



MNsure Overview

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MNsure Public Relations Officer



Overview

What is MNSure?

Who will MNSure serve?

How will MNSure work?



What is MNsure?

What is MNsure?

A new marketplace where Minnesotans can find, compare, choose, and get quality health care coverage that best fits their needs and budget.

The screenshot shows the MNsure website homepage. At the top, there is a navigation bar with the MNsure logo and the tagline "Where you choose health coverage". Below this are several menu items: "how you benefit", "how it will work", "calculate your cost", and "get involved". A search bar is located in the top right corner. The main content area features a large banner with the heading "who can help" and a sub-headline "We are building a network of community partners and agents to reach Minnesotans across the state, beginning October 2013. Join the network...". To the right of the banner are three buttons: "faq's", "your stories", and "stay informed". Below the banner are three columns of content: "NEWS" with a link to "MNsure to offer small businesses competitive health insurance options beginning in 2014", "ask us" with a link to "What is MNsure?", and "video" with a link to "Welcome to MNsure". At the bottom of the page, there are four columns of links: "PLANNING ACTIVITY", "NEWS ROOM", "ABOUT US", and "FOLLOW US".

Why MNsure?

Simple One-Stop Shop

Easier for individuals to search, select and enroll, easier for small employers to administer, and streamlined access for public /private coverage

Comparable Information

Consumers can find easy to use, comparable information on plans and providers

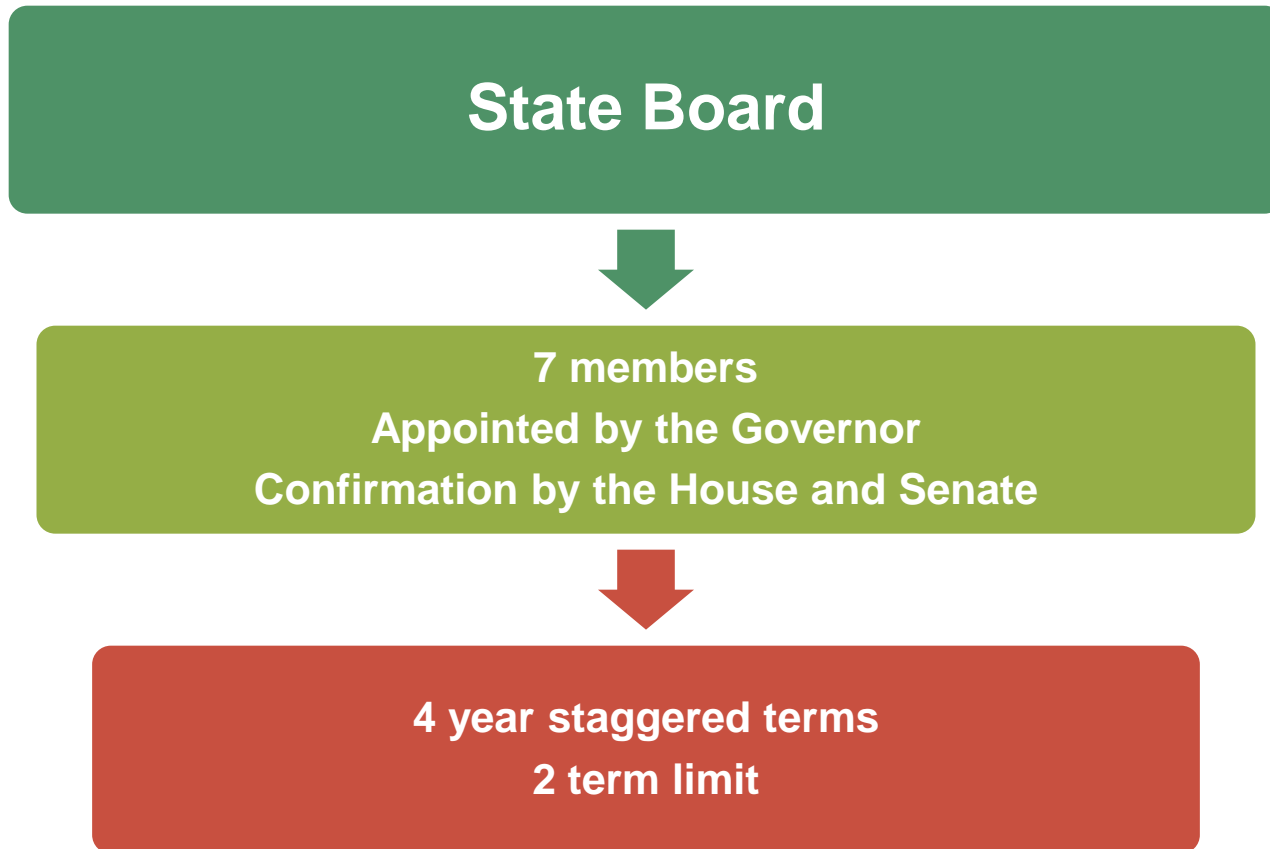
Affordability and Value

Financial assistance and greater market incentives for competition and innovation on cost, quality, satisfaction, etc.

Access

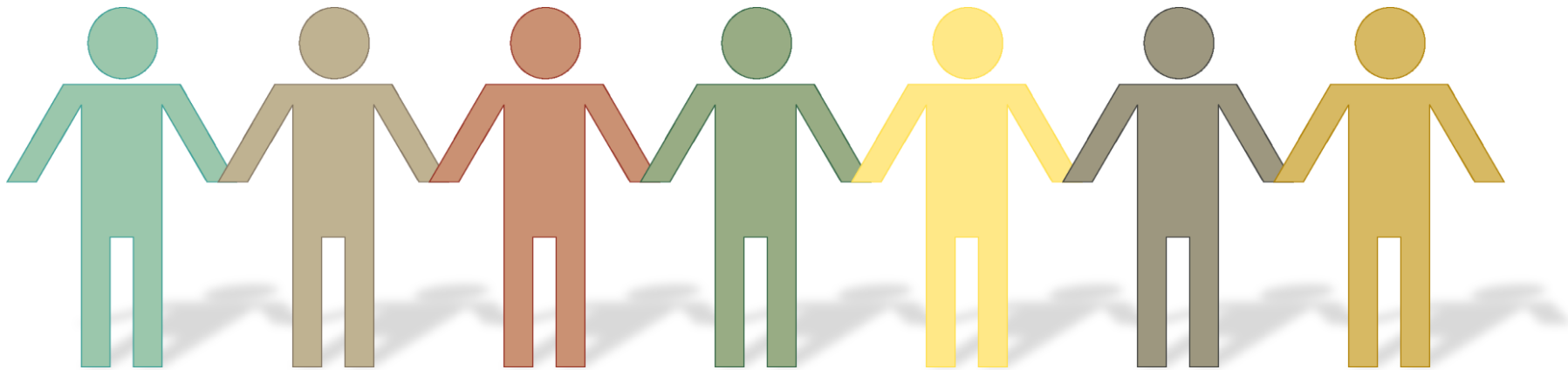
Individuals and employees of small businesses can pick from among multiple quality plans that best fit their needs.

MNsure Governance



Who does MNsure serve?

Who will MNsure serve – Over 1 million Minnesotans projected by 2016



**Individual Consumers –
300,000**

**Small Businesses and
Employees – 150,000**

**Medical
Assistance/MNCare –
880,000**

Who does MNsure serve?

- **Individuals**

- Those seeking individual market coverage
- Tax credits available from 200% to 400% FPL
- Tax credits available to those without “affordable” employer coverage (employee share of premiums above 9.5% of income) and those not eligible for public programs

- **Medical Assistance and MinnesotaCare**

- Medicaid Assistance: Adults below 138% FPL, kids under 275% FPL
- MinnesotaCare: Adults between 138% and 200% FPL
- Coverage options determined by Department of Human Services

- **Small Employers**

- < 50 employees through 2015, < 100 employees starting 2016
- Tax credits for < 25 employees below \$50,000 average wage
- State option for larger employers starting in 2017

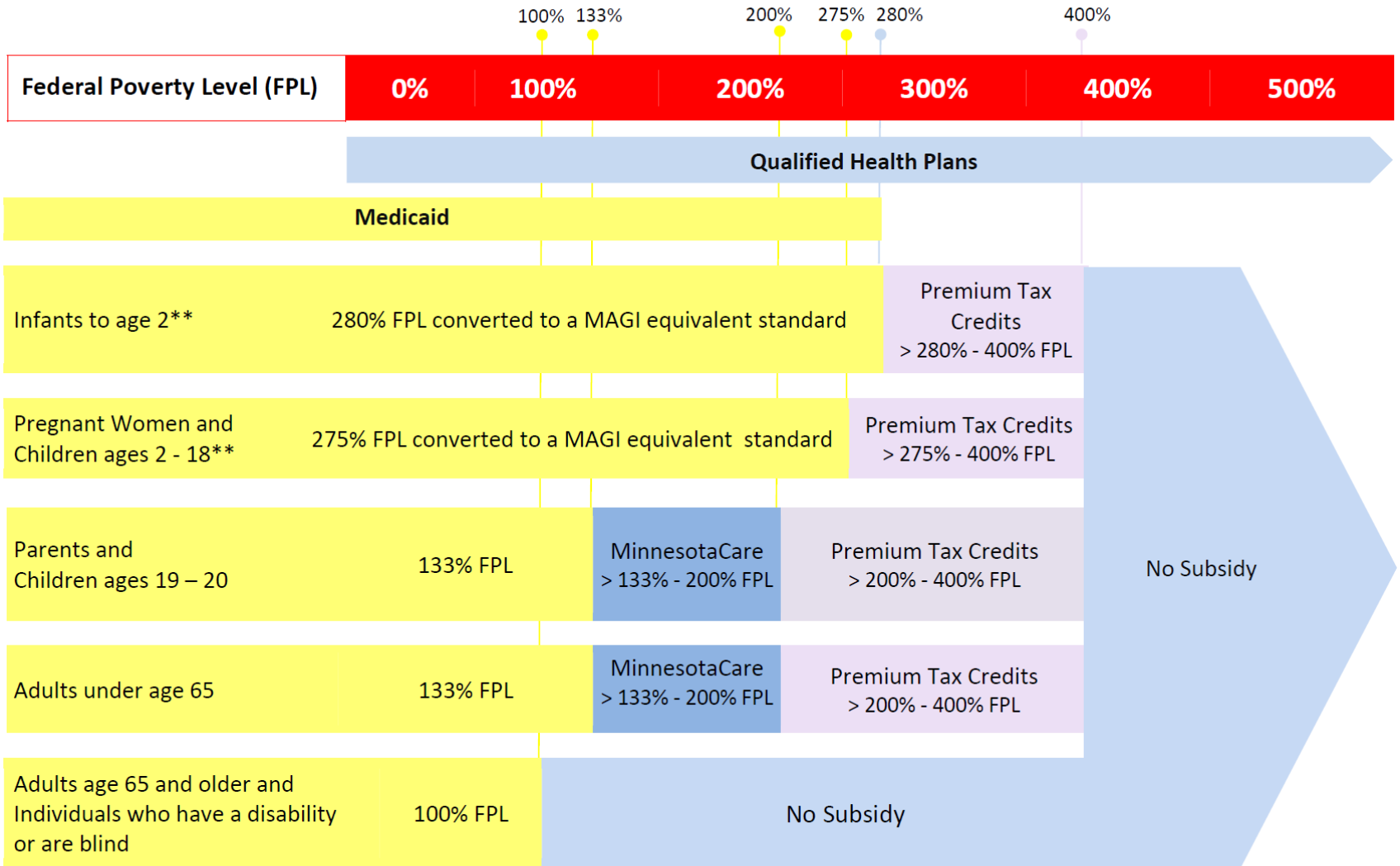
Cost-Sharing Reduction

- Based on incomes at or below 250% of FPL (58,875 for family of 4)
 - Receive the premium tax credit
 - Enroll in a silver-level plan
- Reduces cost sharing amount through deductibles, copays, and coinsurance

2014 Federal Poverty Levels

Family Size	100% FPL	133% FPL	200% FPL	275% FPL	300% FPL	400% FPL
1	\$11,490	\$15,282	\$22,980	\$31,597	\$34,470	\$45,960
2	\$15,510	\$20,628	\$31,020	\$42,652	\$46,530	\$62,040
3	\$19,530	\$25,975	\$39,060	\$53,707	\$58,590	\$78,120
4	\$23,550	\$31,322	\$47,100	\$64,762	\$70,650	\$94,200
5	\$27,570	\$36,668	\$55,140	\$75,817	\$82,710	\$110,280
For each additional person, add	\$4,020	\$5,347	\$8,040	\$11,055	\$12,060	\$16,080

Minnesota Coverage Continuum in 2014*



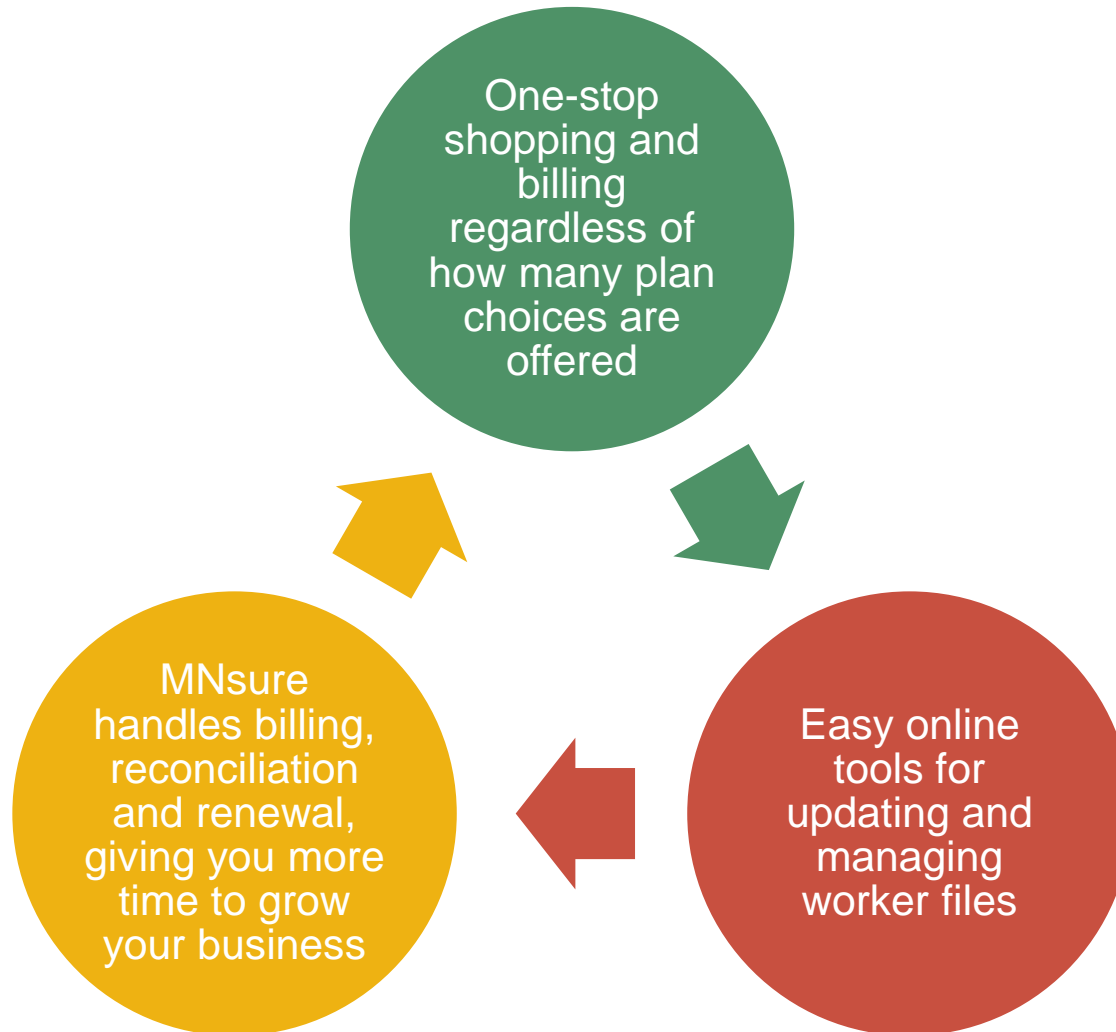
* Subject to additional federal guidance related to maintenance of effort requirements.

**Income standard in effect on June 1, 1997, must be maintained to comply with the CHIP maintenance of effort.

Small Employer Tax Credits

- Tax credits for < 25 employees with below \$50,000 average wage
- Credit is up to 50% of employer paid portion of premium for employers that contribute at least 50%
- Must purchase through MNsure
- Tax credit is available for 2 years
- Sole proprietors are grouped with Individual market purchasers and eligible for individual premium tax credits

Additional Benefits for Employers

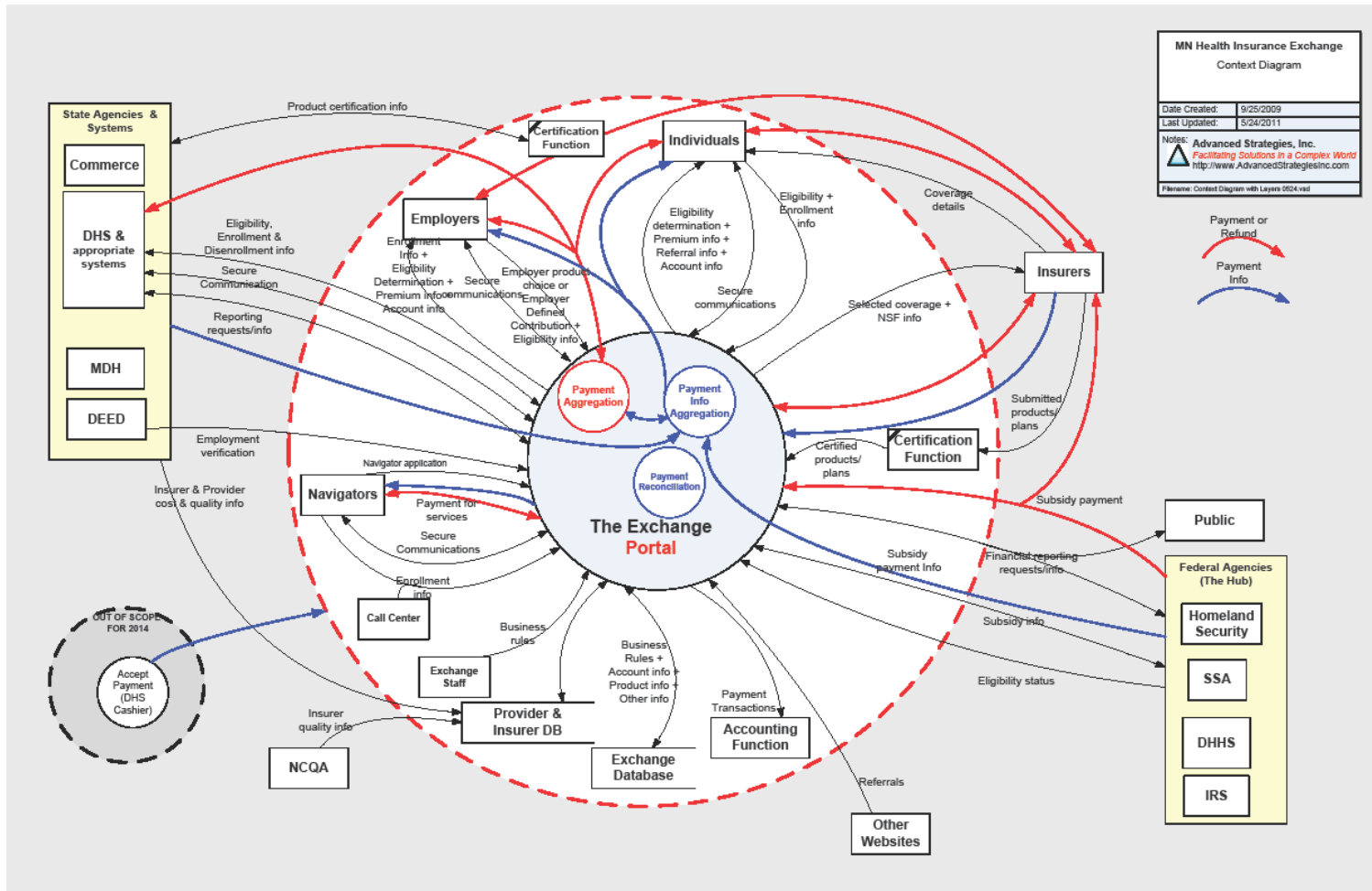


When can Minnesotans enroll?

- Initial open enrollment runs October 1, 2013 through March 31, 2014
- Annual open enrollment periods after that run October through December
- Special enrollment periods available in certain circumstances during the year
- Members of federally-recognized tribes may enroll or change plan designations one time per month
- Small employers can enroll/renew throughout the year at one time of their choosing
- Individuals may apply and be eligible for Medicaid throughout the year

How does MNsure work?

MNsure Functionality and Interactions



MNsure Functions

- Provide one-stop shop including a call center and website
- Ensure health insurance plans meet market wide and exchange specific standards
- Provide comparative information on health benefit plans, costs, quality, and satisfaction using a standard format
- Provide assistance online, by phone, in-person, and by mail
- Operate in person assistance programs
- Facilitate “real-time” eligibility and enrollment
- Determine eligibility for individual and employer tax credits, Medicaid, and coverage requirement exemptions
- Process appeals for determinations
- Additional functions for small employers: Employee choice (“defined contribution”) and premium aggregation
- Comply with numerous federal oversight, auditing, and reporting provisions

Plans in MNsure

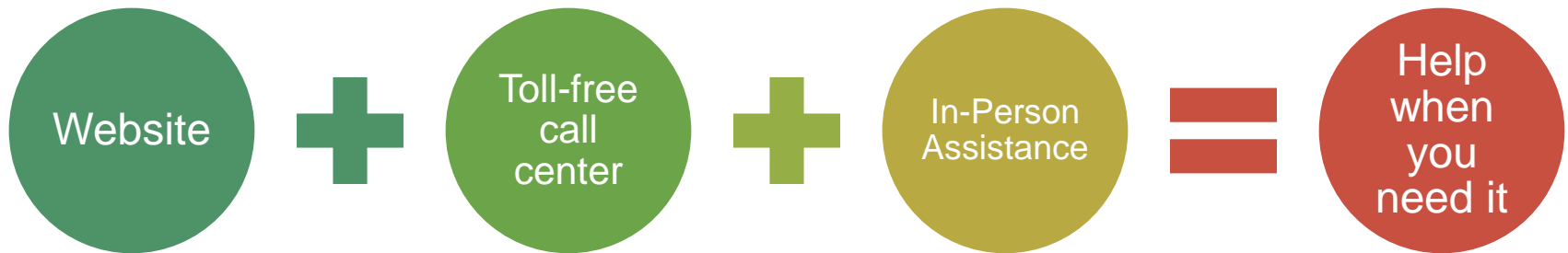
Plan Levels of Coverage

Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average* (in addition to the monthly plan premium)
Bronze	60 %	40 %
Silver	70 %	30 %
Gold	80 %	20 %
Platinum	90 %	10 %

Plan Certification

- Marketing criteria
- Network adequacy requirements
- Accreditation
- Disclosure of information
- Implementation of a quality improvement strategy
- Utilization of a standard format for comparing plan options
- Utilization of a uniform enrollment form/process
- Health plan offering of at least 1 “Silver” and 1 “Gold” plan
- Multi-state plans within 4 years – potentially different rules

MNsure Assisters



MNsure Assisters

Duties/Responsibilities

- Maintain expertise in eligibility, enrollment & program specifications
- Conduct public education activities
- Provide information & services in fair, accurate and impartial manner Religious organizations
- Facilitate enrollment in QHPs offered in MNsure
- Provide referrals for grievance, complaint or question
- Provide information in culturally and linguistically appropriate manner to needs of the population

Application – Per Enrollment Funding

Funding:

Navigators will be paid \$25 per individual enrolled in a Minnesota Health Care Program (including Medical Assistance and MinnesotaCare) by the Minnesota Department of Human Services, pursuant 2012 Minnesota Statute Section 256.962, subdivision 5. Navigators will be paid \$70 per individual enrolled in Minnesota Care.

In-Person Assisters will be paid \$70 per individual enrolled in a Qualified Health Plan (QHP) by MNsure.



Public Awareness Campaign/ Outreach

Outreach / Marketing Plan

Mass/Paid Media

- Radio
- TV
- Billboards/transit
- Newspapers
- Digital / online
- Industry publications

Social/Personal Media

- Facebook
- Twitter
- LinkedIn
- YouTube
- Pinterest
- E-mail messages

Outreach / Marketing Plan

Earned Media (PR)

- News Releases
- PSAs
- Face-to-face briefings
- Opinion Pieces
- Letters to the editor
- Special sections / editorial calendars
- Story placements
- Blog
- Online newsroom
- Video vignettes
- Virtual press conference
- TV/Radio appearances

Outreach / Marketing Plan

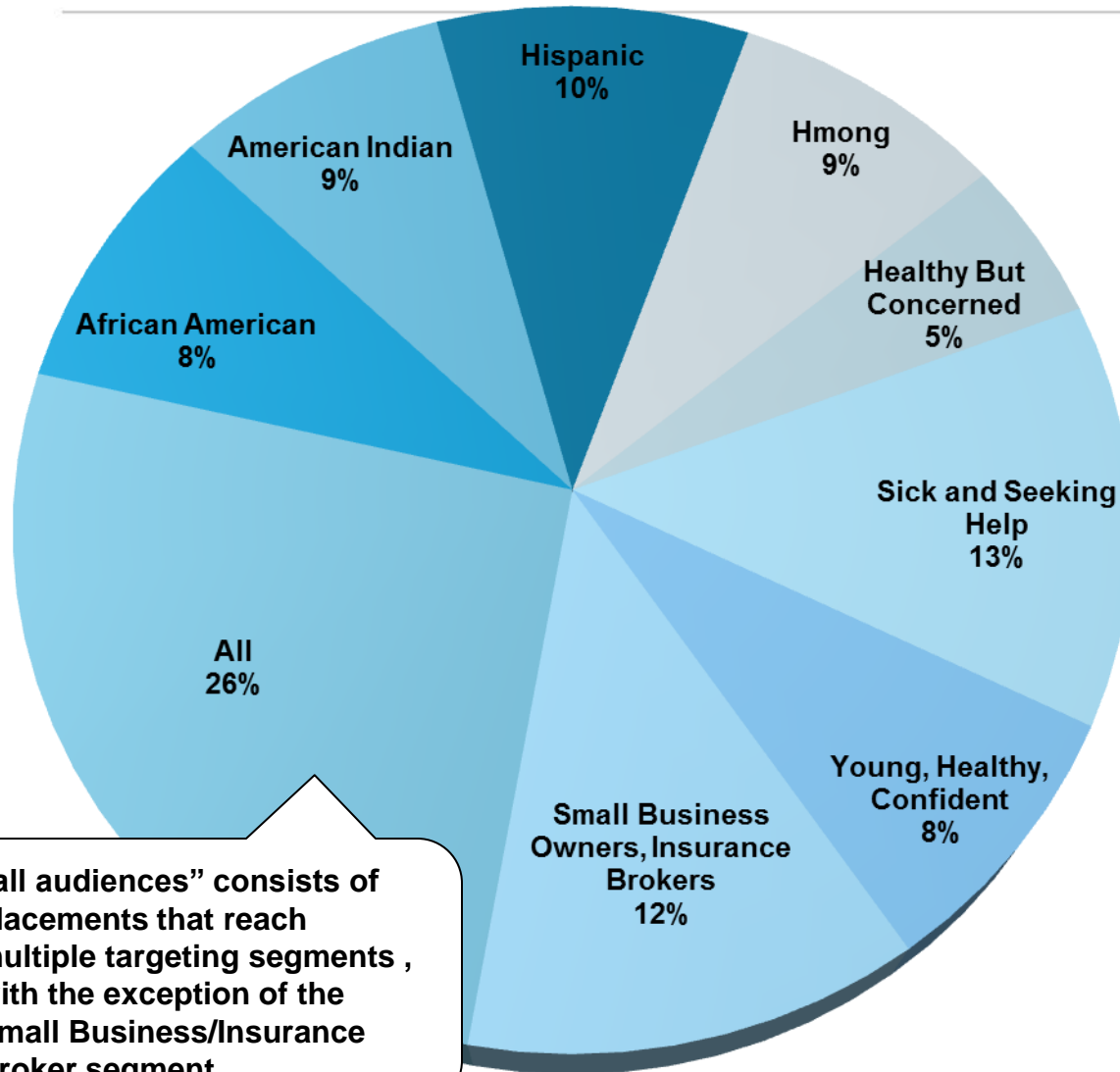
Targeted Media

- Presentations
- Speaking engagements
- Outreach events
- Town Halls
- Webinars
- Direct mail

Grassroot Partnerships

Corporate Partnerships

Audience Impression Allocation



“all audiences” consists of placements that reach multiple targeting segments , with the exception of the Small Business/Insurance Broker segment

All Audiences:

- Impressions: 17,199,755

Young, Healthy, Confident

- Impressions: 5,469,600

Healthy, But Concerned:

- Impressions: 3,400,000

Sick, Seeking Help:

- Impressions: 8,680,000

Hispanic:

- Impressions: 6,450,000

Hmong:

- Impressions: 5,700,000

African American:

- Impressions: 5,700,000

American Indian:

- Impressions: 5,700,000

Small Business Owners/Insurance Owners:

- Impressions: 8,194,300

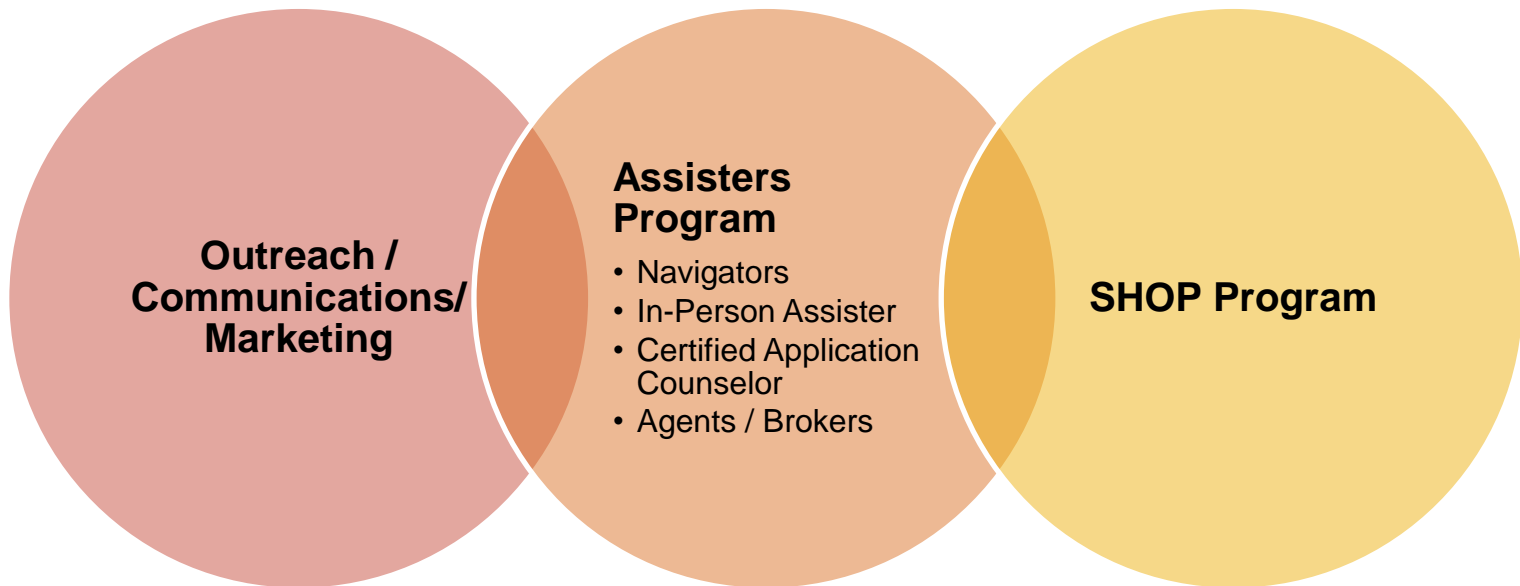
Total Impressions: 66,493,655

Outreach Strategies

Field Operations Program

- **On-Site Outreach Consultants**
- Coordinate all local MNsure outreach, partnership and collaborative TAN activity
 - Logistics
 - Arrange local meetings, Town Halls, distribute materials
 - Planning
 - Provide logistical support to primary partners
 - Provide planning support to secondary partners
 - Partnerships
 - Identify and develop partnerships with networks and entities in public, private and non-profit sectors
- Navigators
 - Outreach and Education

Collaboration



Questions?

mnsure.org

healthreform.mn.gov

healthcare.gov

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