

## **Recommendations to the MNsure Board's Market Development Subcommittee**

Bentley Graves

- **Decouple Small Employer Tax Credit from Shop Enrollment (Federal Waiver)**

MNsure should pursue a federal waiver to use SHOP as a mechanism to certify that a small business is eligible for a tax credit, rather than require small businesses to also purchase insurance through SHOP in order to obtain a tax credit for the health insurance they provide. In this way, those small businesses that qualify for the federal tax credit will have access to a wide array of qualifying small group insurance options in addition to SHOP to select from.

- **Website Functionality**

MNsure should focus on improving the functionality of the exchange to make it a more reliable and useful tool for consumers. In particular, MNsure's time, energy, and resources should be aimed at developing and perfecting the usability, functionality, and comparability.