

Clearinghouse and Active Selector: Decision Points

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Clearinghouse

All health plans offered on or off the exchange have to meet:

- Minimum federal standards
 - Minimum state standards
1. In a clearinghouse exchange, all health plans that meet minimum state and federal standards may be offered.
 2. Insurance carriers may still choose to offer some plans only on or only off the exchange.

Active Selector

1. All health plans still have to meet minimum state and federal standards.
2. Additionally MNsure uses some process to select health plans to offer in order to meet additional goals. This could include:
 - Setting additional standards
 - Using a competitive bidding process
 - Negotiating with health carriers

Active Selector

Additional Standards:

- E.g., networks, specific plan characteristics, quality ratings

Competitive Bidding Process:

- MNsure selects plans that score best on combination of criteria such as:
 - Affordable premiums: 25%
 - Quality rating: 25%
 - Transparency of coverage: 25%
 - Initiatives to reduce health disparities: 25%

Negotiation with carriers:

- On premiums, coverage, plan characteristics, etc.

Clearinghouse

Arguments in Favor:

- Innovation: Carriers have more discretion to design innovative health plans
- Choice: Will allow more plans to be offered on MNsure
- Competition: More choices lead to more competition
- Market Stability: Plan offerings will remain more stable

Active Selector

Arguments in Favor:

- Leverage: Will leverage MNSure customer base for better value plans or to meet other goals
- Competition: Carriers will compete for “shelf-space” on Mnsure by offering better plans
- Diversity of plans: MNSure can guide market toward a more diverse mix of plans
- Transparency: Standardization of plans would enable real apple-to-apples comparisons



