

**Minnesota Health Insurance Exchange  
Finance Workgroup  
December 14, 2011- updated version**

**Who is impacted from the Exchange?**

- 1) Individual Exchange Participants
  - a) Eligibility (MA and tax credits)
  - b) Enrollment
  - c) Provider cost and quality information
  - d) Plan information
  - e) Fund aggregation
- 2) Individuals outside the Exchange/General Public
  - a) Exceptions to mandate
  - b) Provider cost and quality information
  - c) Plan information
- 3) Carriers
  - a) Mechanism to see product
- 4) Small Employers
  - a) Ability to offer wider range of plans
  - b) Ability to give flexibility to employees
  - c) Ability to choose defined contribution
  - d) Administrative benefits
- 5) Large Group and Self-funded
  - a) Provider cost and quality information
- 6) Hospitals
  - a) Mitigation options with an Exchange against bad debt (Exchange can be used to help consumer make better decisions that will impact overall costs to the consumer, including premiums and deductibles.)
- 7) Navigators
- 8) Medicaid and other public programs

Discussion on

- Need to explore further with Governance group.
- Different perspectives of members of the group, representing different stakeholders.
- Exchange as a dynamic multifunctional entity that will benefit different groups overtime and who “benefits” over time will change dependant on how well the Exchange functions.