

OVERVIEW AND ALLOCATION OF MNsure OPERATIONAL EXPENDITURES

ADMINISTRATIVE

- Executive— including MNsure Board expenses and payroll expenses of the following MNsure positions/roles in the organization: Chief Executive Officer, Deputy Director of External Affairs, Deputy Director of Operations, Chief Legal and Compliance Officer, Chief Financial Officer, and Director of Legislative Relations. *Allocated solely to MNsure.*
- Support Services— including payroll and non-payroll expenditures for support staff, accounting operations staff, office equipment, supplies, staff development, travel, office space leases, etc. Also includes financial services and standard desktop IT services purchased from DHS based on interagency agreement. *Allocated between MNsure and DHS.*
- Project Management – including payroll and non-payroll for project management resources across the organization, providing the flexibility to address high priority special projects with non-permanent staff resources. Also includes consultant contracts that address the development of manual business processes, procedures and documentation in support of public and private health care programs offered through MNsure. *Allocated between MNsure and DHS.*
- Legal & Compliance – including payroll and non-payroll expenditures for the following: Compliance & Program Integrity; Privacy & Security; Data Practices; Contract Management; Purchasing and Facility Management; and Appeals Management and Adjudication. *Appeals costs are allocated solely to MNsure, while other activities in this area are allocated between MNsure and DHS.*

REGULATORY

Includes expenses related to QHP certification and other services provided by the Departments of Commerce and Health. *Allocated solely to MNsure.*

COMMUNICATIONS AND MARKETING

Includes payroll and non-payroll expenditures for communications and external relations activities. It also include public relations and marketing activities, including production of communications materials; managing contracts for advertising and grassroots outreach; website maintenance and development; management of marketing items and materials; event planning and promoting; and other activities. *Allocated between MNsure and DHS.*

CUSTOMER SERVICE

- Plan Management & Reporting – payroll and non-payroll expenditures in support of work with health insurance companies that offer qualified health plans on MNsure. Includes certifying health plans in conjunction with state regulatory agencies and for the loading, display and content of all information about qualified health plans on MNsure. Includes productions of federally required reports and other metrics of interest. *Allocated solely to MNsure.*

- Eligibility & Enrollment – payroll and non-payroll expenditures in support of establishment and implementation of required federal and state policies related to individual market eligibility and enrollment activities. Includes work on determining eligibility to purchase private coverage with or without tax credits, verification issues, renewal processes and other eligibility issues. Also includes extensive work with DHS to determine appropriate rules/processes for families with members who are eligible for various types of affordability assistance and/or who may transition between public and private coverage. Also includes Eligibility Notices / Invoicing / Receipt Processing – print, mail and receipting services purchased from DHS based on interagency agreement or purchased from outside vendors. *Allocated solely to MNsure.*

- SHOP Program – payroll and non-payroll expenditures in support of the SHOP Program. *Allocated solely to MNsure.*

- Navigator-Assistor-Broker Program – includes payroll and non-payroll for MNsure’s efforts to build a robust statewide network of entities that help increase the number of insured Minnesotans. It also includes Outreach Grants (payments to fund consumer education and awareness activities) and Enrollment Fee Grants (payments for each enrollment). *Most activities in this area, including Outreach Grants, are allocated between DHS and MNsure, while QHP Enrollment Fee Grants are allocated solely to MNsure.*

- Contact Center and Manual Operations
 - Contact Center: payroll and non-payroll expenditures for providing assistance to all consumers and constituents seeking health insurance coverage through MNsure via phone, email and social media inquiries, on issues such as: enrollment, application changes, eligibility, and all general or specific questions related to the exchange and the plans offered. *Allocated between MNsure and DHS.*

 - Manual Operations: This includes payroll and non-payroll expenditures for manual operations. Examples include: processing of life events and processing of manual enrollments via paper applications. *Allocated solely to MNsure.*

- Assistor Resource Center – payroll and non-payroll expenditures for providing assistance to the navigator community. This work includes both consumer and navigator related issues and concerns. *Allocated between MNsure and DHS.*