



MNsure

Presentation to
League of Women Voters

April 17, 2013

April Todd-Malmlov
Executive Director



Overview

What is MNsure

What's been done to date

What's next

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.

The screenshot shows the MNsure website homepage. At the top, there is a navigation bar with the MNsure logo and the text "Where you choose health coverage". Below this are links for "how you benefit", "how it will work", "calculate your cost", and "get involved". A search bar and a state seal are also visible. The main content area features a large banner titled "who can help" with the text "We are building a network of community partners and agents to reach Minnesotans across the state, beginning October 2013. [Join the network...](#)". To the right of the banner are buttons for "faq's", "your stories", and "stay informed". Below the banner are three columns of content: "news" with a link to "MNsure to offer small businesses competitive health insurance options beginning in 2014", "ask us" with a link to "What is MNsure?", and "video" with a "Welcome to MNsure" video player. At the bottom, there are sections for "PLANNING ACTIVITY", "NEWS ROOM", "ABOUT US", and "CONTACT US".

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

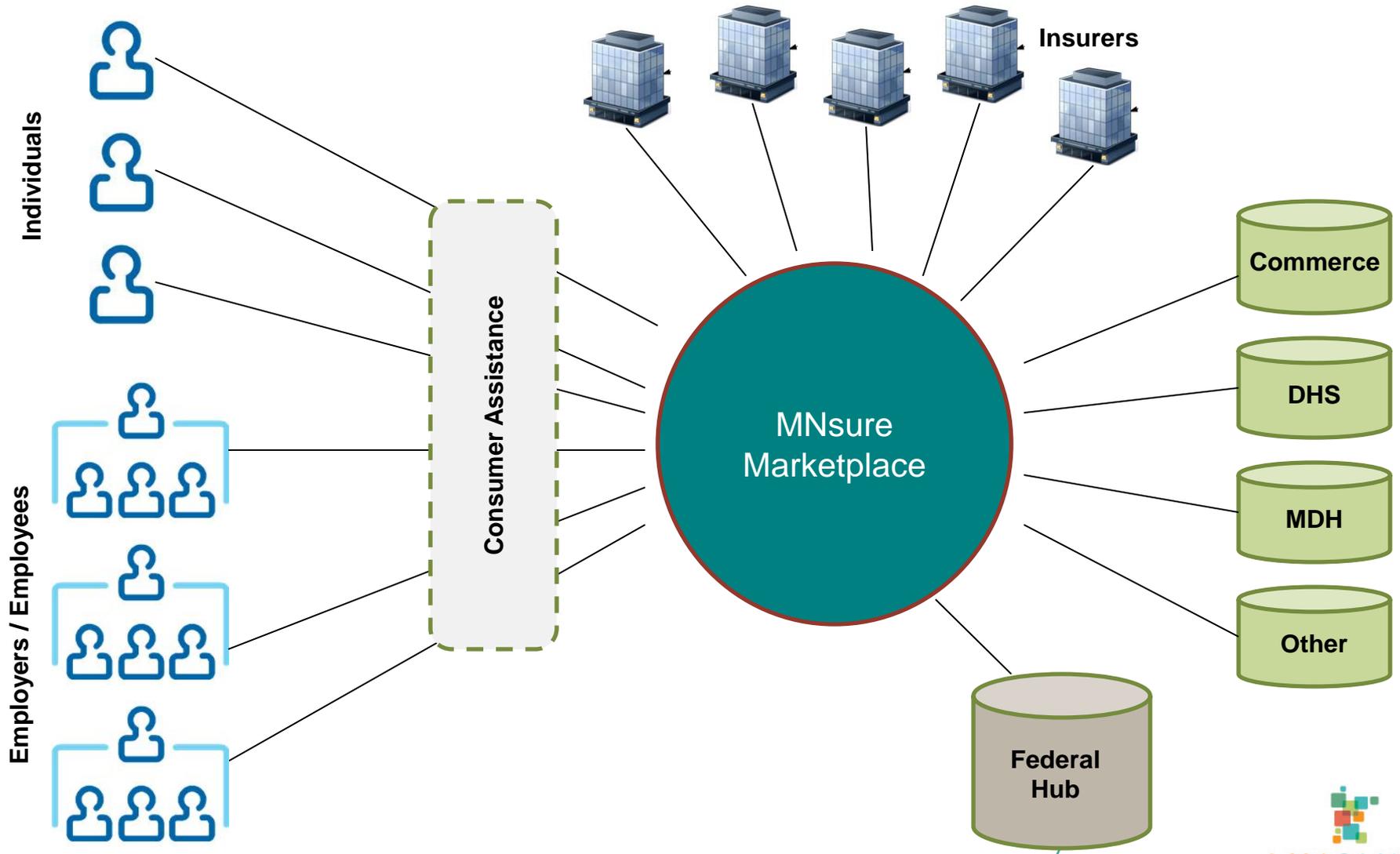
Lower Costs

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

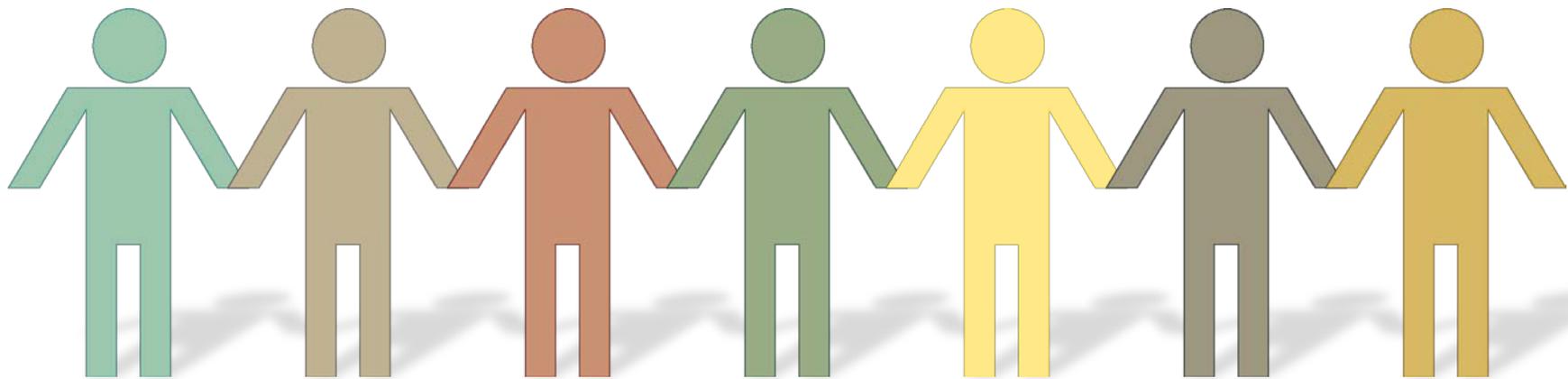
Quality Ratings

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

How will MNsure work?



Who will MNsure serve – Over 1 million Minnesotans



**Individual Consumers –
450,000**

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

**Medical Assistance
Enrollees – 690,000**

Eligibility and Plan Options

- **Individuals**

- Individual market
- Financial assistance below 400% FPL with premiums between 2% and 9.5% of income based on second lowest cost silver plan for those without “affordable” employer coverage
- Potentially MinnesotaCare between 138% and 200% FPL
- “Metal Level” private plans – bronze, silver, gold, platinum

- **Medical Assistance**

- Adults below 138% FPL, kids under 275% FPL
- Public coverage options by county determined by Department of Human Services not MNsure

Eligibility and Plan Options

- **Small Employers**

- 2 to 50 employees till 2016, 2 to 100 employees starting 2016
- Tax credits for 2 to 25 employees below \$50,000 average wage
- “Metal Level” private plans – bronze, silver, gold, platinum
- Employer and employee choice options - “Defined Contribution”

When can you enroll?

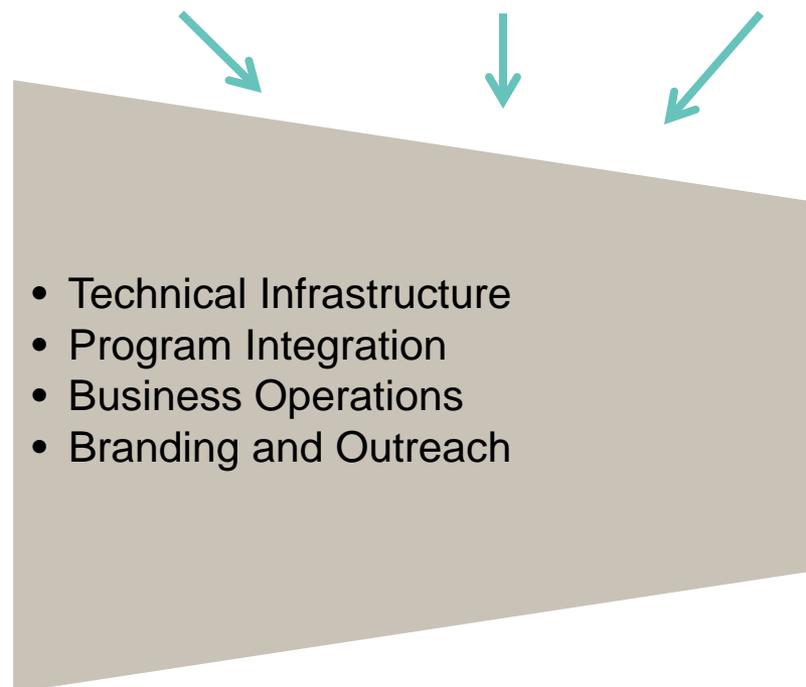
- Initial open enrollment starts October 1, 2013 and ends March 31, 2014
- Annual open enrollment periods after that run October through December
- Special enrollment periods available in certain circumstances during the year
- Members of federally-recognized tribes may enroll or change plan designations one time per month
- Small employers can enroll/renew throughout the year at one time of their choosing
- Individuals may apply and be eligible for Medicaid throughout the year



What's Been Done to Date

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 2013
--	--	---	---	--



Stakeholder Engagement

Advisory Task Force 15 members

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

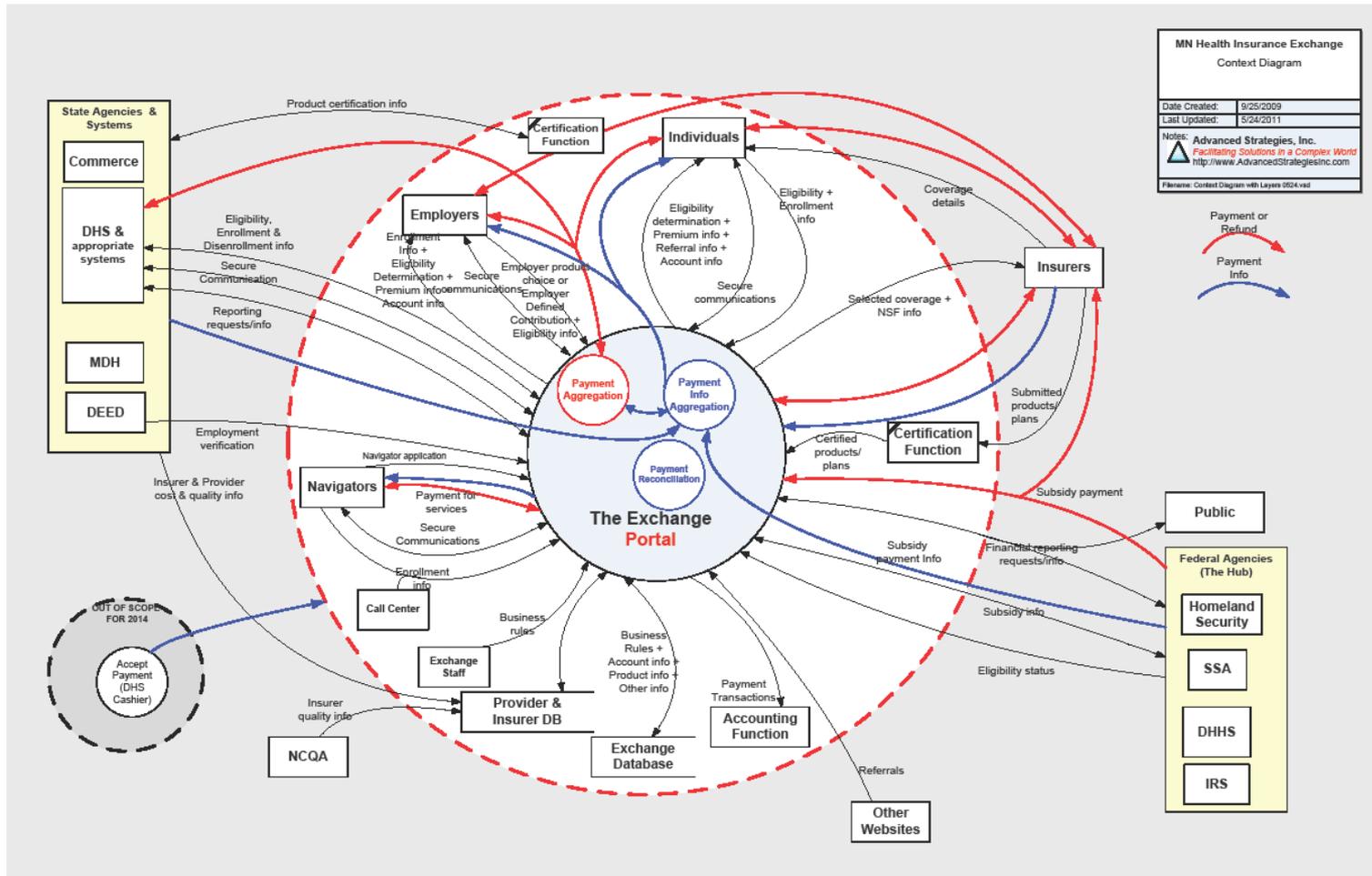
Technical Work Groups 200+ members

Provide technical assistance on specific issues 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

MNsure Functionality and 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

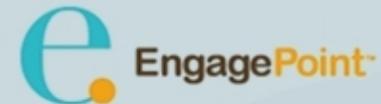
Module 2 -
Individual
Enrollment



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

Federal Planning Landmarks

Design Review May 2012

Assessed design and progress on IT and operational functions

Blueprint Certification 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

Certification Documents and Approval Notification
<http://www.mn.gov/hix/planning-activity/certification/>

MNsure Legislation

HF5 / SF1 introduced
January 10, 2013

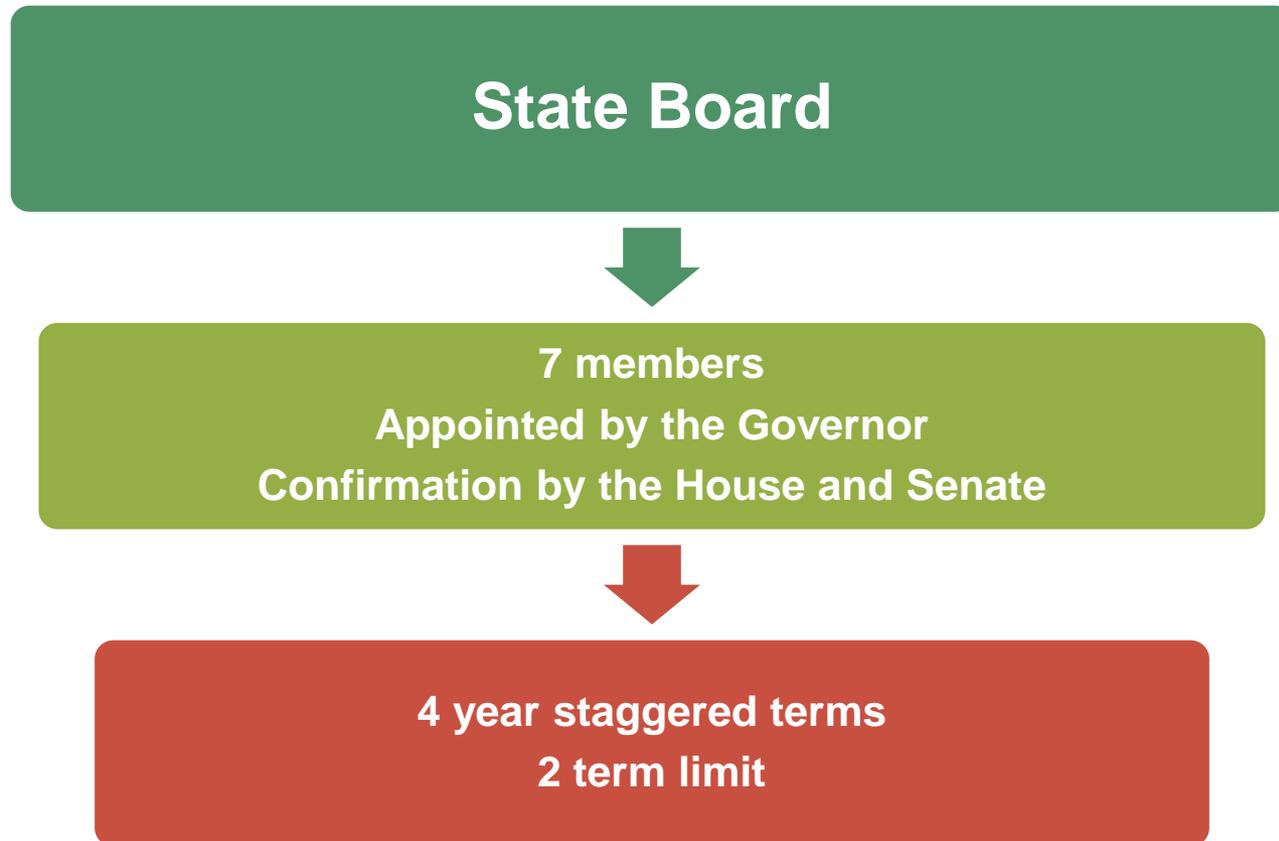
Heard and
passed in 18
House and
Senate
committees

More than
100
amendments
offered

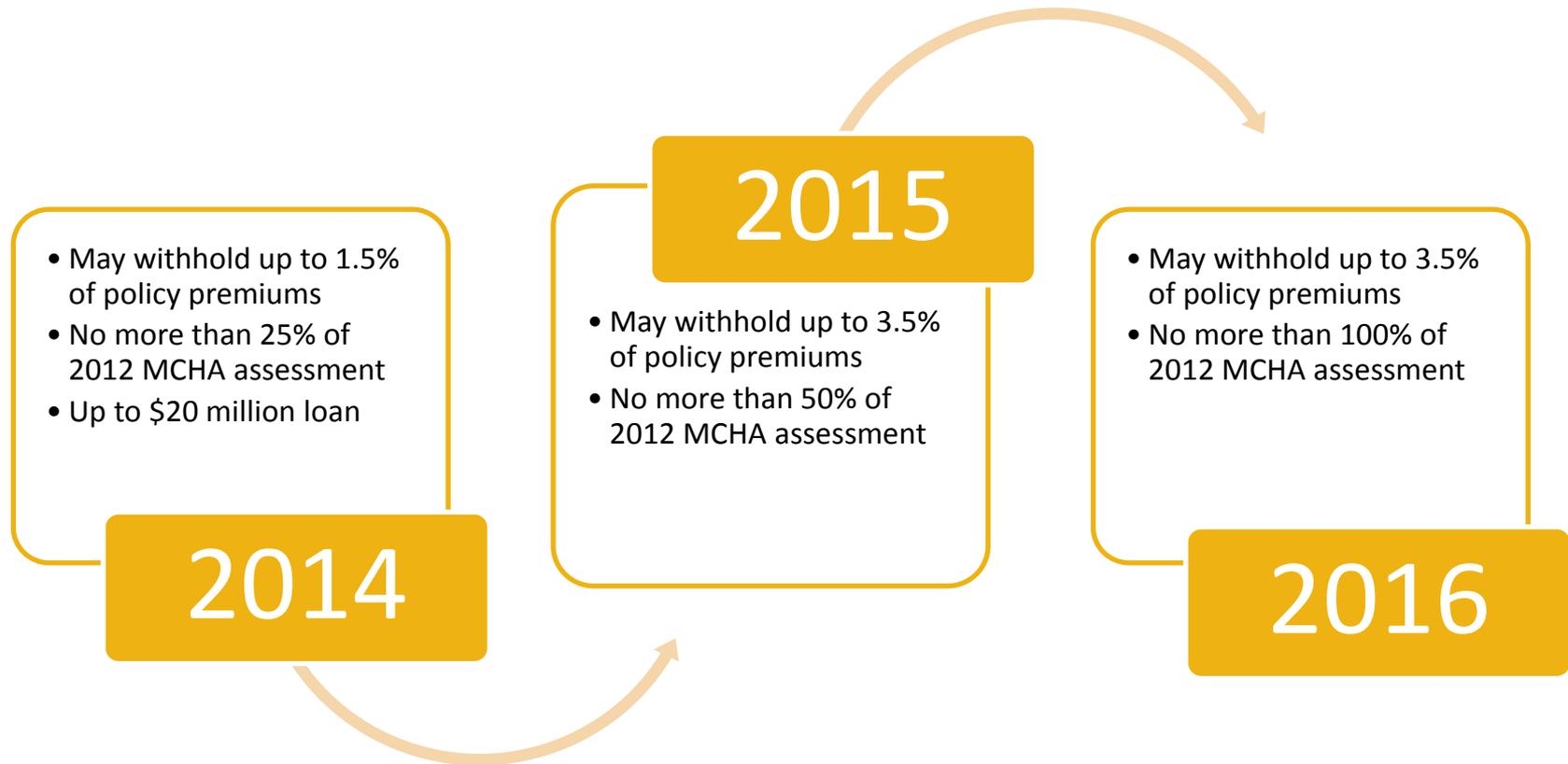
Over 100
hours of
debate

Signed into law March 20, 2013

MNsure Governance



MNsure Financing

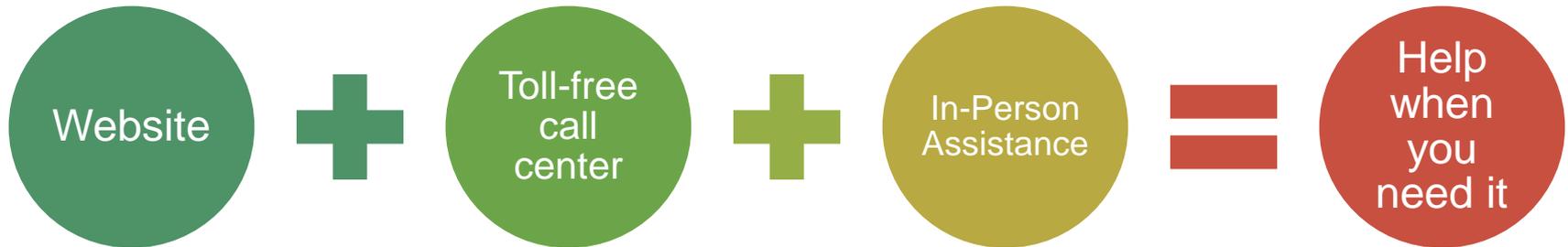


Qualified Health Plans



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

Consumer Assistance Network



What's Next

Next Steps

Business Operations

- Customer Service/Call Center
- Navigators/In-Person Assisters/Brokers
- Plan Certification and Comparison Info
- Eligibility and Enrollment
- Premium Processing

Technology

- Hardware/Software
- Federal Hub
- Privacy/Security
- System and Software Integration
- Testing

Outreach

- Messaging
- Outreach – grassroots within communities
- Public Awareness – TV, radio, social media, etc.

Upcoming Key Dates

April:
Consumer Assistance Program finalized

May:
MNsire Board appointed and meeting

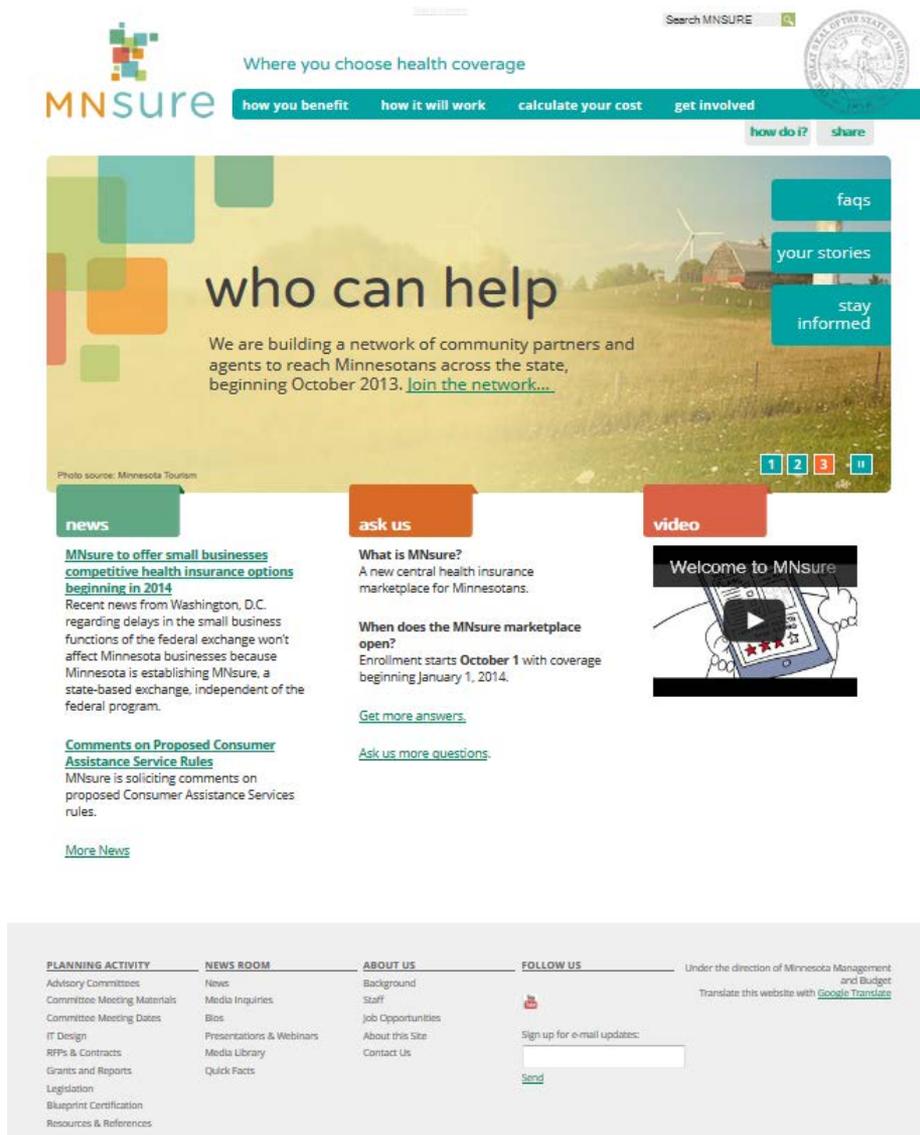
May:
Health insurance plans filed with DOC & MDH

Summer:
System testing;
Consumer Assistance training;
MNsire at State Fair

September:
Call Center opens

October 1:
Enrollment begins

Public Education Website



The screenshot shows the MNsure website interface. At the top, there is a search bar for "MNSURE" and the Minnesota State Seal. The main navigation bar includes "Where you choose health coverage" and links for "how you benefit", "how it will work", "calculate your cost", and "get involved". A secondary navigation bar has "how do i?" and "share". The main content area features a large banner with the text "who can help" and a sub-headline: "We are building a network of community partners and agents to reach Minnesotans across the state, beginning October 2013. [Join the network...](#)". To the right of the banner are buttons for "faqs", "your stories", and "stay informed". Below the banner are three columns: "news" with a link to "MNsure to offer small businesses competitive health insurance options beginning in 2014", "ask us" with questions "What is MNsure?" and "When does the MNsure marketplace open?", and "video" with a "Welcome to MNsure" video player. The footer contains four columns: "PLANNING ACTIVITY", "NEWS ROOM", "ABOUT US", and "FOLLOW US".

news

[MNsure to offer small businesses competitive health insurance options beginning in 2014](#)
Recent news from Washington, D.C. regarding delays in the small business functions of the federal exchange won't affect Minnesota businesses because Minnesota is establishing MNsure, a state-based exchange, independent of the federal program.

[Comments on Proposed Consumer Assistance Service Rules](#)
MNsure is soliciting comments on proposed Consumer Assistance Services rules.

[More News](#)

ask us

What is MNsure?
A new central health insurance marketplace for Minnesotans.

When does the MNsure marketplace open?
Enrollment starts **October 1** with coverage beginning January 1, 2014.

[Get more answers.](#)

[Ask us more questions.](#)

video

Welcome to MNsure

PLANNING ACTIVITY

- Advisory Committees
- Committee Meeting Materials
- Committee Meeting Dates
- IT Design
- RFPs & Contracts
- Grants and Reports
- Legislation
- Blueprint Certification
- Resources & References

NEWS ROOM

- News
- Media Inquiries
- Bios
- Presentations & Webinars
- Media Library
- Quick Facts

ABOUT US

- Background
- Staff
- Job Opportunities
- About this Site
- Contact Us

FOLLOW US

Under the direction of Minnesota Management and Budget
Translate this website with [Google Translate](#)

Sign up for e-mail updates:

[Send](#)

Questions?

mnsure.org

healthreform.mn.gov

healthcare.gov

April Todd-Malmlov

April.Todd-Malmlov@state.mn.us

651.539.1320