



Consumer and Small Employers Advisory Committee Recommendations to the MNsure Board

July 2020



Improved Interdepartmental Communication

- Goal: To reduce the confusion and disconnect between the multiple offices that are involved in an individual's insurance
- Members of the committee agree that there is a need for more communication between DHS, MNsure, insurance carriers, and counties.
- People who need the most help often end up being pushed around the most.

Improved Interdepartmental Communication (cont.)

Recommendations:

- Continuing education for DHS staff, county staff, and navigators/certified application counselors/brokers
- Catch-all office (ombudsperson)
- Regular meetings of representatives from DHS, county and MNsure to ensure continuity across the board
- Workflow charts available online for users to visualize the system

Life Event Changes

Goal: To allow MNsure to process life event changes more quickly and make the process more smooth for consumers. Customers need real time information to make empowered decisions about whether to seek care at the risk of debt.

Suggestions:

- More education is needed to make tools known to users (for example, the Resolution Review team)
- LEC-specific instructions, both to navigators (for income changes) and for consumers who call in to have information available in order to prevent delays
- Improved access to translators or bilingual operators

Plan Affordability

Goal: To reduce plan cost for consumers in the highest rating area (Rochester/Austin)

Many consumers in this area are dropping out of the market or buy lower-cost insurance that does not cover all of their specific medical needs.

Suggestions:

- “In-state tuition” - more affordable care for routine procedures on residents at the big hospitals
- Incentives to carriers to offer better care at lower prices

QSEHRA/ICHRA

The board asked: How should MNsure respond to these opportunities?
Should MNsure promote or pursue enrollees via these mechanisms?

Recommendation:

The CSEA committee recommends that MNsure support workers who may seek insurance through these pathways, but does not recommend that MNsure promote or pursue use of this pathway due to the loss of tax credit availability for consumers.

Literacy

Goal: To ensure that all Minnesotans, regardless of education level or language can understand and use their coverage.

Literacy and specifically health or insurance literacy continues to be a topic of conversation with both the CSEAC and HIAC groups.

We believe there are many barriers in place that prevent individuals from obtaining, using, and/or understanding their coverage. We plan on focusing our next set of recommendations around this and other health equity topics.

This will include recommendations around improving the phone system for users with languages other than English.