



About MNSure

Minnesota's health insurance marketplace

Minnesota Community Health Worker Alliance Presentation
9/4/2013

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Overview

- What is MNSure?
- Who will MNSure serve?
- How will MNSure work?



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What is MNSure?



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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.



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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

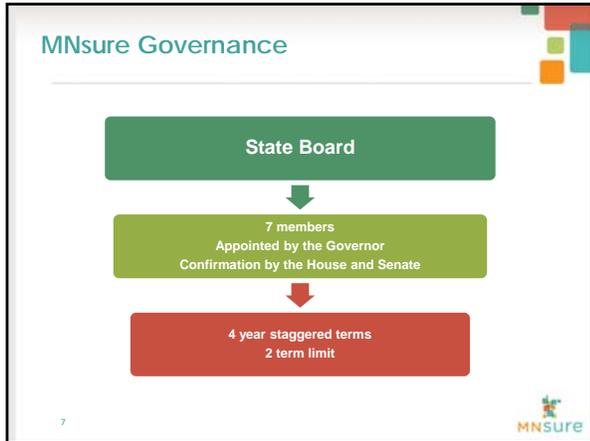


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Why MNsure?

- 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

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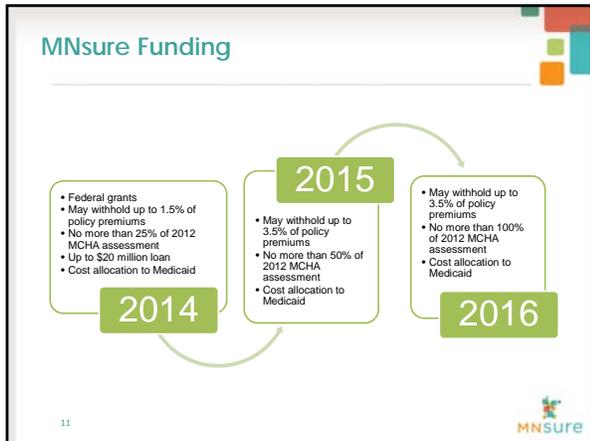
MNSure Board of Directors

- 
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

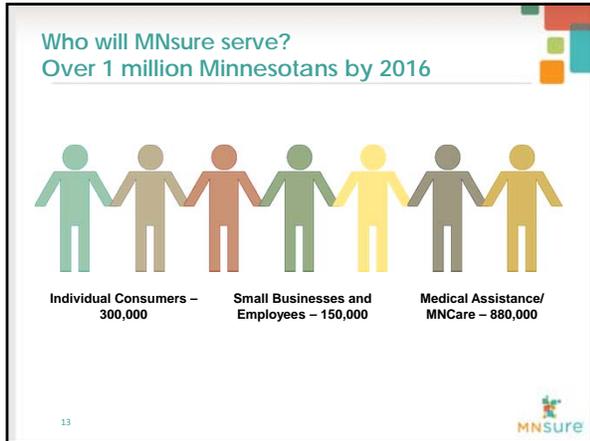
- 
Tom Forsythe, Vice President Global Communications, General Mills
 Representing the area of health policy issues related to the small group and individual markets. Term ends 2016.
- 
Lucinda Jesson, Commissioner of the Minnesota Department of Human Services (DHS)
- 
Phil Norrgard, Director of Human Services, Fond du Lac Band of Lake Superior Chippewa
 Representing individual consumers eligible for public health care program coverage. Term ends 2017.





Who will MNsure serve?

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- ### Who will MNsure serve?
- **Individuals**
 - Those seeking individual market coverage
 - Payment assistance available to lower your premium
 - Individuals making up to \$45,960
 - Families of 4 with incomes up to \$94,200
 - **Medical Assistance and MinnesotaCare**
 - Medicaid Assistance: Adults below 138% FPL, kids under 275% FPL
 - MinnesotaCare: Adults between 138% and 200% FPL
 - Coverage options determined by Department of Human Services
 - **Small Employers**
 - 2-50 employees through 2015; 2-100 employees starting 2016
 - Tax credits for < 25 employees below \$50,000 average wage
 - State option for larger employers starting in 2017
- 15
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Premium Payment Assistance

- Based on household income and family size for the year
 - Between 100% to 400% of Federal Poverty Level (FPL) (\$23,550-\$94,200 for family of 4)
 - Must be ineligible for public programs and "affordable" employer-based coverage
- Amount depends on income as % of FPL
 - On a sliding scale
 - Limits premium payments as a % of income from 2% to 9.5% of income for 2nd lowest cost "silver" plan

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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
- Reduces cost sharing amount of deductibles, co-pays and coinsurance

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Small Employer Tax Credits

- Tax credits for < 25 employees with below \$50,000 average wage
- Credit is up to 50% of employer paid portion of premium for employers that contribute at least 50%
- Must purchase through MNSure
- Tax credit is available for 2 years
- Sole proprietors are grouped with Individual market purchasers and are eligible for individual premium tax credits

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When can you enroll?

- Initial open enrollment runs October 1, 2013 through 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

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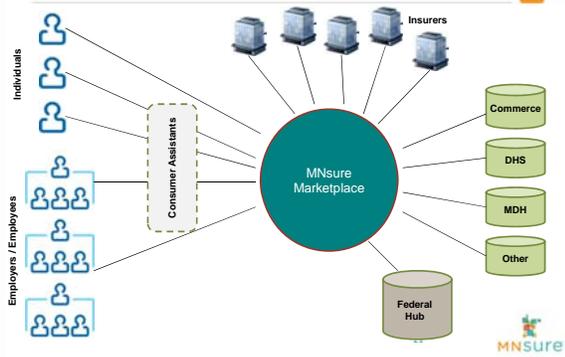


How will MNsure work?

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How will MNsure work?



The User Experience

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

 <p>Passenger Call it done for me</p> <p>How they want to engage: Hands-off</p> <p>How they want to feel: Disconnected</p> <p>What they're willing to give up: Control for convenience</p>	 <p>Apprentice 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 important decisions</p> <p>What they're willing to give up: Speed, convenience, and flexibility</p>	 <p>Manager Keep me posted</p> <p>How they want to engage: Only when needed for insight and approval</p> <p>How they want to feel: Confident and well-informed, 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>Engineer Get out of my way</p> <p>How they want to engage: Direct to "do!"</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>Assister How can I best help you?</p> <p>How they want to engage: Meet someone who 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 other goals</p>
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ENROLL 2014 WELCOME TO COVERAGE

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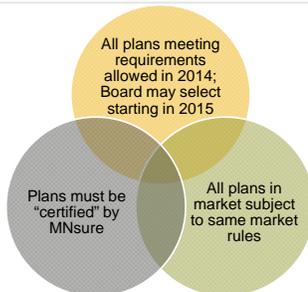
Consumer Assistance Network



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Qualified Health Plans



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

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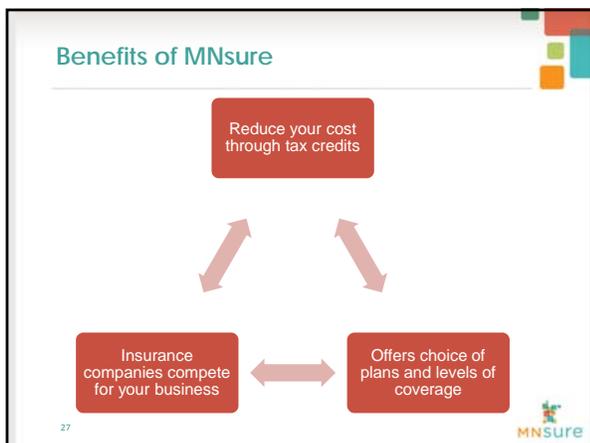
Plan Levels of Coverage

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 %

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- ### SHOP
- Small Employer Health Options Program
 - Employer and employee choice options
 - Employer picks one plan for all employees
 - Employer can pick multiple plans for employee choice
 - Defined contribution towards all plans or smaller set of plans
 - Defined contribution
 - Employer selects benchmark/reference plan
 - Employer determines contribution by percentage or equal employee payment
 - Employer determines employee choice options
 - Participation (75%) and contribution (50%) requirements for selecting any plan year month
 - Requirements waived November 15 to December 15
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Additional Benefits for Employers

One-stop shopping and billing regardless of how many plan choices are offered

MNsure handles billing, reconciliation and renewal, giving you more time to grow your business

Easy online tools for updating and managing worker files

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What's Next

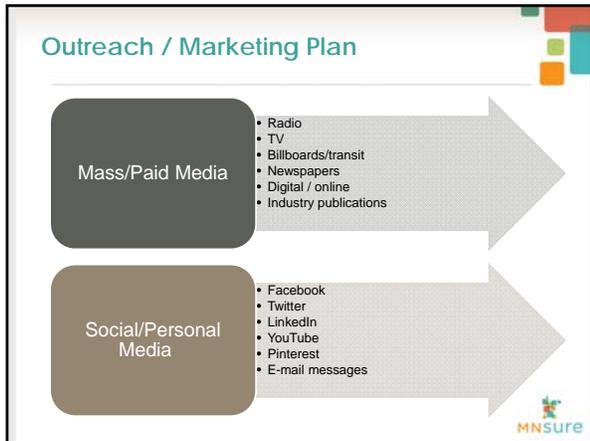
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Next Steps

Business Operations	<ul style="list-style-type: none">• Customer Service/Call Center• Assisters Program• Plan Certification and Comparison Info• Eligibility and Enrollment• Premium Processing
Technology	<ul style="list-style-type: none">• Hardware/Software• Federal Hub• Privacy/Security• System and Software Integration• Testing
Outreach	<ul style="list-style-type: none">• Messaging• Outreach – grassroots within communities• Public Awareness – TV, radio, social media, etc.

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Outreach / Marketing Plan

Targeted Media

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

Grassroot Partnerships

➔

Corporate Partnerships

➔



Messaging

Choice

Value

Peace of mind





Public Education Website





Assister Roles

Navigators

In-Person Assisters

Certified Application Counselors

Agents/Brokers

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Assisters

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

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Assisters

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

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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.

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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.

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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

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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.

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Outreach Strategies

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Community Outreach

- Regional Approach
 - Northwest
 - Northeast
 - West Central
 - Twin Cities Metro
 - Southwest
 - Southeast



Map is representative of potential regions and not illustrative of areas that have been already designated.

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Community Outreach

Key Components

- Regional Approach**
 - 6 Regions
 - Targeted Area Networks
- Local Knowledge**
 - Ambassadors
 - Assisters
 - Brokers
- Staff Support**
 - Outreach, Assister, SHOP Staff
 - Local Outreach Liaisons

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Partnering Opportunities

Outreach Ambassadors

Assisters

- Navigators
- In-Person Assister
- Certified Application Counselor
- Agents / Brokers

Grant Partners

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Outreach Ambassadors

- **Statewide Coverage** – MNsure is fostering a *network* of Ambassadors throughout Minnesota
- **Communities** – Outreach Ambassadors are trusted in the community
- **Partner Expertise** – Outreach Ambassadors use their organizational expertise to reach their communities
- **Referrals** – Ambassadors refer consumers to the Consumer Assister *Network*

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Community Outreach

- Local Knowledge
 - Community Knows Best
 - Expertise, Experience, Results
- Ambassadors – Non-Contracted Partners
 - Churches, Schools, Nonprofit Organizations, Community Centers, Businesses
- Assisters – Contracted Partners
 - Navigators, In-Person-Assistors
 - Certified Application Counselors
 - Brokers

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Certification Training

Consumer Assister 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

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Timeline

- Solicitation released May 28, 2013
- Applications due July 19, 2013
- Awards: August 2013
- MNSure Certification Training: August-Sept 2013
- Open enrollment runs October 2013 – March 2014

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Tribal Specific Topics

- Tribal Consultation
- Tribal Sponsorship
- Certification Requirements – Indian Addendum
- Consumer Assistance Network
- Eligibility

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MNSure Tribal Process

Registration
Tribes will register as a Tribal third party payer

- Submit sponsored individual's membership data or information
- Select QHP the Tribe will subsidize
- Submit banking information for monthly payments

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MNSure Tribal 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.

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Questions?

mnsure.org
healthreform.mn.gov
healthcare.gov

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