MNsure℠
Where you choose health coverage

About MNsure

Minnesota's health insurance marketplace

Ramsey County Human Services Advisory Council/Vietnamese Community

10/23/2013

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Minnesota.
Land of 10,000 reasons
to get health insurance.

And now
one great
place to
find it.

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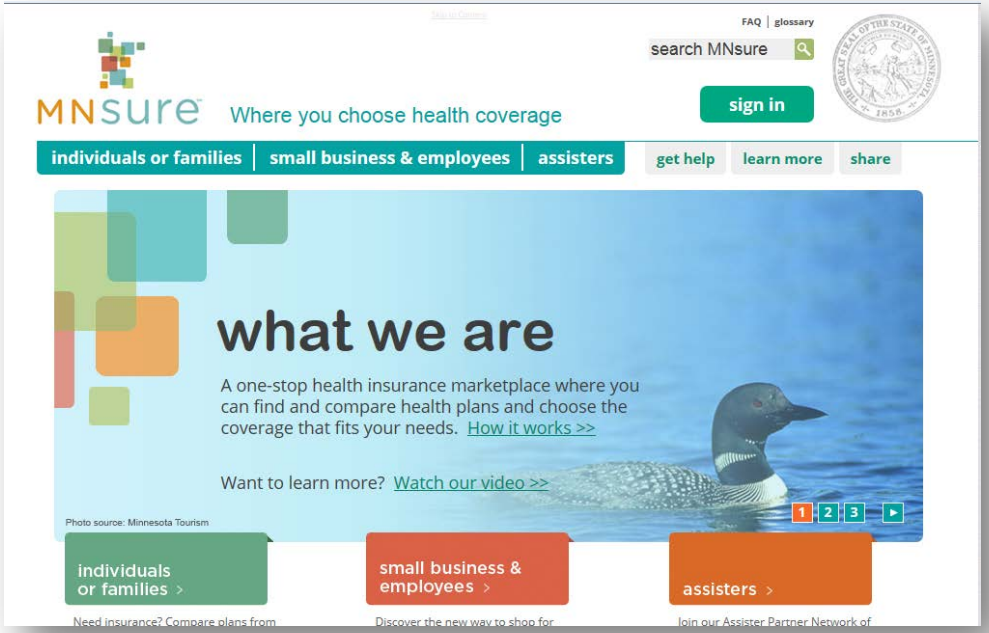
what is MNsure?

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...



…and the place to see if you qualify for financial assistance or Medical Assistance and MinnesotaCare.

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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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general advantages

- Transparent, competitive market with better information and more choices
- The ONLY place to qualify for a low-cost or free plan
- Lowest premiums in the country
- Increased risk pool from more Minnesotans being covered
- Defined contribution and employee choice of insurers and plans
- Easier administration for employers
  - One bill regardless of how many plan choices offered
  - MNsure handles billing, reconciliation and renewal

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who will MNsure serve?

MNsure is for you

- Uninsured
- People who buy health coverage on their own
- People who are seeking a better option
- People who qualify for Medical Assistance (MA) or MinnesotaCare
- Small employers and employees

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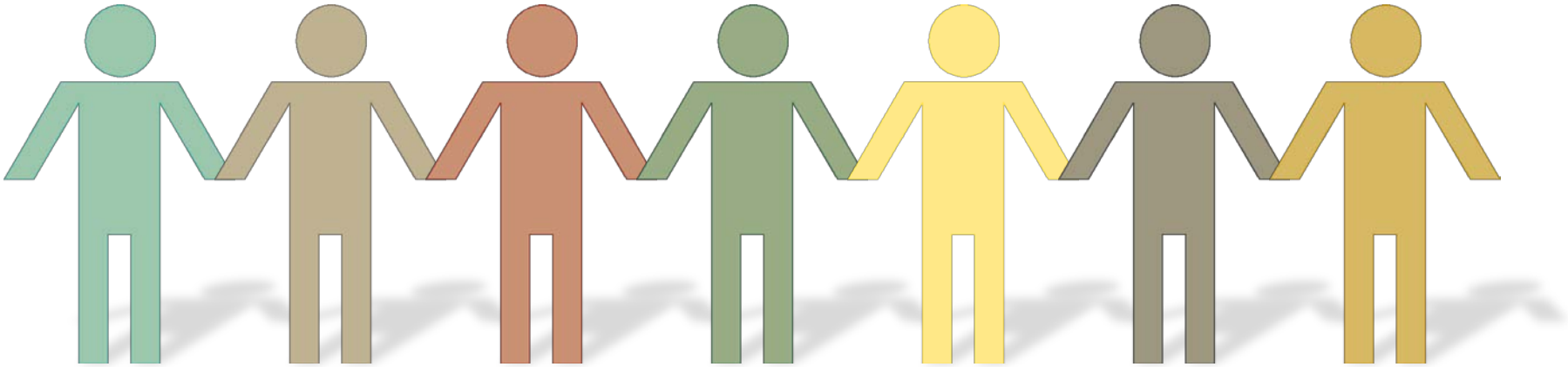
who will MNsure serve?
over 1 million Minnesotans by 2016



Individual Consumers – 300,000

Small Businesses and Employees – 150,000

MA / MinnesotaCare – 880,000

Not an option for:

- People on Medicare
- Most individuals with employer-based plans

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how you benefit

your benefits

- **Choice**: One-stop shopping with a broad range of plans from multiple insurance companies.
- **Clear Information**: MNsure describes each plan in plain language so you can make side-by-side comparisons.
- **Streamlined Application**: You only need to fill out one application for you and your family for all coverage options in MNsure.
- Individuals can **no longer be denied coverage or be charged a higher premium** for coverage because of their medical history.
- **No annual or lifetime benefit limits** on coverage.
- **No exclusions or waiting periods** for individuals with pre-existing health conditions.

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health plans with quality benefits

- Hospitalizations
- Ambulatory services
- Rehabilitative and habilitative services and devices
- Emergency services
- Prescription drugs
- Laboratory services
- Maternity and newborn care (pregnancy, childbirth and breast-feeding support)
- Pediatric dental and vision care
- Mental and behavioral health

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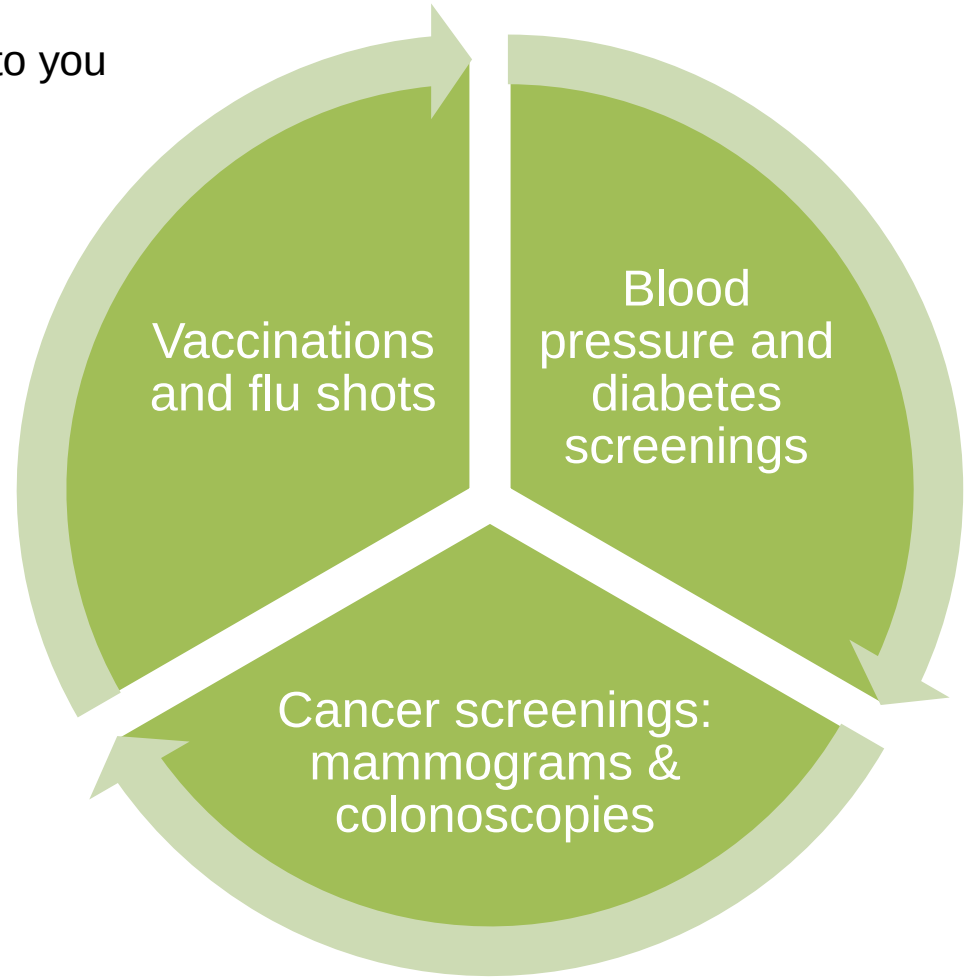
preventive services

- At no cost to you



American Indian benefits

American Indians or those who qualify to use IHS or Tribal Health Services can expect:

- **Consistent Care.** Can continue to get care from IHS, Tribal or Urban Indian Healthcare Facility.
- **No cost-sharing.** Won't pay for any service from an IHS, Tribal or Urban Indian Healthcare Facility. May also qualify for cost-sharing at any doctor/provider depending on income.
- **Tribal sponsorship.** Some Minnesota Tribes will pay insurance premiums. Contact your tribal clinic.

In addition, American Indians are:

- Entitled to change health plans once a month, if desired.
- Exempt from the federal mandate requiring all individuals to purchase health insurance.
- Exempt from federal tax penalties for not having coverage.

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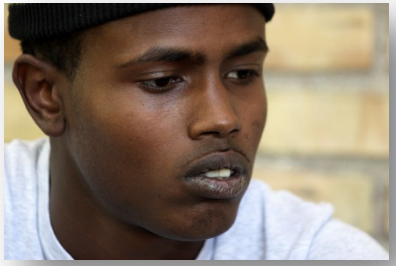
lower your cost

tax credits

Only through MNsure can you qualify for a tax credit that can lower your monthly premium.

- Individuals making up to $45,960
- Families of 4 with incomes up to $94,200



cost-sharing reduction

- People below 400% of the federal poverty line will get support to pay co-pays
  - Individuals earning up to $28,725
  - Families of 4 earning up to $58,875
- Everyone who buys coverage through MNsure will have a cap on their total out-of-pocket spending (includes deductibles, co-pays, co-insurance)

Income	Out-of-Pocket Limit
200-300% of FPL	$2975/individual/$5,950 family
300-400% of FPL	$3,967/individual; $7,933/family
Above 400% of FPL	$5,950/individual; $11,500/family

American Indians

- No co-pays or other costs if insurance is obtained through MNsure
  - Household income is less than $70,650 for family of 4
  - Household income is less than $34,470 for individual

- Many can get financial help, even those who are working

Family Size	1	2	3	4	5	6
Maximum Yearly Income	$45,960	$62,040	$78,120	$94,200	$110,280	$126,360

Medical Assistance (MA) and MinnesotaCare

- Qualification has been both expanded and made simpler
- Find out if you qualify through MNsure
- Costs are either free or minimal
- Benefits are comparable to private insurance and include other services (e.g. transportation)
- You can also get information from county or community organizations

Medical Assistance (MA)

- Changes to income and asset standards
  - No more asset test for parents and caretakers
  - Increase in income standards
    - Children under age 19: 275% FPG
    - Children ages 19-20: 133% FPG
    - Parents and caretakers: 133% FPG
- Income Methodology
  - Modified adjusted gross income (MAGI) for those whose MA eligibility is not based on disability
  - MAGI is based on household's taxable income and tax filing unit
  - To calculate MAGI, visit http://laborcenter.berkeley.edu/healthcare/MAGI_summary13.pdf

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MinnesotaCare

- Changes to income and asset standards
  - Asset test for parents and caretakers is eliminated
  - Individuals who are eligible for MA are not eligible for MinnesotaCare
  - Waiting periods eliminated for those who
    - Had access to other coverage
    - Failed to pay a premium
  - Each individual is required to pay a premium based on income level
  - Aligns premiums across all family sizes based on income level
- Income Methodology
  - Uses modified adjusted gross income (MAGI)
- Individuals who have access to affordable ESI (employee premium is less than 9.5% of household income) are not eligible

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MinnesotaCare premiums

FPG Greater Than or Equal To	FPG Less Than	Individual Premium Amount
130%	140%	$21
140%	150%	$25
150%	160%	$29
160%	170%	$33
170%	180%	$38
180%	190%	$43
190%		$50

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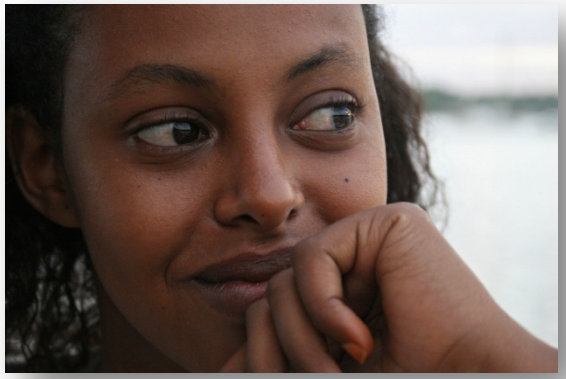
what you pay

In 2014, factors that affect health rates:

- If you are an individual or family
- Where you live (geographic area)
- Your age
- Whether you use tobacco



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what you pay

People in Household	Annual Income				
	Up to	Up to	Up to	Up to	More than
1	$15,282	$22,980	$31,597	$45,960	$45,960
2	$20,628	$31,020	$42,652	$62,040	$62,040
3	$25,975	$39,060	$53,707	$78,120	$78,120
4	$31,322	$47,100	$64,762	$94,200	$94,200
5	$36,668	$55,140	$75,817	$110,280	$110,280
For each additional person, add	$5,347	$8,040	$11,055	$16,080	

MA for adults - $0 cost per month.

MinnesotaCare for adults - $21-$50 monthly cost per adult

Tax credits for private coverage for adults. Monthly cost as low as $0 after tax credits.

As low as $77 per month per adult and lower for kids. Not eligible for tax credits.

MA for children ages 0-18 and pregnant women - $0 cost per month.

Tax credits for private coverage for children.

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get covered

health plans

Insurance Companies with individual/family plans:

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

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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simple steps to get covered

Step 1 — Create your online account

Step 2 — Tell us what you need

Step 3 — Reduce your cost

Step 4 — Find a Plan

Step 5 — Complete your application

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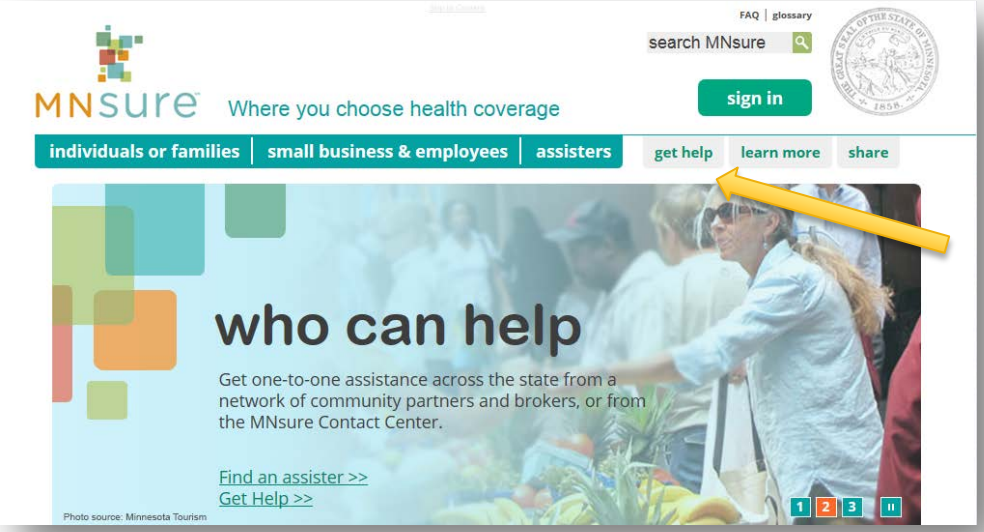
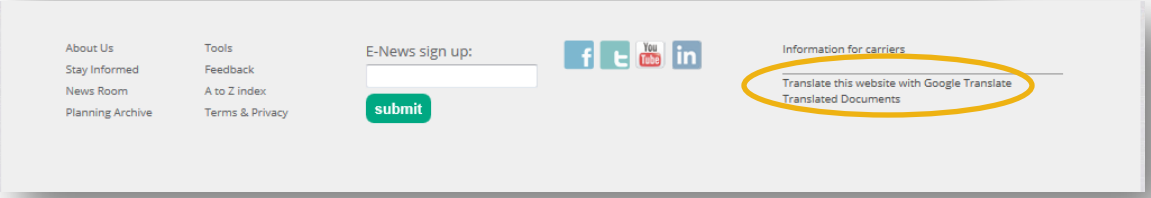
get help: website

www.MNsure.org/help/get-help.jsp

- For non-English versions, click the Google Translate button in the lower right-hand corner
- Translated forms: http://mnsure.org/resources/translate.jsp





get help: contact center

1-855-3-MNSURE or 1-855-366-7873, toll free

- Monday – Friday, 7:30 am – 8:00 pm
- Saturday, 9:00 am – 4:30 pm
  - Staff fluent in Spanish, Hmong and Somali
  - Access to interpreter services for more than 140 languages

get help: assister network

Help When You Need It

- Navigators
- Agents/brokers
- Certified Application Counselors
- Assister Directory: http://mnsure.org/tools/locator/index.jsp
  - Train and certified
  - Find assistance in your community

individual mandate

Beginning January 1, 2014, all U.S. citizens and legal residents will be required to obtain health insurance coverage.

Exceptions

- Individuals and families below a certain income
- People who cannot afford the coverage that is available
- Individuals who have been uninsured for less than 3 months
- Member of American Indian tribes
- People who do not obtain coverage because of religious objection

Starting in 2014, if you don't have health insurance, you will pay a tax penalty. The penalty will increase over time.

- In 2014, it will the greater of $95 per adult, or 1% of taxable income
- In 2015, it will the greater of $325 per adult, or 2% of taxable income
- In 2016, it will the greater of $695 per adult, or 2.5% of taxable income
- After 2016, the tax penalty increase annually based on a cost-of-living adjustment

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when to enroll

- Open enrollment for individuals and families runs through March 31, 2014
- Special Small Business Open Enrollment: 11/15/13 – 12/15/13
  - Participation and contribution requirements are waived
  - To qualify for the waiver, employee enrollment must be completed and employer payment must be received within this window
- 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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small business

what businesses can use MNsure?

- Businesses with 2-50 employees
  - Must offer coverage to all full-time employees
  - Must have a principal business address in Minnesota OR offer coverage to each eligible employee through employee's primary work site in Minnesota
- Enroll and pay 1st month premium by 12/15 for coverage starting January 1, 2014
- Enroll and begin coverage any time after January 1, 2014

employer benefits

- **Aggregated buying power**
- **Access to tax credits**
- **Defined contribution and employee choice of insurers and plans**
- **One bill, one check administration**
  - MNsure handles billing, reconciliation and renewal
  - Easy online tools for updating and managing employee information
- **Access to trained and certified Agents and Brokers**
- **Transparent, competitive market with better information and more choices**
  - One-stop shopping

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lower your cost

Starting in 2014, a tax credit that covers up to 50% of employer paid premium costs for taxable organizations, and up to 35% for tax-exempt organizations is available to small businesses.

- Only available through MNsure
- Credit is available for 2 years
- Small employers who provide healthcare coverage are eligible if:
  - Have fewer than 25 full-time equivalent employees (FTEs) for tax year
  - Pay at least 50% of employee-only health insurance premiums
  - Pay average annual wages of less than $50,000 per FTE

Visit http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers for more information, and consult your tax advisor.

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ways to provide coverage

MNsure gives you flexibility of choice and cost control

1. Broad choice
   - You set the dollar amount you'll pay towards premiums; employees choose from virtually every plan offered
2. Metal level
   - You choose one coverage level; employees choose plan and insurer at that level
3. Single choice
   - You choose one insurance company and plan for all employees

health plans for employees

Insurance Companies with employee plans:

- Blue Cross Blue Shield
- Medica
- PreferredOne

Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average (in addition to the monthly plan premium)
Bronze	60 %	40 %
Silver	70 %	30 %
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Platinum	90 %	10 %

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health plans for employees

- 63 products at all metal levels
- All products must meet new insurance rules
  - Essential Health Benefits
  - Rules on annual/lifetime limits
  - Definition of dependents
- Mix of broad and narrower networks

Example of Plan Ranges **metro area (region 8) for a business with 5 employees**	
Bronze level	$507- $1,014
Silver level	$594 - $1,187
Gold	$702 - $1,403
Platinum	$894 - $1,788

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get started

Step 1
Create your online account
Step 2
Enter your employee information
Step 3
Make your plan selection(s)

questions?

mnsure.org

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