
MNsure 101: What Minnesota's hospitals and health systems need to know about the new health insurance exchange

A primary goal of the Affordable Care Act is to help uninsured and eligible residents gain access to affordable health coverage. One of the key elements for increasing access to affordable health coverage is the creation of a health insurance exchange in each state. Through the state's exchange, eligible residents can enroll in a health plan to get coverage that starts as soon as Jan. 1, 2014. MNsure is Minnesota's health insurance exchange.

Because Minnesota's hospitals and health systems are a trusted source for health information, patients and community members may look to you for help understanding MNsure and the new options available to them.

Here are some key things you should know:

- MNsure is a new way to shop for health coverage. It is a single, online source that lets consumers get information about their coverage options; whether they are eligible for state public programs, like Medical Assistance or MinnesotaCare, or for premium subsidies to make coverage even more affordable; and how they can enroll in a health plan online through MNsure.
- Nobody can be turned away or charged more because of his/her gender or medical history or pre-existing condition(s).
- MNsure makes it easy for consumers to make side-by-side comparisons of private health plans' benefits and costs.
- MNsure's open enrollment begins Oct. 1, 2013 and ends on March 31, 2014. Coverage obtained through MNsure can begin as soon as Jan. 1, 2014.
- MNsure is run by the State of Minnesota for our residents.
- Health plans offered through MNsure offer comprehensive coverage of the most common and expected health care services, including the following:
 - Inpatient and outpatient hospital services
 - Emergency services
 - Clinic or ambulatory services
 - Maternity and newborn care
 - Mental and behavioral care, including substance abuse disorder services
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory and diagnostic testing
 - Preventive care, chronic disease management and wellness services
 - Pediatric services, including oral and vision care
- Individuals can buy insurance through MNsure if they are Minnesota residents, are U.S. citizens or legal residents, and are not currently incarcerated.
- Depending on household income and family size, residents may qualify for Medical Assistance, MinnesotaCare or tax credits to help eliminate or decrease their share of monthly premiums, or any deductible or co-payment amounts.
- MNsure users will be able to choose among health plans by category — bronze, silver, gold or platinum — based on the average percentage of costs that the plan will cover. For some residents, catastrophic plans and stand-alone dental plans may also be available.
- MNsure offers assistance in English, Spanish, Hmong and Somali and will connect callers who need help in one of 140 other languages to an interpreter service.
- Additional resources and more information about MNsure are available:
 - www.mnsure.org
 - 1-855-MNSURE, or 1-855-366-7873. Call center hours are 7:30 a.m. to 8 p.m. Monday through Friday, and 9 a.m. to 4:30 p.m. on Saturday.

