



# MNsure: Minnesota's online health marketplace

Minnesota Pharmacists Association 2014 Annual Conference

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presented by Scott Leitz  
CEO



# About MNsure

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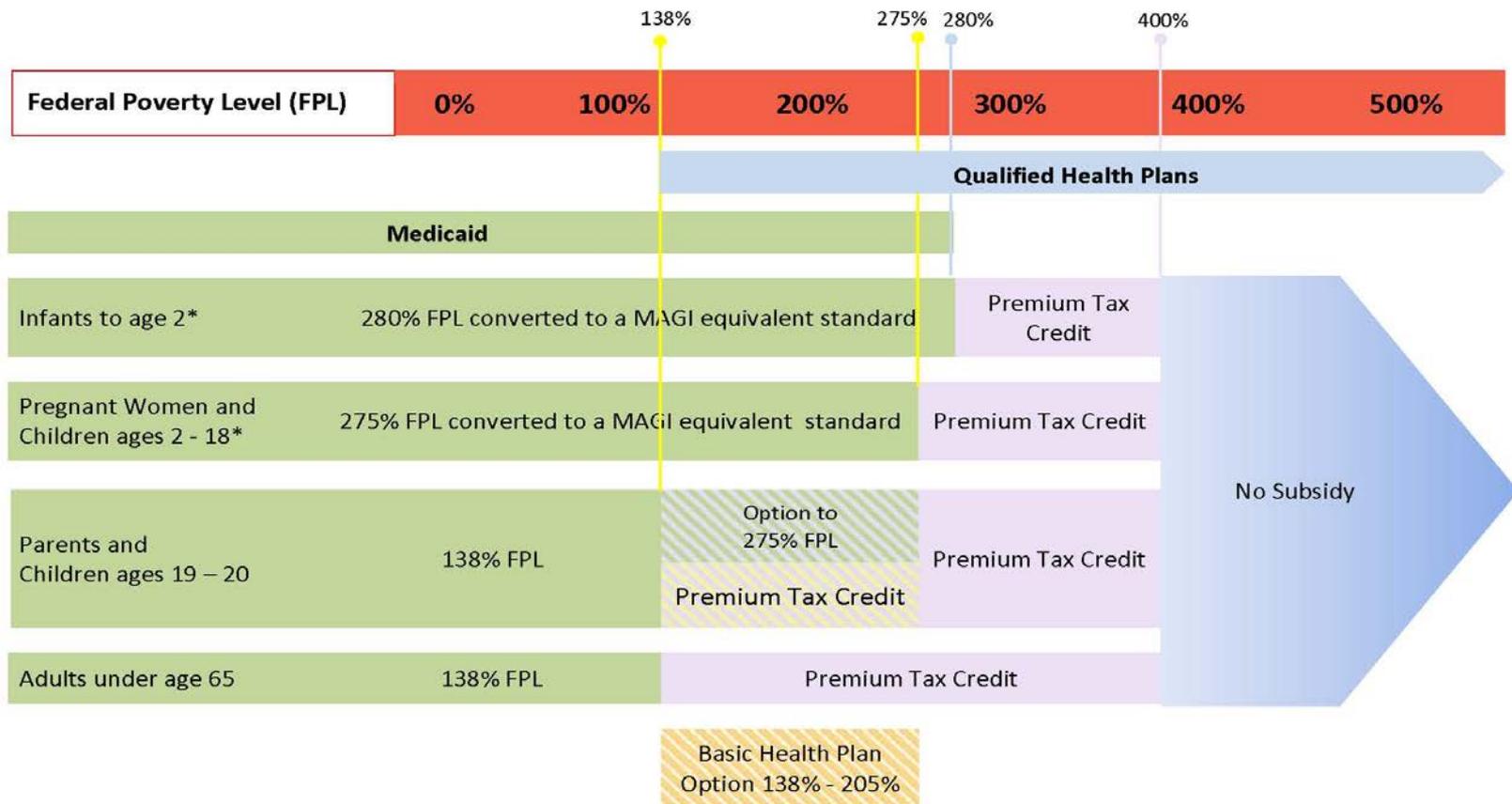
- Minnesota's state-based insurance marketplace
- Established by Legislation passed in May, 2013
- Governed by 7 member board of directors appointed by Governor
- Went live 10/1/13
- More about the initial rollout in a moment

# Minnesota's Coverage Environment

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- Starting point:
  - 8.2% uninsured in 2013
    - 67% eligible for Medicaid, 80% of kids eligible
- Medicaid expansion state
  - 133% FPG for adults
  - 275% FPG for children
- Only state operating a Basic Health Plan
  - MinnesotaCare: covers adults 133% to 200% FPG

# Minnesota coverage continuum in 2014



\*Income standard in effect on June 1, 1997, must be maintained to comply with the CHIP maintenance of effort.

# Individuals and Families



- 323,155 Minnesotans enrolled (as of September 9)
  - 54,563 in qualified health plans
  - 71,202 in MinnesotaCare
  - 197,390 in Medical Assistance (Medicaid)

# But it hasn't been perfect or easy

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- The initial fall rollout was not great.
  - Lots of consumer frustration, and also lots of need to create manual processes where we had failed system functionality
- Improvement through course of open enrollment, but still a lot of challenges
  - Improved call center wait times, improved system functionality, better consumer experience
- Properly focused on improving MNsure for consumers, but also know that back end processes were (and in some cases still are) “messy”

# But it hasn't been perfect or easy

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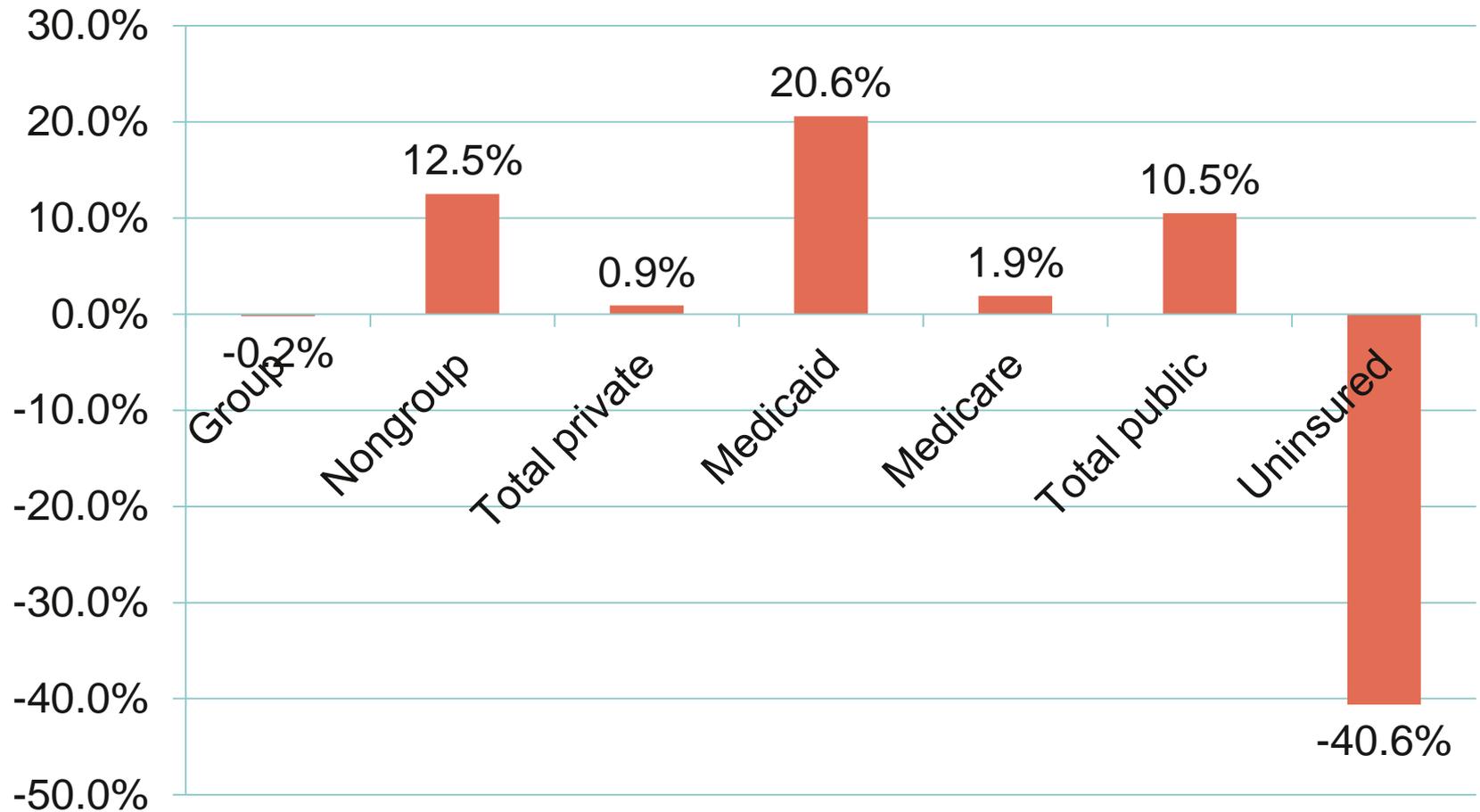
- We'll be improved but not perfect for fall.
- We know this has caused frustrations at point of care
  - Confusion about plan enrollment and coverage, confusion about what prescriptions are covered and which plans folks are enrolled in, etc.
- Thank you for the patience you've shown as we've worked through these issues. They won't be 100% solved for fall open enrollment, but we are making progress each day on them.



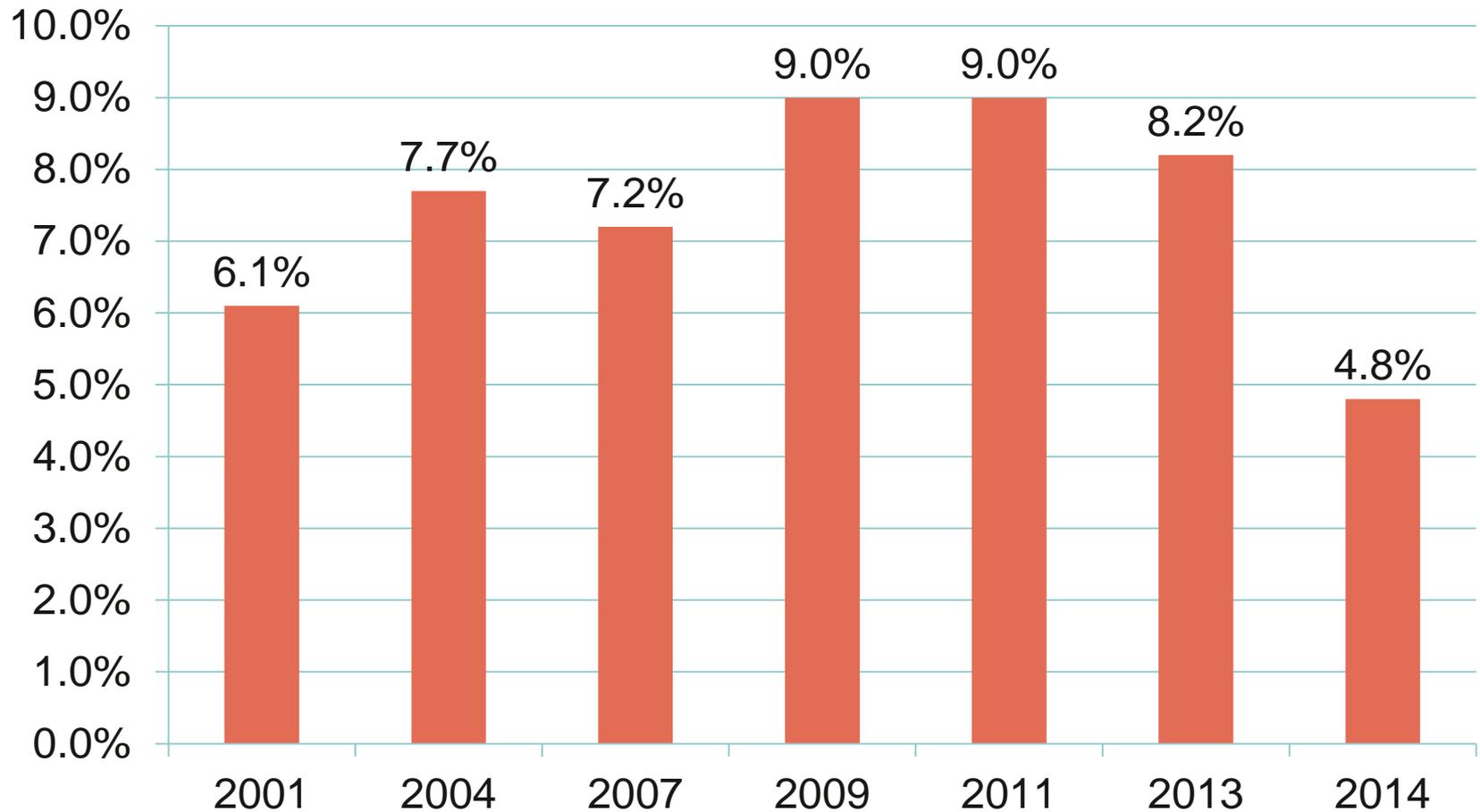
Did we succeed on our  
overarching goal of  
reducing uninsured?

In a word, yes.

# Change in coverage by Type of Insurance: Minnesota, 9/30/13 to 5/1/14



# Uninsurance rates in Minnesota, 2001 to 2014





# Some lessons learned and our next steps

# A few of the lessons learned

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- Complexity lead to complexity
  - *An integrated system was going to be more challenging to build, out of the gate*
- Consumers needed a lot of assistance
  - Importance of building our network of assisters
- Listening to (\*really\* listening to) and working with partners across the spectrum has been, and will continue to be critical to our long term success
- Health reform is more than a website
  - 40% reduction in the uninsured in Minnesota

# Ongoing Enrollment

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- Individuals with qualifying life events can enroll year-round.
- 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 Medical Assistance and Minnesota Care throughout the year
- Next open enrollment period November 15, 2014 - February 15, 2015.



# 2015 Open Enrollment

# Mandated Benefits for Health Plans

- 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



# 2015 Open Enrollment

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- Website consumer experience improved
- Website more stable
  - Fewer frozen screens, error pages, pages will load faster
- Free enrollment help and technical assistance available to consumers
  - MNsure Contact Center
  - Searchable assister directory on [mnsure.org](http://mnsure.org)
    - Navigators
    - Agents/Brokers

# 2015 Open Enrollment

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- Financial assistance for consumers
  - Medical Assistance – no premium, comprehensive coverage
  - MinnesotaCare – modest premium (\$50 cap for individual), comprehensive coverage
  - Tax Credits – reduced premium for private plans, comprehensive coverage
  - No assistance – income too high to qualify, can still shop, compare and purchase private coverage on MNsure

# How Pharmacists can Help

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- Help patients understand coverage they chose in marketplace
  - All plans now required to include a Summary of Benefits Coverage (SBC)
    - Standardized form--consumers can compare between plans & can access it while shopping on MNsure's website
  - Some plans have their drug formularies on MNsure website
    - Consumers can see what prescription drugs are covered
  - Private insurance (QHP) questions
    - Consumers should contact insurer about what's covered and what's not

# Vision

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Transparency and  
accountability

Improved consumer  
experience

More Minnesotans  
covered

# Path forward

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## Website

- Deloitte Consulting, LLC
- Timelines and goal

## Sustainable Budget

- No additional state or federal funds
- Balanced for 2015

## External Relations

- Advertising and outreach campaigns
- Robust grants program
- Improved navigator and broker relations

Thank you!

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Questions?

**MNsure.org**

**Scott Leitz**  
CEO