




Consumer and Small Employers Advisory
Committee Recommendations to the MNsure
Board of Directors

May 2020



Improved Interdepartmental Communication

Goal: To reduce the confusion and disconnect between the multiple offices that are involved in an individual's insurance

Members of the committee agree that there is a need for more communication between DHS, MNsure, insurance carriers and counties.

People who need the most help often end up being pushed around the most.

Improved Interdepartmental Communication (cont.)

Recommendations:

- Continuing education for DHS staff, county staff and navigators/assisters/brokers
- Catch-all office (ombudsperson)
- Regular meetings of representatives from DHS, counties and MNsure to ensure continuity across the board
- Workflow charts available online for users to visualize the system

Life Event Changes

Goal: To allow MNsure to process life event changes more quickly and make the process more smooth for consumers. Customers need real time information to make empowered decisions about whether to seek care at the risk of debt.

Suggestions

- More education is needed to make tools known to users
- LEC-specific instructions

Plan Affordability

Goal: To reduce plan cost for consumers in the highest rating area (Rochester/Austin)

Suggestions:

- “In-state tuition” = more affordable care for routine procedures on residents at the big hospitals

Qualified Small Employer Health Reimbursement Arrangements & Individual Coverage Health Reimbursement Arrangements

The board asked: How should MNsure respond to these opportunities? Should MNsure promote or pursue enrollees via these mechanisms?

Recommendation:

The Consumer and Small Employer Advisory Committee recommends that MNsure support workers who may seek insurance through these pathways, but does not recommend that MNsure promote or pursue use of this pathway, due to the loss of tax credit availability for consumers.

~~Short-Term Insurance Tabled~~

Goal: To provide coverage to individuals seeking an appeal through MNsure

- Affects people filing LEC approvals as well
- Resolution review is a faster process that might be better for some.
- Could someone counsel a consumer when they file an appeal or LEC?

~~Literacy~~-Tabled

Goal: To ensure that all Minnesotans, regardless of education level or language, can understand and use their coverage.

Suggestions:

- Cover page with action items and deadlines in an easy to use format
 - Feedback: Adding more paper might have a negative effect
- Literacy level requirement
- Recommendation: Make a list of people who are most likely to experience low literacy and be uninsured to communicate how large of a population is affected in Minnesota