

Affordable Care Act (ACA) & MNSure

Key aspects of the federal Affordable Care Act (ACA) taking effect in 2014 will significantly change the way people access health care coverage. Minnesota intends to expand the Medical Assistance program for low-income individuals and is developing a Health Insurance Exchange through which others who qualify may get help paying for health care coverage in the private market.

DHS is estimating Aitkin County to see an estimated 574 new Medical Assistance enrollees under this provision.



The ACA requires that all individuals have health insurance beginning January 1, 2014. In addition, insurers are required to cover everyone, regardless of health status or history. Starting in October 2013, MNSure will be the uniquely Minnesotan place to find health insurance. Minnesota is currently building a website where individuals will have instant, easy access to coverage options.



Where you choose health coverage

how it will work



a new, better way to shop for health insurance

Starting in October 2013, MNSure will be the single best, uniquely Minnesotan place to find health insurance. We are currently building a website where you'll have instant, easy access to coverage options. In addition, we are collaborating with community partners and insurance agents/brokers to create a customer service network that will provide one-to-one assistance.

Easy to Find

MNSure will be a simple, easy-to-use marketplace. You will find health plans from multiple insurers in a standard format so you can see plans and costs side-by-side. You can search for plans with specific features that match your health needs.

Easy to Compare

You can compare plans in an "apples-to-apples" format, and search by price or quality rating.

In addition, you can find quality information on clinics, hospitals and ambulatory surgical centers so you can gauge how effective their health care services are in relationship to other providers.

Easy to Enroll

Goodbye long, complicated paper forms. The new system guides you through enrollment step-by-step, for both yourself and your family, so you only need to fill out one application for any type of health coverage offered through MNSure.

With the plan selection system, employers can give choice back to the employee instead of struggling to find a one-fits-all plan. That means less time spent on health insurance administration and more time on growing your business.

Financial Assistance / Tax Credits

Many Minnesotans will receive financial assistance—individual, employee or business tax credits and cost-sharing assistance – or qualify for health programs like Medicaid (http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id_006254) through MNSure

beginning in 2014. We'll help determine if you qualify.

Personalized Assistance

We know that choosing health coverage can be complicated. Questions can arise about coverage exemptions, cancellations, or a host of other issues. Which is why we are developing a comprehensive customer care team to help guide you through the process:

- Fully trained, customer contact specialists will be available to answer your question online or through a toll-free hotline.
- A statewide network of organizations and agents/brokers in your community to help you select the plan that fits your needs.



Where you choose health coverage

health care reform

The Affordable Care Act (ACA) was passed by Congress and signed into law by the President in March 2010. On June 28, 2012, the Supreme Court rendered a final decision (<http://www.supremecourt.gov/opinions/11pdf/11-393c3a2.pdf>) to uphold the health care law.

One key feature of the law was that affordable health insurance exchanges or marketplaces (like MNSure) would be set up in every state. They will allow residents to compare health plans, get their questions answered, find out if they qualify for tax credits or health programs, and enroll in a health plan.

More info on the ACA (<http://www.healthcare.gov/law/index.html>)

essential health benefits

One of the provisions of health reform requires that, beginning in 2014, new health insurance plans must include a minimum set of health care services and products. The minimum set is commonly called Essential Health Benefits and it applies to plans within exchanges and also outside of exchanges.

Plans in effect prior to March 23, 2010 are not required to add Essential Health Benefits. However, if the plan does cover an essential health benefit, it must eliminate annual and lifetime coverage limits on the essential health benefit.

The Minnesota Department of Commerce is responsible for setting the standard "benchmark plan" for the state.

More info on establishing Essential Health Benefits.
(<http://mn.gov/commerce/insurance/topics/medical/health-insurance-reform/essential-health-benefits/essential-health-benefits-summary.jsp>)

health care coverage requirement

The ACA requires that all individuals have health insurance beginning January 1, 2014. In addition, insurers are required to cover everyone, regardless of health status or history.

The purpose of the requirement is to make sure people don't wait until they have a health issue to purchase insurance. By bringing healthy people into the covered group, there is a better balance of sick and healthy individuals, and average costs are kept down.

Through the MNSure exchange/marketplace, individuals and families can find out if they qualify for health programs, or for tax credits that will lower the cost of coverage. Small employers with fewer than 25 employees who provide health insurance may qualify for a federal tax credit (<http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers>) of up to 50%.

Although employers are not required to offer health insurance to employees, most who employ more than 50 employees will pay an assessment if they don't offer affordable coverage that covers minimum essential health benefits.

"MNSure is one part of Minnesota's long-standing commitment to affordable, quality health care reform. "