



April 13, 2023

Senator John Marty
Chair, Finance Committee
Minnesota Senate
3235 Minnesota Senate Bldg.
St. Paul, MN 55155

RE: SF 2995—Senate Health and Human Services Omnibus Bill

Dear Chair Marty,

Thank you for the opportunity to provide comment on SF 2995. **We greatly appreciate Chair Wiklund’s inclusion of Governor Walz and Lieutenant Governor Flanagan’s recommendation to modernize MNSure’s core information technology, create a health insurance Easy Enrollment program, and expand public awareness for the Minnesota Insulin Safety Net Program in SF 2995.** MNSure has also provided technical assistance for Chair Wiklund in SF 2995’s Cost Sharing Reductions provisions that will lower out of pocket costs to Minnesotans who enroll in coverage through the marketplace. MNSure is available at your convenience to answer questions on these proposals.

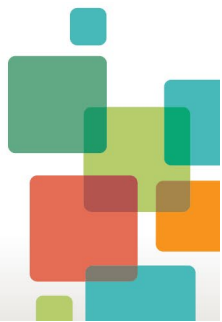
As you know, MNSure was established in 2013 to ensure all Minnesotans have the security of health insurance. Our goal has been to promote consumer choice, reduce health disparities, simplify the process of enrolling in qualified health plans, and provide Minnesotans access to the federal premium tax credits available only through MNSure.

Since 2013, Minnesotans have used MNSure to sign up for over one million private health insurance plans. We have delivered over \$1.9 billion in tax credits to Minnesotans to help lower the cost of their health insurance premiums and have played an important role in reducing Minnesota’s uninsured rate. MNSure is immensely proud of our service to Minnesotans, and we are grateful you have included the Governor and Lt. Governor’s proposals in your budget which will help further improve our ability to serve those who rely on us for comprehensive health coverage.

An investment in MNSure Information Technology will lead to an improved consumer experience, increased access to health insurance coverage, and efficiencies leading to operational savings.

The Governor’s recommendation recognizes that upgrading MNSure’s legacy IT platform is necessary to providing a streamlined, simple, and more efficient application and enrollment experience that is easy-to-use and removes barriers that make it difficult for Minnesotans to access and maintain health insurance coverage. With this investment, MNSure will be able to:

- Preserve the “no wrong door” approach to applying for health coverage
- Reach more Minnesotans who need us most – those who remain uninsured and underinsured
- Improve service delivery and create a better consumer experience





- Become a more agile and efficient agency, and
- Establish a solid technological foundation that will bring MNSure into the future.

Establishing an Easy Enrollment Program will connect Minnesotans to coverage through Medical Assistance, MinnesotaCare, or a Qualified Health Plan on the individual market.

The Governor and Lt. Governor recommend establishing a health insurance Easy Enrollment program to help Minnesotans get information about their health insurance coverage options. MNSure and the Minnesota Department of Revenue will work in partnership to develop this voluntary Easy Enrollment program to leverage an existing touchpoint between residents and their state government. Establishing this program will:

- Make it easier for Minnesotans to access affordable health coverage
- Connect uninsured Minnesotans with a navigator or broker for free enrollment help
- Increase the ability for Minnesotans to seek preventive care and medical care when needed, and
- Reduce the risk of medical debt and potential bankruptcy.

Expanding public awareness for the Minnesota Insulin Safety Net Program will lead to more Minnesotans being connected with affordable, life-saving insulin.

Approximately 400,000 Minnesotans have been diagnosed with diabetes, and many struggle to afford the cost of insulin to manage it. The Minnesota Insulin Safety Net Program, launched in 2020 and administered through partnership between MNSure and the Minnesota Board of Pharmacy, was created to help Minnesotans struggling to afford their insulin. Since the program's launch, over 1,640 Minnesotans have gained access to \$9 million worth of insulin. In 2020, the Minnesota Legislature appropriated \$250,000 in one-time funding to MNSure for public awareness.

The Governor and Lt. Governor recommend another investment in public awareness for this program. An additional one-time \$800,000 investment will:

- Increase access to life-saving insulin, and
- Help raise awareness in communities with the highest prevalence of diabetes.

Thank you again for the opportunity to comment these important proposals included in SF 2995. We look forward to working with you in the coming weeks to provide information, answer questions, and further discuss these proposals.

Sincerely,

A handwritten signature in black ink, appearing to read 'Libby Caulum'.

Libby Caulum

Acting Chief Executive Officer, MNSure

