



Presentation Code of Conduct

This presentation is to be used by certified MNSure partners only. Before giving any presentation on behalf of MNSure, it is important to remember the following:

- Know your audience. You'll make a better connection if you know who you are presenting to and what their main concerns are.
- The information in this presentation gives a broad overview of MNSure. It is not intended to answer all questions.
- This presentation cannot be edited in anyway. This includes adding or removing slides.
- Don't embellish or "make up" information.
- If you don't know the answer to a question, that's okay. Refer the question to the Contact Center.
- Handle frustrated audience members by being polite and responsive, not defensive.
- Upon request, the presentation will be made available in Spanish, Hmong and Somali.

If you have any questions about the content of the presentation, please email them to communications@mnsure.org.

Thank you for presenting on our behalf!





About MNsure

Minnesota's health insurance marketplace



MNsure

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

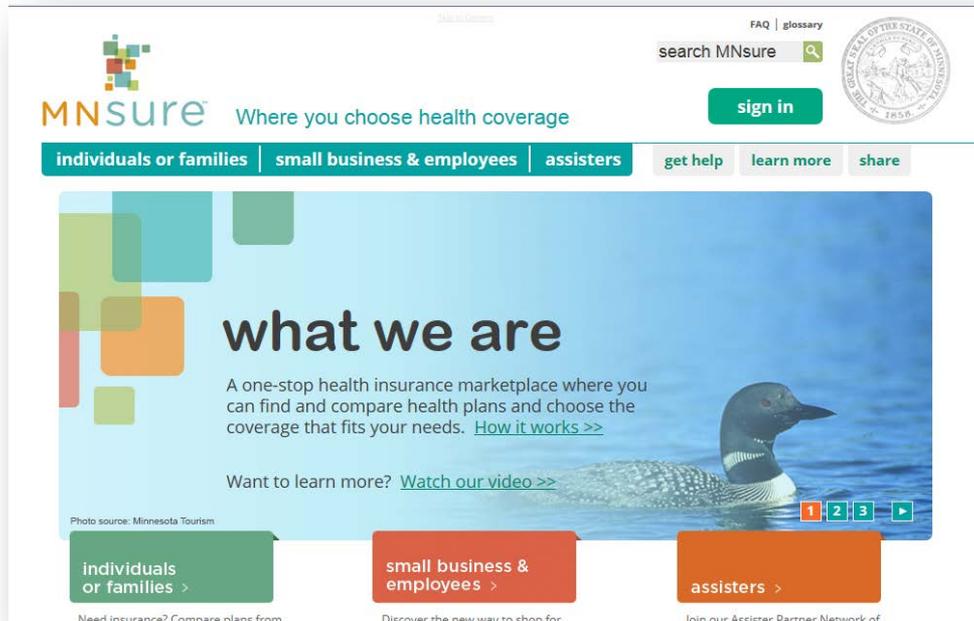


And now
one great
place to
find it.

What is MNsure?

what is MNsure?

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



...and the place to see if you qualify for financial assistance or Medical Assistance and MinnesotaCare.

why MNsure?

Subject of ongoing dialogue in Minnesota since 2006

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

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



general advantages

- Transparent, competitive market with better information and more choices
- The ONLY place to qualify for a low-cost or free plan
- Lowest premiums in the country
- Larger risk pool from more Minnesotans being covered
- Defined contribution and employee choice of insurers and plans
- Easier administration for employers
 - One bill regardless of how many plan choices offered
 - MNsure handles billing, reconciliation and renewal



Who will MNsure serve?

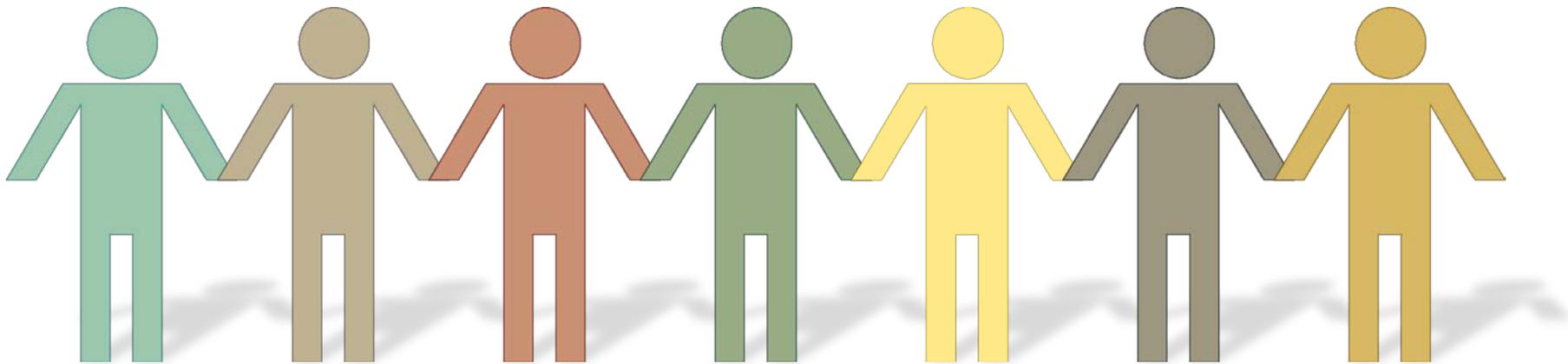
MNsure is for you

- Uninsured
- People who buy health coverage on their own
- People who are seeking a better option
- People who qualify for Medical Assistance (MA) or MinnesotaCare
- Small employers and employees



Who will MNsure serve?

Over 1 million Minnesotans by 2016



**Individual Consumers –
300,000**

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

**MA / MinnesotaCare –
880,000**

Small Business

what businesses can use MNsure?

- Businesses with 1-50 employees
 - Must offer coverage to all full-time employees
 - Must have a principal business address in Minnesota OR offer coverage to each eligible employee through employee's primary work site in Minnesota
 - Minnesota-based single employer
 - Not an association and not owned by a controlling entity that has more than 50 employees under its control



employer benefits

- **Aggregated buying power**
- **Access to tax credits**
- **Defined contribution and employee choice of insurers and plans**
- **One bill, one check administration**
 - MNsure handles billing, reconciliation and renewal
- **Access to trained and certified Agents and Brokers**
- **Transparent, competitive market with better information and more choices**
 - One-stop shopping



lower your cost

Starting in 2014, a tax credit that covers up to 50% of employer paid premium costs for taxable organizations, and up to 35% for tax-exempt organizations is available to small businesses.

- Only available through MNsure
- Credit is available for 2 years
- Small employers who provide healthcare coverage are eligible if:
 - Have fewer than 25 full-time equivalent employees (FTEs) for tax year
 - Pay at least 50% of employee-only health insurance premiums
 - Pay average annual wages of less than \$50,000 per FTE

Visit <http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers> for more information, and consult your tax advisor.

ways to provide coverage

MNSure gives you flexibility of choice and cost control

1. Broad choice

- You set the percentage contribution amount you'll pay towards premiums; employees choose from virtually every plan offered

2. Metal level

- You choose one coverage level; employees choose plan and insurer at that level

3. Single choice

- You choose one insurance company and plan for all employees



health plans for employees

Insurance Companies with employee plans:

- Blue Cross Blue Shield
- Medica
- PreferredOne

Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average (in addition to the monthly plan premium)
Bronze	60 %	40 %
Silver	70 %	30 %
Gold	80 %	20 %
Platinum	90 %	10 %

health plans for employees

- 63 products at all metal levels
 - Actual number depends on employer location
- All products must meet new insurance rules
 - Essential Health Benefits
 - Rules on annual/lifetime limits
 - Definition of dependents



Example of Plan Ranges for Monthly Cost metro area (region 8) for a business with 5 employees

Bronze level	\$507- \$1,014
Silver level	\$594 - \$1,187
Gold level	\$702 - \$1,403
Platinum level	\$894 - \$1,788

employee benefits

- **Choice:** One-stop shopping with a broad range of plans from multiple insurance companies.
- **Clear Information:** MNsure describes each plan in plain language so you can compare them.
- **Streamlined Application:** You only need to fill out one application for you and your family for all coverage options in MNsure.
- Individuals can **no longer be denied coverage or be charged a higher premium** for coverage because of their medical history.
- **No annual or lifetime benefit limits** on coverage.
- **No exclusions or waiting periods** on medical plans for individuals with pre-existing health conditions.

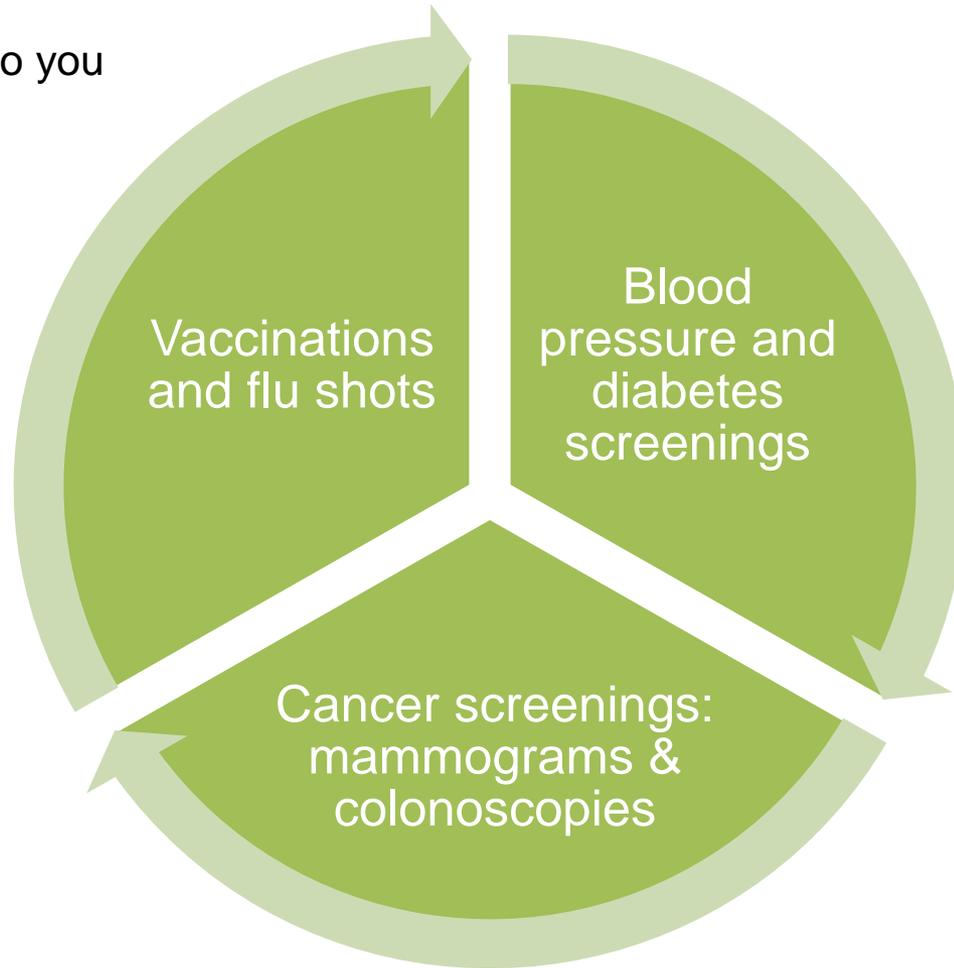
health plans with quality benefits

- Hospitalizations
- Ambulatory services
- Rehabilitative and habilitative services and devices
- Emergency services
- Prescription drugs
- Laboratory services
- Maternity and newborn care (pregnancy, childbirth and breast-feeding support)
- Pediatric dental and vision care
- Mental and behavioral health



preventive services

- At no cost to you



American Indian benefits

American Indians or those who qualify to use IHS or Tribal Health Services can expect:

- **Consistent Care.** Can continue to get care from IHS, Tribal or Urban Indian Healthcare Facility.
- **No cost-sharing.** Won't pay for any service from an IHS, Tribal or Urban Indian Healthcare Facility. May also qualify for cost-sharing at any doctor/provider depending on income.
- **Tribal sponsorship.** Some Minnesota Tribes will pay insurance premiums. Contact your tribal clinic.

In addition, American Indians are:

- Entitled to change health plans once a month, if desired.
- Exempt from the federal mandate requiring all individuals to purchase health insurance.
- Exempt from federal tax penalties for not having coverage.



Get covered

get help: contact center

1-855-3-MNSURE or 1-855-366-7873, toll free

- Monday – Friday, 8:00 AM – 8:00 PM
- Saturday, 9:00 AM – 4:30 PM
 - Staff fluent in Spanish, Hmong and Somali
 - Access to interpreter services for more than 140 languages



get help: in your community

Help When You Need It

- Navigators
- Agents/brokers
- Certified Application Counselors
- Assister Directory: <http://mnsure.org/tools/locator/index.jsp>
 - Trained and certified
 - Find assistance in your community

get help: AEO office

Accessibility and Equal Opportunity Office

- Commitment to equal, meaningful access
- Dedication to meeting individual needs
- Serves individuals with disabilities and people with limited English proficiency
- Answers all accessibility-related questions, requests, or complaints
- On the website:
 - <http://www.mnsure.org/help/get-help.jsp>
 - <http://www.mnsure.org/help/general-resources.jsp>
 - <http://www.mnsure.org/help/civil-rights.jsp>

when to enroll

- 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
- 2015 Open Enrollment for individuals and families is November 15, 2014, to February 15, 2015
- Individuals may apply and be eligible for Medical Assistance and MinnesotaCare throughout the year

Questions?

mnsure.org

Presenter photo
(optional)

name
title
email
phone