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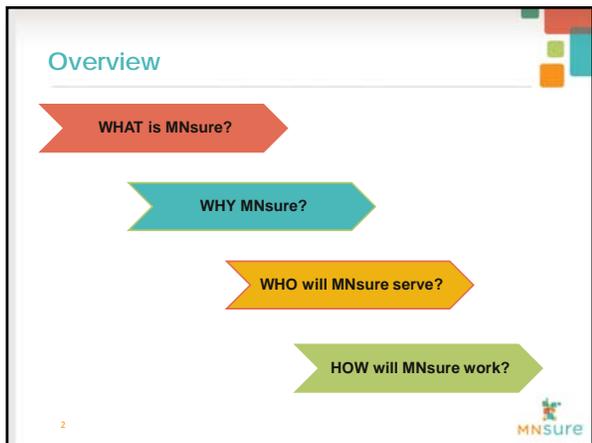
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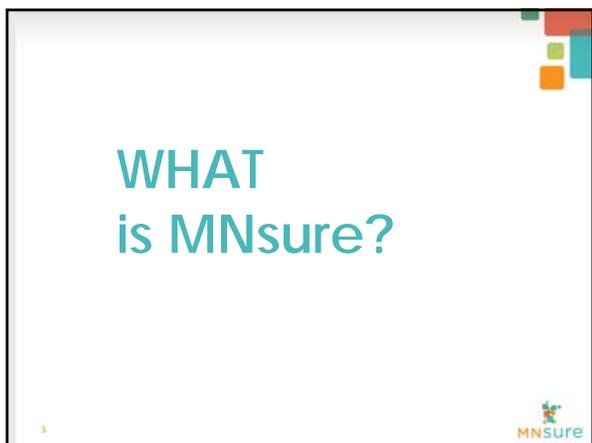
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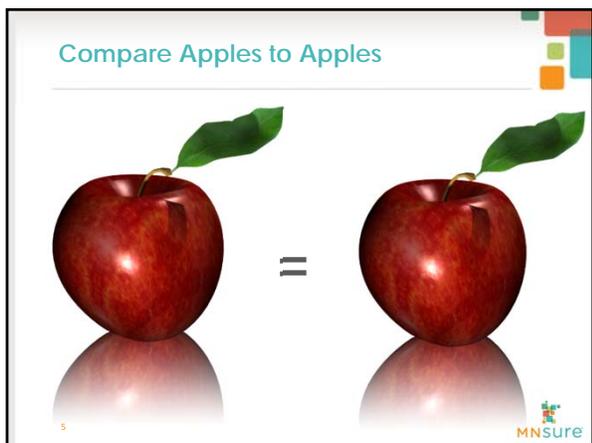
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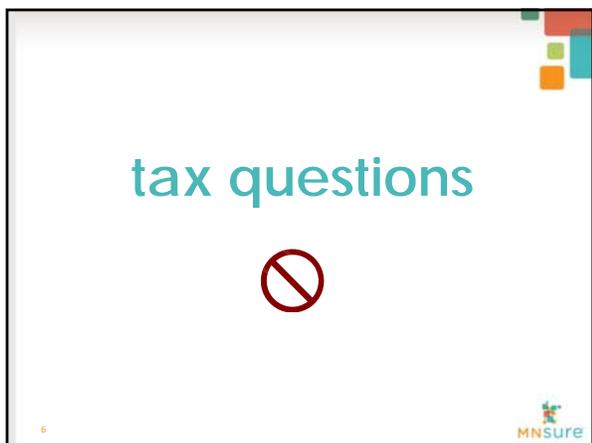
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# WHY MNsure?

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## Why MNsure?

**Affordable Care Act (ACA)**  
enacted in March 2010

**State-Based Marketplace**  
signed into law March 2013



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## Why MNsure?

**Simple One-Stop Shop**

**More Choice**

**Lower Costs**

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# WHO will MNsure serve?

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## Who will MNsure serve?



Individual Consumers      Small Businesses & Employees      Medical Assistance and MinnesotaCare

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## Who can use MNsure?



be a U.S. citizen or lawful resident      live in the service area

not incarcerated

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Who will MNsure serve?

[www.MNsure.org](http://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

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HOW  
will  
MNsure work?

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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!

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### Individual Marketplace



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

**Must purchase insurance through the Marketplace**

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### 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

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### Small Business Employer Contribution & Participation Requirements

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



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### 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"

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### Penalties in 2014



**PENALTIES  
in 2014**

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### 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

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### 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

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### Health Plans

Insurance Companies with individual/family plans:

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

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### Plan Levels of Coverage

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

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# SHOP

## Small Business Health Options Program



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### Benefits for Employers



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### Defined Contribution & Reference Plan

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

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### 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

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### 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!**

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### Employer Enrollment Guide

Where you choose health coverage

Individuals or families | **small business & employees** | assisters | get help | learn more | share

**small business & employees**

- small businesses
- how agent brokers help
- small coverage
- small business billing
- small information
- small enrollment
- small business enrollment

**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 empowered 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.

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Employer Enrollment Deadline

# 11-20-2013

for 1-1-2014 effective date

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Monthly Invoices & Grace Periods

- **MONTHLY INVOICES:**
  - 5<sup>th</sup> of the month: Invoices are emailed
  - 25<sup>th</sup> of the month: Payment is due
- **GRACE PERIODS:**
  - 2<sup>nd</sup> of the month: late notice to broker
  - 4<sup>th</sup> of the month: late notice to employer
  - 26<sup>th</sup> of the month: 30-notice to employees

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Overview

- WHAT is MNsure?
- WHY MNsure?
- WHO will MNsure serve?
- HOW will MNsure work?

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MNsure.org

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651-539-1357

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