



**MNsure**<sup>®</sup>

Where you choose health coverage

# **MNsure Annual Report 2018**

*January 16, 2019*

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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.

# Table of Contents

For Accessible Formats Contact.....	2
Cost of Report Preparation .....	2
Table of Contents .....	3
MNsire Purpose, Mission, and Vision .....	4
Executive Summary.....	4
Statutory Requirements .....	4
Continuing to Meet Our Mission .....	4
Focus on Consumer Experience.....	5
Technological Improvements .....	5
High Premiums Continue to Highlight Need for MNsure.....	6
Focus on the Consumer Remains Key.....	6
Enrollment Snapshot .....	6
2018 Open Enrollment.....	6
2019 Open Enrollment.....	7
Organizational Leadership.....	8
MNsire Leadership .....	8
Continuous Improvements to the Consumer Experience .....	9
Contact Center .....	9
Improved Renewals Process .....	10
Improving and Strengthening Partner Relations .....	10
Enhanced Partner Training .....	11
Assister Directory.....	11
Assister Assemblies.....	11
Broker Support .....	11
Navigator and Certified Application Counselor (CAC) Support.....	13
Contacts with Consumers.....	14
Advertising.....	14
Outreach.....	15
Digital/Social Media .....	15
Tribal Reporting .....	15
MNsire Business Operations .....	15
Plan Management and Reporting; Individual Market Policy, Eligibility and Enrollment; Program Management Office .....	15
Small Business Healthcare Options Program (SHOP) .....	16
Finance and Administrative.....	16
Legal and Compliance .....	17
Conclusion.....	21

## MNsure Purpose, Mission, and Vision

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

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

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

## Executive Summary

### Statutory Requirements

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

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

### Continuing to Meet Our Mission

MNsure continues to uphold its mission and responsibilities under the law. MNsure's mission is to help every Minnesotan obtain affordable, quality health insurance. Minnesota's uninsured rate continues to be lower than at the beginning of MNsure's first open enrollment on October 1, 2013. Now, almost 94 percent of Minnesotans have health insurance coverage.

Premiums for health insurance plans sold through MNsure are declining between 7 and 27 percent for plan year 2019. BluePlus, HealthPartners, Medica, and UCare offer 83 different health insurance plans through MNsure for the 2019 coverage year. Multiple qualified health plans through MNsure are available in every county across the state.

Additionally, MNsure continues to improve the shopping experience. For instance, a new plan comparison tool allows Minnesotans to compare premium, co-pay, deductible, out-of-pocket maximum, covered prescriptions, and more. Additionally, the tool can help consumers narrow their search based on criteria that is important to them, like metal level, health savings account eligibility, quality rating, and plan type. The tool also provides information on primary visit and generic drug co-pays and co-insurance.

MNsure continues to mature its renewal process for this open enrollment. As a result, over 90% of current MNsure enrollees were renewed into 2019 coverage, with their tax credit eligibility updated through an automated process.

Thousands of Minnesotans also turn to MNsure's community-based enrollment partners for in-person help with the enrollment process. In contrast to deep cuts to advertising and navigator funding at the federal level,

MNsure has maintained its funding for navigator organizations. During the past fiscal year, MNsure's navigator grantees exceeded their goals by screening or assisting 109,000 Minnesotans, helping more than 40,600 consumers with applications and renewals and conducting more than 3,000 outreach and education activities that reached over 177,000 Minnesotans.

## Focus on Consumer Experience

With enhanced technology and continued refinement of operational processes and procedures, the MNsure consumer experience has seen marked improvements every year since the first open enrollment. In preparing for plan year 2019 enrollments, these efforts continued along with significant resources dedicated to improving the tools and support provided to MNsure's assister partners, which ultimately impact the consumer experience.

### Contact Center Readiness

To prepare for open enrollment 2019, the Contact Center focused on improvements to operations, administrative, and account management work. Examples of these behind-the-scenes enhancements include:

- **Federal Tax Information (FTI) outreach:** proactively notified consumers of expired consent and allowed for online submissions.
- **Life Event submission tool for assisters:** improvements made for ease of use and efficiency.
- **"Contact Me" web form for terminations:** this web tool now provides consumers with the ability to request to be contacted about terminating their enrollment.
- **CRM functionality:** enhancements made to better streamline the communication and processing paths.
- **Partner synergy:** working with the Minnesota Department of Human Services (DHS), the consumer transfer process was streamlined to increase the opportunities for first call resolution.

### A Continuous Improvement Organization

As the MNsure strategy evolves from the establishment of a state-based health insurance exchange to operating as a sustainable organization, there has been a strategic resource realignment to support MNsure's mission. The Business Project Management Office (BPMO) was aligned with the Contact Center/Operations business unit. Staff will focus on improving the consumer experience through excellent customer service, streamlined processes within MNsure and stakeholder partners, and ongoing training and instructional design support.

## Technological Improvements

At the end of 2016, MNsure received responses to a request for information (RFI) to improve IT components related to private plan shopping and enrollment. In June 2017, MNsure conducted a request for proposal (RFP) to solicit actual bids on IT improvements. MNsure received 10 proposals and, after careful review, selected GetInsured as the vendor to upgrade MNsure's plan shopping and comparison and selection tools, as well as the associated electronic system of record that documents shopping transactions and transmits information to insurance companies.

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

implementation readiness, and cost. All respondents were required to show their solution to be implementation-ready in order to be considered.

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

This new technology is being phased in over a two-year period. The first phase of the implementation, including decision-support and plan management functionality, was successfully deployed in July 2018, and is available for consumers during the 2019 open enrollment period. The second phase of the implementation integrates the existing METS platform with GetInsured's plan shopping and 834 enrollment system. This phase is currently in development, and will be deployed prior to the beginning of open enrollment for the 2020 plan year.

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

While premiums declined from 2018 to 2019, they remain high for many Minnesotans across the state. These continuing high premiums highlight the importance each year for Minnesotans to examine all their health insurance options and shop through MNsure to find the best option for individuals and families. MNsure remains the only place Minnesotans can shop to take advantage of financial help, including federal tax credits and cost-sharing reductions, which can provide a real financial savings to the consumer. In 2018, 65 percent of private plan enrollees received tax credits averaging more than \$7,000 per year per family. In total, Minnesotans are poised to save approximately \$300 million in tax credits in 2018. Of the more than 535,000 Minnesotans who found coverage through MNsure, over 90 percent 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 its lowest on record. As MNsure works to continue to meet its mission, a continued focus on the consumer, transparency, and accountability are its guiding principles.

## **Enrollment Snapshot**

### **2018 Open Enrollment**

MNsure's fifth enrollment period began on November 1, 2017 and ended January 14, 2018. It included the open enrollment period set by the U.S. Department of Health and Human Services, which began November 1, 2017 and ended December 15, 2017, as well as a supplemental Special Enrollment Period open to all Minnesotans beginning December 16, 2017 and ending January 14, 2018. MNsure created this supplemental Special Enrollment Period in response to a shortened federal open enrollment period, as state-based exchanges are expressly allowed to do under federal rules. Due to the passage of the Minnesota Premium Security Plan during the 2017 state legislative session and the subsequent approval of Minnesota's 1332 Innovation Waiver for a state-based reinsurance program, individual market consumers saw a changes in average premiums ranging from a 38 percent decrease to a 3 percent increase for plan year 2018. At the end of the enrollment period, MNsure had enrolled 116,358 Minnesotans in qualified health plans and 11,746 in qualified dental plans, as well as processed applications for 20,873 MinnesotaCare applicants and 72,118 Medical Assistance applicants. By the end of October 2018—just prior to the start of MNsure's sixth open enrollment period—MNsure had processed sign-ups for over 139,000 qualified health plans and over 14,000

qualified dental plans, as well as over 65,000 MinnesotaCare applicants and over 330,000 Medical Assistance applicants.

The volume of public program enrollees housed within the Minnesota Eligibility Technology System (METS) also increased in 2018. As of December 1, 2018, METS held 849,098 Minnesotans enrolled in Medical Assistance (over 96 percent of MAGI-eligibility-based Medical Assistance enrollees) and 93,675 Minnesotans enrolled in MinnesotaCare (100 percent of total MinnesotaCare enrollees).

## 2019 Open Enrollment

MNsure’s sixth enrollment period began on November 1, 2018 and ended January 13, 2019. It included the open enrollment period set by the U.S. Department of Health and Human Services, which began November 1, 2018 and ended December 15, 2018, as well as a supplemental Special Enrollment Period open to all Minnesotans beginning December 16, 2018 and ending January 13, 2019. Because the exchange enrollment period overlapped with the federal Medicare enrollment period and over 300,000 Medicare enrollees in Minnesota were required to transition from their current Medicare Cost Plan to an Advantage Plan, the Minnesota assister community faced a unique strain as it attempted to work with both Medicare and MNsure enrollees. MNsure responded by again exercising its authority as a state-based exchange to supplement the enrollment period via a Special Enrollment Period.

The second year of Minnesota’s two-year state reinsurance program showed additional decreases in individual market premiums, ranging from 7 percent to nearly 28 percent.

MNsure’s sixth enrollment period saw its highest level of private plan selections ever, with 123,731 Minnesotans signing up for qualified health plans. Fifty-seven percent of these families received tax credits available only through MNsure averaging \$460 per month, or \$5,520 in savings per year. Most days, MNsure’s call wait times averaged 90 seconds or less. This achievement was aided by the expansive partner network of brokers and assisters throughout the state.

### 2019 Enrollment Period Highlights

METS Activity, Nov. 1, 2018 – Jan. 13, 2019	
<b>Total</b>	<b>228,438</b>
Medical Assistance applicants	80,339
MinnesotaCare applicants	24,368
Qualified Health Plan Sign-ups	123,731
QHP new consumers	28,357
Qualified Dental Plan Sign-ups	12,642

Financial Assistance as of Jan. 13, 2019	
Households with Advanced Premium Tax Credits	57%
Households with Cost Sharing Reductions	11%
Average Monthly APTC by Household	\$460

Chart 1: 2019 enrollment period highlights.

## 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.

In August 2018, following an extensive selection process, the MNsure Board of Directors announced the appointment of Nate Clark as Chief Executive Officer. Prior to being named CEO, Clark served as Acting CEO for MNsure. After a long career as an executive at Thompson Reuters, most recently as Vice President for Strategy and Business Development, Clark served as MNsure COO beginning December 2016. As COO, Clark focused on improving MNsure technology, eligibility and enrollment programs, as well as the Contact Center.

Under Clark’s leadership, MNsure is poised to complete a successful sixth open enrollment period in line with the original vision to serve Minnesotans as a resource to access quality health coverage.

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

## MNsure Leadership

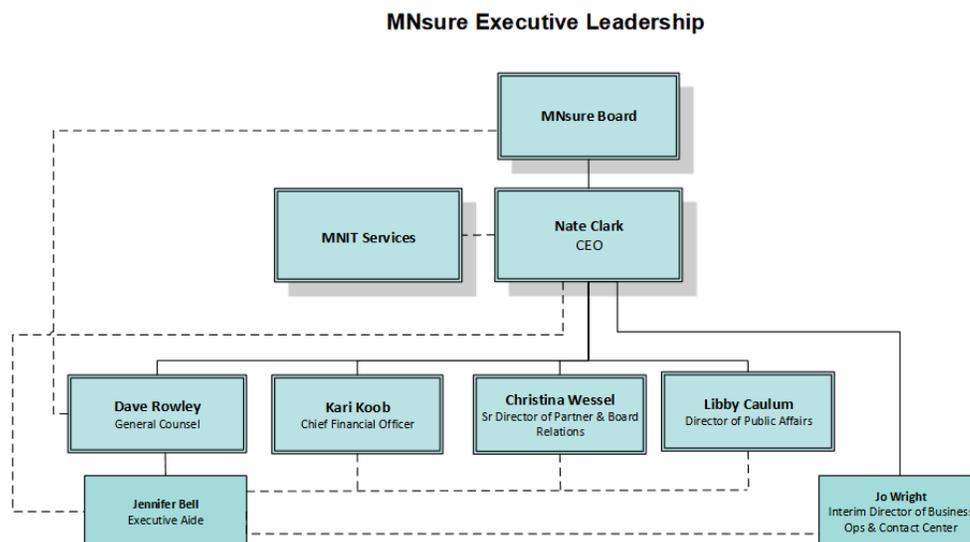


Chart 2: MNsure leadership

# Continuous Improvements to the Consumer Experience

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

Objectives include:

- Smoother interactions between MNsure and health/dental insurance companies
- Delivery of enrollment data in a consistent and compatible format
- Streamlined administration of assister accounts
- Timely completion of consumer account maintenance tasks

## Contact Center

Improving the consumer experience continues to be a hallmark of the Contact Center and Operation's focus. To prepare for open enrollment, MNsure hired additional local and vendor Contact Center staff. Working in partnership with MNsure's call center vendor, MNsure designed a detailed staffing plan to minimize the length of time a consumer was on hold, while maximizing knowledge through a proven training and development plan. MNsure made improvements to the interactive voice response (IVR) to minimize the number of call transfers the consumer experienced. These investments led to fewer follow-up calls, more first-call resolutions, and an overall improvement in consumer satisfaction.

## Continued Customer Service Concentration

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

## 2018 Initiatives

In 2018, MNsure added new and enhanced existing tools and processes to streamline the consumer experience. For instance, MNsure added an online "Contact Me" form for those that need to cancel or terminate their coverage.

The open enrollment staffing plan resulted in consumers having their calls answered quicker, with timely account maintenance completed so enrollments were not delayed. The following chart shows the number of calls coming into MNsure during calendar year 2018. Despite spikes in call volumes, call wait times remain low except on and around deadline dates.

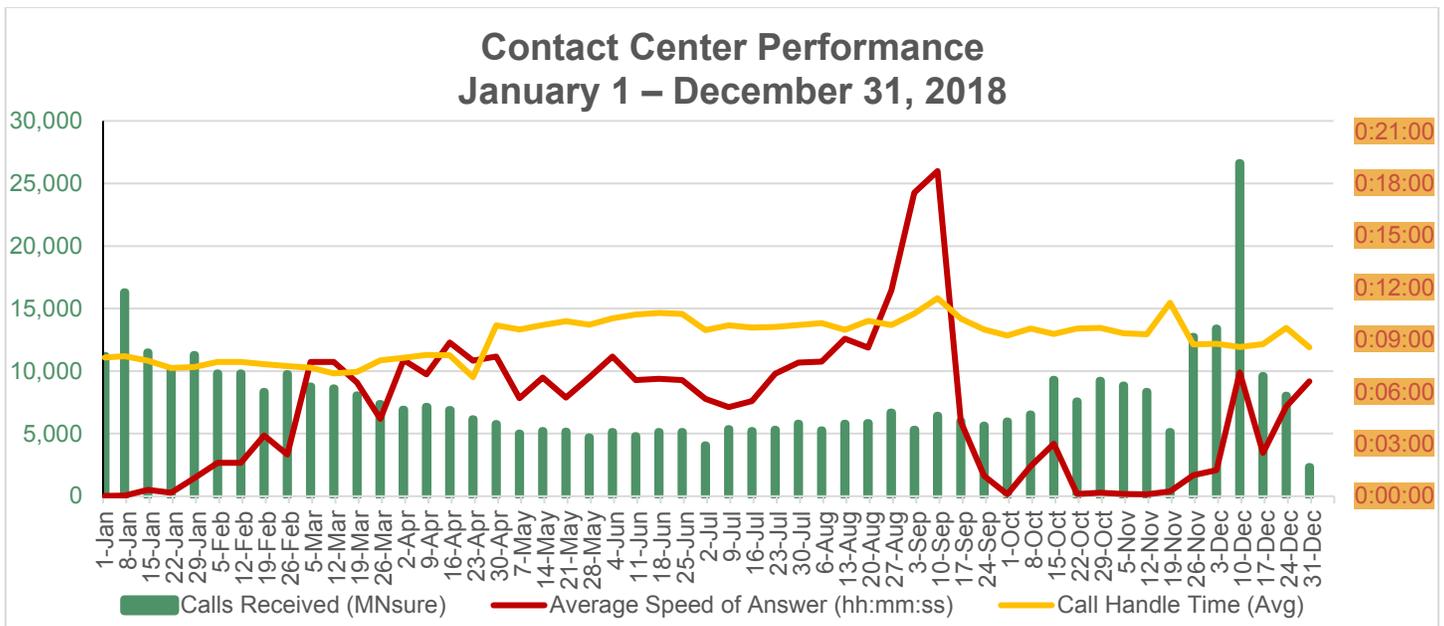


Chart 3: Contact Center call volume, average speed of answer, and average call handle time by week

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 checking the status of an enrollment, password reset, and help in finding an assister. Dedicated digital media staff is available to respond to inquiries on Twitter and Facebook, often producing quick, real-time issue resolution for consumers.

## Improved Renewals Process

For 2019 renewals, MNsure successfully ran a “batch renewals” process. This process runs prior to the start of open enrollment and transmits current enrollee information to the federal hub, processes renewals, and presents enrollees with their updated eligibility determinations for 2019. Consumers receive notification of the plan they will be automatically renewed into if they take no further action. Consumers who chose to shop for new 2019 coverage are able to proceed directly to selecting their new 2019 plan selection, without having to complete an online application.

## Improving and Strengthening Partner Relations

MNsure’s consumer assistance partners are critical to successfully enrolling consumers in health insurance coverage. Ensuring these partners have the necessary resources is a priority. MNsure continually seeks to improve the information and support available to brokers, navigators, and certified application counselors (CACs) so they can help Minnesotans successfully enroll in health insurance coverage.

In 2018, MNsure took important steps to improve assister support, including updating certification and recertification training, launching an online agency management service for navigator and CAC partners, enhancing the search features of the Assister Directory, updating the assister enrollment events tool, and hosting a series of in-person assister assemblies to prepare partners for open enrollment. MNsure also engaged in a new solicitation process for the Broker Enrollment Center Initiative and a new request for proposals for the navigator grant program.

## Enhanced Partner Training

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

Certification involves online training on the application and enrollment process, and 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. For the 2019 open enrollment period, there are more than 970 MNSure-certified navigators and CACs available to provide application and enrollment assistance, along with more than 857 licensed brokers. To maintain their certification, assisters are required to recertify prior to each open enrollment period.

During the summer of 2018, MNSure completely updated the role-specific curriculum, a series of courses that trains assisters on how to support MNSure consumers with the application, enrollment, and renewal process. In addition to improving the content, MNSure also enhanced the trainee experience by adding audio and closed-captioning. MNSure also updated the data privacy and security, compliance and accessibility training, which all assisters are required to complete on an annual basis.

## Assister Directory

MNSure's marketing research shows that the availability of free in-person assistance is important to Minnesotans who are going through the process of applying for or renewing their health insurance. A common way consumers connect with an assister in their area is through MNSure's online Assister Directory. During the 2019 open enrollment period, there were more than 900 visits to the Assister Directory on a typical weekday.

MNSure enhanced the Assister Directory for the 2019 open enrollment period by adding counties served to the search option, helping more consumers connect with assisters in their area. Prior to this enhancement, consumers could locate an assister using a zip code search. However, the search was based on an assister's physical address location. Many assisters serve a much broader area, providing assistance through satellite or temporary locations, library hours, or setting up traveling appointments. Now consumers can search for anyone serving their county and find a much broader range of certified assisters available to provide them with help.

## Assister Assemblies

In advance of the 2019 open enrollment period, MNSure's Consumer Assistance Partner team traveled around the state to host in-person assister assemblies with broker, navigator, and CAC partners. MNSure held events in nine locations in September and October of 2018: Brooklyn Center, Detroit Lakes, Bemidji, Rochester, Mankato, Duluth, St. Cloud, Marshall, and Edina. In total, several hundred assisters attended the events, taking advantage of the opportunity get briefed on important information for open enrollment, gain a deeper understanding of the services provided by other types of assisters to strengthen partnerships, and learn about the latest resources and support tools available to them from MNSure.

## Broker Support

MNSure continues to increase its support for MNSure-certified brokers throughout the state by engaging in ongoing dialogue and communication around best practices, process improvements, and tools. In response to the input and suggestions of stakeholders, MNSure's 2018 priorities included:

- Improving support for brokers with additional communication, training, and professional networking opportunities
- Initiating a broker engagement strategy to increase broker-supported Qualified Health Plan (QHP) enrollments

- Building on the successes of the Broker Enrollment Center Initiative

## **Communications, External Relations, and Support**

MNSure initiated an outreach and engagement strategy in the summer of 2018 to increase broker-supported QHP enrollments by conducting a variety of targeted outreach activities aimed at specific segments of the broker community as they prepared to enroll their clients in individual plans during the 2019 open enrollment. This initiative included the following sub-strategies:

- Utilizing a variety of communications mechanisms to highlight the benefits of working through MNSure for all individual enrollments.
- Connecting with brokers to find out what would make them willing to enroll more consumers through MNSure and reinforce the consumer benefits of enrolling through MNSure.
- Using targeted and on-going communication with brokers to identify strategies to support the broker experience as they increase their QHP enrollment activities.

From June to October, 2018, MNSure's CAP team contacted approximately 850 brokers to thank them for their past partnership, understand how MNSure can attract more of their private plan enrollments, and to highlight the ways MNSure supports brokers. MNSure also designed, printed, and distributed broker-facing brochures that reinforced key messaging about the benefits to brokers of enrolling their QHP clients through MNSure. MNSure also enhanced its webpage on MNSure.org highlighting the benefits of becoming a MNSure-certified broker. As a result of the extensive outreach, during the pre-open enrollment certification period, MNSure doubled the number of first-time certifying brokers from the previous year.

In an effort to provide brokers with tools and resources to help them sell plans through MNSure to their clients, MNSure collaborated with health insurance companies offering plans through MNSure to conduct a series of webinars in September and October of 2018 on 2019 MNSure plan offerings, benefit designs, and key features/selling points.

In addition to conducting a variety of new broker engagement activities in 2018, MNSure staff continued its ongoing outreach and communication initiatives to support brokers and their enrollment activities. MNSure holds monthly statewide conference calls with brokers to provide information and answer questions on new processes, procedures, and training opportunities. MNSure also meets monthly with a small group of key broker stakeholders to solicit input, suggestions, and ideas on continuing to improve the consumer, broker, and overall enrollment experiences. MNSure sends weekly updates to brokers by email and/or text on issues of interest, including relevant deadlines, training opportunities, Broker Service Line hours, and enrollment policies/procedures.

MNSure continues to provide dedicated customer service support to MNSure brokers through the Broker Service Line, which provided extended days and hours of operation during open enrollment. In addition to calling the Broker Service Line to request assistance, brokers can also request information and status updates by emailing a status request form to MNSure. Finally, brokers can work with their clients to look up their enrollment status on MNSure's online enrollment status look-up tool.

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

MNSure's Consumer Assistance Program coordinates the Broker Enrollment Center Initiative (BECI), a competitive program that supports the marketing and outreach work of a selected number of broker agencies throughout the state. In 2018, MNSure's Broker Enrollment Centers (BECs) enrolled over 10,000 consumers into MNSure plans.

MNsure engaged in a Solicitation for Partnership Proposals (SPP) process in 2018 to provide approximately \$100,000 in matching marketing/advertising funds for BECI partners for the 2019 open enrollment. The result of this open solicitation process was that the vast majority of 2018 BECs continued their partnership with MNsure for the 2019 open enrollment period and several have expanded their geographic coverage. For the 2018-2019 period, MNsure will partner with 14 BECs in 24 locations across Minnesota.

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

A map of 2018-2019 BECs is available as an appendix to this report.

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

MNsure continually strives to make improvements to the services and tools available to the navigator and certified application counselor (CAC) community. In 2018, MNsure engaged in a new Request for Proposal process for the navigator grant program, made significant improvements to internal and external processes to increase efficiency and transparency for partners, and continued engagement efforts with the community.

### **Communications, External Relations, and Support**

MNsure continued to keep vital lines of communication open with navigators and CACs throughout 2018. MNsure hosts statewide conference calls every month, which typically begin with a brief learning component to sharpen assister skills or provide more in-depth information on a timely topic. Assisters always have the opportunity to ask MNsure and DHS staff questions and provide feedback. MNsure staff also meets monthly with a navigator stakeholder group and a CAC stakeholder group to discuss the steps MNsure is taking to enhance the consumer and assister experience. MNsure sends weekly email updates to all certified navigators and CACs to provide timely updates, as well as information on general matters of interest.

MNsure continues to provide dedicated customer service support to MNsure navigators and CACs through the Assister Resource Center (ARC). This specially trained team is available by phone or email to help certified assisters with application and enrollment questions for qualified health plan and public program-eligible consumers.

### **Agency Management Program (AMP)**

MNsure contracts with more than 250 organizations as navigator and CAC partners, and manages roster and certification information for more than 1,000 individuals working at these organizations. Until this year, the contracting, roster maintenance and certification process was managed in Excel spreadsheets. Not only did this require significant amounts of manual work by MNsure staff, but it limited transparency for these partners.

In October 2018, MNsure launched Agency Management Program (AMP), a new online self-service agency management tool for navigator and CAC organizations. AMP enables partners to resolve the most common agency, roster, certification and directory issues, including:

- Submitting an application to contract with MNsure
- 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
- Monitoring staff certification and recertification status

AMP has been received with enthusiasm by MNSure partners who appreciate how this powerful, yet easy to navigate, system has simplified processes and increased transparency. Internally, AMP has freed up significant staff time to focus on phone support and other services for MNSure's partners.

## **Outreach and Enrollment Grants Program**

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

The 2017-2018 grant program concluded on June 30, 2018. 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 navigator-assisted enrollments came from grant-supported partners, who screened or assisted more than 109,000 Minnesotans seeking health insurance coverage.

For the 2018-2019 grant period, MNSure engaged in a Request for Proposal process in early 2018 to award approximately \$4.2 million in grants. This year MNSure added an initial Letter of Intent stage to the process to gauge interest in the grant program and ensure that there was a broad representation of proposals to serve uninsured and vulnerable communities.

MNSure awarded 23 grants to support navigator outreach and enrollment activities in Minnesota. Ten of the grants focus on geographic coverage, building statewide access to enrollment assistance and sustaining a network of navigator organizations working closely with MNSure on strategies to reach, enroll, and renew coverage for consumers. The other 15 grants support targeted efforts to reach and enroll populations that face barriers to enrolling in coverage and/or experience high levels of uninsurance.

A map of 2018-2019 grantee organizations is available as an appendix to this report.

## **Contacts with Consumers**

### **Advertising**

The 2019 open enrollment advertising campaign contains many elements from the two previous open enrollment periods. In fact, many of the advertisements themselves were updated from the previous year and re-used due to their previous success.

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

The 2019 open enrollment campaign was designed continue bringing in more enrollees and get more Minnesotans protected by covering pre-existing conditions. The campaign also focused on lower premium rates (a 7-27% decrease from plan year 2018) and the availability of tax credits, which could save thousands for consumers.

Against this backdrop, MNSure highlighted its top-performing messages in its marketing; and,

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

- Free in-person help is available to Minnesotans across the state.

## Outreach

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

## Digital/Social Media

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

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

## Tribal Reporting

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

## MNsure Business Operations

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

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

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

**The Individual Market Policy, Eligibility, and Enrollment team (IMPEE)** is responsible for analyzing federal and state eligibility and enrollment policy and regulations concerning the Affordable Care Act and the individual market, and establishing MNsure's individual market eligibility and enrollment policy. IMPEE establishes individual market system eligibility and enrollment business rules and are members of IT project teams that design and implement business system functionality that supports eligibility and enrollment policy.

This team monitors and participates in the testing of system business rules to ensure ongoing adherence to state and federal law. IMPEE staff are involved in enacting enrollment eligibility rules both inside and outside of the open enrollment period and providing business eligibility and enrollment expertise on complex cases. The IMPEE team provides external and internal auditors with policy and system functionality expertise and responds to system eligibility and enrollment audit results as needed.

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

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

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

Due to the fact that no medical or dental carriers offered 2018 SHOP plans, MNsure ceased offering SHOP plans to new employer groups in 2018. MNsure continued to service existing SHOP clients until their 2018 renewal date when their SHOP coverage ended. The last SHOP groups ended their MNsure plans on November 30, 2018. No carriers are offering SHOP plans in 2019.

Throughout 2018, MNsure, Blue Cross and Blue Shield of Minnesota, and Delta Dental worked together to smoothly transition MNsure SHOP groups to similar off-exchange plans as the groups approached their 2018 coverage termination date. MNsure's SHOP website has been modified to direct new groups to the Minnesota Department of Commerce's small group plan offerings page so employers seeking small group coverage can view the state's off-exchange small group plans. MNsure's SHOP operations staff transitioned to other roles within MNsure to meet resource needs in other areas of the organization. MNsure has also been working to sunset its SHOP technical platform while maintaining/storing its small group enrollment data to meet any future needs for SHOP data, appeals or other inquiries.

## **Finance and Administrative**

MNsure employs between 175 and 200 people throughout the year, increasing staff levels during open enrollment. Some administrative services are purchased from other state agencies to provide efficiencies to MNsure. For example, MNIT provides enterprise IT services and DHS provides human resources services.

MNsure is a self-sustainable agency utilizing QHP premium withhold revenue and reimbursements from the DHS for costs incurred which benefit public programs. Expenditures that benefit both public and private program enrollees are allocated between MNsure and DHS based on the Public Assistance Cost Allocation Plan (PACAP). The plan allocates these expenditures using a number of metrics, such as public program enrollment and Contact Center utilization. For State Fiscal Year 2018, it is estimated that 12 percent of the budget will have been funded with federal grants, 53 percent funded with QHP premium withhold revenue, and 36 percent funded with DHS resources. Federal grants for establishment of the state exchange were fully

expended by December 31, 2017. For State Fiscal Year 2019, the budget will be funded with QHP premium withhold revenue and DHS reimbursements.

## Results

<i>Type of Measure</i>	<i>Name of Measure</i>	<i>Metric</i>	<i>Dates</i>
Result	Insured Rate in Minnesota <sup>1</sup>	95.6%	2017
Quantity	MNsire private plan sign-ups <sup>2</sup>	123,731	1/13/19
Result	Savings via Tax Credits to Consumers <sup>3</sup>	\$296 million	2018
Quantity	Percentage of Minnesotans Receiving Tax Credits <sup>2</sup>	54%	11/12/18

MNsire’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 2018, the MNsure board adopted a preliminary State Fiscal Year 2018 budget and a three-year financial plan covering State Fiscal Years 2018 through 2020. The board adopted an updated State Fiscal Year 2019 budget in July 2018. MNsure’s State Fiscal Year 2019 budget is available as an appendix to this report.

## Legal and Compliance

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

Consistent with its oversight and monitoring obligations under state and federal law, MNsure has taken significant steps since its inception to develop and implement a comprehensive compliance program. Annually, the MNsure board approves a comprehensive compliance program and roadmap. In July 2018 the MNsure board reauthorized the [MNsire Compliance Program Strategic Plan](https://www.mnsure.org/assets/FY2019-Compliance-Program-Strategic-Plan_tcm34-346903.pdf) (https://www.mnsure.org/assets/FY2019-Compliance-Program-Strategic-Plan\_tcm34-346903.pdf).

Notable events affecting 2018 audit activities include the July 2017 hiring of an internal audit officer to bolster MNsure’s internal audit efforts, continued operation of an anonymous tip line to augment the reporting of fraud, waste, and abuse, and 100 percent participation of employees in an agency-wide code of conduct training and certification in August 2018.

In 2018, the Legal and Compliance team has continued to work with other MNsure teams to mature its complaint resolution process. Over the past two years, the enhanced coordination among business units has made consumer complaint resolution more efficient and timely by directing consumer issues to the relevant business area with the expertise and resources to resolve the complaint.

<sup>1</sup> United States Census, Health Coverage in the United States: 2017, issued September 2018

<sup>2</sup> MNsure Board of Directors Meeting, MNsure Slide Deck, November 12, 2018

<sup>3</sup> MNsure staff, cumulative tax credits Jan 2018 – Dec 2018

## 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 2018, the MNsure Board approved a Privacy Program Strategic Plan that will drive privacy and data practices related work at MNsure for fiscal year 2019 and ensures MNsure is continually refining its privacy practices. As part of the Privacy Program, MNsure continues to work with its MNIT partners to conduct annual and on-going security reviews. These reviews ensure protection of information maintained by the agency in all formats. The Minnesota Eligibility Technology System 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 2018 privacy impact assessment identifies and documents the specific types of sensitive information that is collected, processed, and stored by MNsure.

## Privacy and Security Functions

### Consent

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

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

### Data Challenge

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

To file a challenge to the accuracy or completeness of the data, the individual must write to the privacy and security manager and include a description of the nature of the disagreement. The privacy and security manager must review the data and the complaint and respond within the timelines set forth in Minnesota Statutes, section 13.04, subdivision 4.

If the privacy and security manager agrees the data in question is inaccurate or incomplete, he/she must correct the data and make reasonable efforts to notify past recipients of the data about the data corrections. If the privacy and security manager is convinced that the contested data is accurate and complete, he/she must inform the individual of this conclusion. If the 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 has 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 and security manager, who will verify successful completion of a background check and privacy and security training.

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

### **Data Practices Requests**

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

The majority of requests in 2018 came from private organizations or data subjects. MNsure is committed to government transparency and continues to publish its contracts, RFPs, grant awards, board meeting materials and other information [on the MNsure website](https://www.mnsure.org/about-us/) (<https://www.mnsure.org/about-us/>).

### **Incident Response Process**

MNsire staff and contractors receive training and informational advisories regarding security and privacy incidents. 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.

MNsire thoroughly investigates each report of a potential security or privacy breach. In 2018, these incidents involved an unintended manual disclosure, such as sending an email to the incorrect recipient or mailing to the incorrect address, while many others were investigated and determined not to be an error or privacy or security incident.

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

### **Data Sharing**

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

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

### **Appeals**

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

In 2018, MNsure created a new escalation model within its Contact Center so that consumers with eligibility disputes can speak to someone before filing an appeal: the Resolution Review Team (RRT). The RRT process is that when a consumer calls MNsure's Contact Center and expresses disagreement with an eligibility determination, the call will be assigned to a designated team of specially trained staff who will research the case, including contacting as appropriate DHS, the insurance 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.

In addition to providing time-efficient thorough research, the RRT is also expected to give 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 a consumer received the result they did. Before the creation of the RRT team, these cases would have all become appeals. Notably, preserving consumers' right to an appeal is important and MNsure continues to promote this option to dissatisfied consumers.

### **Accessibility and Equal Opportunity (AEO)**

MNsure is committed to ensuring that its information and services are equally and meaningfully accessible to its consumers and continued this work in 2018. MNsure provides free auxiliary aids and services to people with disabilities to have an equal opportunity to participate in MNsure's services. MNsure provides free language assistance services for consumers with limited English proficiency who need translated documents or spoken language interpreting to have meaningful access to MNsure information and services. Such services are also available for consumers while they meet with their MNsure-certified assister. Additionally, MNsure's Contact Center uses a language line that provides spoken-language interpreters in over 150 languages.

Furthermore, MNsure is committed to building and retaining a richly talented and diverse workforce. Recognizing this commitment, MNsure is aligned with Minnesota's statewide affirmative action efforts and providing equal employment opportunity to all employees and applicants in accordance with equal opportunity and affirmative action laws. In 2018, MNsure finalized its biannual Affirmative Action Plan, which is available on its website at [https://www.mnsure.org/assets/MNsure-Affirmative-Action-Plan-2020\\_tcm34-355295.pdf](https://www.mnsure.org/assets/MNsure-Affirmative-Action-Plan-2020_tcm34-355295.pdf).

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

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

## Conclusion

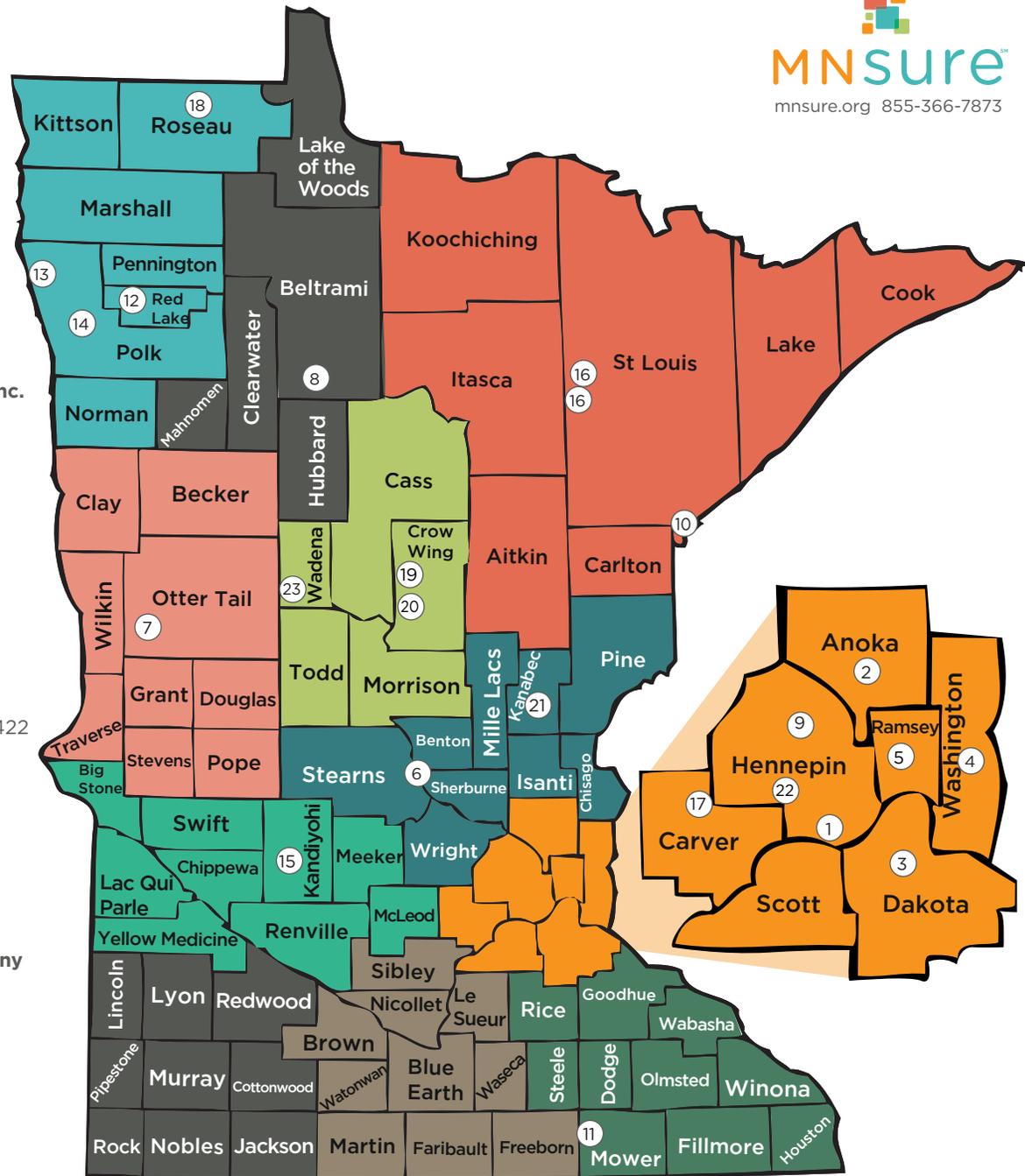
Looking ahead to 2020 and beyond, MNsure will continue to prioritize its mission of promoting informed consumer choice, improving plan affordability, and simplifying health plan comparison. MNsure is committed to reducing the rate of uninsured in Minnesota so that all Minnesotans, regardless of health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

# Broker Enrollment Centers

Brokers, also known as insurance agents, provide face-to-face enrollment assistance and advice to help you select a plan. The agencies listed below have partnered with MNsure to serve as enrollment centers and to provide free enrollment services in the areas indicated by the map.

MNsurance 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).

- 1 **Alexander & Haberman Agency, LLC**  
Bloomington | 952-548-6624
- 2 **Alexander & Haberman Agency, LLC**  
Coon Rapids | 763-260-5538
- 3 **Alexander & Haberman Agency, LLC**  
Eagan | 651-346-3500
- 4 **Alexander & Haberman Agency, LLC**  
Lake Elmo | 651-347-6098
- 5 **Alexander & Haberman Agency, LLC**  
Roseville | 763-260-5511
- 6 **Alexander & Haberman Agency, LLC**  
St. Cloud | 763-260-5511
- 7 **Alexander & Haberman Agency, LLC, in partnership with Tim Bakken and Associates**  
Fergus Falls | 763-260-5510
- 8 **Allen J. Zutz, CFP®, ChFC®, FIC**  
Bemidji | 218-444-0202
- 9 **American Senior Benefits**  
Maple Grove | 763-559-8200, ext. 100
- 10 **Benes Insurance Services, A Strong Company**  
Duluth | 218-628-6180
- 11 **Corporate Financial Services, Inc. DBA AdvisorNet Financial**  
Austin | 507-434-2299
- 12 **Daniel Stephens**  
Red Lake Falls | 210-865-8613
- 13 **Dexter Albrecht**  
East Grand Forks | 218-773-1181
- 14 **Garrett Kollin**  
Crookston | 218-280-6407
- 15 **Health Insurance Services, Inc.**  
Willmar | 320-227-2925
- 16 **Jenifer Ivanca Insurance**  
Chisholm, Hibbing | 888-440-3422
- 17 **Legacy Benefit Consultants**  
Waconia | 952-922-5677
- 18 **Luke Erickson**  
Roseau | 218-463-3573
- 19 **Nisswa Insurance, A Strong Company**  
Nisswa | 218-828-1310
- 20 **RG Insurance, A Strong Company**  
Baxter | 218-828-1310
- 21 **Sjoberg & Holmstrom, LLC**  
Mora | 320-679-5183
- 22 **Tonka Financial Services**  
Minnetonka | 952-746-5110
- 23 **Wadena Insurance, A Strong Company**  
Wadena | 218-430-0400



# Navigator Outreach and Enrollment Grantee Organizations



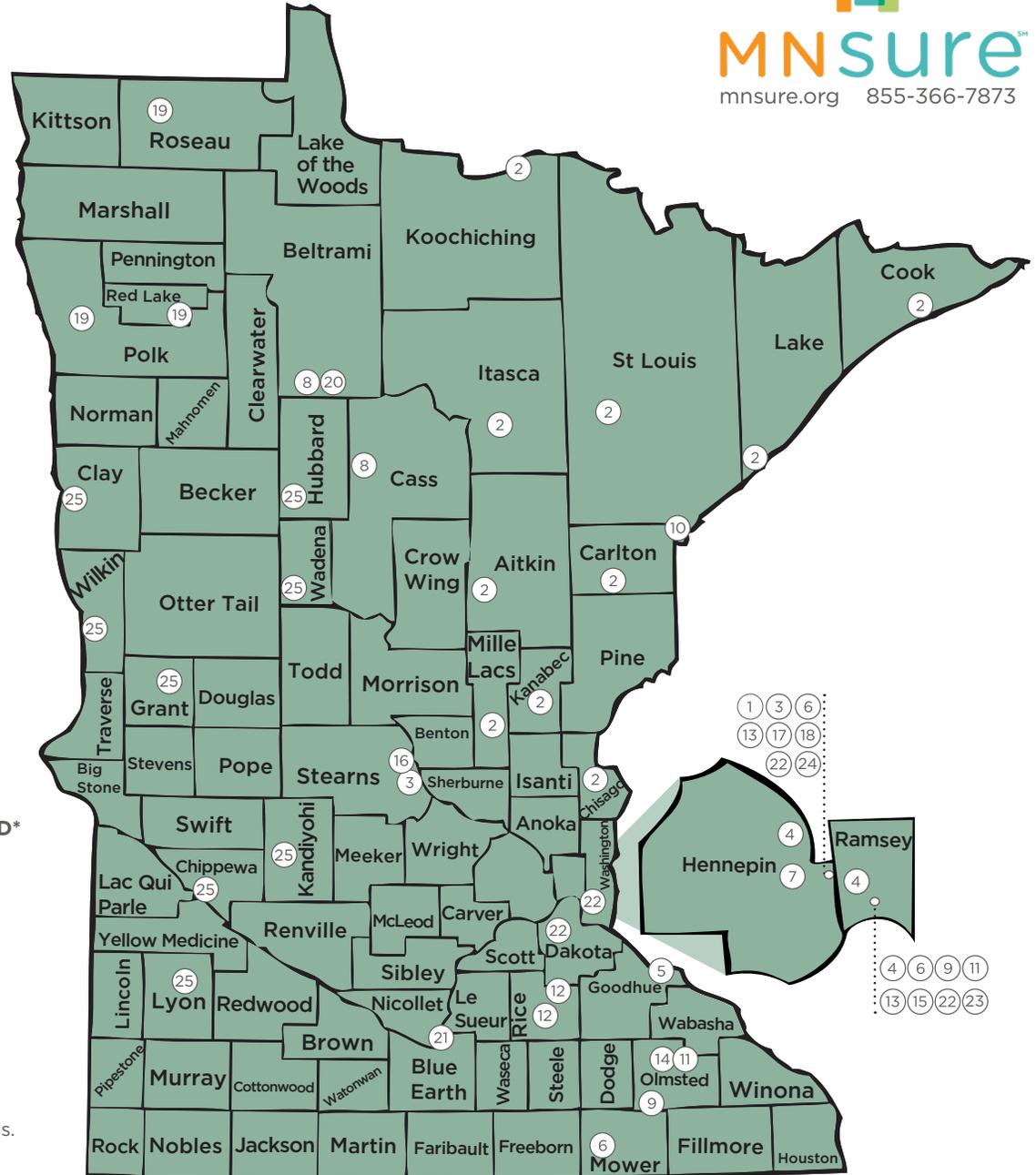
Navigators provide free face-to-face MNsure application and enrollment help. The organizations listed below receive grant funds and offer services in the areas indicated on the map.

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

- 1 **African Community Senior Services**  
Minneapolis | 612-735-8776
- 2 **Arrowhead Economic Opportunity Agency\***  
Virginia | 218-749-2912
- 3 **Briva Health\***  
Minneapolis | 855-566-7873
- 4 **CAPI USA**  
Brooklyn Center | 612-767-3661
- 5 **C.A.R.E Clinic**  
Red Wing | 651-388-1022
- 6 **Comunidades Latinas Unidas En Servicio (CLUES)\***  
St. Paul | 651-379-4200
- 7 **Community Action Partnership of Hennepin County**  
St. Louis Park | 952-697-1413
- 8 **Community Resource Connection\***  
Bemidji | 218-333-6838
- 9 **Face to Face\***  
St. Paul | 651-772-5555
- 10 **Generations Health Care Initiatives\***  
Duluth | 218-336-5700
- 11 **Health Access MN\***  
St. Paul | 651-645-0215
- 12 **HealthFinders Collaborative\***  
Faribault | 507-323-8100
- 13 **Hmong American Partnership\***  
St. Paul | 651-495-1699

- 14 **Intercultural Mutual Assistance Association (IMAA)**  
Rochester | 507-289-5960 x102
- 15 **JustUs Health\***  
St. Paul | 612-373-2433
- 16 **Mid-Minnesota Legal Aid\***  
St. Cloud | 320-253-0121
- 17 **Native American Community Clinic**  
Minneapolis | 612-872-8086
- 18 **NorthPoint Health & Wellness Center**  
Minneapolis | 612-767-9500
- 19 **Northwest Community Action\***  
Badger | 218-528-3258
- 20 **Northwest Indian Community Development Center**  
Bemidji | 218-759-2022
- 21 **Open Door Health Center**  
Mankato | 507-388-2120
- 22 **Planned Parenthood MN, ND, SD\***  
St. Paul | 651-696-5652
- 23 **Portico Healthnet\***  
St. Paul | 866-489-4899
- 24 **Southside Community Health Services\***  
Minneapolis | 612-822-9030
- 25 **United Community Action Partnership\***  
Willmar | 320-235-0850

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



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

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

**MNsure Three Year Plan**  
**Fiscal Years 2018 - 2019 - 2020**  
*Prepared for July 18, 2018 Board Meeting*

	FY 2018	FY 2019	FY 2020
	Revised Budget	Proposed Budget	Plan
<b>RESOURCES</b>			
<b>Balance Forward from previous year</b>	<b>6,604,000</b>	<b>5,977,000</b>	<b>1,770,000</b>
<b>Premium Withhold Revenue</b>	<b>21,866,000</b>	<b>20,868,000</b>	<b>21,073,000</b>
Enrollment Year 2017	10,526,000	0	0
Enrollment Year 2018	11,340,000	10,669,000	0
Enrollment Year 2019		10,199,000	9,570,000
Enrollment Year 2020			11,503,000
<b>CCIIO Establishment Grants</b>	<b>5,252,000</b>	<b>0</b>	<b>0</b>
IT System Development	3,505,000	0	0
Business Development	1,747,000	0	0
<b>DHS Reimbursement</b>	<b>14,800,000</b>	<b>15,340,000</b>	<b>15,140,000</b>
Business Operations	14,800,000	15,340,000	15,140,000
<b>Miscellaneous</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL RESOURCES</b>	<b>48,522,000</b>	<b>42,185,000</b>	<b>37,983,000</b>
<b>EXPENDITURES / USES</b>			
<b>Administration</b>	<b>8,100,000</b>	<b>7,840,000</b>	<b>7,600,000</b>
Executive	1,160,000	930,000	910,000
Support Services	3,760,000	3,650,000	3,560,000
Legal & Compliance	3,180,000	3,260,000	3,130,000
<b>Regulatory</b>	<b>200,000</b>	<b>0</b>	<b>0</b>
MDH	200,000	0	0
<b>Communications</b>	<b>2,780,000</b>	<b>2,350,000</b>	<b>1,930,000</b>
Communication & Marketing	2,780,000	2,350,000	1,930,000
<b>Customer Service</b>	<b>23,260,000</b>	<b>21,180,000</b>	<b>21,160,000</b>
Plan Mgmt & Reporting	910,000	980,000	900,000
Eligibility & Enrollment	1,760,000	1,090,000	1,110,000
PMO Office	710,000	0	0
SHOP Program	190,000	0	0
Navigator/Consumer Assistance Program	810,000	970,000	990,000
QHP Enrollment Fee Grants	600,000	500,000	500,000
Community Outreach Grants	4,120,000	4,100,000	4,100,000
Contact Center	13,380,000	12,600,000	12,600,000
Assister Resource Center	780,000	940,000	960,000
<b>METS IT System</b>	<b>8,205,000</b>	<b>9,045,000</b>	<b>6,601,000</b>
Operations	2,600,000	3,000,000	2,000,000
Development	5,605,000	6,045,000	4,601,000
<b>TOTAL EXPENDITURES / USES</b>	<b>42,545,000</b>	<b>40,415,000</b>	<b>37,291,000</b>
<b>BALANCE</b>	<b>5,977,000</b>	<b>1,770,000</b>	<b>692,000</b>