

Technology Modernization

Modern, easy-to-use systems will remove barriers that make it difficult for Minnesotans to access and maintain health insurance coverage.

Background:

- Minnesotans applying for private and public health care insurance coverage through MNSure use an online application and eligibility system that is shared between MNSure and agencies that administer Minnesota's public health care programs.
- Structural limitations in the underlying application and eligibility platform and overall system complexity create barriers for applicants, hamper MNSure's efforts to reach more uninsured and underinsured Minnesotans, and increase MNSure's IT and operations costs.
- Replacing the IT platform is necessary to provide a more efficient and modern application and enrollment experience.

Proposal:

Governor Walz and Lieutenant Governor Flanagan recommend upgrading and replacing the core technology that supports MNSure, the state health insurance marketplace. The IT investment will improve the experience for Minnesotans who use the technology to apply, shop for, enroll and maintain their enrollment in a qualified health plan (QHP).

Benefits:

- Preserves the existing "no wrong door" approach so Minnesotans will continue to come to MNSure to access health coverage as they do today.
- Improves the consumer experience by making it easier for Minnesotans to enroll in health insurance and maintain their coverage over time.
- Improves access for Minnesotans with limited English proficiency who need online insurance application and account maintenance tools in languages other than English.
- Introduces consumer self-service capabilities so enrollees can quickly and easily access their account information and report updates.
- Introduces a new assister portal that improves service capabilities for navigators and brokers who help Minnesotans apply and enroll in coverage through MNSure.
- Establishes an IT platform that has lower maintenance and operations costs, is easier to modify and upgrade, and has the flexibility to support future federal and state healthcare regulatory changes and policy innovation.
- Generates more sustainable operations for MNSure, including annual projected savings to MNSure's budget of over \$4M beginning in FY2026 and reductions of thousands of hours in staff and consumer time spent on manual processes and calls to the MNSure Contact Center.

Fiscal Request:

- FY2024-25: \$25M
- FY2026-27: \$5.5M

