

Reaching the Underserved

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Characteristics of Underserved/Vulnerable

- Receive fewer health care services.
- Encounter barriers to accessing primary health care services (e.g., economic, cultural, and/or linguistic).
- High risk for healthcare problems
- Have a lack of familiarity with health care system.
- Face a shortage of readily available providers.
- Lack skills to communicate (Limited English)

Uninsurance Rates by Race and Ethnicity

	White		Non-White	
	2015	2017	2015	2017
Statewide	3.3%	4.2%	7.9% [#]	13.9% [#]
US Born¹				
US Born	3.0%	4.4% [*]	6.8% [#]	10.0% [#]
Not US Born	**	**	9.0%	22.2% [#]
Family Income, as % of Poverty (2 categories)				
0 to 200%	6.5%	7.1%	11.6% [#]	19.1% [#]
201%+	2.3%	3.4% [#]	4.5%	9.7% [#]
Greater MN/Twin Cities²				
Greater Minnesota	3.6%	4.9%	7.0%	14.8% [#]
Twin Cities	3.0%	3.6%	8.2% [#]	13.6% [#]
Education (3 categories)³				
High school graduate or less	6.0%	7.4%	12.1% [#]	23.4% [#]
Some college/tech school	2.9%	3.8%	6.7% [#]	10.1% [#]
College graduate & higher	1.6%	2.5%	4.3%	5.0%
Health Status (3 categories)				
Excellent/Very Good	2.7%	3.8% [*]	6.0% [#]	10.4% [#]
Good	4.0%	3.2%	7.7%	19.6% [#]
Fair/Poor	5.5%	8.6%	17.3%	17.4% [#]
Type of Usual Source of Care				
Emergency Room/Urgent Care	9.9%	16.7%	**	**
Public Health/Free/Sliding Scale/VA Clinic	1.9%	3.0%	11.8% [#]	18.6% [#]
Private clinic or Doctor's office	2.0%	1.9%	2.2%	6.0% [#]
Access to the Internet³				
Internet access at home	3.0%	3.8%	7.2% [#]	11.5% [#]
Internet access on phone, not at home	6.2%	17.7% [#]	13.3%	30.5% [#]
Internet access away from home only	2.7%	2.5%	**	**
No Internet access	5.5%	6.0%	**	**

Source: MDH Health Economics Program and University of Minnesota School of Public Health, Minnesota Health Access Surveys.

Multiple footnotes are indicated by orange shading.

* Indicates a statistically significant difference from previous year shown at the 95% level.

Indicates a statistically significant difference between White and Non-White within year at the 95% level.

^ Indicates a statistically significant difference from statewide rate within year at the 95% level.

¹ Reported for individuals 3 years and older.

² Greater Minnesota is the area outside the seven county Twin Cities Metropolitan Area.

³ For children, refers to parent.

From 2009 to 2015, White includes individuals who report their race and ethnicity as White alone. Prior to 2009, White includes individuals who report their race as White alone or in combination with any other race/ethnicity.

From 2009 to 2015, Non-White includes only individuals who do not report White alone. Prior to 2009, Non-White includes only individuals who do not report White alone or White in combination with any other race/ethnicity.

** Estimate not available.

Employment Characteristics of the Uninsured by Race and Ethnicity

	White Uninsured		Non-White Uninsured		All Uninsured		Total Population	
	2015	2017	2015	2017	2015	2017	2015	2017
Employment Status								
Employed	69.0%	78.9%	66.4%	75.0%	68.0%	75.8%	72.8%	72.1%
Not Employed	31.0%	21.1% [~]	33.5%	25.0%	32.0%	24.2%	27.2%	27.9%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Employment Type (for those employed)								
Self Employed	29.8% [^]	27.5% [^]	14.2% [#]	16.1%	24.1% [^]	22.0% [^]	13.0%	12.5%
Employed by Someone Else	70.2% [^]	72.4% [^]	85.8% [#]	83.9%	75.9% [^]	78.0% [^]	87.0%	87.5%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hours Worked per Week (for those employed)								
0 to 10 hours	**	0.8% [^]	**	**	2.0%	1.6%	2.9%	2.2% [*]
11 to 20 hours	**	14.1%	**	**	5.4%	8.8%	6.2%	5.8%
21 to 30 hours	**	11.2%	**	**	14.7%	12.7% [^]	8.2%	8.1%
31 to 40 hours	**	38.0% [^]	**	**	49.7%	47.6%	50.8%	54.8% [*]
More than 40 hours	**	35.8%	**	**	28.2%	29.3%	31.9%	29.1% [*]
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Jobs (for those employed)								
One Job	86.1%	86.5%	90.8%	84.6%	87.7%	86.2%	87.7%	86.7%
Multiple Jobs	13.9%	13.5%	9.1%	15.4%	12.3%	13.8%	12.3%	13.3%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Type of Job (for those employed)								
Temp./Seasonal	19.5% [^]	24.6% [^]	21.5%	28.0% [^]	21.6% [^]	27.1% [^]	9.7%	9.7%
Permanent	80.5% [^]	75.4% [^]	78.5%	72.0% [^]	78.4% [^]	72.9% [^]	90.3%	90.3%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: MDH Health Economics Program and University of Minnesota School of Public Health, Minnesota Health Access Surveys.

Multiple footnotes are indicated by orange shading.

* Indicates a statistically significant difference from previous year shown at the 95% level.

Indicates a statistically significant difference between White and Non-White within year at the 95% level.

^ Indicates a statistically significant difference from total population within year at the 95% level.

~ Indicates a statistically significant difference from all uninsured within year at the 95% level.

For children the employment characteristics refer to a parent.

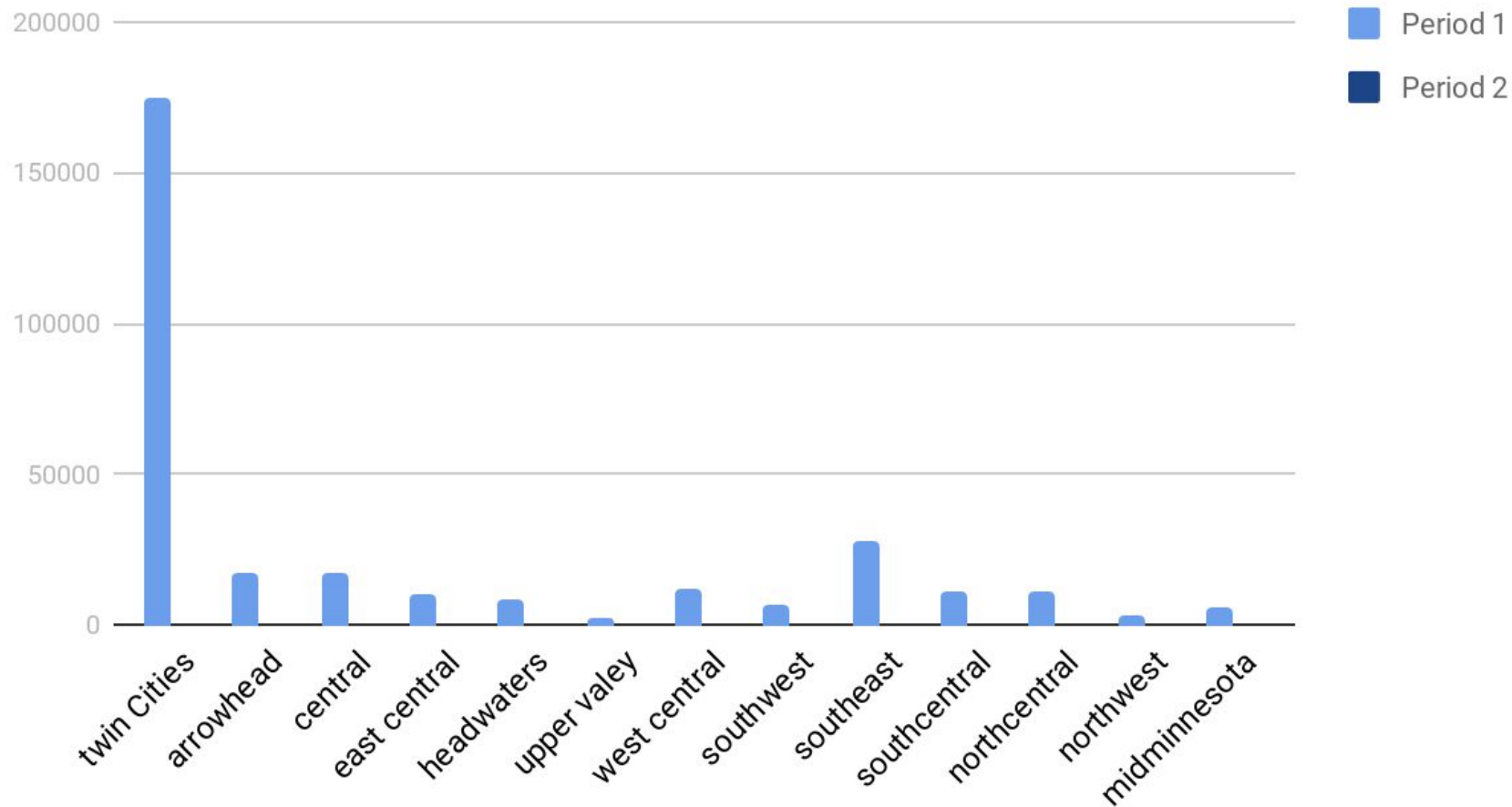
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~ Last updated 05/05/2017

Where are the Uninsured?



Year-Long Marketing (Recommendation 1)

- MNsure targeted marketing year-round
 - reach underserved through community radios, TV, local newspapers, billboards, and other ads in targeted zip codes
- Can reach larger # of people, especially during warmer months when people are participating in outdoor and community activities
 - Outdoor ads more effective (e.g. billboards)
- Can reach potential QHP (30% of uninsured= 108,190 people)
 - Opportunity to educate public year round about MNsure, open enrollment period, and special enrollment
- In 2018 alone MNsure processed 319,200 signups during ***non-open enrollment***
- Can reach potential public plan eligibles (60% of uninsured)
 - Educate public about availability of year round enrollment
 - Educate American Indians (18% uninsured rate) about monthly enrollment

Develop Phone Enrollment Options for Underserved (Recommendation 2)

- Large # of underserved communities including minorities and rural communities in greater MN do not have access to internet.
 - Develop a way for consumers to give consent to MNsure over the phone (perhaps through text) allowing navigators and brokers to work with them
 - Current portal system requires consumers to have computers with internet and to know how to create username and password and connect to navigators online

As Carl would say “Simplify, Simplify, Simplify, and steer everyone to navigators and brokers”

MNsure Lead Outreach Effort (Recommendation 3)

- MNsure is respected and has a credible name in many communities around the state
 - Currently, MNsure partners do all the outreach activities
- MNsure should lead outreach activities in the underserved communities
 - Staffed by MNsure interns
 - Create a robust internship program for students-volunteer based

Recommendation 4 (Discussion point for advisory board)

- Over 75% of uninsured in white and non-white communities are employed and over 70% of those have permanent jobs
 - What does this really mean to you? And what can be done about this?