

OPEN MARKETPLACE
OR
ACTIVE SELECTOR
(PURCHASER)

Health Insurance Companies design health insurance products
All plans must meet basic requirements
Regulated by the Departments of Commerce and Health

***WHAT IS
ACTIVE
PURCHASER?***

Plans are available to purchase

Through government program

Government chooses types of plans to offer individuals



Through an employer

Employer chooses which plans are offered to employees



Through **MNsure** health insurance exchange

MNsure chooses how plans are selected to be in the exchange and available to purchase by a small business or individual



Directly from company

Individual or small business choose a company and a plan on their own



Through an insurance agent/broker

Individuals or businesses choose a company and a plan with help of an agent



Open marketplace allows all plans to participate in the exchange without additional requirements

Active purchaser selects additional criteria that plans must meet to be in the exchange

HOW WOULD IT WORK?



Plans offered on the exchange must meet additional criteria

For example:

regulations

contract negotiation

health plan quality ratings

payment models

consumer education

No additional requirements to offer plans on the exchange

Consider the impact on:
competitive marketplace
stabilizing exchange
enrollment
administrative feasibility

MNsure's purpose is to ensure that every Minnesota resident & small business, regardless of health status, can easily find, choose, and purchase a health insurance product that they value and does not consume a disproportionate share of their income