file a challenge regarding the accuracy and completeness of the data.

To file a challenge to the accuracy or completeness of the data, the individual must write to the privacy and security manager and include a description of the nature of the disagreement. If the privacy and security manager requires more information to determine whether the data are accurate or complete, he or she will contact the individual for clarification. The privacy and security manager must review the data and the complaint and respond within the timelines set forth in Minnesota Statutes, section 13.04, subdivision 4.

If the privacy and security manager agrees the data in question is inaccurate or incomplete, he/she must correct the data and make reasonable efforts to notify past recipients of the data about the data corrections. If the privacy and security manager is convinced that the contested data is accurate and complete, he/she must inform the individual of this conclusion. If the privacy and security manager decides that disputed data is accurate and complete and the individual still disagrees, the individual may file an administrative appeal to the Minnesota Department of Administration as set forth in Minnesota Statutes, section 13.04, subdivision 4, and Minnesota Rules, part 1205, subpart 1600.

## **Access by Employees**

Employee and contractor access to private data is limited by security roles and minimum necessary access controls. MNSure has also employed security safeguards such as separation of duties and physical controls to limit exposure to private data for anyone who does not have a business reason for access to specific data. These controls include system access management, secure buildings and equipment, instructions for proper handling and disposal of data in all forms, and appropriate personnel consequences for a violation.

Each request for access to private data maintained in MNSure systems is determined on a case-by-case basis. An employee's supervisor, or a contractor's employee sponsor, evaluates the employee's or contractor's necessary job duties and the minimum access required to accomplish such duties. The supervisor or employee sponsor submits a request for the minimum necessary access for the employee or contractor to the MNSure privacy and security manager, who will verify successful completion of a background check and privacy and security training.

The MNSure board's delegated authority then reviews each request on a case-by-case basis to approve or deny the access request. Access by privileged users to an individual's private data such as case file and eligibility factors is also tracked and the data maintained in audit trail logs.

## **Data Practices Requests**

Anyone may request data from MNSure for any reason, including individual data subjects and members of the public. Requests are made in writing by filling out an online form, contacting the privacy and security manager or emailing the MNSure data requests mailbox.

MNSure has handled more than 292 separate requests for data, many of which involve several subparts and voluminous responsive data. The majority of requests in 2017 came from private organizations or data subjects. MNSure is committed to government transparency and continues to publish its contracts, RFPs, grant awards, board meeting materials and other information [on the MNSure website](https://www.mnsure.org/about-us/) (https://www.mnsure.org/about-us/).

## **Incident Response Process**

MNSure staff and contractors receive training and informational advisories regarding security and privacy incidents. Staff is required and trained to immediately report potential security or privacy incidents or breaches. MNSure will convene, if necessary, an incident response team to evaluate the necessary criteria to determine the appropriate level of notification. Furthermore, data-sharing agreements with outside partners to whom private data is sent or received also include obligations to immediately notify MNSure of any security or privacy incidents. Incidents are handled in accordance with established policy and include, as necessary, communication with executive leadership, legal staff, public relations staff, external partners and IT providers.

MNSure thoroughly investigates each report of a potential security or privacy breach. In 2017, these incidents involved an unintended manual disclosure, such as sending an email to the incorrect recipient or mailing to the incorrect address, while many others were investigated and determined not to be an error or privacy or security incident.

In each instance, an investigation was conducted and the issue resolved. Additionally, remedial measures were considered and put into place as necessary in order to prevent and mitigate any same or similar issue from occurring in the future.

## **Data Sharing**

MNSure is limited in disclosing private information unless the individual provides his or her informed consent in an authorization or such disclosure is provided by law. MNSure's governing statute allows for data sharing according to a court order; when specifically authorized by state or federal law; to the subject of the data; or

only to the extent necessary to verify the identity of, determine the eligibility of, process premiums for, process enrollment of, or investigate fraud related to an individual, employer or employee participating in MNsure. MNsure must enter into a data-sharing agreement or contract with the agency prior to sharing data, under Minnesota Statutes, section 62V.06, subdivision 5.

MNsure maintains data-sharing agreements with other state agencies and federal partners to carry out its functions, with health insurance companies to transmit enrollment information, and with contractors to perform work on behalf of MNsure. If a MNsure participant seeks to share information with a designee, MNsure has a standard consent form that may be used.

## Appeals

Consistent with its authority to develop an appeals process for certain eligibility determinations, in 2013, MNsure entered into a service-level agreement with DHS and the Office of Administrative Hearings to develop and implement its appeals process. As required by state law, MNsure reported on the development of the appeals process and its first year of operations. These [reports are available on MNsure's website](https://www.mnsure.org/about-us/grants-reports/) (<https://www.mnsure.org/about-us/grants-reports/>). Furthermore, MNsure developed public education materials on its appeal processes, including:

- [Information on appeals](https://www.mnsure.org/help/appeals/) (<https://www.mnsure.org/help/appeals/>),
- [FAQ on appeals](https://www.mnsure.org/help/appeals/appeals-faq.jsp) (<https://www.mnsure.org/help/appeals/appeals-faq.jsp>),
- An [archive of redacted appeal decisions](https://www.mnsure.org/help/appeals/archive.jsp) (<https://www.mnsure.org/help/appeals/archive.jsp>), and
- A [search engine for redacted appeal decisions](https://www.mnsure.org/help/appeals/search.jsp) (<https://www.mnsure.org/help/appeals/search.jsp>).

MNsure's appeals process continues to function as an extension of its customer service operations. In 2017, MNsure aimed to improve the consumer experience further by streamlining the appeals process for both consumers and its own internal operations.

To improve the consumer experience, MNsure identified opportunities to provide customer service resolutions before an appeal is filed. In such cases, MNsure can now assist the consumer during their interaction with the Contact Center and may avoid an appeal altogether. Because of the time necessarily involved in an appeal, this change can save significant time for consumers.

MNsure has also worked within the appeals team to assist consumers as quickly as possible. Specifically, MNsure carefully reviewed each appeal procedure to find efficiency gains. Additional appeal representatives and Human Services judges were also hired in 2017 further expedite the consumer experience. Moving forward, the MNsure appeals process continues to be an accessible forum, building a reputation for integrity and fair resolutions.

## Accessibility and Equal Opportunity (AEO)

MNsure is committed to ensuring that its information and services are equally and meaningfully accessible to its consumers and continued this work in 2017. MNsure provides free auxiliary aids and services to people with disabilities to have an equal opportunity to participate in MNsure's services. MNsure provides free language assistance services for consumers with limited English proficiency who need translated documents or spoken language interpreting to have meaningful access to MNsure information and services. Such services are also available for consumers while they meet with their MNsure-certified assister. Additionally, MNsure's Contact Center uses a language line that provides spoken-language interpreters in over 150 languages.

Furthermore, MNsure is committed to building and retaining a richly talented and diverse workforce. Recognizing this commitment, MNsure is aligned with Minnesota's statewide affirmative action efforts and providing equal employment opportunity to all employees and applicants in accordance with equal opportunity and affirmative action laws. MNsure is considered the most diverse organization among its state agency peers.

MNsure does not discriminate on the basis of race, color, national origin, creed, religion, sexual orientation, public assistance status, marital status, age, disability or sex, including sex stereotypes and gender identity. Consumers have the right to file a discrimination complaint if they feel they were treated in a discriminatory way. More information for filing a complaint, including MNsure's complaint process for consumers, can be found on [MNsure's website](https://www.mnsure.org/help/civil-rights/index.jsp) (https://www.mnsure.org/help/civil-rights/index.jsp).

Consumers can contact the AEO Office by calling 855-366-7873 or sending an email to: [AEO@MNsure.org](mailto:AEO@MNsure.org).

## Conclusion

Looking ahead to 2019 and beyond, MNsure will continue to prioritize a smooth and seamless customer experience. MNsure will continue to work on an open dialogue with partners, stakeholders and overseers to maintain transparency and accountability with the public. Finally, MNsure will continue to work toward our mission and goal: reducing the rate of uninsured in Minnesota by building on the progress achieved in increasing the rate of insured Minnesotans. MNsure will continue to advocate for Minnesotans who purchase health coverage on the individual market, and work to ensure that quality, affordable coverage is available to every Minnesotan, no matter their income.

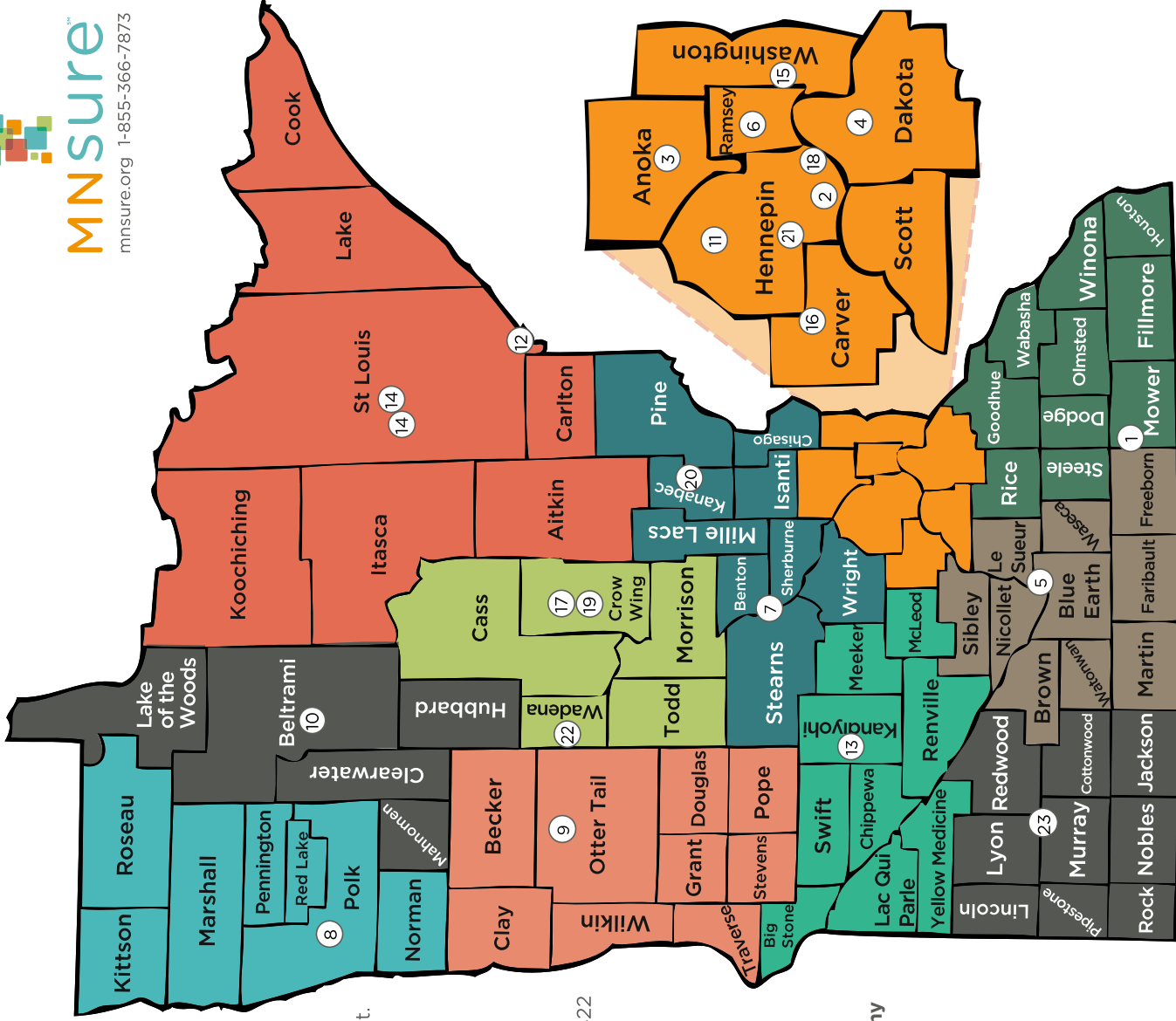
# Appendices



# 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 1,000 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** **Alexander & Haberman Agency, LLC**  
Coon Rapids | 763-367-6039
- 4** **Alexander & Haberman Agency, LLC**  
Eagan | 651-797-6896
- 5** **Alexander & Haberman Agency, LLC**  
Mankato | 507-519-3159
- 6** **Alexander & Haberman Agency, LLC**  
Roseville | 651-797-6025
- 7** **Alexander & Haberman Agency, LLC**  
St. Cloud | 320-443-6020
- 8** **Alexander & Haberman Agency, LLC, in partnership with The Longtin Agency, Inc.**  
Crookston | 218-275-4359
- 9** **Alexander & Haberman Agency, LLC, in partnership with Tim Bakken and Associates**  
Fergus Falls | 218-321-2795
- 10** **Allen J. Zutz, CFP®, ChFC®, FIC**  
Bemidji | 218-444-0202
- 11** **American Senior Benefits**  
Maple Grove | 763-559-8200, ext. 100
- 12** **Benes Insurance Services, A Strong Company**  
Duluth | 218-628-6180
- 13** **Health Insurance Services, Inc**  
Willmar | 320-227-2925
- 14** **Jenifer Ivanca Insurance**  
Chisholm, Hibbing | 888-440-3422
- 15** **LeClair Group**  
Woodbury | 651-739-2010
- 16** **Legacy Benefit Consultants**  
Waconia | 952-922-5677
- 17** **Nisswa Insurance, A Strong Company**  
Nisswa | 218-828-310
- 18** **Nyquist Fantastic Alliance**  
Bloomington | 952-854-4596
- 19** **RG Insurance, A Strong Company**  
Baxter | 218-828-1310
- 20** **Sjoberg & Holmstrom, LLC**  
Mora | 320-679-5183
- 21** **Tonka Financial Services**  
Minnetonka | 952-746-5110
- 22** **Wadena Insurance, A Strong Company**  
Wadena | 218-430-0400
- 23** **Served by other broker firms**  
Search MNsure's online assister directory at [www.mnsure.org](http://www.mnsure.org)



# Navigator Outreach and Enrollment Grantee Organizations

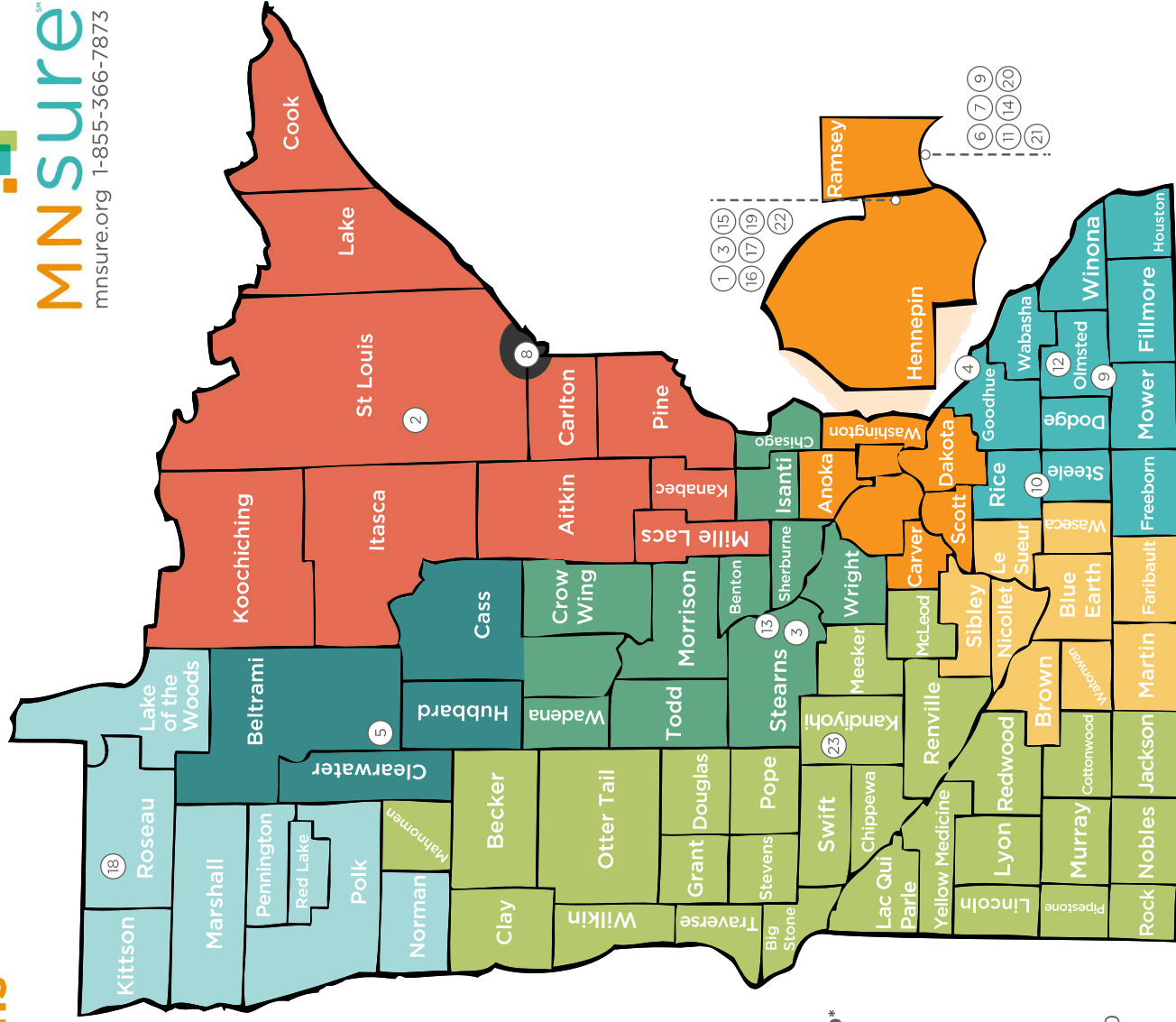
Navigators provide free face-to-face MNsure application and enrollment help. The organizations listed below receive grant funds and provide enrollment services in the areas indicated by the map. Contact them at the number provided to find a navigator in your area. MNsure has hundreds of other certified navigators across the state. Find one near you in our online assister directory: [www.mnsure.org/help/find-assister](http://www.mnsure.org/help/find-assister).

MNsure does not discriminate, including because of race, color, national origin, sex, age, or disability.

- 1 African Community Senior Services**  
Minneapolis | 612-735-8776
- 2 Arrowhead Economic Opportunity Agency\***  
Virginia | 218-749-2912
- 3 Briva Health\***  
Minneapolis, Mankato, St. Cloud | 1-855-566-7873
- 4 C.A.R.E Clinic**  
Red Wing | 651-388-1022
- 5 Community Resource Connections\***  
Bemidji | 218-333-6880
- 6 Comunitades Latinas Unidas En Servicio (CLUES)\***  
St. Paul | 651-379-4200
- 7 Face to Face\***  
St. Paul | 651-772-5555
- 8 Insure Duluth\***  
Duluth | 1-800-543-7709
- 9 Health Access MN\***  
St. Paul, Rochester | 651-645-0215
- 10 HealthFinders Collaborative\***  
Faribault | 507-323-8100
- 11 Himong American Partnership\***  
St. Paul | 866-318-0630
- 12 Intercultural Mutual Assistance Association (IMAA)**  
Rochester | 507-289-5960
- 13 Mid-Minnesota Legal Aid\***  
St. Cloud | 320-253-0121
- 14 Minnesota AIDS Project\***  
St. Paul | 612-341-2060
- 15 Native American Community Clinic**  
Minneapolis | 612-872-8086
- 16 Neighborhood HealthSource\***  
Minneapolis | 612-588-9411
- 17 NorthPoint Health & Wellness Center**  
Minneapolis | 612-767-9500
- 18 Northwest Community Action**  
Badger | 218-528-3258
- 19 Pillsbury United Communities\***  
Minneapolis | 612-302-3400
- 20 Planned Parenthood MN, ND, SD\***  
St. Paul | 1-800-230-7526
- 21 Portico Healthnet**  
St. Paul | 1-866-489-4899
- 22 Southside Community Health Services\***  
Minneapolis | 612-822-9030
- 23 United Community Action Partnership (formerly Heartland Community Action)\***  
Marshall, Willmar | 320-235-0850

\*Denotes navigators with multiple locations. Call to find the office nearest you.

**Attention.** If you need free help interpreting this document, call 1-855-366-7873. Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkan, wac 1-855-366-7873. **Atención.** Si desea recibir asistencia gratuita para interpretar este documento, llame al 1-855-366-7873.



**MNsure Three Year Plan**  
**Fiscal Years 2017 - 2018 - 2019**  
*for July 26, 2017 Board Meeting*

	FY 2017	FY 2018	FY 2019
	Revised Budget	Proposed Budget	Plan
<b>RESOURCES</b>			
<b>Balance Forward from previous year</b>	<b>788,536</b>	<b>4,712,733</b>	<b>3,260,733</b>
<b>Premium Withhold Revenue</b>	<b>16,930,747</b>	<b>22,568,000</b>	<b>23,360,000</b>
Enrollment Year 2016 @ 3.5%	5,328,747	0	0
Enrollment Year 2017 @ 3.5%	11,602,000	11,300,000	0
Enrollment Year 2018 @ 3.5%		11,268,000	11,060,000
Enrollment Year 2019 @ 3.5%			12,300,000
<b>CCIIO Establishment Grants</b>	<b>18,130,000</b>	<b>3,700,000</b>	<b>0</b>
IT System Development	7,990,000	3,000,000	0
Business Development	10,140,000	700,000	0
<b>DHS Reimbursement</b>	<b>13,200,000</b>	<b>14,460,000</b>	<b>15,020,000</b>
Business Operations	13,200,000	14,460,000	15,020,000
<b>Miscellaneous</b>	<b>25,450</b>	<b>0</b>	<b>0</b>
<b>TOTAL RESOURCES</b>	<b>49,074,733</b>	<b>45,440,733</b>	<b>41,640,733</b>
<b>EXPENDITURES / USES</b>			
<b>Administration</b>	<b>6,848,000</b>	<b>7,450,000</b>	<b>7,720,000</b>
Executive	945,000	1,160,000	1,180,000
Support Services	3,805,000	3,970,000	4,190,000
Legal & Compliance	2,098,000	2,320,000	2,350,000
<b>Regulatory</b>	<b>200,000</b>	<b>200,000</b>	<b>200,000</b>
MDH	200,000	200,000	200,000
<b>Communications</b>	<b>2,917,000</b>	<b>2,780,000</b>	<b>2,710,000</b>
Communication & Marketing	2,917,000	2,780,000	2,710,000
<b>Customer Service</b>	<b>23,407,000</b>	<b>21,750,000</b>	<b>21,930,000</b>
Plan Mgmt & Reporting	370,000	1,010,000	1,040,000
Eligibility & Enrollment	960,000	1,400,000	1,420,000
PMO Office	3,773,000	890,000	830,000
SHOP Program	352,000	370,000	380,000
Navigator Program	500,000	810,000	830,000
QHP Enrollment Fee Grants	750,000	750,000	750,000
Community Outreach Grants	4,105,000	4,120,000	4,100,000
Contact Center	11,357,000	11,520,000	11,680,000
Assister Resource Center	725,000	880,000	900,000
CCIIO Reconciliation	515,000	0	0
<b>METS IT System</b>	<b>10,990,000</b>	<b>10,000,000</b>	<b>7,000,000</b>
Operations	3,000,000	3,000,000	3,000,000
Development	7,990,000	7,000,000	4,000,000
<b>TOTAL EXPENDITURES / USES</b>	<b>44,362,000</b>	<b>42,180,000</b>	<b>39,560,000</b>
<b>BALANCE</b>	<b>4,712,733</b>	<b>3,260,733</b>	<b>2,080,733</b>