



About MNSURE

Minnesota's health insurance marketplace

Presentation to the 2013 Cancer Disparities Summit
Working Together to Find Solutions Conference

June 20, 2013

Mario Vargas, Senior Outreach Analyst



Overview



What is MNsure

What's next

**Outreach, Marketing,
Communications**



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 grid of colored squares. To its right is the text "Where you choose health coverage". Below this is a teal navigation bar with links: "how you benefit", "how it will work", "calculate your cost", and "get involved". A search bar labeled "Search MNSURE" is in the top right. Below the navigation bar are links for "how do it?" 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 are three colored boxes: "news" (green), "ask us" (orange), and "video" (red). At the bottom, there are three news 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.

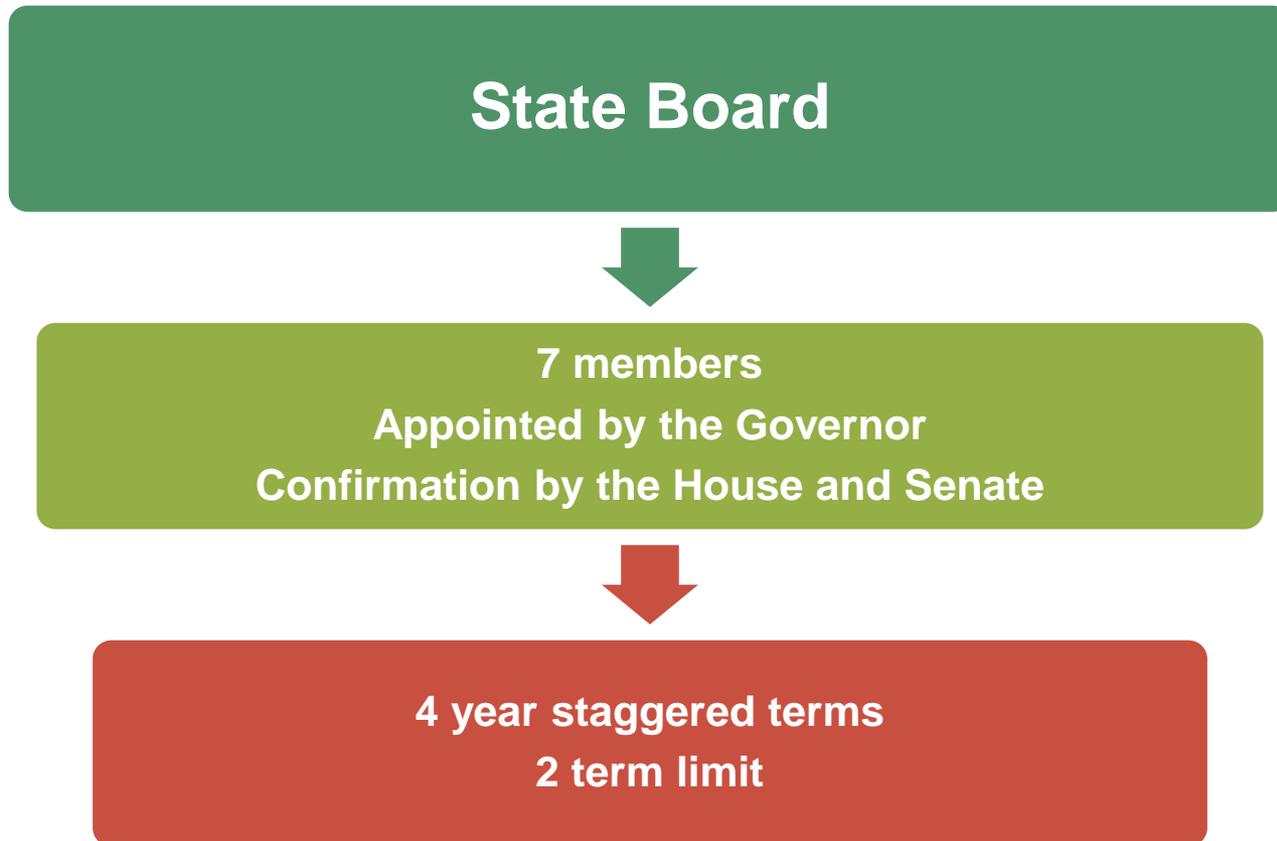
Lower Costs

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



MNsure Board of Directors



- **Thompson Aderinkomi, Founder and CEO, RetraceHealth**

Representing the interests of individual consumers eligible for individual market coverage. Term ends 2015.



- **Peter Benner, Independent Consultant**

Representing the areas of health administration, health care finance, health plan purchasing, and health care delivery systems. Term ends 2017.



- **Brian Beutner, Independent Business Advisor**

Representing small employers. Term ends 2015.



- **Kathryn Duevel, MD**

Representing the areas of public health, health disparities, public health care programs, and the uninsured. Term ends 2016.

MNsure Board of Directors



- **Tom Forsythe, Vice President Global Communications, General Mills**
Representing the area of health policy issues related to the small group and individual markets. Term ends 2016.



- **Lucinda Jesson, Commissioner of the Minnesota Department of Human Services (DHS)**



- **Phil Norrgard, Director of Human Services, Fond du Lac Band of Lake Superior Chippewa**
Representing individual consumers eligible for public health care program coverage. Term ends 2017.

MNsure Oversight

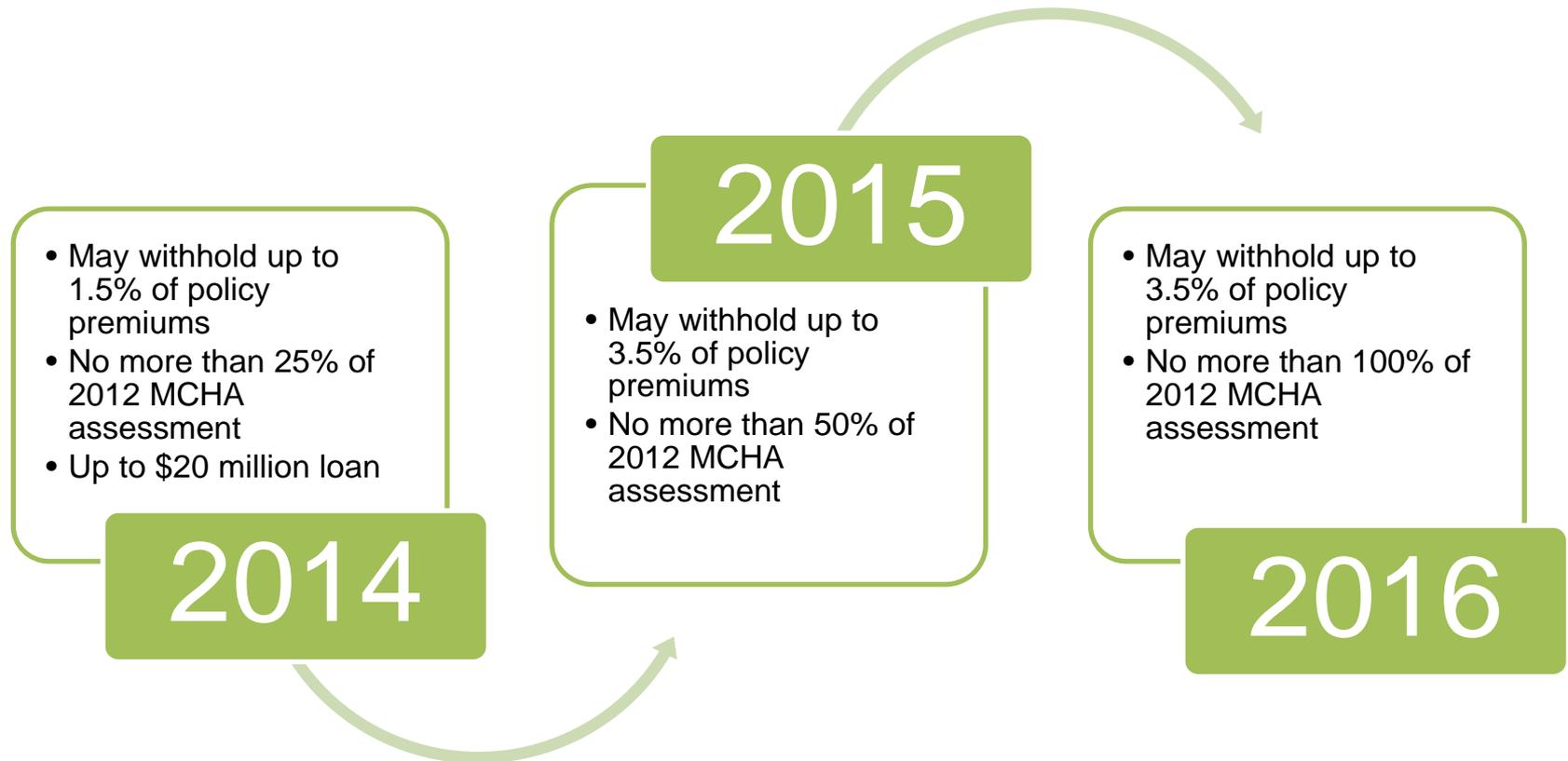
Legislative Oversight Committee

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

Review the finances, operations and rules of the marketplace

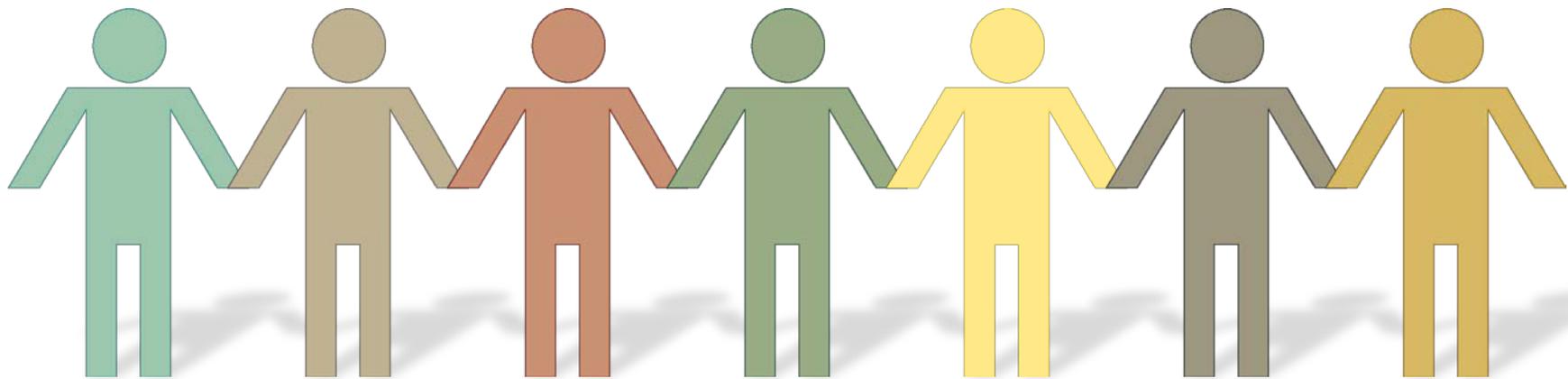
**MNsure report to legislature each year by January 15
starting in 2015**

MNsure Funding



Who will MNsure serve?

Over 1 million Minnesotans



**Individual Consumers –
450,000**

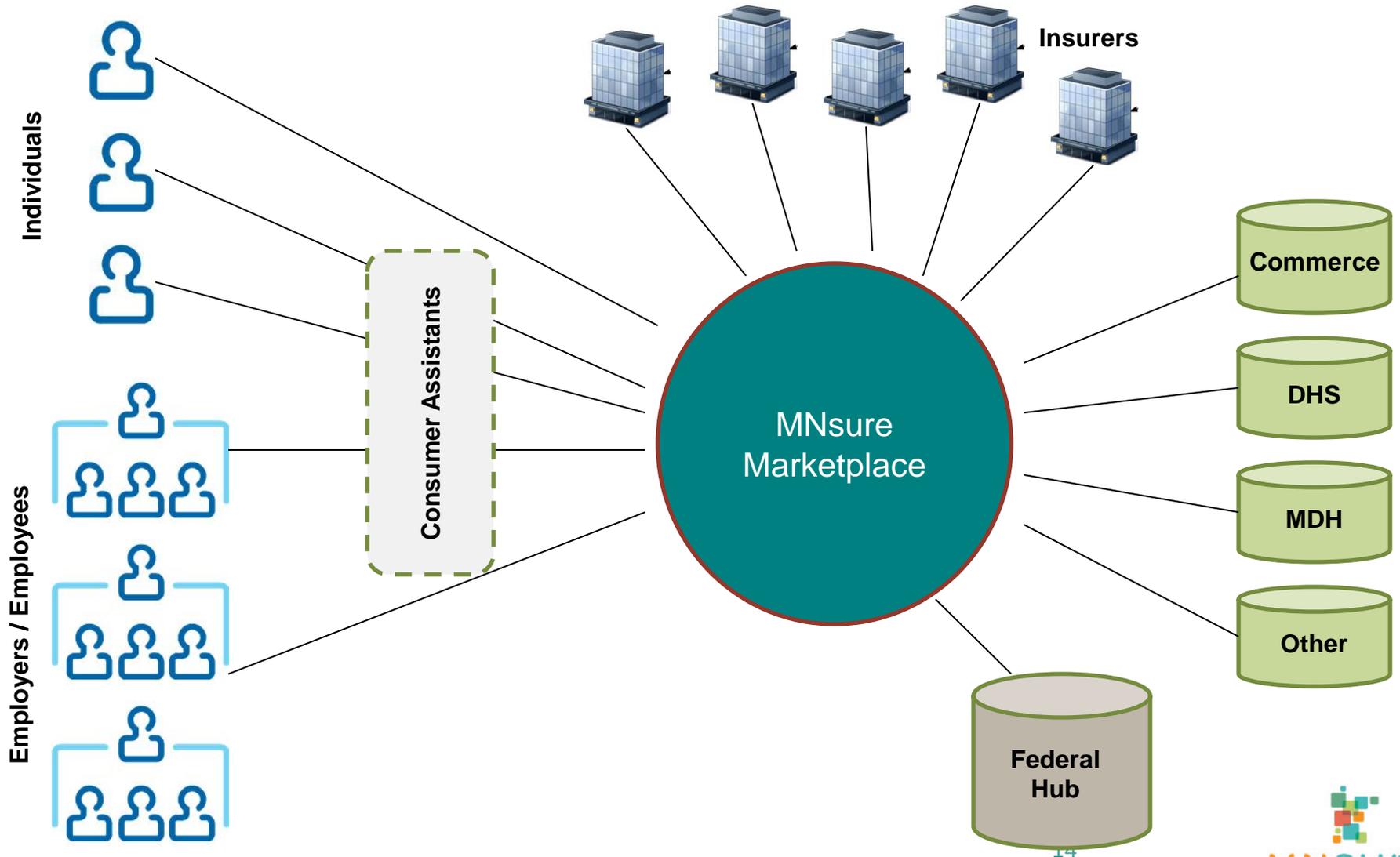
**Small Businesses and
Employees – 155,000**

**Medical Assistance
Enrollees – 690,000**

Who can use MNsure?



How will MNsure work?



How will MNsure work?

- One process to determine eligibility for
 - Qualified Health Plan
 - Financial assistance/tax credits to lower premiums
 - Reduced cost sharing
 - Medicaid
 - Children's Health Insurance Program (CHIP)

Premium Tax Credits

- Based on household income and family size for the year
 - Between 100% to \$00% of FPL (\$23,550-\$94,200 for family of 4)
 - Ineligible for other health benefits coverage
- Amount depends on income as % of FPL
 - On a sliding scale
 - Based on cost of 2nd lowest silver Qualified Health Plan
 - Limits premium payments as a % of income

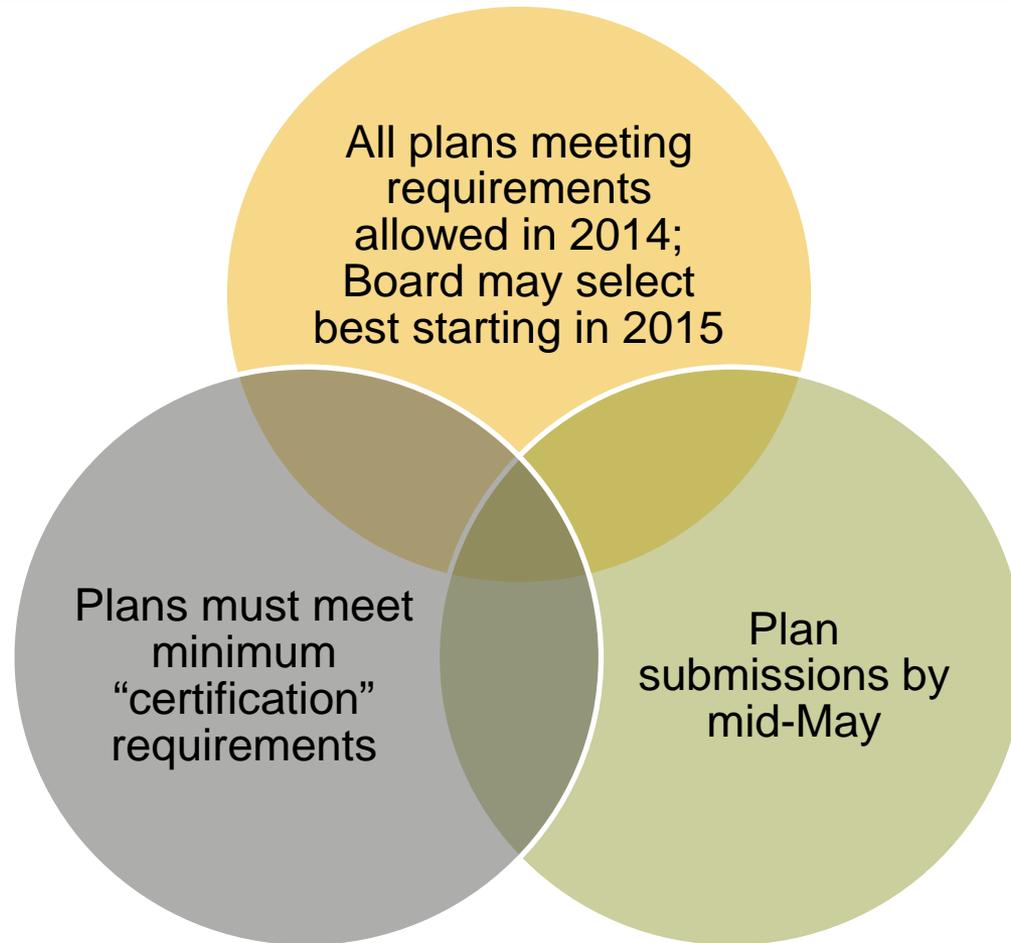
Cost-Sharing Reduction

- Based on incomes at or below 250% of FPL (58,875 for family of 4)
 - Receive the tax credit
 - Meet enrollment requirements
 - Enroll in a silver-level plan
- Members of federally-recognized American Indian tribes
 - No cost sharing if income is <300% FPL

Medicaid Enrollment

- One streamlined application through MNsure
- Expanded eligibility
 - Adults ages 19-64 with incomes up to 133% of FPL
 - \$15,282 for an individual
 - \$31,322 for family of 4
- New simplified way of calculating income
 - Known as Modified Adjusted Gross Income (MAGI)

Qualified Health Plans



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

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 %

Small Employers

- Purchase through SHOP
 - Select from Qualified Health Plans to meet every budget
 - Contribute a set amount toward employee's coverage (defined contribution) and let employee pick their own plan
- In 2014, MNsure is open to small business owners with 50 or fewer employees
- Sole proprietors are grouped with Individual market purchasers

Benefits of MNsure

Reduce your cost
through tax credits



Insurance
companies compete
for your business



Offers choice of
plans and levels of
coverage

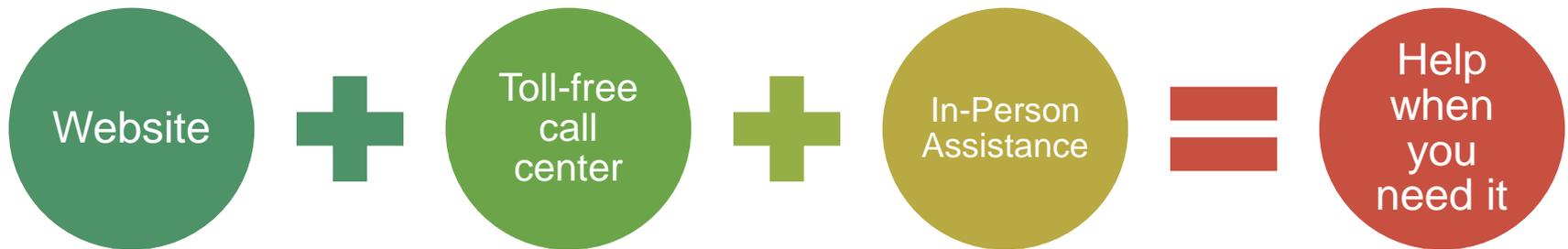
Additional Benefits for Employers



When can you enroll?

- Initial open enrollment runs October 1, 2013 through March 31, 2014
- Annual open enrollment periods after that run October 15 through December 7
- 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

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

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



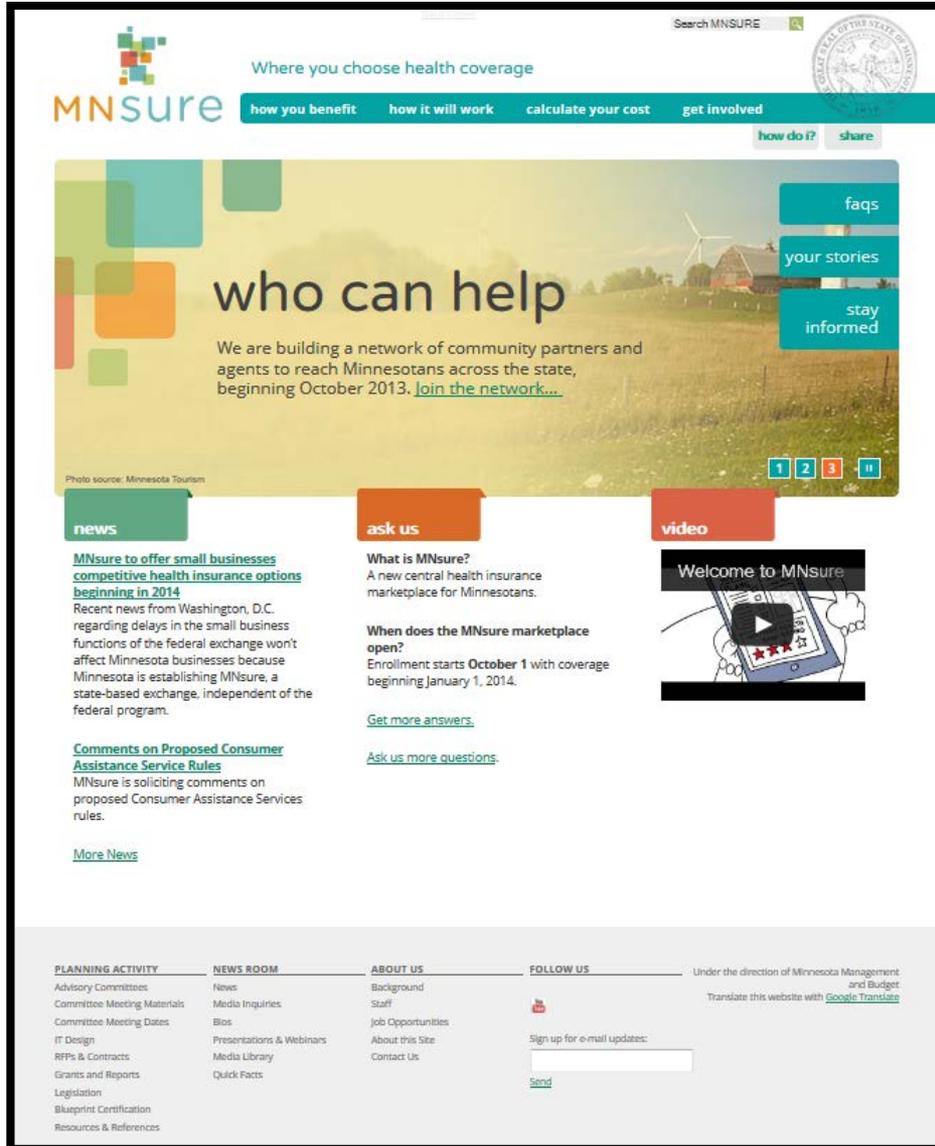
Choice

Value

Peace of mind



Public Education Website



The screenshot shows the MNsure website with a navigation bar at the top containing the MNsure logo, a search bar, and the tagline "Where you choose health coverage". Below the navigation bar are links for "how you benefit", "how it will work", "calculate your cost", and "get involved". A main banner features a rural landscape with wind turbines and a barn, with the heading "who can help" and 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 "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 a section titled "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", each with a list of links. A "Send" button is located below the "FOLLOW US" section.

Search MNSURE

Where you choose health coverage

MNsure

how you benefit how it will work calculate your cost get involved

how do it? share

faqs

your stories

stay informed

who can help

We are building a network of community partners and agents to reach Minnesotans across the state, beginning October 2013. [Join the network...](#)

Photo source: Minnesota Tourism

1 2 3 11

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](#)

Consumer Assistants - Roles

Navigators

In-Person Assisters

Certified Application Counselors

Agents/Brokers

Consumer Assistants



Eligible Organizations

Have existing, or could readily establish, relationships with consumers in Minnesota, including uninsured and underinsured, likely to be eligible to enroll through MNsure

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

Navigators / In Person Assisters

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

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

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.

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

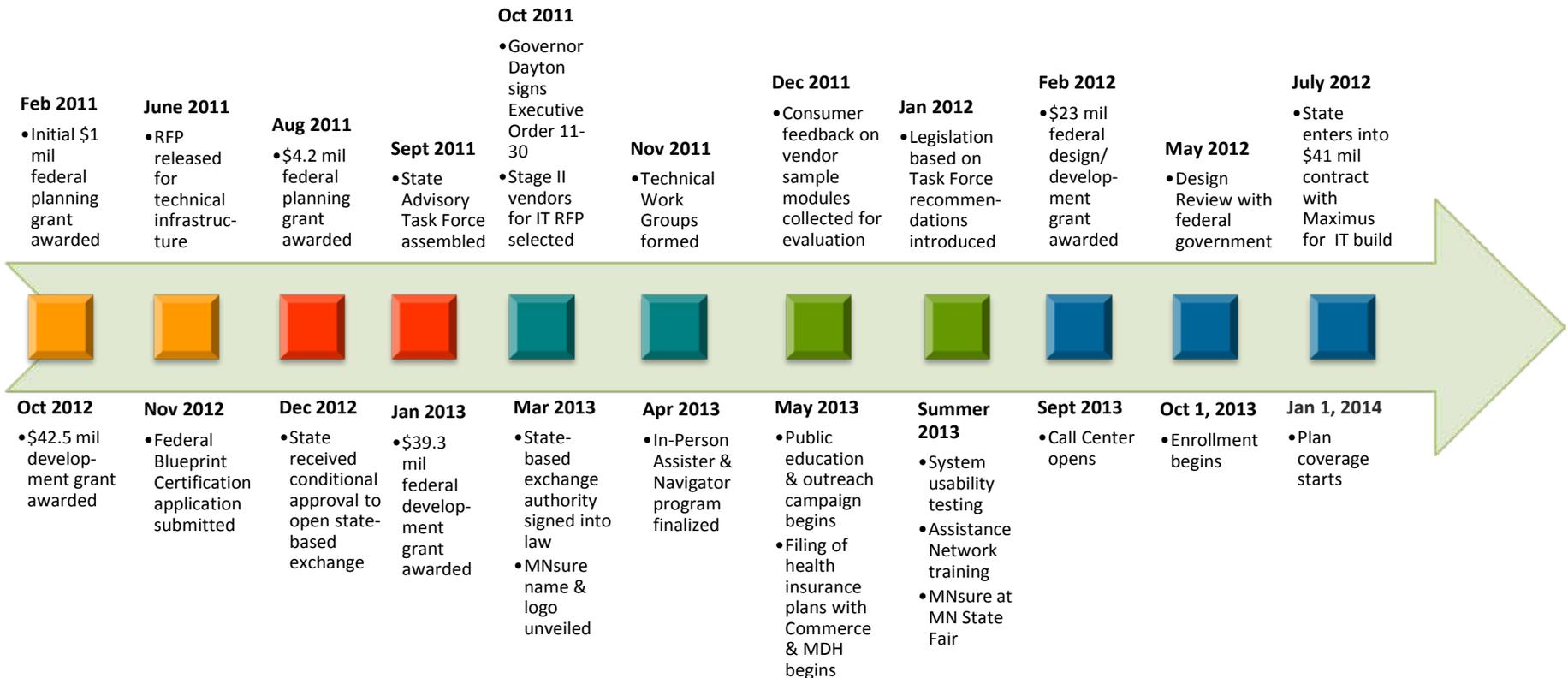
Agents/Brokers

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

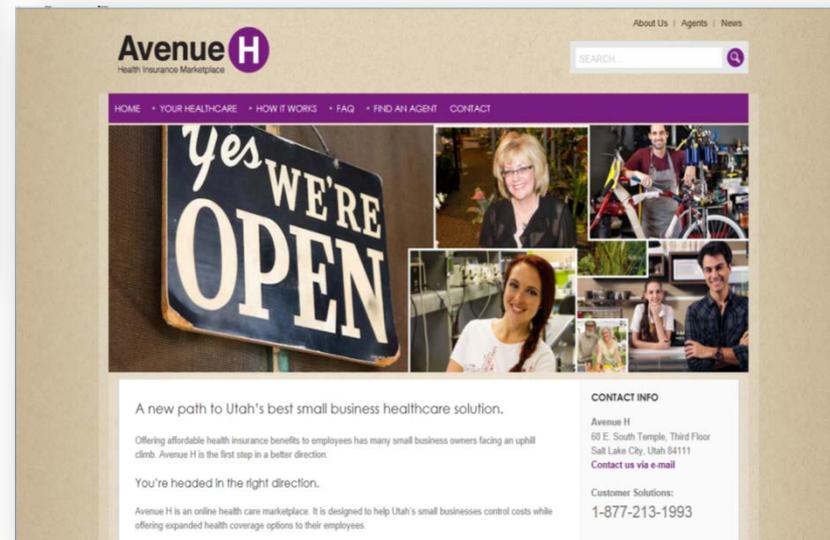
Timeline

- Solicitations released May 28, 2013
- RFP Proposals due: July 19, 2013
- Awards: August 2013
- MNsure Certification Training: August-September 2013
- Open enrollment runs October 2013 – March 2014

MNsure Milestones



How might MNsure look?



The User Experience

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

Questions?

mnsure.org



Mario Vargas
Senior Outreach Analyst
mario.vargas@state.mn.us
651-539-1358