MNSURE HIAC SUBGROUP OBJECTIVES

• **Research issue** – Perform research and data gathering associated with subgroup topic

• **Identify gaps** – Understand the gaps that MNsure could address

• **Discuss solutions** – Discuss possible action MNsure could take to address gaps and/or improve outcomes

• **Document recommendations** – Briefly document specific recommendations the HIAC should consider for presentation to the MNsure board

• **Present recommendations** - At the May 24 HIAC meeting, present recommendations for consideration
## Research of Issue

### Percent of Enrollees that Remained Effectuated

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<th>Month</th>
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Reporting From HealthPlans

HealthPlan Interview Findings:

• Hard to compare with data since ACA
• Enrollment was throughout the year, not effective 1/1
• Turnover of roughly 1% per year
• Significant Differences with ACA:
  – Guaranteed enrollment in ACA
  – Premium grace period – 90 days
Gaps in Understanding

Reason for Discontinuation of Coverage:

• Non-problematic reasons:
  – Enrollee gained coverage through employer
  – Enrollee gained coverage through spouse
  – Enrollee gained coverage through Medicare (age-in)
  – Enrollee became eligible for MNCare or Medical Assistance

• Problematic reasons:
  – Cost of coverage not affordable
  – Avoiding paying premium at end of year to take advantage of grace period
  – Lack of tax penalty reduced incentive for coverage
  – Didn’t fully understand financial obligation of coverage
Preliminary Solution Discussion

• Reinstitute the insurance coverage mandate – Not something MNsure can impact
• Eliminate guaranteed issue for insurance products – Not something MNsure can impact
• Improve communication between MNsure and plans
• Better educate members regarding coverage benefits and cost commitments
• Improve communications to enrollees that unpaid premiums result in a loss of coverage and individuals cannot sign up outside of open enrollment without a life event
• Better understand who drops coverage and why – Follow-up request for MNsure
• Explore flexibility in enrollment outside of open enrollment, especially with changes in the individual mandate at the federal level – may not be something MNsure can impact
• Institute a penalty for a gap in coverage. This was in Federal legislation that did not get through the Senate.
Recommendations

• Advocate for continuation of reinsurance
• Request for additional MNsure data analysis:
  – Study reasons members drop insurance coverage during the year
  – For members that enroll in January, that have a MNsure account, but were not enrolled in December, how long were they without insurance
  – What % of members re-enroll each year in the same health plan product.
• Advocate for:
  – State based insurance mandate/tax penalty
  – Premium penalty for dropping out and re-enrolling next term.