



# About MNSURE

*Minnesota's health insurance marketplace*

Friday, May 10, 2013

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# Overview

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**What is MNsure**

**What's next**

**Consumer Assistance  
Partners**

# 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 left is the MNsure logo, a stylized 'M' made of colorful squares. To its right is the tagline 'Where you choose health coverage'. A search bar labeled 'Search MNSURE' is in the top right. Below the tagline is a teal navigation bar with links: 'how you benefit', 'how it will work', 'calculate your cost', and 'get involved'. A circular seal of the State of Minnesota is on the right. Below the navigation bar are links for 'how do i?' and 'share'. The main content area features a large banner with a scenic lake and trees. The text on the banner reads: 'what we are', 'a new, one-stop health insurance marketplace where Minnesotans can find and compare health plans, and choose the coverage that fits their needs. **Opens October 2013.** [How it will work...](#)'. To the right of the banner are three teal buttons: 'FAQs', 'your stories', and 'stay informed'. Below the banner is a photo credit: 'Photo source: Minnesota Tourism'. At the bottom are three colored buttons: 'news' (green), 'ask us' (orange), and 'video' (red). A footer contains a news snippet: 'Governor Dayton Appoints Seven-Member Board to Manage MNSure', a 'What is MNSure?' link, and a 'Welcome to MNSure' message.

# 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



# Why MNsure?



Simple One-Stop Shop

One place to search, select and enroll. Less administration for small employers.

More Choice

Consumer has many plans to pick from and can pick a quality plan that best fits their needs.

Lower Costs

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

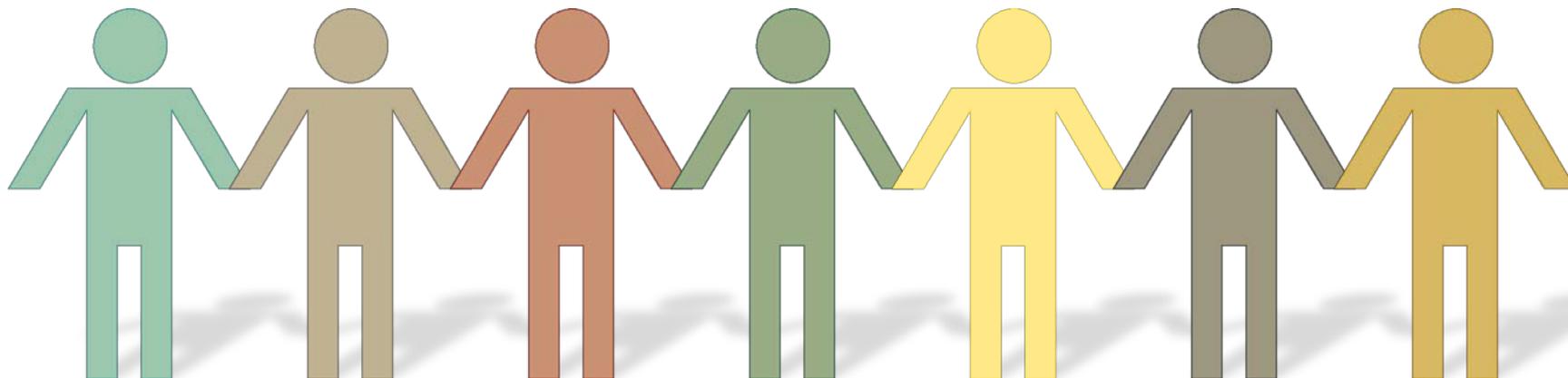
Quality Ratings

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

# Who will MNsure serve?

## Over 1 million Minnesotans

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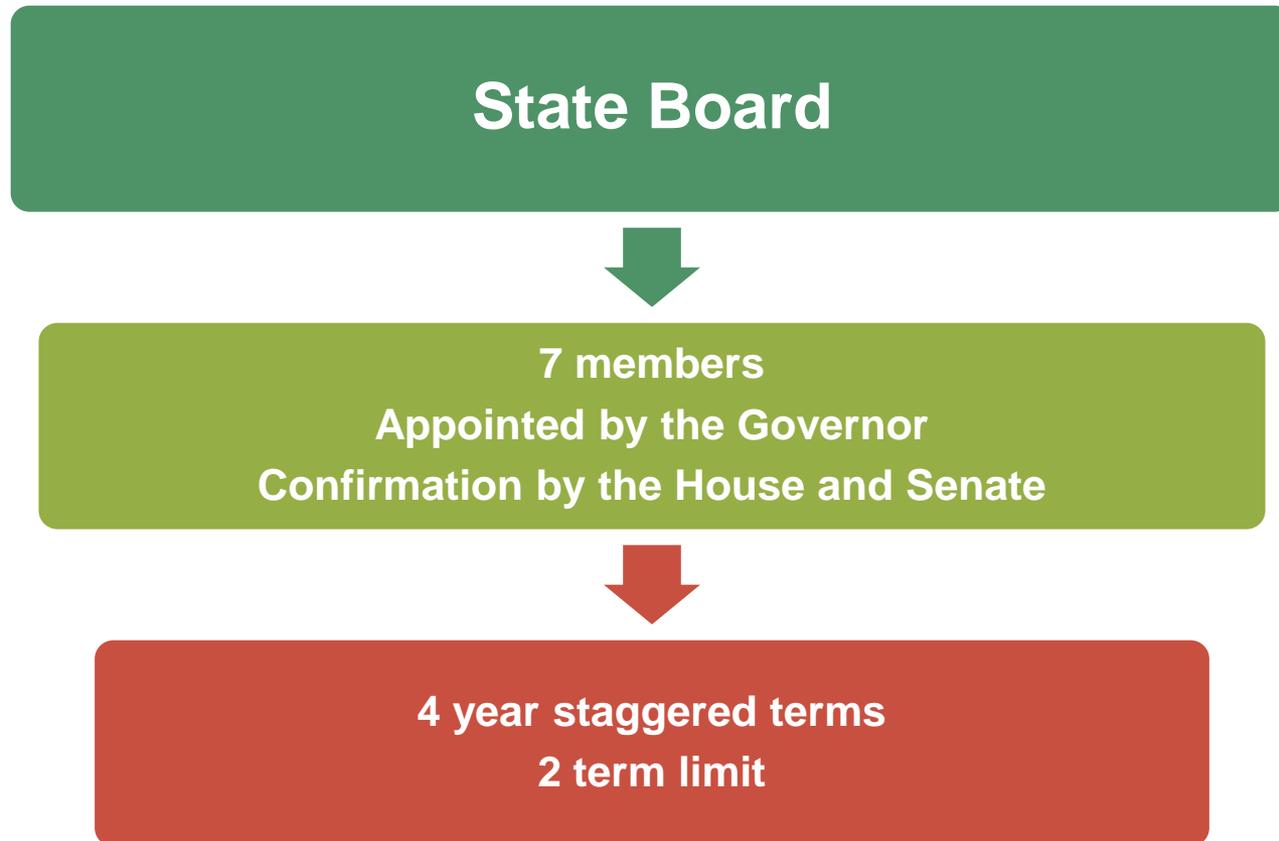
**Individual Consumers –  
450,000**

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

**Medical Assistance  
Enrollees – 690,000**

# MNsure Governance

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# MNsure Oversight

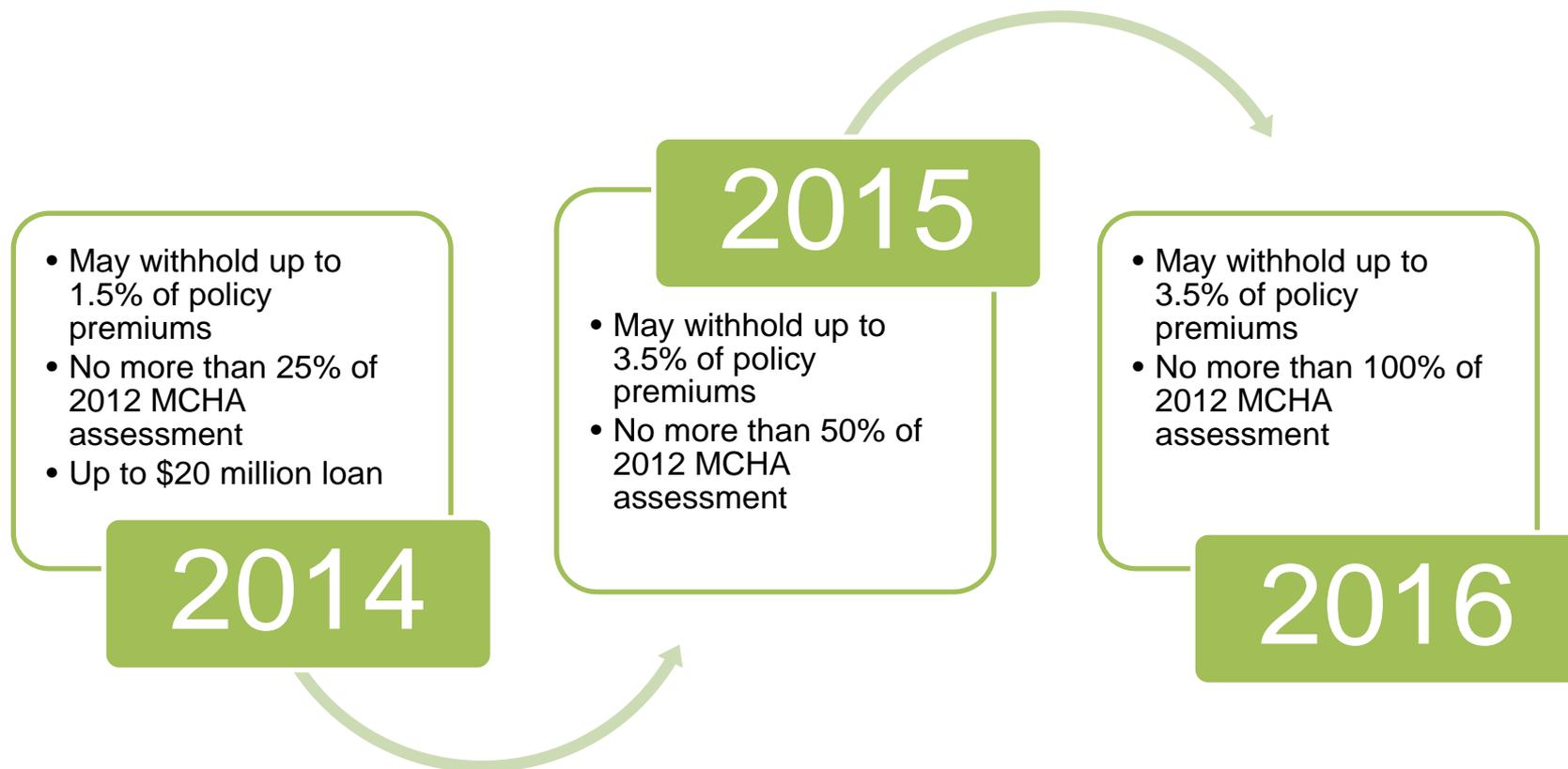
## Legislative Oversight Committee

10 members from House and Senate  
6 of the majority  
4 of the minority

Review the finances, operations and rules of the marketplace

**MNsure report to legislature each year by January 15  
starting in 2015**

# MNsure Funding

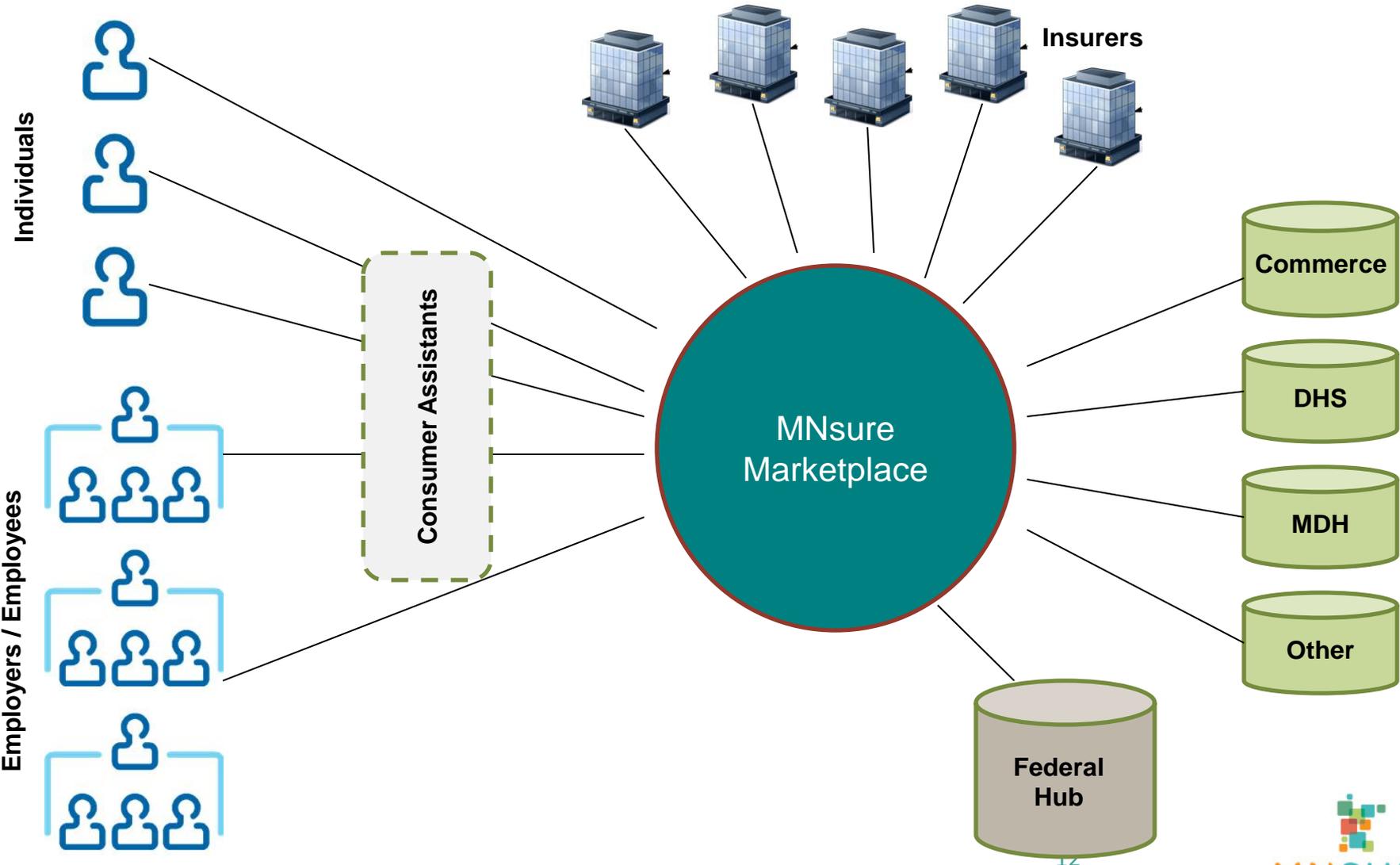


# How might MNsure look?

The screenshot shows the Health Connector website for Massachusetts residents. The header includes the logo, navigation links (Home, Find Insurance, Health Care Reform, About Us), and user options (Account Login, E Pay, En Español, Help, Contact Us). The main content area features five colored buttons for different user groups: Individuals & Families, Young Adults, Employees, Employers, and Brokers. Below these are sections for connecting to good health, a testimonial from Andrew Herlihy of Malden, and information for Commonwealth Care members. The footer contains a disclaimer and social media links.

The screenshot shows the Avenue H website, a health insurance marketplace for Utah's small businesses. The header features the Avenue H logo, navigation links (HOME, YOUR HEALTH-CARE, HOW IT WORKS, FAQ, FIND AN AGENT, CONTACT), and a search bar. The main content area includes a large image of a "Yes WE'RE OPEN" sign and a collage of photos of people. Below the image is a headline: "A new path to Utah's best small business healthcare solution." followed by a sub-headline: "Offering affordable health insurance benefits to employees has many small business owners facing an uphill climb. Avenue H is the first step in a better direction." and a call to action: "You're headed in the right direction." A "CONTACT INFO" section provides the address (60 E. South Temple, Third Floor, Salt Lake City, Utah 84111) and phone number (1-877-213-1993).

# How will MNsure work?



# Benefits of MNsure



# Plan Levels of Coverage

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 %

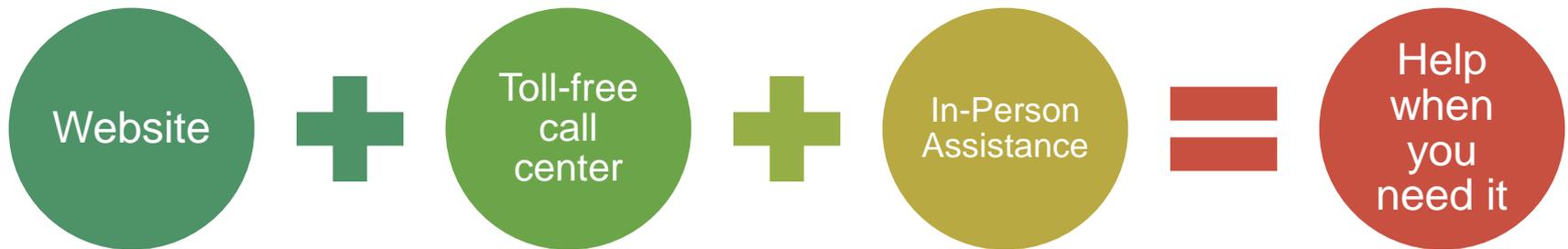
# The User Experience

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

				
<b>Passenger</b> 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	<b>Apprentice</b> 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	<b>Manager</b> 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	<b>Engineer</b> 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	<b>Assister</b> 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

# 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

**May:**  
MNsire  
Board first  
meeting

**May:**  
Health  
insurance  
plans filed  
with DOC &  
MDH

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

**September:**  
Call Center  
opens

**October –  
March 2013:**  
Open  
Enrollment

# Outreach / Marketing Plan

## Mass/Paid Media

- Radio
- TV
- Billboards/transit
- Newspapers
- Digital / online
- Industry publications

## Social/Personal Media

- Facebook
- Twitter
- LinkedIn
- YouTube
- Pinterest
- E-mail messages

# Outreach / Marketing Plan

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## Earned Media (PR)

- News Releases
- PSAs
- Face-to-face briefings
- Opinion Pieces
- Letters to the editor
- Special sections / editorial calendars
- Story placements
- Blog
- Online newsroom
- Video vignettes
- Virtual press conference
- TV/Radio appearances

# Outreach / Marketing Plan

## Targeted Media

- Presentations
- Speaking engagements
- Outreach events
- Town Halls
- Webinars
- Direct mail

## Grassroot Partnerships

## Corporate Partnerships

# Messaging

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**Choice**

**Value**

**Peace of mind**



# Consumer Assistance Partners

# Roles

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Navigators

In-Person Assisters

Certified Application Counselors

# Navigators / In Person Assisters

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Organizations may serve as both a Navigator and In-Person Assister.

We encourage organizations to fulfill both roles for the population they serve.

# Certified Application Counselors

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Some organizations, such as hospitals and hospital affiliates, who provide consumer assistance in partnership with MNsure will provide consumer assistance without being a Navigator or In Person Assister.

# Application – Per Enrollment Funding



## Funding:

Navigators will be paid \$25 per individual enrolled in a Minnesota Health Care Program (including Medical Assistance and MinnesotaCare) by the Minnesota Department of Human Services, pursuant 2012 Minnesota Statute Section 256.962, subdivision 5.

In-Person Assisters will be paid \$70 per individual enrolled in a Qualified Health Plan (QHP) by MNsure

**Solicitation:** May 28

**Purpose:** Reimburse to partners for enrollment assistance services provided to consumers.

**Duties:** Provide application and enrollment assistance to consumers

# Outreach and Infrastructure Grants

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**Awards:** \$4,000,000.00

**Solicitation:** May 28

**Eligible Entities:** Navigators, In Person Assisters, and others

**Purpose:** Fund infrastructure for community education and outreach that links directly to application assistance and enrollment.

**Duties:** Collaborate with MNsure marketing campaign to provide community outreach. Provide consumer assistance or refer consumers to consumer assistance for enrollment through MNsure.

# Timeline

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- Solicitations released May 28, 2013
- Letter(s) of Intent due late June 2013
- Awards: July-August 2013
- MNsure Certification Training: July-August 2013
- Open enrollment runs October 2013 – March 2014

# Questions?

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**mnsure.org**



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