

Recommendations to the MNSure Board's Market Development Subcommittee

Abdimalik Ahmed

About a week ago, I was helping a consumer who wanted to choose a QHP plan and the conclusion he reached surprised me. He suggested that it would be a better deal for him not to register and therefore pay the penalty (1 % the amount of any taxable income that exceeds your tax filing threshold amount, or \$95 per adult and \$47.50 per child-up to a maximum of \$285 per family)¹. Paying the penalty is cheaper for him compared to the premium and the deductibles. While the conclusion he reached is not the best one, it needs to be explored.

When looking at the QHP plans, my focus was the youth/young adults that are self-employed, cab/truck drivers or work in contract jobs. The concept of medical insurance is foreign to many of them as they try to enroll in plans for the first time. What they don't understand is that they have to pay premiums and deductibles if they visit hospitals (what is the insurance for, many of them would ask?).

I looked at what is covered under QHP's. All qualified health plans offer the same core set of benefits.

- Preventive services at no cost (examples: blood pressure and diabetes screenings, mammograms and colonoscopies, vaccinations and flu shots)
- Maternity and newborn care
- Mental health and substance abuse services
- Emergency services
- Prescription drugs
- Hospitalization¹

Some preventive services are cost free. The consumers I met would like to see having some cost-free visits, such as their yearly checkups (aren't these preventive services anyways?). If they could have something like that under the no cost/preventive services they could be satisfied with their plans. Even though an educational component is needed (how medical insurances work, benefits under using specific networks and tax credits), expanding options that consumers understand (e.g., cost-free doctor visits) is something that needs to be considered.

1. Mnsure.org