



MNSureSM

Where you choose health coverage

Technology Modernization



Background

- MNsure was established to ensure all Minnesotans have the security of health insurance
- MNsure is the only place where Minnesotans can shop and compare private health insurance plans and access federal tax credits that lower premiums
- Minnesotans applying for private or public health care coverage apply through MNsure

Background, cont.

- MNsure has taken several steps since our rollout to enhance service delivery, including the deployment of new enrollment technology in 2019 that improved the plan comparison, shopping and enrollment experience for consumers
- Structural limitations in the underlying application and customer management technology platform create barriers for Minnesotans applying through MNsure to access and maintain health coverage
- Overall system complexity results in manual processes and increased staffing needs at MNsure

Governor's Recommendation

- Upgrade and replace MNsure's legacy technology to improve service delivery to consumers who apply, shop for, enroll and maintain their qualified health plan (QHP) coverage through the exchange
- This proposal will:
 - Remove barriers to accessing health coverage
 - Improve service delivery and consumer experience
 - Improve MNsure's flexibility and efficiency
 - Establish a modern, flexible technological foundation

Proposal Benefits

- Preserves “no wrong door” approach for Minnesotans seeking health coverage
- Introduces self-service capabilities
- Improves access for limited English proficient Minnesotans
- Introduces fully-integrated portal for MNsure navigators and brokers
- Flexible system with lower maintenance and operations costs
- Projected permanent annual savings to MNsure budget of over \$4M beginning in FY25

Fiscal Request

- Total cost of \$18.77M to decommission QHP programs from METS, license replacement technology, and system maintenance and operations costs while MNsure transitions to a fully operational system

	FY22	FY23	FY24	FY25
General Fund Expenditures (\$000s)	0	\$7,775	\$7,476	\$3,521
FTEs	0	2	2	0