

Minnesota Health Insurance Exchange

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Overview

- What is an Exchange
- What has been done to date
- What's next

What is an Exchange?

A new marketplace where Minnesotans can find, compare, choose, and get quality health care coverage that best fits their needs and budget – starts in 2014.

The image displays two overlapping screenshots of the Minnesota Health & Human Services Exchange Prototype 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 insurers." A large photo of a family is featured on the left. On the right, there are login fields for Username and Password, and a "Log In" button. Below the login fields are buttons for "Apply for Assistance & Purchase Plans", "Purchase Plans", and "Get Cash/Food Assistance". The bottom screenshot shows a "Minnesota Exchange Prototype" page with a "START HERE" link. It features a "Welcome to the Minnesota Exchange Prototype" section with a family photo and a "Log In" button. Below this is a "How will the Health Reform Act affect my household?" calculator with fields for "Adults", "Children", and "Annual income", and a "Check" button. To the right is a "How you might be affected" section with a "View list of qualified providers" link.

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

Exchange Set Up Options

Option 1:
State Based Exchange

Option 2:
State Partnership Exchange

Option 3:
Federally-facilitated Exchange
without Partnership



State Vs Federal Exchange Considerations

- Minnesota is unique:
 - Long history of public and private health reforms
 - Strong regulatory environment
 - Nation-leading bipartisan reforms to improve value
- Plan Management: Plan certification requirements, process, and selection
- Customer Service
- Navigator and Agent/Broker Programs
- Financing
- Comparison Data: Cost, Quality, and Satisfaction
- Medicaid Interactions

Minnesota's Choice

Option 1:
State Based Exchange

Option 2:
State Partnership Exchange

Option 3:
Federally-facilitated Exchange
without Partnership



Key Values



Simple - yet robust, trusted, and secure



Streamlined - same experience regardless of coverage type



Consumer Engagement – enable well-informed choices by providing information that is understandable, comparable, and easy to use



Foster Fair Competition – by insurers and health care providers on value and service

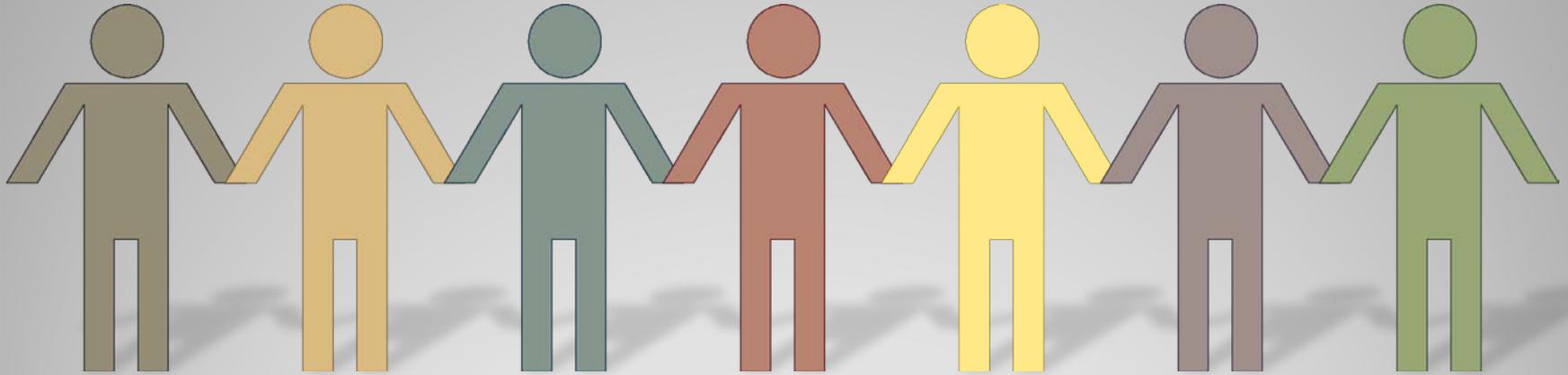


Cost Effective – use what works but take the opportunity to eliminate existing duplication and create more efficient processes



Flexible – adaptable and scalable to changing needs

Projected Audience – Over one million Minnesotans

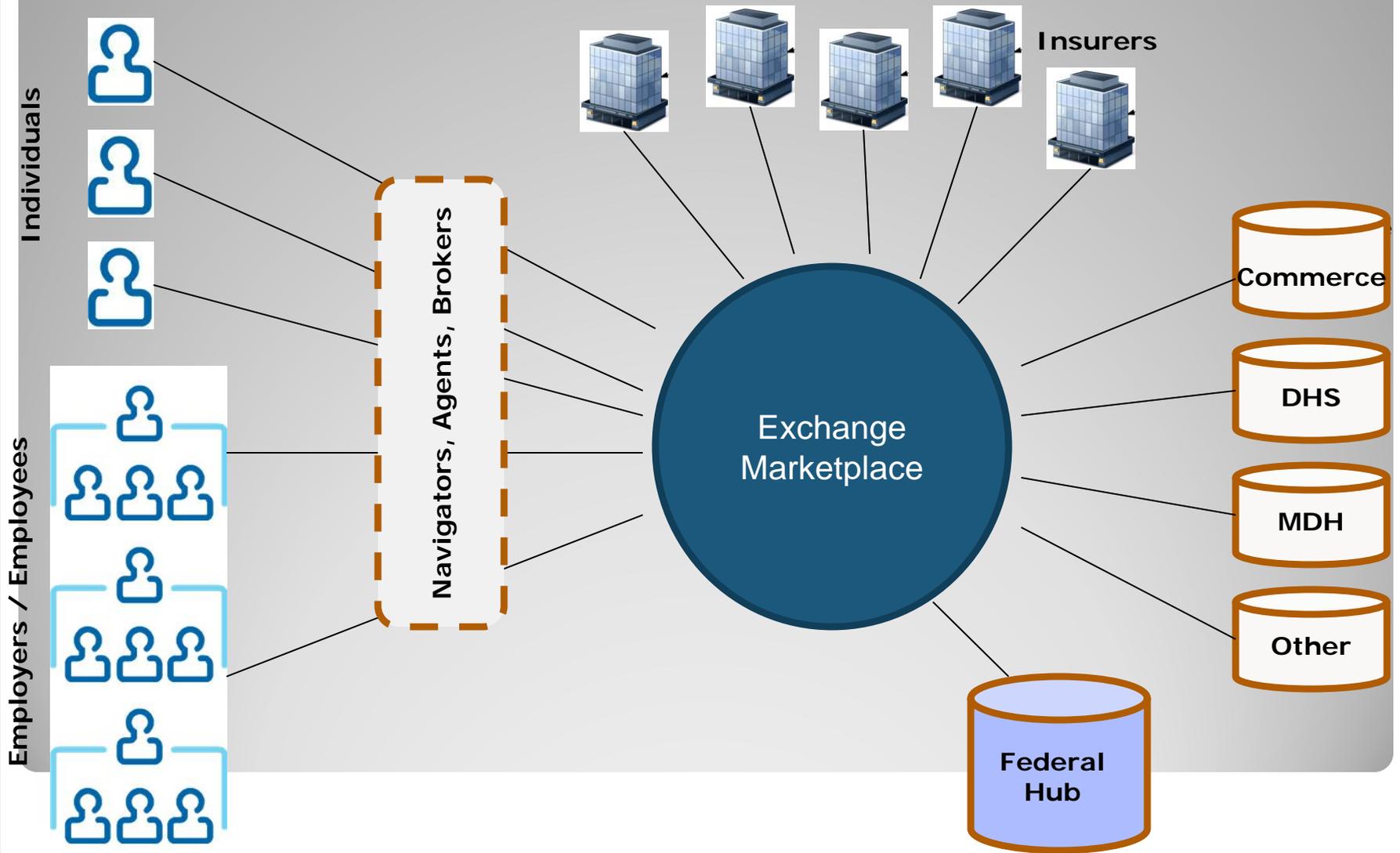


**Individual
Consumers –
350,000**

**Small Businesses
and Employees –
200,000**

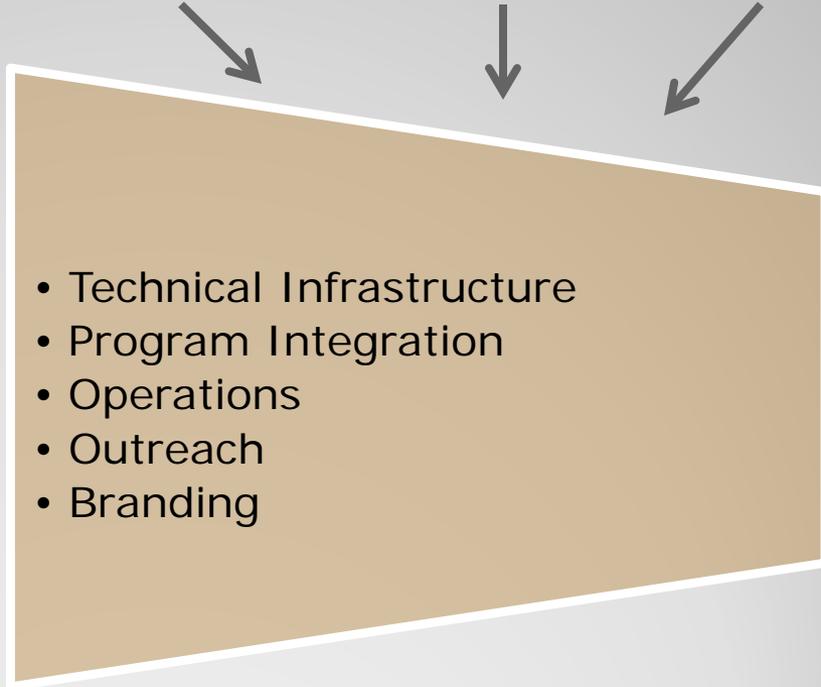
**Medical Assistance
Enrollees –
700,000**

How will an Exchange Work?



Grant Funding

| | | | | |
|---|---|--|--|--|
| Federal Grant of \$1 M February 2011 | Federal Grant of \$4.2 M August 2011 | Federal Grant of \$23.3 M February 2012 | Federal Grant of \$42.5 M August 2012 | Expected Federal Grant of \$39.2 M January 2012 |
|---|---|--|--|--|



Stakeholder Engagement

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

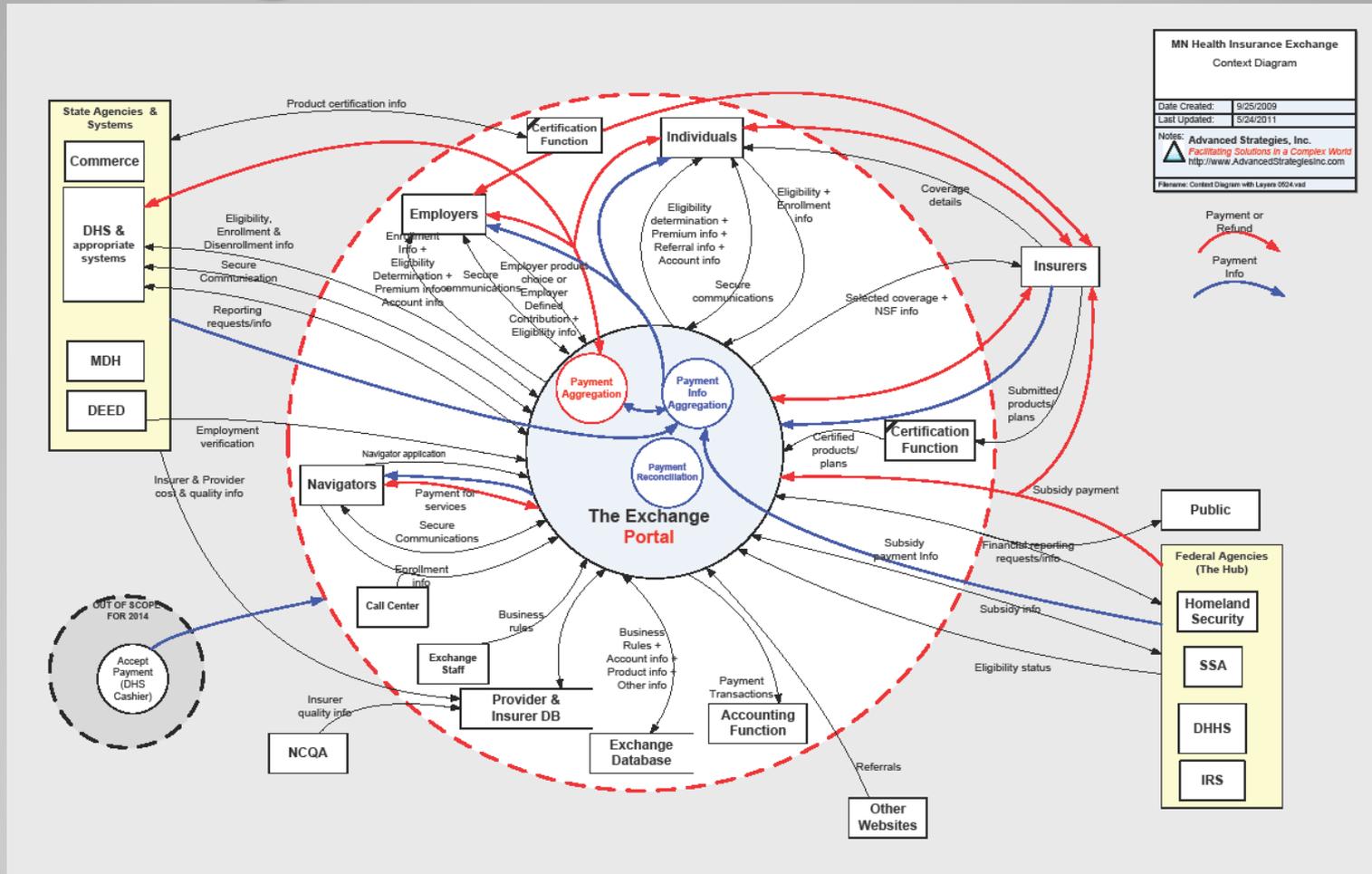
Stakeholder Engagement

Technical Work Groups

Develop, discuss, and provide technical assistance on options to the Health Insurance Exchange Advisory Task Force

| | |
|-------------------------------|---|
| Adverse Selection | Measurement and Reporting |
| Finance | Navigators |
| Governance | Outreach, Communications and Marketing |
| Individual Eligibility | Small Employers and Employees |
| IT and Operations | Tribal Consultation |

Exchange Interactions



System Development

MAXIMUS®

HELPING GOVERNMENT SERVE THE PEOPLE®

Project oversight, business requirements analysis and documentation, integrated testing oversight and exchange reporting.



System Integration

Including QA, identity management, event tracking and security.



Module 1 -
Individual Eligibility
and Exemption

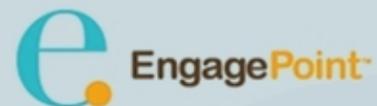
Module 2 -
Individual
Enrollment



Module 3 -
Small Employer
Eligibility and
Enrollment

Module 4 -
Health Benefit Plan and
Navigator/Broker
Certification and Display

Module 5 -
Provider Display



Module 6 -
Fund Aggregation
and Payment

Module 7 -
Account
Administration

The User Experience

Helps to design a user experience that is responsive to people's different needs, desires and expectations.



Passenger

Get it done for me

How they want to engage: Hands-off

How they want to feel: Unburdened

What they're willing to give up: Control for convenience



Apprentice

Hold my hand

How they want to engage: Hands-on

How they want to feel: Like they're doing the right thing and making appropriate decisions

What they're willing to give up: Speed, convenience, and flexibility



Manager

Keep me posted

How they want to engage: Only when needed for oversight and approval

How they want to feel: Confident and well represented; that their time is used effectively

What they're willing to give up: A certain degree of control over the process



Engineer

Get out of my way

How they want to engage: Detail by detail

How they want to feel: Equipped to make decisions and changes when necessary

What they're willing to give up: Very little



Assister

How can I best help you?

How they want to engage: Meet consumers where they are

How they want to feel: Like they're providing a valuable service

What they're willing to give up: Many of the easier cases

ENROLL 2014 **UX** WELCOME TO COVERAGE

How might an Exchange look?

The screenshot shows a website for a State Health Exchange. The header includes the logo, navigation links like 'Apply for Coverage', 'Learn More', and 'Get Assistance', and user account information. A main banner features a family illustration and a 'Sign In' form. Three yellow callout boxes highlight design elements: 'Color Coordination' (teal and green), 'Speaking and Doing' (typography and visual cues), and 'We Speak Your Language' (multilingual support).

STATE Health Exchange

Apply for Coverage

Learn More

Get Assistance

Gustav's Account (3) Sign out

Continue Application

Other Language

Cart (3)

Your Account

Color Coordination
Color is used throughout the site to help orient the user and provide continuity.

We Speak Your Language
The web site supports multi-lingual requirements

Sign In
Don't have an account? [Sign up Now](#)

Username

Password

Remember me

Forgot your Username or Password?
Are you an Assister?

Sign in

Should I Apply for Financial Assistance?
LEARN MORE

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Learn about your State Health Benefit Exchange
LEARN MORE

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State News & Important Dates
READ MORE

Open Enrollment
January 2014- June 2014

Speaking and Doing
Distinctions in typography and visual elements provide the user with cues to differentiate moments of speaking and doing.

What is the Blueprint?

The Blueprint is the application describing readiness to perform Exchange activities and functions to the U.S. Department of Health and Human Services (HHS) for states seeking approval to operate a State-based Exchange.

Minnesota Receives Conditional Approval

- Submitted application on Nov 16, 2012
- Received conditional approval on Dec 20, 2012
- 18 states and DC conditionally approved
- States may receive conditional approval if they have made significant progress and can demonstrate they will be ready for operation by October 1, 2013
- States that receive conditional approval have negotiated an agreement with HHS that specifies conditions for future approval including milestones and operational readiness assessments

Next Steps

Legislation by
March 31, 2013

- Governance
- Financing
- Plan standards and participation
- Customer Service, Navigators, Brokers

Business
Operations

- Customer Service/Call Center
- Navigators/Brokers
- Plan certification and comparison info
- Eligibility and enrollment
- Premium processing

Technology

- Hardware/software
- Federal Hub
- Privacy/Security
- Program Integration

Outreach &
Marketing

- Branding – Name/Logo for the Exchange
- Messaging
- Outreach – TV, radio, social media, etc.

Questions?

mn.gov/HealthInsuranceExchange
healthreform.mn.gov
healthcare.gov

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