

OPEN MARKETPLACE
OR
ACTIVE SELECTOR
(PURCHASER)

Health Insurance Companies design health insurance products

All plans must meet basic requirements
Regulated by the Departments of Commerce and Health

***WHAT IS
ACTIVE
PURCHASER?***

Plans are available to purchase

Through
government
program

Government
chooses types of plans to
offer individuals



Through
an
employer

Employer chooses
which plans are offered
to employees



Through
MNsure
health insurance
exchange

MNsure chooses how
plans are selected to be in the
exchange and available to purchase
by a small business
or individual



Directly
from
company

Individual or
small business choose a
company and a plan on
their own



Through an
insurance
agent/broker

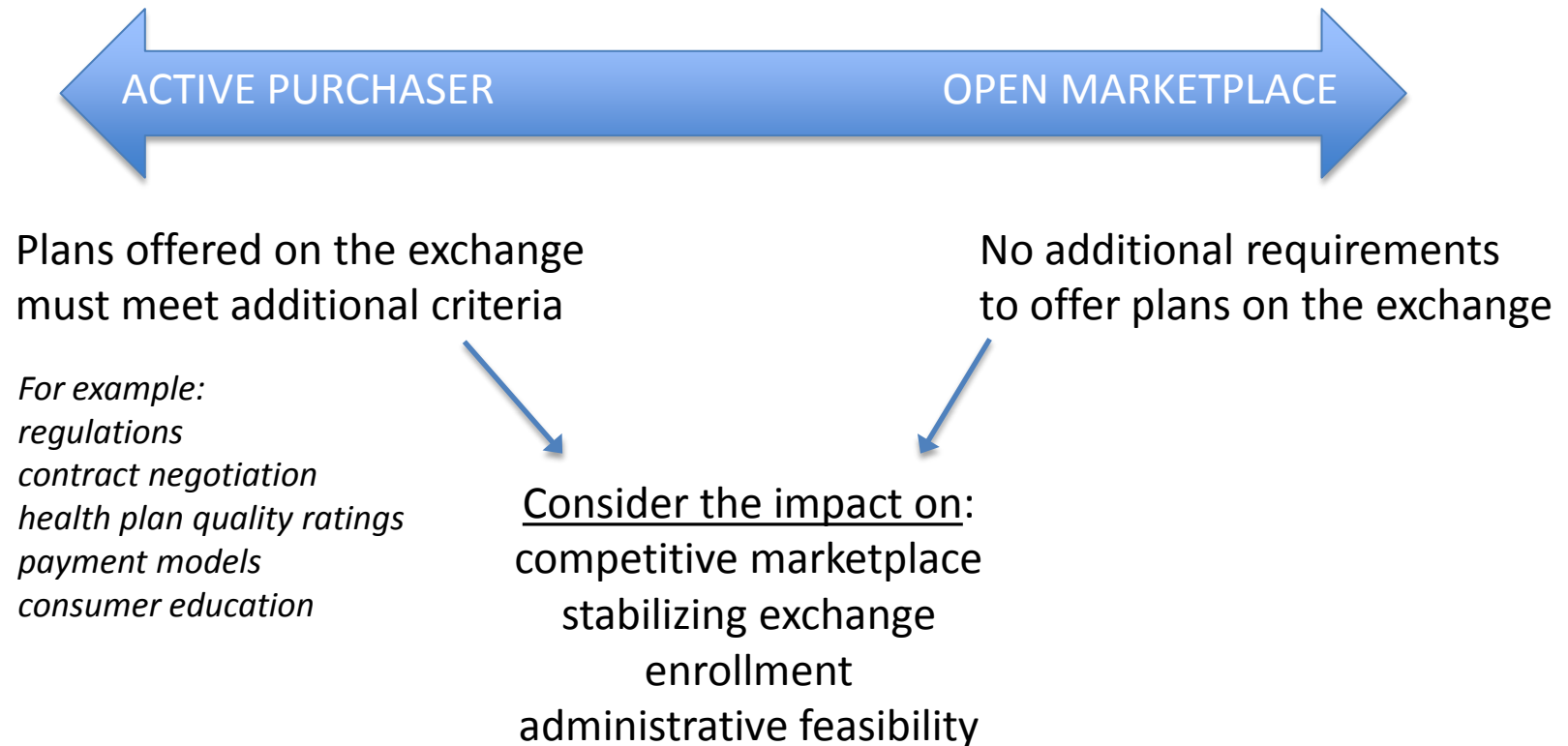
Individuals or
businesses choose a
company and a plan with
help of an agent



Open marketplace allows all
plans to participate in the exchange
without additional requirements

Active purchaser selects
additional criteria that plans must
meet to be in the exchange

HOW WOULD IT WORK?



MNsure's purpose is to ensure that every Minnesota resident & small business, regardless of health status, can easily find, choose, and purchase a health insurance product that they value and does not consume a disproportionate share of their income