



**MNsure**<sup>®</sup>

Where you choose health coverage

# **MNsure Annual Report 2021**

*January 15, 2022*

## For Accessible Formats Contact

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

## Cost of Report Preparation

The total cost for MNsure to prepare this report is approximately \$1,600. These costs include staff time in compiling and analyzing data and in preparing the written report. Incidental costs include printing, copying and other office supplies, and are not included in this estimate.

Estimated costs are provided in accordance with Minnesota Statutes, section 3.197, which requires that the cost of preparing a required report must be provided at the beginning of all reports to the legislature.

## Table of Contents

For Accessible Formats Contact.....	2
Cost of Report Preparation.....	2
MNsure Purpose, Mission and Vision .....	4
Executive Summary .....	4
Statutory Requirements.....	4
A Mission for This Moment.....	4
A Year of Substantial Policy Change .....	5
Access and Affordability Remain Key.....	5
Strengthening the Exchange through a Focus on the Consumer .....	6
Looking Ahead.....	6
MNsure Leadership.....	7
MNsure Board of Directors.....	7
Organizational Leadership.....	7
Enrollment Snapshot.....	8
2022 Open Enrollment (through December 15, 2021) .....	8
Increased Access to APTC.....	9
Continuous Improvements to the Consumer Experience.....	10
Technological Improvements.....	10
Contact Center.....	11
Improved Processes for Renewal Success .....	13
Minnesota Insulin Safety Net Program.....	14
Certified Assistors Help Consumers through Change.....	14
2022 Open Enrollment .....	15
Broker Enrollment Center Initiative (BECI) Program.....	16
Navigator Outreach and Enrollment Grants Program.....	16
Contacts with Consumers .....	17
Marketing.....	17
Outreach.....	18
Tribal Reporting .....	18
MNsure Business Operations.....	18
Plan Management and Reporting; Individual Market Policy, Eligibility and Enrollment; Office of Strategic Support and Implementation.....	19
Finance and Administrative .....	19
Legal and Compliance.....	21
Conclusion.....	25

## 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.

### A Mission for This Moment

MNsure's mission is to ensure all Minnesotans have the security of health insurance. Since its inception, MNsure has been helping Minnesotans obtain affordable, quality health insurance coverage that enhances the health and wellbeing of individuals, families and communities across the state. A steadfast commitment to this mission has guided MNsure through another year unlike any other. The realities of a global pandemic that began in early 2020 and continued through 2021 have brought into even sharper focus the need for comprehensive health care coverage and the important role of MNsure in helping Minnesotans get and stay connected to the coverage that meets their needs.

MNsure demonstrated its flexibility and resilience again in 2021. MNsure's workforce continued the successful telework model that began in March of 2020 with the aim of protecting MNsure staff from illness. And as thousands of Minnesotans turned to MNsure's community-based enrollment partners, MNsure continued to find innovative ways to support our assister partners and ensure they received the information needed to safely and effectively serve Minnesotans looking to enroll in health insurance. These efforts and more have resulted in another successful year for enrollments and a stronger exchange overall.

At every turn MNsure has risen to meet this unique moment, facilitating access to comprehensive health coverage when it is needed most, upholding its mission and responsibilities under the law, and continuing to build on past progress to best-serve Minnesotans now and into the future.

## **A Year of Substantial Policy Change**

One defining feature of the past year has been the dynamic policy environment. The ongoing COVID-19 pandemic spurred efforts at the federal level to expand access to coverage, including an ongoing national public health emergency, the opening of an extended special enrollment period in the beginning of 2021, and a significant expansion of the Affordable Care Act (ACA) to reduce the cost of coverage in the individual market. This expansion was accompanied by a rapid implementation of enhanced premium tax credits that have made health insurance premiums in Minnesota more affordable than ever before.

In February, the federal government opened a multi-month special enrollment period on the federal health insurance exchange and launched a nationwide marketing effort to reach more uninsured Americans in light of the continued public health threat of COVID-19. MNsure responded by establishing a similar special enrollment period in Minnesota. From February 16 to July 16, all Minnesotans who were uninsured or insured outside of MNsure could apply and enroll into 2021 coverage. Demand was strong with over 14,000 Minnesotans signing up.

Congress passed additional pandemic response legislation in March of 2021 called the American Rescue Plan Act (ARPA). The legislation included several historic changes to the ACA that increased the level of financial help available under the law, improving access and making coverage more affordable. The new law modified the expected household contribution for households between 100% and 400% of the federal poverty level (FPL), and eliminated the subsidy cliff for households above 400% FPL through the 2022 plan year. It also created a new tax credit eligibility category for households that received unemployment insurance benefits during the 2021 plan year, making extremely low-cost plans available to those enrollees.

The result was an increase in the amount of tax credits available to households already receiving premium tax credits and an expansion of the tax credits available to households whose income was previously too high to qualify for financial help. More Minnesotans than ever before are able to access financial benefits that lower the cost of health insurance. For the first time ever, all eligible Minnesotans are able to find a health insurance plan on MNsure with premiums that cost no more than 8.5% of their household income.

The federal public health emergency first initiated in 2020 continued through all of 2021. States are required to maintain enrollment in Medicaid, which includes Medical Assistance and MinnesotaCare in Minnesota, to provide continuous coverage during an otherwise uncertain time. MNsure has partnered with the Minnesota Department of Human Services throughout the year to prepare for the eventual end of the public health emergency and provide a smooth transition to new coverage for impacted enrollees whose eligibility for public programs will come to an end after that time.

## **Access and Affordability Remain Key**

Minnesota's uninsured rate continues to be lower than at the beginning of MNsure's first open enrollment on October 1, 2013. And despite several months of public health and economic challenges, the latest numbers from the Minnesota Department of Health show the number of uninsured

Minnesotans declined from 4.7% in 2019 to 4.1% as of January 2021.<sup>1</sup> The Department's analysis showed that MNsure played an important role in mitigating pandemic-related coverage losses and continuing to drive down the rate of uninsurance. MNsure remained committed to continuous improvement and effective pandemic response strategies through 2021 to build on this progress.

Minnesotans shopping through MNsure continue to see a robust number of plan options for the upcoming plan year 2022. A total of 80 counties have three or more health insurance companies offering plans on the exchange and every county has at least 22 different qualified health plans through MNsure. Five health insurance companies are partnering with MNsure again for the 2022 plan year: Blue Plus, HealthPartners, Medica, Quartz and UCare. Delta Dental and Dentegra continue offering dental plans on the exchange. Overall, 97% of Minnesotans have an average of 31 different qualified health plans and three or more insurance companies to choose from when shopping through MNsure.

With coverage through MNsure that is more affordable than ever before thanks to ARPA, there has never been a better time in the history of MNsure to shop and compare plans. This year's experience highlights the tremendous savings Minnesotans are accessing through MNsure. In 2021, 58.6% of private plan enrollees received tax credits averaging more than \$4,734 per year per family. Minnesotans are poised to save approximately \$250,707,927 in tax credits in 2021. Of the more than 348,846 Minnesotans who found coverage through MNsure, approximately 84.1% qualified for tax credits, MinnesotaCare or Medical Assistance.

## **Strengthening the Exchange through a Focus on the Consumer**

MNsure remains committed to practices that continuously improve the consumer experience, promote operating efficiencies, and support MNsure's long-term sustainability. Managers, business analysts and staff across the organization are motivated and supported to identify opportunities and implement changes that improve the consumer experience through excellent customer service, streamlined processes within MNsure and with stakeholder partners, and ongoing training and instructional design support.

2021 was a year of numerous accomplishments in service of a high-quality consumer experience. This included a rapid implementation of the ARPA enhanced benefits so consumers could shop and compare plans based on the updated amount of financial help they were eligible to receive, and ensured maximum benefit for as many enrollees as possible. MNsure also unveiled upgrades to the plan comparison tool that further enhance the shopping experience. And operational improvements in the MNsure Contact Center have generated new efficiencies for consumers and increased first-call resolutions.

## **Looking Ahead**

MNsure remains the only place where Minnesotans can easily shop and compare health insurance plans, find free and expert enrollment assistance, and receive financial help, including federal tax credits and cost-sharing reductions that provide significant financial savings. While MNsure continues to meet its mission and to make a difference in the lives of Minnesotans, the exchange is committed to

---

<sup>1</sup> Minnesota Department of Health, <https://www.health.state.mn.us/data/economics/docs/inscoverage2021.pdf>; Issued May 2021.

continuous improvement efforts that focus on designing an efficient, sustainable and scalable operating model.

While Minnesota's uninsured rate remains among the lowest in the nation, there is always more to do to reach uninsured and underserved populations and better serve our existing customers. MNsure is working to improve access to information and services in multiple languages and increase outreach to underserved areas across the state. MNsure approaches 2022 with planned and proposed investments in technology and process improvements to back-end operations and administration will ensure that MNsure will be able to meet the needs of future policy innovations and continue to improve the services Minnesotans rely on.

MNsure remains focused on the consumer, with transparency and accountability as the guiding principles to fulfill its mission.

## MNsure Leadership

### MNsure Board of Directors

MNsure is governed by a board of directors whose members are appointed by the governor through the state's open appointment process. The board is comprised of seven directors who serve staggered four-year terms and are limited to two terms of service. The commissioner of human services is a standing member. Current board membership can be found on the [MNsure website](https://www.mnsure.org/about-us/staff/index.jsp) (<https://www.mnsure.org/about-us/staff/index.jsp>). The MNsure board meets at least quarterly, and board meetings are subject to the Open Meeting Law.

In accordance with the Affordable Care Act and state statute, the board has established two advisory committees: a Consumer and Small Employer Advisory Committee and a Health Industry Advisory Committee. These committees provide input to the board to guide MNsure's long-term future, and pass recommendations to the board for review and possible action. Advisory committee meetings are subject to the Open Meeting Law, and minutes, meeting summaries, planning documents and other reference materials for board and advisory committee meetings are available in the [Board and Advisory Committee Document Library](https://www.mnsure.org/about-us/directors/board-meeting-materials.jsp) (<https://www.mnsure.org/about-us/directors/board-meeting-materials.jsp>).

### Organizational Leadership

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

Since August 2018, Nate Clark has served as MNsure's Chief Executive Officer.

Under Clark's leadership, MNsure has conducted several successful open enrollment periods and two unprecedented special enrollment periods in 2020 and 2021 in response to the COVID-19 pandemic, keeping in line with the original vision to serve Minnesotans as a resource to access quality health coverage. MNsure has also invested in new consumer-facing technologies to enhance the customer experience, and undertaken several cost-savings measures to improve the exchange's long-term sustainability.

Chart 1 shows the current organization chart of MNsure’s leadership team.

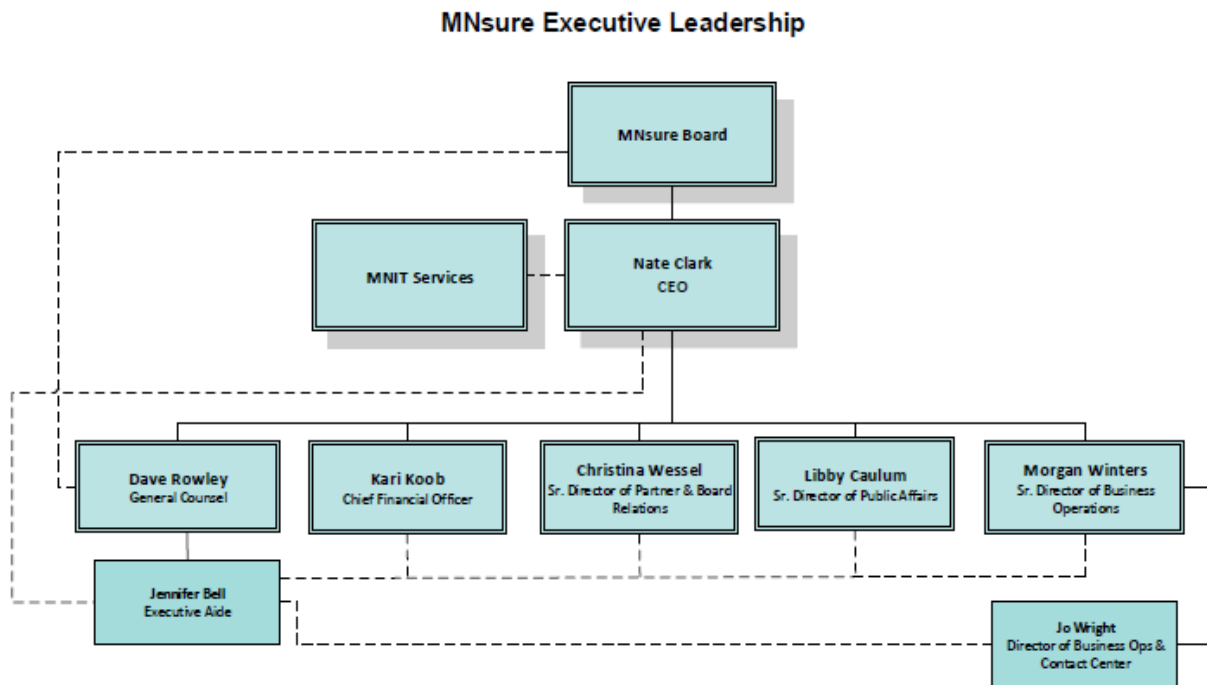


Chart 1: MNsure Executive Leadership

## Enrollment Snapshot

### 2022 Open Enrollment (through December 15, 2021)

MNsure’s ninth enrollment period began on November 1, 2021, and will continue through January 15, 2022. As of December 15, 2021, 125,507 Minnesotans signed up for private health coverage, an increase of approximately 10% compared to the previous year. Fifty-seven percent of these families received tax credits available only through MNsure averaging \$517 per month, or \$6,202 in savings per year. MNsure’s call wait times have averaged less than one minute throughout the open enrollment period. This achievement was aided by the expansive partner network of brokers and assisters throughout the state.



## 2022 Enrollment Period Highlights

METS Activity, November 1 — December 15, 2021	
Total	149,411
Medical Assistance Applicants	18,994
MinnesotaCare Applicants	4,910
Qualified Health Plan Sign-ups	125,507
QHP New Consumers	20,172
Qualified Dental Plan Sign-ups	25,658





Financial Assistance as of December 15, 2021	
Households with Advanced Premium Tax Credits	57.6%
Households with Cost Sharing Reductions	9.6%
Average Monthly APTC by Household	\$517

*Chart 2: 2022 enrollment period highlights.*

### Increased Access to APTC

The federal ARPA legislation brought increased savings to Minnesotans purchasing health insurance through MNsure. The law increased the level of financial help available to qualified applicants, improving access and making coverage more affordable. The elimination of the subsidy cliff for households above 400% FPL means more Minnesotans — including middle-income households that were previously ineligible for tax credits — can access cost savings through MNsure. Fifty-seven percent of enrollees received tax credits averaging \$517 per month, or \$6,202 in savings per year.

The additional savings made possible by ARPA can be seen in scenarios from across the state:

Southeast Regional Scenario		Savings through ARPA	
 Gold Plan in Rochester Family of 4 Income: \$85,000	Total premium:	\$1544/mo	
	- Tax credit before ARPA:	\$776/mo	
	- Additional ARPA tax credit:	\$228/mo	
	<b>Consumer pays:</b>	<b>\$540/mo</b>	
Northwest Regional Scenario		Savings through ARPA	
 Silver Plan in Warren Family of 2 Income: \$71,000	Total premium:	\$1443/mo	
	- Tax credit before ARPA:	\$0/mo	
	- Additional ARPA tax credit:	\$940/mo	
	<b>Consumer pays:</b>	<b>\$503/mo</b>	
Northeast Regional Scenario		Savings through ARPA	
 Bronze Plan in Duluth 25-year-old Income \$26,000	Total premium:	\$281/mo	
	- Tax credit before ARPA:	\$158/mo	
	- Additional ARPA tax credit:	\$98/mo	
	<b>Consumer pays:</b>	<b>\$25/mo</b>	
Southcentral Regional Scenario		Savings through ARPA	
 Silver Plan in Mankato Family of 4 Income: \$77,000	Total premium:	\$1545/mo	
	- Tax credit before ARPA:	\$924/mo	
	- Additional ARPA tax credit:	\$252/mo	
	<b>Consumer pays:</b>	<b>\$369/mo</b>	

## Continuous Improvements to the Consumer Experience

MNsure continuously refines operational processes and procedures, dedicates resources toward tools and efficiencies for Contact Center representatives, operations staff and MNsure assister partners, and makes technological enhancements that enable the successful enrollment of consumers into qualified health plans.

### Technological Improvements

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

- Smoother interactions between MNsure and health and dental insurance companies

- Delivery of enrollment data in a consistent and compatible format
- Streamlined administration of assister accounts
- Timely completion of consumer account maintenance tasks
- Expansion of the scope of self-service tools available to consumers
- Improved functionality to support renewal activities between years

## **2021 Initiatives**

During the 2021 plan year, MNsure, in collaboration with MNIT and our vendor, GetInsured, implemented the ACA provisions under ARPA. In order to execute quickly and deliver the benefits to consumers as soon as possible following the law's passage, MNsure took a phased implementation approach. The first phase, which was completed in April, increased advanced premium tax credits for applicants and enrollees with household incomes up to 400% FPL. The second phase, completed in June, made tax credits available to households earning over 400% FPL for the first time. The last phase also completed in June and provided enhanced tax credits and made additional cost-sharing reductions available to eligible families who had experienced a job loss during 2021. All told, the ARPA benefits brought an additional \$73 million in federal health care subsidies to Minnesota and resulted in increased annual savings of over \$1,000, on average, for families enrolled through MNsure.

In preparation for open enrollment 2022, MNsure implemented enhanced functionality in the plan comparison tool available on MNsure.org. The new provider directory feature allows consumers to search for their doctor or other health care provider and determine which health plans' networks cover them "in network" when shopping for coverage. The provider directory feature, in conjunction with the prescription drug directory already available in the shopping experience, provides consumers with the tools they need to compare plans based on factors beyond premiums and deductibles, giving them insight into the full picture of the cost of coverage and care and empowering them to make informed decisions on the plans that best meet their unique health care needs.

## **Contact Center**

For many consumers, the Contact Center phone line is their first stop and the only contact with a MNsure representative. A call to the Contact Center can be the lasting image our consumers hold of MNsure, which is why improving the consumer experience will always be a driving force for the Contact Center and Business Operations team. Since January 2014, MNsure has built out the Contact Center, Broker Service Line (BSL) and Assister Resource Center (ARC) and continues to enhance the various communication channels for our consumers and assister partners to receive help.

### **Contact Center Readiness**

In preparing for open enrollment for 2022, MNsure moved away from the past practice of using an outside vendor for contact center services and instead brought services in-house. Contact Center leadership developed a hiring plan to meet ramp-up staffing needs for open enrollment and successfully recruited, hired and retained the needed resources. Detailed plans optimized staffing and call-routing, which minimized the length of hold times and the number of transfers. This new approach efficiently connects the caller to a resource who is well-suited to answer their questions and improves first-call resolution (a measurement of whether the consumer's inquiry or issue is resolved on the first call or contact with a MNsure representative). MNsure also executed a robust training plan to ensure

new staff and veteran employees were informed of the latest policies and procedures. The Contact Center and Business Operations organization continued as a fully remote workforce in 2021.

The Contact Center met the challenge of implementing ARPA policies and procedures, adopting an in-house customer service model, and focusing on initiatives that improved the consumer experience without faltering. Examples of these behind-the-scenes enhancements include:

- **Operational design enhancement:** MNsure improved the operational design of the Contact Center and Business Operations by moving from a vended frontline model to an in-house model. This has allowed for better quality oversight and management of the end-to-end consumer experience.
- **Introduction of new Customer Service role:** MNsure created a new customer service role to support the in-house service model. This new role serves as the first point of contact to our consumers.
- **Improved call flow:** MNsure improved the call flow design by directing consumers to a representative who can best meet their needs, with higher-complexity issues going directly to more experienced representatives. This results in the consumer having fewer interactions with MNsure and increases the first call resolution rate.
- **Enhanced interactive voice response (IVR):** To better serve our consumers with limited English proficiency (LEP) the IVR was enhanced to include messaging in Spanish, Somali and Hmong.
- **Expanded consumer call back (CCB) offerings:** MNsure expanded the CCB option to cover all lines. Whether a consumer is calling for general information about MNsure or a complex change in circumstance, if there is a long wait time, callers will be offered a call back.
- **Ops reporting and work enablement:** MNsure staff developed new automation for existing reporting tools that are used for resource planning and the monitoring of productivity goals. New administrative procedures were developed to automate back-office processing steps and reduce the amount of manual data entry required by agents, which shortens processing time and reduces the risk of keying errors.
- **Staff training and development:** The Contact Center training plan was redesigned to support the new Customer Service role that was introduced with the in-house service model. To best enable our staff to serve consumers, MNsure made changes to the new-hire and refresher training path to improve engagement and knowledge retention, including the development of new content to support remote hiring, training and staff morale. MNsure also participated in the Linked-in Learning program, which allowed individuals to choose topics relevant to their own development needs and career goals.
- **Customer relationship management (CRM):** The CRM system was upgraded, which resulted in improved navigation and reporting. Improvements were implemented to establish workflows, so follow-up actions are queued and tracked in an accurate, efficient and consistent manner. It also improved the ability of MNsure staff to access the most relevant information when responding to consumers.

## Metrics

The open enrollment staffing plan resulted in consumers' calls being answered more quickly with timely completion of operational tasks, so enrollments were not delayed. MNsure utilizes the IVR to inform the consumer of high-level topics and encourage the caller to use resources available on MNsure.org or through our assister partner network. MNsure continuously analyzed back-office procedures and realized improvements through enhanced tools, automation and process efficiencies. These investments led to fewer follow-up calls, more first-call resolutions and an overall improvement to our consumers' experience.

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

The following chart shows the number of calls coming in to MNsure during calendar year 2021. Despite spikes in call volumes, call wait times remained low except for the days leading up to deadline dates. As of December 31, 2021, MNsure has handled 252,187 calls.

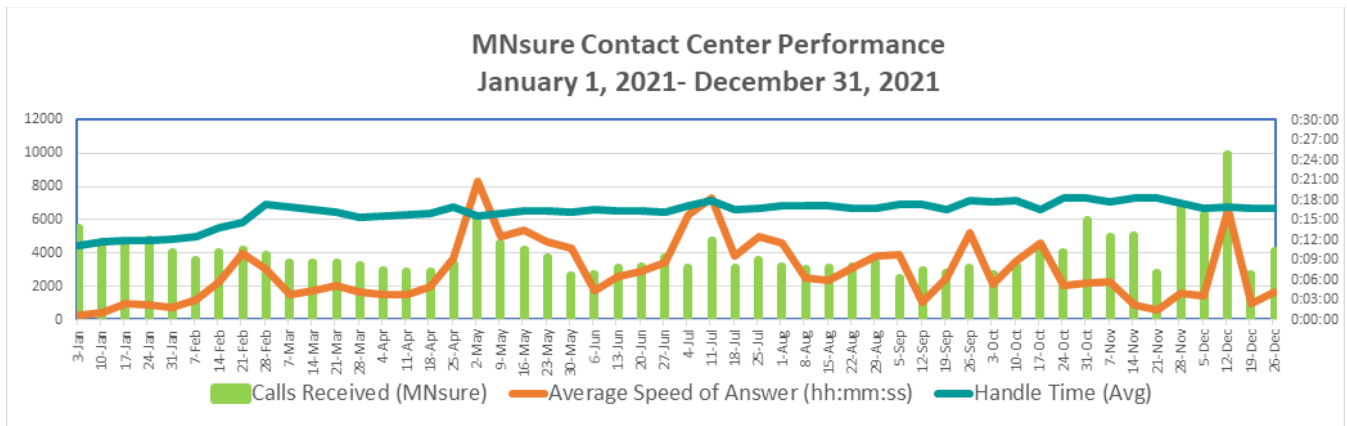


Chart 3: Contact Center call volume, average speed to answer and average call handle time by week

## Improved Processes for Renewal Success

Improvements to MNsure's annual eligibility renewals process now ensure new consumers who apply after the renewals process has been completed but prior to the start of open enrollment will receive eligibility for the current calendar year and the following year. In preparation for the 2021 renewals process, MNsure further enhanced this capability such that consumers who apply prior to the December coverage deadline during open enrollment also receive eligibility for both the current calendar year and the following year. These improvements, along with other technical and operational efficiencies have reduced the number of cases that require manual processing, resulting in less manual work and fewer errors. As a result, MNsure entered the open enrollment period within our established service level goals for reported life events, verifications and other manual work that could impact eligibility determination.

## Minnesota Insulin Safety Net Program

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

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

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

To support this work, the Legislature appropriated one-time funding to MNSure in 2020 to develop the navigator training program, provide payments to navigators, and launch a public awareness campaign. MNSure continued to leverage the funding for these activities throughout 2021.

The MNinsulin.org web page hosts information about the program, the urgent need application, FAQs, and the assister look-up tool consumers use to locate and contact navigators who have been trained on how to help Minnesotans sign up for the continuing need program. As of December 2021, 190 trained navigators are available across the state.

MNSure also maintains the public awareness campaign through a contract with marketing vendor Russell Herder. MNSure continues to support the program through in-house communications.

## Certified Assisters Help Consumers through Change

As pandemic conditions continued and the American Rescue Plan Act (ARPA) brought additional opportunities to enroll in affordable health insurance, MNSure's consumer assister partners — brokers, navigators and certified application counselors (CACs) — were there to inform and help Minnesotans. In 2021, MNSure certified close to 1,500 assisters working in broker agencies, nonprofits, health-related organizations and other types of entities. These partners played an essential part in carrying out MNSure's mission to ensure all Minnesotans have the security of health insurance.

The pandemic was a significant challenge facing MNSure's assister community. In early 2020, MNSure's community partners, along with everyone else, had to figure out how to continue their work safely. MNSure and the Minnesota Department of Human Services implemented tools, policies and procedures that enabled assisters to effectively help consumers remotely with the application and enrollment process. In 2021, while some in-person assistance resumed, many brokers and navigators continued to work with many consumers remotely. Not only have assisters found over-the-phone options effective, but they report that consumers welcome the flexibility and convenience of remote options.

A second challenge was the passage of ARPA in early March 2021, offering Minnesotans unprecedented access to tax credits to make private health insurance coverage more affordable. MNSure offered an extended special enrollment period for Minnesotans not already enrolled in

coverage through the exchange, which resulted in unanticipated demand for help from brokers and navigators during 2021. Assisters stepped up to help consumers update information, change coverage, submit new applications, and select plans.

MNsire kept the lines of communication open with assisters throughout 2021 to ensure community partners received the support they needed to successfully help consumers through these challenges. Virtual communications channels — the Assister Central website, weekly e-newsletters and monthly webinars — were essential in keeping assisters informed in a dynamic year.

MNsire management also gathered feedback directly from assisters through webinars and various stakeholder groups that meet regularly. This input was valuable in identifying any technical problems, shaping consumer communications strategies, and updating policies and procedures. For example, MNsire worked closely with the navigator community to implement changes to improve language accessibility for consumers with limited English proficiency. This partnership led to updates to MNsire's website and adding language options for consumers calling the Contact Center.

The continuation of the federal public health emergency through all of 2021 meant Minnesotans were able to maintain coverage through Medical Assistance or MinnesotaCare, even if they experienced a change in circumstances. The suspension of renewals and eligibility changes for public program members reduced the demand for navigator assistance. The public health emergency provided important continuity in coverage for Minnesotans but resulted in reduced payments to navigator agencies for application assistance, placing a significant strain on their ability to fund navigator staff.

During the 2021 session of the Minnesota Legislature, leaders from the navigator community worked with DHS and MNsire staff to distribute unspent funds that had been allocated for navigator payments. After the one-time payments were approved by the Legislature and Governor during the special session, MNsire amended contracts and distributed just over \$2 million in additional funding to 130 navigator agencies within two months of the legislation passing. The funds provided an invaluable bump in resources to help agencies financially as they were preparing for the 2022 open enrollment.

## **2022 Open Enrollment**

While COVID-19 and the American Rescue Plan resulted in an unusually busy special enrollment season for MNsire's partners, the open enrollment period is still the busiest time of year. Each year prior to open enrollment, MNsire's consumer assistance partner team must support individuals newly certifying to assist consumers and to returning assisters going through annual recertification, as well as provide training to all assisters.

Certification involves online training on the application and enrollment process, and on data privacy and security. Navigators and CACs must also pass a background study. Brokers must be licensed agents in good standing with the Minnesota Department of Commerce. To maintain their certification, assisters are required to recertify prior to each open enrollment period. For the 2022 open enrollment period, there were more than 1,000 MNsire-certified navigators and CACs available to provide application and enrollment assistance, along with nearly 1,000 licensed brokers.

To ensure partners have the latest information for open enrollment, MNsire hosted four online Assister Assemblies to provide training, and collaborated with insurance companies selling health and dental plans through MNsire to conduct a series of webinars on their MNsire plan offerings, benefit designs, and key features and selling points.

MNsure provides dedicated customer service support to MNsure navigators and CACs through the Assister Resource Center and to brokers through the Broker Service Line. These specially trained teams are available by phone or email to help certified assisters with application and enrollment questions. On a peak day during open enrollment, these teams will handle 600 to 700 calls from certified assisters.

During the 2022 open enrollment, MNsure's broker partners had a record year. From November 1 through December 15, brokers actively assisted more than 10,800 Minnesotans with enrolling in health or dental coverage and 37% of consumers enrolling in health insurance through MNsure worked with a certified broker. The consumer assistance partner team engaged in a focused effort over the summer and fall to encourage brokers to increase their business through MNsure, which contributed to the 14% increase in broker-assisted enrollments from last open enrollment. Data for navigator assistance during the 2022 open enrollment period will not be available until February 2022.

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

MNsure's CAP team coordinates the Broker Enrollment Center Initiative (BECI), a competitive program that supports the marketing and outreach work of a selected number of broker agencies throughout the state. Selected agencies provide convenient walk-in sites for surrounding communities and partner with MNsure on marketing efforts throughout the open enrollment period. For the 2022 open enrollment period, MNsure invested just over \$90,000 in local advertising that was matched by BEC partners. These 11 agencies hosted 21 sites in nine regions.

During the 2022 open enrollment period, broker enrollment centers put significant effort into providing a safe environment and continued to offer remote assistance. Through December 31, 2020, these agencies together accounted for more than nearly 8,000 health and dental enrollments, or 17% of all broker activity for plan year 2022. A map of 2021-2022 BECs is available as an appendix to this report.

## **Navigator Outreach and Enrollment Grants Program**

MNsure also offers a competitive grant program that supports the outreach and enrollment work of navigator organizations, focusing on building a statewide network and reaching underserved populations. Grants are awarded for one year with the option to extend for a second year.

During the state fiscal year 2021 grant period, MNsure contracted with 25 grantees around the state. Despite COVID-19 restrictions and challenges, grantees put in substantial effort to connect with consumers needing assistance. During the grant period, agencies conducted more than 4,700 outreach and education activities and screened or assisted nearly 190,000 individuals.

In the spring of 2021, MNsure utilized grant funds that became available to support the development of radio, television, print and social media advertising for the COVID-19 special enrollment period. MNsure provided additional funds to 11 grantees to develop advertising for audiences that could benefit from the special enrollment period and the additional tax credits through the American Rescue Plan Act.

MNsure extended contracts with all 25 grantees for a second year of funding, which began on July 1, 2021.

A map of FY 2022 grantee organizations is available as an appendix to this report.



## Contacts with Consumers

### Marketing

Each year, MNsure develops a marketing and public awareness campaign to make Minnesotans aware of the services and financial benefits available to them only through the exchange.

MNsure contracts with an advertising company each year to create ads and purchase ad space to raise awareness of the exchange and the benefits offered only through MNsure. In early 2021, MNsure opened a request for proposal (RFP) for the next marketing contract. Through a competitive vetting process, MNsure chose Mod and Company as its new marketing vendor for fiscal year 2022.

The public awareness and marketing campaign for plan year 2022 was developed in the context of the new federal American Rescue Plan Act, which increased and expanded the financial benefits available through MNsure. The campaign's goals were to:

- Reduce Minnesota's uninsured rate by increasing health insurance enrollment through MNsure.
- Reach and engage more Minnesotans, particularly the underinsured and uninsured in communities of color.
- Reach mid- to upper-income consumers who may be newly eligible for financial benefits.
- Retain current enrollees and get them to shop and compare this year to get the best plan for their needs and their budget.

The campaign's theme was "health insurance for every Minnesota story," with ads that featured people from across the state presenting a reassuring message about the quality health insurance, financial benefits, and network of free help from MNsure-certified brokers and navigators.

The overall campaign budget for fiscal year 2022 was \$1.65 million — approximately 70% of which is dedicated to placing statewide TV and radio ads, billboard and out-of-home ads at placements such as transit stops, gas stations, grocery stores and pharmacies. MNsure also leverages print, digital and social media advertising to reach diverse audiences. These ads target general audiences, public program enrollees and private plan shoppers.

MNsure continued to use zip-code level data to target areas of the state that have high numbers of uninsured Minnesotans, and ads were translated into multiple languages including Hmong, Ojibwe, Somali and Spanish to reach Minnesotans who primarily speak or read those languages.

MNsure continues to inform Minnesotans of its unique services by stressing the following messages:

- Financial assistance is available, and many people are leaving money on the table.
- MNsure is the only place Minnesotans can compare health insurance plans side-by-side to find the best option for them and their family.
- Free help is available to Minnesotans across the state through MNsure's network of certified brokers and navigators.

In 2021, MNSure continued spending a portion of its marketing dollars to advertise health insurance options outside of the open enrollment period. These ads helped raise awareness of the COVID-19 special enrollment period (February 16 — July 16, 2021), targeting uninsured Minnesotans and those who may have been newly eligible for tax credits due to the federal ARPA legislation. The ads were also aimed at Minnesotans who had received unemployment income during 2021 who were eligible for extremely low-cost plans, those who qualified for a special enrollment due to a qualified life event, Minnesotans eligible for MinnesotaCare or Medical Assistance, and members of federally recognized American Indian tribes who can enroll at any time of the year.

## **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 multiple languages, and provide free expert enrollment assistance to MNSure's consumers. These partners distribute outreach materials, hold community education events, partner with local businesses, and execute hyperlocal earned-media campaigns with MNSure support, guidance and funding.

## **Earned and Owned Media**

In addition to the paid marketing campaign, MNSure also maintains robust communications efforts through our press office, email and text message outreach and marketing, and social media channels. The communications team also maintains MNSure.org, MNSure's website, which hosts information for consumers, access to the application and enrollment platforms, and the assister directory.

MNSure uses these earned and owned media channels to inform consumers about what plans sold through MNSure cover, provide reminders of upcoming deadlines, and notify Minnesotans of the new and expanded financial benefits available because of the federal ARPA legislation.

## **Tribal Reporting**

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

## **MNSure Business Operations**

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

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

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

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

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

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

## **Finance and Administrative**

MNsure's Finance department is responsible for the transactional accounting of MNsure's operations in the state's accounting system (SWIFT), preparing financial statements, and engaging with auditors and other regulatory entities. The Finance department is also responsible for establishing reliable and flexible budget forecasts and for managing, reporting and assessing progress throughout the year to ensure integration with MNsure's strategic plans. MNsure employs between 175 and 200 people year-round and increases staff levels during open enrollment.

The majority of MNsure's business operations are funded by revenues collected from health insurance carriers for qualified health plans (QHPs) sold on the exchange. Other sources of funding in state fiscal year 2021 included funds carried forward from state fiscal year 2020 transferred from the general fund to account for the QHP revenues lost resulting from the extension of the Minnesota Premium Security Plan, also known as the reinsurance program, through plan years 2020 and 2021. Additional resources utilized in state fiscal year 2021 included \$9.8 million from DHS to reimburse MNsure for activities that benefitted Minnesotans looking for low- or no-cost health insurance through Medical Assistance or MinnesotaCare, which DHS recovered, in part, from the federal Medicaid Program in accordance with their Public Assistance Cost Allocation Plan (PACAP).

In April 2020, the Minnesota Legislature passed the Alec Smith Insulin Affordability Act, which included a role for MNSure in implementing the Minnesota Insulin Safety Net Program. The Legislature appropriated \$547,000 from the Health Care Access Fund for MNSure to implement the program, making the funding available through calendar year 2024. The appropriation included \$189,000 to reimburse navigators who help Minnesotans apply for a long-term supply of insulin through the program, \$108,000 to develop a navigator training program, and \$250,000 to develop a public awareness campaign. MNSure staff costs were not included in the appropriation and were funded with MNSure’s QHP revenues. In state fiscal year 2020, costs applied to the appropriation amounted to \$17,000. In state fiscal year 2021, \$111,000 costs were applied to the appropriation.

During calendar year 2020, MNSure supported the Minnesota legislature’s response to the COVID-19 pandemic by implementing a compensation program using federal Coronavirus Relief Funds (CRF) to compensate certified navigators assisting uninsured Minnesotans apply for COVID-19 tests during the state’s declared public health emergency. In state fiscal year 2021, \$900 was paid to navigators under this program.

## Results

Type of Measure	Name of Measure	Metric	Dates
Result	Insured Rate in Minnesota <sup>2</sup>	95.1%	2019
Quantity	MNSure Cumulative QHP Sign-ups <sup>3</sup>	148,864	Plan Year 2021
Result	Savings via Tax Credits to Consumers <sup>4</sup>	\$164 million	Plan Year 2021
Quantity	Percentage of Minnesotans Receiving Tax Credits <sup>45</sup>	59.3%	10/17/2021

Every year, MNSure presents a three-year budget plan to the MNSure board for approval. A preliminary budget is presented in March and submitted to the legislature by March 15, and a finalized budget is presented for approval to the MNSure board in the summer, typically in July, after preliminary rates for the next plan year are published by Minnesota’s Department of Commerce. The board may revise the budget if health insurance carriers’ final rates, typically published in early October, vary significantly from the preliminary rates published earlier. Additionally, the board may revise the budget if subsequent events occur that materially impact the MNSure budget.

In state fiscal year 2020, MNSure issued a special enrollment period to assist uninsured Minnesotans impacted by economic conditions resulting from the COVID-19 pandemic and sought and received

---

<sup>2</sup> United States Census, Health Coverage in the United States: 2019, issued September 2020. Due to the impact of the pandemic on data collection, the Census Bureau’s September 2021 report does not include state estimates of health insurance coverage for 2020.

<sup>3</sup> MNSure Board of Directors Meeting October 20, 2021, MNSure Slide Deck, QHP Sign-ups November 1, 2020, through October 17, 2021.

<sup>4</sup> MNSure Board of Directors Meeting October 20, 2021, MNSure Slide Deck, Cumulative APTC through September 2021.

<sup>5</sup> MNSure Board of Directors Meeting October 20, 2021, MNSure Slide Deck, Households with APTC as of October 17, 2021.

federal CRF to offset the costs. In state fiscal year 2021, MNsure began seeking ARPA funding to cover the costs of implementing exchange-specific requirements outlined in the federal ARPA legislation and for ARPA-eligible activities that support and improve health care access to Minnesotans negatively impacted by the pandemic.

MNsure's current three-year budget plan is included in the 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. Every two years, the MNsure board approves a comprehensive compliance program and roadmap. In July 2021, the MNsure board reauthorized the [MNsure Compliance Program Strategic Plan](https://www.mnsure.org/assets/bd-2021-07-21-compliance-program-strategic-plan_tcm34-491795.pdf) (https://www.mnsure.org/assets/bd-2021-07-21-compliance-program-strategic-plan\_tcm34-491795.pdf). MNsure continues to operate a strong internal audit program, an anonymous tip line to augment the reporting of fraud, waste and abuse, and 100% participation of employees in an agency-wide code of conduct training and certification in August 2021.

In 2021, the Legal and Compliance team has continued to work with other MNsure teams to mature its complaint resolution process. Over the past three years, the enhanced coordination among business units has made consumer complaint resolution more efficient and timelier by directing consumer issues to the relevant business area with the expertise and resources to resolve the complaint.

## **Data Practices**

MNsure has a responsibility under state and federal law to protect and ensure the privacy of personally identifiable information and other private or nonpublic data. MNsure has established a [comprehensive privacy policy](https://www.mnsure.org/resources/terms-conditions.jsp) (https://www.mnsure.org/resources/terms-conditions.jsp) outlining the collection, use, disposal and sharing of protected information. This policy informs the public on how their information is handled within the agency when they apply for health insurance coverage or otherwise do business with MNsure.

In July 2021, the MNsure board approved the current [Privacy Program Strategic Plan](https://www.mnsure.org/assets/bd-2021-07-21-privacy-program-strategic-plan_tcm34-491794.pdf) (https://www.mnsure.org/assets/bd-2021-07-21-privacy-program-strategic-plan\_tcm34-491794.pdf) that drives privacy and data practices related work at MNsure for fiscal years 2022 and 2023. The Privacy Program helps MNsure ensure it is continually refining and reviewing its privacy practices. As part of the Privacy Program, MNsure continues to work with its MNIT partners to conduct annual and ongoing security reviews. These reviews ensure protection of information maintained by the agency in all formats. The Minnesota Eligibility Technology System (METS) is architected to stated business and regulatory requirements with appropriate risk-reducing technical controls that ensure integrity, checks, logging and failover mechanisms.

MNsure 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 (CMS) and MNSure's Privacy Program, MNSure maintains documentation outlining its procedures and responsibilities for compliance with privacy and security laws and standards. MNSure's annual privacy impact assessment, most recently submitted to CMS in June 2021, identifies and documents the specific types of sensitive information that are collected, processed and stored by MNSure.

## ***Privacy and Security Functions***

### **Consent**

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

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

### **Data Challenge**

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

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

If the Privacy Officer agrees the data in question is inaccurate or incomplete, they must correct the data and make reasonable efforts to notify past recipients of the data about the data corrections. If the Privacy Officer is convinced that the contested data is accurate and complete, they must inform the individual of this conclusion. If the individual still disagrees, the individual may file an administrative appeal to the Minnesota Department of Administration as set forth in Minnesota Statutes, section 13.04, subdivision 4, and Minnesota Rules, part 1205, subpart 1600.

## **Access by Employees**

Employee and contractor access to private data is limited by security roles and minimum necessary training. MNSure also employs security safeguards such as separation of duties and physical controls to limit exposure to private data for anyone who does not have a business reason for access to specific data. Additionally, MNSure tracks access by privileged users to an individual's private data and maintains audit trail logs.

Each request for access to private data maintained in MNSure systems is determined on a case-by-case basis. An employee's supervisor evaluates the employee's necessary job duties and the minimum access required to accomplish such duties. The supervisor or employee sponsor submits a request for the minimum necessary access for the employee or contractor to the MNSure Privacy Officer, who will verify successful completion of a background check and privacy and security training.

The individual with the MNSure board's delegated authority then reviews each request on a case-by-case basis to approve or deny the access request.

## **Data Practices Requests**

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

In addition to responding to individual data requests, MNSure is committed to government transparency and continues to publish RFPs, grant awards, board meeting materials and other information [on the MNSure website](https://www.mnsure.org/about-us/) (<https://www.mnsure.org/about-us/>).

## **Incident Response Process**

MNSure staff and contractors receive training regarding security and privacy incidents. This training includes how to prevent incidents and how to report if one has occurred. Staff are required and trained to immediately report potential security or privacy incidents or breaches. MNSure's Privacy Office staff review each incident that is reported. If necessary, MNSure will convene an incident response team to evaluate the necessary criteria to determine the appropriate level of notification. Furthermore, data-sharing agreements with outside partners to whom private data is sent or received also include obligations to immediately notify MNSure of any security or privacy incidents. Incidents are handled in accordance with established policy and include, as necessary, communication with executive leadership, legal staff, public relations staff, external partners and IT providers.

MNSure thoroughly investigates each report of a potential security or privacy breach. In 2021, the majority of reported incidents were unintended manual disclosures, like sending an email to the incorrect recipient or assister errors in accessing their clients' information. Many other reports were investigated and determined not to be a 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. Additionally, MNSure conducts an annual tabletop exercise with MNIT Security partners and the state Department of Human Services (DHS) to prepare a cross-agency incident response plan.

## **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) (<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 ensures that consumers who disagree with an eligibility determination are assigned to a designated team of specially trained staff who will research the case, including contacting as appropriate DHS, the insurance carrier and/or assister. Under service level agreements honored by the RRT, staff will contact the consumer within two business days and close the case within one week. MNsure continues to utilize this process given its success.

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

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

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

MNsure is committed to ensuring that its information and services are equally and meaningfully accessible to its employees and consumers. 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 and, in 2021, improved access to these services by adding language options to its interactive voice response (IVR) system.

MNsure is also committed to building and retaining a richly talented and diverse workforce. Recognizing this commitment, MNsure is aligned with Minnesota's statewide affirmative action efforts and providing equal employment opportunity to all employees and applicants in accordance with equal opportunity and affirmative action laws. [MNsure's 2020-2022 Affirmative Action Plan](#) is available on MNsure's website.

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 2022 and beyond, MNsure will continue to prioritize its mission of promoting informed consumer choice, simplifying health plan comparison, and helping every Minnesotan obtain affordable, quality health insurance. MNsure is committed to reducing the rate of uninsured in Minnesota so that all Minnesotans, regardless of health status, have the security of comprehensive, affordable health insurance.

**MNsure Three Year Plan**  
**Fiscal Years 2021 - 2022 - 2023**  
*for Oct 20, 2021 Board Meeting*

	FY 2021 Actuals	FY 2022 Budget	FY 2023 Plan
<b>RESOURCES</b>			
<b>Balance Forward from previous year</b>	<b>8,457,000</b>	<b>2,099,000</b>	<b>2,119,000</b>
<b>Premium Withhold Revenue</b>	<b>18,664,000</b>	<b>20,620,000</b>	<b>22,158,000</b>
Calendar Year 2020	8,759,000	0	0
Calendar Year 2021	9,905,000	9,735,000	0
Calendar Year 2022		10,885,000	10,491,000
Calendar Year 2023			11,667,000
<b>Federal: ARPA Grant</b>		<b>1,107,000</b>	
<b>State: Transfers &amp; Appropriations</b>	<b>9,778,000</b>	<b>16,371,000</b>	<b>10,778,000</b>
Reinsurance Extension		3,844,000	
ARPA State Fiscal Recovery Funds		1,969,000	
DHS MA/MCRE reimbursement	9,778,000	10,558,000	10,778,000
<b>Miscellaneous (e.g. Earned Interest)</b>	<b>16,000</b>	<b>16,000</b>	<b>16,000</b>
<b>TOTAL RESOURCES</b>	<b>36,915,000</b>	<b>39,106,000</b>	<b>35,071,000</b>
<b>EXPENDITURES</b>			
<b>Administration</b>	<b>5,055,000</b>	<b>5,885,000</b>	<b>6,152,000</b>
Executive	1,068,000	1,122,000	1,150,000
Support Services	2,175,000	2,771,000	2,876,000
Legal & Compliance	1,812,000	1,992,000	2,126,000
<b>Communications</b>	<b>2,112,000</b>	<b>2,969,000</b>	<b>2,180,000</b>
Communication & Marketing	2,112,000	2,969,000	2,180,000
<b>Customer Service</b>	<b>19,386,000</b>	<b>20,171,000</b>	<b>20,629,000</b>
Plan Mgmt & Reporting	821,000	841,000	862,000
Eligibility & Enrollment	1,004,000	1,003,000	1,020,000
Navigator/Consumer Assistance Program	784,000	828,000	846,000
QHP Enrollment Fee Grants	299,000	400,000	400,000
Community Outreach Grants	3,988,000	4,100,000	4,100,000
Contact Center	11,697,000	12,182,000	12,564,000
Assister Resource Center	793,000	817,000	837,000
<b>METS IT System</b>	<b>8,263,000</b>	<b>7,962,000</b>	<b>6,006,000</b>
Operations	6,000,000	5,946,000	5,756,000
Development	2,263,000	2,016,000	250,000
<b>TOTAL EXPENDITURES</b>	<b>34,816,000</b>	<b>36,987,000</b>	<b>34,967,000</b>
<b>BALANCE</b>	<b>2,099,000</b>	<b>2,119,000</b>	<b>104,000</b>

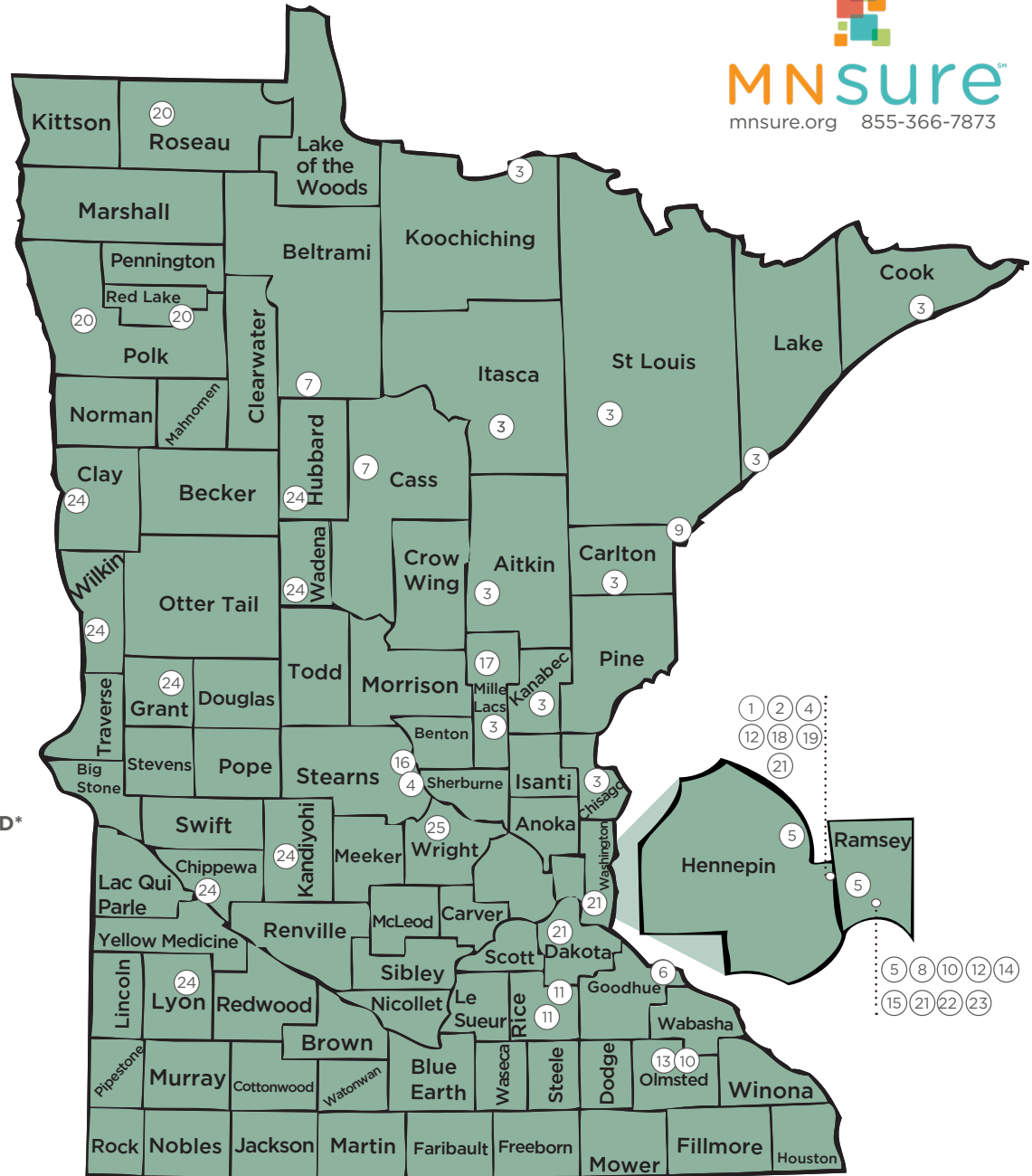
# Navigator Outreach and Enrollment Grantee Organizations

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

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



- 1 African Community Senior Services  
Minneapolis 612-735-8776
- 2 African Immigrants Community Services  
Minneapolis 612-871-9481
- 3 Arrowhead Economic Opportunity Agency\*  
Virginia 218-748-7356
- 4 Briva Health\*  
Minneapolis, St. Cloud 855-566-7873
- 5 CAPI USA\*  
Brooklyn Center 612-767-3671
- 6 C.A.R.E Clinic  
Red Wing 651-388-1022
- 7 Community Resource Connections\*  
Bemidji 218-333-0880
- 8 Face to Face  
St. Paul 651-772-5555
- 9 Generations Health Care Initiatives (Insure Duluth)  
Duluth 218-336-5700
- 10 Health Access MN\*  
St. Paul 651-645-0215  
Rochester 507-589-8649
- 11 HealthFinders Collaborative\*  
Faribault 507-323-8100
- 12 Hmong American Partnership\*  
St. Paul 651-495-9160
- 13 Intercultural Mutual Assistance Association (IMAA)  
Rochester 507-289-5960
- 14 International Institute of Minnesota  
St. Paul 651-647-0191
- 15 Merrick Community Services  
St. Paul 651-771-9339
- 16 Mid-Minnesota Legal Aid  
St. Cloud 320-253-0121
- 17 Mille Lacs Band of Ojibwe  
Onamia 320-532-1983
- 18 Native American Community Clinic  
Minneapolis 612-872-8086
- 19 NorthPoint Health & Wellness Center  
Minneapolis 612-767-9500
- 20 Northwest Community Action\*  
Badger 218-528-3258
- 21 Planned Parenthood MN, ND, SD\*  
St. Paul 612-999-1103
- 22 Portico Healthnet  
St. Paul 866-489-4899
- 23 Rainbow Health Minnesota  
St. Paul 612-373-2466
- 24 United Community Action Partnership\*  
Willmar 320-235-0850
- 25 Wright County Community Action  
Maple Lake 320-963-6500



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

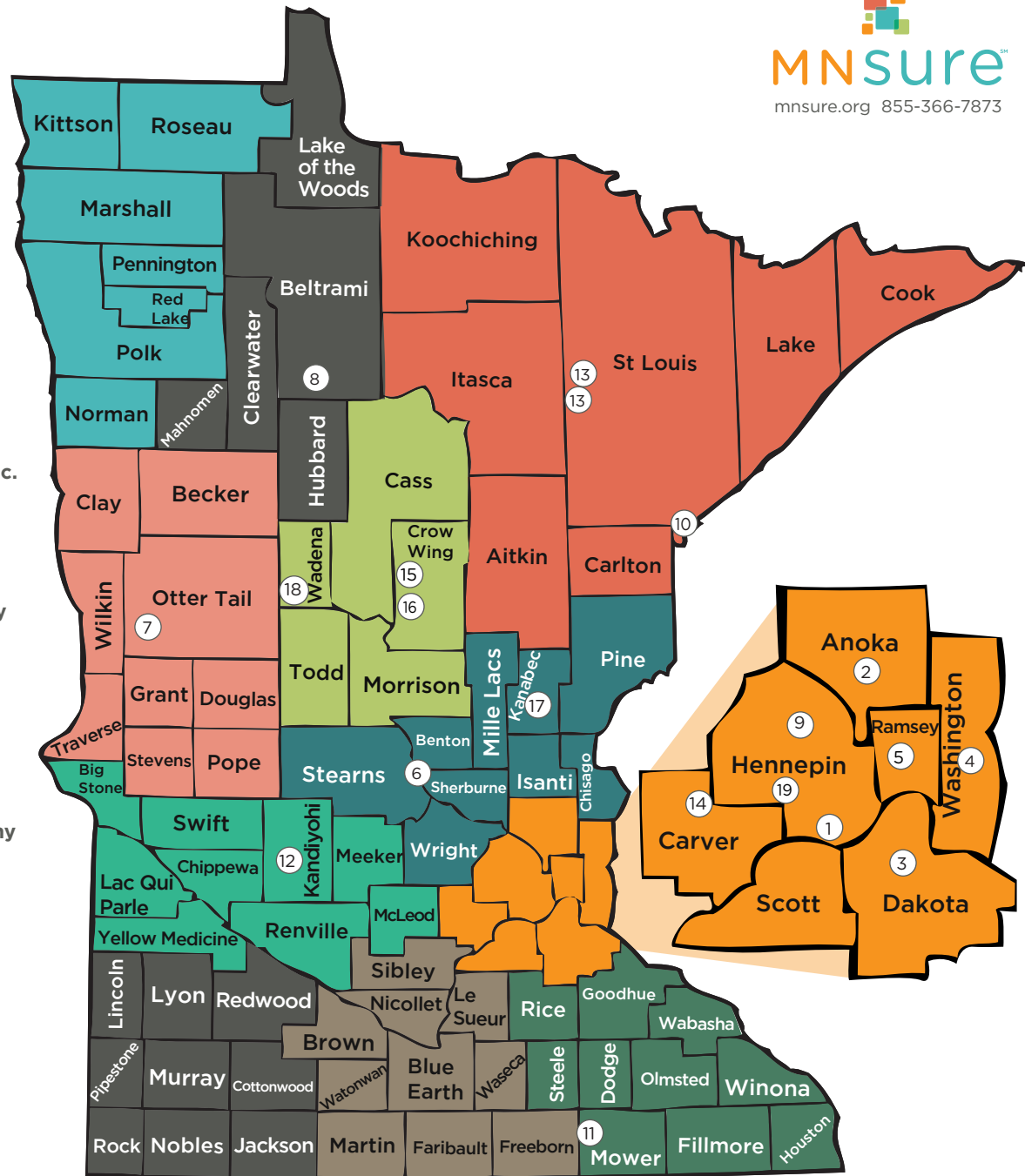
MNsure does not discriminate, including because of race, color, national origin, sex, age or disability.

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

# Broker Enrollment Centers

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

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



- ① **Alexander & Haberman Agency, LLC**  
Bloomington 952-777-4227
- ② **Alexander & Haberman Agency, LLC**  
Coon Rapids 763-260-5538
- ③ **Alexander & Haberman Agency, LLC**  
Eagan 651-346-3500
- ④ **Alexander & Haberman Agency, LLC**  
Lake Elmo 651-347-6098
- ⑤ **Alexander & Haberman Agency, LLC**  
Roseville 651-347-6098
- ⑥ **Alexander & Haberman Agency, LLC**  
St. Cloud 320-365-0120
- ⑦ **Alexander & Haberman Agency, LLC, in partnership with Tim Bakken and Associates**  
Fergus Falls 763-260-5511
- ⑧ **Allen J. Zutz, CFP®, ChFC®, FIC**  
Bemidji 218-444-0202
- ⑨ **American Senior Benefits**  
Maple Grove 763-559-8200, ext. 100

- ⑩ **Benes Insurance Services, A Strong Company**  
Duluth 218-628-6180
- ⑪ **Corporate Financial Services, Inc. DBA AdvisorNet Financial**  
Austin 507-434-2299
- ⑫ **Health Insurance Services, Inc.**  
Willmar 320-235-2500
- ⑬ **Jenifer Ivanca Insurance Agency**  
Chisholm 218-254-3422  
Hibbing 218-440-1665
- ⑭ **Legacy Health Insurance**  
Waconia 952-922-5677
- ⑮ **Nisswa Insurance, A Strong Company**  
Nisswa 218-963-4446
- ⑯ **RG Insurance, A Strong Company**  
Baxter 218-828-1310
- ⑰ **Sjoberg & Holmstrom, LLC**  
Mora 320-679-5183
- ⑱ **Strong Insurance Services of Wadena, A Strong Company**  
Wadena 218-430-0400
- ⑲ **Tonka Financial Services**  
Mnettonka 952-746-5110

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

Attention. If you need free help interpreting this document, call 855-366-7873.

Digniini. 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.