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2016-17 Biennial Budget – MNSure

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[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.
- MNsure's IT system 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.

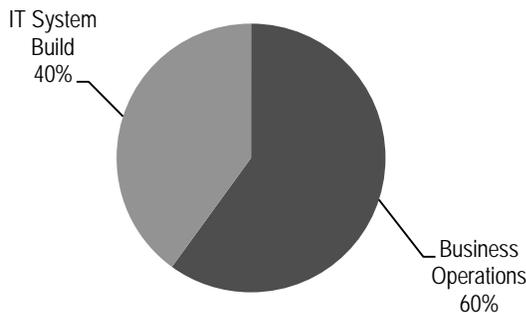
**PURPOSE**

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**

**FY 2014 Spending by Category including open obligations**



Total spending = \$59.8 million federal grants

*Excludes \$24.6 million DHS/Medicaid share of IT Build contained in the DHS budget  
Health insurance premium pass-through activity also excluded*

*Source: SWIFT*

MNsure is transitioning from federal grant financing to self-sustainability over the next two years. Historically, spending has been paid for with federal grants.

Beginning in 2015, MNsure will be funded by a percentage of premiums on private insurance plans sold through MNsure and funds from the Department of Human Services. The share of funding paid by each will be primarily determined based on the distribution of enrollment across private and public plans.

## 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 Minnesota Care, 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 more than 3,000 insurance agents and brokers and navigators that provide consumers 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%           | 95.1%          | 10/1/13 vs 5/1/14   |
| Result                 | MNsure Enrollment <sup>2,3</sup>                  | 0               | 356,911        | 10/1/13 vs 10/15/14 |
| Result                 | Savings via Tax Credits to Consumers <sup>4</sup> | 0               | \$20 Million   | 10/1/13 vs 9/30/14  |
| Result                 | Number of In-Person Assisters <sup>5</sup>        | 0               | 3,519          | 10/1/13 vs 10/21/14 |

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

<sup>1</sup> State Health Access Data Assistance Center, *Early Impacts of the Affordable Care Act on Health Insurance Coverage in Minnesota, 2014*.

<sup>2</sup> MNsure Board of Directors Meeting, MNsure Dashboard, October 15, 2014.

<sup>3</sup> Number of enrollments in Qualified Health Plans, MinnesotaCare, and Medical Assistance as of October 15, 2014

<sup>4</sup> MNsure Finance Staff. Tax credits are for enrollments in QHPs for policies purchased between October 1, 2013 through September 30, 2014.

<sup>5</sup> Includes Navigator/Agent/Broker/Consumer Application Counselors as of October 1, 2014