



CSEAC Meeting

Barriers to Health Insurance for the Russian-Speaking Community in Minnesota

Presented by Metropolitan Community Services

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Overview of Russians in Minnesota

- Russian-speaking immigrants come from a variety of cultural backgrounds and countries of origin which impacts the way that they perceive the US health care system.

How is this Relevant to MNSure?

- Difficulties experienced by first generation Russian speaking immigrants:
 - First generation immigrants do not understand how MNSure works, their eligibility, and the healthcare system in general.
 - There are issues that individuals with a certain immigration status may face that others will not. For example:
 1. Individuals who fall under the Family Reunification immigration category have a difficulty applying the public charge rule and confusion relating to the affidavit of support.
 2. Individuals with a refugee immigration status typically cannot create an account online because there is not enough documentation to verify their identity. A paper application takes about one week to process; however, newcomers may not have documentation for timely application.
 3. Individuals with an asylee immigration status also typically cannot create an account online because there is not enough documentation to verify their identity. Further, they experience visa issues as MNSure staff are unfamiliar with date designations on the visa and treat them as expired documents.
 4. Undocumented individuals face a lack of education on whether insurance eligibility influences the chance of deportation.
- Multiple Accounts
 - MNSure allows for the creation of multiple accounts for the same consumer, even though this interferes with the application process.
- Consumers have difficulties understanding who services their case (i.e., MNSure, DHS, or county)
- No access or notification to navigators regarding consumer cases after submission of an application, and lack of information/notices for consumers.
 - Navigators are not allowed to access a consumer account without getting permission every time they need to access it on the consumer's behalf.
 - Regardless of asking a consumer's preferred language, MNSure notices are still only sent in English to the consumer.
 - Medical Assistance recipients are automatically removed from coverage when they age into Medicare at 65, but in private health plans they do not.
- Misinformation from DHS, MNSure and counties
 - Consumers and navigators get conflicting information from DHS, MNSure and counties which creates additional confusion and barriers for consumers.

Steps MNSure Can Take

- Provide access for navigators to a consumer's file
- Provide materials to consumers in their preferred language
- Provide copies of notices to navigators
- Flag agency as assignee rather than individual navigator
- Improve communication between MNSure, DHS and counties