

# **MNsure HIAC Advisory Committee**

## **28 March 2019**

Public Good & Supporting MNsure's  
Mission

Discussion Document

# HIAC Discussion to Date

- Members suggested exploring how MNSure can truly become a one-stop shopping experience through updates to the website that could educate or redirect consumers to the correct sources
- Research Massachusetts and Connecticut health exchanges in order to get ideas about how hyperlinks and videos can increase consumers' experience.
- Potential issue that many consumers will miss out on this access due to inability or lack of desire to use MNSure's website.
- Committee members agreed and suggested that more research should be done on how to reach the variety of consumers.
- Recommended that MNSure's vast network of assisters could improve outreach if they were provided better tools.
- Suggestion to incorporate five categories to ensure analyzes MNSure's responsibilities for physical and behavioral health:
  - 1) The consumer calls their insurance company's behavioral health telephone number
  - 2) The consumer contacts someone for individual therapy
  - 3) The consumer contacts someone for group therapy
  - 4) Video technologies
  - 5) Repeats
- Suggestion that MNSure promote more networking events to answer consumer questions and help consumers apply and enroll.

# Website Comparisons

State	Website(s)	Focus	Notes
Minnesota MNSure	<ul style="list-style-type: none"> <li>• <a href="https://www.mnsure.org">https://www.mnsure.org</a></li> <li>• No landing page</li> </ul>	<ul style="list-style-type: none"> <li>• Government / Technical focus</li> <li>• Allows users to navigate based on status and coverage questions</li> <li>• Provides access to MNSure business components</li> </ul>	<ul style="list-style-type: none"> <li>• Easy to use. <a href="#">Meets Minnesota State Accessibility Standard</a></li> <li>• Does not link to health information resources</li> </ul>
Connecticut  ConnectiCare	<ul style="list-style-type: none"> <li>• <a href="http://accesshealthct.com">http://accesshealthct.com</a></li> <li>• Landing page for all CT residents: <a href="http://www.connecticare.com">http://www.connecticare.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• Consumer Focused</li> <li>• Links to key resource sites</li> <li>• Allows users to navigate based on status and coverage questions</li> </ul>	<ul style="list-style-type: none"> <li>• Appears easy to use</li> <li>• <a href="http://www.connecticare.com">www.connecticare.com</a> Links to <b><u>Optum</u></b> through a "live and work well" link</li> <li>• The first link is "Preventive". includes "healthy living" resources in their statement</li> <li>• Have doctors instructing IT staff on their website design</li> <li>• Would consider nearly one stop shopping</li> </ul>
Massachusetts Health Connector	<a href="https://www.mahealthconnector.org/connectorcare">https://www.mahealthconnector.org/connectorcare</a>  <a href="https://masspartnership.com">https://masspartnership.com</a> .  Links to MassHealth (CHIP, Medicaid, Medical Assistance)	<ul style="list-style-type: none"> <li>• Government / Technical focus</li> <li>• Allows users to navigate based on status and coverage questions</li> <li>• Masspartnership site is for Behavioral health access</li> </ul>	<ul style="list-style-type: none"> <li>• Easy to use</li> <li>• Plan has been existence prior to ACA</li> <li>• Has excellent Tools and Resources links</li> <li>• Consumer needs to know the multiple sites to navigate – not linked</li> </ul>

\* **Optum** is used by Medica for their video technologies and it is an excellent self-help resource

# Discussion

- MNsure mission statement is insurance/ government focused instead of consumer driven.
- Connecticut and Massachusetts are also insurance / government focused but Connecticut does have a landing page for all CT residents <https://www.connecticare.com> with the links to **Optum** through a "live and work well" link.
- Potentially our topic "Public Good" is beyond the MNsure scope.
- When typing in mission statement the Connecticut .... "Access Health CT is Connecticut's health insurance marketplace where residents and employers can shop and enroll in Quality, affordable Medical and Dental Insurance. AHCT is the only place where individuals can qualify to get financial to help pay for their healthcare coverage."
- Connecticut does have a link to knowledge but it is a general description of each category and you can NOT click on "Mental Health" and "WHY" when it is included on the Connecticare site with vast resources.

# Potential Next Steps

- Develop a definition of “Public Good”
- Recommend to Board the addition to the MNsure Mission Statement to include “Public Good”
- Establish quick links on MNsure website to health information sites such as **Optum**
- Interlink insurance brokers with all publically provided assistance resulting in “one stop” connection for consumers resulting in payment to brokers for serving the consumer

# Mission Statement – MNsure

The [Affordable Care Act \(ACA\)](#), which became law in March 2010, called for the establishment of a federal health insurance marketplace, and gave states the option to create their own. Minnesota chose to further advance its health care system by building MNsure, a Minnesota-made health insurance marketplace, where Minnesotans can shop, compare and choose health insurance coverage that meets their needs. Learn more about the features of MNsure at [What is MNsure?](#)

- **Our mission:** To ensure all Minnesotans have the security of health insurance.
- **Our vision:** To create a statewide resource that provides access to private health insurance and public medical assistance programs.






# Mission Statements / Website Examples

Minnesota - MNsure

Connecticut – Access Health CT

Massachusetts MAHealth Connector

651-539-2099 or 855-366-7873 | [Contact Center](#) hours: M-F 8 a.m. to 4 p.m.

<h3>Apply and Enroll</h3>  <p><b>Who can enroll now?</b></p> <p>Open enrollment has ended but you may qualify to enroll now.</p>		<h3>Find Free Help</h3>  <p>Local help</p>
<h3>See If You Qualify</h3>  <p>Can you save?</p>	<h3>Manage Your Account</h3>  <p>Report changes</p>	<h3>Stay Informed</h3>  <p>It's tax time!</p>
<p>What is MNsure?</p>	<p>Medical Assistance and MinnesotaCare</p>	<p>Why Coverage Matters</p>

[About Us](#) [Accessibility](#) [Learn More](#) [Small Business](#) [Stay Informed](#)

Connect with us     
MNsure Contact

Center:  
651-539-2099 or 855-366-7873

Subscribe to MNsure E-News

Subscription Type

Enter your email address

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> **Get Help**

[Accessibility](#)

[Appeals](#)

[Contact Us](#)

[Customer Service Guide](#)

[Find an Assister](#)

[Nondiscrimination](#)

[Protect against Fraud](#)

[Quick Tips Videos](#)

[Technical Issues and Error Messages](#)

> **Get Help**

# Get Help



## Find an Assister

Get free in-person help from an enrollment expert (MNsure-certified assister).

## Accessibility

Find someone who speaks your language. Download translated documents. Contact MNsure's Accessibility & Equal Opportunity office (AEO) for accessible formats.

## Appeals

Notice about your right to appeal, how to start an appeal and steps in the appeal process.

## Contact Us

MNsure Contact Center hours and phone numbers. DHS numbers to call for help with public health care programs.

## Customer Service Guide

Who to contact with questions and concerns and where to get information on common topics.

## Nondiscrimination

Civil rights complaint notice with information about how to file a discrimination complaint.

## Protect against Fraud

A few simple steps can protect you from fraud while still making sure you get the coverage you need.

## Technical Issues and Error Messages

What to do if you get one or more of these common errors when using the MNsure application.

## Learn More

[Fact Sheets](#)
[Health Care Law](#)
[Media Library](#)
[MNsure Myths](#)
[Real Stories](#)
[Resources and References](#)

## Resources and References

### MNsure

- [A-Z Index](#)
- [Glossary](#)
- [Customer Service Guide](#)
- [Stay Informed](#)

### State of Minnesota

- [Minnesota Department of Health](#)
  - [Minnesota Health Access Survey](#)
  - [Minnesota Health Care Coverage and Access Publications](#)
- [Minnesota Department of Administration](#)
- [Minnesota Department of Commerce](#)
- [Minnesota Department of Human Services](#)
- [Minnesota Management and Budget](#)
- [MNIT Services](#)
- [Office of the Governor](#)

### Federal

#### U.S. Department of Health & Human Services

- [Affordable Insurance Exchanges](#)
- [Affordable Insurance Exchanges Regulations and Guidance](#)
- [Glossary of Health Coverage and Medical Terms \(PDF\)](#)
- [HealthCare.gov](#)

#### Consumers Union

- [Consumer's Difficulties Selecting Health Plans \(PDF\)](#)
- [How Consumers Shop for Insurance: A Lesson for Exchange Designers \(PDF\)](#)

#### Kaiser Family Foundation

- [State Health Facts](#)

#### Manatt Health Solutions

- [Summary of Exchange Final Rules \(PDF\)](#)
- [Summary of Medicaid Final Rules \(PDF\)](#)

#### Pacific Business Group on Health (PBGH)

- [Consumer Engagement through Effective Decision-Support Tools \(PDF\)](#)

#### State Health Access Data Assistance Center (SHADAC)

- [2010 Health Insurance Coverage Estimates \(PDF\)](#)
- [Data Center](#)
- [Minnesota Targeting Outreach Report \(PDF\)](#)

#### Enroll User Experience (UX) 2014

#### National Association of Insurance Commissioners (NAIC)

#### National Academy for State Health Policy (NASHP)

# Mission Statement – Access Health CT

To increase the number of insured residents, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and provider that give them the best value.

# Mission Statement – Access Health CT (cont.)

Access Health CT is Connecticut's official health insurance marketplace. It was established to meet the requirements of the federal Affordable Care Act. Our mission is to increase the number of Connecticut residents who are insured, retain our current members, lower their costs, promote health, and eliminate health inequalities. Access Health CT will operate at no cost to the state or its taxpayers.

How can we help you today?

Enroll Now

Sign In

Compare Plans

## Alerts

Questions about your Form 1095-A or 1095-B? Click Here to learn more about these important forms needed to file your taxes.

● ○ ○ ○ II



Small Business  
Coverage



Dental Insurance



Financial Help



Learn About Our  
Plans



Benefits of Coverage



Medicaid / Children's  
Health

English



Language Help



Search



About Our  
Plans

Financial Help

Benefits of  
Coverage

Manage Your  
Account

Resources

Contact

# 2018 Coverage & Tax Forms

Click Here >

[Connect and Learn More](#)



## Connect and Learn More



### Free In-Person Help

View our list of locations for help from Enrollment Specialists or Certified Brokers.



### Events

View our schedule of upcoming community events across Connecticut.



### FAQ's

Learn about choosing, enrolling in and using your health care coverage.



### Use Your Plan

Learn how to get the most out of your healthcare coverage, benefits and avoid unnecessary costs.

#### CHANGES TO YOUR ACCOUNT?



income



address



household

#### 1. Shop



#### ANNUAL IN-NETWORK CHECK UPS



Keep Your Information Updated!

Steps to Enrolling

Once You Get Covered, Stay Covered!

## Contact



Phone:  
1-855-909-2428



Free In-person Help:  
[Click Here](#)



Text GetCoveredCT to:  
30644

# Ask a question

Type your question here...



## We're Here to Help



Email Us



Live Chat



Brokers & Enrollment  
Specialists



Enrollment  
Locations & Events



FAQ's



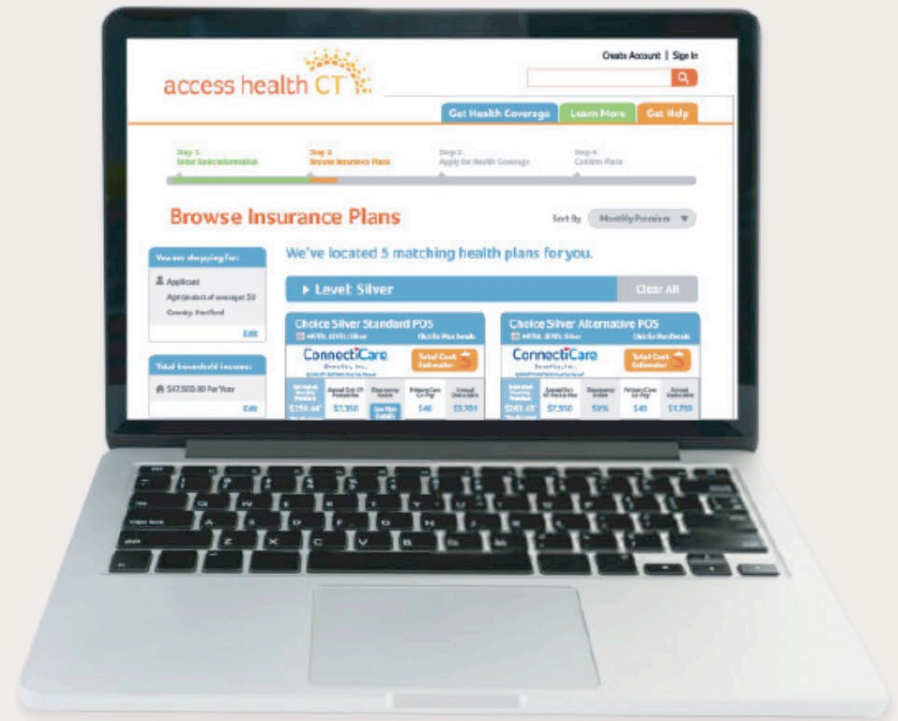
Popular Topics



[About Our Plans](#)[Financial Help](#)[Benefits of Coverage](#)[Manage Your Account](#)[Resources](#)[Contact](#)

## Learn About our Plans

Before you pick a new plan, make sure you know how our plans work and what services are covered. Keep your own needs in mind – search for your doctors, prescription drugs and expected medical services before you apply.

[Compare Plans](#)

## Our Insurance Companies

Access Health CT certifies the insurance companies and the plans that they sell through Access Health CT to make sure you have access to affordable care that covers everything required by law. Each insurance company offers a broad array of useful information to help you make the most of your plan. We offer healthcare plan options through:



- 1-855-738-6644
- [Pay Your Bill](#)
- [PCP Directory](#)
- [Formulary](#)
- [Anthem.com](#)
- [Why choose Anthem? \(English\)](#)
- [Why choose Anthem? \(Spanish\)](#)



- [PCP Directory \(Choice Plans\)](#)
- [PCP Directory \(Passage Plans\)](#)
- [Formulary](#)
- [ChooseConnectiCare.com](#)
- [Why Choose ConnectiCare? \(English\)](#)
- [Why Choose ConnectiCare? \(Spanish\)](#)
- [What is a Health Savings Account \(HSA\)?](#)
- [What to consider with High Deductible Health Plans](#)

[Health Plans](#)

Monthly  
Premiums



Yearly  
Deductible



Co-Payments  
&  
Coinsurance



Total Cost  
Estimate



# Compare Plans

Use the [Compare Plans tool](#) to match **your** healthcare needs with one of **our** plans.

Terms	Definitions
Monthly Premiums	The monthly cost (or premium) of your insurance (minus any financial help you may qualify for).
Yearly Deductible	The amount you pay each year for medical costs before your plan pays anything (from \$0 to several thousand dollars, depending on the plan).
Co-Payments	Charges (a set dollar amount or percentage) you pay each time you visit a doctor, get care, or buy a prescription drug.
Coinsurance Plan	<p>A coinsurance plan requires the customer to pay a certain percentage for most services provided. You continue to pay co-insurance until you reach your member out-of-pocket maximum.</p> <p>The percentage of costs of a covered health care service you pay (20%, for example) after you've paid your deductible. Let's say your health insurance plan's allowed amount for an office visit is \$100 and your coinsurance is 20%. If you've paid your deductible: You pay 20% of \$100, or \$20.</p> <p>For specific details as to what types of services require co-payments or co-insurance payments, check the “detailed plan documents” or with your carrier directly.</p>
Total Cost Estimate	Total estimated cost based on plan comparison answers about expected care and prescriptions.
Out-of-Pocket Maximum	The most you pay during a policy period (usually a year) before your plan begins to pay 100% of the costs. This limit never includes your premium or exclusions. Depending on your plan, these “out-of-pocket” expenses may include annual deductibles, coinsurance, and co-payments for covered services. Once you reach your health plan’s out-of-pocket maximum, your insurance company will cover 100% of the costs for medically necessary services.

# The MassHealth Insurance Marketplace

## MAHEALTHCONNECTOR

**Masshealth Mission Statement:** To improve the health outcomes of our diverse members, their families and their communities, by providing access to integrated health care services that sustainably promote health, well-being, independence, and quality of life.

**Known as Massachusetts Health Insurance Marketplace,** masshealth offers all the citizens an opportunity to benefit from the new health care law. As open enrollment kicked off in November 1, 2015, all Massachusettians should enroll through the agency, which offers them Health and Dental coverage through the State's leading insurance service providers. Once you register through the **Masshealth Connector**, you have access to tools and resources that make it easier for you to shop, compare and select a health insurance plan that can work for you and your family.

**Apart from the Dental and Health coverage for individuals and families, Masshealth Connector** has initiated a Business Express Program to enable small business owners with 50 or fewer full time workers to get the Health and Dental benefits from leading insurers in the State. The brokers, who are ready to assist the employers to find suitable health and dental plans that suit their employees' needs, simplify this process. Since its launch, MA Health Connector is up and running and better equipped with new website features to avail new health plans and new ways for more Massachusetts residents to save on insurance and better their lives.

### **What to expect from Mahealthconnector**

With its new and detailed features, there are loads of information and advice for individuals and families in Massachusetts. With a click of a button and you have access to downloadable applications, worksheet and fact sheets to use as an individual, family or business. Adequate information regarding health and dental carriers such as coverage area maps are available to assist you in making proper decisions. The new health care reforms come with lots of benefits for the nation, and Massachusetts being the leading state with the highest rate of insured members, is set to benefit greatly from its implementation.

## Learn

### Get the information and help you need

Explore this section of the site to access frequently asked questions, learn about health and dental carriers, download resources, access the Help Center, and more. We hope that the links here help you find the information that you need, or you may contact Customer Service at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773.

#### Learn

[< Plan Information](#)[< Tools & Resources](#)

#### Tools & Resources



Find useful information for individuals, families, and small businesses such as downloadable applications, worksheets, brochures, and fact sheets.

#### Plan Information



Find information about our health and dental carriers such as coverage area maps, information about each carrier, ratings, summary of benefits, and more.

#### Help Center



The Help Center is your resource for information to help you navigate through your eligibility application, account management, and troubleshooting.

## Resource Download Center

## Health Connector Shopping and Resource Guides

✓ Looking for 2019 plan renewal information? Visit the [Health Connector Member Renewal Information page](#) →

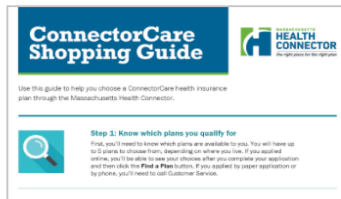
### Plan Comparison Tool



The Plan Comparison Tool can help you see what providers, hospitals, health centers, and prescription drugs are covered by the health and dental plans available to you through the Massachusetts Health Connector.

**USE THE PLAN COMPARISON TOOL**

### 2019 Plan Shopping Guides



#### ConnectorCare Plan Shopping Guide

Follow the steps in this guide to help you choose a ConnectorCare health insurance plan through the Massachusetts Health Connector.

**DOWNLOAD IN ENGLISH**

**DESCARGAR EN ESPAÑOL**



#### Health Connector Plan Shopping Guide

Follow the steps in this guide to help you choose a health insurance plan through the Massachusetts Health Connector.

**DOWNLOAD IN ENGLISH**

**DESCARGAR EN ESPAÑOL**

### 2019 Consumer Guide to Subsidies



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## Tools & Resources

Find useful information for individuals and families, and small businesses, and brokers such as paper applications, worksheets, brochures, fact sheets, links, and more.



### Individuals & Families

Find useful information for individuals and families such as print applications, manuals, brochures, fact sheets, links, and more.



### Small Businesses

Find useful information for small businesses such as print applications, manuals, brochures, fact sheets, links, ConnectWell information, and more.



### Brokers

Brokers may find useful updates and information for their small business clients such as print applications, manuals, brochures, fact sheets, links, ConnectWell information, and more.

#### Learn

[< Plan Information](#)

[< Tools & Resources](#)

[< Individuals & Families](#)

[< Small Businesses](#)

[< Brokers](#)

[Broker Certification and Training Resources](#)

- Allows users to navigate based on status and coverage questions





# MBHP

Massachusetts Behavioral Health Partnership

a Beacon Health Options company



[HOME](#) [EMERGENCY SERVICES PROGRAM](#) [FIND A PROVIDER](#) [PROVIDERCONNECT](#) [BEHAVIORAL HEALTH PROVIDER LOG IN](#)

[Members and Families](#) [Behavioral Health Providers](#) [PCC Plan Providers](#) [About](#) [Contact](#)

*The Massachusetts Behavioral Health Partnership (MBHP) manages behavioral health care for more than 500,000 MassHealth Members statewide. Working with its network of providers, MBHP offers high quality, accessible, culturally sensitive health care to Members of the MassHealth Primary Care Clinician (PCC) Plan, Community Care Cooperative (C3), Partners HealthCare Choice, Steward Health Choice, and the BeHealthy Partnership. We also serve children in state custody and others.*

[Learn More](#)



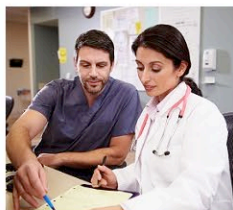
### For Members and Families

MBHP is here to provide you or your loved one with a full range of services to help with medical, mental health, and substance use disorder conditions. [more](#)



### For Behavioral Health Providers

MBHP network providers can view the Provider Manual and performance specifications, submit claims, request service authorizations, and much more. [more](#)



### For PCC Plan Providers

MBHP collaborates with primary care clinicians (PCCs) to enhance the integration of medical and behavioral health care, as well as to improve the quality of care offered to PCC Plan Members. [more](#)

Text Size [A](#) [A](#) [A](#)

### FOR MEMBERS 2019 Recovery Forum

Join us for the **2019 Recovery Forum** on Wednesday, May 1, 2019!

Click [here](#) for more information.

[Website Tour](#)