



# MNsure Overview

April 4, 2013

April Todd-Malmlov, Executive Director



# Overview

---



**What is MNsure**

**What's been done to date**

**What's next**

# 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.

The screenshot shows the MNsure website homepage. At the top left is the MNsure logo with the tagline "Where you choose health coverage". To the right is a search bar labeled "Search MNSURE". Below the logo is a navigation bar with links: "HOW YOU BENEFIT", "HOW IT WILL WORK", "CALCULATE YOUR COST", and "GET INVOLVED". The main content area features a large photo of four diverse people smiling. To the right of the photo are three colored boxes: an orange box for "FAQS" (Answers to your questions about MNSure), a green box for "CALCULATOR" (Individual and Family, Small Employers), and a blue box for "STAY INFORMED" (Sign up for e-mail updates). Below the photo is a section for "SMALL EMPLOYERS" with text: "MNSure helps small business owners and non-profit leaders provide affordable health care choices to your employees. **MNSure opens October 2013.** [Learn more...](#)". To the left of the photo is a "NEWS & EVENTS" section with two items: "Comments on Proposed Consumer Assistance Services Rules" and "Governor Signs MNSure Legislation". To the right of the photo is an "ASK US" section with text: "What is MNSure? A new central health insurance marketplace for Minnesotans." and "When does the MNSure marketplace open? Enrollment starts October 1 with coverage beginning January 1, 2014." Below the "ASK US" section is a "HEALTH CARE REFORM" button with a right arrow. At the bottom right of the page is the MNsure logo.

# Why an Exchange? Why MNsure?

Subject of ongoing dialogue in Minnesota since 2006

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

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



# Why MNsure?

---

Simple One-Stop Shop

Easier for individuals to search, select and enroll and easier for small employers to administer

More Choice

Individuals and employees of small businesses can pick from among multiple quality plans that best fit their needs

Lower Costs

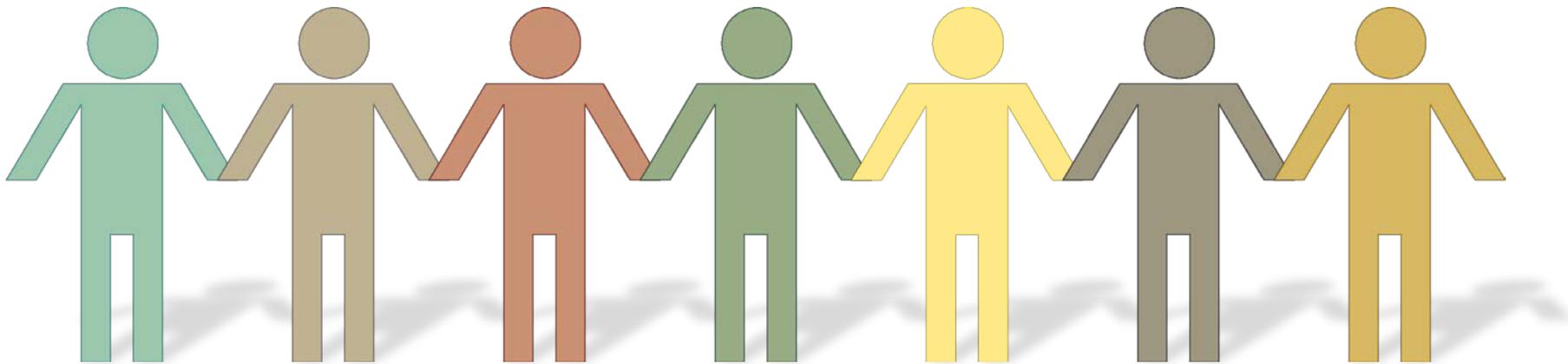
Financial assistance and greater market incentives for competition on quality & cost

Quality Ratings

Consumers can find easy to use, comparable information on plans and providers

# Projected Audience – 1.3 million Minnesotans

---

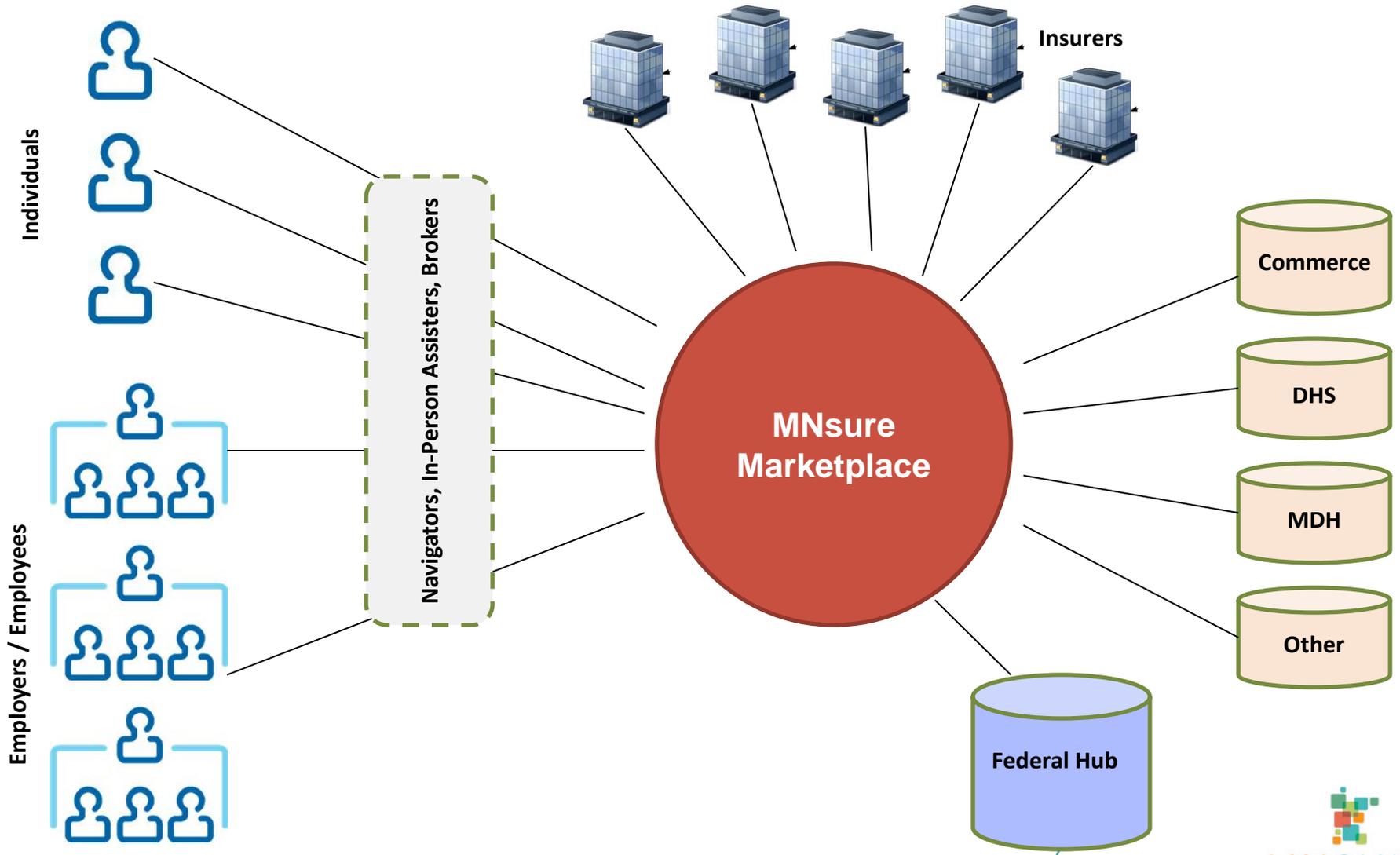


**Individual Consumers –  
450,000**

**Small Businesses and  
Employees – 155,000**

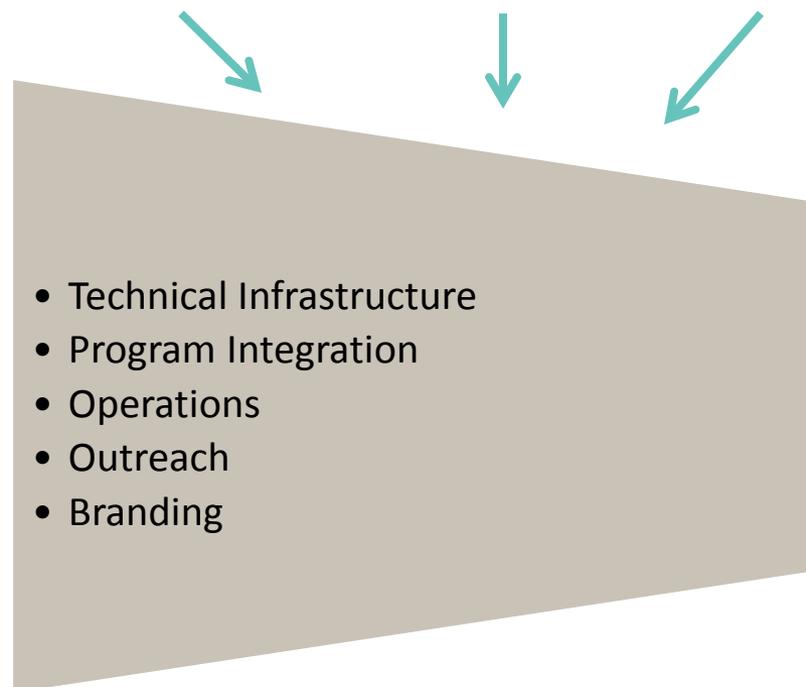
**Medical Assistance  
Enrollees – 690,000**

# How will MNsure 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	Federal Grant of \$39.3 M January 2012
--	--	---	---	--



# Stakeholder Engagement

## Advisory Task Force 15 members

Provide guidance on issues related to the development of a health insurance exchange for Minnesota.

## Technical Work Groups Over 200 members

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

- Adverse Selection
- Finance
- Governance
- Individual Eligibility
- IT and Operations
- Measurement and Reporting

- Navigators and Agents/Brokers
- Outreach, Communications & Marketing
- Plan Certification
- Small Employers and Employees
- Tribal Consultation

# 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

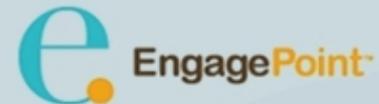
Module 2 -  
Individual  
Enrollment



Module 3 -  
Small Employer  
Eligibility and  
Enrollment

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

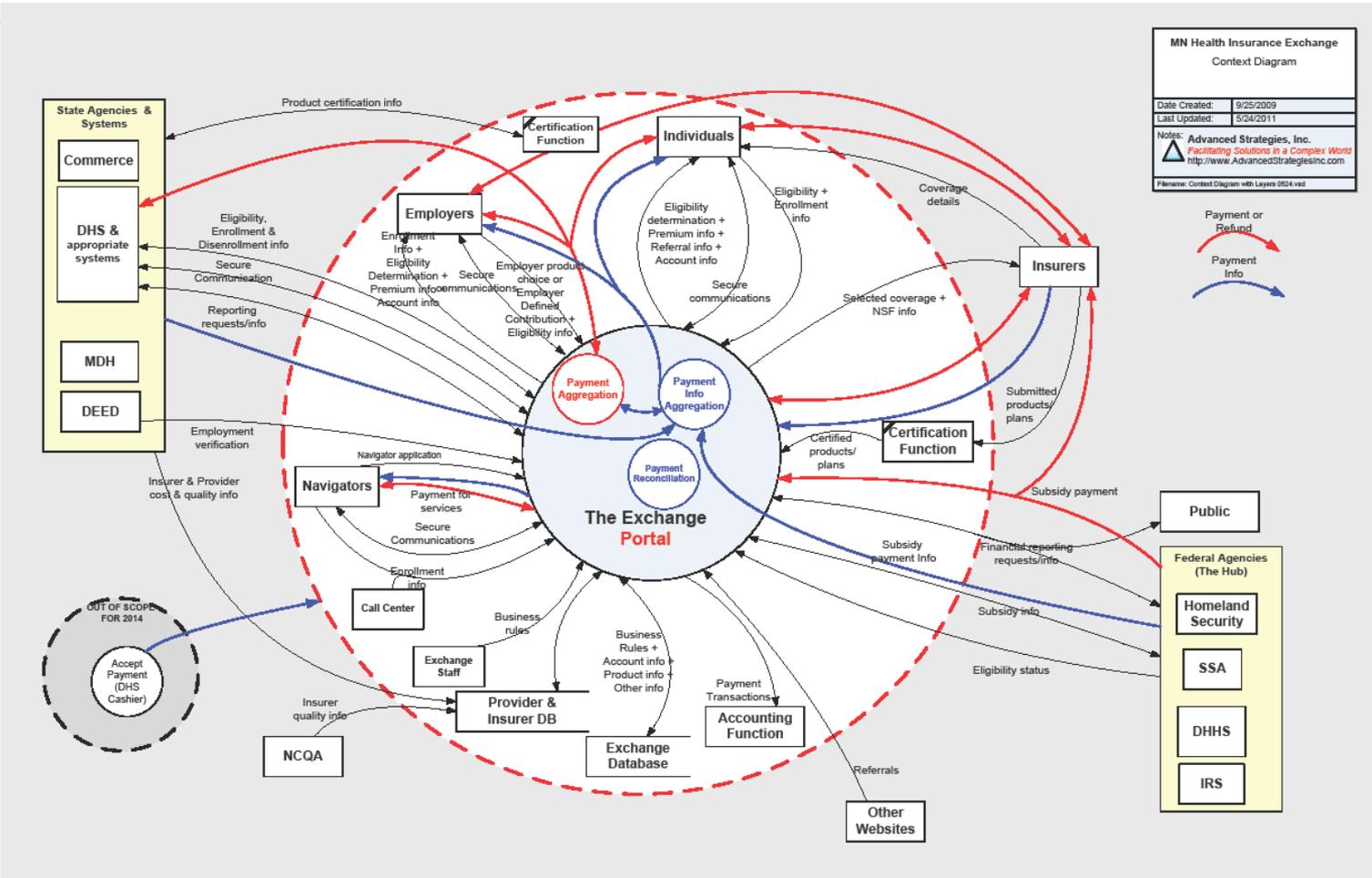
Module 5 -  
Provider Display



Module 6 -  
Fund Aggregation  
and Payment

Module 7 -  
Account  
Administration

# Marketplace Interactions



# Federal Benchmarks

---

## **Blueprint Certification Application**

**November 2012**

**Described readiness to perform exchange activities and functions for states seeking approval to operate a state-based exchange**

**Conditional Approval Received**

**December 20, 2012**

**Certification Documents and Approval Notification**

**<http://www.mn.gov/hix/planning-activity/certification/>**

# MNsure Legislation

HF5 / SF1 introduced January 10,  
2013

Heard in 18  
House and  
Senate  
committees

More than  
100  
amendments  
offered

Over 100  
hours of  
debate

**Signed into law March 20, 2013**

# MNsure Governance

---

## State Board

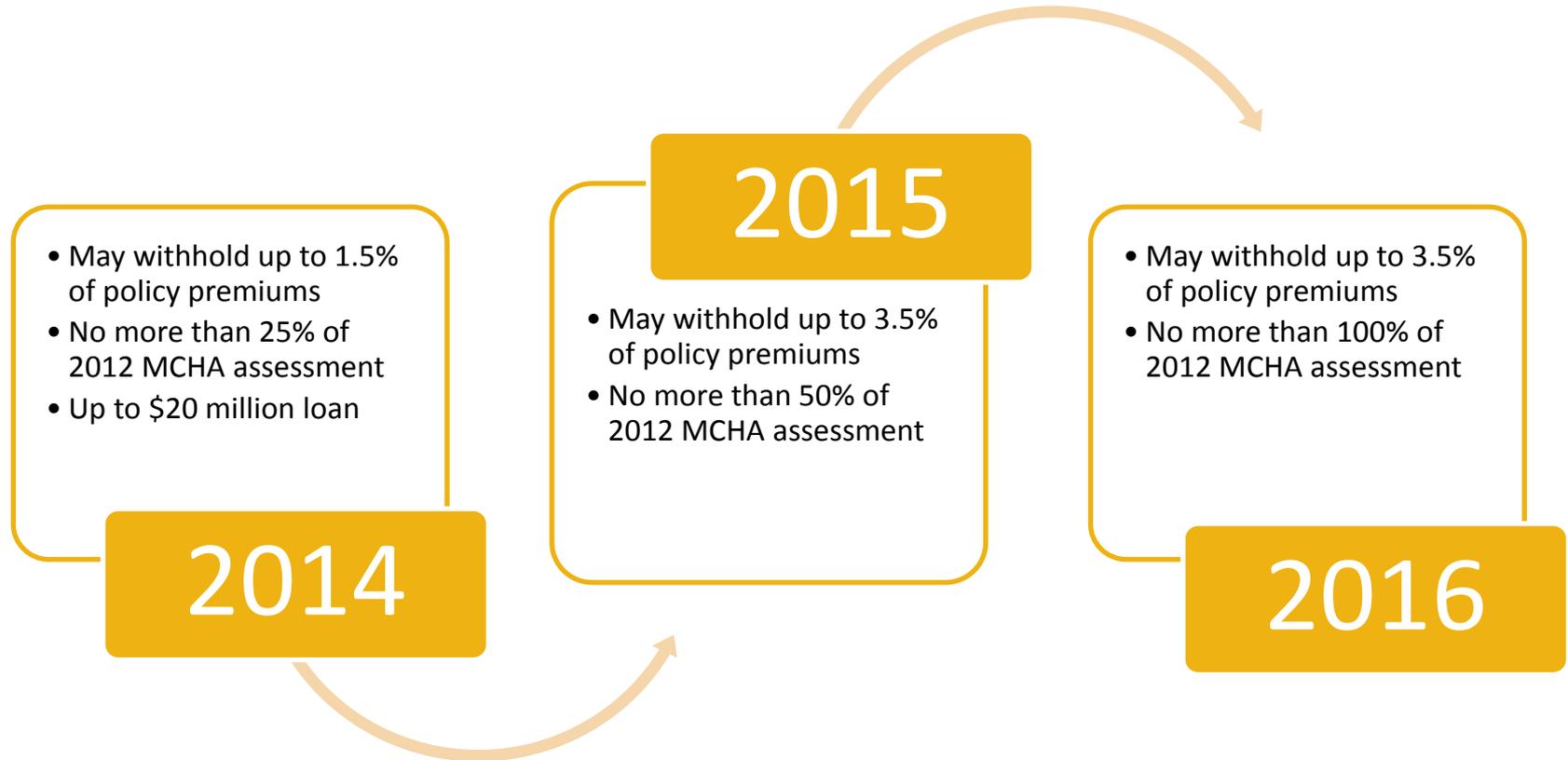


**7 members**  
**Appointed by the Governor**  
**Confirmation by the House and Senate**

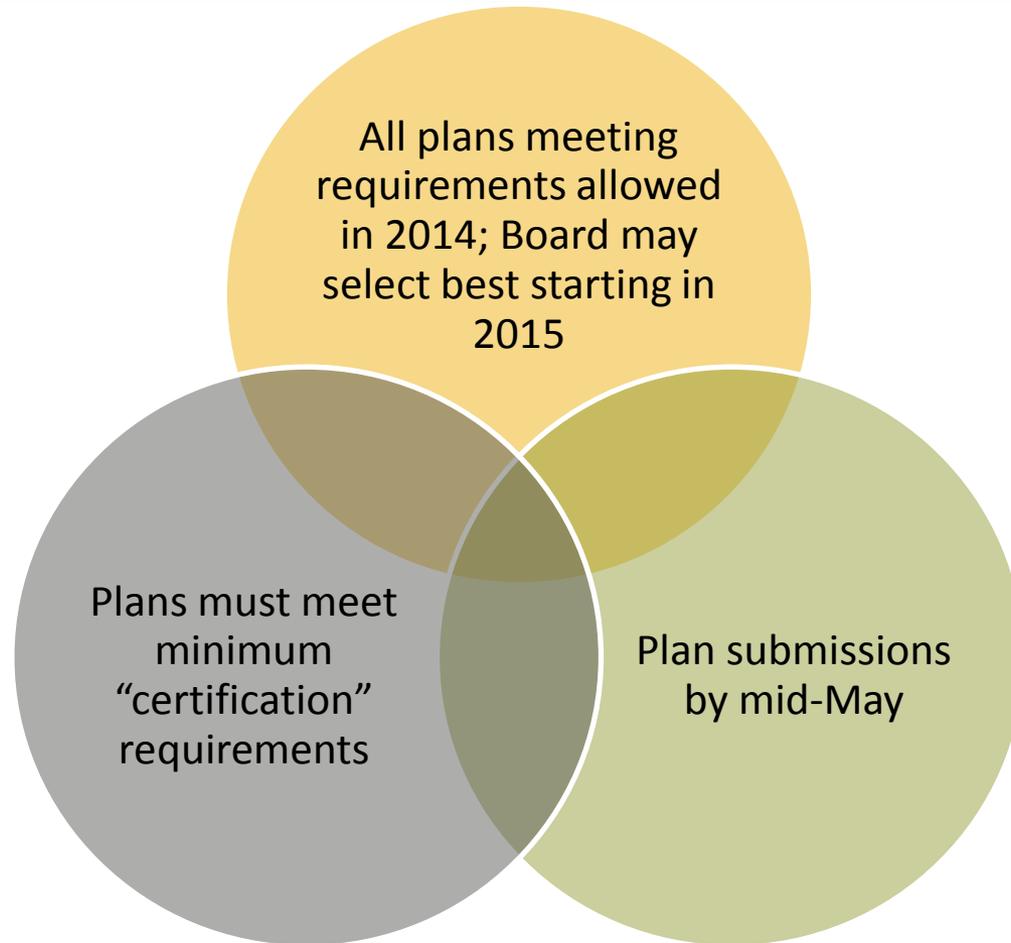


**4 year staggered terms**  
**2 term limit**

# MNsure Financing



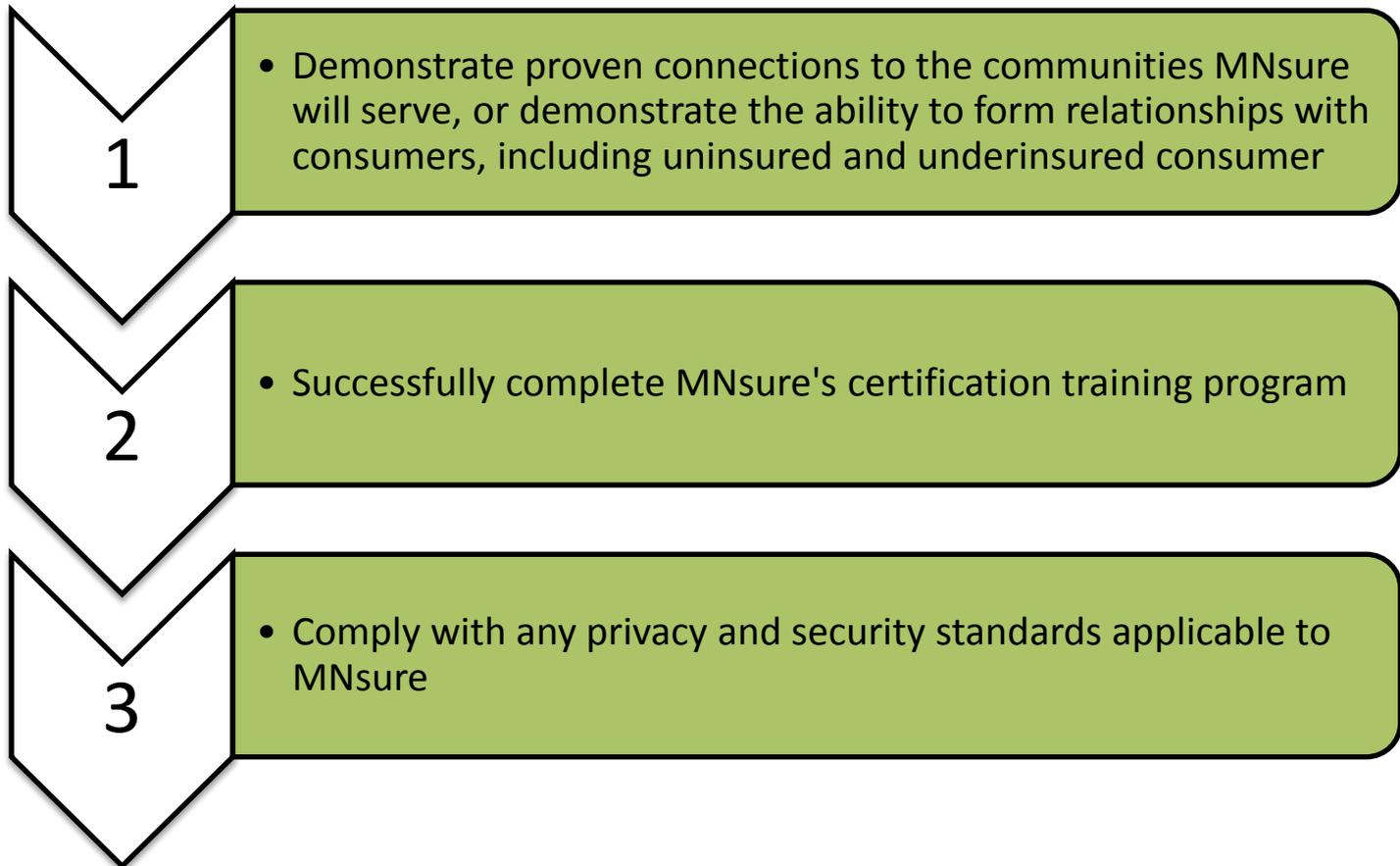
# Qualified Health Plans



Certification Criteria:  
<http://mnsure.org/hix/your-benefits/plan-carriers.jsp>

# Consumer Assistance Services

## Qualifications



# Consumer Assistance Services



---

## Eligible Organizations

- Community and consumer-focused nonprofit groups
- Trade, industry, and professional associations
- Farming organizations
- Religious organizations
- Chamber of Commerce
- Agents/Brokers
- Coalitions and collaborative efforts
- Tribal organizations
- State and local human services

# Consumer Assistance Services



---

## Duties/Responsibilities

- Maintain expertise in eligibility, enrollment & program specifications
- Conduct public education activities
- Provide information & services in fair, accurate and impartial manner
- Facilitate enrollment in QHPs offered in MNsure
- Provide referrals for grievance, complaint or question
- Provide information in culturally and linguistically appropriate manner to needs of the population

# Consumer Assistance Services



---

## Certification Training

### Consumer Assistance Partners

- MNsure will develop a certification training program
- MNsure will administer web-based training
- Applicable staff (navigator, in-person assister, or certified application counselor) must complete training with minimum passing score

### Agents/Brokers

- Establish minimum certification training standards
- Training and proficiency assessment administered by MNsure
- Applicable staff must complete training with minimum passing score

# Consumer Assistance Services

---

## Compensation

### **In-Person Assisters**

- Infrastructure grants – competitive solicitation process
- Payment per enrollment (until funds are depleted)
- Pay-for-performance payments

### **Certified Application Counselors**

- Do not receive payment from MNsure or health carriers

### **Agents/Brokers**

- Compensated by health carriers

# Tribal Specific Topics

---

- Tribal Consultation
- Tribal Sponsorship
- Certification Requirements - Indian Addendum
- Consumer Assistance/In-Person Assisters
- Eligibility

# MNsure Draft Tribal Sponsorship Process

## Registration

Tribes will register as a Tribal third party payer

Submit sponsored individual's membership data or information

Select QHPs the Tribe will subsidize

Submit banking information for monthly payments

# MNsure Draft Tribal Sponsorship Process

## Premiums

Tribes will be responsible for notifying members/sponsored individuals of their eligibility for Tribal subsidies and information on QHPs selected.

Individual's portion of premium will be adjusted on individual invoice or on small employer employee share of invoice.

Sponsored individuals and Tribal sponsors will be notified when premiums change for change in plan or other life event changes impacting plan selection and/or premium.

# MNsure Draft Tribal Sponsorship Process

## Payments

MNsure will aggregate premiums for Tribes so one invoice/payment per month per Tribe will be sent.

Tribes will be responsible for notifying MNsure and sponsored members when amending amount paying for members and/or members sponsoring.

MNsure will send funding to appropriate carrier.

All payments will be electronic

# Next Steps

## Business Operations

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

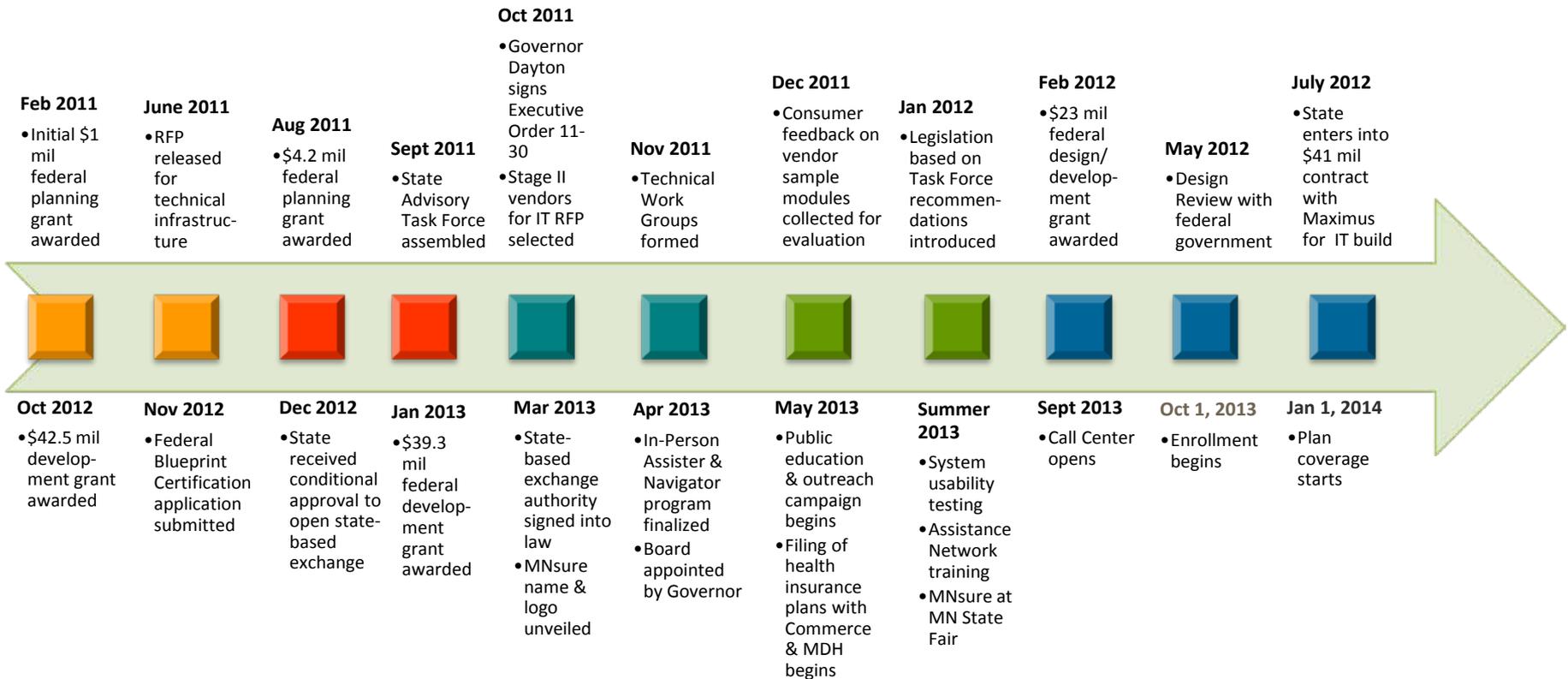
## Technology

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

## Outreach & Marketing

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

# MNsure Milestones



# Questions?

---

**mnsure.org**

healthreform.mn.gov

healthcare.gov

**April Todd-Malmlov**

**[April.Todd-Malmlov@state.mn.us](mailto:April.Todd-Malmlov@state.mn.us)**

**651-539-1320**