MNsure will be designed similar to popular travel websites such as Travelocity and Expedia to allow easy comparison shopping of insurance products. Users will enter demographic, income and family information and be provided with coverage options that compare premiums, out-of-pocket costs, physician and hospital networks, and measures of insurer service.

MNsure is targeted to individuals purchasing coverage who are not already covered by an employer and to small employers (those with up to 50 employees). It may be expanded to large employers in 2017.

The exchange will determine whether individuals (or small employers) are eligible for tax credits to subsidize the cost of purchasing their insurance coverage. Tax credits are only available for coverage purchased on the exchange.

Users will have help available. There will be a toll-free hotline they can call with questions. And there will be “navigators” who can guide them through the review process.

Each insurance plan option will provide coverage for “essential” services: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including dental and vision care. Although there may be some differences in actual covered services, the real differences between plans will be in the networks of physicians and other providers, premiums and out-of-pocket costs.

There will be no fees for individuals to use the insurance exchange. The cost of operating the exchange is financed by an assessment on insurance companies that choose to offer products on the exchange. For some people, it will cost more to purchase insurance on the exchange but they are likely to get better coverage.

Patients will be able to know if their doctor is part of an insurance plan offered on MNsure. The exchange will identify the network of physicians and other providers under contract with each insurance plan.


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