

# Annual Report 2022

January 15, 2023



MNsire<sup>SM</sup>

MNsire'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@MNsire.org](mailto:AEO@MNsire.org).

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# Health insurance for every Minnesota story

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Minnesotans saved \$267 million on their health insurance through MNsure in 2022



January 15, 2023

It is our pleasure to present the 2022 Annual Report on behalf of MNsure's board of directors and our dedicated agency staff.

MNsure has the extraordinary responsibility and privilege of helping hundreds of thousands of Minnesotans access comprehensive health insurance coverage each year, contributing to the overall health and well-being of communities across the state. And as the only place to apply for federal tax credits that lower the cost of the private health insurance purchased through MNsure, we know how crucial it is that the coverage is also affordable.

While our mission remains the same, each passing year presents new opportunities to advance our efforts in exciting and innovative ways. We look forward to sharing our progress in the pages that follow, including our efforts to improve coverage affordability, promote enrollment and retention, and further enhance MNsure's operational efficiency and effectiveness.

MNsure started the year with a record 134,257 qualified health plan sign-ups as more Minnesotans than ever before were able to access the enhanced advanced premium tax credits first made available in 2021 through the American Rescue Plan Act. This year, 60% of households enrolled in qualified health plans received advanced premium tax credits averaging more than \$6,100 per year. Collectively, Minnesotans saved over \$267 million on their health insurance through MNsure in 2022 alone. These unprecedented savings and other collaborative efforts across the whole of government helped drive Minnesota's uninsured rate to a record low of 4%. We are proud of our role in reducing the number of uninsured Minnesotans and we are committed to finding ways to reach those who still need coverage.

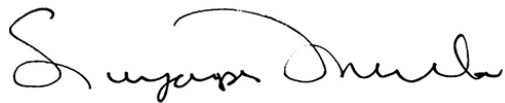


This year was another opportunity to demonstrate our agility and flexibility as we worked to enact important policy changes that could benefit thousands of Minnesotans. Similar to our efforts in 2021 to implement a federal expansion of advanced premium tax credits, MNsure responded quickly in late 2022 to implement changes by the Biden administration to address the “family glitch,” so that families who are newly eligible for tax credits would be able to save on their health insurance for the full 2023 plan year. We have also worked to increase access and improve customer service to all Minnesotans who need coverage by adding languages other than English to our phone system and by creating new tools to help consumers monitor their accounts.

None of these accomplishments could have happened without the hard work, dedication and expertise of MNsure staff. We are so proud of and grateful for the work they do to help Minnesotans access coverage. We also recognize our assister partners, stakeholders, vendors and partner agencies for their continued commitment to this work.

As we look ahead to 2023, we are confident that MNsure will continue building on these achievements to help more Minnesotans have the security of health insurance.

Sincerely,



Suyapa Miranda

Chair, MNsure Board of Directors



Nate Clark

MNsure CEO



# About MNsure



## **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.*

# MNsure Board of Directors

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*MNsure is governed by a board of directors whose members are appointed by the governor. 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.*

**Suyapa Miranda**, Chair  
Member representing the areas of public health, health disparities, public health care programs and the uninsured

**Stephanie Stoffel**, Vice Chair  
Member representing small employers

**Andrew Whitman**  
Member representing the interests of consumers eligible for individual market coverage

**David Fisher**  
Member representing health policy issues related to the small group and individual markets

**Jessica Kennedy**  
Member representing consumers eligible for public health care program coverage

**Daniel Trajano**  
Member representing the areas of health administration, health care finance, health plan purchasing and health care delivery systems

**Jodi Harpstead**  
Commissioner of the Minnesota Department of Human Services (DHS)

# Organizational Leadership

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*MNsure's executive team oversees daily operations of MNsure including finance, administration, legal, partner relations, communications and marketing, Contact Center and operations.*

**Nate Clark**  
Chief Executive Officer

**Morgan Winters**  
Chief Operating Officer

**Kari Koob**  
Chief Financial Officer

**David Rowley**  
General Counsel and Chief Compliance Officer

**Libby Caulum**  
Senior Director of Public Affairs

**Christina Wessel**  
Senior Director of Partner Relations

**Jolene Wright**  
Director of Contact Center and Business Operations



# Coverage through MNsure



Minnesota's uninsured rate dropped to 4%\*

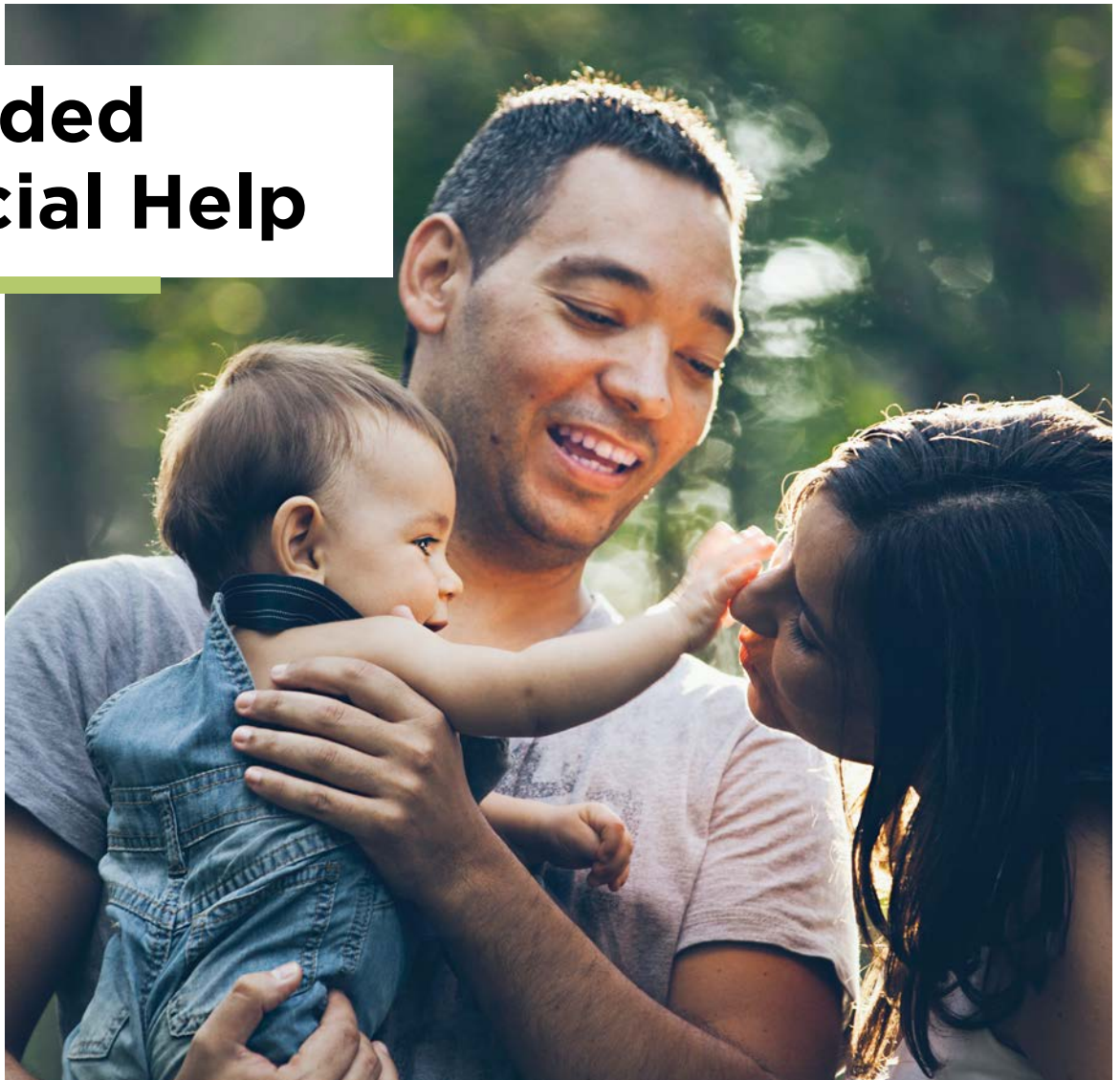
MNsure takes seriously its role of implementing state and federal law, policies and procedures, conducting outreach to Minnesotans, and supporting actions that serve to protect and expand access to insurance coverage. The activities and accomplishments described in the 2022 Annual Report demonstrate MNsure's commitment to increasing the number of Minnesotans who have the security of health insurance.

The State of Minnesota's uninsured rate has remained lower than what it was when MNsure started. And the rate continues to go down. Minnesota has repeatedly experienced one of the lowest uninsured rates in the nation. According to the latest analysis from the Minnesota Department of Health, Minnesota's uninsured rate in 2021 dropped to 4.0%,\* matching the lowest percent ever recorded in the Minnesota Health Access Survey.

Minnesota accomplished this even as the state and the nation continued to navigate overwhelming uncertainty through the ongoing COVID-19 pandemic. MNsure is proud of its role in this success, and will continue working to increase access to affordable coverage in the months and years ahead.

[\\*Chartbook Section 6: Uninsurance and the Safety Net \(state.mn.us\)](#)

# Expanded Financial Help



Thousands of Minnesotans have become eligible for federal premium tax credits for the very first time

Thousands of Minnesotans enrolling through MNsure have been able to access coverage that is more affordable than ever thanks to expanded federal premium tax credits that were first authorized by Congress in 2021. The expanded credits were initially

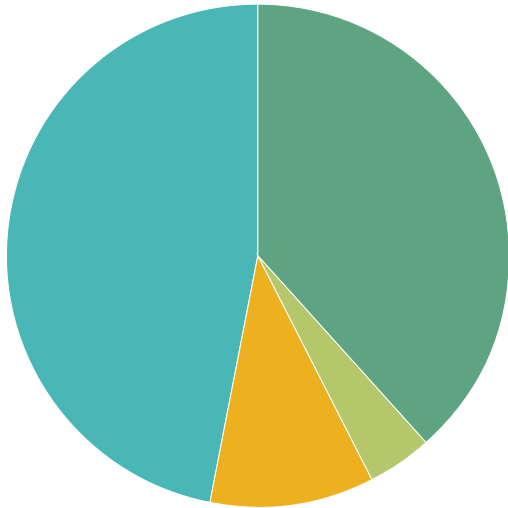
set to expire at the end of calendar year 2022.

Over several months in 2022, MNsure worked closely with other state health insurance exchanges and conducted outreach to build support and urge policymakers to extend these critical benefits beyond December of 2022. With the passage of the Inflation Reduction Act, Congress reauthorized the expanded credits for three more years, giving Minnesotans continued premium stability and ensuring access to the more generous federal premium tax credits through 2025.

In addition to expanding tax credits for eligible Minnesotans, the American Rescue Plan Act (ARPA) also provided funding for technology investments to help exchanges implement the provisions of the Act. MNsure advocated for and secured \$1.8 million in ARPA and state fiscal recovery funds to successfully deliver these expanded benefits to Minnesotans.

*46,160 new qualified health plan customers in 2022*

# Plan Year 2022 Enrollments



## 2022 Total Enrollments

- Qualified Health Plan (QHP) Sign-ups: 151,869
- Qualified Dental Plan Sign-ups: 34,245
- MinnesotaCare\* Applicants: 13,646
- Medical Assistance\* Applicants: 124,776

**Total Sign-ups: 324,536**

Households with advanced  
premium tax credits (APTC)

**59.6%**

Households with cost-sharing  
reductions (CSR)

**9.4%**

Average monthly APTC for  
households receiving APTC

**\$508**

Cumulative APTC for all  
households

**\$267M**

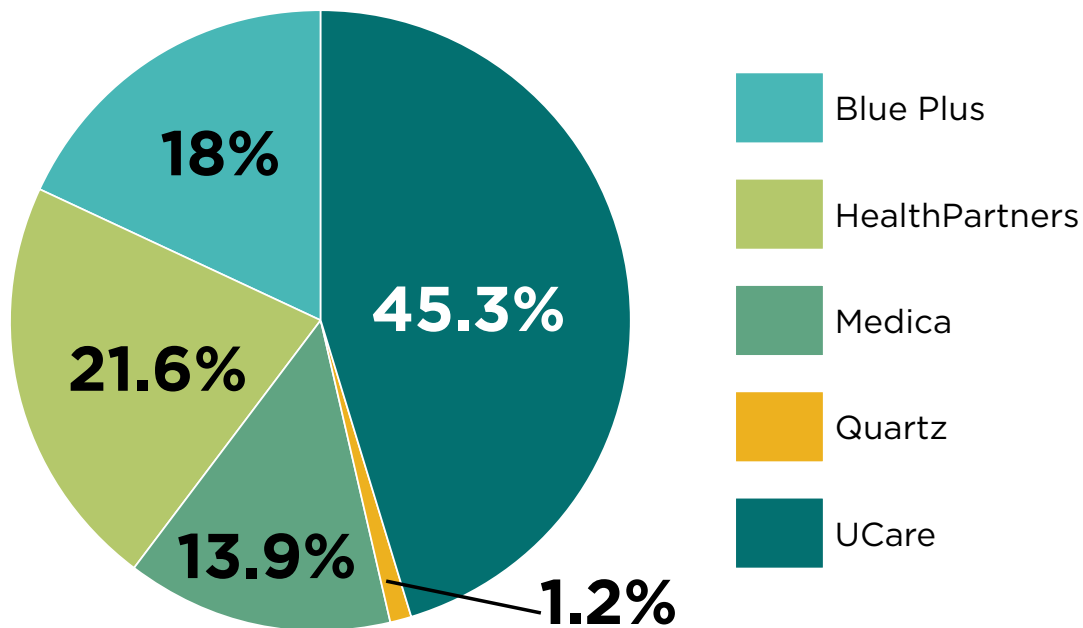
\*MinnesotaCare and Medical Assistance are administered by the Minnesota Department of Human Services.

## 2022 QHP Enrollment by Rating Area

Rating area	Percent of state's population in area	Percent of private plan enrollees in area	Avg. monthly tax credit per household receiving credit
1	7.9%	5.9%	\$741
2	2.2%	5.9%	\$598
3	4.4%	4.8%	\$715
4	2.0%	2.6%	\$630
5	4.7%	3.8%	\$587
6	4.1%	4.5%	\$576
7	7.7%	9.5%	\$579
8	65.0%	61.7%	\$401
9	1.9%	1.3%	\$578

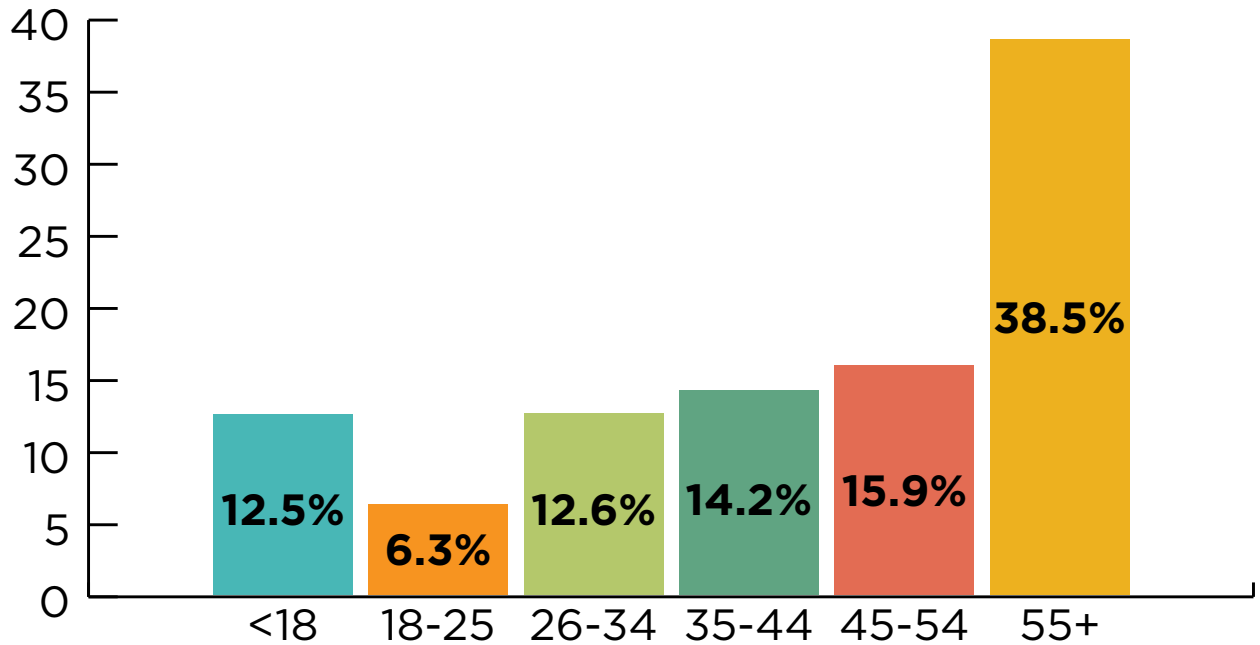
See appendix page 29 for a map of Minnesota's nine rating areas.

## 2022 QHP Enrollment by Carrier

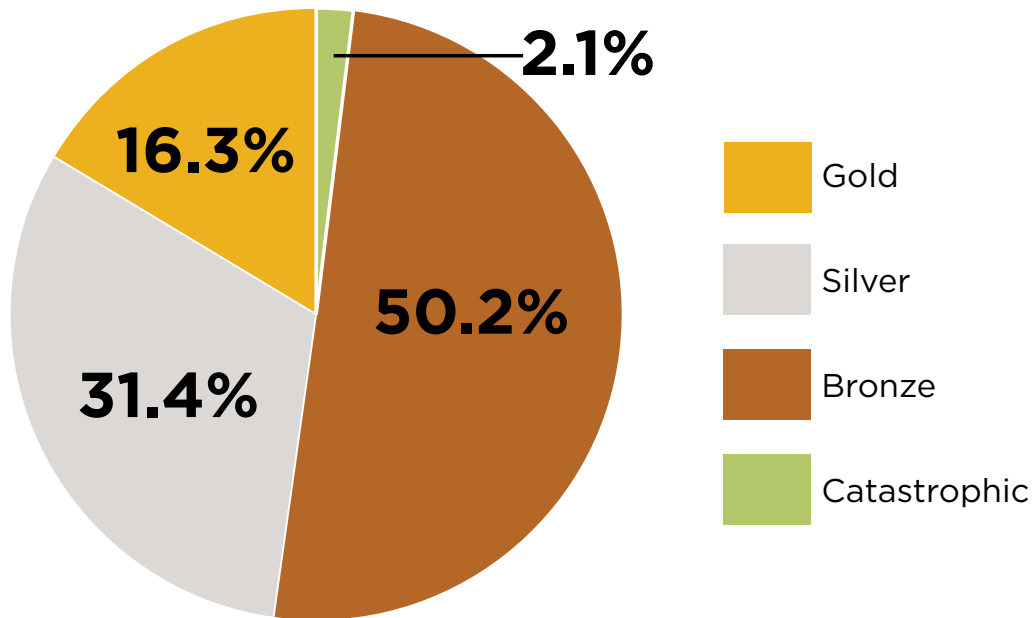


Totals do not = 100% due to rounding.

## 2022 QHP Enrollment by Age



## 2022 QHP Enrollment by Metal Level\*



Some totals do not = 100% due to rounding.

\*Most medical plans available through MNsure are categorized by metal levels. Metal levels are based on how costs of a health care plan are split between the consumer and the insurer. Read more about [metal levels](https://www.mnsure.org/metal-levels) on MNsure.org.



## Fix for the “Family Glitch”

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### More Minnesota families will save through MNsure

In the fall of 2022, the Biden administration eliminated a long-standing issue that had made it difficult and sometimes impossible for working families to find affordable insurance coverage. Prior to this regulatory change, families could not qualify for tax credits when one member of the family received coverage from their employer that was considered affordable,

even if the cost of covering the entire family was unaffordable.

The issue was referred to as the “family glitch” since the previous regulation did not take into consideration the fact that the cost of family-based coverage is usually much more expensive than employee-only coverage. Fixing the family glitch means more Minnesota families can now receive premium subsidies through MNsure that will help them find and enroll in affordable coverage.

Minnesotans affected by the family glitch who enroll in a qualified health plan through

MNsure during the annual open enrollment period for 2023 coverage will be able to access premium tax credits as soon as January 1, 2023.

A study by the Kaiser Family Foundation projects that as many as 60,000 Minnesotans are affected by the family glitch and may become newly eligible to receive tax credits.

# MNsure Offers Free Help

Application & enrollment assistance is available statewide



MNsure uses a large and diverse network of community-based partners to reach and enroll Minnesotans throughout the state. During 2022, MNsure worked with more than 1,200 licensed insurance brokers and 900 navigators across Minnesota to provide free enrollment help through virtual meetings, phone appointments and in-person meetings.

This vast network of assister partners makes it possible for Minnesotans anywhere in the state to access free, individualized help with submitting their MNsure application, enrolling, and managing their enrollment during the year.

MNsure's Consumer Assistance Program (CAP) team works with hundreds of organizations representing Minnesota's geographic and

cultural diversity and have certified partners that speak dozens of languages. MNsure supports our assister partners on the ground to create visibility, a physical presence and greater accessibility for consumers throughout the state. Assisters also play an important role in identifying barriers to enrollment and discovering and implementing solutions to improve access.



## 2,000+ MNsure Assisters

- MNsure certified 1,200 licensed insurance brokers and 900 navigators in 2022
- \$4 million awarded to 22 grant partners and 16 sub-grantees
- MNsure selected 21 broker enrollment centers in 2022
- Brokers assisted with 37% of MNsure's enrollments in 2022

## Support for Assisters

MNsure supports our assister partners year-round through weekly newsletters, monthly webinars, annual training, and specialized customer service through the Assister Resource Center and the Broker Service Line. MNsure strives to provide the highest level of customer service for our assister community through these dedicated Contact Center teams, and this is reflected in assisters reporting a high level of satisfaction in the annual survey.

The CAP team continued to support assisters through the uncertainty of the ongoing federal public health

emergency, providing timely information and educating assisters on how to help Minnesotans access financial help that became available through state and federal policy changes.

MNsure improved tools for assisters by automating the manual process of creating accounts for Minnesotans who aren't able to create an online MNsure account. Other projects included reviewing assister annual training and engaging in a continuous improvement project of the assister certification process.



# Navigator Grants

MNsure leverages our flexibility as a state-based insurance exchange to administer specialized grants to select navigator organizations across the state and helping to build a robust network of assisters.

Navigator grants focus on enhancing access to application assistance in diverse communities and ensuring assister services are readily available based on the geography and unique needs of Minnesotans. For fiscal year

2023, \$4 million has been awarded to 22 grant partners and 16 sub-grantees through a competitive request for proposal process.

## 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/](http://www.mnsure.org/help/find-assister/)

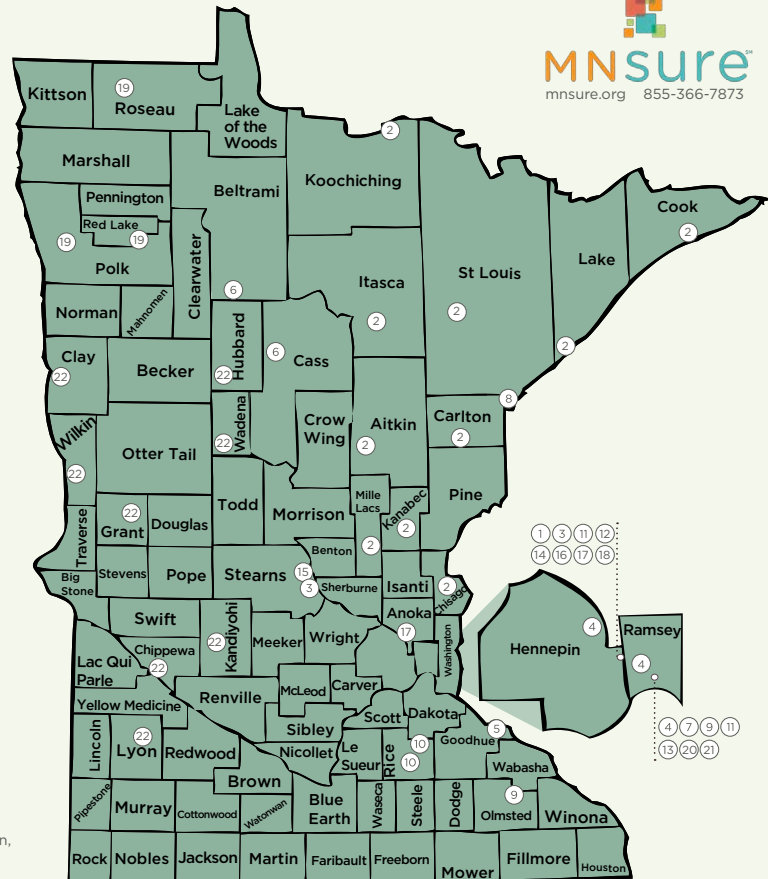


- ① **African Community Senior Services**  
Minneapolis 612-735-8776
- ② **Arrowhead Economic Opportunity Agency\***  
Virginia 218-748-7356
- ③ **Briva Health\***  
Minneapolis, St. Cloud 855-566-7873
- ④ **CAPI USA\***  
Brooklyn Center 612-721-0122
- ⑤ **C.A.R.E Clinic**  
Red Wing 651-388-1022
- ⑥ **Community Resource Connections\***  
Bemidji 218-333-0880
- ⑦ **Face to Face**  
St. Paul 651-772-5555
- ⑧ **Generations Health Care Initiatives (Insure Duluth)**  
Duluth 218-336-5709
- ⑨ **Health Access MN\***  
St. Paul 651-645-0215  
Rochester 507-589-8649
- ⑩ **HealthFinders Collaborative\***  
Faribault 507-323-8100
- ⑪ **Hmong American Partnership\***  
St. Paul 651-495-9160
- ⑫ **Indian Health Board of Minneapolis, Inc.**  
Minneapolis 612-721-9887
- ⑬ **International Institute of Minnesota**  
St. Paul 651-647-0191
- ⑭ **Isuroon**  
Minneapolis 612-834-1145
- ⑮ **Mid-Minnesota Legal Aid**  
St. Cloud 320-253-0121
- ⑯ **Native American Community Clinic**  
Minneapolis 612-872-8086
- ⑰ **Neighborhood HealthSource**  
Minneapolis, Coon Rapids 612-588-9411
- ⑱ **NorthPoint Health & Wellness Center**  
Minneapolis 612-767-9500
- ⑲ **Northwest Community Action\***  
Badger 218-528-3258
- ⑳ **Portico Healthnet**  
St. Paul 866-489-4899
- ㉑ **Rainbow Health Minnesota**  
St. Paul 612-373-2466
- ㉒ **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.

For accessible formats of this document, call 855-366-7873.



# Partnering with Local Insurance Brokers

MNsure's assister partners also include hundreds of private insurance brokers working in all corners of the state to help their local community members access insurance coverage. MNsure-certified brokers are critical partners and help a significant number of Minnesotans who enroll in plans.

Brokers have particular expertise with private health insurance plans sold in the individual market. Brokers assisted with 37% of MNsure's enrollments in 2022.

MNsure also selects broker enrollment centers (BECs) through a competitive program to coordinate joint

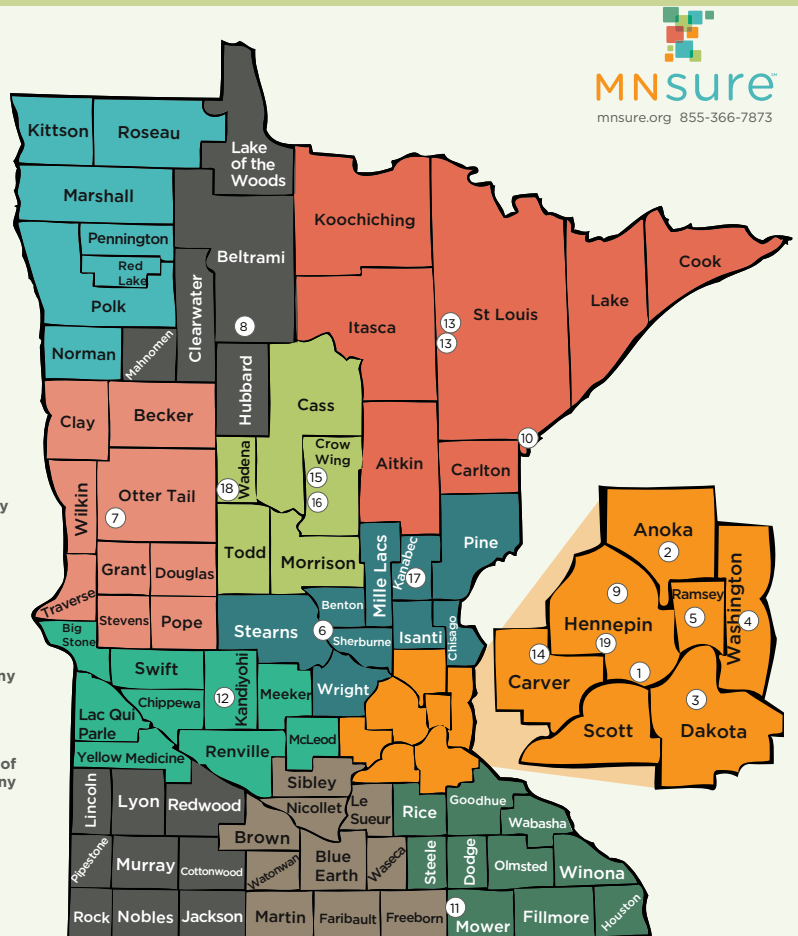
marketing and outreach efforts. For 2022, MNsure invested just over \$90,000 in local advertising, which was matched by BEC partners. These agencies hosted 21 enrollment sites in nine regions.

## 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.

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

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>① Alexander &amp; Haberman Agency, LLC<br/>Bloomington 952-777-4227</li> <li>② Alexander &amp; Haberman Agency, LLC<br/>Coon Rapids 763-260-5538</li> <li>③ Alexander &amp; Haberman Agency, LLC<br/>Eagan 651-346-3500</li> <li>④ Alexander &amp; Haberman Agency, LLC<br/>Lake Elmo 651-347-6098</li> <li>⑤ Alexander &amp; Haberman Agency, LLC<br/>Roseville 651-347-6098</li> <li>⑥ Alexander &amp; Haberman Agency, LLC<br/>St. Cloud 320-365-0120</li> <li>⑦ Alexander &amp; Haberman Agency, LLC, in partnership with Tim Bakken and Associates<br/>Fergus Falls 763-260-5511</li> <li>⑧ Allen J. Zutz, CFP®, ChFC®, FIC<br/>Bemidji 218-444-0202</li> <li>⑨ American Senior Benefits<br/>Maple Grove 763-559-8200, ext. 100</li> </ul> | <ul style="list-style-type: none"> <li>⑩ Benes Insurance Services, A Strong Company<br/>Duluth 218-628-6180</li> <li>⑪ ClearStep Financial<br/>Austin 507-434-2299</li> <li>⑫ Health Insurance Services, Inc.<br/>Willmar 320-235-2500</li> <li>⑬ Jenifer Ivanca Insurance Agency<br/>Chisholm 218-254-3422<br/>Hibbing 218-440-1665</li> <li>⑭ Legacy Health Insurance<br/>Waconia 952-922-5677</li> <li>⑮ Nisswa Insurance, A Strong Company<br/>Nisswa 218-963-4446</li> <li>⑯ RG Insurance, A Strong Company<br/>Baxter 218-828-1310</li> <li>⑰ Sjoberg &amp; Holmstrom, LLC<br/>Mora 320-679-5183</li> <li>⑱ Strong Insurance Services of Wadena, A Strong Company<br/>Wadena 218-430-0400</li> <li>⑲ Tonka Financial Services<br/>Minnetonka 952-746-5110</li> </ul> |
|--|--|



# Contact Center Continues to Innovate

MNsure's Contact Center assists Minnesotans who shop for and enroll in coverage through MNsure. The Contact Center provides a seamless consumer experience to help Minnesotans obtain and maintain their health insurance coverage across the entire range of public and private health insurance programs,

including individual qualified health insurance plans, Minnesota's basic health plan (MinnesotaCare), and Medical Assistance for those qualifying for Medicaid.

Despite the COVID-19 pandemic, MNsure's Contact Center continued its success operating as an in-house

resource for consumers and assisters alike. Through attentive forecasting and a focus on continuous improvement, Minnesotans received quality service with measurable improvements over previous years.

## Contact Center and Operations 2022 Innovations

### **Call volumes declined**

Operational improvements in eligibility, enrollment and account management processes decreased call volumes and increased customer satisfaction over the previous year.

### **More languages available**

Spanish, Somali and Hmong translations were added to the interactive voice response (IVR) system.

### **Wait times were shorter**

Improvements to agent training, optimizing the IVR design to guide consumers to the best resource for

assistance, and other adjustments helped reduce call wait times and reduce the time to handle a call.

### **Fewer calls were transferred**

In 2022, the number of calls needing to be transferred continued to decrease, resulting in 75% fewer transfers since moving to an in-house model in 2021.

### **Expanded contact options**

More choices were offered on the MNsure online contact form, which allows consumers to request service without calling the Contact Center.

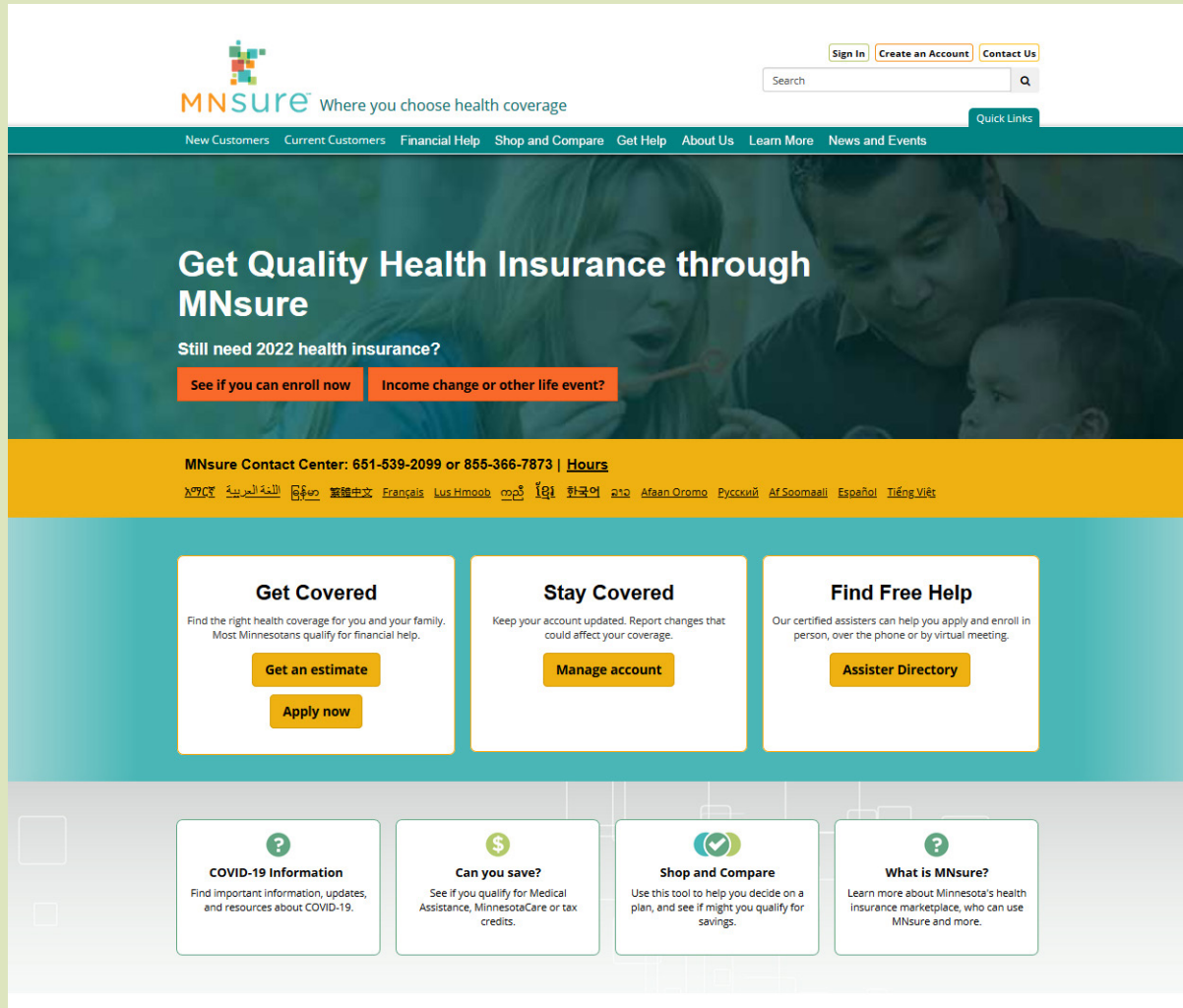
### **Moving beyond fax and mail**

A new online system for uploading documents for creating an online account eliminates the need for a consumer to fax or mail forms and makes the status of the request accessible.

### **Less time on the phone**

Improved quality monitoring and refined training and development for staff helped shorten call handle times, meaning less time on the phone for consumers.

# Connecting with Minnesotans



The [MNsure website](#) received over 4,015,000 visits in 2022.

# Marketing and Communications

Comprehensive communications and marketing efforts are critical to supporting MNsure's mission. Each year, MNsure needs to encourage current MNsure enrollees to shop to be sure they're enrolled in the best plan at the best price, connect with uninsured Minnesotans so they understand their options, and inform those enrolled outside of MNsure that they might be able to access more affordable coverage on MNsure.

The expanded federal tax credits made available through the American Rescue Plan and the Inflation Reduction Act's extension of credits through 2025 made it more important than ever for MNsure to spread the word that significant financial help remains available.

MNsure reaches Minnesotans through multiple external communications channels including the MNsure website, email and text message marketing, media relations, social media, and through a paid campaign.

MNsure's \$1.95 million public awareness budget in fiscal



## Health insurance for every Minnesota story

year 2022 was focused on education and outreach media campaigns to increase awareness of ARPA benefits available to newly eligible or underserved Minnesotans, and to drive statewide enrollments during open enrollment and throughout the year.

This budget also supports efforts for broker enrollment centers (BECs) through an advertising budget matching program. Leveraging the relationships BECs have in their communities helps increase enrollments across the state through personalized, community-focused advertising.


Year-round efforts maintain awareness of MNsure for people eligible for public

program coverage and special enrollment periods for Minnesotans who experience life events like moving, getting married or having a baby.

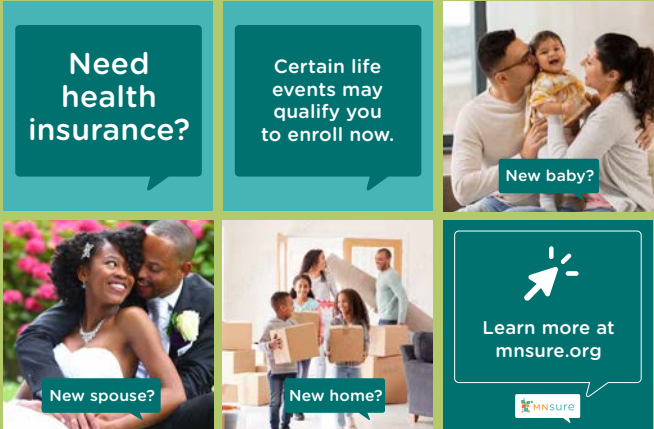
Funding for communication and marketing costs in fiscal year 2022 included \$300,000 in state and federal ARPA funds.

As in previous years, MNsure focused on reaching underserved Minnesotans by placing ads in diverse media sources and using zip-code-level data to target areas with the highest rates of uninsured people. In 2022, MNsure initiated a project to translate sections of MNsure.org into languages other than English to make the website accessible to more Minnesotans.

# 2022 Marketing Campaigns



**Caymiska caafimaadka sheeko kasta oo Minnesota ah.**



The grid contains six cards:

- Top-left: "Need health insurance?"
- Top-right: "Certain life events may qualify you to enroll now." with a sub-label "New baby?" and an image of a family.
- Middle-left: "New spouse?" with an image of a bride and groom.
- Middle-right: "New home?" with an image of a family moving.
- Bottom-right: "Learn more at [mnsure.org](https://mnsure.org)" with a cursor icon and the MNsure logo.

Television, digital, and print ad examples from MNsure’s 2022 open enrollment and special enrollment campaign: “Health insurance for every Minnesota story.”

# Minnesota Insulin Safety Net Program

Since the program launched, 1,642 Minnesotans accessed over \$9 million worth of insulin



MNsure, in partnership with the Minnesota Board of Pharmacy, continued to support the Minnesota Insulin Safety Net Program, which first launched in 2020.

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 co-pay; 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.

MNsure maintains the urgent need application at the website [MNinsulin.org](https://MNinsulin.org), oversees the program to train MNsure-certified navigators on how to help Minnesotans enroll in the continuing need program, and manages a public awareness campaign.

As of December 1, there were 174 trained navigators available to help Minnesotans enroll in the continuing need program.

# Insulin Safety Net Program Marketing Campaign



#Insulin4All

**m** MINNESOTA  
INSULIN SAFETY NET PROGRAM



#Insulin4All

**m** MINNESOTA  
INSULIN SAFETY NET PROGRAM

**CAN'T**  
**AFFORD**  
**INSULIN?**



**HELP IS**  
**AVAILABLE.**

**LEARN MORE**

**m**  
MINNESOTA

INSULIN SAFETY  
NET PROGRAM



# Finance



MNsure remains attentive to our financial performance and potential effects on the budget. The budget is developed not only to be balanced, but to be responsive to our mission of serving consumers, complying with our responsibilities as an exchange, managing our resources in a fiscally responsible way, and looking for opportunities to improve efficiency and effectiveness.

MNsure generally employs between 160 and 200 people, increasing staff levels during open enrollment.

MNsure’s primary source of revenue is a 3.5% fee collected on pre-APTC premiums for health and dental plans sold through MNsure. MNsure also collects reimbursements from the Minnesota Department of Human Services for activities supporting public health programs and their enrollees. Other resources received in recent years include federal grants and state funds arising from the COVID-19 pandemic, and transfers to replace revenues lost due to the state reinsurance program.

MNsure also receives funds from the Health Care Access

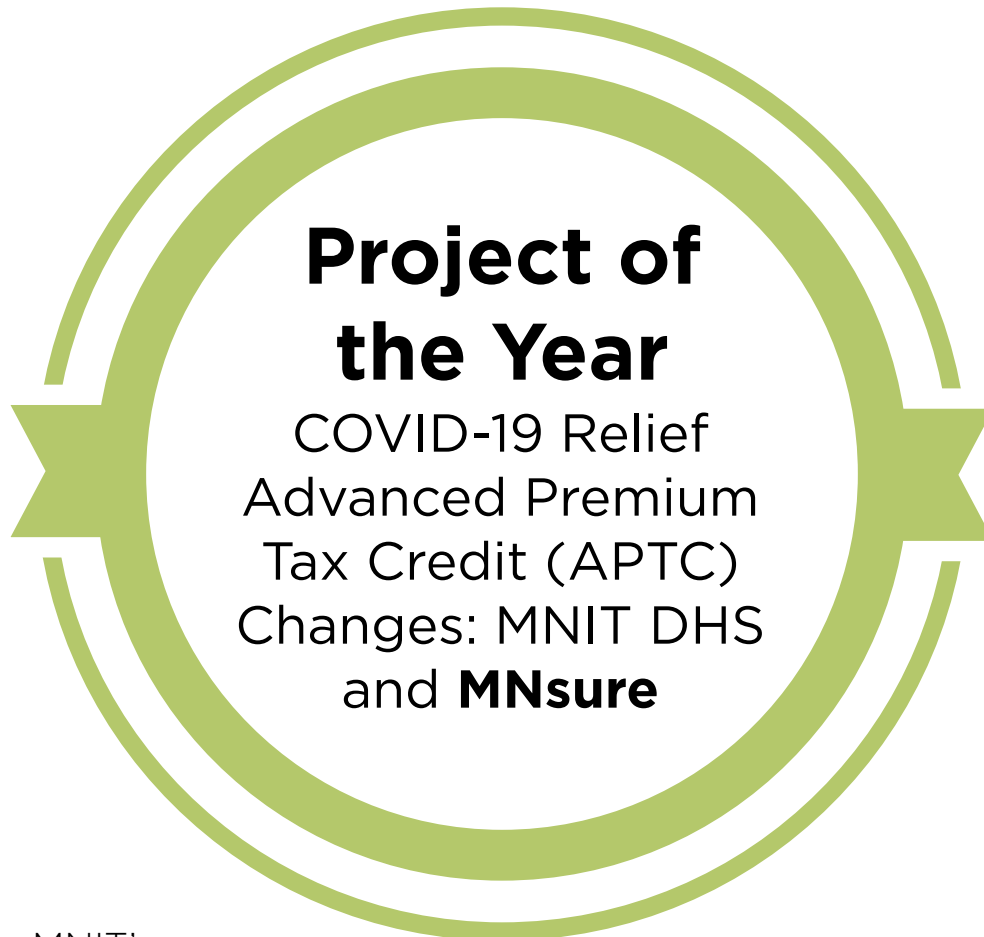
Fund to cover a portion of the cost to run the Insulin Safety Net Program’s public awareness efforts and to train and pay certified navigators who help Minnesotans access the continuing need program. The 2020 appropriation of \$547,000 is available through calendar year 2024. From the insulin program’s beginning in 2020 through fiscal year 2022, \$200,000 has been spent.

## MNsure Three-Year Budget

	FY 2022	FY 2023	FY 2024
<b>Resources</b>	\$40,260,000	\$52,675,000	\$47,906,000
<b>Expenditures</b>	\$33,272,000	\$36,158,000	\$36,045,000
<b>BALANCE</b>	\$6,988,000	\$16,517,000	\$11,861,000

*See appendix page 30 for full budget detail.*

# Awards



MNSure won MNIT's  
2022 Project of the Year

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On January 14, 2022, MNSure was honored with the Project of the Year award for the COVID-19 Relief Advanced Premium Tax Credit Changes project.

The IT project completed in early fiscal year 2022 and implemented the expanded benefits for MNSure enrollees made available through ARPA.

Those benefits provided the average family enrolled through MNSure with an additional \$1,200 in annual savings, and made it possible for Minnesotans who had experienced a job loss to access plans with \$0 premiums and additional cost-sharing benefits—providing critical support for Minnesota families

who experienced financial uncertainty and other challenges during the COVID-19 pandemic.

This award recognizes the work of the entire MNSure team in delivering important savings to the people the agency serves.

# Data Practices and Privacy

## 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](#) (available on [MNsure.org](#)) 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 July 2021, the MNsure board approved the current [Privacy Program Strategic Plan](#) (available on [MNsure.org](#)) that drives privacy and data-practices-related work at MNsure for fiscal years 2022 and 2023. 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 that ensure private information maintained by the agency in all systems and formats is protected.

MNsure employs MNIT Enterprise Security policies and standards, annual data privacy and security training for all employees, information security, physical security, and breach and incident reporting practices regarding handling of

sensitive information to protect and manage private data.

As part of its work with the Center for Medicare and Medicaid Services (CMS) 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, most recently submitted to CMS in June 2021, identifies and documents the specific types of sensitive information that are collected, processed and stored by MNsure.

## Privacy and Security

### Consent

Anyone supplying private information to MNsure is provided a Tennessee warning and asked to consent before the collection of their private data. The Tennessee warning informs the individual how MNsure will use the requested

data, whether the individual may refuse or is legally required to supply the requested data, any known consequence arising from supplying or refusing to supply private or confidential data, and the identity of other persons or entities authorized by state or federal law to receive the data.

Individuals using the Minnesota Eligibility Technology System (METS) also acknowledge and consent to collecting private information at initial account creation. Throughout the online application, MNsure provides Tennessee warnings for any private information that is collected, and the individual must agree and accept in order to move forward.

For paper applications, a notice of privacy practices describes the use, collection and consent for disclosure of private data. Individuals phoning MNsure's Contact Center will also receive a recorded or verbal Tennessee warning.

The Tennessee warning, terms of use and MNsure's overarching [privacy policy](#) are publicly available and printable on the MNsure website. An individual may revoke consent by submitting a written request to the privacy officer.

## Data Challenge

Any individual who is the subject of private data maintained by MNsure may file a challenge regarding the accuracy and completeness of the data MNsure maintains. Challenges are filed with the privacy officer and handled as required by Minnesota Statutes, section 13.04, subdivision 4, including correction of information determined to be inaccurate or notification to the consumer that the information is considered accurate and complete. Individuals may file an administrative appeal with 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 controlled by security roles and limited to data that is minimally needed to accomplish the employee or contractor's job duties. MNsure also tracks how an individual's private data is accessed and maintains audit trail logs.

## Data Practices Requests

Anyone may request data from MNsure for any reason by filling out an online form, contacting the privacy officer, or emailing the MNsure data requests mailbox.

In addition to responding to individual data requests, MNsure is committed to government transparency and publishes [RFPs](#), [grant awards](#), [board meeting materials](#) and other information on the MNsure website.

## 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.

Data-sharing agreements with outside partners who receive private data also include obligations to immediately notify MNsure of any security or privacy incidents.

MNsure's Privacy Office reviews every incident that

is reported. If necessary, MNsure will convene an incident response team to determine the appropriate level of notification a breach might require, including communication with executive leadership, legal staff, public relations staff, external partners and IT providers. MNsure identifies and implements remedial measures that will prevent and mitigate any same or similar issue from occurring in the future.

In 2022, the majority of reported incidents were unintended manual disclosures, like sending an email to the incorrect recipient or assister errors in accessing a client's information. MNsure investigates all reports received and virtually all reports received in 2022 were determined not to be a privacy or security incident.

MNsure conducts annual tabletop exercises with MNIT security partners and the Minnesota Department of Human Services (DHS) to prepare a cross-agency incident response plan.

## Data Sharing

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 who perform work on behalf of MNsure.

MNsure is limited in disclosing private information unless an individual provides their informed consent or the disclosure is provided for by law.

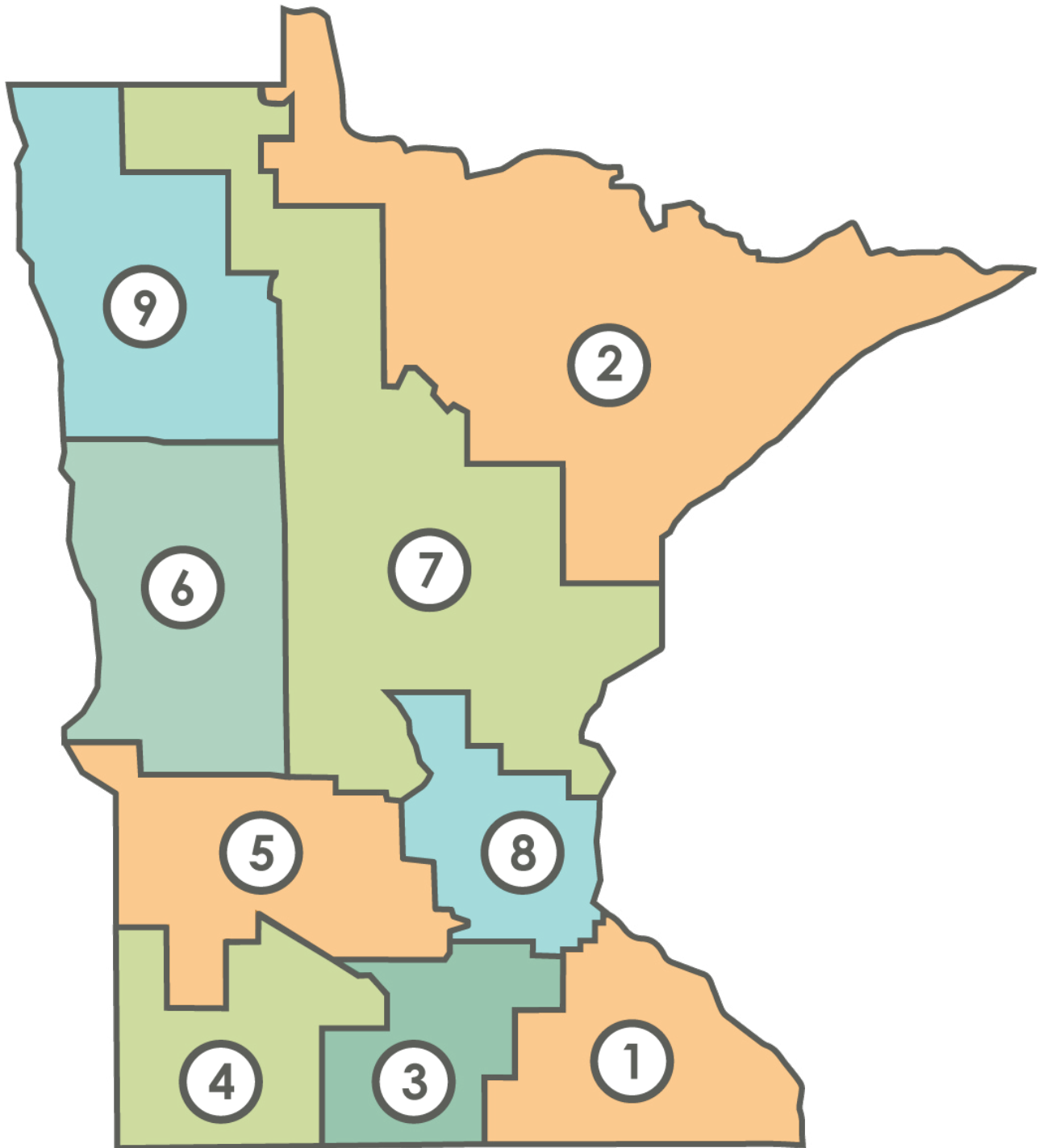
# Appendix

## Statutory Requirements

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.

## Rating Areas Map

There are nine health insurance rate pricing regions in Minnesota. The Affordable Care Act standardized the factors that insurers are allowed to use when calculating premiums for consumers. Insurers may only use a consumer's age, smoking status, and area of residence (rating area) when adjusting premiums. Depending on the rating area you live in, the premium you pay may be higher or lower than the state average.



MNsure Three-Year Plan, approved July 20, 2022

	FY 2022	FY 2023	FY 2024
	Est. Actuals	Budget	Plan
<b>RESOURCES</b>			
<b>Balance Forward from previous year</b>	<b>3,818,000</b>	<b>6,988,000</b>	<b>16,517,000</b>
<b>Premium Withhold Revenue</b>	<b>21,443,000</b>	<b>21,755,000</b>	<b>20,982,000</b>
Calendar Year 2021	9,953,000	0	0
Calendar Year 2022	11,490,000	10,235,000	0
Calendar Year 2023		11,520,000	10,679,000
Calendar Year 2024			10,303,000
<b>Federal</b>			
ARPA Grant	<b>752,000</b>	<b>355,000</b>	
<b>State</b>	<b>14,229,000</b>	<b>23,557,000</b>	<b>10,387,000</b>
MN Premium Security Plan Extension	3,844,000	13,269,000	
ARPA State Fiscal Recovery Funds	1,382,000	587,000	
DHS Medicaid/MinnesotaCare Est. Reimb.	9,003,000	9,701,000	10,387,000
<b>Other (e.g. Earned Interest)</b>	<b>18,000</b>	<b>20,000</b>	<b>20,000</b>
<b>TOTAL RESOURCES</b>	<b>40,260,000</b>	<b>52,675,000</b>	<b>47,906,000</b>
<b>EXPENDITURES</b>			
<b>Administration</b>	<b>5,059,000</b>	<b>6,163,000</b>	<b>6,391,000</b>
Board & Executive	1,094,000	1,187,000	1,196,000
Support Services	2,228,000	2,900,000	2,992,000
Legal & Compliance	1,737,000	2,076,000	2,203,000
<b>Communications</b>	<b>2,490,000</b>	<b>2,713,000</b>	<b>2,231,000</b>
Communication & Marketing	2,490,000	2,713,000	2,231,000
<b>Customer Service</b>	<b>18,558,000</b>	<b>20,185,000</b>	<b>20,520,000</b>
Plan Mgmt & Reporting	845,000	910,000	933,000
Eligibility & Enrollment	860,000	997,000	1,015,000
Consumer Assistance Program	817,000	899,000	802,000
QHP Enrollment Fee Grants	335,000	375,000	375,000
Community Outreach Grants	4,100,000	4,100,000	4,100,000
Contact Center	10,825,000	11,962,000	12,349,000
Assister Resource Center	776,000	942,000	946,000
<b>METS IT System</b>	<b>7,165,000</b>	<b>7,097,000</b>	<b>6,903,000</b>
Operations	5,659,000	5,653,000	5,653,000
Development	1,506,000	1,444,000	1,250,000
<b>TOTAL EXPENDITURES</b>	<b>33,272,000</b>	<b>36,158,000</b>	<b>36,045,000</b>
<b>BALANCE</b>	<b>6,988,000</b>	<b>16,517,000</b>	<b>11,861,000</b>

