



# MNsure Overview

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# Overview

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**What is MNsure?**

**Who will MNsure serve?**

**How will MNsure work?**



# What is MNsure?

# What is an Exchange - MNsure?

A new marketplace where Minnesotans can find, compare, choose, and get quality private and public health care coverage that best fits their needs.

The screenshot shows the MNsure website homepage. At the top, there is a navigation bar with the MNsure logo and the tagline "Where you choose health coverage". Below this are several menu items: "how you benefit", "how it will work", "calculate your cost", and "get involved". A search bar is located in the top right corner. The main content area features a large banner with the heading "who can help" and a sub-headline "We are building a network of community partners and agents to reach Minnesotans across the state, beginning October 2013. Join the network...". To the right of the banner are three buttons: "faq's", "your stories", and "stay informed". Below the banner are three columns of content: "NEWS" with a link to "MNsure to offer small businesses competitive health insurance options beginning in 2014", "ask us" with a link to "What is MNsure?", and "video" with a link to "Welcome to MNsure". At the bottom of the page, there are four columns of links: "PLANNING ACTIVITY", "NEWS ROOM", "ABOUT US", and "FOLLOW US".

# Why an Exchange? Why MNsure?

Subject of ongoing dialogue in Minnesota since 2006

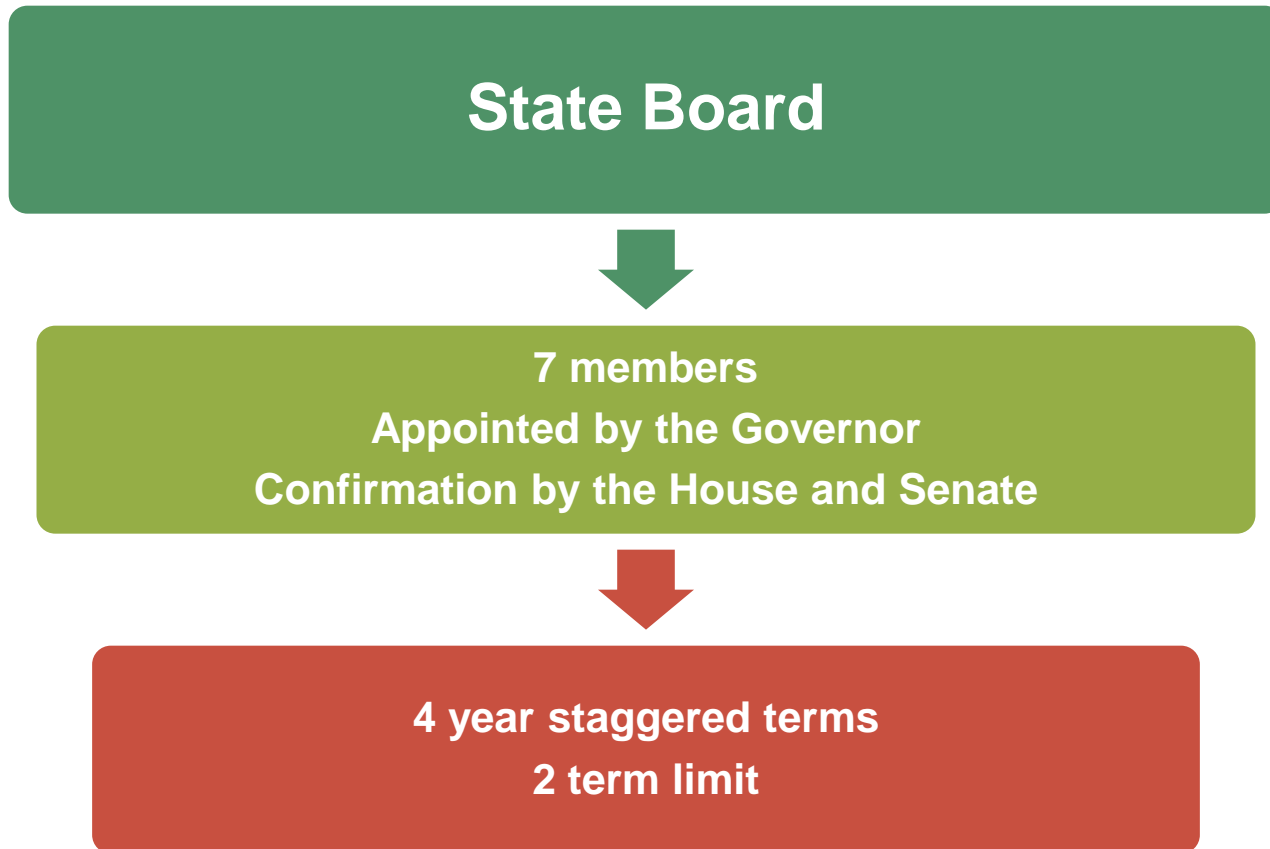
Provision within the federal **Affordable Care Act (ACA)** enacted in March 2010

State-based Exchange signed into law by Governor Dayton in March 2013



# MNsure Governance

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# Why MNsure?

## Simple One-Stop Shop

Easier for individuals to search, select and enroll, easier for small employers to administer, and streamlined access for public /private coverage

## Choice

Individuals and employees of small businesses can pick from among multiple quality plans that best fit their needs

## Affordability and Value

Financial assistance and greater market incentives for competition and innovation on cost, quality, satisfaction, etc.

## Comparable Information

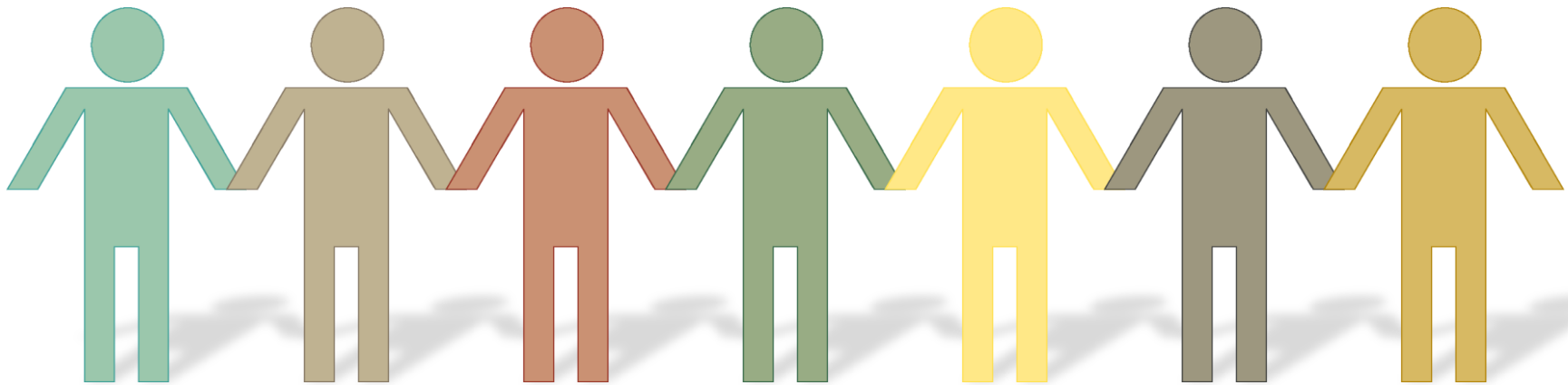
Consumers can find easy to use, comparable information on plans and providers



# Who will MNsure serve?



# Who will MNsure serve – Over 1 million Minnesotans projected by 2016



**Individual Consumers –  
300,000**

**Small Businesses and  
Employees – 150,000**

**Medical  
Assistance/MNCare –  
880,000**

# Who will MNsure serve?

- **Individuals**

- Those seeking individual market coverage
- Tax credits available from 100% to 400% FPL
- Tax credits available to those without “affordable” employer coverage (employee share of premiums above 9.5% of income) and those not eligible for public programs

- **Medical Assistance and MinnesotaCare**

- Medicaid Assistance: Adults below 138% FPL, kids under 275% FPL
- MinnesotaCare: Adults between 138% and 200% FPL
- Coverage options determined by Department of Human Services

- **Small Employers**

- < 50 employees through 2015, < 100 employees starting 2016
- Tax credits for < 25 employees below \$50,000 average wage
- State option for larger employers starting in 2017

# Premium Tax Credits



- Based on household income and family size for the year
  - Between 100% to 400% of FPL (\$23,550-\$94,200 for family of 4)
  - Must be ineligible public programs and “affordable” employer based coverage
- Amount depends on income as % of Federal Poverty Level (FPL)
  - On a sliding scale
  - Limits premium payments as a % of income from 2.0% to 9.5% of income for second lowest cost “silver plan”

# Small Employer Tax Credits

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- Tax credits for < 25 employees with below \$50,000 average wage
- Credit is up to 50% of employer paid portion of premium for employers that contribute at least 50%
- Must purchase through MNsure
- Tax credit is available for 2 years
- Sole proprietors are grouped with Individual market purchasers and eligible for individual premium tax credits

# When can you enroll?

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- Initial open enrollment runs October 1, 2013 through March 31, 2014
- Annual open enrollment periods after that run October through December
- Special enrollment periods available in certain circumstances during the year
- Members of federally-recognized tribes may enroll or change plan designations one time per month
- Small employers can enroll/renew throughout the year at one time of their choosing
- Individuals may apply and be eligible for Medicaid throughout the year

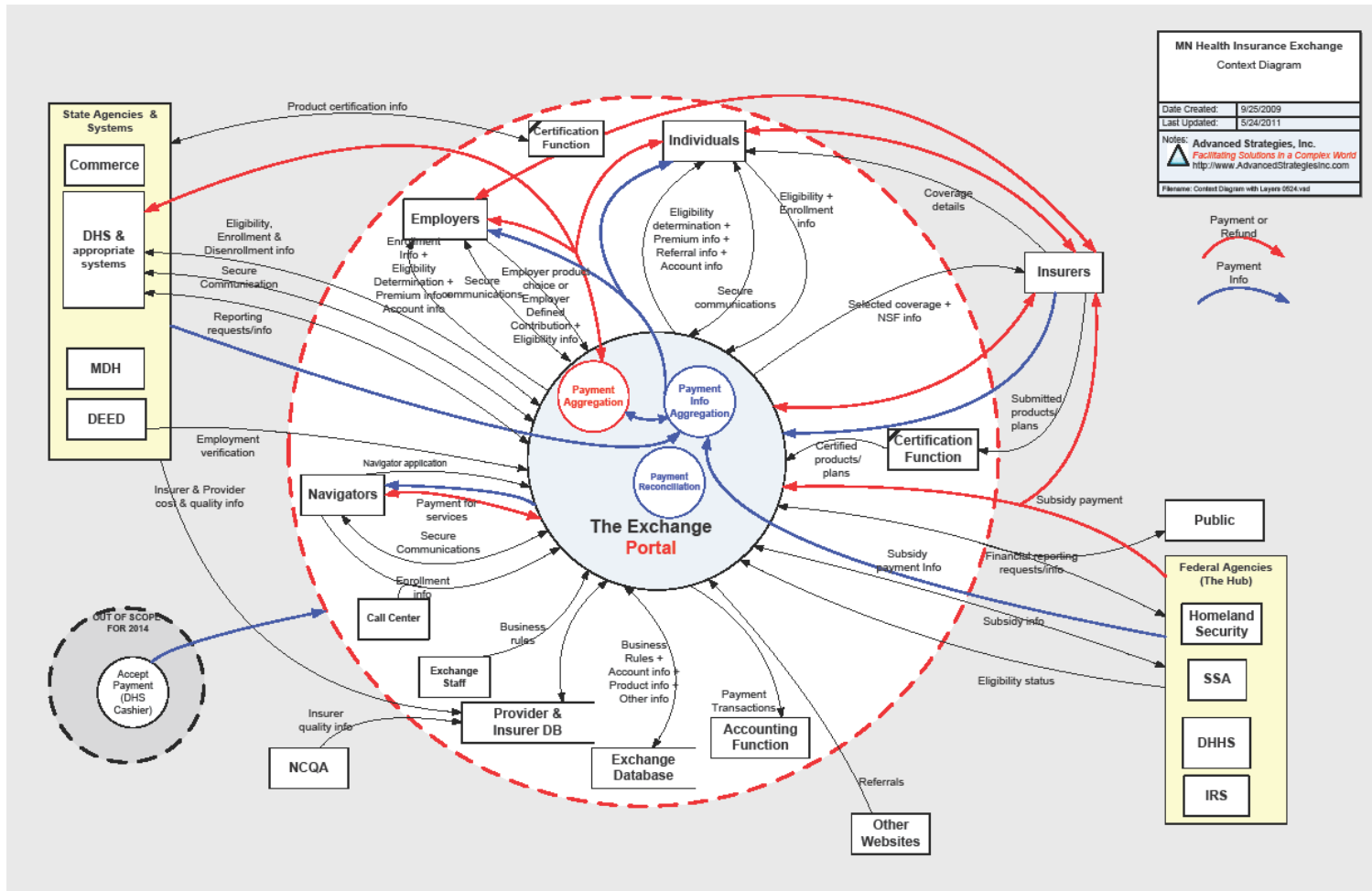
# How will MNsure work?

# MNsure Functions

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- Provide one-stop shop including a call center and website
- Ensure health insurance plans meet market wide and exchange specific standards
- Provide comparative information on health benefit plans, costs, quality, and satisfaction using a standard format
- Provide assistance online, by phone, in-person, and by mail
- Operate in person assistance programs
- Facilitate “real-time” eligibility and enrollment
- Determine eligibility for individual and employer tax credits, Medicaid, and coverage requirement exemptions
- Process appeals for determinations
- Additional functions for small employers: Employee choice (“defined contribution”) and premium aggregation
- Comply with numerous federal oversight, auditing, and reporting provisions

# MNsure Functionality and Interactions





# The Online Experience

A user experience that is responsive to people's different needs, desires and expectations.



## Passenger

Get it done for me

How they want to engage: Hands-off

How they want to feel: Unburdened

What they're willing to give up: Control for convenience



## Apprentice

Hold my hand

How they want to engage: Hands-on

How they want to feel: Like they're doing the right thing and making appropriate decisions

What they're willing to give up: Speed, convenience, and flexibility



## Manager

Keep me posted

How they want to engage: Only when needed for oversight and approval

How they want to feel: Confident and well represented; that their time is used effectively

What they're willing to give up: A certain degree of control over the process



## Engineer

Get out of my way

How they want to engage: Detail by detail

How they want to feel: Equipped to make decisions and changes when necessary

What they're willing to give up: Very little



## Assister

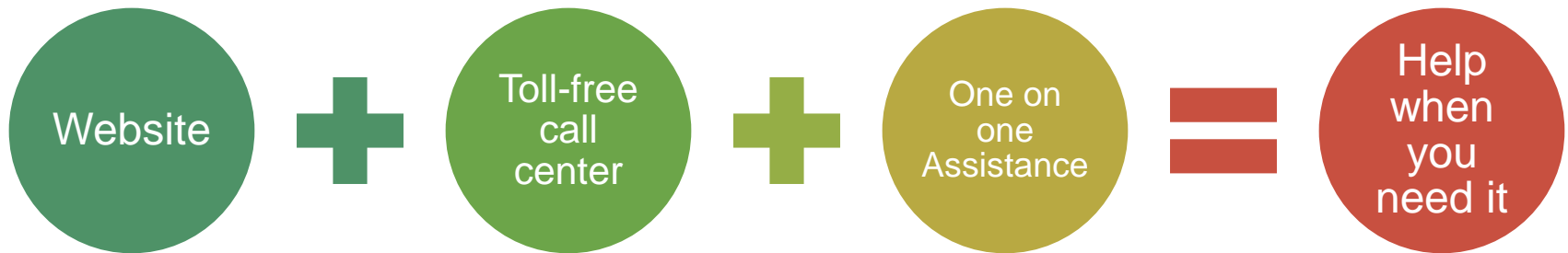
How can I best help you?

How they want to engage: Meet consumers where they are

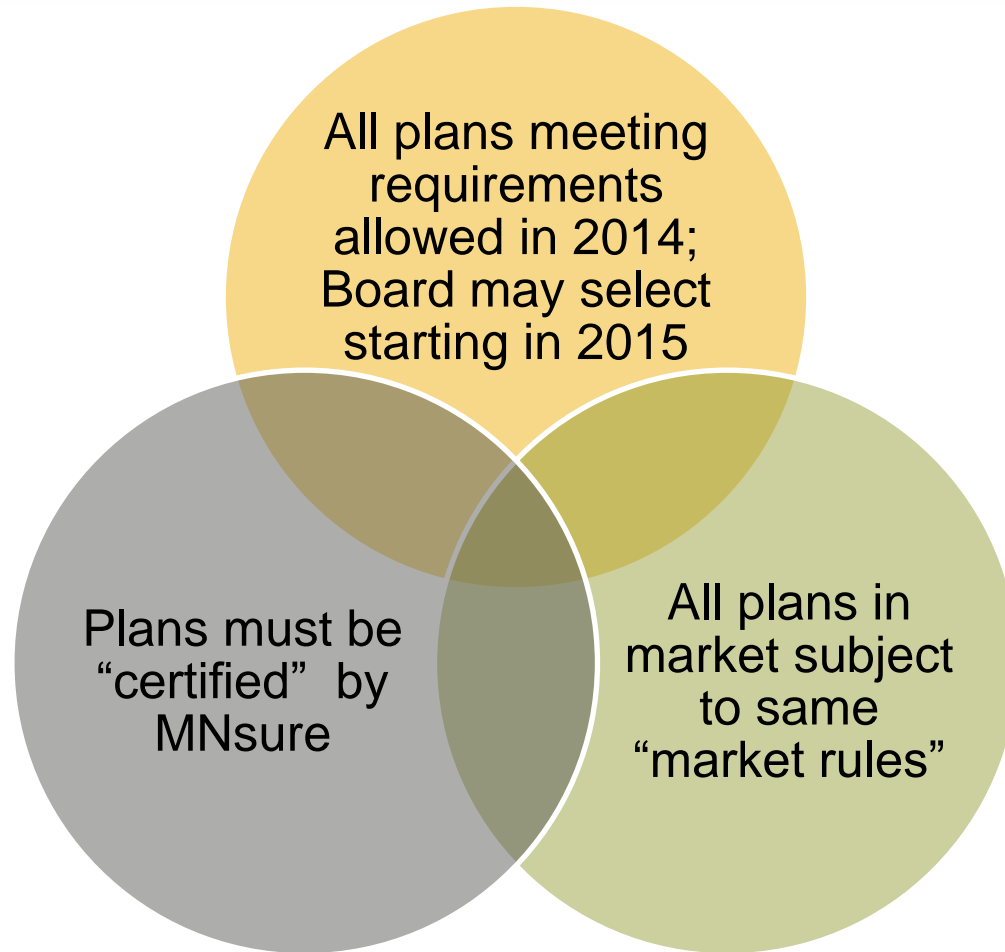
How they want to feel: Like they're providing a valuable service

What they're willing to give up: Many of the easier cases

# Consumer Assistance Network



# Plan Management



# Questions?

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**mnsure.org**

healthreform.mn.gov

healthcare.gov

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