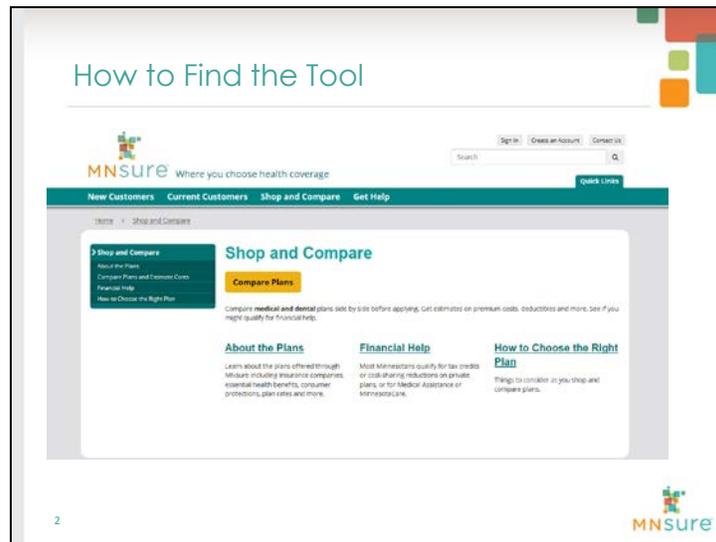


# MNsure July 2018 Navigator/CAC and Broker Webinar Slides and Script

## Slide 1: Demo of MNsure's New Plan Comparison Tool

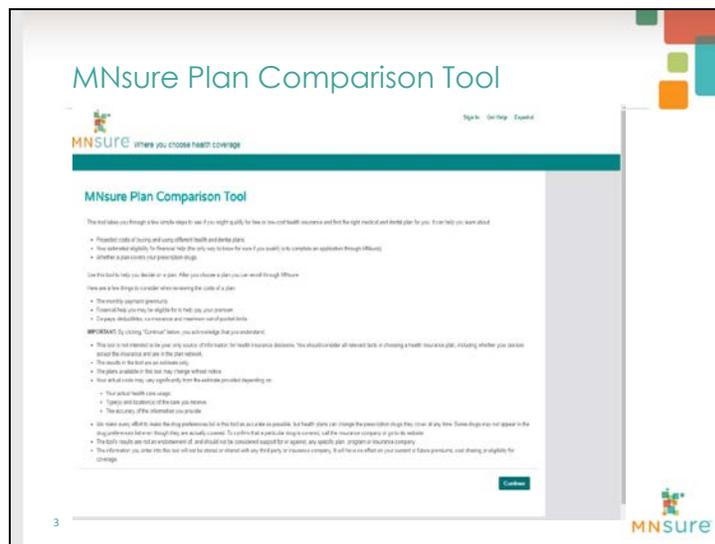


## Slide 2: How to Find the Tool



The tool can be accessed on the MNSure.org home page, in the Shop and Compare section. There is also a link to the tool available in the anonymous and registered shopping workflows.

## Slide 3: MNSure Plan Comparison Tool



MNSure’s new plan comparison tool shares many similarities with the previous one. The tool allows a consumer to get estimated eligibility for financial help, find out what QHPs and dental plans are available to them, and get an estimated cost of the plans.

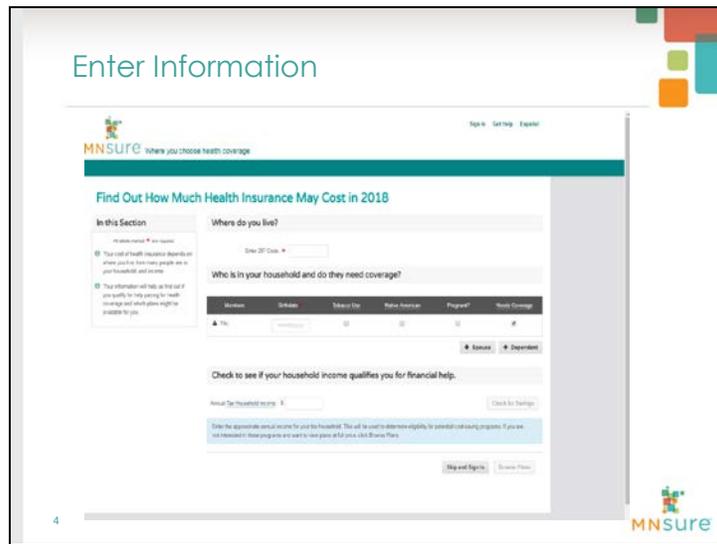
A consumer can also use the tool to find what plans cover the prescription drugs they use. The tool will give a quality rating of the various plans.

To begin a consumer will be asked to read and acknowledge certain things about the tool. Encourage consumers to read the entire page. Make sure they understand that the tool is only an estimate. The only way to know for sure what their financial eligibility is, is to apply through MNSure. This page, called the Disclaimer Page, also explains that although an effort is made to keep the tool, plans and projected costs up to date, changes can happen, and this tool should not be a consumer’s only source of information.

At the top of the page is an option to use a Spanish version of the tool. There is also an option to go to the MNSure sign in page.

After the consumer has read through and understands the information on the Disclaimer page, the consumer will select Continue.

## Slide 4: Enter Information



The next page is where the consumer enters information that will help determine what plans are available and if the consumer may be eligible for a public health care program, or an assisted qualified health plan. The ZIP code will indicate where the consumer lives, this will be used to determine plan availability and cost information. If more than one county is included in the consumer's ZIP code, they will be asked to select their county as well.

To continue our demonstration of the MNSure Plan Comparison tool, we will enter in a sample family of three. The family lives in the ZIP code of 55449 in Ramsey County.

## Slide 5: Family Members

**Family Members**

MNSure Where you choose health coverage

Find Out How Much Health Insurance May Cost in 2018

**In this Section**

- 1. Enter household information
- 2. Find out how much health insurance may cost in 2018. You may also see how much you may be eligible for.
- 3. Find out how much you may be eligible for health insurance and how much you may be eligible for.

**Where do you live?**

Ely, MN 2018

Who is in your household and do they need coverage?

Person	Status	Needs Coverage	Spouse	Child	Parent	Needs Coverage
You	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child	Child	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Dependents

Check to see if your household income qualifies you for financial help.

Annual household income: \$

Check for Taxpayers

5

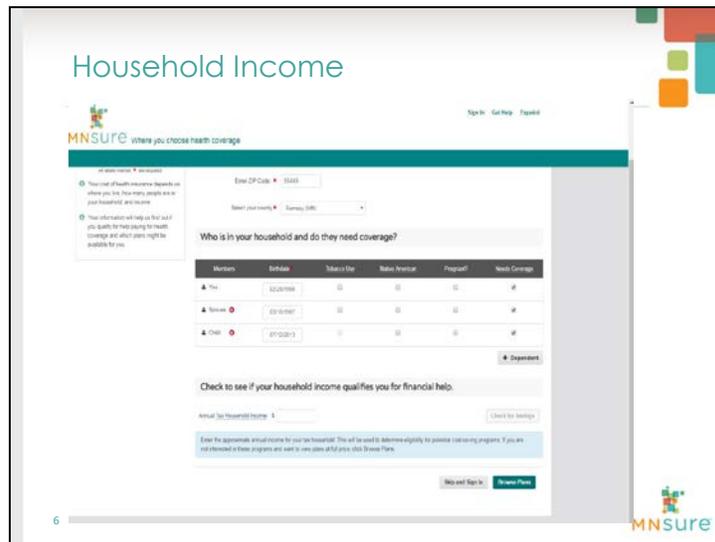
INsure

Consumers do not enter any identifying information into the tool.

Anyone can enter and reenter information on the tool to determine costs and plans for various situations. Nothing entered into this tool is saved or shared with any other system.

If anyone in the household does not need coverage, we can remove the Needs Coverage check by their name. If a consumer is looking for child only coverage the adult information must be entered but the Needs Coverage button will need to be unchecked, while the dependent's Needs Coverage button will need to be checked.

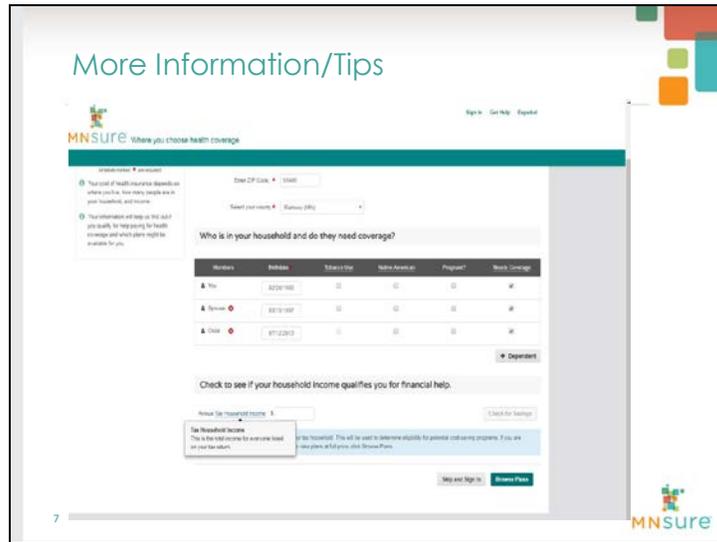
## Slide 6: Household Income



We want to see if our household qualifies for financial help, so we will fill in the household income.

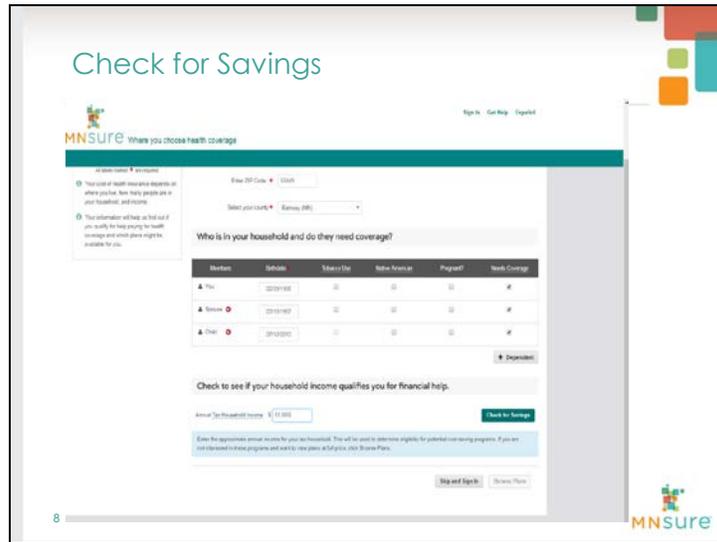
If a consumer wishes to bypass this step and not get an estimate of their potential financial savings, the consumer may select Browse Plans. Skip and Sign in will take the consumer to the MNSure sign in page.

## Slide 7: More Information/Tips



To clarify what is meant by Tax Household Income, we can hover over, the blue, underlined text. This works the same way throughout the tool on blue, underlined text.

## Slide 8: Check for Savings



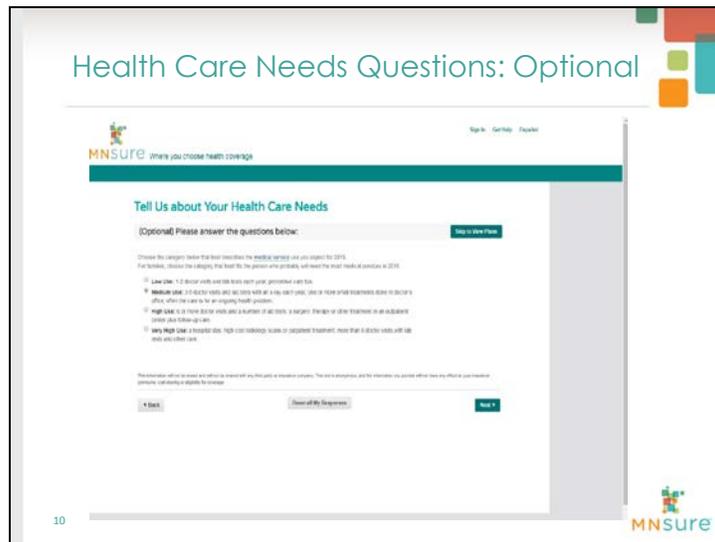
Our sample household of three has a taxable income of \$51,000 annually. When you enter income the Check for Savings button is enabled and the Browse Plans is shaded out.

## Slide 9: Financial Assistance Estimate



Based on the income entered, our sample family qualifies for a \$244 premium tax credit, and cost-sharing reduction. At least one member of the household could receive health coverage through a public program. Through the rest of the tool, the assumption will be made that one member will be using the public program.

## Slide 10: Health Care Needs Questions: Optional



The MNsure Plan Comparison tool will walk the consumer through several questions asking them about their medical and prescription drug usage, allow them to search for prescription drugs and select from a few optional benefits. The healthcare needs information is optional but does help the tool determine cost estimates. The consumer should choose the medical service needs for the member of the household who will have the highest needs.

The default selection is Medium Use.

## Slide 11: Prescription Coverage: Optional

The screenshot displays a web form titled "Prescription Coverage: Optional" on the MNSure website. The form is part of a "Tell Us about Your Health Care Needs" section. It includes a header with the MNSure logo and the tagline "Where you choose health coverage". The main heading is "Tell Us about Your Health Care Needs". Below this, there is a sub-heading "(Optional) Please answer the questions below:" followed by a "Skip to the Next" button. The first question is "Are you covered by a plan?" with a "Yes/No" dropdown menu. Below this, there is a section for listing medications, with a "Clear" button and a "Add" button. The form includes a "Back" button and a "Next" button. The MNSure logo is also present in the bottom right corner of the page.

On this page the consumer indicates the household's prescription drug use. This page is also optional.

Consumers are allowed to select up to five medications for review. As the consumer starts to type in the first few letters of the medication, the tool will start to provide options to choose from.

When plans are viewed, information about the plan's coverage of the prescriptions listed here, will be available. If the consumer selects a brand-name drug, one where a generic is available the tool will advise the consumer of the generic name.

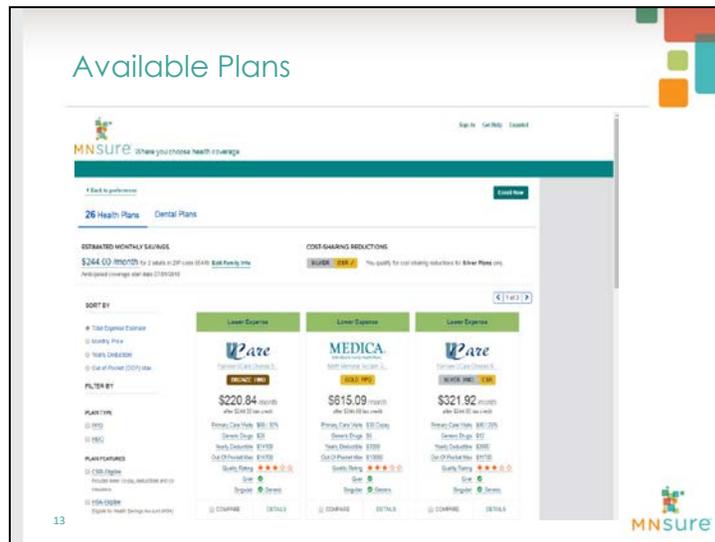
## Slide 12: Children's Dental and Health Savings Account: Optional

The screenshot displays a web form titled "Children's Dental and Health Savings Account: Optional" on the MNSure website. The form is part of a "Tell Us about Your Health Care Needs" section. It includes a header with the MNSure logo and the tagline "Where you choose health coverage". The main heading is "Tell Us about Your Health Care Needs". Below this, there is a sub-heading "(Optional) Please answer the questions below:" followed by a "Help to View Plans" button. The form asks the user to "Ask us if a prescription drug or one if they are covered by your plan. Do you wish?". There are two input fields: "Drug (e.g., Lipitor or Metformin)" and "Single or Multiple (e.g., 1 or 2)". Below these are two more input fields: "Doctor/Physician (Generic Name)" and "Manufacturer (Generic Name)". A blue box contains an "Important Disclaimer" stating that while the form aims to make drug preferences as accurate as possible, health plans may occasionally change the prescription drug they cover. It also notes that some drugs not covered by medical benefits under a health plan and prescription not being on the list of covered prescription companies can change the list of covered drugs any time. To confirm that a particular drug is covered by a particular plan, the user is advised to call the insurance company or go to their website. A "Check the MNSure website for covered information and a link to the covered drug list" is also mentioned. At the bottom of the form, there are buttons for "Back", "Save All My Responses", and "Next Step". The page number "12" is visible in the bottom left corner, and the MNSure logo is in the bottom right corner.

This page asks the consumer if they are interested shopping for Children's Dental and Health Savings Account, HSA, eligible plans.

For more information on these options a consumer can hover over the blue text. The Note also gives more information about Children's Dental. If the consumer chooses one of these options, when the plans are viewed, the option will be shown on the plan overview.

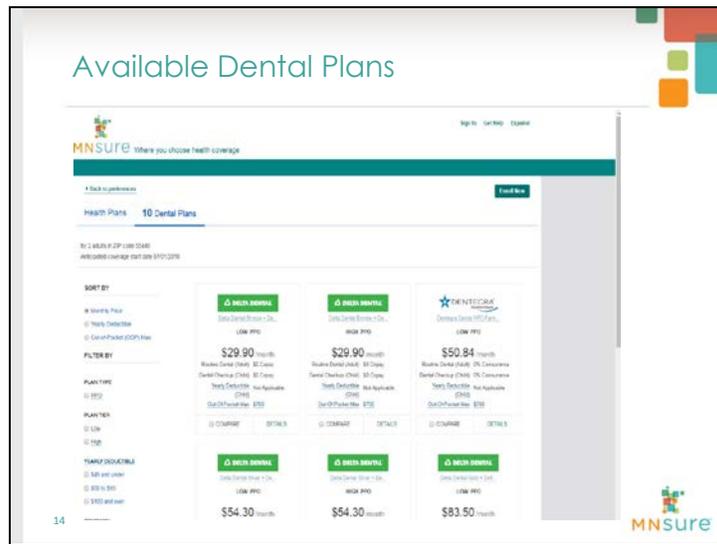
## Slide 13: Available Plans



Now we will look at the plans available based on two adults eligible for a qualified health plan, (the child in the household was eligible for a public program). The consumer can select Edit Family Info to change the household information.

At the top of the page we see how many plans we have available. Twelve plans will be displayed on each page. Consumers can use the Results Navigation Button on the right, to navigate through pages and view more plans.

## Slide 14: Available Dental Plans



If we wanted to see what dental plans were available, we could select Dental Plans at the top of the page.

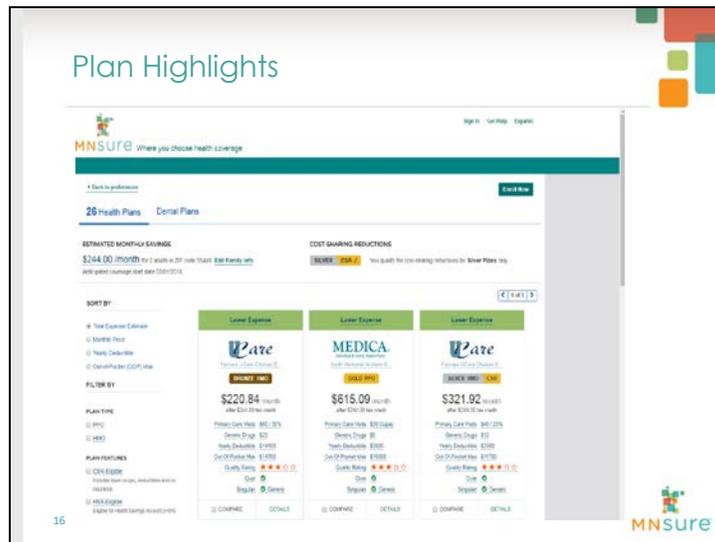
## Slide 15: Total Expense Estimate

The screenshot displays the 'Total Expense Estimate' page on the MNSure website. The page title is 'Total Expense Estimate'. Below the title, there is a navigation bar with 'Sign In', 'Get Help', and 'Logout'. The main content area shows '26 Health Plans' and 'Dental Plans'. A summary section indicates an 'ESTIMATED MONTHLY SAVINGS' of '\$244.00 (monthly)' for 2 adults in ZIP code 55440 with a family rate. Below this, there are sections for 'COST SHARING REDUCTIONS' and 'SORT BY'. The 'SORT BY' dropdown is set to 'Total Expense Estimate'. The main content area displays three health plans, each with a 'Lower Expense' label and a 'SEARCH' button. The plans are sorted by total expense estimate, with the lowest cost plan on the left and the highest on the right.

Plan Name	Total Expense Estimate (Monthly)
Zare	\$220.84
MEDICA	\$615.09
Zare	\$321.92

Going back to Health Plans we see the plans are sorted by Total Expense Estimate. Plans will be sorted lowest to highest cost.

## Slide 16: Plan Highlights



On this screen we see the plan highlights. The premium displayed is the total household premium after deducting the estimated monthly tax credit. If a consumer did not know what some of the terms or costs refer to they, can hover over the blue, underlined terms for more information.

The selections the consumer made for prescription drugs are found on the overview. A green check means they are available through the plan. In some cases the generic may be available.

If a consumer had made a selection for Children's Dental or Health Savings Account eligibility, those would be seen here as well.

## Slide 17: Quality Ratings

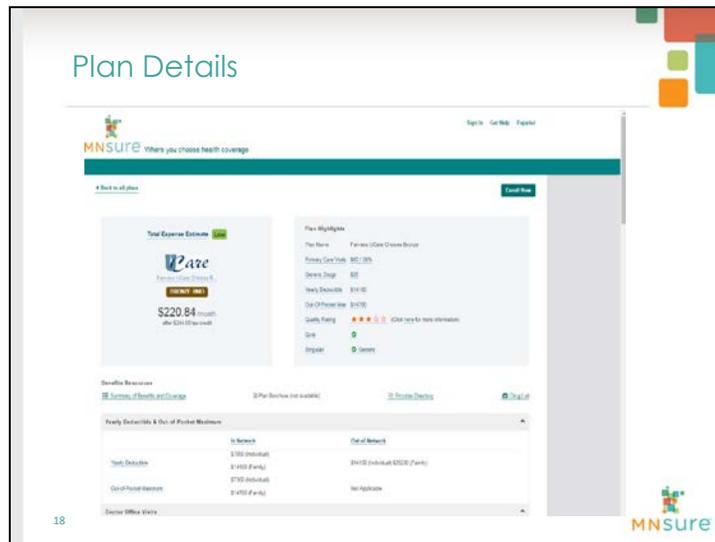
The screenshot displays the MNSure Quality Ratings interface. At the top, it says "Quality Ratings" and "MNSure Where you choose health coverage". Below this, there are navigation links for "Back to preferences" and "Fast Forward". The main content area shows "26 Health Plans" and "Dental Plans". It highlights "ESTIMATED MONTHLY SAVINGS" of \$244.00 (monthly) for 1 adults in 2018 (with 2017) and "COST-SHARING REDUCTIONS" of \$294.00 (monthly). The page is sorted by "Lower Expense" and lists three plans:

Plan Name	Monthly Premium	Quality Rating
Care (Family Care Choice II)	\$615.09 (monthly) after \$24.00 fee credit	★★★★★
MEDICA (Health Choice II)	\$321.92 (monthly) after \$24.00 fee credit	★★★★★
Care (Family Care Choice II)	\$321.92 (monthly) after \$24.00 fee credit	★★★★★

The quality ratings are based on three categories: Medical Care, Member Experience, and Plan Administration. The "Medical Care" category includes sub-ratings for Primary Care, Specialty Care, and Hospital Care. The "Member Experience" category includes sub-ratings for Plan Information, Member Support, and Plan Administration. The "Plan Administration" category includes sub-ratings for Plan Information, Member Support, and Plan Administration. The "Medical Care" category is the most prominent, with sub-ratings for Primary Care, Specialty Care, and Hospital Care. The "Member Experience" category includes sub-ratings for Plan Information, Member Support, and Plan Administration. The "Plan Administration" category includes sub-ratings for Plan Information, Member Support, and Plan Administration.

A consumer can find out more about the quality ratings by selecting the underlined stars. The plans are rated by medical care, member experience and plan administration.

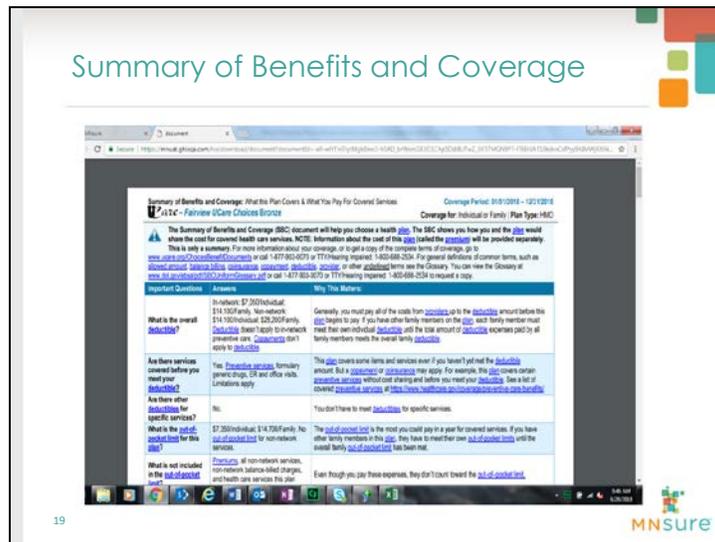
## Slide 18: Plan Details



Selecting the Details button, shows more detailed information about the plan. On the detail screen the plan highlights are listed.

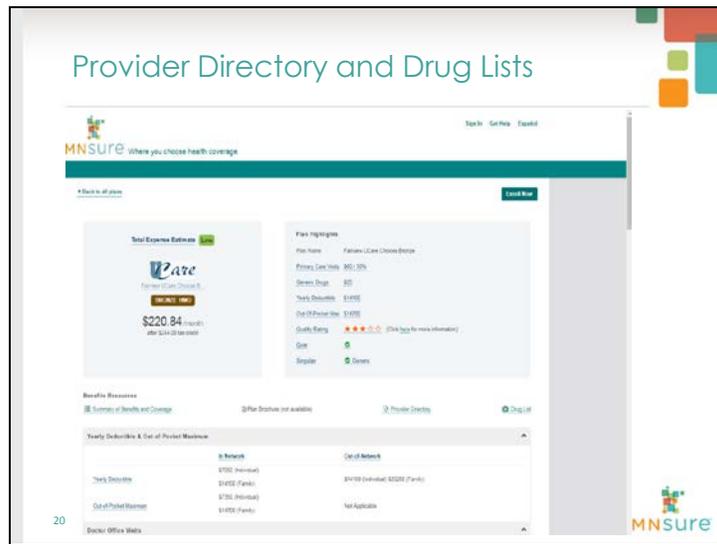
There is a link to the MNSure.org page for more information regarding the Quality Rating System. From the Plan Details, a consumer can download a copy of the Summary of Benefits and Coverage.

## Slide 19: Summary of Benefits and Coverage



The Summary of Benefits and Coverage will open in a new window. The consumer can close the window to return to the MNSure plan comparison tool.

## Slide 20: Provider Directory and Drug Lists



Provider Directory and Drug Lists links will take you to the carrier's website for more information.

## Slide 21: Provider Details

The screenshot displays the 'Provider Details' page on the MNSure website. The page features a header with the MNSure logo and the tagline 'where you choose health coverage'. Below the header, there are navigation links for 'Sign In', 'Get Help', and 'Feedback'. The main content area is a table with four columns: 'Service', 'In-Network', 'Out-of-Network', and 'Additional Information'. The table is organized into sections: 'Office Visits', 'Outpatient Diagnostic Services', and 'Drugs'. Each section lists various services with their respective coverage percentages for in-network and out-of-network providers.

Service	In-Network	Out-of-Network	Additional Information
<b>Office Visits</b>			
Primary Care Visit	First 3 visits at \$0 Copay 50% Coinsurance after deductible	50% Coinsurance after deductible	
Specialist Visit	\$0 Copay 50% Coinsurance after deductible	50% Coinsurance after deductible	
Other Practitioner Office Visit	\$0 Copay 50% Coinsurance after deductible	50% Coinsurance after deductible	
Preventive Care Screening/Consultation	No Charge	50% Coinsurance after deductible	
<b>Outpatient Diagnostic Services</b>			
X-rays and Diagnostic Imaging	50% Coinsurance after deductible	50% Coinsurance after deductible	
Imaging (CT/PET scans, MRI)	50% Coinsurance after deductible	50% Coinsurance after deductible	
<b>Drugs</b>			
Generic Drugs	\$0 Copay	50% Coinsurance	
Preferred Brand Drugs	40% Coinsurance after deductible	50% Coinsurance	
Non-Preferred Brand Drugs	Not Covered	Not Covered	
Specialty Drugs	40% Coinsurance after deductible	50% Coinsurance	

The Details include information for both in and out of network coverage. It includes information on Office Visits, Outpatient Coverage, Drug Coverage, and Emergency and Hospital Visits, as well as other categories.

## Slide 22: Sort Results

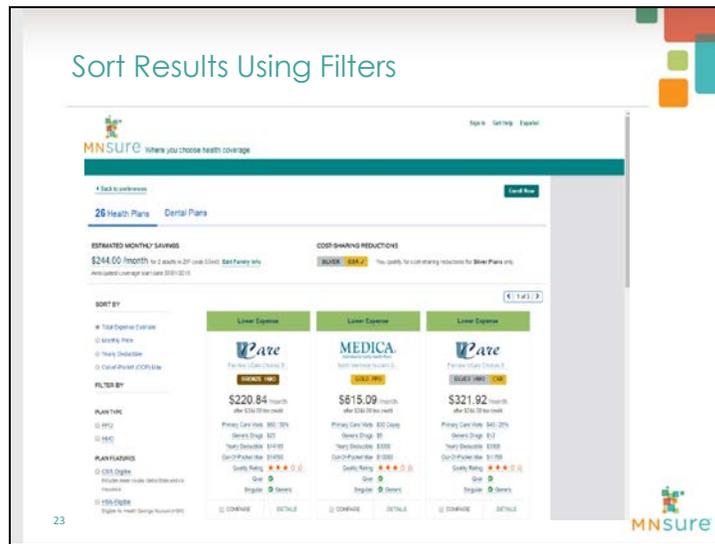
The screenshot shows the MNSure website interface for sorting health plans. The page title is "Sort Results". Below the header, there are navigation links for "Back to previous" and "Load More". The main content area displays "26 Health Plans" and "Dental Plans". It provides summary statistics: "ESTIMATED MONTHLY SAVINGS: \$244.00 (monthly) for 2 adults or 2P under 18 and 18+ Family only" and "COBT SAVING REDUCTIONS: \$698.00 (yearly) for one sharing reduction for Silver Plans only".

The "SORT BY" section is set to "Yearly Expenses". The "FILTER BY" section includes "Yearly Expenses", "Health Organization", and "Out-of-Pocket (OOP) Max". The "PLAN TYPE" section includes "PPO", "HMO", and "POS". The "PLAN FEATURES" section includes "COPAY", "HSA Eligible", and "Specialty Care".

Plan Name	Monthly Price	Yearly Deductible	Out-of-Pocket Max	Quality Rating
Zave	\$220.84	\$1,000	\$1,000	4.5
MEDICA	\$615.09	\$1,000	\$1,000	4.5
Zave	\$321.92	\$1,000	\$1,000	4.5

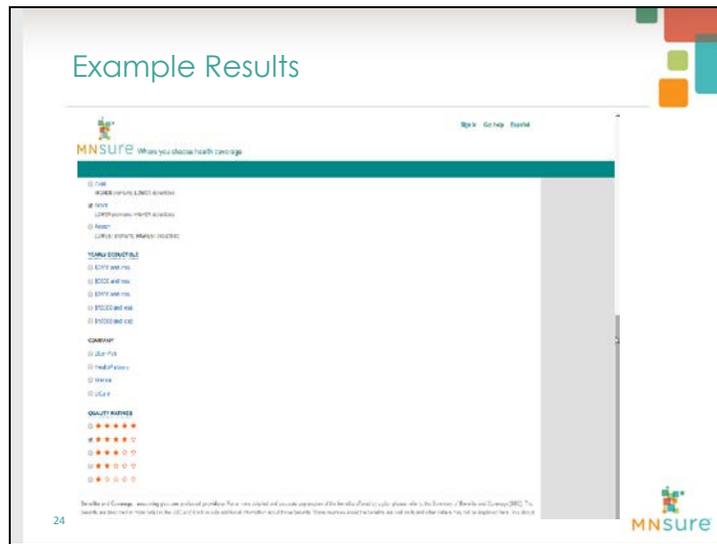
A consumer can sort by Monthly Price, Yearly Deductible or Out-of-Pocket Maximums. The sort will always be lowest to highest.

## Slide 23: Sort Results Using Filters



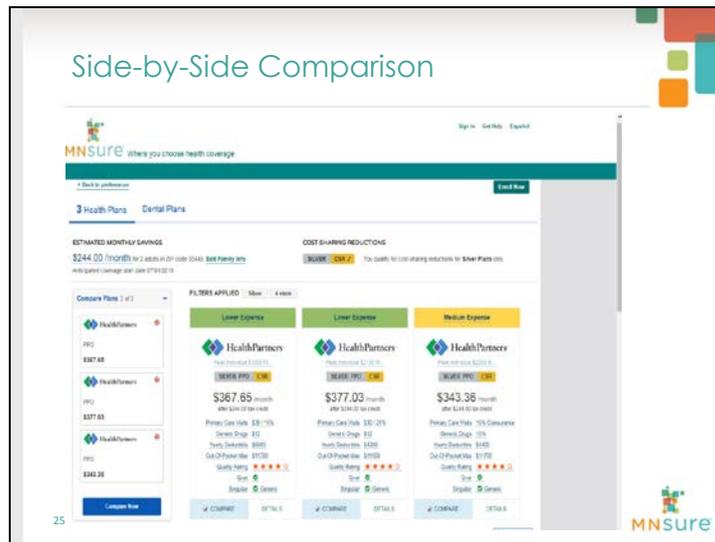
Consumers can use the filters on the left to only see plans that meet criteria listed. Our family wants to look at silver plans only. You can filter using more than one criteria.

## Slide 24: Example Results



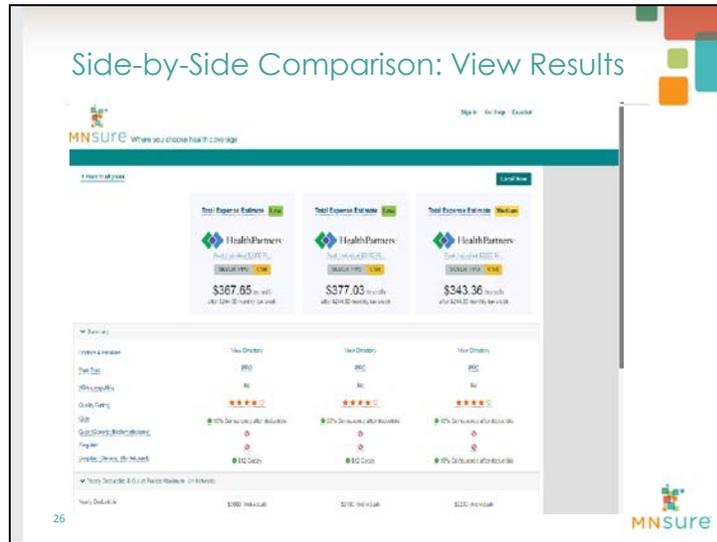
For our family we will look at silver plans, with specific quality ratings.

## Slide 25: Side-by-Side Comparison



Consumers can do a side-by-side comparison of up to three plans at a time. If consumers want to review different plans side-by-side, they will need to select the Compare button on the plan tiles, and select the Compare Now button that will appear on the left hand.

## Slide 26: Side-by-Side Comparison: View Results



You will see the details of all three plans side-by-side. Including any preferences the consumer selected previously.

## Slide 27: Side-by-Side Comparison: View Results

Side-by-Side Comparison: View Results

MNSure Where you choose health coverage

Spanish English Español

Yearly Deductible	E100 (Individual)	E100 (Family)	E100 (Family)
Prescription Drug Deductible	Not Applicable	Not Applicable	Not Applicable
Out of Pocket Maximum	\$5,000 (Individual)	\$10,000 (Family)	\$10,000 (Family)

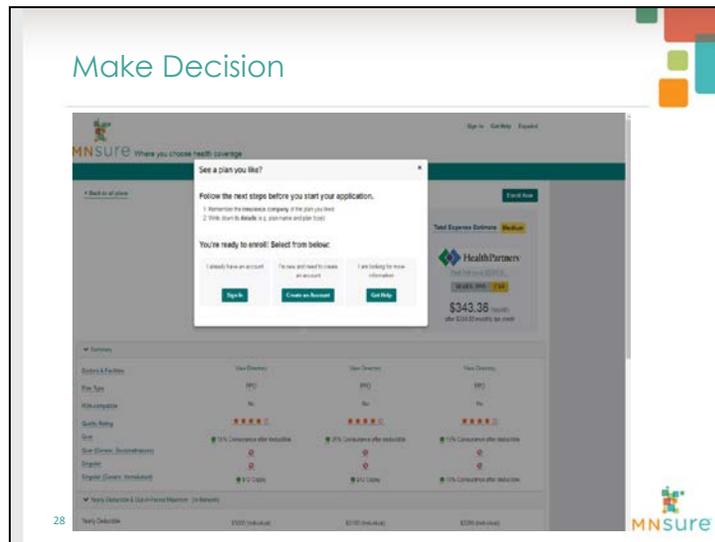
- Other Health
- Equipment/Inpatient Services
- Drugs
- Outpatient Services
- Emergency & Urgent Care
- Hospital Services
- Mental (Behavioral) Health
- Preventive
- Other Services
- Vision/Prescription Rate
- Dental Coverage

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MNSure

Expand the categories to compare costs and coverage.

## Slide 28: Make Decision

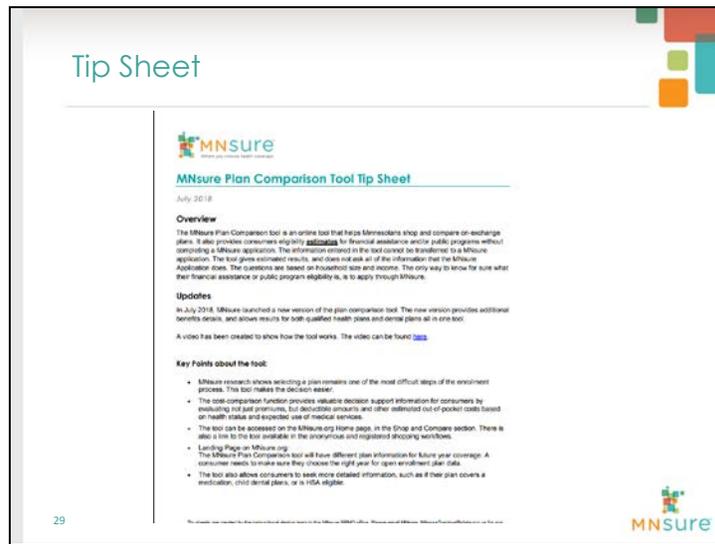


When the consumer makes a decision they can select Enroll Now. The consumer will be instructed to write down the details of the plan.

This tool is to be used to shop for plans prior to enrollment. Any information or selection the consumer enters here, does not carry over to the application and enrollment on MNSure.

The consumer will then select Sign In if they already have a MNSure account or Create an Account if they do not. They will be taken to the appropriate screen on MNSure.org to apply and enroll.

## Slide 29: Tip Sheet



Tip Sheet

 **MNSure**  
Minnesota's Marketplace for Health Insurance

**MNSure Plan Comparison Tool Tip Sheet**

July 2018

**Overview**

The MNSure Plan Comparison tool is an online tool that helps Minnesotans shop and compare on-exchange plans. It also provides consumers eligibility [information](#) for financial assistance and/or public programs without completing a MNSure application. The information entered in the tool is used to transfer to a MNSure application. The tool gives estimated results, and does not ask all of the information that the MNSure Application does. The questions are based on household size and month. The only way to know for sure what their financial assistance or public program eligibility is, is to apply through MNSure.

**Updates**

In July 2018, MNSure launched a new version of the plan comparison tool. The new version provides additional benefits details, and allows results for both qualified health plans and dental plans all in one tool. A video has been created to show how the tool works. The video can be found [here](#).

**Key Points about the tool:**

- MNSure research shows selecting a plan remains one of the most difficult steps of the enrollment process. This tool makes the decision easier.
- The cost-comparison function provides valuable decision support information for consumers by evaluating total plan premiums, out-of-pocket amounts and other estimated out-of-pocket costs based on health status and expected use of medical services.
- The tool can be accessed on the MNSure.org Home page, in the Shop and Compare section. There is also a link to the tool available in the enrollment and registered shopping sessions.
- Landing Page on MNSure.org: The MNSure Plan Comparison tool will have different plan information for future year coverage. A consumer needs to make sure they choose the right year for open enrollment plan data.
- The tool also allows consumers to see more related information, such as if their plan covers a pre-qualified child dental plan, or is HSA eligible.

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 **MNSure**

A new tip sheet for Assisters is now available in the Assister Central Document Library. The tip sheet includes a link to a tutorial video about the tool that is very similar to today's webinar.

## Slide 30: Thank you!



Thank you!

Use #6 to unmute your line and ask a question.  
Remember to state your name and organization.  
Use \*6 to remute your line when you are done.