

[www.mnsure.org/](http://www.mnsure.org/)

**AT A GLANCE**

- MNsure is the state’s online portal for individuals and small businesses to access public and private health insurance coverage.
- The Minnesota Eligibility Technology System (METS) determines eligibility for Medical Assistance, Minnesota Care, and Advanced Premium Tax Credits.
- Coverage/programs available through MNsure:
  - Private: Qualified Health Plans (QHP) and Small Business Health Options (SHOP)
  - Public: Medical Assistance (Medicaid), and MinnesotaCare (Basic Health Plan)
- MNsure provides customer assistance through its call center and network of assisters.

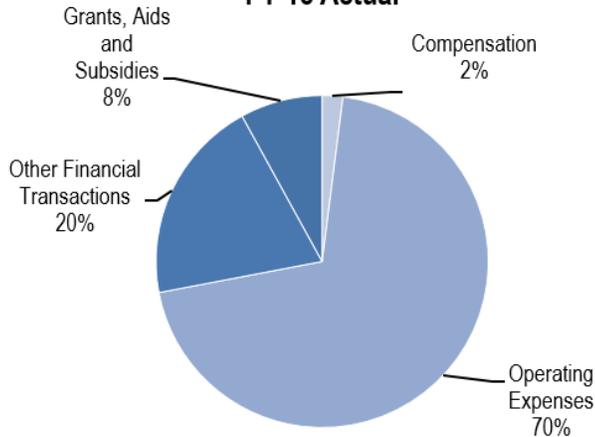
**PURPOSE**

MNsure exists to enroll Minnesotans in health insurance coverage so all Minnesotans have the security of health insurance. MNsure is a one-stop health insurance marketplace where consumers can compare, shop, and find affordable, comprehensive health insurance coverage.

MNsure’s work contributes to the goals of optimal health for Minnesotans, a thriving economy that encourages business growth and employment opportunities, and Minnesota families and communities that are strong and stable.

**BUDGET**

**Spending by Category  
FY 15 Actual**



Total FY15 Spending = \$69.1 million

Source: BPAS FY15 Spending as of August, 2015.

MNsure is transitioning from federally funded grants for development of the health insurance exchange to a self-sustainable agency utilizing QHP premium withhold revenue and funds from the Department of Human Services. Expenditures that benefit both public and private program enrollees are allocated between MNsure and the Department of Human Services based on the Public Assistance Cost Allocation Plan (PACAP). The plan allocates these expenditures using a number of metrics, such as public program enrollment and call center utilization. For Fiscal Year 2017, it is estimated that 29% of the budget will be funded with federal grants, 30% will be funded with QHP premium withhold revenue, and 43% will be funded with DHS resources.

**STRATEGIES**

MNsure utilizes three primary strategies to promote enrollment in health insurance: financial assistance, customer service and application assistance, and outreach campaigns.

MNsure is the only place where consumers can access financial help to make the cost of insurance more affordable. Consumers may be eligible for tax credits to reduce private insurance premiums, a low-cost plan through MinnesotaCare, or a no-cost plan through Medical Assistance. Consumers access MNsure at [www.mnsure.org](http://www.mnsure.org) where they can apply for and receive financial assistance based on income and family size.

MNsure employs a number of customer service channels that consumers can access for help with the MNsure application and enrollment. MNsure operates a toll-free call center that consumers can access seven days a week during the open enrollment period. Within the call center, MNsure has reserved dedicated staff to work closely with brokers/agents, navigators, and insurance carriers. MNsure also supports a network of insurance agents and brokers and navigators that provide consumers with in-person help.

MNsure executes an outreach and marketing campaign before and during the yearly open enrollment period to drive enrollment and awareness. This campaign includes traditional media, digital media, social media, and grassroots activation and outreach.

## RESULTS

| <i>Type of Measure</i> | <i>Name of Measure</i>                                       | <i>Previous</i> | <i>Current</i> | <i>Dates</i>        |
|------------------------|--|-----------------|----------------|---------------------|
| Result                 | Insured Rate in Minnesota <sup>1</sup>                       | 91.8%           | 95.7%          | 2013 vs 2015        |
| Quantity               | MNsure Enrollment <sup>2</sup>                               | 356,911         | 414,631        | 10/15/14 vs 7/20/16 |
| Result                 | Savings via Tax Credits to Consumers <sup>3,4</sup>          | \$20 Million    | \$62.6 Million | 9/30/14 vs 7/20/16  |
| Quantity               | Percentage of Minnesotans Receiving Tax Credits <sup>5</sup> | 40%             | 63%            | 1/22/14 vs 7/20/16  |

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M.S. 62V <https://www.revisor.mn.gov/statutes/?id=62V> provides the legal authority for MNsure.

<sup>1</sup> Minnesota Department of Health, Health Economics Program, 2013 and 2015 Minnesota Health Access Survey.

<sup>2</sup> MNsure Board of Directors Meeting, MNsure Dashboard/Slide Deck, October 15, 2014 and July 20, 2016.

<sup>3</sup> MNsure Finance Staff. Tax credits for enrollments in QHPs for policies purchased between October 1, 2013 and September 30, 2014.

<sup>4</sup> MNsure Board of Directors Meeting, MNsure Slide Deck, July 20, 2016.

<sup>5</sup> MNsure Board of Directors Meeting, MNsure Slide Decks, January 22, 2014 and July 20, 2016.