



Annual Report 2023

January 15, 2024

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January 15, 2024

We are pleased to present MNSure's 2023 Annual Report on behalf of the board of directors and agency staff.

This year, MNSure celebrated the 10-year anniversary of our founding legislation. Since our first open enrollment, we have facilitated over 1 million private health insurance plan sign-ups and helped Minnesotans save over \$2 billion on health care costs through the advanced premium tax credits available only through MNSure.

MNSure started 2023 with 129,537 qualified health plan (private plan) sign-ups and continued to see strong membership and new enrollees throughout the plan year. Over 59% of households enrolled in qualified health plans received advanced premium tax credits averaging more than \$6,000 per year. Collectively, Minnesotans saved over \$264 million on their health insurance through MNSure in 2023 alone.

In 2023, federal Medicaid continuous coverage requirements, which ensured Americans kept their health insurance during the COVID-19 pandemic, ended. This federal policy change, known as the "Medicaid unwinding," and the efforts to help families avoid gaps in coverage, have been called the greatest challenge for Minnesota's health care systems since the implementation of the Affordable Care Act. MNSure was ready to help as many Minnesotans as possible stay covered.

Through close partnership with the Minnesota Department of Human Services, MNSure thoughtfully planned and executed communications and operations strategies to promote continuity of coverage, including using our statutory authority to create extended and retroactive private health plan enrollment opportunities for Minnesotans who are no longer eligible for Medical Assistance or MinnesotaCare.

Our tenth year included new and important investments in MNSure from the Minnesota Legislature. These investments will reduce barriers for Minnesotans seeking health insurance by building a more efficient application and enrollment experience ahead of plan year 2026. The Legislature's investments in MNSure will also support a new Health Insurance Easy Enrollment Program, giving uninsured Minnesotans an opportunity to request information about their health insurance options and receive an estimate of financial help available only through MNSure.

Since our inception, MNSure's mission has been to ensure all Minnesotans have the security of health insurance, and each year we strive to find new ways to improve access, retention and affordability for consumers. We thank the hard working and dedicated MNSure staff for their commitment to our mission and the work they do each day to help Minnesotans access coverage. We also recognize our assister partners, stakeholders, vendors and partner agencies for their continued commitment to this work.

We look forward to sharing our 2023 achievements in the pages that follow and, as we look ahead to 2024 and beyond, we are excited to continue to innovate and enhance our services to help more Minnesotans have the security of health insurance.

Sincerely,



Libby Caulum
MNSure CEO



Stephanie Stoffel
MNSure Board of Directors Chair



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 is Minnesota’s official health insurance marketplace, where Minnesotans can shop and compare plans, see if they qualify for savings that would lower their healthcare costs, and enroll in high-quality coverage.

Our “no wrong door” approach means Minnesotans can access private plans and public health care programs — Medical Assistance (Minnesota’s Medicaid program) and MinnesotaCare (Minnesota’s basic health program) — in the same place and enroll in the right coverage, based on their eligibility.

Each year, we serve tens of thousands of Minnesotans who are self-employed, entrepreneurs and small business owners, early retirees who don’t yet qualify for Medicare, and those who don’t have access to affordable health insurance through their jobs.

Through MNsure, Minnesotans gain health coverage without lifetime limits or discrimination based on pre-existing conditions, among other consumer protections. All private health plans sold on the marketplace are guaranteed to cover essential health benefits including emergency services, hospitalization and mental health care — not to mention a host of preventive care services like mammograms, flu shots and diabetes screenings.

Since the marketplace was established on March 20, 2013, MNsure has helped more Minnesotans than ever before enroll in and maintain comprehensive health coverage. Over the last ten years, Minnesota’s uninsured rate has been cut in half, and MNsure has played an important role in reducing the statewide uninsured rate from 8.2% in 2013 to a recent record low of 4%.

And in 2023, tens of thousands of Minnesotans enrolled through MNsure continued to access coverage that is more affordable than ever, thanks to enhanced federal advanced premium tax credits (APTC) under the American Rescue Plan Act in 2021 and the Inflation Reduction Act in 2022. Federal legislation expanded eligibility for and increased the amount of APTC, creating larger subsidies for more Minnesotans to lower their health care costs through 2025.



4% Uninsured

Minnesota has cut our uninsured rate in half, from 8.2% in 2013 to a recent record of just 4%.

Coverage Transitions During Medicaid Unwinding

As a state-based marketplace, MNsure can adeptly respond to state and federal law, implement policies and procedures in a timely manner, conduct effective outreach in local communities, and support a variety of actions to protect and expand access to insurance coverage.

In 2023, this work included close partnership with the Minnesota Department of Human Services (DHS) to thoughtfully plan and execute communications and operations strategies to follow the end of federal Medicaid continuous coverage requirements, or “Medicaid unwinding.” As 1.5 million Minnesotans enrolled in Medical Assistance or MinnesotaCare will have their eligibility for these programs reviewed, MNsure and DHS are working together to ensure that Minnesotans retain health insurance and avoid gaps in coverage.

To promote continuity of coverage, MNsure is extending the special enrollment period for Minnesotans who are no longer eligible for Medical Assistance or MinnesotaCare. This provides more time to understand their health insurance options, get help from an assister, make informed plan choices, and enroll. MNsure is also offering optional, retroactive coverage to eligible qualified health plan (QHP) enrollees, for those who want continuous coverage.

In 2024, we look forward to continuing our efforts to connect Minnesotans who are no longer eligible for Medical Assistance or MinnesotaCare with new forms of coverage through the end of the Medicaid unwinding.

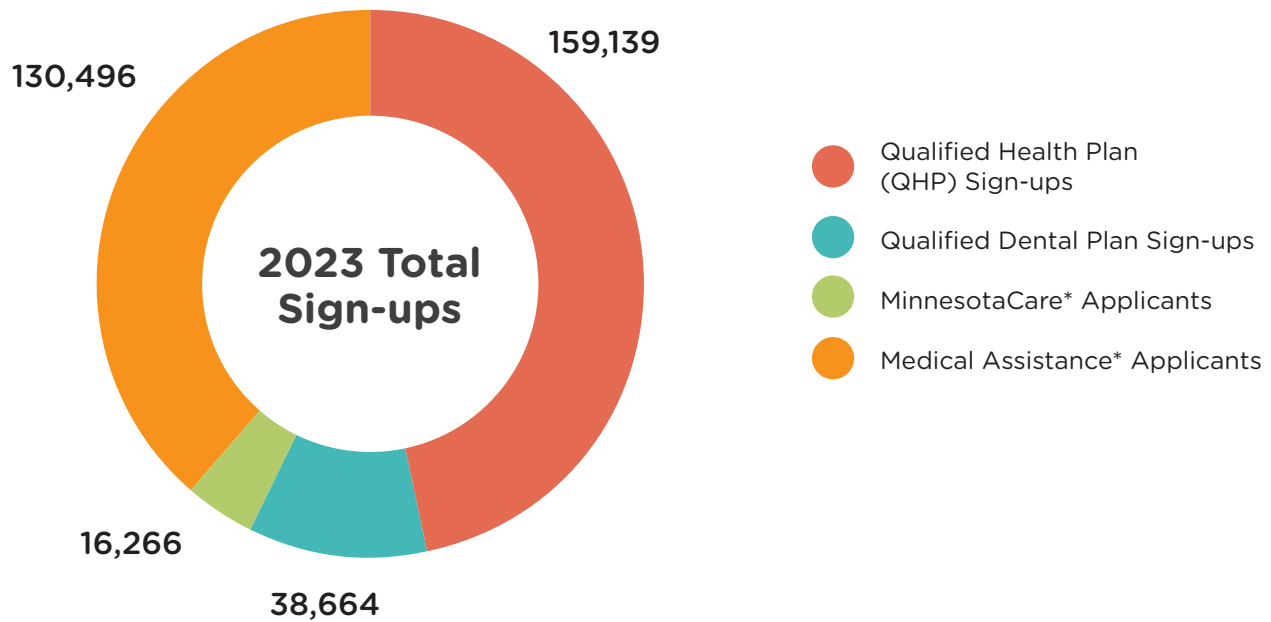


Health insurance that includes all of us?
We're covered.

MNsure helped us find a plan for the whole family.
Find free help at mnsure.org



Plan Year 2023 by the Numbers



Total Sign-ups: 344,565

59.3%
Households with advanced premium tax credits (APTC)

\$503
Average monthly savings for households receiving APTC

8.5%
Households with cost-sharing reductions (CSR)

\$264M
Cumulative savings for all households

Nearly 60% of MNsure enrollees had lower monthly premiums in 2023, thanks to APTC.

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

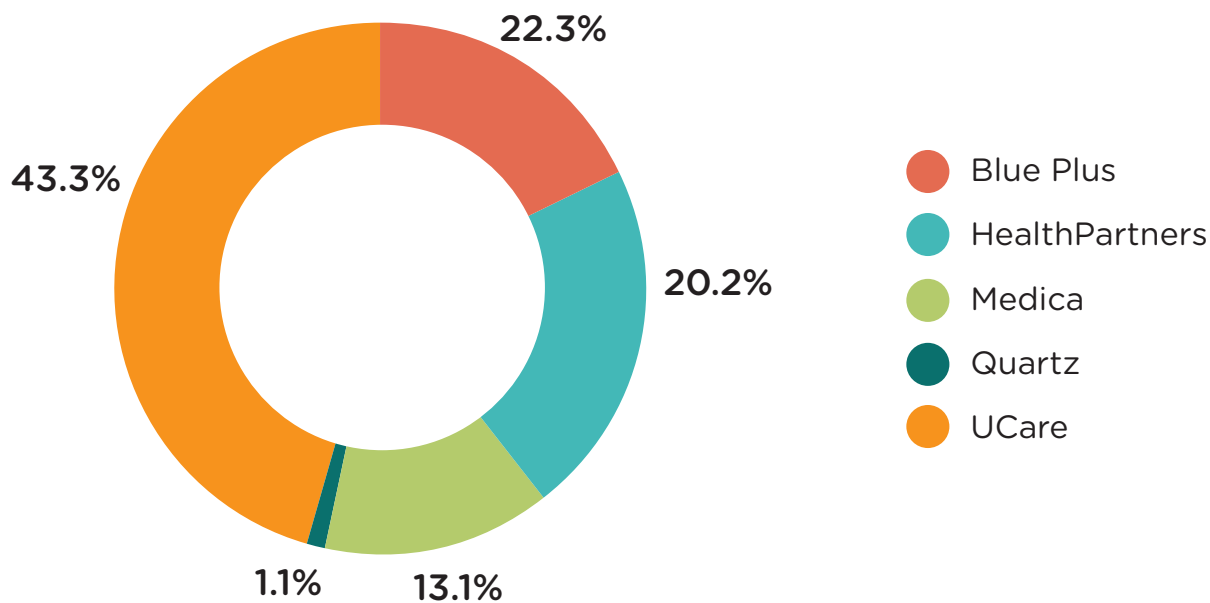
2023 QHP Enrollment by Rating Area

Rating Area	Percent of the state’s population in area	Percent of private plan enrollees in area	Avg. monthly savings per household receiving APTC
1	7.9%	6.1%	\$783
2	5.5%	5.7%	\$579
3	4.6%	4.8%	\$672
4	2.0%	2.6%	\$608
5	3.6%	3.9%	\$555
6	4.2%	4.4%	\$540
7	7.8%	9.4%	\$572
8	63.0%	61.8%	\$401
9	1.4%	1.3%	\$558

- Nearly two-thirds of MNsure enrollees live in rating area 8, which includes the Twin Cities metro area — which closely correlates with the state’s overall population distribution.
- Residents in different parts of greater Minnesota may see even larger monthly savings than the statewide average (\$503 in 2023)

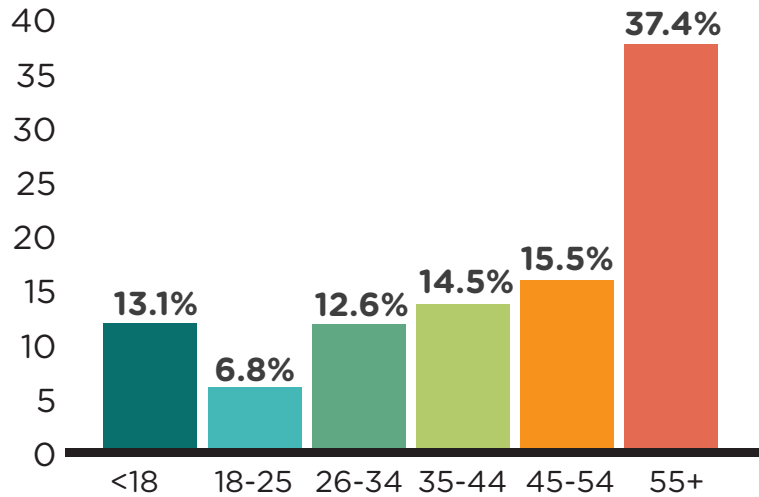
See appendix page 24 for a map of Minnesota’s nine health insurance rating areas.

2023 QHP Enrollment by Health Insurance Company



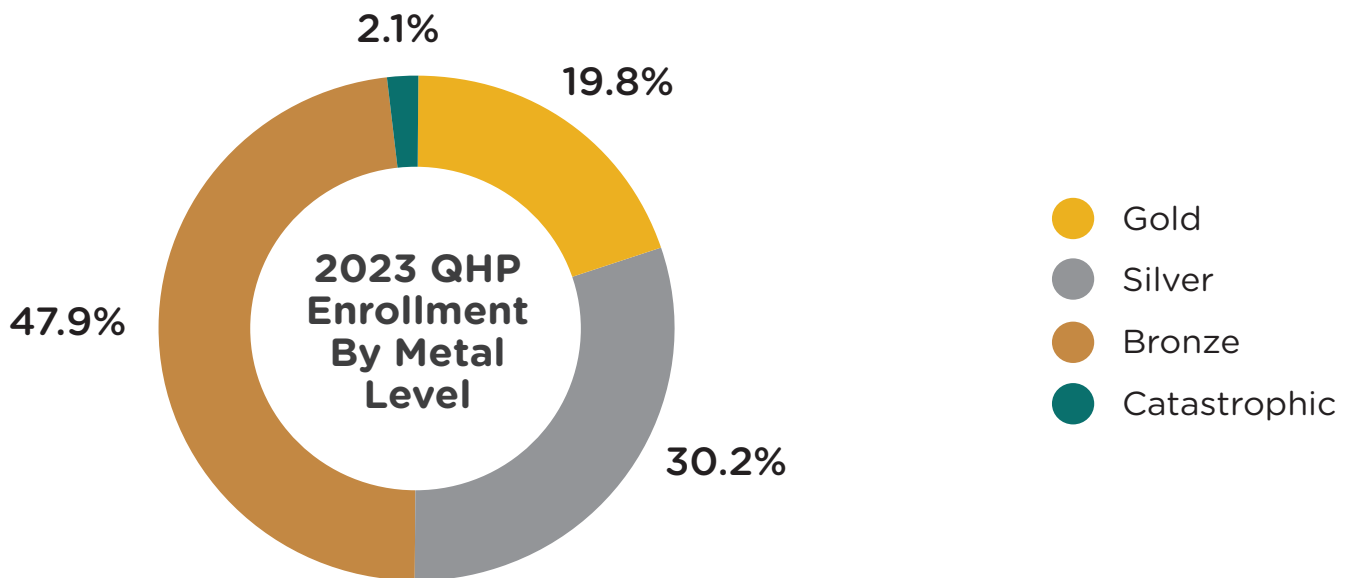
MNsure continues to have strong partnerships with multiple health insurance companies, with all 2022 insurers offering plans through the marketplace in 2023.

2023 QHP Enrollment by Age



MNsure’s largest consumer segment is people 55 and older, including many early retirees who do not yet qualify for Medicare and need affordable, comprehensive health insurance.

MNsure offers private health plans in categories known as “metal levels.” In descending order, these are gold, silver, bronze and catastrophic plans. Metal levels are based on how health care costs are split between the insurance plan and the consumer. Generally, lower metal levels have lower premiums and higher deductibles, and higher metal levels have higher premiums and lower deductible and other out-of-pocket costs.



Half of all MNsure enrollees chose silver or gold plans in 2023.

MNsure uses a large and diverse network of community-based partners, including brokers, navigators and certified application counselors, to reach and help Minnesotans enroll in health insurance. Our network includes over 2,000 MNsure-certified assisters across Minnesota who provide expert application and enrollment help through virtual meetings, phone appointments and in-person meetings — at no cost to consumers. This vast network enables Minnesotans throughout 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. Assisters provide support to consumers in dozens of languages. Assisters also play an important role in identifying barriers to enrollment and discovering and implementing solutions to improve access.

Support for Assisters

MNsure supports our partners on the ground to increase the marketplace’s visibility, provide a physical presence, and improve accessibility for consumers throughout the state. We support assisters through weekly newsletters, monthly webinars and annual training. MNsure also provides specialized customer service for the assister community through the Assister Resource Center and the Broker Service Line. Assisters report a high level of satisfaction with MNsure support, according to an annual survey.

As Minnesota began its Medicaid unwinding and the complicated process of resuming Medical Assistance and MinnesotaCare renewals for 1.5 million Minnesotans, the CAP team worked closely with DHS to provide training and ongoing information to certified assisters.

MNsure and DHS improved funding for navigator agencies helping Minnesotans through the transition. MNsure changed from quarterly to monthly payments in January 2023 to improve cash flow for agencies. MNsure and DHS also distributed \$2.3 million in one-time payments to navigator agencies to aid them in preparing for the unwinding process. And the Minnesota Legislature approved an increase in the navigator per-enrollee payments from \$70 to \$100 effective in July 2023.

In the fall of 2023, MNsure returned to in-person training sessions to prepare assisters for open enrollment. MNsure also added new functionality to our online Assister Directory, enabling consumers to specifically search for either in-person or remote assistance.

2,150 Certified

In 2023, MNsure certified more than 1,300 licensed insurance brokers and 850 navigators.

Health insurance that fits my budget?

I'm covered.



Navigator Grants

MNsure’s navigator grants increase access to application assistance in diverse communities and ensure assister services are readily available based on the geography and unique needs of Minnesotans. Navigators specialize in helping Minnesotans apply and enroll in Medical Assistance and MinnesotaCare. In 2023, \$4.2 million in grant funding was extended for 22 grant partners and 16 sub-grantees that were originally selected in 2022 through a competitive request for proposal process.

\$ 4.2 million in grant funding
for 22 grant partners and 16 sub-grantees

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 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 651-377-8619
- 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

mnsure.org 855-366-7873

*Additional locations offered through partner agencies. Call to find the office nearest you.

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NavMap-En 092023

Partnering with Local Insurance Brokers

MNsure’s assister network includes hundreds of private insurance brokers working in all corners of the state to help their local community members access health insurance. Brokers have expertise with qualified health plans (private plans) sold in the individual market. MNsure-certified brokers are critical partners and help a significant number of Minnesotans choose the most appropriate coverage for their health care needs.

MNsure also selects broker enrollment centers through a competitive program. Broker enrollment centers provide convenient walk-in help and participate in joint marketing and outreach efforts with MNsure. For 2023, MNsure invested over \$72,000 in local advertising, which was matched by these broker partners. MNsure added five new broker enrollment centers in 2023 for a total of 23 locations, expanding the reach of the program across the state and increasing visibility for our partners in more communities.

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/.

mnsure.org 855-366-7873

<p>① Alexandria Martinson Insurance Agency 320-763-6518</p> <p>② Austin CW Moline Insurance, A Strong Co. 507-434-2299</p> <p>③ Baxter Strong Insurance Services, RG Insurance 218-828-1310</p> <p>④ Bemidji Pickett Agency 218-751-1213</p> <p>⑤ Bloomington Alexander & Haberman Agency, LLC 952-777-4227</p> <p>⑥ Chisholm Jenifer Ivanca Insurance Agency 218-254-3422</p> <p>⑦ Coon Rapids Alexander & Haberman Agency, LLC 763-260-5538</p> <p>⑧ Duluth Benes Insurance Services, A Strong Company 218-628-6180</p> <p>⑨ Edina CAL Financial, Inc. 763-703-5380</p> <p>⑩ Elbow Lake Ellis Insurance Agency 218-685-4441</p> <p>⑪ Elk River North Central Insurance Agency 763-241-7900</p> <p>⑫ Hibbing Jenifer Ivanca Insurance Agency 218-440-1665</p>	<p>⑬ Lake Elmo Cannaday Bloom Wealth and Insurance Solutions 952-277-4280</p> <p>⑭ Mankato Midwest Insurance Group, Inc. 507-388-1000</p> <p>⑮ Maple Grove American Senior Benefits 763-559-8200, ext. 100</p> <p>⑯ Minnetonka Tonka Financial Services 952-746-5110</p> <p>⑰ Mora Sjoberg & Holmstrom, LLC 320-679-5183</p> <p>⑱ Nisswa Strong Insurance Services, Nisswa Insurance 218-963-4446</p> <p>⑲ Rochester Rochester Senior Solutions 507-252-1058</p> <p>⑳ Spring Valley Rochester Senior Solutions 507-252-1058</p> <p>㉑ Waconia Legacy Health Insurance 952-922-5677</p> <p>㉒ Wadena Wadena Insurance 218-430-0400</p> <p>㉓ Willmar Health Insurance Services, Inc. 320-235-2500</p>
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BECMap-En 102023

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 qualified health plans, Medical Assistance and MinnesotaCare.

In 2023, the Contact Center continued its success as an in-house resource for consumers and assisters. Through attentive forecasting and a focus on continuous improvement, the Contact Center responded to the changes in policies and procedures to support the Medicaid unwinding. As the Contact Center handled the increased contact volume and account change requests with agility, Minnesotans have continued to receive quality service.

- **Call Volumes:** The Medicaid unwinding created a spike in consumer contacts. Call volumes increased 16% for the year and 40% during open enrollment.
- **First-Call Resolution:** Improved quality monitoring and refined staff training and development helped the Contact Center maintain a first-call resolution of over 80% throughout 2023, enhancing service quality and reducing consumer effort.
- **Consumer Feedback:** The MNsure Contact Center maintained our consumer satisfaction scores and reduced complaints compared to prior years.
 - 89% of consumers surveyed indicated the agent they spoke with was professional.
 - 77% of consumers surveyed indicated that their overall experience with MNsure was good or excellent, a 2% improvement over the previous year.
- **Community Connections:** Multiple languages (Spanish, Somali, Hmong) are available through the interactive voice response system when consumers call the Contact Center.
- **Expanded Online Help:** In 2023, more choices were added to the MNsure online help form, which allows consumers to find answers to common questions without calling.
- **Process Improvements:** Using a new MNsure system, consumers can upload documents when creating their accounts instead of faxing or mailing forms. They also can look up the status of their request online.

More information about MNsure Contact Center metrics, enrollment trends, budget and operations can be found online in the MNsure Board and Advisory Committee Document Library.



Marketing and Communications

Effective communication and strategic marketing are pivotal components in advancing MNsure’s mission. Each year, MNsure works to motivate our current enrollees to reassess their coverage and ensure they are enrolled in the best plan at the best possible price. At the same time, we focus on connecting with uninsured Minnesotans, guiding them through their coverage options, and informing those enrolled outside of MNsure about the potential for more affordable coverage through the marketplace. The continued availability of enhanced advanced premium tax credits (APTC) through 2025 underscores our message that significant financial help is within reach for most MNsure enrollees.

In 2023, MNsure used a diverse range of external communication channels to effectively reach our audiences, including the MNsure website, targeted email and text message marketing, media relations, a robust social media presence, and a carefully curated paid campaign. Building on the success of fiscal year 2022, MNsure allocated a substantial budget for public awareness initiatives. These campaigns were designed to reach and educate communities about the enhanced APTC provided by the American Rescue Plan, especially for newly eligible or underserved Minnesotans. Moreover, our budget supported broker enrollment centers through an advertising budget matching program, enhancing community-focused advertising and leveraging the established local relationships of our broker partners.

Our year-round communications keep MNsure on the radar for Minnesotans who are eligible for public program coverage or are a member of a federally recognized American Indian tribe, as they can enroll any time of year. Outside of the annual open enrollment period, we also raise awareness of relevant special enrollment periods Minnesotans may qualify for based on life events such as moving, marriage or the birth of a child.

Continuing our commitment to reaching underserved communities, in 2023 MNsure placed advertisements across diverse media sources and used zip-code-level data to target geographic areas with the highest rates of uninsurance. MNsure also translated our most popular sections of MNsure.org into languages other than English, increasing our user-friendliness for a wider audience.





Government Affairs

MNSure advocates to increase access to health insurance coverage for Minnesotans at both the state and federal levels of government. In partnership with other state-based marketplaces, MNSure supported federal legislation to extend the enhanced APTC through 2025 with passage of the Inflation Reduction Act. At the state level, MNSure sponsored policies to facilitate easier health insurance enrollment in partnership with the Minnesota Department of Revenue, improve the user experience for consumers enrolling through MNSure, and increase public awareness for the Minnesota Insulin Safety Net Program.

In 2023, the Minnesota Legislature passed the Health Omnibus budget bill which included several of MNSure’s priorities from the Governor and Lt. Governor’s budget, outlined below.

- **Modernize MNSure Information Technology (IT)**

The Health Omnibus bill included funding to update MNSure’s legacy IT platform. This upgrade will provide a streamlined and more efficient application and enrollment experience, reducing barriers to health insurance coverage. With this investment, MNSure will be able to preserve our current “no wrong door” approach to applying for health coverage — delivering a better consumer experience, improving agency efficiency, and establishing a solid technological foundation for MNSure’s future.

- **Create an Easy Enrollment Program**

The Health Omnibus bill also established funding to create an Easy Enrollment program to help Minnesotans get information about their health insurance options. MNSure and the Minnesota Department of Revenue will develop this voluntary program, which will give Minnesotans an opportunity to ask for information using an existing channel (state tax forms). This program will make it easier for Minnesotans to learn about their coverage options and eligibility for financial help, connect with a navigator or broker near them for free enrollment help, and ultimately increase their ability to access health care and reduce the risk of medical debt and potential bankruptcy.

- **Expand Public Awareness for the Minnesota Insulin Safety Net Program**

The Minnesota Insulin Safety Net Program, launched in 2020 and administered through a partnership between MNSure and the Minnesota Board of Pharmacy, was created to help Minnesotans struggling to afford their insulin gain access to this life-saving drug. In 2020, the Minnesota Legislature appropriated \$250,000 in one-time funding to MNSure for public awareness.

In 2023, the Health Omnibus bill provided an additional, one-time investment of \$800,000 in public awareness for this program. MNSure will use this funding to identify target audiences with the greatest need for insulin help, develop strategic messaging and create a comprehensive campaign to raise awareness in communities with the highest prevalence of diabetes, with the goal of increasing program applications.



Approximately 400,000 Minnesotans have been diagnosed with diabetes. Many struggle to afford the cost of insulin to manage their diabetes. The Alec Smith Insulin Affordability Act, signed into law in 2020, created the Minnesota Insulin Safety Net Program to provide a pathway to affordable insulin for Minnesotans who depend on this life-saving drug.

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.
- 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.

In partnership with the Minnesota Board of Pharmacy, MNsure continues to support the Minnesota Insulin Safety Net Program. MNsure maintains the urgent need application available online at MNinsulin.org, oversees a training program for MNsure-certified navigators on how to help Minnesotans enroll in the continuing need program, and manages an ongoing public awareness campaign.

CAN'T AFFORD INSULIN?

HELP IS AVAILABLE.

LEARN MORE

m MINNESOTA INSULIN SAFETY NET PROGRAM

INSULIN FOR ALL
Ongoing or urgent-need assistance is available

#Insulin4All | m MINNESOTA INSULIN SAFETY NET PROGRAM

LIVE IN MN? INSULIN ASSISTANCE IS AVAILABLE.

#Insulin4All | m MINNESOTA INSULIN SAFETY NET PROGRAM

LIVE IN MN? INSULIN ASSISTANCE IS AVAILABLE

#Insulin4All | m MINNESOTA INSULIN SAFETY NET PROGRAM

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

MNsure remains attentive to our financial performance with a focus on effectively managing and optimizing resources to support operations, growth and overall financial health. Our balanced budget is developed to be responsive to our mission of serving consumers, to comply with our responsibilities as a state-based marketplace, to manage our resources in a fiscally responsible way, and to look for opportunities to improve efficiency and effectiveness.

MNsure employs between 175 and 215 people, increasing staff levels seasonally to support 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 DHS for activities supporting public health programs and their enrollees. In recent years, MNsure received federal grants and state funds arising from the COVID-19 pandemic. State transfers provided additional resources to replace revenues lost due to the state reinsurance program and to invest in upgraded technology systems.

MNsure also receives funds from the Health Care Access Fund to cover a portion of the cost of administering public awareness efforts for the Insulin Safety Net Program and training and paying certified navigators who help Minnesotans access the continuing need program. At the close of fiscal year 2023, half of the 2020 appropriation of \$547,000 remains available for use through calendar year 2024. An additional 2023 appropriation of \$800,000 is available between fiscal years 2024 and 2026 to expand public awareness.

MNsure Three-Year Budget

	FY 2023	FY 2024	FY 2025
Resources	\$54,837,000	\$65,930,000	\$66,755,000
Expenditures	\$33,610,000	\$47,623,000	\$48,670,000
BALANCE	\$21,227,000	\$18,307,000	\$18,085,000

See appendix page 25 for full budget detail.

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 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 2023, the MNsure board approved the current Privacy Program Strategic Plan that drives privacy and data practices-related work at MNsure for fiscal years 2024 and 2025. 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.

To protect and manage private data, MNsure uses:

- MNIT Enterprise Security policies and standards
- annual data privacy and security training for all employees
- information security
- physical security
- breach and incident reporting practices regarding handling of sensitive information.

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 August 2023, 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 privacy warnings, terms of use and overarching privacy policy are publicly available 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 monitors how an individual's private data is accessed and maintains audit logs of system access and use.

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 transparency and publishes requests for proposals, grant awards, board meeting materials and other information on the MNsure website.

Incident Response Process

MNsire staff and contractors receive annual training regarding data 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 that receive private data also include obligations to immediately notify MNsure of any known or suspected security or privacy incidents.

MNsire'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 2023, many reports received were determined not to be a privacy or security incident. The majority that were determined to be privacy incidents were unintended manual disclosures, like sending an email to the incorrect recipient or assister errors in accessing a client's information. MNsure's privacy office investigated all reports received.

MNsire conducts annual tabletop exercises with MNIT security partners and DHS to prepare a cross-agency incident response plan.

Data Sharing

MNsire maintains data-sharing agreements with other state agencies and federal partners to carry out its core function, with health insurance companies to transmit enrollment information, and with contractors who perform work on behalf of MNsure.

MNsire is limited in disclosing private information unless an individual provides their informed consent or the disclosure is authorized by law.

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.

**Health insurance that fits my budget?
I'm covered.**



MNsure helped me save money on my health insurance. Find free help at mnsure.org



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.

Stephanie Stoffel, Chair

Member representing small employers

David Fisher, Vice Chair

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

John Connolly

Member representing the commissioner of the Minnesota Department of Human Services

Jessica Kennedy

Member representing consumers eligible for public health care program coverage

Suyapa Miranda

Member representing the areas of public health, health disparities, public health care programs and the uninsured

Daniel Trajano

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

Andrew Whitman

Member representing the interests of consumers eligible for individual market coverage

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

Libby Caulum
Chief Executive Officer

Morgan Winters
Chief Operating Officer

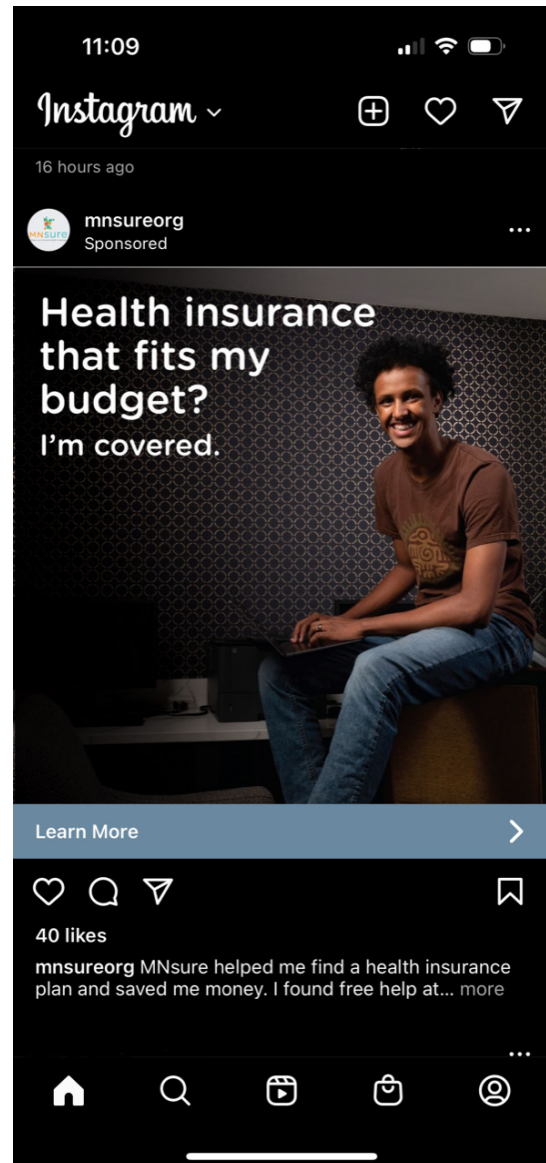
Kari Koob
Chief Financial Officer

David Rowley
General Counsel and
Chief Compliance Officer

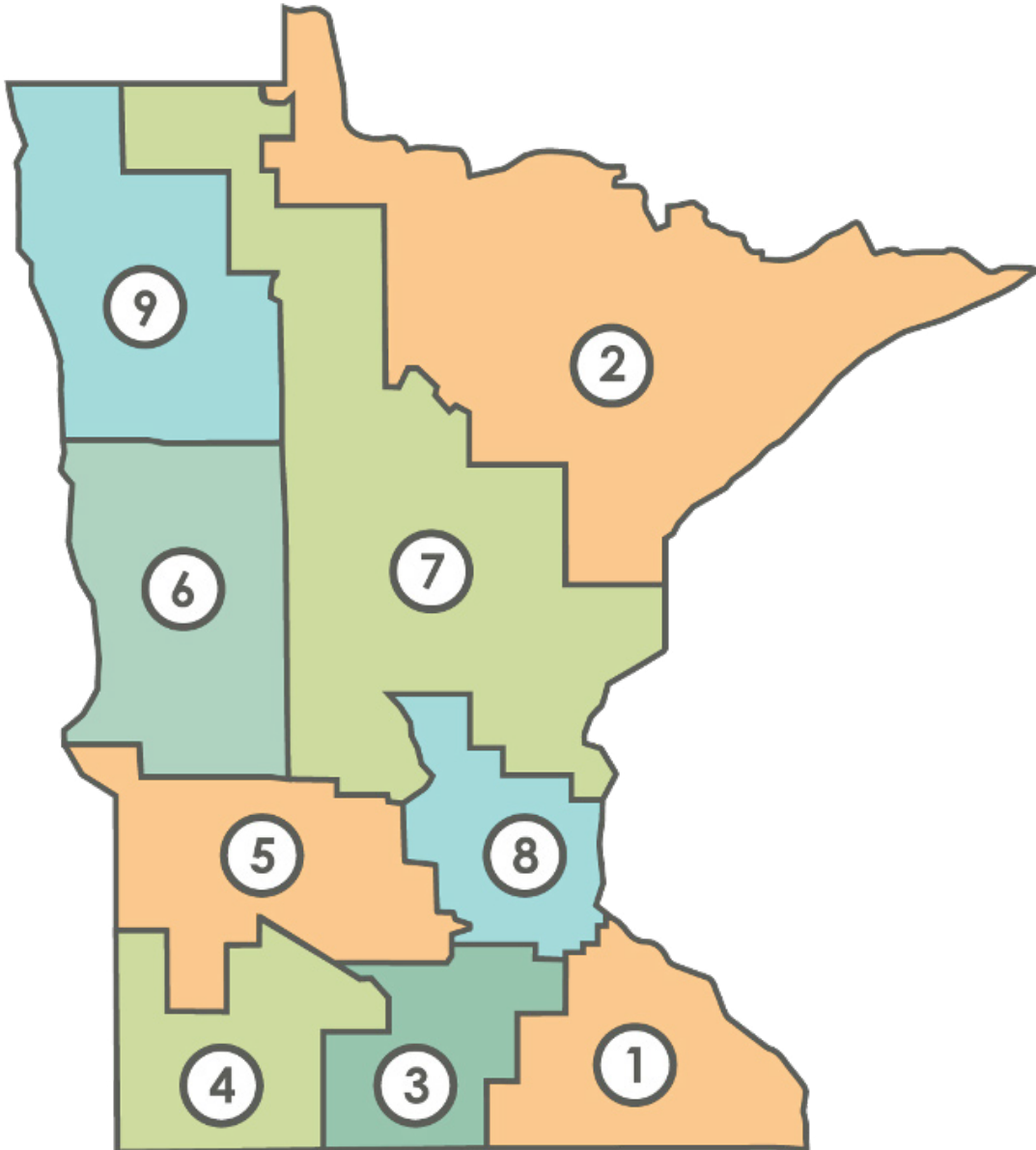
Erika Helvick Anderson
Senior Director of Public Affairs

Christina Wessel
Senior Director of Partner Relations

Jon Domaas
Director of Contact Center and
Business Operations



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, the premium may be higher or lower than the state average.



MNsure Three Year Plan
Fiscal Years 2023 - 2024 - 2025
for August 18, 2023 Board Meeting

	FY 2023 Estimated Actuals	FY 2024 Budget	FY 2025 Plan
RESOURCES			
Balance Forward	7,562,000	21,227,000	18,307,000
Premium Withhold Revenue	22,320,000	22,574,000	22,629,000
Calendar Year 2022	10,754,000		
Calendar Year 2023	11,566,000	10,845,000	
Calendar Year 2024		11,729,000	10,900,000
Calendar Year 2025			11,729,000
Federal	355,000	12,000	-
ARPA Grant	355,000	12,000	-
State	24,028,000	21,767,000	25,619,000
MN Premium Security Plan Extension	13,269,000		
ARPA State Fiscal Recovery Funds	609,000		
IT Modernization		11,025,000	14,247,000
DHS Medicaid/MinnesotaCare Est. Reimb.	10,150,000	10,742,000	11,372,000
Other	572,000	350,000	200,000
Treasury Interest	572,000	350,000	200,000
TOTAL RESOURCES	54,837,000	65,930,000	66,755,000
EXPENDITURES			
Administration	5,251,000	6,039,000	6,242,000
Board & Executive	1,128,000	1,212,000	1,264,000
Support Services	2,257,000	2,777,000	2,812,000
Legal & Compliance	1,866,000	2,050,000	2,166,000
Communications	2,647,000	2,249,000	2,276,000
Communications & Marketing	2,647,000	2,249,000	2,276,000
Customer Service	19,416,000	21,961,000	22,798,000
Plan Management & Reporting	899,000	940,000	980,000
Eligibility & Enrollment	1,140,000	1,595,000	1,625,000
Consumer Assistance Program	883,000	830,000	928,000
QHP Enrollment Fee Grants	300,000	375,000	375,000
Community Outreach Grants	4,100,000	4,100,000	4,100,000
Contact Center	11,292,000	13,140,000	13,768,000
Assister Resource Center	802,000	981,000	1,022,000
IT System	6,296,000	17,374,000	17,354,000
Platform Operations & Maintenance	5,715,000	6,038,000	6,038,000
Development	581,000	11,336,000	11,316,000
TOTAL EXPENDITURES	33,610,000	47,623,000	48,670,000
BALANCE	21,227,000	18,307,000	18,085,000

The total cost for MNsure to prepare this report is approximately \$8,565. 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.



Annual Report 2023

January 15, 2024