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.
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

State Board

7 members
Appointed by the Governor
Confirmation by the House and Senate

4 year staggered terms
2 term limit
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

<table>
<thead>
<tr>
<th>Family Size</th>
<th>100% FPL</th>
<th>133% FPL</th>
<th>200% FPL</th>
<th>275% FPL</th>
<th>300% FPL</th>
<th>400% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,490</td>
<td>$15,282</td>
<td>$22,980</td>
<td>$31,597</td>
<td>$34,470</td>
<td>$45,960</td>
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<tr>
<td>2</td>
<td>$15,510</td>
<td>$20,628</td>
<td>$31,020</td>
<td>$42,652</td>
<td>$46,530</td>
<td>$62,040</td>
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<tr>
<td>3</td>
<td>$19,530</td>
<td>$25,975</td>
<td>$39,060</td>
<td>$53,707</td>
<td>$58,590</td>
<td>$78,120</td>
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<tr>
<td>4</td>
<td>$23,550</td>
<td>$31,322</td>
<td>$47,100</td>
<td>$64,762</td>
<td>$70,650</td>
<td>$94,200</td>
</tr>
<tr>
<td>5</td>
<td>$27,570</td>
<td>$36,668</td>
<td>$55,140</td>
<td>$75,817</td>
<td>$82,710</td>
<td>$110,280</td>
</tr>
</tbody>
</table>

For each additional person, add $4,020 $5,347 $8,040 $11,055 $12,060 $16,080
Minnesota Coverage Continuum in 2014*

<table>
<thead>
<tr>
<th>Federal Poverty Level (FPL)</th>
<th>0%</th>
<th>100%</th>
<th>200%</th>
<th>300%</th>
<th>400%</th>
<th>500%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infants to age 2**</td>
<td>280% FPL converted to a MAGI equivalent standard</td>
<td>Premium Tax Credits &gt; 280% - 400% FPL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pregnant Women and Children ages 2 - 18**</td>
<td>275% FPL converted to a MAGI equivalent standard</td>
<td>Premium Tax Credits &gt; 275% - 400% FPL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents and Children ages 19 – 20</td>
<td>133% FPL</td>
<td>MinnesotaCare &gt; 133% - 200% FPL</td>
<td>Premium Tax Credits &gt; 200% - 400% FPL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults under age 65</td>
<td>133% FPL</td>
<td>MinnesotaCare &gt; 133% - 200% FPL</td>
<td>Premium Tax Credits &gt; 200% - 400% FPL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adults age 65 and older and Individuals who have a disability or are blind</td>
<td>100% FPL</td>
<td></td>
<td>No Subsidy</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 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

One-stop shopping and billing regardless of how many plan choices are offered

MNsure handles billing, reconciliation and renewal, giving you more time to grow your business

Easy online tools for updating and managing worker files
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 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

<table>
<thead>
<tr>
<th>Levels of Coverage</th>
<th>Plan Pays on Average</th>
<th>Enrollees Pay on Average* (in addition to the monthly plan premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60 %</td>
<td>40 %</td>
</tr>
<tr>
<td>Silver</td>
<td>70 %</td>
<td>30 %</td>
</tr>
<tr>
<td>Gold</td>
<td>80 %</td>
<td>20 %</td>
</tr>
<tr>
<td>Platinum</td>
<td>90 %</td>
<td>10 %</td>
</tr>
</tbody>
</table>
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

Website + Toll-free call center + In-Person Assistance = Help when you need it
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

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

Targeted Media

Grassroot Partnerships

Corporate Partnerships
Audience Impression Allocation

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

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

Outreach / Communications/Marketing

Assisters Program
- Navigators
- In-Person Assister
- Certified Application Counselor
- Agents / Brokers

SHOP Program
Questions?

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healthcare.gov

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