MNsure Annual Report 2019

January 15, 2020

Accessible Formats

MNsure's Accessibility & Equal Opportunity (AEO) office can provide this report in accessible formats for individuals with disabilities. The AEO office can be reached at 855-366-7873 or AEO@MNsure.org.

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. Minnesota's uninsured rate continues to be lower than at the beginning of MNsure's first open enrollment on October 1, 2013. Now, almost 94% of Minnesotans have health insurance coverage.

Premiums for health insurance plans sold through MNsure have stabilized for plan year 2020, with an average decline of 1.3%. Blue Plus, HealthPartners, Medica and UCare are offering 122 different health insurance plans and seven dental plans through MNsure for the 2020 coverage year. In 2020, every county in Minnesota will have at least two insurance companies offering health insurance plans through MNsure.

Additionally, MNsure continues to improve the shopping experience for consumers. MNsure took steps to build on the success of last year's new plan comparison tool that allows Minnesotans to compare premium, co-pay, deductible, out-of-pocket maximum, covered prescriptions and more. This year, MNsure upgraded the consumer experience with a new shopping and enrollment platform which gives consumers more control over their accounts with better self-service, easy access to online notices, and a more user-friendly online shopping experience.

Thousands of Minnesotans also turn to MNsure's community-based enrollment partners for in-person help with the enrollment process. MNsure continues to invest in advertising and navigator funding, even as the federal government reduces spending in those areas. During the past fiscal year, MNsure's navigator grantees exceeded their goals by screening or assisting 180,000 Minnesotans, helping more than 60,000 consumers with applications and renewals, and conducting more than 6,000 outreach and education activities that reached over 250,000 Minnesotans.

Focus on Consumer Experience

Year after year, the MNsure consumer experience has improved through enhanced technology and continued refinement of operational processes and procedures. In preparing for plan year 2020 the consumer focus continued, along with dedicated resources working to provide the tools and support for MNsure assister partners, to enable the successful enrollment of consumers in qualified health plans.

Contact Center Readiness

To prepare for open enrollment 2020, the Contact Center focused on modifications needed to renewals and operations procedures that were affected by the new enrollment system, including administrative and account management work. In addition, MNsure made improvements to established business processes. Examples of these behind-the-scenes enhancements include:

- **MNEIAM (password reset) project:** improved the password reset experience through manual account maintenance and updates to self-service account information.

- **Life Event tool modification**: improvements were made for ease of use, time savings in processing and reduced risk of errors.

- **"Contact Me" web form for verification status:** this web tool now provides consumers with an option to request the status of their verification and confirm receipt of any documentation submitted to determine eligibility.

- **Customer Relationship Management (CRM) design**: enhancements were made to our CRM system to streamline the communication, processing and reporting of consumer cases, which helped drive optimal resource allocation and work prioritization.

- **Staff training and enablement**: improvements were made to the new-hire and refresher training path along with an enhanced quality management plan and tiered coaching model to better support staff development.

A Continuous Improvement Organization

As the MNsure strategy evolves from the establishment of a state-based health insurance exchange to operating as a sustainable organization, resources have been strategically aligned to support MNsure's mission. Managers, business analysts and staff alike are always assessing our processes and procedures to identify improvement opportunities. Staff are motivated and supported to continuously improve the consumer experience through excellent customer service, streamlined processes within MNsure and with stakeholder partners, and ongoing training and instructional design support.

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 2017, 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 tools, as well as the associated electronic system of record that documents shopping transactions and transmits information to insurance companies.

This new technology was deployed over a two-year period. The first phase of the implementation, including decision-support and plan management functionality, was successfully deployed in July 2018. The second phase of the implementation, which was deployed prior to the start of MNsure's most recent open enrollment period, integrated the existing METS platform with GetInsured's plan shopping and 834 enrollment system. MNsure used the new technology to renew enrollees' coverage for the 2020 plan year, and the new shopping experience was unveiled to consumers on November 1. The improved functionality offered by the new platform, including self-service features for consumers and enhanced back-office capabilities for MNsure caseworkers and health insurance companies' staff, helped make the 2020 open enrollment period the most successful yet, and feedback from stakeholders regarding the upgrade has been overwhelmingly positive.

High Premiums Continue to Highlight Need for MNsure

While premiums have remained stable between 2019 and 2020, they remain 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 individuals and families. 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 2019, 60% of private plan enrollees received tax credits averaging more than $5,500 per year per family. In total, Minnesotans are poised to save approximately $220 million in tax credits in 2019. Of the more than 550,000 Minnesotans who found coverage through MNsure, nearly 90% qualified for tax credits, MinnesotaCare or Medical Assistance.

Focus on the Consumer 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. Minnesota's uninsured rate remains among the lowest in the nation. As MNsure works to continue to meet its mission, a continued focus on the consumer, transparency and accountability are its guiding principles.

Enrollment Snapshot

2020 Open Enrollment

MNsure's seventh enrollment period began on November 1, 2019, and ended December 23, 2019. It included the open enrollment period set by the U.S. Department of Health and Human Services, which began November 1, 2019, and ended December 15, 2019, as well as a supplemental special

enrollment period open to all Minnesotans beginning December 16, 2019, and ending December 23, 2019. This enrollment period was three weeks shorter than the previous year.

The Minnesota legislature extended the state's reinsurance program for another two benefit years. This resulted in decreases in premiums for all but one of the five health insurance companies participating in the individual market, ranging from 1% to 20%. The fifth insurance company's rates remained virtually unchanged from the previous year.

MNsure's seventh enrollment period saw 117,520 Minnesotans sign up for private health coverage, a decrease of approximately 5% compared to the previous year. Fifty-four percent of these families received tax credits available only through MNsure averaging $437 per month, or $5,244 in savings per year. MNsure's call wait times averaged about 3 ½ minutes. This achievement was aided by the expansive partner network of brokers and assisters throughout the state.

2020 Enrollment Period Highlights

METS Activity, Nov. 1 – Dec. 23, 2019	
Medical Assistance applicants	47,186
MinnesotaCare applicants	11,231
Qualified health plan sign-ups	117,520
Qualified health plan new customers	27,089
Total health plan sign-ups / applicants	**175,937**
Qualified dental plan sign-ups	16,258

Financial Assistance as of Dec. 23, 2019	
Households with advanced premium tax credits	54%
Households with cost-sharing reductions	10%
Average monthly APTC by household	$437

Figure 1: 2020 enrollment period highlights.

MNsure Leadership

MNsure Board

MNsure is governed by a board of directors whose members are appointed by the governor through the state's open appointment process. The board is comprised of seven directors who serve staggered four-year terms and are limited to two terms of service. The commissioner of human services is a standing member. Current board membership can be found on the MNsure website. Currently there are two open seats.

The MNsure board meets at least quarterly, and board meetings are subject to the Open Meeting Law. In accordance with the Affordable Care Act and state statute, the board has also established two

advisory committees: a Consumer and Small Employer Advisory Committee and a Health Industry Advisory Committee. These committees provide input to the board to guide MNsure's long-term future and pass recommendations to the board for review and possible action. Advisory committee meetings are subject to the Open Meeting Law, and minutes, meeting summaries, planning documents and other reference materials for board and advisory committee meetings are available in the [Board and Advisory Committee Document Library](#) on MNsure.org.

Organizational Leadership

Organizational leadership has undergone several changes since MNsure launched in the fall of 2013. These changes have allowed MNsure to grow and evolve, harnessing the knowledge and experience appropriate for leading MNsure at each stage of its organizational life.

Since August 2018, Nate Clark has served as MNsure's chief executive officer. After a long career as an executive at Thompson Reuters, most recently as vice president for strategy and business development, Clark served as MNsure chief operating officer (COO) beginning December 2016. As COO, Clark focused on improving MNsure technology, eligibility and enrollment programs, as well as the Contact Center.

Under Clark's leadership, MNsure has completed a successful seventh open enrollment period in line with the original vision to serve Minnesotans as a resource to access quality health coverage.

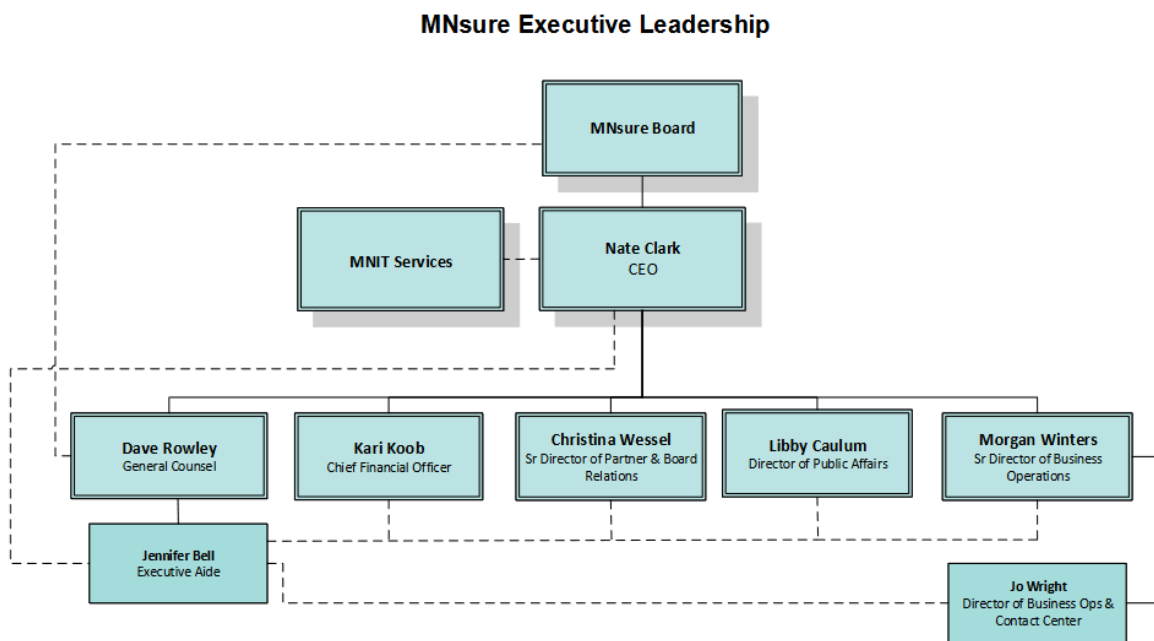Figure 2 shows the current organization chart of leaders and directors of the organization.

Figure 2: MNsure Executive Leadership

Continuous Improvements to the Consumer Experience

IT development and new website functionality continue to be prioritized through the METS Executive Steering Committee, with representation from MNsure, DHS, MNIT and the counties of Minnesota. MNsure is focusing on designing an efficient, sustainable and scalable operating model. There have been process improvements to back-end operations and administration, and continuous improvement events will continue in these areas. Objectives include:

- Smoother interactions between MNsure and health/dental insurance companies

- Delivery of enrollment data in a consistent and compatible format

- Streamlined administration of assister accounts

- Timely completion of consumer account maintenance tasks

- Expansion of the scope of self-service tools available to consumers

Contact Center

A call to the Contact Center can be the lasting image our consumers hold of MNsure, which is why improving the consumer experience continues to be a driving force for the Contact Center and Business Operations team. Our new online enrollment system has offered consumers an intuitive tool for shopping, choosing and enrolling in a plan. This has improved the self-service capabilities for both consumers and assisters, yet the Contact Center continues to offer a key access point for many Minnesotans, whether seeking enrollment in a qualified health plan for the first time or making changes to their current account.

In preparing for open enrollment, MNsure hired additional local and vendor Contact Center staff. MNsure designed detailed plans to optimize staffing and call-routing, which minimized the length of hold times and the number of transfers, resulting in efficient connections between callers and knowledgeable resources. MNsure also executed a robust training plan to keep staff informed of the latest policies. MNsure adjusted the interactive voice response system to inform the consumer of high-level topics and encourage the caller to use resources available on MNsure.org. MNsure also analyzed back-office procedures and realized improvements through enhanced tools, automation and process efficiencies. These investments led to more first-call resolutions, fewer follow-up calls and an overall improvement to our consumers' experience.

Continued Improvements to Consumer Experience

Since January 2014, MNsure has built out the customer service operations and continues to increase the number of ways consumers can receive assistance. For many consumers, the Contact Center phone line is their first stop and the only contact with a MNsure representative. Based on operational improvements, a single call to the Contact Center can often address a consumer's concern and answer any questions, with no need for further contact.

2019 Initiatives

In 2019, MNsure added new and enhanced systems and processes to streamline the consumer experience. For example, MNsure added options to the "Contact Me" web form to request the status of

a verification for eligibility. Online enrollment status checks are now linked directly to our new enrollment system, where consumers can easily view their enrollment dashboard.

The open enrollment staffing plan resulted in consumers' calls being answered more quickly with timely completion of operational tasks, so enrollments were not delayed. Figure 3 below shows the number of calls coming into MNsure during calendar year 2019. Despite spikes in call volumes, call wait times remained low except on and around deadline dates.
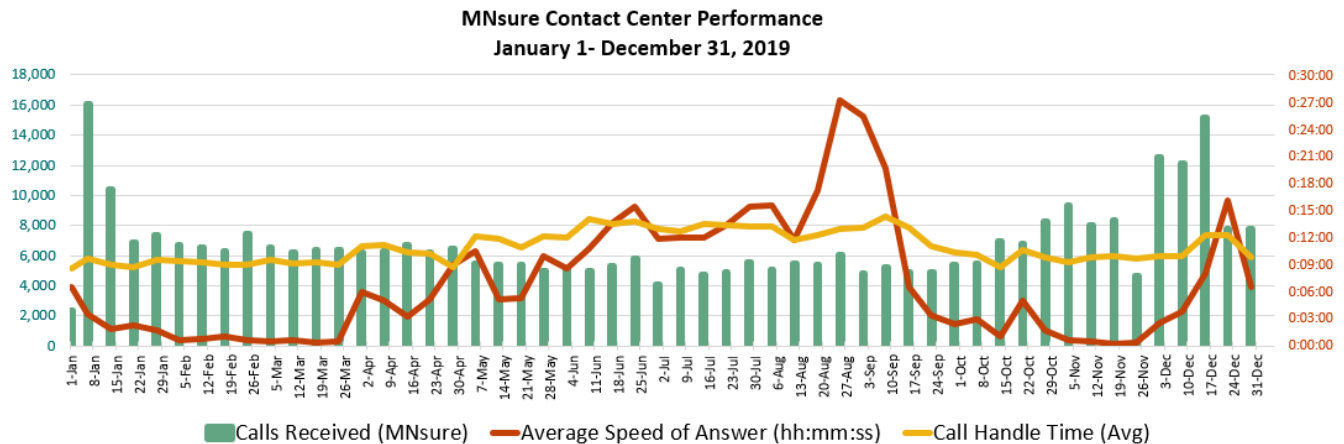

MNsure Contact Center Performance
January 1- December 31, 2019

Figure 3: Contact Center call volume, average speed to answer and average call handle time by week.

Online web and mobile options for MNsure consumers continue to grow. MNsure.org offers online submission for multiple types of inquiries. Some popular choices include password reset, status checks and help in finding an assister. Dedicated digital media staff is available to respond to inquiries on Twitter and Facebook, often producing quick, real-time issue resolution for consumers.

Improved Renewals Process

MNsure made several important technical improvements to the renewals process for the 2020 plan year. The renewals process runs prior to the start of open enrollment each year and transmits consumers' information to the federal hub, processes new information from federal data services, and presents consumers with their updated eligibility determinations for the following year. As a result of enhancements to METS technology, new consumers who apply *after* this renewal process has been completed but *prior* to the start of open enrollment now receive eligibility for the current calendar year and the following year. This ensures a seamless renewal experience for consumers.

MNsure also used the new GetInsured enrollment platform to renew enrollees' health and dental coverage for 2020. This resulted in a faster delivery of enrollment data to the insurance companies, improved notices and other communication to consumers with information about their coverage, and a more efficient workflow for MNsure staff.

Improving and Strengthening Partner Relations

In 2019, MNsure relied on the dedication and service of more than 2,000 brokers, navigators and certified application counselors (CACs) to help Minnesotans access and maintain health insurance coverage. These partners are rooted in their communities and are critical to MNsure's success.

Providing them with the support they need to effectively help Minnesotans is an important priority for MNsure's consumer assistance program.

In the past year, MNsure continued to refine and expand our services to enhance the efficacy of our certified assister partners. We made improvements in several areas, including agent of record processing, online enrollment tools, training, contracting, navigator payments and agency management.

New Enrollment Platform

MNsure's new enrollment platform, which was launched for the 2020 open enrollment period, was a significant step forward for both consumers and the assisters that support them.

Assisters can now provide a more advanced level of support to their private plan consumers. Once authorized by the consumer, assisters can use online tools to view all plan enrollment information, check enrollment-related notices, and take a variety of enrollment actions on behalf of the consumer. Partners report that the new technology has significantly reduced appointment times and improved the consumer experience.

The new enrollment technology also enabled long-requested improvements to the broker's agent of record (AOR) process. An AOR is an essential element of ensuring a broker can effectively work with a health insurance company on the consumer's behalf and receive commissions. The new technology ensures AORs are sent to the health insurance company with significantly greater speed and accuracy.

Training and Performance Support

The consumer assistance program (CAP) within MNsure oversees the certification and support of MNsure's statewide network of assister partners, which includes brokers, navigators and CACs.

Certification involves online training on the application and enrollment process, and on 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. To maintain their certification, assisters are required to recertify prior to each open enrollment period. For the 2020 open enrollment period, there were more than 1,030 MNsure-certified navigators and CACs available to provide application and enrollment assistance, along with more than 830 licensed brokers.

In 2019, MNsure completely updated the data privacy and security, compliance, and accessibility training, which is required for all assisters annually. Staff also completed a review of all other online training to ensure it accurately reflects current policies and procedures.

In the fall, MNsure hosted assister assemblies around the state for the third straight year. In response to feedback from assister partners, MNsure expanded these events to be a full-day conference, including in-depth training on open enrollment and expanded training on the application and enrollment process. MNsure partnered with an expert navigator agency, Portico Healthnet, to host these events in Fergus Falls, Duluth, Mankato and the Twin Cities in September and October of 2019. Several hundred brokers, navigators and CACs attended the events, taking advantage of the opportunity to get briefed on important information for open enrollment, learn about the latest resources and support tools available to them from MNsure, and receive in-person training on the most commonly asked questions regarding the application, enrollment and renewal processes.

Just prior to open enrollment, MNsure also collaborated with health insurance companies selling plans through MNsure to conduct a series of webinars on their MNsure plan offerings, benefit designs and key features/selling points.

Navigator and CAC Contract Renewals

MNsure typically contracts with more than 240 organizations as navigator and CAC partners at any given time. Partner contracts are renewed on a three-year cycle, and all contracts expired June 30, 2019. In early 2019, MNsure reviewed the contract language and the contract application process to increase program integrity. In the spring, new and renewing partners completed an online application that included an added data privacy and security screening.

The new contracts for navigator organizations which took effect July 1, 2019, also reflect an increase in the navigator payment rate that was passed during Minnesota's 2019 Legislative Session and approved by MNsure's board of directors. The increase equalized the payment rate for Medical Assistance, MinnesotaCare and qualified health plans so that payments to navigator organizations are now consistent —$70 per successful determination of eligibility—regardless of the type of health coverage a person is eligible for. The change ensures organizations are being paid equally to reach out to assist all populations of uninsured people in Minnesota and will improve access to affordable care and reduce the percentage of Minnesotans lacking health insurance.

Broker Agency Management

Agencies partnering with MNsure as brokers, navigators and CACs are able to update their records through a self-service online system. In the fall of 2019, MNsure launched an upgrade to the online tool for brokers, the Broker Agency Management Program (BAMP). BAMP enables partners to resolve the most common agency, roster, certification and directory issues, including:

- Assigning and updating the agency's authorized contacts
- Updating agency information, including agency name and address
- Adding staff and support staff to an agency roster
- Updating staff and support staff information on the agency roster
- Monitoring staff and support staff certification and recertification status

BAMP provides broker partners with more control and greater visibility into their agency records with MNsure. Internally, BAMP has significantly reduced manual work to free staff time to support partners in other ways.

Assister Communications and Support

MNsure continued to keep vital lines of communication open with assisters throughout 2019. MNsure hosts statewide conference webinars every month, one for navigators and CACs and a separate one for the broker community. These webinars typically begin with a learning component to sharpen assister skills or provide more in-depth information on a timely topic then open the floor for any feedback or questions. MNsure staff also regularly meets with three stakeholder groups representing the broker, navigator and CAC communities to discuss the steps MNsure is taking to enhance the

consumer and assister experience. MNsure also sends a weekly e-newsletter to brokers, navigators and CACs to provide timely updates, as well as information on general matters of interest.

MNsure continues to provide dedicated customer service support to MNsure navigators and CACs through the Assister Resource Center (ARC) and to brokers through the Broker Service Line. These specially trained teams are available by phone or email to help certified assisters with application and enrollment questions.

Broker Enrollment Center Initiative (BECI) Program

MNsure's Consumer Assistance Program coordinates the Broker Enrollment Center Initiative (BECI), a competitive program that supports the marketing and outreach work of a selected number of broker agencies throughout the state. Selected agencies provide convenient walk-in sites for surrounding communities and partner with MNsure on marketing efforts throughout the open enrollment period.

In 2019, MNsure built on the past success of the program by continuing partnerships with 11 health insurance agencies located in 19 locations across Minnesota.

A map of 2019-2020 BECs is available as an appendix to this report.

Navigator Outreach and Enrollment Grants Program

MNsure also offers a competitive grant program that supports the outreach and enrollment work of navigator organizations, focusing on building a statewide network and reaching underserved populations.

During the state fiscal year (SFY) 2019 grant period, MNsure contracted with 25 grantees around the state that conducted more than 6,000 outreach and education activities reaching Minnesota's uninsured or underinsured populations. The majority of navigator-assisted enrollments came from grant-supported partners, who screened or assisted more than 180,000 Minnesotans seeking health insurance coverage. For SFY 2020, MNsure extended 24 of the grants, with one grantee declining an extension.

A map of 2019-2020 grantee organizations is available as an appendix to this report.

Contacts with Consumers

Advertising

The plan year 2020 open enrollment advertising campaign built on the success of the previous years' campaigns and introduced a new tagline intended to appeal to consumers who have been reluctant to use MNsure in the past. The new tagline, "Unsure? Be sure. MNsure.org" aims to remind Minnesotans that MNsure is the only place consumers can get financial help and compare health plans side-by-side. The marketing campaign also highlights MNsure's network of certified navigators and brokers who can assist consumers for free. All of the advertisements were updated from previous years to include the new tagline, and MNsure created three new online ads that focus solely on the new campaign tagline.

MNsure's marketing efforts are focused on increasing enrollment, featuring statewide TV and radio ads, in addition to billboards and out-of-home placements at transit stops. MNsure also leverages 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 2020 open enrollment campaign was designed to continue bringing in more enrollees. This year, MNsure used new zip-code-level data to target areas of the state that have high numbers of uninsured Minnesotans.

The campaign also focused on stable premium rates and the availability of tax credits, which could save thousands of dollars for consumers.

MNsure marketing highlights its top-performing messages:

- Financial assistance is available, and many people are leaving money on the table;

- MNsure is the only place Minnesotans can compare health insurance plans side by side to find the best option for them and their family; and,

- 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 Minnesota, employ staff who represent the state's many diverse communities and who speak a number of languages, 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 MNsure's social media engagement.

This year, MNsure made a concerted effort to engage partners to help get the word out that MNsure plans cover pre-existing conditions, to provide reminders of the upcoming deadline, and to notify Minnesotans that unlike the federal exchange, MNsure has an extended enrollment period. MNsure created a series of videos to educate consumers about common misperceptions about the agency and helpful application tips, which were available on the website and social media channels. MNsure also translated some messages into Spanish, Somali and Hmong. Digital outreach allows MNsure to target messaging to specific audience groups.

Tribal Reporting

In compliance with the MNsure Board of Directors' Tribal Consultation Policy, MNsure reports annually to the Minnesota Indian Affairs Council. This reporting has occurred since 2014 and includes both a written report and verbal presentation. The report includes information such as the number of members of a federally recognized tribe enrolled in QHPs for the most recent plan year, MNsure-certified assister organizations working with Minnesota's American Indian community, and important policies and exemptions that apply specifically to American Indians and Alaska Natives.

MNsure Business Operations

MNsure operations develops and executes the processes for qualified health plan eligibility and enrollment, reporting, plan data transfer, special enrollment periods, customer service, compliance and finance.

Plan Management and Reporting; Individual Market Policy, Eligibility and Enrollment; Program Management Office

The Plan Management and Reporting 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 partners.

The Individual Market Policy, Eligibility and Enrollment team (IMPEE) is responsible for analyzing federal and state eligibility and enrollment policy and regulations concerning the Affordable Care Act and the individual market, and establishing MNsure's individual market eligibility and enrollment policy. IMPEE establishes individual market system eligibility and enrollment business rules and are members of 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. IMPEE staff are involved in enacting enrollment eligibility rules both inside and outside of the open enrollment period and providing business eligibility and enrollment expertise on complex cases. The IMPEE team provides external and internal auditors with policy and system functionality expertise and responds to system eligibility and enrollment audit results as needed.

The Business Project Management Office (BPMO) 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 BPMO also develops e-learning and designs instructional materials for internal teams and external partners, and administers the learning management system.

For fiscal year 2019, the BPMO was moved to the Contact Center and business operations organization. This realignment supports an increased focus on serving consumers, operating efficiently and meeting MNsure's responsibilities as a health insurance marketplace.

Finance and Administrative

MNsure employs between 175 and 200 people throughout the year, increasing staff levels during open enrollment. The MNsure finance team provides accounting and reporting information to the state of Minnesota through SWIFT (Minnesota's State-Wide Integrated Financial Tools accounting system) and BPAS (MMB's Budget Planning and Analysis System). Additional financial support is provided to the staff and board of MNsure. Some administrative services are purchased from other state agencies. For example, MNsure purchases enterprise IT services from MNIT and procurement assistance from DHS.

MNsure is a self-sustaining agency using QHP premium withhold revenue and reimbursements from the DHS for costs incurred which benefit public programs. Expenditures that benefit both public and private program enrollees are allocated between MNsure and DHS based on the Public Assistance Cost Allocation Plan (PACAP). The plan allocates these expenditures using metrics such as public program enrollment and Contact Center utilization. For state fiscal year 2019, of the approximately $35.9 million in expenditures incurred, 65.5% was funded with QHP premium withhold revenue and 34.5% was funded with reimbursements from DHS.

Results

Type of Measure	Name of Measure	Metric	Dates
Result	Insured Rate in Minnesota [1]	95.6%	2018
Quantity	MNsure Cumulative QHP Sign-ups [2]	140,914	Plan Year 2019
Result	Savings via Tax Credits to Consumers [3]	$221 million	Plan Year 2019
Quantity	Percentage of Minnesotans Receiving Tax Credits [3]	59.7%	12/3/19

MNsure's budget cycle tracks with the state of Minnesota's fiscal year. The MNsure Board of Directors, in collaboration with executive leadership, approves the MNsure budget. In March 2019, the MNsure board adopted a preliminary state fiscal year 2020 budget and a three-year financial plan covering state fiscal years 2019 through 2021. The board adopted an updated state fiscal year 2020 budget in July 2019, which was amended in October 2019. MNsure's state fiscal year 2020 budget is available as an appendix to this report.

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. Annually, the MNsure board approves a comprehensive compliance program and roadmap. In July 2019, the MNsure board reauthorized the MNsure Compliance Program Strategic Plan (https://www.mnsure.org/assets/FY20-21-Compliance-Program-Strategic-Plan-Signed_tcm34-393407.pdf).Because most of the tasks in the plan have been operationalized, the board approved a two-year plan. Future plans will be approved on a two-year cycle.

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[1] United States Census, Health Coverage in the United States: 2018, issued November 2019
[2] MNsure Board of Directors Meeting, MNsure Slide Deck, November 13, 2019
[3] MNsure staff, cumulative Jan 2019 – Dec 2019, as of December 3, 2019

MNsure continues to operate a strong internal audit program, an anonymous tip line to augment the reporting of fraud, waste and abuse, and 100% participation of employees in an agency-wide code of conduct training and certification in August 2019.

In 2019, the legal and compliance team has continued to work with other MNsure teams to mature its complaint resolution process. Over the past three years, the enhanced coordination among business units has made consumer complaint resolution more efficient and timelier 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.

In 2019, the MNsure board approved a new Privacy Program Strategic Plan that will drive privacy- and data-practices-related work at MNsure for fiscal years 2020 and 2021. The Privacy Program helps MNsure ensure it is continually refining and reviewing its privacy practices. As part of the Privacy Program, MNsure continues to work with its MNIT partners to conduct annual and ongoing security reviews. These reviews ensure protection of information maintained by the agency in all formats. The Minnesota Eligibility Technology System (METS) is architected to stated business and regulatory requirements with appropriate risk-reducing technical controls that ensure integrity, checks, logging and failover mechanisms.

MNsure also has several internal policies and procedures designed to protect private data, 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.

As part of its work with the Center for Medicare and Medicaid Services and MNsure's Privacy Program, MNsure maintains documentation outlining its procedures and responsibilities for compliance with privacy and security laws and standards. MNsure's 2019 privacy impact assessment identifies and documents the specific types of sensitive information that is collected, processed and stored by MNsure.

Privacy and Security Functions

Consent

Anyone supplying private information to MNsure is provided a Tennessen warning and asked to consent prior to the collection of their private data. The Tennessen warning informs MNsure consumers: (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.

Individuals using METS 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 online application, MNsure provides Tennessen 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 Tennessen warnings and the individual may agree or disagree. MNsure's overarching privacy policy, terms of use and Tennessen warnings are also publicly available and printable on the MNsure website. An individual may revoke consent by submitting a written request to the privacy officer.

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. The privacy officer 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 officer 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 officer is convinced that the contested data is accurate and complete, he/she must inform the individual of this conclusion. If 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 training. MNsure also employs 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.

Each request for access to private data maintained in MNsure systems is determined on a case-by-case basis. An employee's supervisor evaluates the employee'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 officer, who will verify successful completion of a background check and privacy and security training.

The individual with 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 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 officer or emailing the MNsure data requests mailbox.

The majority of requests in 2019 came from data subjects requesting data about themselves. In addition to responding to individual data requests, MNsure is committed to government transparency and continues to publish RFPs, grant awards, board meeting materials and other information on the MNsure website (https://www.mnsure.org/about-us/).

Incident Response Process

MNsure staff and contractors receive training regarding security and privacy incidents. This training includes how to prevent incidents and how to report if one has occurred. Staff are 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 2019, these incidents were all unintended manual disclosures, like 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. None involved an intentional disclosure of not public data.

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 for by law.

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/). Furthermore, MNsure

promulgated administrative rules governing its appeal process at Minnesota Rules, Parts 7700.0100-7700.0105, and developed consumer resources, including:

- [Information on appeals](https://www.mnsure.org/help/appeals/) (https://www.mnsure.org/help/appeals/) and

- [FAQ on appeals](https://www.mnsure.org/help/appeals/appeals-faq.jsp) (https://www.mnsure.org/help/appeals/appeals-faq.jsp)

In 2018, MNsure created a new escalation model within its Contact Center so that consumers with eligibility disputes can speak to someone before filing an appeal: the resolution review team (RRT). The RRT process is that when a consumer calls MNsure's Contact Center and expresses disagreement with an eligibility determination, the call will be assigned to a designated team of specially trained staff who will research the case, including contacting as appropriate DHS, the insurance company and/or assister. Under service level agreements honored by the RRT, staff will contact the consumer within two business days and close the case within one week. MNsure continued to use this process in 2019.

In addition to providing time-efficient thorough research, the RRT strives to provide optimal customer service, meet service expectations and provide full transparency. Sometimes the RRT resolves these cases by making a change on behalf of the consumer; and sometimes these cases are resolved through a more in-depth explanation of why MNsure cannot provide the consumer's requested result. Notably, preserving consumers' right to an appeal is important and MNsure continues to promote this option to dissatisfied consumers.

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 2019. 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.

MNsure is also 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. In 2018, MNsure finalized its biannual [Affirmative Action Plan](https://www.mnsure.org/assets/MNsure-Affirmative-Action-Plan-2020_tcm34-355295.pdf) (https://www.mnsure.org/assets/MNsure-Affirmative-Action-Plan-2020_tcm34-355295.pdf).

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](https://www.mnsure.org/help/civil-rights/index.jsp), including MNsure's complaint process for consumers, can be found on MNsure's website (https://www.mnsure.org/help/civil-rights/index.jsp).

Consumers can contact MNsure's Accessibility and Equal Opportunity office by calling 855-366-7873 or sending an email to AEO@MNsure.org.

Conclusion

Looking ahead to 2020 and beyond, MNsure will continue to prioritize its mission of promoting informed consumer choice, improving plan affordability and simplifying health plan comparison. MNsure is committed to reducing the rate of uninsured in Minnesota so that all Minnesotans, regardless of health status, have the security of comprehensive, affordable health insurance.

MNsure Three Year Plan
Fiscal Years 2019 - 2020 - 2021
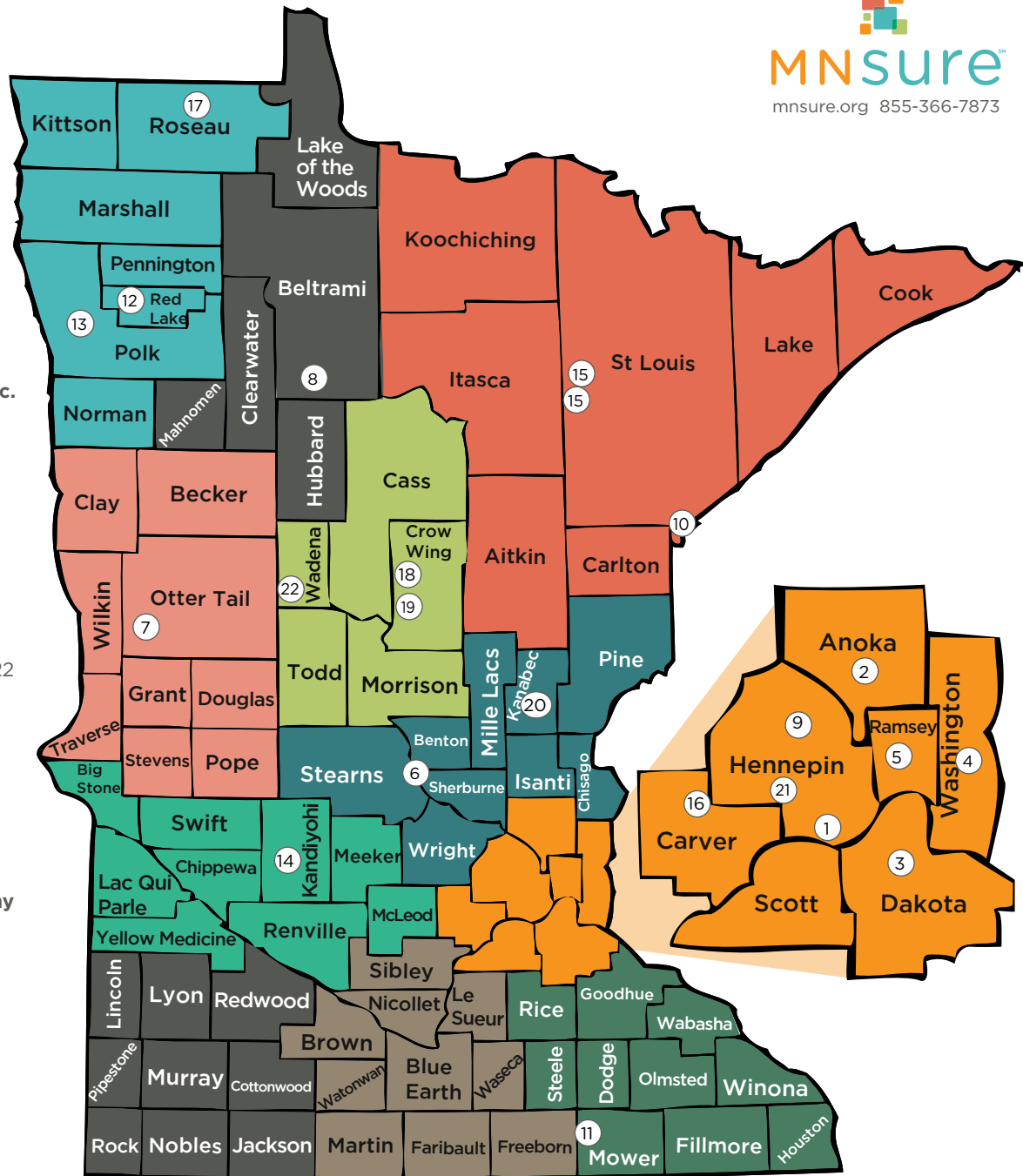### *for July 17, 2019 Board Meeting*

	FY 2019 Estimated Actual	FY 2020 Proposed Budget	FY 2021 Plan
RESOURCES			
Balance Forward from previous year	7,266,516	4,331,516	7,628,516
Premium Withhold Revenue	20,274,000	18,254,000	17,432,000
Enrollment Year 2018	10,473,000	0	0
Enrollment Year 2019	9,801,000	9,085,000	0
Enrollment Year 2020		9,169,000	8,497,000
Enrollment Year 2021			8,935,000
Appropriations Transferred In	0	8,000,000	0
DHS Reimbursement	14,250,000	13,280,000	13,550,000
Miscellaneous (e.g. Earned Interest)	105,000	100,000	65,000
TOTAL RESOURCES	41,895,516	43,965,516	38,675,516
EXPENDITURES			
Administration	5,910,000	6,190,000	6,450,000
Executive	790,000	1,010,000	1,030,000
Support Services	2,790,000	2,880,000	2,990,000
Legal & Compliance	2,330,000	2,300,000	2,430,000
Communications	2,050,000	2,230,000	2,210,000
Communication & Marketing	2,050,000	2,230,000	2,210,000
Customer Service	19,780,000	20,100,000	20,490,000
Plan Mgmt & Reporting	770,000	790,000	810,000
Eligibility & Enrollment	730,000	960,000	980,000
Navigator/Consumer Assistance Program	870,000	930,000	940,000
QHP Enrollment Fee Grants	380,000	500,000	500,000
Community Outreach Grants	4,100,000	4,100,000	4,100,000
Contact Center	12,130,000	12,020,000	12,340,000
Assister Resource Center	800,000	800,000	820,000
METS IT System	9,824,000	7,817,000	6,162,000
Operations	3,862,000	5,175,000	6,162,000
Development	5,962,000	2,642,000	0
TOTAL EXPENDITURES	37,564,000	36,337,000	35,312,000
BALANCE	4,331,516	7,628,516	3,363,516

Broker Enrollment Centers

MNsure
mnsure.org 855-366-7873

Brokers, also known as insurance agents, provide face-to-face enrollment assistance and advice to help you select a plan. 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.

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

1 **Alexander & Haberman Agency, LLC**
Bloomington 952-548-6624

2 **Alexander & Haberman Agency, LLC**
Coon Rapids 763-260-5538

3 **Alexander & Haberman Agency, LLC**
Eagan 651-346-3500

4 **Alexander & Haberman Agency, LLC**
Lake Elmo 651-347-6098

5 **Alexander & Haberman Agency, LLC**
Roseville 763-260-5511

6 **Alexander & Haberman Agency, LLC**
St. Cloud 763-260-5511

7 **Alexander & Haberman Agency, LLC, in partnership with Tim Bakken and Associates**
Fergus Falls 763-260-5510

8 **Allen J. Zutz, CFP®, ChFC®, FIC**
Bemidji 218-444-0202

9 **American Senior Benefits**
Maple Grove 763-559-8200, ext. 100

10 **Benes Insurance Services, A Strong Company**
Duluth 218-628-6180

11 **Corporate Financial Services, Inc. DBA AdvisorNet Financial**
Austin 507-434-2299

12 **Daniel Stephens**
Red Lake Falls 210-865-8613

13 **Garrett Kollin**
Crookston 218-280-6407

14 **Health Insurance Services, Inc.**
Willmar 320-227-2925

15 **Jenifer Ivanca Insurance**
Chisholm, Hibbing 888-440-3422

16 **Legacy Benefit Consultants**
Waconia 952-922-5677

17 **Luke Erickson**
Roseau 218-463-3573

18 **Nisswa Insurance, A Strong Company**
Nisswa 218-828-1310

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**
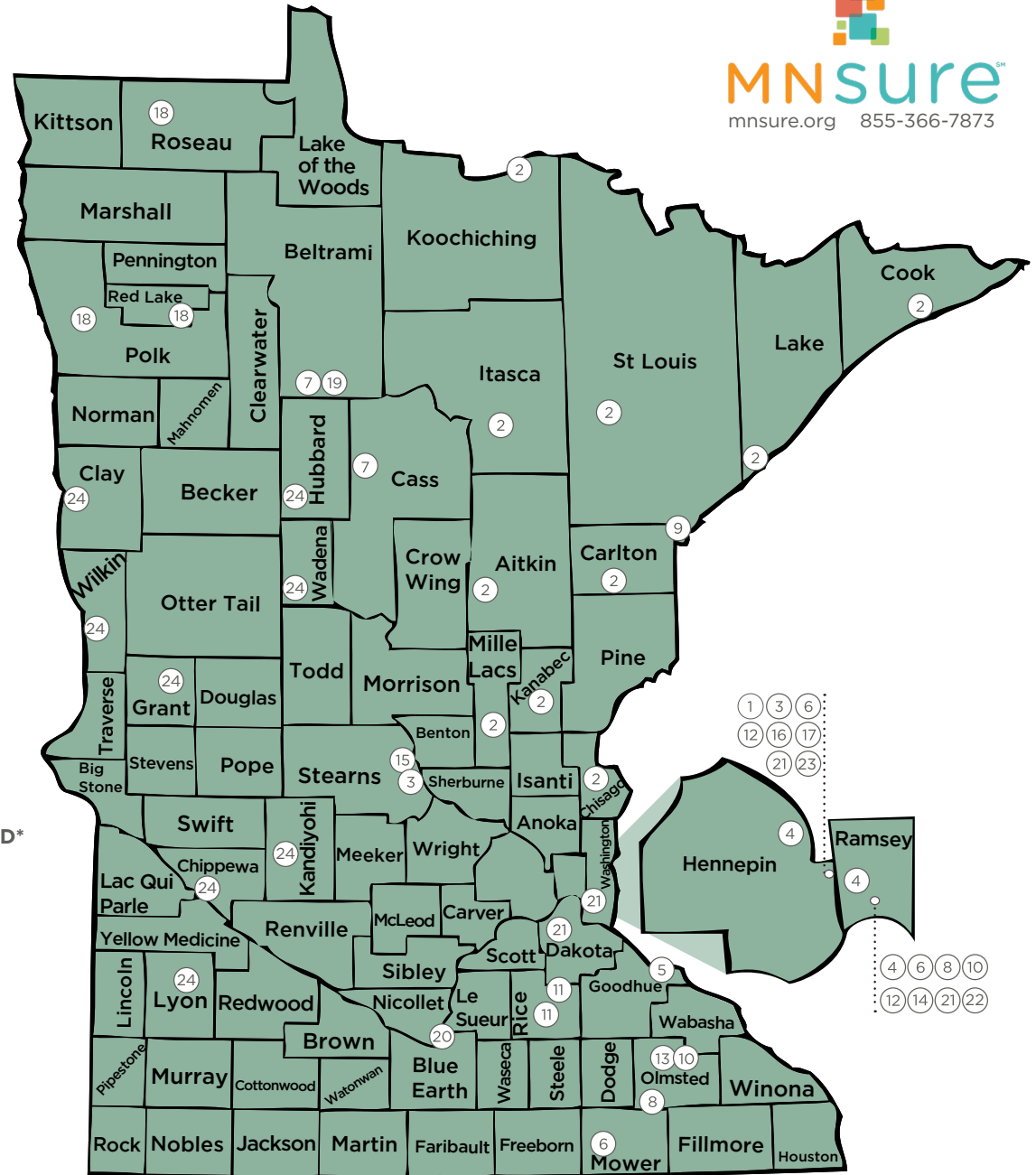Wadena 218-430-0400

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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 offer services in the areas indicated on the map.

MNsure has hundreds of certified navigators across the state. Find one near you in our online assister directory: www.mnsure.org/help/find-assister/

MNsure
mnsure.org   855-366-7873

1. **African Community Senior Services**
   Minneapolis 612-735-8776

2. **Arrowhead Economic Opportunity Agency***
   Virginia 218-749-2912

3. **Briva Health***
   Minneapolis 855-566-7873

4. **CAPI USA**
   Brooklyn Center 612-767-3661

5. **C.A.R.E Clinic**
   Red Wing 651-388-1022

6. **Comunidades Latinas Unidas En Servicio (CLUES)***
   St. Paul 651-379-4200

7. **Community Resource Connection***
   Bemidji 218-333-6838

8. **Face to Face***
   St. Paul 651-772-5555

9. **Generations Health Care Initiatives***
   Duluth 218-336-5700

10. **Health Access MN***
    St. Paul 651-645-0215

11. **HealthFinders Collaborative***
    Faribault 507-323-8100

12. **Hmong American Partnership***
    St. Paul 651-495-1699

13. **Intercultural Mutual Assistance Association (IMAA)**
    Rochester 507-289-5960 x102

14. **JustUs Health***
    St. Paul 612-373-2433

15. **Mid-Minnesota Legal Aid***
    St. Cloud 320-253-0121

16. **Native American Community Clinic**
    Minneapolis 612-872-8086

17. **NorthPoint Health & Wellness Center**
    Minneapolis 612-767-9500

18. **Northwest Community Action***
    Badger 218-528-3258

19. **Northwest Indian Community Development Center**
    Bemidji 218-759-2022

20. **Open Door Health Center**
    Mankato 507-388-2120

21. **Planned Parenthood MN, ND, SD***
    St. Paul 612-999-1103

22. **Portico Healthnet***
    St. Paul 866-489-4899

23. **Southside Community Health Services***
    Minneapolis 612-822-9030

24. **United Community Action Partnership***
    Willmar 320-235-0850

*Navigators with multiple locations. Call to find the office nearest you.

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

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

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