



MNSureSM

Where you choose health coverage

Senate Health and Human Services

Nate Clark, Chief Executive Officer

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MNsure



- **Mission:** To ensure all Minnesotans have the security of health insurance.
- **Vision:** To create a statewide resource that provides access to private health insurance and public medical assistance programs.

Key features of MNsure

- One-stop shop to compare and enroll in health insurance plans
- Only place Minnesotans can access advanced premium tax credits (APTC) that lower the cost of health insurance
- All health plans meet Affordable Care Act benefit standards (essential health benefits)
- Free enrollment help through a statewide network of certified navigators and brokers

Who we Serve

- “No Wrong Door” for public and private health insurance programs
 - An average of 350,000 Minnesotans who use MNsure qualify for MinnesotaCare and Medical Assistance each year
- Individual market: ~150,000 Minnesotans
 - MNsure’s share: ~110,000 Minnesotans
 - Uninsured
 - Self-employed
 - No access to employer coverage
 - Employer family coverage unaffordable

Advanced Premium Tax Credits

- MNsure is the only place Minnesotans can access APTC
 - Minnesotans have received \$1.7 billion in APTC since 2014
- Projected 2023 cumulative APTC: \$268 million
- On average MNsure enrollees will save an estimated \$560/mo. in 2023

MNsure IT Systems

- Minnesota Eligibility Technology System (METS)
 - Application, eligibility and case management system shared with DHS and counties for Minnesotans seeking private or public health insurance coverage
 - MNsure and DHS share costs for METS maintenance and operations
- GetInsured
 - Enrollment and plan shopping platform for QHP consumers

FY23 Budget

(\$000s)	FY2023
RESOURCES	
Balance Forward from previous year	6,988
Premium Withhold Revenue	21,755
Federal: ARPA Grant	355
State: Transfers & Appropriations	23,557
<i>ARPA State Fiscal Recovery Funds</i>	587
<i>Reinsurance Extension</i>	13,269
<i>DHS MA/MCRE reimbursement</i>	9,701
Miscellaneous (e.g. Earned Interest)	20
TOTAL RESOURCES	52,675
EXPENDITURES	
Administration	6,163
Communications	2,713
Customer Service	20,185
METS IT System	7,097
TOTAL EXPENDITURES	36,158
BALANCE	16,517

Resources

- Federal and state grants enabled MNsure to make expanded tax credits and other benefits available to MNsure consumers
- State funding replaced premium withhold revenue MNsure lost as a result of the reinsurance program
- DHS reimbursements cover MNsure costs for supporting DHS and MA/MCRE programs

Expenditures

- MNsure Contact Center accounts for ~\$12M of customer service funding
- ~\$6M in IT costs are attributable to METS maintenance and operations

Balance

- Includes a portion of reinsurance reimbursement that will be applied in FY24 and FY25

Priorities: 2023 and Beyond

- DHS Medicaid public health emergency unwinding
- Improving MNsure systems and the consumer experience
- Reducing barriers for underserved communities
- Strengthening the statewide network of assisters who provide free application and enrollment assistance

Contact

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