



# About MNsure

*Minnesota's health insurance marketplace*

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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 source: Minnesota Tourism' credit and a carousel of three small images. At the bottom, there are three colored boxes: 'news' (green), 'ask us' (orange), and 'video' (red). Below these are three snippets: 'Governor Dayton Appoints Seven-Member Board to Manage MNSure', 'What is MNSure? A new, central health insurance...', and 'Welcome to MNSure'.

# 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

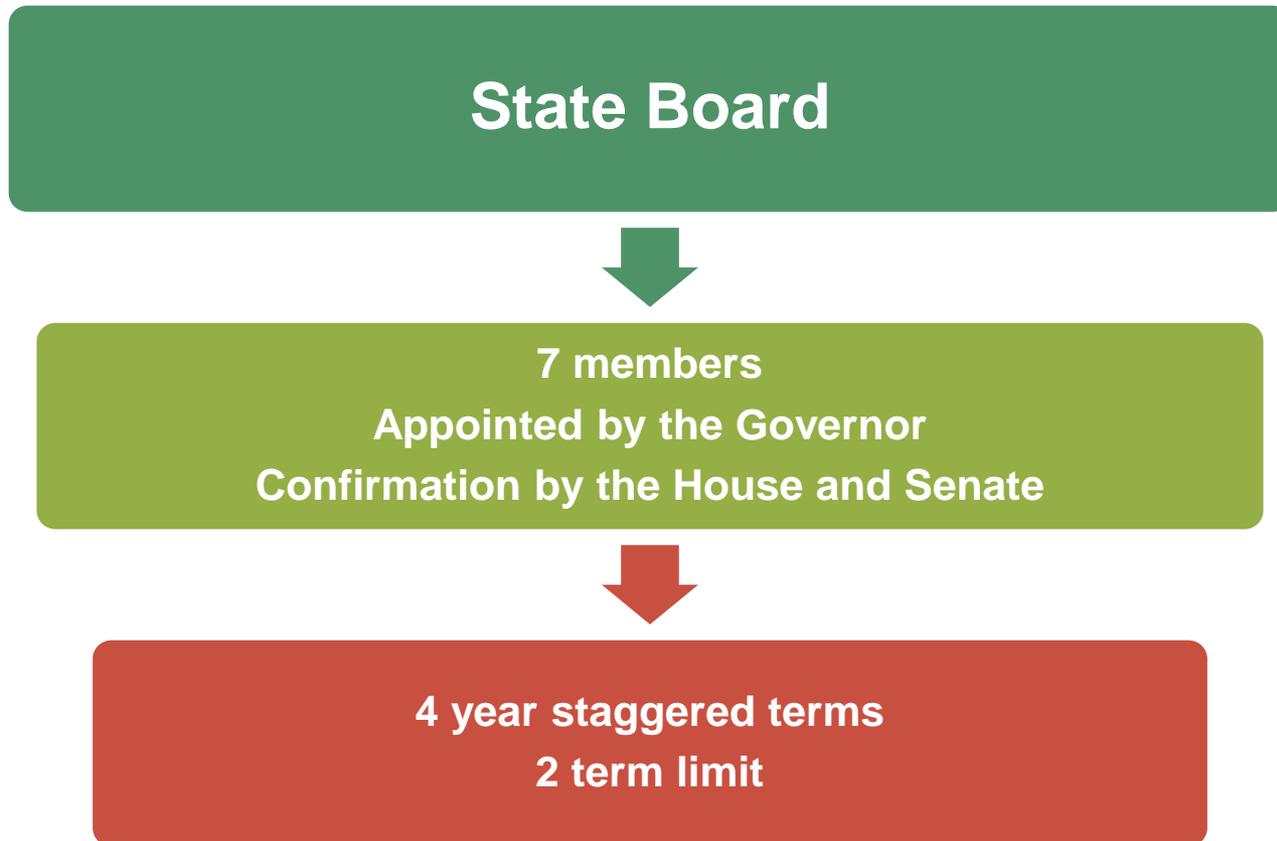
Financial assistance and greater market incentives for competition on quality & cost.

Quality Ratings

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

# 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

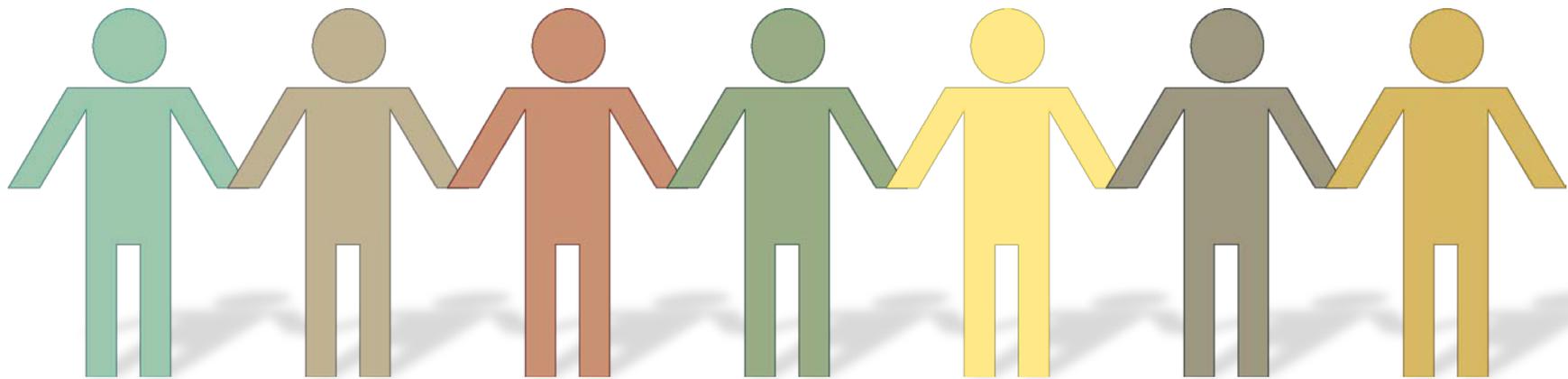
Review the finances, operations and rules of the marketplace

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

# 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**

# 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 %

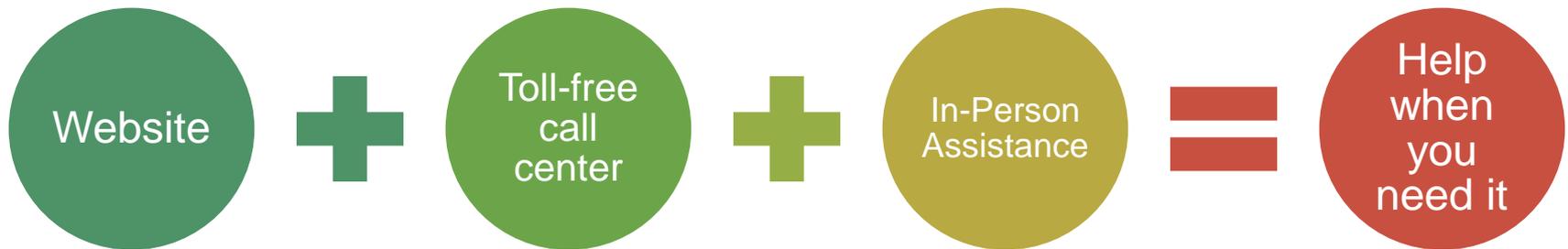
# The User Experience

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

 <p><b>Passenger</b> Get it done for me</p> <p>How they want to engage: Hands-off</p> <p>How they want to feel: Unburdened</p> <p>What they're willing to give up: Control for convenience</p>	 <p><b>Apprentice</b> Hold my hand</p> <p>How they want to engage: Hands-on</p> <p>How they want to feel: Like they're doing the right thing and making appropriate decisions</p> <p>What they're willing to give up: Speed, convenience, and flexibility</p>	 <p><b>Manager</b> Keep me posted</p> <p>How they want to engage: Only when needed for oversight and approval</p> <p>How they want to feel: Confident and well represented; that their time is used effectively</p> <p>What they're willing to give up: A certain degree of control over the process</p>	 <p><b>Engineer</b> Get out of my way</p> <p>How they want to engage: Detail by detail</p> <p>How they want to feel: Equipped to make decisions and changes when necessary</p> <p>What they're willing to give up: Very little</p>	 <p><b>Assister</b> How can I best help you?</p> <p>How they want to engage: Meet consumers where they are</p> <p>How they want to feel: Like they're providing a valuable service</p> <p>What they're willing to give up: Many of the easier cases</p>
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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

## Grassroots Partnerships

## Corporate Partnerships

# Messaging

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**Choice**

**Value**

**Peace of mind**



# Consumer Assistance Partners

# Roles – Consumer Assistance Partners

## Navigators / In-Person Assisters

- Organization or entity certified by MNsure to provide application and enrollment assistance.
- Outreach and education activities.

## Certified Application Counselors

- Organization or entity certified by MNsure to provide application assistance without compensation from MNsure.

# 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 for applications:** May 28

**Purpose:** Compensate for enrollment assistance services provided to consumers.

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

# Outreach and Infrastructure Grants



**Awards:** Up to \$4,000,000

**Solicitation :** May 28

**Purpose:**

Fund infrastructure for community outreach and education that links directly to application assistance and enrollment. These grants will fund community partners through MNsure to provide local, on-the-ground outreach and education to consumers.

**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
- RFP proposals due: June 24 and June 28, 2013
- Applications due: June 28 2013 for October 1 2013
- Awards: July-August 2013
- MNsure Certification Training: July -September 2013
- Open enrollment runs October 2013 – March 2014

# Questions?

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[www.mnsure.org](http://www.mnsure.org)

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