



# About MNSure

Minnesota's health insurance marketplace

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Susan Frericks, MSW, LISW  
Community Outreach Liaison, Northeast Region

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## MNSure



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

And now one great place to find it.

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## Overview

- WHAT MNSure is
- WHY MNSure exists
- WHO MNSure serves
- HOW MNSure works

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What is MNsure?



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tax questions



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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...



...and the place to see if you qualify for financial assistance or Medical Assistance or 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
- Larger 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 does MNsure serve?



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## 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
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# How you benefit




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## 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 compare them.
- **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** on medical plans for individuals with pre-existing health conditions.




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## health plans with quality benefits

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





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### preventive services

■ At no cost to you

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### 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

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### 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




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### cost-sharing reduction

- People within 200-250% of FPL will get support to pay co-pays, deductibles and/or co-insurance
  - Individuals earning \$22,980 - \$28,725
  - Families of 4 earning \$47,100 - \$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) for covered services offered by in-network providers
  - Maximum for individual is \$6,350
  - Maximum for family is \$12,700
  - Some plans offer lower out-of-pocket maximum costs



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### 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



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### 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

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### MinnesotaCare premiums

FPG Greater Than or Equal To	FPG Less Than	Individual Premium Amount (per month)
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 plan premiums:

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



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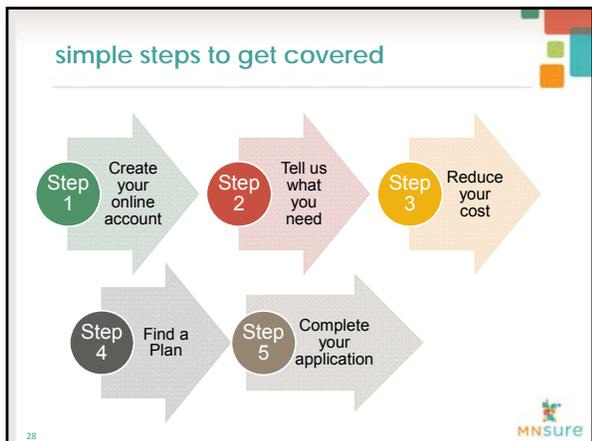
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### get help: website

<http://mnsure.org/help/get-help.jsp>

- Translated forms: <http://mnsure.org/resources/translate.jsp>
- For other non-English versions, contact the Contact Center or Accessibility and Equal Opportunity Office

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### 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

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### get help: in your community

**Help When You Need It**

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

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### get help: AEO office

**Accessibility and Equal Opportunity Office**

- Commitment to equal, meaningful access
- Dedication to meeting individual needs
- Serves individuals with disabilities and people with limited English proficiency
- Answers all accessibility-related questions, requests, or complaints
- On the website:
  - <http://www.mnsure.org/help/get-help.jsp>
  - <http://www.mnsure.org/help/general-resources.jsp>
  - <http://www.mnsure.org/help/civil-rights.jsp>

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### 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 be the greater of \$95 per adult, or 1% of taxable income
- In 2015, it will be the greater of \$325 per adult, or 2% of taxable income
- In 2016, it will be the greater of \$695 per adult, or 2.5% of taxable income
- After 2016, the tax penalty increases annually based on a cost-of-living adjustment
- The penalty for a child is half that of an adult

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# Small Business



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## 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 begin coverage any time after January 1, 2014
  - Enroll and pay 1<sup>st</sup> month premium by January 27 for coverage starting March 1, 2014




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## Consumer Assistors



**Different Ways to Partner**

- Navigator
- Certified Application Counselor
- Agent/Broker

All assistors must complete online training and pass an exam to be 'MNSure-certified'

Small Employers: Use your brokers!



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## 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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## 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 %
Gold	80 %	20 %
Platinum	90 %	10 %

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### SHOP – Employer Enrollment

**Employer Enrollment**

1. Create Online Account
2. Enter Employee Information
3. Make Plan Selections
4. Identify Reference Plan & Set Contribution
5. Submit Application
6. Distribute MNsure Information to Employees

**USE YOUR BROKER!**

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### Small Business Employer Enrollment



**Enroll/Renew:**  
Throughout the year at one time of their choosing.

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### Defined Contribution & Reference Plan

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

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## health plans for employees

- 63 products at all metal levels
  - Actual number depends on employer location
- All products must meet new insurance rules
  - Essential Health Benefits
  - Rules on annual/lifetime limits
  - Definition of dependents



Example of Plan Ranges for Monthly Cost metro area (region 8) for a business with 5 employees

Bronze level	\$507- \$1,014
Silver level	\$594 - \$1,187
Gold level	\$702 - \$1,403
Platinum level	\$894 - \$1,788



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## Questions?

**mnsure.org**

Susan Frericks  
Community Outreach Liaison, Northeast Region  
susan.frericks@state.mn.us  
Phone: 651-249-0537



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