



# One Minnesota Budget Recommendations

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# One Minnesota Budget Recommendations



- Governor Walz and Lt. Governor Flanagan recommend:
  - MNsure IT Modernization
  - Health Insurance Easy Enrollment
  - Expanding Public Awareness of the Minnesota Insulin Safety Net Program

# IT Modernization: Background

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- MNsure has taken several steps since our rollout to enhance service delivery, including the deployment of new enrollment technology in 2019 that improved the plan comparison, shopping and enrollment experience for consumers.
- Structural limitations in the underlying application and customer management technology platform create barriers for Minnesotans applying through MNsure to access and maintain health coverage.
- Overall system complexity results in manual processes and increased staffing needs at MNsure.

# IT Modernization: Recommendation

- Upgrade and replace MNsure's legacy technology to improve service delivery to consumers who apply, shop for, enroll and maintain their qualified health plan (QHP) coverage through the marketplace.
- This proposal will:
  - Remove barriers to accessing health coverage
  - Improve service delivery and consumer experience
  - Improve MNsure's flexibility and efficiency
  - Establish a modern, flexible technological foundation

# IT Modernization: Benefits

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- Preserves “no wrong door” approach for Minnesotans seeking health coverage
- Introduces self-service capabilities
- Improves access for Minnesotans with limited English proficiency
- Introduces fully-integrated portal for MNsure-certified navigators and brokers
- Flexible system with lower maintenance and operations costs
- Projected permanent annual savings to MNsure budget of over \$4M beginning in FY26

# IT Modernization: Fiscal Request

- Total investment of \$30.46M to:
  - Decommission QHP programs from METS
  - License replacement technology
  - Support system maintenance and operations costs during transition
  - Provide for DHS costs associated with the proposal

	FY24	FY25	FY26	FY27
General Fund Expenditures (\$000s)	\$12,621	\$12,351	\$4,456	\$1,029
FTEs	6	6	4	0

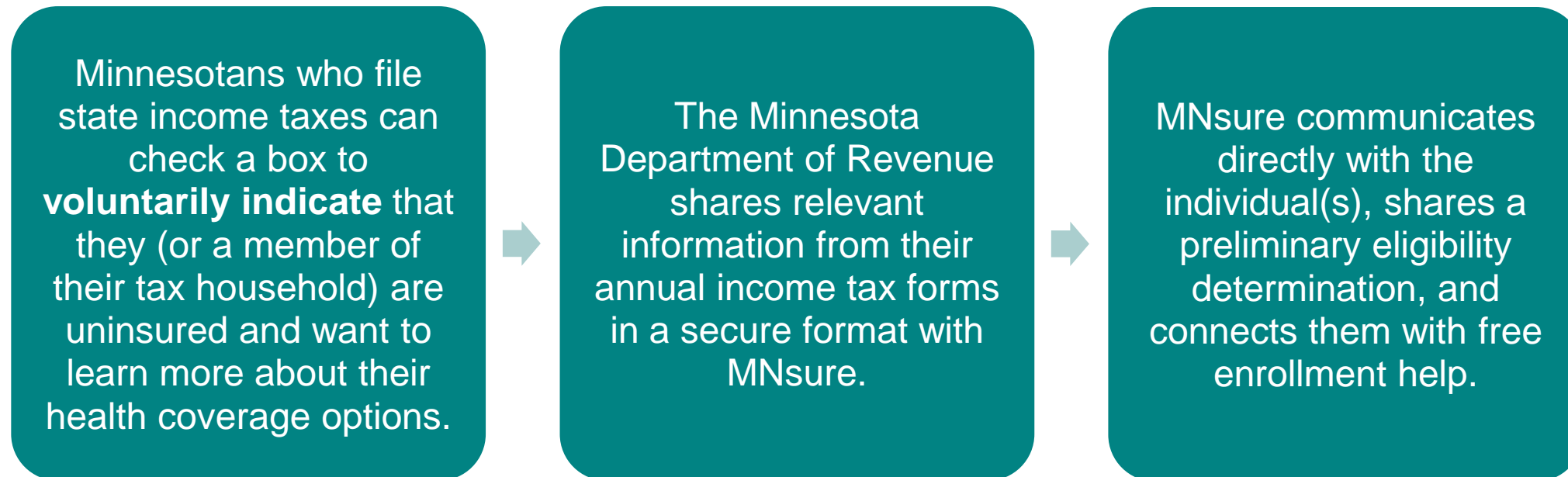
# Easy Enrollment: Background

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- Almost 300,000 Minnesotans continue to lack health insurance
- Three out of four uninsured Minnesotans are eligible for financial help that lowers the cost of health insurance
- Many uninsured Minnesotans aren't aware of their options or simply don't know where to start

# Easy Enrollment: Recommendation

- Establish a health insurance Easy Enrollment program to help Minnesotans get information about coverage options and potential financial benefits.





# Easy Enrollment: Benefits

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- Makes it easier for Minnesotans to access affordable health coverage
- Connects uninsured Minnesotans with a navigator or broker near them for free enrollment help
- Increases the ability for Minnesotans to seek preventive care and medical care when needed
- Reduces risk of medical debt and potential bankruptcy

# Easy Enrollment: Fiscal Request

- Investment will support:
  - Tax form and instruction changes
  - Secure database for data transfer
  - MNsure's preliminary eligibility determination processing
  - DHS's final eligibility determinations and consumer support for public health care program applicants

	FY24	FY25	FY26	FY27
General Fund Expenditures (\$000s)	\$453	\$468	\$468	\$468
FTEs	2.2	2.2	2.2	2.2

# Insulin Safety Net Public Awareness: Background

- Close to 400,000 Minnesotans have been diagnosed with diabetes
- Minnesota Insulin Safety Net Program was created to help people struggling to afford insulin
- 1,640 Minnesotans have gained access to \$9 million worth of insulin since the program's launch
- The legislature appropriated \$250,000 in one-time funding for public awareness
- Current awareness campaign leverages social media and paid online advertisements

# Insulin Safety Net Public Awareness: Recommendation

- Increase the reach of the public awareness campaign for the Minnesota Insulin Safety Net Program
- This proposal will:
  - Maintain the online awareness campaign
  - Increase awareness by introducing print, television, radio, and “out-of-home” advertisements to reach a broader base of Minnesotans

# Insulin Safety Net Public Awareness: Benefits

- An investment in public awareness for the program will increase access to life-saving insulin
- Increase awareness among communities with highest prevalence of diabetes
- MNsure estimates:
  - Visits to the program website could increase by up to 300 per month
  - Television and radio ads can deliver the program's message millions of times during the duration of the campaign

# Insulin Safety Net Public Awareness: Fiscal Request

- Investment will support:
  - Continued operation of the public awareness campaign
  - An increase in digital advertisements
  - New television and radio advertisements

	FY24	FY25	FY26	FY27
Healthcare Access Fund Expenditures (\$000s)	\$800	\$0	\$0	\$0
FTEs	.3	.3	.3	0

# Contact

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