

**MNsure Financial Report**  
**March 9, 2016**

	FY 2016		
	7/20/15 presentation, updated*	Projection for FYE	Variance
<b>RESOURCES</b>			
Balance Forward from previous year	345,965	345,965	0
<b>Premium Withhold Revenue</b>	<b>8,682,297</b>	<b>8,645,673</b>	<b>(36,624)</b>
Enrollment Year 2015 @ 3.5%	3,471,000	3,118,883	(352,117)
Enrollment Year 2016 @ 3.5%	5,211,297	5,526,790	315,493
Enrollment Year 2017 @ 3.5%			0
Enrollment Year 2018 @ 3.5%			
<b>CCIIO Establishment Grants</b>	<b>38,391,615</b>	<b>38,391,615</b>	<b>0</b>
IT System Development	17,409,252	17,409,252	0
Business Development	20,982,363	20,982,363	0
<b>DHS Reimbursement</b>	<b>9,608,860</b>	<b>9,608,860</b>	<b>0</b>
Business Operations	9,608,860	9,608,860	0
<b>Miscellaneous</b>	<b>0</b>	<b>3,444</b>	<b>3,444</b>
<b>TOTAL RESOURCES</b>	<b>57,028,737</b>	<b>56,995,557</b>	<b>(33,180)</b>
<b>EXPENDITURES / USES</b>			
<b>Administration</b>	<b>7,086,000</b>	<b>6,796,000</b>	<b>(290,000)</b>
Executive	1,059,000	1,019,000	(40,000)
Support Services	4,375,000	4,125,000	(250,000)
Legal & Compliance	1,652,000	1,652,000	0
<b>Regulatory</b>	<b>475,000</b>	<b>639,000</b>	<b>164,000</b>
Commerce	25,000	25,000	0
MDH	450,000	614,000	164,000
<b>Communications</b>	<b>3,710,000</b>	<b>3,510,000</b>	<b>(200,000)</b>
Communication & Marketing	3,710,000	3,510,000	(200,000)
<b>Customer Service</b>	<b>26,749,363</b>	<b>24,952,563</b>	<b>(1,796,800)</b>
Plan Mgmt & Reporting	908,000	733,000	(175,000)
Eligibility & Enrollment	1,323,000	970,000	(353,000)
PMO Office	5,366,812	5,366,812	0
SHOP Program	482,000	423,200	(58,800)
Navigator Program	858,000	848,000	(10,000)
QHP Enrollment Fee Grants	750,000	750,000	0
Community Outreach Grants	4,215,483	4,215,483	0
Call Center	9,005,068	9,005,068	0
Manual Operations	3,265,000	2,065,000	(1,200,000)
Assistor Resource Center	576,000	576,000	0
<b>METS IT System</b>	<b>18,630,465</b>	<b>18,630,465</b>	<b>0</b>
Operations	1,221,213	1,221,213	0
Development	17,409,252	17,409,252	0
<b>TOTAL EXPENDITURES / USES</b>	<b>56,650,828</b>	<b>54,528,028</b>	<b>(2,122,800)</b>
<b>BALANCE</b>	<b>377,909</b>	<b>2,467,529</b>	<b>2,089,620</b>

\* FY16 board-adopted budget on 7-20-15, updated to reflect the close of FY15 and carryforward of unspent Federal resources

**MNsure Preliminary Three Year Plan**  
**Fiscal Years 2016 - 2017 - 2018**  
**March 9, 2016**

	FY 2016 Budget 7/20/15 presentation, updated*	FY 2017 Proposed Preliminary Budget	FY 2018  Plan
<b>RESOURCES</b>			
<b>Balance Forward from previous year</b>	<b>345,965</b>	<b>2,467,529</b>	<b>617,457</b>
<b>Premium Withhold Revenue</b>	<b>8,682,297</b>	<b>12,779,459</b>	<b>15,284,000</b>
Enrollment Year 2015 @ 3.5%	3,471,000	0	0
Enrollment Year 2016 @ 3.5%	5,211,297	5,819,960	0
Enrollment Year 2017 @ 3.5%		6,959,499	7,034,000
Enrollment Year 2018 @ 3.5%			8,250,000
<b>CCIIO Establishment Grants</b>	<b>38,391,615</b>	<b>8,436,357</b>	<b>0</b>
IT System Development	17,409,252	4,200,000	0
Business Development	20,982,363	4,236,357	0
<b>DHS Reimbursement</b>	<b>9,608,860</b>	<b>14,343,632</b>	<b>14,351,000</b>
Business Operations	9,608,860	14,343,632	14,351,000
<b>Miscellaneous</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL RESOURCES</b>	<b>57,028,737</b>	<b>38,026,977</b>	<b>30,252,457</b>
<b>EXPENDITURES / USES</b>			
<b>Administration</b>	<b>7,086,000</b>	<b>7,293,500</b>	<b>7,300,000</b>
Executive	1,059,000	1,113,500	1,140,000
Support Services	4,375,000	4,360,000	4,300,000
Legal & Compliance	1,652,000	1,820,000	1,860,000
<b>Regulatory</b>	<b>475,000</b>	<b>225,000</b>	<b>230,000</b>
Commerce	25,000	25,000	30,000
MDH	450,000	200,000	200,000
<b>Communications</b>	<b>3,710,000</b>	<b>3,557,000</b>	<b>3,310,000</b>
Communication & Marketing	3,710,000	3,557,000	3,310,000
<b>Customer Service</b>	<b>26,749,363</b>	<b>20,074,557</b>	<b>15,330,000</b>
Plan Mgmt & Reporting	908,000	657,000	670,000
Eligibility & Enrollment	1,323,000	1,147,000	1,090,000
PMO Office	5,366,812	2,094,857	630,000
SHOP Program	482,000	435,000	370,000
Navigator Program	858,000	666,000	580,000
QHP Enrollment Fee Grants	750,000	750,000	750,000
Community Outreach Grants	4,215,483	4,100,000	4,100,000
Call Center	9,005,068	7,112,200	5,050,000
Manual Operations	3,265,000	2,536,500	1,500,000
Assistor Resource Center	576,000	576,000	590,000
<b>METS IT System</b>	<b>18,630,465</b>	<b>6,259,463</b>	<b>3,310,000</b>
Operations	1,221,213	2,059,463	2,310,000
Development	17,409,252	4,200,000	1,000,000
<b>TOTAL EXPENDITURES / USES</b>	<b>56,650,828</b>	<b>37,409,520</b>	<b>29,480,000</b>
<b>BALANCE</b>	<b>377,909</b>	<b>617,457</b>	<b>772,457</b>

\* FY16 board-adopted budget on 7-20-15, updated to reflect the close of FY15 and carryforward of unspent Federal resources

# Premium Withhold Revenue Projections

as of March 9, 2016

(projected additional and lapsed members based on effectuated enrollment)

Enrollment Year	Beginning Members	Additional Members	Lapsed Members	Lapse Rate	Ending Members	Member Months	Average Premium	Withhold Percent	Withhold Revenue
EY 2015 Jul-Dec15									3,118,883
EY 2016 Jan-Jun16 Jul-Dec16	47,417	26,455	(3,000)	0.5%	70,872	831,264 404,893 426,371	390.00 390.00 390.00	3.50% 3.50% 3.50%	11,346,750 5,526,790 5,819,960
EY 2017 Jan-Jun17 Jul-Dec17	70,872	15,000	(3,400)	0.5%	82,472	976,342 485,575 490,767	409.50 409.50 409.50	3.50% 3.50% 3.50%	13,993,417 6,959,499 7,033,918
EY 2018 Jan-Jun18 Jul-Dec18	82,472	15,000	(3,900)	0.5%	93,572	1,099,911 548,214 551,697	429.98 429.98 429.98	3.50% 3.50% 3.50%	16,552,891 8,250,236 8,302,656

Translation to Fiscal Year	Member Months	Average Premium	Withhold Percent	Withhold Revenue
FY 2016 Jul-Dec15 Jan-Jun16	717,310 312,417 404,893	303.00 390.00	3.50% 3.50%	8,645,673 3,118,883 5,526,790
FY 2017 Jul-Dec16 Jan-Jun17	911,945 426,371 485,575	390.00 409.50	3.50% 3.50%	12,779,459 5,819,960 6,959,499
FY 2018 Jul-Dec17 Jan-Jun18	1,038,981 490,767 548,214	409.50 429.98	3.50% 3.50%	15,284,154 7,033,918 8,250,236