

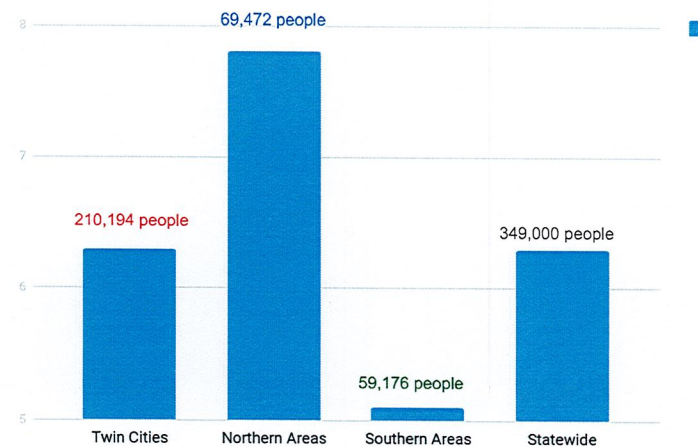
MNsure's Ability to Attract the Uninsured

By
Jenifer, Hodan, Carl

349,000

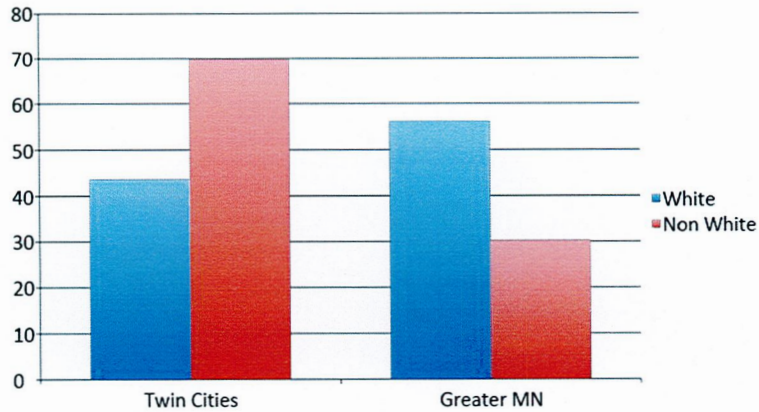
Who are these folks?

Uninsured Rate by Region MN, 2017

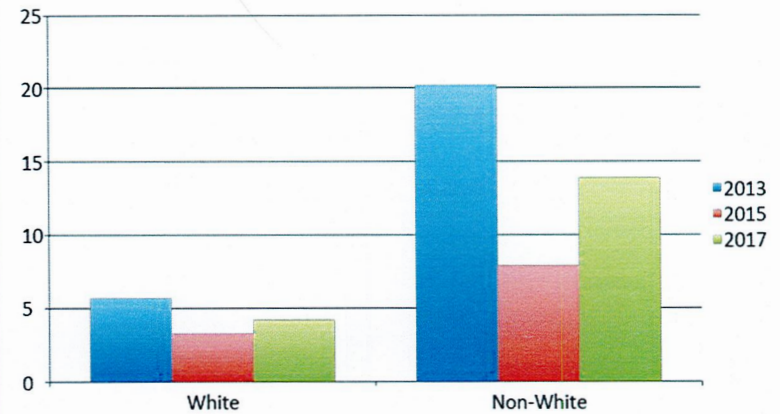


MNsure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 1-855-3MNSURE (1-855-366-7873) or AEO@MNsurre.org.

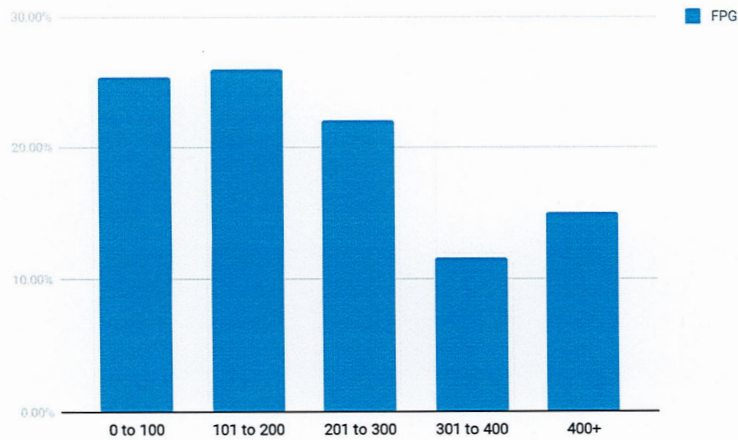
Uninsured Rate by Region and Race MN, 2017



MN Uninsured Rate by Race 2013-2017



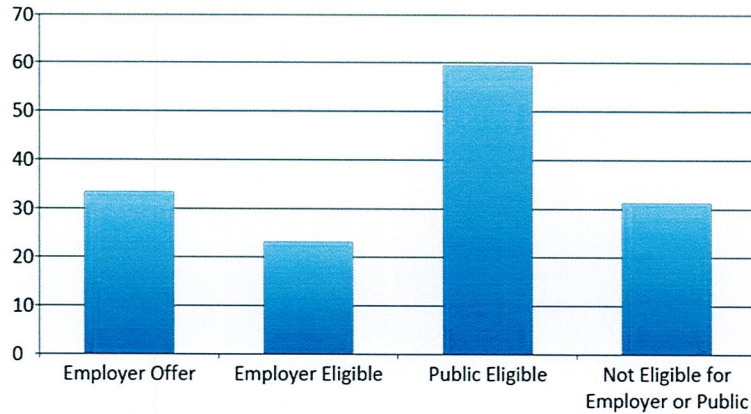
Uninsured by Income Eligibility MN, 2017



MN Uninsured Rate by Employment Characteristics

	2015	2017
Statewide	4.3%	6.3% ^
Employment Status		
Employed	3.9%	6.5% *
Not Employed	5.0%	5.3%
Hrs Worked per Week (employed)		
0 to 10 hours	2.6%	4.4%
11 to 20 hours	3.4%	9.1%
21 to 30 hours	6.9%	9.5%
31 to 40 hours	3.8%	5.2% *
More than 40 hours	3.4%	6.1% *
Size of Employer (employed)		
Self Employed, no employees	6.3%	15.7% ^^
2 to 10 employees	7.7% ^	10.7% ^
11 to 50 employees	4.8%	9.3% *
51 to 100 employees	3.6%	8.5% *
101 to 500 employees	3.4%	3.6% ^
More than 500 em	2.0% ^	2.0% ^

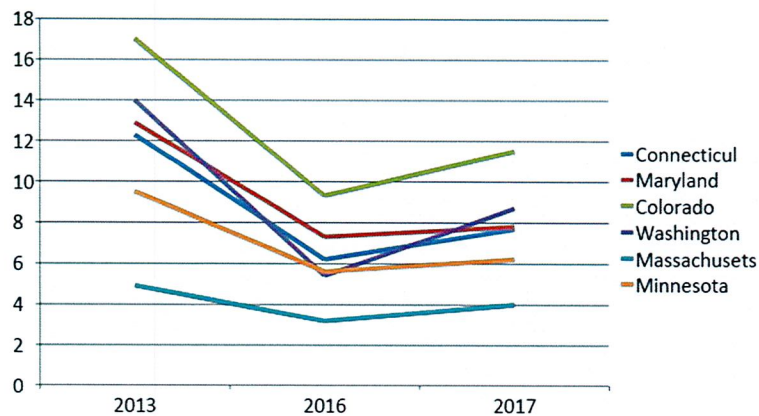
Potential Sources of Health Insurance MN, 2017



Why are they uninsured?

- Small businesses are dropping coverage/less options for affordable coverage, employees not informed
- Individual coverage: Not affordable, less options
- Public-Many unaware of their options; they assume they can not afford coverage, or think ACA is repealed

Uninsured Rate Selected States, 2013-2017



How do we compare to CT and MA?

MN (6.3%)	CT (6.2%)	MA (4%)
No state mandate	No state mandate	State mandate
Marketing strategy-mainly focus on individual market	Marketing strategy-mainly focus on individual market	Marketing strategy-data driven, focus on minorities (particularly young latino men)
Marketing campaign-during open enrollment only	Marketing campaign-during open enrollment only	Year round marketing campaign
No merge market policy	No merge market policy	Attracts large # of carriers by merge market policy (>5000 off exchange must participate)
State based option available to <=200%FPG	State based options available to <=300%FPG	State based options available to <=300%FPG
Catastrophic option <=25		catastrophic option <=30
No point of service plans available	Point of service plans available	Point of service plans available
Plans listed though comparison tool only (website)	Plans listed though comparison tool only (website)	User friendly site and all plans listed on website

How do we compare to CT and MA?

Cheapest Bronze plan comparison: Age 40, income \$32,000

	MN	CT	MA
Plan Type	Fairview Bronze-Ucare Choices HSA	Bronze-POS/HSA	3B Connectcare-ACO
Premium	159.96 (after \$99 subsidy)	\$49.49 (after 256.26 subsidy)	\$126
Deductible	\$7,050	\$5,685	\$0
Total out of pocket	\$7,350	\$6,550	\$1500

Recommendations

Marketing:

- Budget allocation should be data driven and target populations and regions with highest uninsured rates.
- Marketing campaign should be year round to increase MNsure awareness and attract $\leq 200\%$ FPG eligibles
- Ensure all health access surveys include questions around knowledge and attitudes toward MNsure

Recommendations

Attracting Individual Market Consumers:

1. Require all plans to sell through marketplace
 - i. carriers with $> 4,000$ off exchange members
2. Develop 'point of service' plans strategy and encourage existing and new carriers
3. Expand catastrophic option to 30 yrs old
4. Simplify MNsure homepage

Recommendations Cont'd

Attracting $\leq 200\%$ FPG Eligibles:

1. Minnesotans applying for and/or receiving public assistance should all be informed about MNsure and enrollment options.
 - a. Work with county and state social agencies to determine possible ways to incorporate into their processes
2. Support increasing Minnesotacare eligibility to $\leq 300\%$ FPG
3. MNsure Executive team should include non-white employees to diversify program operation perspectives and ideas to reduce uninsured rate among non-whites

Recommendations Cont'd

Attracting Uninsured Employees:

1. Explore ways to include standard letter used for all COBRA notifications with the rules for life event change in MNsure.
2. MNsure marketing campaign to send out letters to small employers (2-100 employees) info on free help centers within 30 miles of the employers main office.

Wishlist Recommendations for Future Policy Consideration

- State mandate
- Raise the 400%FPG for QHP eligibility
- Add state tax to lower premiums, referendum for 2% sales tax on cigarettes
- Allow undocumented to purchase through the marketplace at full price
- Add value to tax credits-for volunteering for 501c3
- Labor laws offer COBRA (AND) require HR to refer employee to MNsure free help (unless they have already met their deductible and oop for the year).