

Minnesota Health Insurance Exchange

Policy Analysis Conference
October 10, 2012

Katie Burns
Exchange Plan Management and Quality Director
Health Insurance Exchange



What is an Exchange?

An online marketplace where Minnesotans can find, compare, choose, and get quality health care coverage that best fits your needs and your budget.

The image displays two overlapping screenshots of the Minnesota Health & Human Services Exchange website. The top screenshot shows the main navigation bar with links for Home, How to Use, Request Exemption, Health Insurers, and About the Exchange. Below the navigation is a welcome message: "Welcome to the Health Insurance Exchange. Use this site to shop for and compare health plans from our major health in...". A large image of a family is featured on the left. On the right, there is a "What would you like to do?" section with a "GET STARTED" button and a "Login to an existing account" section with fields for User ID and Password. The bottom screenshot shows the "Minnesota Exchange Prototype" interface. It includes a "START HERE" link, a "Welcome to the Minnesota Exchange Prototype" message, and a "Find out if you are eligible for assistance and purchase your health plan online." section. Below this is a "Request an Exemption" link and three buttons: "Apply for Assistance & Purchase Plans", "Purchase Plans", and "Get Cash/Food Assistance". The interface also features a "How this Site Works" section, a "What is Health Care Reform?" section, and a "Quality Assured Health Care Providers" section. At the bottom, there is a "How will the Health Reform Act affect my household?" calculator with fields for the number of adults and children, and the annual household income, and a "Check" button.

Why an Exchange?

Subject of ongoing dialogue in
Minnesota since 2006

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



Why an Exchange?

**Imperfect
Information**

**Lack of
Consumer
Engagement**

**Barriers to
Health Care
Market
Competition**

**Lack of Mobility
and Portability**

Too Few Sellers

Why an Exchange?

More Choice

Consumer has many plans to pick from and can pick the one that best fits their needs

Lower Costs for Consumer

Multiple plans in one place means greater market incentives for competition on quality & cost

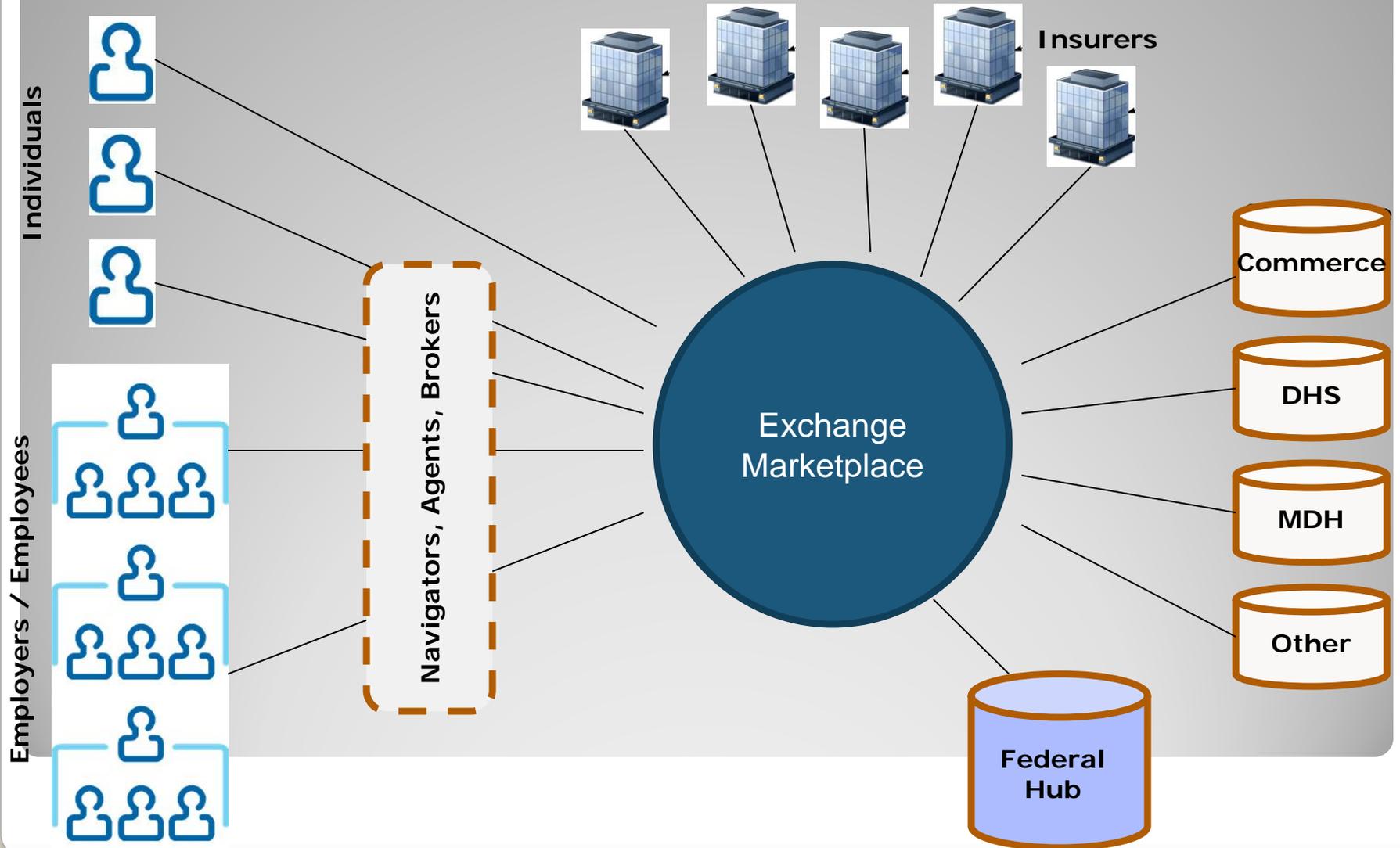
Simple One-Stop Shop

Makes it easier to search, select and enroll, plus greater mobility and portability

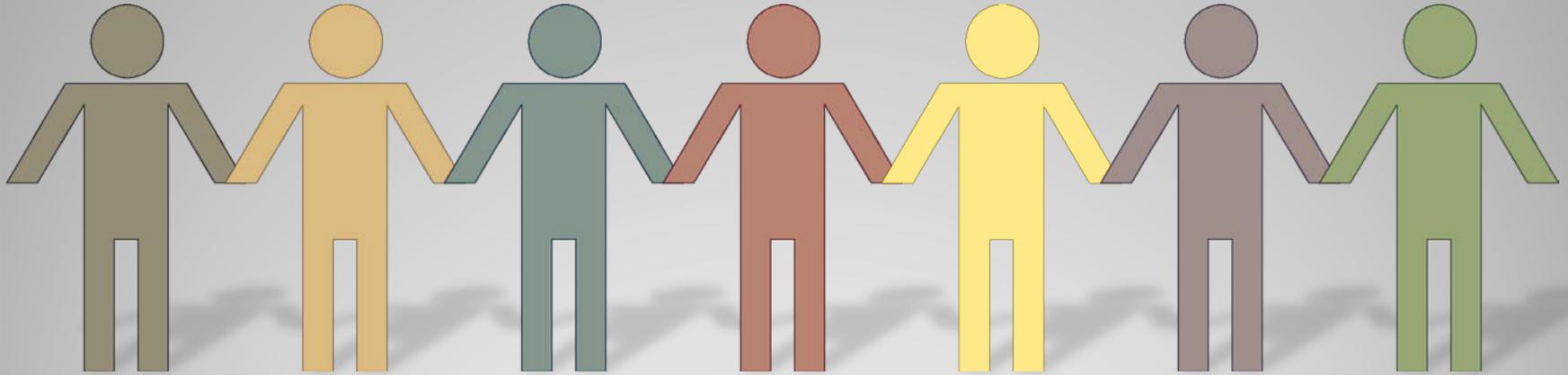
Quality Ratings

Consumer can find transparent comparison information on the plans and health providers

How will an Exchange Work?



Audience Served



**Individual
Consumers**

**Small Business
Owner**

**Medical Assistance
Enrollee**

Timeline



What's Been Done To Date

Advisory Task Force

Task

Advises the Agency Partner Commissioners on the design and development of a Minnesota Health Insurance Exchange

Composition

15 members represent a balance of interests, including consumers, employers, labor, health care providers, health insurers, Medicaid, agents and those with experience navigating health plan enrollment, and experts in public and private health care markets and public health improvement

Grant Funding

Federal Grant of
\$1 M
February 2011

Federal Grant of
\$4.2 M
August 2011

Federal Grant of
\$23 M
February 2012

Federal Grant of
\$42 M
August 2012



- Planning
- Development
- Technical Infrastructure
- Stakeholder Consultations
- Market Research

- Technical Infrastructure
- Program Integration
- Operations
- Outreach

Key Issues Today

- Type of governance
- Connection with existing private market and state/federal systems or processes
- Health plan offerings
- Setting up an assister system
- How to fund ongoing operations

Next Steps

Products

- What standards should apply to Qualified Health Plans

Assisters Navigators Broker

- What standards and compensation structures should apply to the people working as assisters/navigators/brokers on behalf of the Exchange.

Sustainability

- Near term (i.e. 2014) options and long-term (i.e. 2015 and beyond) options

Outreach & Education

- Continued dialogue on how best to educate and inform Exchange consumers, users and partners

Next Steps

Continued work by
Advisory Task Force
and Work Groups:
Incorporate
advice/ideas of
200+ stakeholders

Certification:
Demonstrate to the
Feds a
comprehensive,
detailed **PLAN** to
develop an
exchange.

November 2012

Today's Theme:
The Role of Evidence and Evaluation
in Developing Policy

Two Current Examples

- Economic modeling around future impact of Affordable Care Act reforms and the Exchange
- Strategies for helping consumers understand and compare their health plan choices