



**October 1, 2014**

## **Department of Commerce releases rates for plans that will be offered through MNSure in 2015**

This morning, the [Minnesota Department of Commerce](#) released information about the [qualified health plans](#) that will be available through MNSure for 2015. Minnesotans will have more plans and coverage options to choose from in every county, and more access to financial help when the 2015 Open Enrollment Period begins on November 15.

**Choice.** This year, five Minnesota-based insurers will offer coverage through MNSure, although the insurers are different from 2014. HealthPartners, UCare, Medica, Blue Plus, and Blue Cross and Blue Shield will offer coverage through the marketplace.

Minnesotans will also have a marked increase in plan choice this year, with the total number of plans available statewide increased from 78 in 2014, to 84 in 2015. Minnesotans will also be able to choose a multi-state plan, offered by Blue Cross and Blue Shield. These multi-state plans are offered in all counties across Minnesota.

**Affordability.** Consumers might be surprised to learn that even though rates are a little higher this year in some cases, the direct result is that more Minnesotans will save money through tax credits. An increase in the benchmark premium in almost all parts of the state means that more consumers will qualify for and receive tax credits. This will reduce consumer's monthly health insurance premium for 2015 from what their costs would otherwise be.

In addition to more Minnesotans qualifying for tax credits, many Minnesotans will be eligible again this year for low-cost plans and even no-cost plans, through MinnesotaCare and Medical Assistance.

**Shop and compare.** Consumers can shop, compare plans and enroll into coverage through MNSure starting November 15, once Open Enrollment is underway and all the premiums are available on the MNSure website. At that time, consumers will be able to see specifically what financial help they may be eligible for.

### **Resources:**

- [Minnesota Department of Commerce News Release](#)
- [Minnesota Department of Commerce 2015 Rate Summary](#)
- [MNSure individual or family cost overview](#)

## Frequently asked questions

Below is a list of FAQs we've prepared to help you respond to questions you may be asked by clients about today's rate release.

### **Q: What information is available to consumers today?**

A: The Department of Commerce released [rates for plans](#) that will be offered on MNsure in 2015. The rates shared today reflect a snapshot of the rates that will be available beginning November 15. Minnesotans can come through MNsure starting November 15, 2014, to see what they may be eligible for in terms of specific cost savings such as tax credits, low-cost or no-cost health insurance.

### **Q: Are these rates the true reflection of what I as a consumer will pay for each plan in 2015?**

A: The rates shared today reflect a snapshot of the rates for the health plans that will be available beginning November 15. Minnesotans can come through MNsure starting November 15, 2014, to see what they may be eligible for in terms of specific cost savings such as tax credits, low-cost or no-cost health insurance.

### **Q: Are my costs changing for the rest of 2014 for the plan that I'm currently enrolled in?**

A: No. The rates released today are for plans that will be offered on MNsure for coverage starting January 1, 2015. Your rate for 2014 is not changing through the end of this calendar year.

### **Q: I enrolled in a PreferredOne plan. What do I do now? Will I lose my coverage?**

A: All consumers currently enrolled through Preferred One will have continued coverage through their existing plan for the rest of 2014. Under state law, consumers have the right to be renewed into their existing coverage for 2015. However, this mandate does NOT require it to be offered at the same price.

Consumers currently enrolled in PreferredOne plans should review their options and come to MNsure to shop and compare during the upcoming Open Enrollment period, which begins November 15.

### **Q: Can I get a tax credit if I stay with PreferredOne / Enroll in a plan outside of MNsure?**

A: MNsure remains the **only** place where consumers can qualify for financial help either through federal tax credits or the MinnesotaCare and Medical Assistance programs to help pay the cost for their health insurance plan.

### **Q: Who can help me if I have questions or I need help enrolling?**

A: MNsure offers consumers free, in-person help from more than 3,000 on-the-ground assisters, including navigators, brokers and others in every corner of Minnesota. The [online directory of assisters](#) is available at MNsure.org.

### **Q: How do I find out if I'm eligible for financial help?**

A: Beginning November 15, consumers who are eligible to purchase insurance from a private, or commercial, health insurer can log on to MNsure.org and create an account to begin the

process for the first time. People who are already enrolled in a MNsure plan will receive information about how to renew their coverage through MNsure. If you believe you may be eligible for one of the State's public programs, MinnesotaCare or Medical Assistance, you can log on and find out if you are eligible at any time. Enrollment for MinnesotaCare and Medical Assistance is open year-round.

**Q: When will I be able to create an account and shop online and see the costs that apply to me / my family?**

**A:** Open enrollment begins November 15, 2014, and runs through February 15, 2015.

**Q: Are there more plans that will be offered statewide in 2015? How many?**

**A:** A total of 84 individual market plans will be offered through MNsure in 2015. In 2014, 78 plans were offered.

**Q: How do I know if I'm eligible for MinnesotaCare or Medical Assistance? When can I enroll into one of these programs?**

**A:** If you believe you may be eligible for one of the State's public programs, MinnesotaCare or Medical Assistance, you can log on and find out if you are eligible at any time. Enrollment for MinnesotaCare and Medical Assistance is open year-round.

**Q: What is the penalty for not enrolling in health insurance in 2015?**

**A:** The penalty increases every year. In 2015 it's 2% of income or \$325 per person, whichever is greater. It's important to remember that even if you pay the penalty you still don't have any health insurance coverage. You are still responsible for 100% of the cost of your medical care. The penalty is sometimes referred to as a "fine," an "individual responsibility payment" or an "individual mandate." All of these terms refer to the same thing.

**Q: Do I have to enroll through MNsure, or can I choose to enroll outside of the marketplace?**

**A:** Minnesotans can enroll into health insurance coverage outside of the MNsure marketplace, but doing this prevents access to financial help such as tax credits, low-cost or no-cost coverage. Only by enrolling through MNsure can consumers access financial assistance.