

# **Health Insurance Easy Enrollment**

Making it easy for Minnesotans to get information about health insurance coverage options.

## Background:

- Almost 300,000 Minnesotans lack health insurance despite the efforts to connect residents with coverage.
- Three out of every four uninsured Minnesotans may be eligible for financial help that lowers the cost of health insurance.
- Many uninsured Minnesotans may not be aware of the options that are available to them, don't have time to look, or simply don't know where to start.
- Providing a convenient opportunity to ask for information and receive personalized information about available options will help more Minnesotans access comprehensive, affordable health coverage.

## Proposal:

The governor and lieutenant 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 an Easy Enrollment program to leverage an existing touchpoint between residents and their state government.

How an Easy Enrollment program works:

Any Minnesotan who files state income taxes can check a box to **voluntarily indicate** that they (or a member of their tax household) are uninsured and would like to learn more about their health coverage options.

The Minnesota
Department of Revenue
shares relevant
information from their
annual income tax
forms in a secure
format with MNsure.

MNsure communicates directly with the individual(s), shares a preliminary eligibility determination, and connects them with free enrollment help.

#### Benefits:

- 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.

#### **Fiscal Request:**

FY2024-25: \$0.921M

FY2026-27: \$0.936M

