



MNsure Annual Report 2020

January 15, 2021

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

Premiums for health insurance plans sold through MNsure remain stable for plan year 2021, with an average increase between 0.67 and 4.2%. In plan year 2021, 80 counties have three or more health insurance companies offering plans on the exchange, compared to just 31 counties with three or more in 2020. Ninety-seven percent of Minnesotans have an average of 30 different qualified health plans and three or more insurance companies to choose from when shopping through MNsure. Five health insurance companies are partnering with MNsure for the 2021 plan year: Blue Plus, HealthPartners, Medica, UCare and newly added Quartz. Delta Dental and Dentegra are again offering dental plans on the exchange.

For plan year 2020, MNsure unveiled enhancements that make shopping and comparing plans easier than ever. In addition to the plan comparison tool that allows Minnesotans to compare premium, co-pay, deductible, out-of-pocket maximum, covered prescriptions and more, MNsure upgraded the consumer experience with a new shopping and enrollment platform which gives consumers more

¹ Minnesota Department of Health, Minnesota Health Access Survey, 2017: Issued February 2018

control over their accounts with better self-service, easy access to online notices, and a more user-friendly online shopping experience. These consumer-facing improvements have resulted in a marked reduction of phone calls to the MNSure Contact Center in our eighth open enrollment period for plan year 2021.

The COVID-19 global pandemic has presented opportunities for MNSure to show flexibility and resilience as we continue to meet our mission. In March 2020, MNSure's entire workforce transitioned to a work-from-home model to help slow the spread of the virus and to protect our workforce from illness. To help meet the needs of Minnesotans hit hard by the economic downturn caused by the pandemic and needing health insurance to protect themselves from unexpected medical bills, MNSure also implemented a 30-day special enrollment period for the uninsured. MNSure enrolled over 9,400 Minnesotans in qualified health plans during the COVID-19 special enrollment period (SEP) and implemented changes to certain special enrollment policies that make it easier for Minnesotans enrolled in coverage outside of MNSure to switch to a MNSure plan with tax credits if they experience a reduction in income. MNSure also increased our marketing efforts to remind Minnesotans of the opportunities to enroll year-round for those who are eligible for MinnesotaCare or Medical Assistance, or who experience life event circumstances that qualify them to enroll.

Thousands of Minnesotans continue turning to MNSure's community-based enrollment partners for help with the enrollment process. This year, due to the COVID-19 pandemic, MNSure's assister partners are finding innovative ways to serve Minnesotans looking to enroll in insurance by offering over-the-phone, online, or in-person meetings that follow the Minnesota Department of Health's COVID-19 safety guidelines. During the past fiscal year, MNSure's navigator grantees exceeded their goals by screening or assisting 240,000 Minnesotans, helping more than 53,000 consumers with applications and renewals and conducting nearly 6,000 outreach and education activities that reached over 230,000 Minnesotans.

Additionally, a law passed during the 2020 legislative session called the Alec Smith Insulin Affordability Act expanded MNSure's role in connecting Minnesotans to affordable health care through the implementation of the Minnesota Insulin Safety Net Program. As of July 2020 and in accordance with the requirements of the law, MNSure maintains a website, MNinsulin.org, where Minnesotans can learn whether they qualify and how to apply for affordable insulin. MNSure also provides training and reimbursement for MNSure-certified navigators who help Minnesotans enroll in available programs, and conducts marketing activities to raise public awareness of the program.

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 2021 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 2021, the Contact Center focused on continuous improvement initiatives to steadily produce a better consumer experience. This also includes efforts to quicken and simplify the administrative and account management work needed in the back-office to support the application and enrollment process. MNSure encourages the ongoing efforts to improve established business processes and procedures, whether automated or manual. Examples of these behind-the-scenes enhancements include:

- **Multifactor authentication (MFA):** MNsure was the first agency to adopt an MFA process for accessing METS. We piloted and then fully adopted an app that eliminates waiting for an emailed MFA and saving 3-5 minutes of hold time, improving both representative and consumer experience.
- **Ops reporting and work enablement:** MNsure staff developed new automation for existing reporting tools that are used for resource planning and the monitoring of productivity goals. New administrative tools were designed to automate back-office processing steps and reduce the amount of manual data entry required by agents, which shortens processing time and reduces the risk of keying errors.
- **Verification project:** Through improvements to the online document submission workflow, verifications can be processed in a shorter amount of time.
- **Tech issue escalation:** Working in collaboration with MNIT, MNsure streamlined consumer and internal technical issue resolution. These improvements resulted in timely resolution and eliminating potential blockers to enrollment.
- **Staff training and enablement:** To best enable our staff to serve consumers, MNsure made changes to the new-hire and refresher training path to improve engagement and knowledge retention, including the development of new content to support remote hiring, training and staff morale. MNsure also participated in a Linked-in Learning pilot, which allowed individuals to choose topics relevant to their own development needs.
- **Mail and document indexing technology:** MNsure made a significant upgrade to scan and index technology this year to improve how quickly and efficiently our consumer correspondence is indexed and available to be processed by our staff.
- **Customer relationship management (CRM):** The CRM system benefitted from a series of updates and configuration improvements. These changes were designed to establish workflows, so follow-up actions are queued and tracked in an accurate, efficient and consistent manner. It also improved the ability of MNsure staff in accessing and responding to consumers with the most relevant information.
- **Web contact form optimization:** MNsure added six new subjects to the web contact form inquiry options, allowing for efficiencies in processing the consumer's service request and eliminating the need for consumers to call the Contact Center.

A Continuous Improvement Organization

MNsure has adopted continuous improvement practices across the organization, with the aim of continuing to support exchange operations while simultaneously identifying and adopting improvements that improve operating efficiencies and MNsure's sustainability. 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 stakeholder partners, and ongoing training and instructional design support.

Technological Improvements

In 2016 MNsure published a request for information (RFI) to improve IT components related to private plan shopping and enrollment and reviewed responses from multiple vendors. In June 2017, MNsure

conducted a request for proposal (RFP) to solicit bids on IT improvements. MNsure received 10 proposals and 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 delivered decision-support and plan management functionality and was successfully deployed in July 2018. The second phase of the implementation, which was deployed prior to the start of MNsure's seventh open enrollment period, integrated the existing METS platform with GetInsured's plan shopping and 834 enrollment system. With data and stakeholder feedback from two open enrollment periods now available, it is clear that the investment MNsure made in upgrading these technology components has significantly improved the consumer shopping experience for MNsure customers and created many efficiencies for MNsure operations, allowing staff to better serve Minnesotans.

In January 2021, MNsure will generate 1095-A tax forms utilizing the enhanced enrollment technology. These forms report the coverage and financial assistance consumers received during the 2020 plan year and are mailed prior to January 31.

High Premiums Continue to Highlight Need for MNsure

While premiums have remained stable between 2020 and 2021, they remain high for many Minnesotans across the state. These continuing high premiums highlight the importance for Minnesotans to review their health insurance options each year and to shop through MNsure for the best plan for themselves and their families. MNsure remains the only place Minnesotans can receive financial help, including federal tax credits and cost-sharing reductions, that provide significant financial savings. In 2020, 53% of private plan enrollees received tax credits averaging more than \$5,100 per year per family. Minnesotans are poised to save approximately \$199 million in tax credits in 2020. Of the more than 550,000 Minnesotans who found coverage through MNsure, approximately 86% 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. A continued focus on the consumer, transparency and accountability are the guiding principles for MNsure as it works to fulfill its mission.

Enrollment Snapshot

2021 Open Enrollment

MNsure's eighth enrollment period began on November 1, 2020, and ended December 22, 2020. It included the open enrollment period set by the U.S. Department of Health and Human Services, which began November 1, 2020, and ended December 15, 2020, as well as a supplemental special enrollment period open to all Minnesotans beginning December 16, 2020, and ending December 22, 2020.

MNsure's eighth enrollment period saw 122,269 Minnesotans sign up for private health coverage, an increase of approximately 4% compared to the previous year. Forty-nine percent of these families

received tax credits available only through MNsure averaging \$412 per month, or \$4,944 in savings per year. MNsure’s call wait times averaged less than one minute throughout the open enrollment period. This achievement was aided by the expansive partner network of brokers and assisters throughout the state.

2021 Enrollment Period Highlights

METS Activity, November 1 – December 22, 2020	
Total	155,380
Medical Assistance applicants	24,663
MinnesotaCare applicants	8,448
Qualified Health Plan Sign-ups	122,269
QHP new consumers	23,842
Qualified Dental Plan Sign-ups	22,109

Financial Assistance as of December 22, 2020	
Households with Advanced Premium Tax Credits	49%
Households with Cost Sharing Reductions	10%
Average Monthly APTC by Household	\$412

Chart 1: 2021 enrollment period highlights.

MNsure Leadership

MNsure Board of Directors

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](https://www.mnsure.org/about-us/staff/index.jsp) (https://www.mnsure.org/about-us/staff/index.jsp). The term of MNsure’s board chair expired in 2020 and the board elected a new chair in late spring, and three new members appointed by Governor Tim Walz joined the board in 2020.

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](https://www.mnsure.org/about-us/directors/board-meeting-materials.jsp) (https://www.mnsure.org/about-us/directors/board-meeting-materials.jsp).

Organizational Leadership

MNsure leadership has undergone several changes since the organization’s inception and rollout 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.

Under Clark’s leadership, MNsure has completed a successful eighth 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 MNsure’s leadership team.

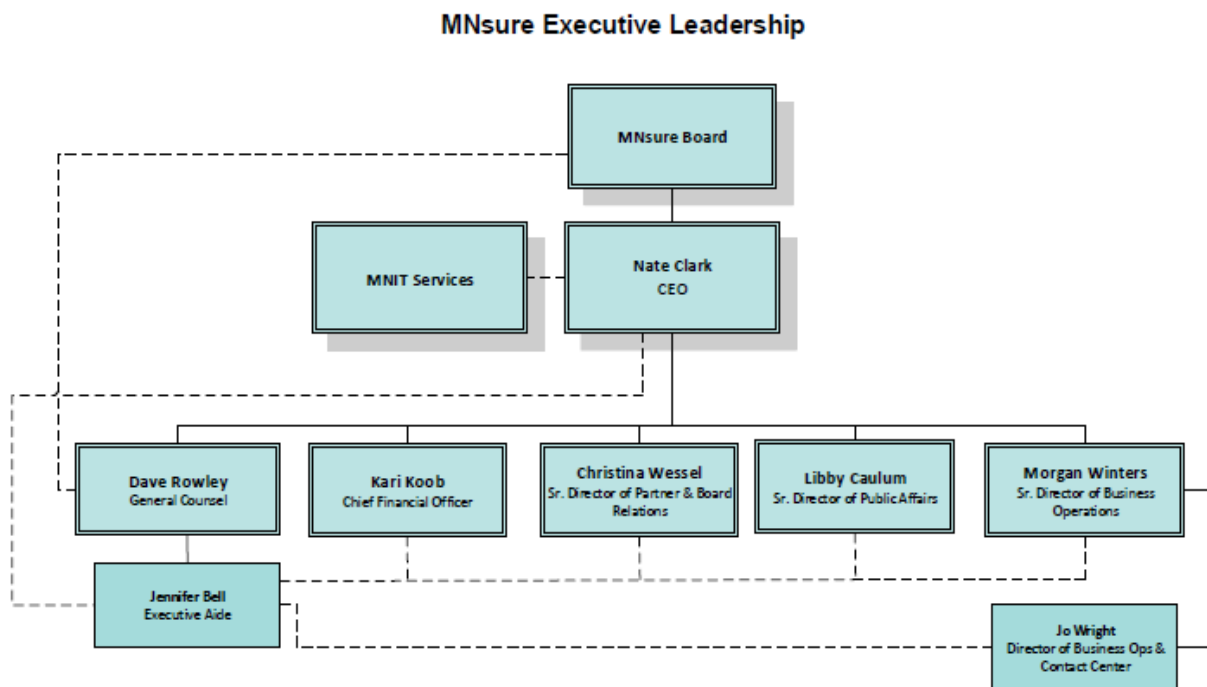


Chart 2: MNsure Executive Leadership

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, the counties of Minnesota and MNIT. 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
- Improved functionality to support renewal activities between years

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 enhancements to self-service capabilities allow more options 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 Contact Center staff, both internally and through an external vendor. MNsure designed detailed plans to optimize staffing and call-routing, which minimized the length of hold times and the number of transfers. This efficiently connects the caller to a knowledgeable resource. MNsure also executed a robust training plan to enable staff and keep them informed of the latest policies. MNsure utilizes the interactive voice response (IVR) to inform the consumer of high-level topics and encourage the caller to use resources available on MNsure.org or through our assister partner network. MNsure continuously analyzed back-office procedures and realized improvements through enhanced tools, automation and process efficiencies. These investments led to fewer follow-up calls, more first-call resolutions and an overall improvement to our consumers' experience.

Continued Improvements to Consumer Experience

Since January 2014, MNsure has built out the Contact Center 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. As a result of 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.

2020 Initiatives

In 2020, MNsure faced new challenges with the COVID-19 pandemic. With focus and drive, MNsure established a COVID-19 SEP to assist uninsured consumers impacted by the economic conditions resulting from the pandemic. At the same time, the on-site Contact Center and Business Operations organization transitioned to a fully remote work force, while continuing to add new and enhanced systems and processes to streamline the consumer experience. For example, MNsure enhanced the "Contact Me" web form so consumers can request the status of six new options online rather than calling the Contact Center.

The open enrollment staffing plan resulted in consumers' calls answered more quickly with timely completion of operational tasks, so enrollments were not delayed. The following chart shows the number of calls coming into MNsure during calendar year 2020. Despite spikes in call volumes, call wait times remained low except during the COVID-19 SEP and around deadline dates.

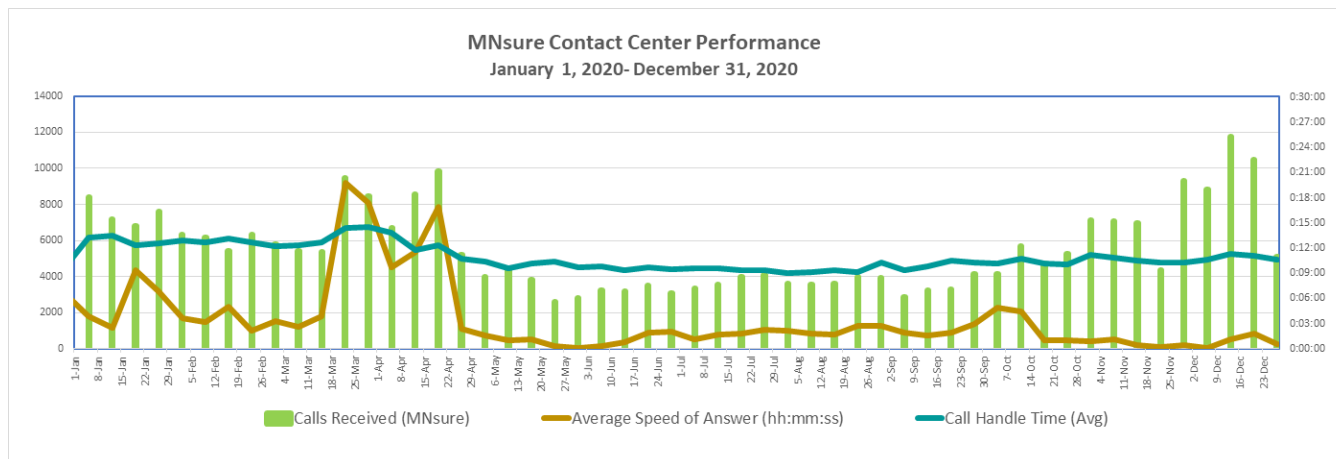


Chart 3: Contact Center call volume, average speed to answer and average call handle time by week

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 are available to respond to inquiries on Twitter and Facebook, often producing quick, real-time issue resolution for consumers.

Improved Renewals Process

Last year, MNsure made several important technical improvements to the annual eligibility renewals process that ensured new consumers who apply after the renewals process has been completed but prior to the start of open enrollment will receive eligibility for the current calendar year and the following year. In preparation for the 2021 renewals process, MNsure further enhanced this capability such that consumers who apply prior to the December coverage deadline during open enrollment also receive eligibility for both the current calendar year and the following year. This ensures consumers with a qualifying life event are able to secure coverage for December 2020 in addition to enrolling in 2021 coverage.

Minnesota Insulin Safety Net Program

In April 2020, Governor Walz signed into law the Alec Smith Insulin Affordability Act to provide relief to Minnesotans struggling to afford their insulin. The Act created the Minnesota Insulin Safety Net Program which launched on July 1, 2020. The program is run through a partnership between MNsure and the Minnesota Board of Pharmacy.

The Insulin Safety Net Program is made up of two parts: 1) The urgent need program for eligible Minnesotans to receive a once-per-year 30-day supply of insulin immediately at their pharmacy for no more than a \$35 copay; and 2) The continuing need program for eligible Minnesotans to receive up to a year supply of insulin for no more than \$50 per 90-day refill.

The legislation required MNSure to create an application for the urgent-need portion of the program, develop a navigator training program to train MNSure-certified navigators on how to help Minnesotans enroll in the continuing-need program, and develop a public awareness campaign.

To support this work, the Legislature appropriated \$547,000 for MNSure from the Health Care Access Fund. The Legislature provided \$108,000 to develop the navigator training program, \$189,000 for payments to navigators, and \$250,000 for the public awareness campaign.

MNSure developed the urgent need application; built webpages (MNinsulin.org) to host the application, FAQs and other information about the program; contracted with a marketing vendor to do a statewide advertising and public awareness campaign and developed in-house communications and marketing materials; and trained navigators across the state on how to help Minnesotans enroll in the continuing need program.

Supporting Assisters During the Pandemic

While MNSure was able to adapt swiftly and effectively to the 2020 pandemic conditions, our partners on the frontline faced many challenges. In 2020, 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 insurance coverage in an extremely stressful environment. MNSure's assisters adjusted to rapidly changing conditions that forced them to rethink every aspect of their work. Whether it was engaging in community outreach, working through the complexity of an application, or getting documents signed and verifications submitted, the sudden restrictions on in-person contact required new levels of flexibility and ingenuity.

MNSure's consumer assistance partner (CAP) team acted quickly to refine and expand our services to support our certified assister partners through these changes. The year brought more unexpected challenges as MNSure's CAP team had to implement two new assistance options for navigator partners.

Together, MNSure and our community partners adapted to these challenges and implemented solutions to ensure that Minnesotans could access assistance to essential coverage options during an unconventional year.

COVID-19 Response

In mid-March, as Minnesota was declaring a public health emergency and implementing a statewide stay-at-home order, MNSure's CAP team immediately transitioned to work from home to provide uninterrupted support for the assister community.

MNSure provided guidance and resources to our partners on tools, policies and procedures already in place to enable assisters to help consumers with application and enrollment virtually. Through the spring, summer and fall, MNSure continued to work with the Minnesota Department of Human Services (DHS) to implement additional policies to accommodate more remote support, such as accepting electronic signatures on applications and other documents.

During the summer, MNSure also implemented a new assistance option for certified navigators. In response to the pandemic, the Minnesota legislature passed a law authorizing Medical Assistance (MA) coverage for COVID-19 testing for uninsured Minnesotans during the state's peacetime emergency. In

August, Minnesota's Legislative Advisory Commission approved funding from the federal Coronavirus Relief Fund to compensate navigators for assisting uninsured individuals with completing the application for this coverage.

MNsure acted rapidly to update navigator contracts and develop policies to include assisting eligible uninsured individuals with completing the COVID-19 testing application as a new duty. Navigator agencies were eligible for a \$25 payment per applicant with a successful determination of eligibility for testing coverage from August 19 through December 30, 2020, when the federal funds expired.

Despite the challenges of the pandemic, MNsure's assister community rose to the occasion. Many put into place COVID-19 safe practices to provide a limited number of consumers with in-person assistance. Preliminary numbers show that certified brokers worked with nearly 40,000 Minnesotans to help them enroll or maintain their health insurance coverage through MNsure. Overall, brokers assisted about one out of every three MNsure enrollees.

Training and Performance Support

The CAP team 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 2021 open enrollment period, there were nearly 1,130 MNsure-certified navigators and CACs available to provide application and enrollment assistance, along with more than 830 licensed brokers.

Each year, MNsure makes necessary updates to the certification training to ensure the information reflects current policies and procedures. MNsure also periodically reviews each training course in greater depth. In 2020, the role-based curriculum was updated to align the content with online resources available through MNsure's Assister Central website.

For the past three years, MNsure has hosted Assister Assemblies around the state to provide in-person training and networking prior to open enrollment. With the pandemic making in-person gatherings unsafe, the CAP team gathered input from assisters and offered these opportunities in new ways that expanded access to more assisters than ever.

MNsure developed a series of six YouTube training videos covering timely topics for open enrollment, including the 2021 health insurance landscape, tools for assisting consumers remotely, and current practices for helping new and renewing consumers. The videos had more than 1,060 views in 2020. The YouTube format enables all assisters to access this training at any time, not limiting the information to those able to attend an in-person event.

An important element of the Assister Assemblies has been to allow networking between brokers, navigators and CACs to encourage collaboration in their community. This was more difficult to simulate through an online experience, but MNsure hosted four "Assister Assemblies" via WebEx in early October that were attended by more than 450 partners and proved to be lively and engaging conversations.

Just prior to open enrollment, MNsure also collaborated with all of the insurance companies selling health and dental plans through MNsure to conduct a series of webinars on their MNsure plan offerings, benefit designs and key features/selling points. These webinars were recorded so that those unable to attend could access the information at any time.

Agency Management Tools

Agencies partnering with MNsure as brokers, navigators and CACs are able to update their records through a self-service online system. The Agency Management Program (AMP) for navigators and CACs and the Broker Agency Management Program (BAMP) for brokers 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 to an agency roster
- Updating staff information on the agency roster and the assister directory
- Monitoring staff certification and recertification status

In 2020, MNsure enhanced these important tools by adding new functionality. In BAMP, MNsure can now monitor broker licensure status, including tracking expiration dates and allowing brokers to upload supporting documentation. In both AMP and BAMP, MNsure added the ability to delete records to remove duplicates, outdated records and other unnecessary information, reducing confusion for internal staff and external users.

Communications, External Relations and Support

MNsure continued to keep vital lines of communication open with assisters throughout 2020. MNsure continued to host 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. In response to the pandemic, these meetings were held virtually beginning in March. 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 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. On a peak day during open enrollment, these teams will handle 600 to 700 calls from certified assisters.

Broker Enrollment Center Initiative (BECI) Program

MNsure's CAP team 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 2020, in-person assistance was

dramatically reduced, but broker enrollment centers put significant effort into providing a safe environment and expanding their options for assisting remotely.

This past year, MNsure built on the past success of the program by continuing partnerships with 10 health insurance agencies with locations in 24 communities across Minnesota.

A map of 2020-2021 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.

The 2019-2020 grant program concluded on June 30, 2020. During the grant period, MNsure's 23 grantees connected with uninsured Minnesotans across the state, conducting more than 3,000 outreach and education activities reaching more than 177,000 individuals. The majority of all navigator-assisted enrollments came from our grant-supported partners, who screened or assisted more than 109,000 Minnesotans seeking health insurance coverage.

MNsure initiated a request for proposal (RFP) process in early 2020 to award approximately \$4.2 million in grants for fiscal year 2021. The process was suspended in March as agencies adjusted to rapidly changing circumstances and Minnesota's stay-at-home order. To ensure MNsure support for navigator services continued despite the delay in the grant-making process, approximately \$300,000 of the FY 2021 funds was used to extend contracts with FY 2020 grantees from July 1 through August 31, 2020.

The RFP processes resumed with proposals submitted in mid-May. MNsure awarded the remaining \$3.5 million in funds for FY 2021, with grants beginning September 1, 2020, and ending June 30, 2021. The grants went to 26 navigator organizations to support outreach and enrollment activities in Minnesota. Nine of the grants focus on geographic coverage, seeking to sustain statewide access to application and enrollment assistance. Another 14 grants focus on supporting targeted efforts to reach and enroll populations that face barriers to enrolling in coverage and/or experience high levels of uninsurance. And three grants were awarded in a new capacity building category focused on developing strong navigator organizations to serve geographic areas or populations where there is a need for more navigator assistance.

A map of 2020-2021 grantee organizations is available as an appendix to this report.

Insulin Assistance Program

The Alec Smith Insulin Affordability Act created a role for MNsure-certified navigators to help individuals with applying for a long-term supply of insulin through the continuing need insulin safety net program and receive compensation for the work. The statute also allocated funds for MNsure to develop and maintain training for navigators and create an online directory for consumers.

MNsure worked rapidly from mid-April to late June to take all the steps necessary to implement the program so that navigators would be ready to assist consumers beginning on July 1, 2020. This included drafting contract amendment language and working with interested navigator agencies to

execute amendments, developing and launching an online training curriculum for navigator staff, updating internal technology to track participation and support an online directory, and creating and updating relevant internal and external policies and procedures.

When the Minnesota Insulin Safety Net Program took effect on July 1, 2020, MNSure had 76 agencies and more than 200 certified navigators around the state prepared to help consumers with the continuing need insulin application. MNSure also added functionality to the existing online assister directory that enables consumers to find an insulin-trained navigator near them. By the end of 2020, there were 80 navigator agencies who had amended their contracts to add insulin assistance duties and 280 certified navigators available to provide assistance.

Contacts with Consumers

Marketing

The plan year 2021 open enrollment advertising campaign continued the use of the tagline, “Unsure? Be sure. MNSure.org” as a way to help Minnesotans facing uncertainty due to the COVID-19 pandemic know that MNSure can offer the peace of mind of comprehensive health insurance during uncertain times. The marketing campaign also highlights MNSure’s network of certified navigators and brokers who can assist consumers for free and focuses on the availability of tax credits that help lower the cost of insurance.

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 plan year 2021 open enrollment campaign was designed to reach Minnesotans who may be looking for insurance on their own—outside of their employer—for the first time due to the economic downturn caused by the pandemic. MNSure continued to use 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 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 help is available to Minnesotans across the state through MNSure’s network of certified brokers and navigators.

During plan year 2021 open enrollment MNSure joined 14 other states and an array of health care providers and advocates in a national effort to highlight the importance of meaningful access to health care during the COVID-19 pandemic. Governor Walz proclaimed December 10, 2020, “Get Covered Day 2021” in Minnesota, which coincided with “Get Covered America Day”. The Get Covered coalition leveraged social media, press events, national celebrity ambassadors, and political figures to remind

Americans to wear a mask, practice social distancing, wash hands, and seek out health care coverage throughout the week of December 6 – 12. MNSure held a virtual press event with Senator Tina Smith, Lt. Governor Peggy Flanagan, and health care advocates to promote Get Covered Day and encourage Minnesotans to sign up before the open enrollment deadline.

For the first time, MNSure used some of its marketing dollars to advertise outside of the open enrollment period. These MNSure ads, which ran from April through October 2020, targeted Minnesotans who may qualify for a special enrollment due to a qualified life event (QLE), those who may qualify for MinnesotaCare or Medical Assistance, or those who are members of a federally recognized American Indian tribe.

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 dozens of languages, and provide free expert enrollment assistance to MNSure's consumers. These partners distribute outreach materials, hold community education events, partner with local businesses 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, texting and social media. Customer service is the backbone of MNSure's social media engagement.

MNSure continued its effort to engage partners to help get the word out that MNSure plans cover pre-existing conditions, provide reminders of upcoming deadlines, and notify Minnesotans that unlike the federal exchange which ended its open enrollment period on December 15, Minnesotans had until December 22, 2020, to enroll in 2021 coverage. MNSure translated some social media messages into Spanish, Somali and Hmong as a way 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. This year, MNSure submitted the report for view on the Minnesota Indian Affairs Council website. 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, renewals, reporting, plan data transfer, special enrollment periods, customer service, compliance and finance.

Plan Management and Reporting; Individual Market Policy, Eligibility and Enrollment; Office of Strategic Support and Implementation

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, compliance and 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 Office of Strategic Support and Implementation (OSSI), formerly the Business Project Management Office, provides technical support and process improvement oversight, driving the successful execution of MNsure initiatives and partnering in cross-agency projects. This is accomplished through process development, data and business analysis and continuous improvement initiatives. The OSSI also develops e-learning and designs instructional materials for internal teams and external partners, and administers the learning management system.

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 budgetary 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 Minnesota IT Services (MNIT) and procurement assistance from Department of Human Services (DHS).

MNsure activities are primarily financed from Qualified Health Plan (QHP) premium withhold revenues. Other sources of funding in state fiscal year 2020 included an \$8 million appropriation transferred from the general fund to hold QHP premium withhold revenues harmless after the 2019 Legislature extended for two more years the operation of the Minnesota premium security plan, which provides reinsurance payments to health insurers to help cover the cost of high claims in the individual market. Additional sources of funding in state fiscal year 2020 included reimbursements from DHS for MNsure activities which benefit Minnesotans looking for low- or no-cost health insurance through either Medical Assistance or MinnesotaCare. The costs for these activities benefitting both public and private program

enrollees are allocated between MNSure and DHS in accordance with the federally approved DHS Public Assistance Cost Allocation Plan (PACAP). The PACAP allocates these expenditures using metrics such as public program enrollment and Contact Center utilization. For state fiscal year 2020, of the approximately \$37.3 million in expenditures incurred, 36.3% was funded with reimbursements from DHS.

In state fiscal year 2020, MNSure received a reimbursement for a portion of its expenditures from the federally funded Coronavirus Relief Fund (CRF). MNSure issued a special enrollment period (SEP) for uninsured Minnesotans between March 23 and April 21, 2020, in response to—and as a direct result of—COVID-19. The costs for the SEP would not have been incurred otherwise. The direct labor and expenses to hold the SEP amounted to just over \$500,000.

In addition to the Legislature establishing the responsibilities and powers of MNSure in 62V, in April 2020, the Legislature passed the Alec Smith Insulin Affordability Act which included a role for MNSure in implementing the new Minnesota Insulin Safety Net Program. The Legislature appropriated \$547,000 from the Health Care Access Fund for MNSure to implement the program, available through CY 2024. The appropriation included \$189,000 to reimburse navigators who help Minnesotans applying for a long-term supply of insulin through the continuing need insulin safety net program, \$108,000 to develop a navigator training program, and \$250,000 to develop a public awareness campaign. MNSure staff costs were not included in the appropriation and were absorbed with QHP premium withhold revenue. In the last few months of state fiscal year 2020, costs applied to the appropriation amounted to \$17,000.

Results

Type of Measure	Name of Measure	Metric	Dates
Result	Insured Rate in Minnesota ²	95.1%	2019
Quantity	MNSure Cumulative QHP Sign-ups ³	146,188	Plan Year 2020
Result	Savings via Tax Credits to Consumers ⁴	\$199 million	Plan Year 2020
Quantity	Percentage of Minnesotans Receiving Tax Credits ⁴	54.9%	12/18/2020

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 2020, the MNSure board adopted a preliminary state fiscal year 2021 budget and a three-year financial plan covering state fiscal years 2020 through 2022. The board adopted an updated state fiscal year 2020 budget in July 2020, which was amended in October 2020. MNSure’s state fiscal year 2021 budget is available as an appendix to this report.

² United States Census, Health Coverage in the United States: 2019, issued September 2020

³ MNSure Board of Directors Meeting, MNSure Slide Deck, November 18, 2020

⁴ MNSure staff, cumulative Jan. 2020 – Dec. 2020, as of December 18, 2020

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. Every two years, 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) (https://www.mnsure.org/assets/FY20-21-Compliance-Program-Strategic-Plan-Signed_tcm34-393407.pdf). 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 2020.

In 2020, 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 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.

In 2019, the MNSure board approved the current Privacy Program Strategic Plan that drives 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 annual 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 Tennessee warning and asked to consent prior to the collection of their private data. The Tennessee 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 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 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 Officer 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 2020 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/) (<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 2020, 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](#)

[MNsures website](https://www.mnsure.org/about-us/grants-reports/) (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 MNsures 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 carrier, 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 utilize this process in 2019 and 2020.

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.

In April 2020, MNsure transitioned employer shared responsibility (ESR) appeals from DHS to the federal Department of Health and Human Services (HHS). This change benefits MNsure operationally and financially while still providing meaningful review to employers who file ESR appeals. HHS is well versed in this type of appeal as the agency handles these cases for other state-based exchanges.

Accessibility and Equal Opportunity (AEO)

MNsures is committed to ensuring that its information and services are equally and meaningfully accessible to its consumers and continued this work in 2020. MNsure provides free auxiliary aids and services to people with disabilities to have an equal opportunity to participate in MNsures 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, MNsures Contact Center uses a language line that provides spoken-language interpreters in over 150 languages.

MNsures 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.

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

Conclusion

Looking ahead to 2021 and beyond, MNsure will continue to prioritize its mission of promoting informed consumer choice, simplifying health plan comparison, and helping every Minnesotan obtain affordable, quality health insurance. 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 2020 - 2021 - 2022
for October 21, 2020 Board Meeting

	FY 2020 Estimated Actual	FY 2021 Budget	FY 2022 Plan
RESOURCES			
Balance Forward from previous year	4,475,949	7,721,949	4,709,569
Premium Withhold Revenue	19,014,000	18,555,000	18,990,000
Enrollment Year 2019	9,228,000	0	0
Enrollment Year 2020	9,786,000	9,067,000	0
Enrollment Year 2021		9,488,000	8,893,000
Enrollment Year 2022			10,097,000
Appropriations Transferred In	8,000,000	502,620	0
DHS Reimbursement	13,000,000	12,270,000	12,500,000
Miscellaneous (e.g. Earned Interest)	155,000	95,000	75,000
TOTAL RESOURCES	44,644,949	39,144,569	36,274,569
EXPENDITURES			
Administration	5,340,000	5,820,000	6,110,000
Executive	1,030,000	1,080,000	1,110,000
Support Services	2,490,000	2,620,000	2,850,000
Legal & Compliance	1,820,000	2,120,000	2,150,000
Communications	2,090,000	2,180,000	2,190,000
Communication & Marketing	2,090,000	2,180,000	2,190,000
Customer Service	20,000,000	20,390,000	20,690,000
Plan Mgmt & Reporting	790,000	820,000	840,000
Eligibility & Enrollment	870,000	970,000	990,000
Navigator/Consumer Assistance Program	810,000	830,000	860,000
QHP Enrollment Fee Grants	380,000	400,000	400,000
Community Outreach Grants	4,100,000	4,100,000	4,100,000
Contact Center	12,320,000	12,520,000	12,730,000
Assister Resource Center	730,000	750,000	770,000
METS IT System	9,493,000	6,045,000	6,104,000
Operations	5,446,000	6,027,000	6,104,000
Development	4,047,000	18,000	0
TOTAL EXPENDITURES	36,923,000	34,435,000	35,094,000
BALANCE	7,721,949	4,709,569	1,180,569

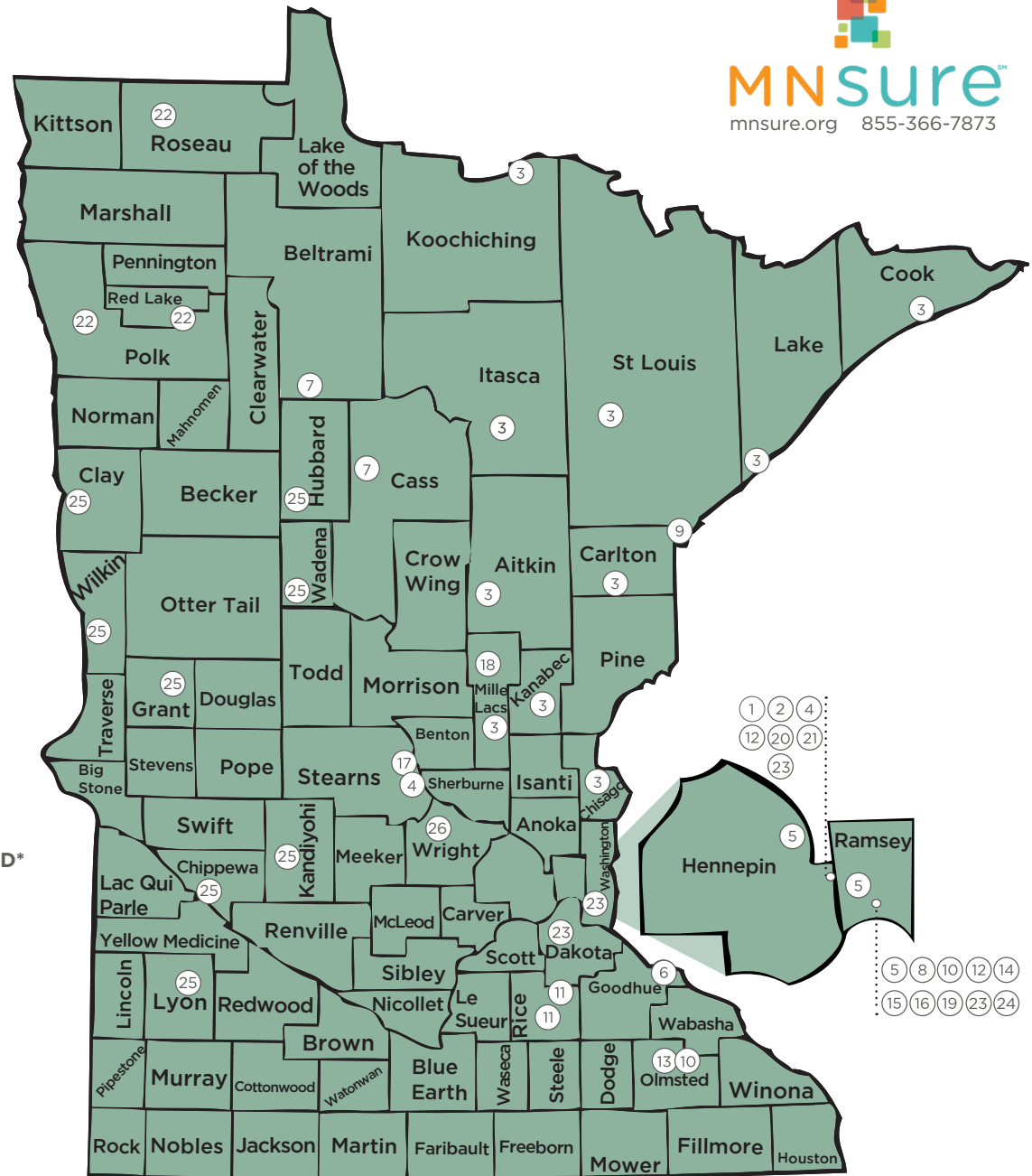
Navigator Outreach and Enrollment Grantee Organizations

Navigators provide free 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/



- ① **African Community Senior Services**
Minneapolis 612-735-8776
- ② **African Immigrants Community Services**
Minneapolis 612-871-9481
- ③ **Arrowhead Economic Opportunity Agency***
Virginia 218-749-2912
- ④ **Briva Health***
Minneapolis 855-566-7873
- ⑤ **CAPI USA***
Brooklyn Center 612-767-3671
- ⑥ **C.A.R.E Clinic**
Red Wing 651-388-1022
- 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 651-495-1557
- ⑬ **Intercultural Mutual Assistance Association (IMAA)**
Rochester 507-289-5960 x102
- ⑭ **International Institute of Minnesota**
St. Paul 651-647-0191
- ⑮ **JustUs Health**
St. Paul 612-373-2466
- ⑯ **Merrick Community Services**
St. Paul 651-771-8821
- ⑰ **Mid-Minnesota Legal Aid**
St. Cloud 320-253-0121
- ⑱ **Mille Lacs Band of Ojibwe**
Onamia 320-532-7505
- ⑲ **Minnesota Community Care**
St. Paul 651-602-7500
- ⑳ **Native American Community Clinic**
Minneapolis 612-872-8086
- ㉑ **NorthPoint Health & Wellness Center**
Minneapolis 612-767-9500
- ㉒ **Northwest Community Action***
Badger 218-528-3258
- ㉓ **Planned Parenthood MN, ND, SD***
St. Paul 651-696-5652
- ㉔ **Portico Healthnet**
St. Paul 866-489-4899
- ㉕ **United Community Action Partnership***
Willmar 320-235-0850
- ㉖ **Wright County Community Action**
Maple Lake 320-963-6500



*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.

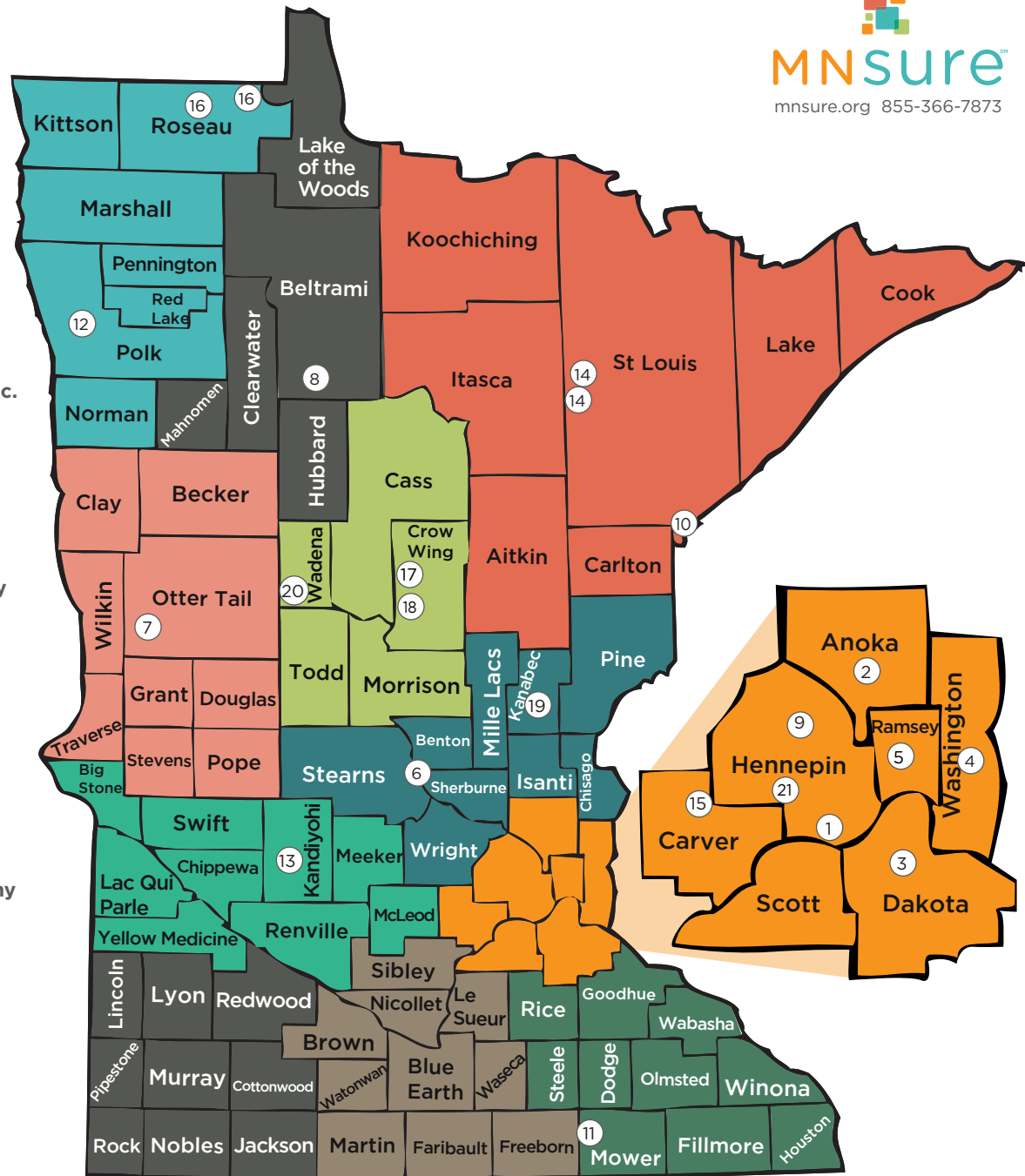
Attention. If you need free help interpreting this document, call 855-366-7873. **Digniin.** Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkan, wac 855-366-7873. **Atención.** Si desea recibir asistencia gratuita para interpretar este documento, llame al 855-366-7873.

Broker Enrollment Centers

Brokers, also known as insurance agents, provide 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.

MNsurance 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 952-777-4227
- 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 651-347-6098
- ⑥ **Alexander & Haberman Agency, LLC**
St. Cloud 320-365-0120
- ⑦ **Alexander & Haberman Agency, LLC, in partnership with Tim Bakken and Associates**
Fergus Falls 763-260-5511
- 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 **Garrett Kollin**
Crookston 218-891-2227
- ⑬ **Health Insurance Services, Inc.**
Willmar 320-235-2500
- ⑭ **Jenifer Ivanca Insurance Agency**
Chisholm 218-254-3422
Hibbing 218-440-1665
- ⑮ **Legacy Health Insurance**
Waconia 952-922-5677
- ⑯ **Luke Erickson**
Roseau 218-463-3573
Warroad 218-386-4870
- ⑰ **Nisswa Insurance, A Strong Company**
Nisswa 218-963-4446
- ⑱ **RG Insurance, A Strong Company**
Baxter 218-828-1310
- ⑲ **Sjoberg & Holmstrom, LLC**
Mora 320-679-5183
- ⑳ **Strong Insurance Services of Wadena, A Strong Company**
Wadena 218-430-0400
- ㉑ **Tonka Financial Services**
Minnetonka 952-746-5110



MNsurance 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.