



# About MNsure

*Minnesota's health insurance marketplace*

January 23, 2014

Small Business Administration/MNsure Webinar



**Minnesota.** Land of 10,000 reasons to get health insurance.



And now  
one great  
place to  
find it.

# Overview

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**WHAT MNsure is**

**WHY MNsure exists**

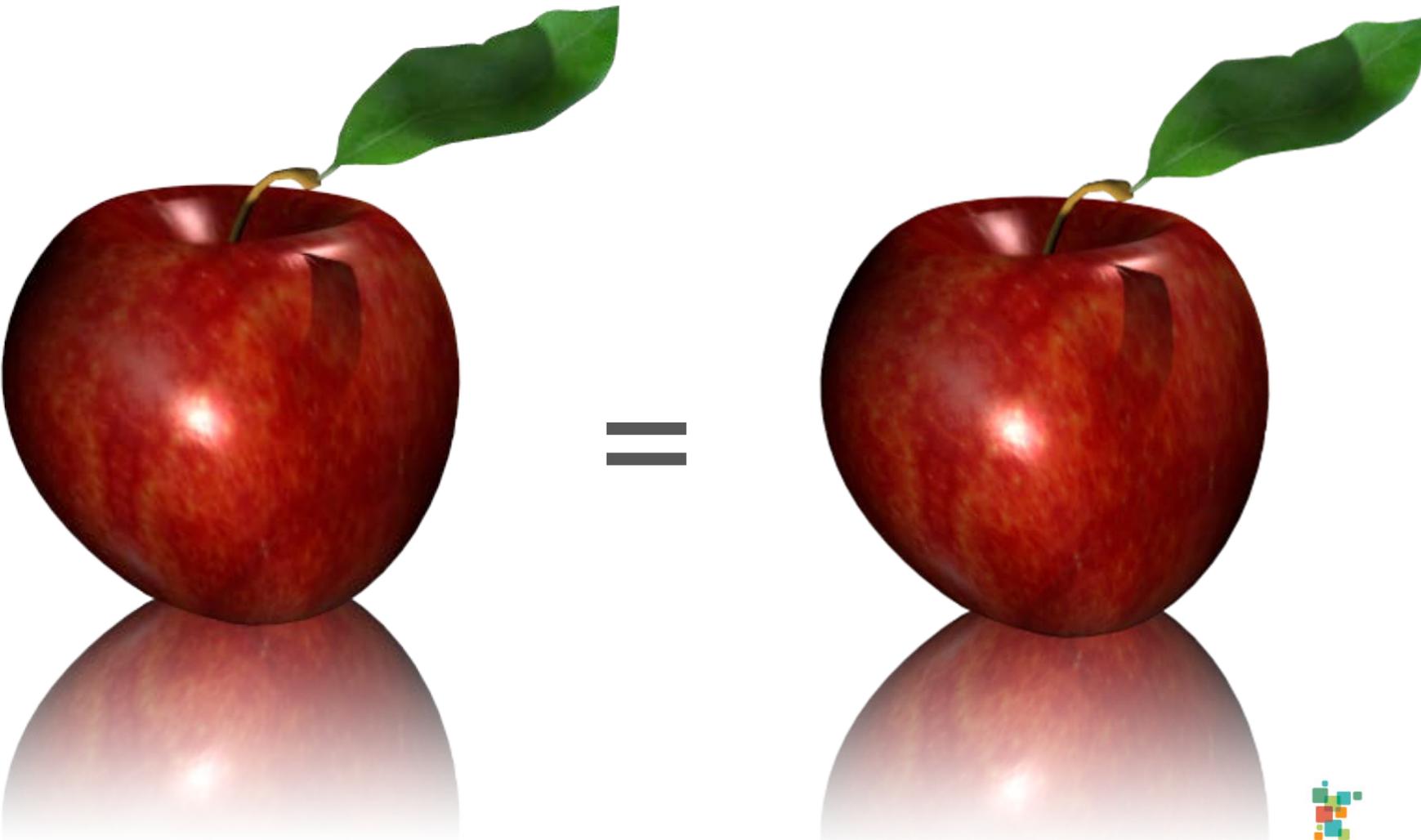
**WHO MNsure serves**

**HOW MNsure works**

# WHAT is MNsure?



# Compare Apples to Apples



# tax questions



# WHY MNsure?

# Why MNsure?

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**Affordable Care Act (ACA)**  
enacted in March 2010

**State-Based Marketplace**  
signed into law March 2013



# general advantages

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- **Transparent & Competitive**
- **Tax Credits**
- **Minnesota's Rates**
- **Larger Risk Pool**
- **Defined Contribution & Employee Choice**
- **Ease of Administration**

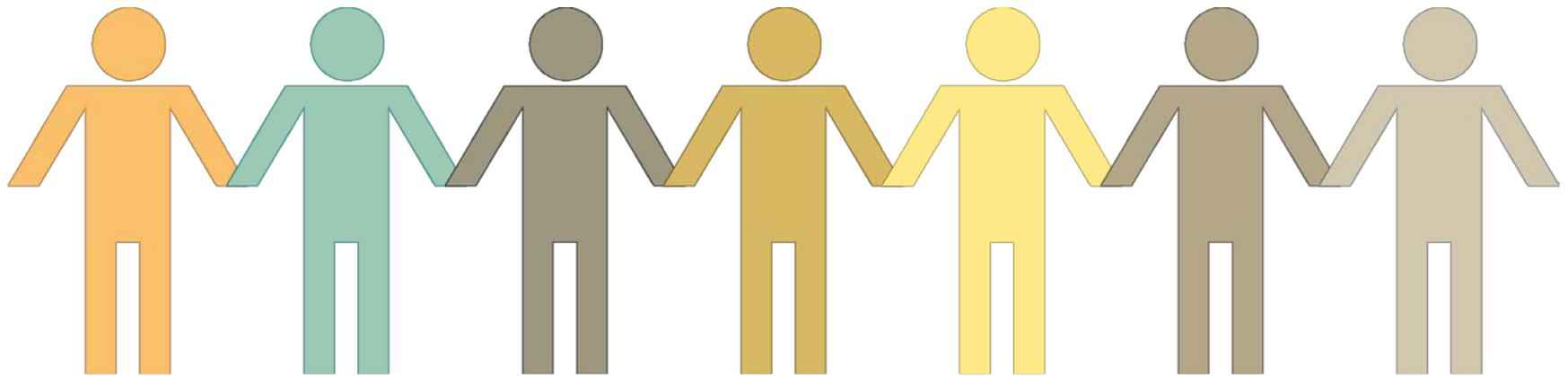


# WHO does MNsure serve?

# Who will MNsure serve?

## Over 1 million Minnesotans by 2016

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**Individual Consumers –  
300,000**

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

**MA / MinnesotaCare –  
880,000**

# Who will MNsure serve?

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**[www.MNsure.org](http://www.MNsure.org)**

**Contact Center:**

1-855-3-MNsure (1-855-366-7873)

**Hours of Operation:**

Monday through Friday: 8:00 a.m. – 8:00 p.m.

Saturday: 9:00 a.m. - 4:30 p.m.

**Staff fluent in Spanish, Hmong and Somali**

**Access to interpreter services for more than 140 languages**



# HOW does MNsure work?

# Consumer Assisters



## Different Ways to Partner

- Navigator
- Certified Application Counselor
- **Agent/Broker**

All assisters must complete online training and pass an exam to be 'MNsure-certified'

Small Employers: Use your brokers!

# Individual Marketplace

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**Premium Payment Assistance  
a.k.a. tax credit or 'discount'**

**Must purchase insurance through the Marketplace**

# what businesses can use MNsure?



- **2 - 50 full time equivalent employees**
- **Principal business address in Minnesota**
- OR
- **Offer coverage to each eligible employee at a primary Minnesota work site**
- **Offer coverage to all full-time employees**

# employer benefits

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- **Online tools**
- **One stop shopping**
- **Tax credits**
- **Choices**
- **Access to trained and certified Agents and Brokers**
- **One bill**



# Small Business Employer Contribution & Participation Requirements

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- **Minimum Contribution: 50%**
- **Participation: 75%**



# Small Business Employer Marketplace Tax Credits

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- **< 25 employees**
- **\$50,000 or less**
- **Minimum 50% contribution**

**Must purchase insurance through the Marketplace**

# Penalties in 2014

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# Individual Marketplace Enrollment

## **INITIAL OPEN ENROLLMENT**

October 1, 2013 through March 31, 2014



## **Contract Year**

January 1 through December 31

## **Exceptions:**

Medicaid

Life Change Events (e.g. birth, death, adoption)

# Small Business Employer Enrollment

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## Enroll/Renew:

Throughout the year at one time of their choosing.

# Health Plans

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## Insurance Companies with individual/family plans:

- Blue Cross Blue Shield\*
  - PreferredOne\*
    - Medica\*
      - HealthPartners
        - UCare

**\* Small Business Marketplace**

# Plan Levels of Coverage

<b>'Metal' Levels of Coverage</b>	<b>Plan Pays on Average</b>	<b>Enrollees Pay on Average</b> <small>(in addition to the monthly premium)</small>	<b>Number of Small Group Plans</b> <small>(across all carriers)</small>
Bronze	60 %	40 %	10
Silver	70 %	30 %	23
Gold	80 %	20 %	24
Platinum	90 %	10 %	6

# SHOP

## Small Business Health Options Program



# Defined Contribution & Reference Plan

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- **Defined Contribution**
- **Reference Plan**

# Simple Fixed Percentage Multiple Plan Offerings:

Employer- Offered Plans	Employee	Total Premium	Employer Contribution (%)	Employer Contribution (\$)	Employee Contribution (\$)
Bronze Plan	Employee A	\$300	--	\$200	\$100
Silver Plan (Reference Plan)	Employee A	\$400	50%	\$200	\$200
Gold Plan	Employee A	\$500	--	\$200	\$300
Platinum Plan	Employee A	\$600	--	\$200	\$400
Bronze Plan	Employee B	\$450	--	\$300	\$150
Silver Plan (Reference Plan)	Employee B	\$600	50%	\$300	\$300
Gold Plan	Employee B	\$750	--	\$300	\$450
Platinum Plan	Employee B	\$900	--	\$300	\$600

# SHOP – Employer Enrollment

## Employer Enrollment

1. Create Online Account
2. Enter Employee Information
3. Make Plan Selections
4. Identify Reference Plan & Set Contribution
5. Submit Application
6. Distribute MNsure Information to Employees

**USE YOUR BROKER!**

# Employer Enrollment Guide

[Skip to Content](#)

[FAQ](#) | [glossary](#)

search MNsure



Where you choose health coverage

sign in

individuals or families

small business & employees

assisters

get help

learn more

share

home > small business & employees

small business & employees

- [who qualifies](#)
- [get started](#)
- [cost overview](#)
- [small business billing](#)
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- [tax credit calculator](#)
- [small business employees](#)

create account & apply

get started

1. Create an account. Creating an account will allow you to review plans without any obligation to enroll. You may 'Save & Exit' the system at any time.
2. Enter your employee information including employee name, date of birth, social security number, etc. The more information you include helps us give you a more accurate cost estimate. The information you enter becomes your 'Employee Roster.' You can enter each employee's data into the system individually or you can enter it into an [Employee Roster Template](#) and upload it into the system when directed. Changes to employee data are the employer's responsibility and will be done through the MNsure system.
3. Make your plan selection(s).

Use the step-by-step [Employer Enrollment Guide](#) to help you navigate the system.

[See these YouTube videos for more help:](#)

[find an assister/broker](#)

# Employer Enrollment Deadline

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For a **2-1-2014** effective date:

**12-28-2013**

For a **3-1-2014** effective date:

**1-26-2014**

# Monthly Invoices & Grace Periods

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- **MONTHLY INVOICES:**
  - **5<sup>th</sup> of the month** (due on the 26<sup>th</sup>)
  
- **GRACE PERIODS - NOTICES:**
  - **2<sup>nd</sup> of the month** (broker)
  - **4<sup>th</sup> of the month** (employer)
  - **26<sup>th</sup> of the month** (employees)

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**WHO MNsure serves**

**HOW MNsure works**

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