

**Minnesota Health Insurance Exchange
Finance Workgroup
“Beneficiary” Considerations for Financing Sources**

FROM 11/30/2011 Overview Presentation

Required Exchange Functions and Markets Served	Exchange Private Enrollees	Exchange Medicaid Enrollees	Fully Insured Market	General Population	Insurers/Providers Navigator/Brokers
Certify Qualified Health Plans	X		X		X
Provide comparative insurer and product information and ratings	X	X	X		X
Eligibility and enrolment for Medicaid and private plans	X	X			X
Administer individual and employer subsidies	X				
Determine coverage requirement exemptions	X	X	X	X	
Provide employers info on subsidy-eligible employees	X		X	X	
Electronic interchange to share info with state and federal agencies (eligibility)	X	X			
Operate telephone hotline and website	X	X			X
Navigator program	X	X			X

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Optional Exchange Functions and Markets Served	Exchange Private Enrollees	Exchange Medicaid Enrollees	Fully Insured Market	General Population	Insurers/Providers Navigator/Brokers
Negotiate or select health plans to be offered	X				X
Conduct risk-adjustment	X	X?	X		X
Provide comparative information on providers	X	X	X	X	X
Collect premiums (required for small group)	X				X
Aggregate multiple funding sources for enrollees, such as from multiple employers (required for small group)	X				X
Provide additional employer benefit services	X				X
Provide additional public program benefit eligibility or referral services		X		X?	