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

<table>
<thead>
<tr>
<th>State</th>
<th>Website(s)</th>
<th>Focus</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minnesota</td>
<td>• <a href="https://www.mnsure.org">https://www.mnsure.org</a></td>
<td>• Government / Technical focus</td>
<td>• Easy to use. <a href="https://www.mnsure.org">Meets Minnesota State Accessibility Standard</a></td>
</tr>
<tr>
<td></td>
<td>• No landing page</td>
<td>• Allows users to navigate based on status and coverage questions</td>
<td>• Does not link to health information resources</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provides access to MNsure business components</td>
<td></td>
</tr>
<tr>
<td>Connecticut</td>
<td>• <a href="http://accesshealthct.com">http://accesshealthct.com</a></td>
<td>• Consumer Focused</td>
<td>• Appears easy to use</td>
</tr>
<tr>
<td>ConnectiCare</td>
<td>• <a href="http://accesshealthct.com">http://accesshealthct.com</a></td>
<td>• Links to key resource sites</td>
<td>• <a href="http://connecticare.com">www.connecticare.com</a> Links to Optum through a &quot;live and work well&quot; link</td>
</tr>
<tr>
<td></td>
<td>• Landing page for all CT residents: <a href="http://www.connecticare.com">http://www.connecticare.com</a></td>
<td>• Allows users to navigate based on status and coverage questions</td>
<td>• The first link is &quot;Preventive&quot;. includes &quot;healthy living&quot; resources in their statement</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Have doctors instructing IT staff on their website design</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Would consider nearly one stop shopping</td>
</tr>
<tr>
<td>Massachusetts</td>
<td><a href="https://www.mahealthconnector.org/connectorcare">https://www.mahealthconnector.org/connectorcare</a></td>
<td>• Government / Technical focus</td>
<td>• Easy to use</td>
</tr>
<tr>
<td>Health Connector</td>
<td><a href="https://www.mahealthconnector.org/connectorcare">https://www.mahealthconnector.org/connectorcare</a></td>
<td>• Allows users to navigate based on status and coverage questions</td>
<td>• Plan has been existence prior to ACA</td>
</tr>
<tr>
<td></td>
<td><a href="https://masspartnership.com">https://masspartnership.com</a>.</td>
<td>• Masspartnership site is for Behavioral health access</td>
<td>• Has excellent Tools and Resources links</td>
</tr>
<tr>
<td></td>
<td>Links to MassHealth (CHIP, Medicaid, Medical Assistance)</td>
<td></td>
<td>• Consumer needs to know the multiple sites to navigate – not linked</td>
</tr>
</tbody>
</table>

* **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
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.
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
- MNsure 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)
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.
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.
2018 Coverage & Tax Forms

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.

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

Events
View our schedule of upcoming community events across Connecticut.

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

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
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:

Anthem BlueCross BlueShield
- Pay Your Bill
- PCP Directory
- Formulary
- Anthem.com
- Why choose Anthem? (English)
- Why choose Anthem? (Spanish)

ConnectiCare
- 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.

<table>
<thead>
<tr>
<th>Terms</th>
<th>Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premiums</td>
<td>The monthly cost (or premium) of your insurance (minus any financial help you may qualify for).</td>
</tr>
<tr>
<td>Yearly Deductible</td>
<td>The amount you pay each year for medical costs before your plan pays anything (from $0 to several thousand dollars, depending on the plan).</td>
</tr>
<tr>
<td>Co-Payments</td>
<td>Charges (a set dollar amount or percentage) you pay each time you visit a doctor, get care, or buy a prescription drug.</td>
</tr>
<tr>
<td><strong>Coinsurance Plan</strong></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Total Cost Estimate</td>
<td>Total estimated cost based on plan comparison answers about expected care and prescriptions.</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>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.</td>
</tr>
</tbody>
</table>
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.
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.

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.
Health Connector Shopping and Resource Guides

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.

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.

Health Connector Plan Shopping Guide

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

2019 Consumer Guide to Subsidies
Allows users to navigate based on status and coverage questions
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.

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]

FOR MEMBERS
2019 Recovery Forum
Join us for the 2019 Recovery Forum on Wednesday, May 1, 2019! Click [here] for more information.