



About MNsure

Minnesota's health insurance marketplace

October 23, 2013



Overview

WHAT is MNsure?

WHY MNsure?

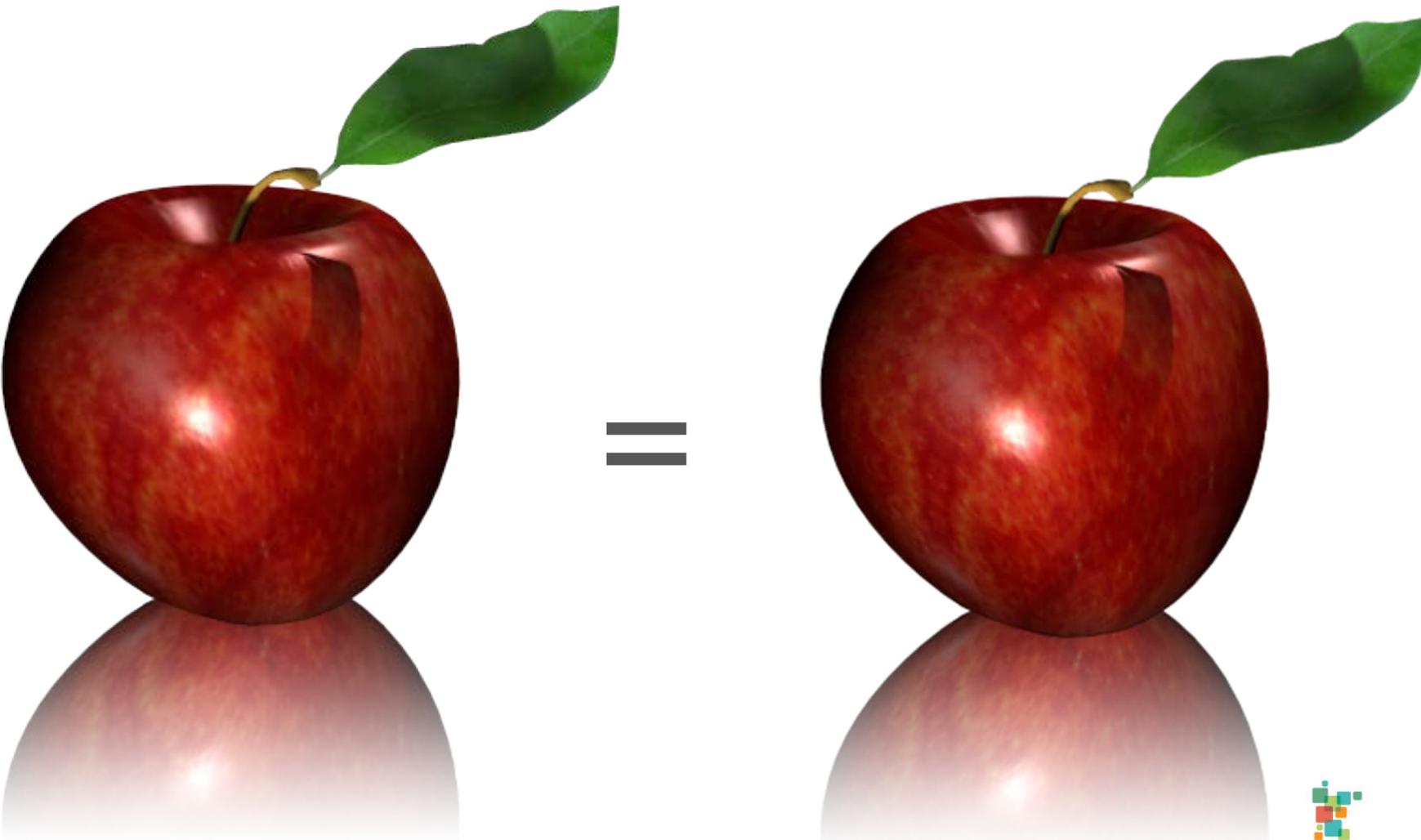
WHO will MNsure serve?

HOW will MNsure work?

WHAT is MNsure?



Compare Apples to Apples



tax questions



WHY MNsure?

Why MNsure?

Affordable Care Act (ACA)
enacted in March 2010

State-Based Marketplace
signed into law March 2013



Why MNsure?

Simple One-Stop
Shop

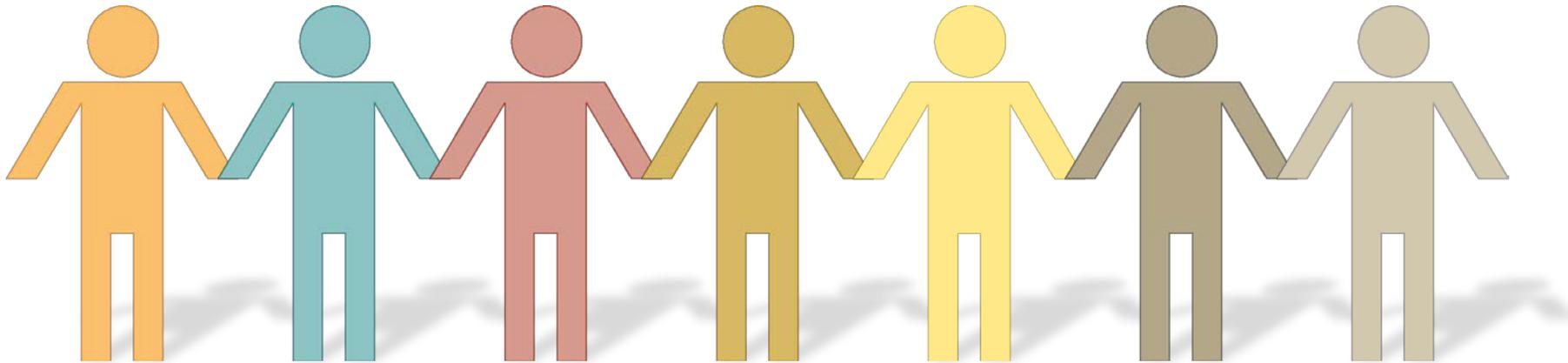
More Choice

Lower Costs



WHO will MNsure serve?

Who will MNsure serve?



Individual Consumers

Small Businesses & Employees

Medical Assistance and MinnesotaCare

Who can use MNsure?



Who will MNsure serve?

www.MNsure.org

Contact Center:

1-855-3-MNsure (1-855-366-7873)

Hours of Operation:

Monday through Friday: 7:30 a.m. – 8:00 p.m.

Saturday: 9:00 a.m. - 4:30 p.m.

Staff fluent in Spanish, Hmong and Somali

Access to interpreter services for more than 140 languages



HOW will MNsure work?

Consumer Assisters



Different Ways to Partner

- Navigator
- Certified Application Counselor
- Agent/Broker

All assisters must complete online training and pass an exam to be 'MNsure-certified'

Small Employers: Use your brokers!

Individual Marketplace



**Premium Payment Assistance
a.k.a. tax credit or 'discount'**

Must purchase insurance through the Marketplace

Small Business Employer Marketplace



- **2 - 50 full time equivalent employees**
- **Principal business address in Minnesota**
- OR
- **Offer coverage to each eligible employee at a primary Minnesota work site**
- **Offer coverage to all full-time employees**

Small Business Employer Contribution & Participation Requirements

- **Minimum Contribution: 50%**
- **Participation: 75%**



Small Business Employer Marketplace Tax Credits

< 25*

\$50,000 or less

Minimum 50% contribution

Must purchase insurance through the Marketplace

** Proposed IRS Code would change this to “25 or fewer employees”*

Penalties in 2014



Individual Marketplace Enrollment



INITIAL OPEN ENROLLMENT

October 1, 2013 through March 31, 2014

Contract Year

January 1 through December 31

Annual open enrollment periods thereafter

October 1 through December 31

Medicaid

May apply and be eligible for Medicaid throughout the year

Special enrollment periods:

Available in certain circumstances during the year, e.g., life change events

Small Business Employer Enrollment



OPEN ENROLLMENT BEGINS:

October 1, 2013

Small Employers will enroll/renew throughout the year at one time of their choosing.

Special Enrollment Period (a.k.a. “Enrollment Holiday”)

Contribution & Participation requirements are waived

- November 15 - December 15

Health Plans

Insurance Companies with individual/family plans:

- Blue Cross Blue Shield
 - PreferredOne
 - Medica
 - HealthPartners
 - UCare

Plan Levels of Coverage

'Metal' Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average (in addition to the monthly premium)	Number of Small Group Plans (across all carriers)
Bronze	60 %	40 %	10
Silver	70 %	30 %	23
Gold	80 %	20 %	24
Platinum	90 %	10 %	6

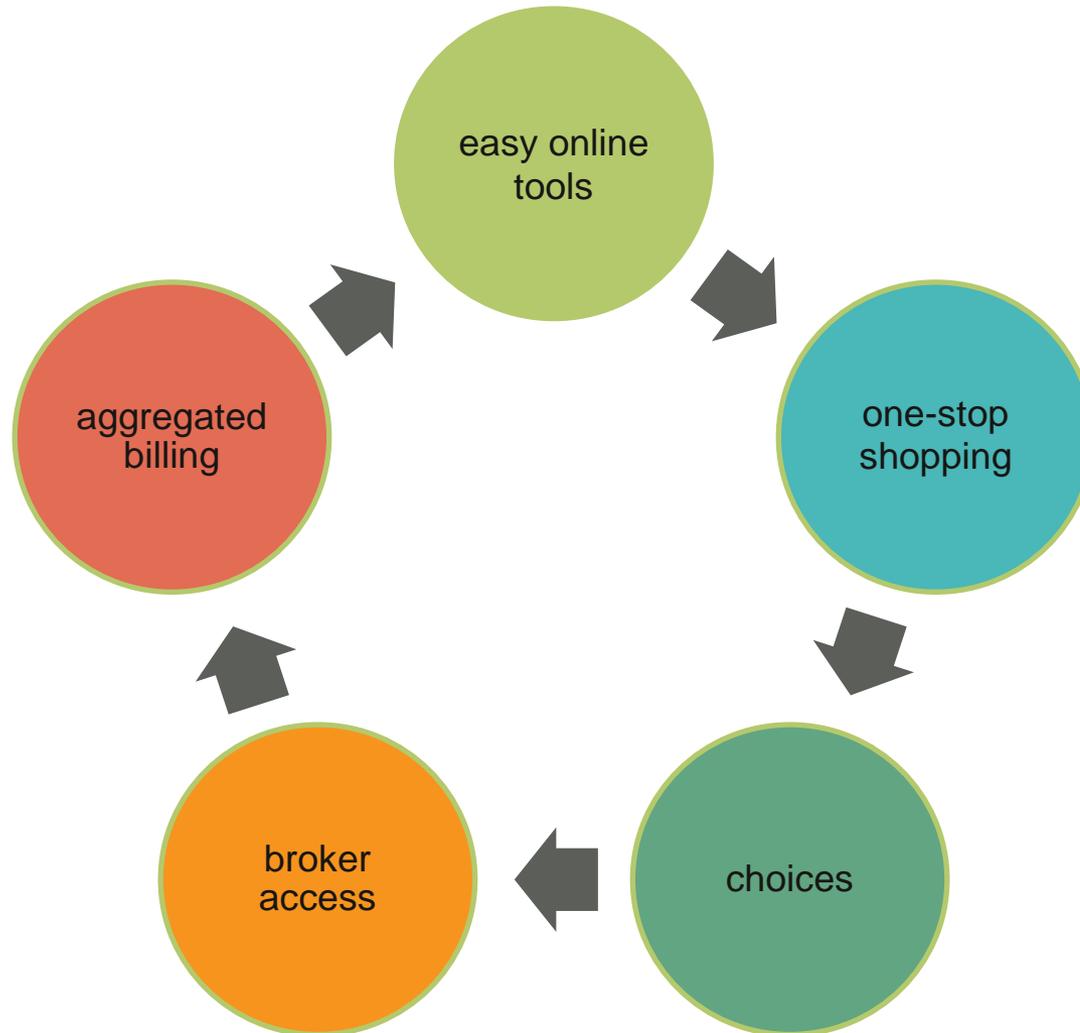


SHOP

Small Business Health Options Program



Benefits for Employers



Defined Contribution & Reference Plan

- **Defined Contribution**
- **Reference Plan**

Simple Fixed Percentage Multiple Plan Offerings:

Employer- Offered Plans	Employee	Total Premium	Employer Contribution (%)	Employer Contribution (\$)	Employee Contribution (\$)
Bronze Plan	Employee A	\$300	--	\$200	\$100
Silver Plan (Reference Plan)	Employee A	\$400	50%	\$200	\$200
Gold Plan	Employee A	\$500	--	\$200	\$300
Platinum Plan	Employee A	\$600	--	\$200	\$400
Bronze Plan	Employee B	\$450	--	\$300	\$150
Silver Plan (Reference Plan)	Employee B	\$600	50%	\$300	\$300
Gold Plan	Employee B	\$750	--	\$300	\$450
Platinum Plan	Employee B	\$900	--	\$300	\$600

SHOP – Employer Enrollment

Employer Enrollment

1. **Create Account**
2. **Verify Employer Eligibility**
3. **Complete Employee Roster**
4. **Compare Cost and Quality of Plans**
5. **Make Selections**
6. **Identify Reference Plan & Set Contribution**
7. **Submit Application**
8. **Distribute MNsure Information to Employees**

**USE YOUR
BROKER!**

Employer Enrollment Guide



Where you choose health coverage

[Site to Go](#)

[FAQ](#) | [glossary](#)

search MNSure

sign in



individuals or families

small business & employees

assisters

get help

learn more

share



home > small business & employees

small business & employees

- [small business](#)
- [how agent-brokers help](#)
- [cost overview](#)
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- [dental information](#)
- [tax credit calculator](#)
- [small business employees](#)

create account & apply

small businesses

a new way to shop for health insurance

MNSure is changing the way your small business shops for health coverage. Our online marketplace gives your business unprecedented choice in setting up health coverage options to meet the needs of your employees, while streamlining the administration and controlling the cost of coverage. **Creating an account will allow you to review plans without any obligation to enroll.**

Use the step-by-step [Employer Enrollment Guide](#) to help you navigate the system.

Employer Enrollment Deadline

11-20-2013

for 1-1-2014 effective date

Monthly Invoices & Grace Periods

- **MONTHLY INVOICES:**
 - **5th of the month:** Invoices are emailed
 - **25th of the month:** Payment is due

- **GRACE PERIODS:**
 - **2nd of the month:** late notice to broker
 - **4th of the month:** late notice to employer
 - **26th of the month:** 30-notice to employees

Overview

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WHY MNsure?

WHO will MNsure serve?

HOW will MNsure work?

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