

HEALTH INDUSTRY ADVISORY COMMITTEE

Sept 27th, 2018
2:30-5:00 PM
UCare, 500 Stinson Blvd NE
Minneapolis, MN



GOALS

- Plan Discussion Series
- Review Window Shopping/Plan Shopping Tool

AGENDA

- **2:30 – 2:35 Welcome & Introductions**
- **2:35 – 3:15 Discussion Series – Health Plan Representatives:**
Brian Eck UCare Associate VP Sales – Experiences with Individual Market
- **3:15 – 3:20 Review July 26th Meeting Minutes**
- **3:20 – 3:25 Public Comment/Operational Feedback**
- **3:25 – 3:35 MNsure Board and Staff Update**
- **3:35 – 3:45 Political Landscape**
- **3:45 – 4:00 Review “Window Shopping” – Plan Shopping**
- **4:00 – 4:15 Prioritize Remaining Topics 2018**
- **4:15 – 4:30 Wrap-up/adjourn**

DISCUSSION SERIES – HEALTH PLANS

Welcome UCare

From a Carrier Prospective.

REVIEW JULY 26TH MEETING MINUTES



PUBLIC COMMENT AND OPERATIONAL FEEDBACK LOOP

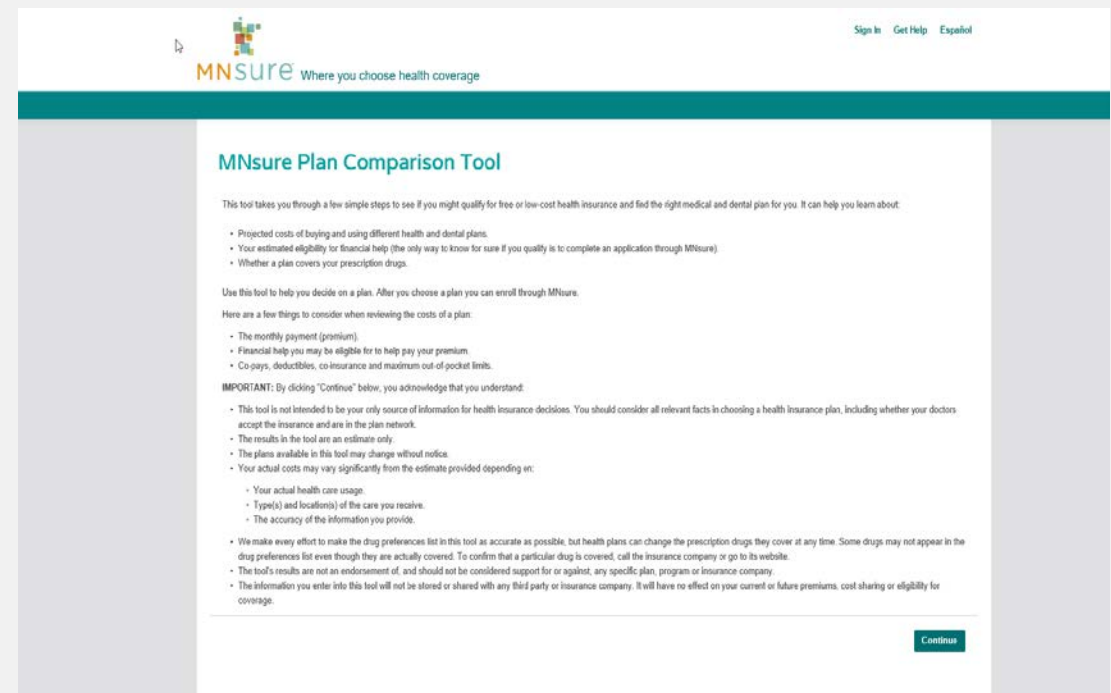
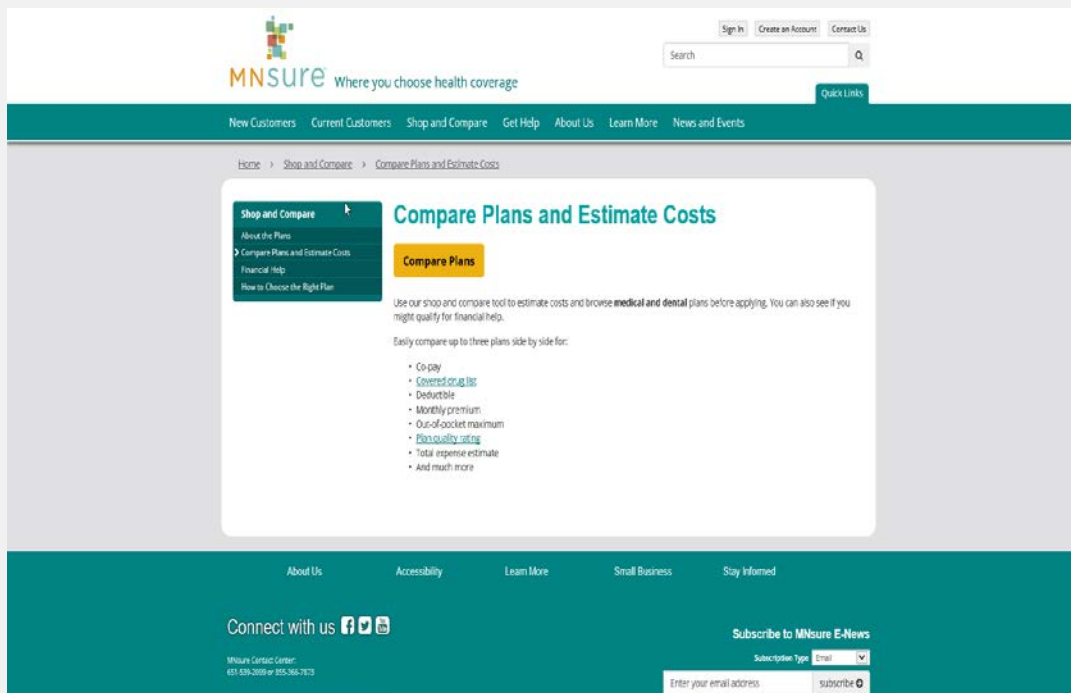


MNSURE BOARD AND STAFF UPDATE

HEALTHCARE POLITICAL LANDSCAPE



WINDOW SHOPPING/PLAN COMPARE



Test Case: 27 year old single— Restaurant Server ‘Income’ estimate \$28,000

PLAN COMPARE CONTINUED

MNsure

Where you choose health coverage

Sign InGet HelpEspañol

Find Out How Much Health Insurance May Cost in 2018

In this Section

All labels marked * are required.

1

Your cost of health insurance depends on where you live, how many people are in your household, and income.

2

Your information will help us find out if you qualify for help paying for health coverage and which plans might be available for you.

Where do you live?

Enter ZIP Code: * 55117 Ramsey

Who is in your household and do they need coverage?

Members	Birthdate *	Tobacco Use	Native American	Pregnant?	Needs Coverage
You	01/08/1991	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

+ Spouse

+ Dependent

Check to see if your household income qualifies you for financial help.

Annual Tax Household Income: \$ 28,000 x

Check for Savings

Tax Household Income

This is the total income for everyone listed on your tax return.

This is the total income for everyone listed on your tax household. This will be used to determine eligibility for potential cost-saving programs. If you are to view plans at full price, click Browse Plans.

Skip and Sign In

Browse Plans

MNsure

Where you choose health coverage

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Financial help for paying for health insurance coverage through MNsure.

Lower

We estimate

Co-insurance

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

Lower

Our estimate

g reductions, which lowers the amount you pay for out-of-pocket costs like co-insurance, co-pay and deductible. These cost-sharing reductions only apply to silver plans. We've already factored this into the details you'll see about those plans.

This is our estimate: To get official answers, y

Back


Co-pay

A co-payment, or co-pay, is a fixed amount you pay for a covered healthcare service, usually at the time you use the service.

Deductible

Your plan's deductible is the dollar amount you have to spend on your covered medical expenses before your insurance company starts to help pay. Generally, co-pays are not counted toward your deductible.

PLAN COMPARE CONTINUED

Where you choose health coverage

Sign InGet HelpEspañol

Tell Us about Your Health Care Needs

(Optional) Please answer the questions below: (1/4)

Skip to View Plans

Choose the category below that best describes the medical service use you expect for the year.
For families, choose the category that best fits the person who probably will need the most medical services in the year.


- ☐ **Low Use:** 1-2 doctor visits and lab tests each year, preventive care too.
- ☒ **Medium Use:** 3-5 doctor visits and lab tests with an x-ray each year; one or more small treatments done in doctor's office, often the care is for an ongoing health problem.
- ☐ **High Use:** 6 or more doctor visits and a number of lab tests; a surgery, therapy or other treatment in an outpatient center plus follow-up care.
- ☐ **Very High Use:** a hospital stay, high cost radiology scans or outpatient treatment; more than 6 doctor visits with lab tests and other care.

This information will not be stored and will not be shared with any third party or insurance company. This tool is anonymous, and the information you provide will not have any effect on your insurance premiums, cost sharing or eligibility for coverage.

Back

Reset all My Responses

Next

Where you choose health coverage

Sign InGet HelpEspañol

Back to preferences

Enroll Now

29 Health PlansDental Plans

ESTIMATED MONTHLY SAVINGS

\$94.00 /month for 1 adult in ZIP code 55117. [Edit Family Info](#)

Anticipated coverage start date: 11/01/2018

COST-SHARING

CSR P2

Cost-sharing reductions (CSR) are a form of financial help that help to reduce the out-of-pocket costs associated with private health insurance, such as deductibles, co-insurance and co-payments. If you qualify for cost-sharing reductions, you can only get those savings if you pick a silver plan. (This silver plan limit does not apply to members of federally recognized tribes.)

1 of 3

SORT BY

☒ Total Expense Estimate

☐ Monthly Price

☐ Yearly Deductible

☐ Out-of-Pocket (OOP) Max

FILTER BY

☐ HMO

☐ PPO

PLAN TYPE

☐ CSR Eligible


☐ HSA-Eligible

PLAN FEATURES

Includes lower co-pay, deductibles and co-insurance

Eligible for Health Savings Account (HSA)

Lower Expense

Fairview UCare Choices B...

BRONZE HMO

after \$94.00 tax credit

Primary Care Visits

Generic Drugs

Yearly Deductible

Out-Of-Pocket Max


Quality Rating

★★★★☆

COMPARE

DETAILS

Lower Expense

U-Care Choices Bronze

BRONZE HMO

after \$94.00 tax credit

Primary Care Visits

Generic Drugs

Yearly Deductible

Out-Of-Pocket Max


Quality Rating

★★★★☆

COMPARE

DETAILS

Lower Expense

Fairview U-Care Choices S...

SILVER HMO CSR

after \$94.00 tax credit

Primary Care Visits

Generic Drugs

Yearly Deductible

Out-Of-Pocket Max

Quality Rating

★★★★☆

COMPARE

DETAILS

11

COMPARE CHOICES

MNSure Where you choose health coverage

Sign In Get Help Español

COMPANY

- ☐ Blue Plus
- ☐ HealthPartners
- ☐ Medica
- ☐ UCare Minnesota

QUALITY RATINGS

- ☐ ★★★★★
- ☐ ★★★★☆
- ☐ ★★★☆☆
- ☐ ★★☆☆☆
- ☐ ★☆☆☆☆

Lower Expense

MEDICA
In-network & Family Health Plan
North Memorial Acclaim S...
SILVER PPO CSR
after \$94.00 tax credit
Primary Care Visits
Generic Drugs
Yearly Deductible
Out-Of-Pocket Max
Quality Rating ★★★★★

Medium Expense

MEDICA
In-network & Family Health Plan
Medica Applause Silver H...
SILVER PPO CSR
after \$94.00 tax credit
Primary Care Visits
Generic Drugs
Yearly Deductible
Out-Of-Pocket Max
Quality Rating ★★★★★

Medium Expense

MEDICA
In-network & Family Health Plan
Medica Applause Silver C...
SILVER PPO CSR
after \$94.00 tax credit
Primary Care Visits
Generic Drugs
Yearly Deductible
Out-Of-Pocket Max
Quality Rating ★★★★★

Higher Expense

BlueCross BlueShield Minnesota
Blue Plus Metro MN Silver...
SILVER PPO CSR
after \$94.00 tax credit
Primary Care Visits
Generic Drugs

MNSure Where you choose health coverage

Sign In Get Help Español

Enroll Now

Back to all plans

Total Expense Estimate Low

Care
Fairview Ucare Choices S...
SILVER HMO CSR
after \$94.00 monthly tax credit

Total Expense Estimate Medium

HealthPartners
Peak Individual!
SILVER PPO CSR
after \$94.00 monthly tax credit

Total Expense Estimate Low

MEDICA
In-network & Family Health Plan
North Memorial Acclaim S...
SILVER PPO CSR
after \$94.00 monthly tax credit

Summary

	View Directory	View Directory	View Directory
Doctors & Facilities	HMO	PPO	PPO
Plan Type	No	No	No
HSA-compatible	★★★★★	★★★★★	★★★★★
Quality Rating	★★★★★	★★★★★	★★★★★
Yearly Deductible & Out-of-Pocket Maximum (In Network)			
Yearly Deductible			
Out-of-Pocket Maximum			
Doctor Office Visits			
Outpatient Diagnostic Services			

Directories link to the plan websites

COMMITTEE DISCUSSION-PRIORITIZE 2018 SESSION ACTIVITIES

- October Meeting – Health Plan Series?
- November – Transition/Health Plan Series Open Enrollment Updates
- December – Welcome New Members

WRAP-UP

Next MNSure Board Meeting October 17th

Next HIAC Meeting October 25th