Health Reform in Minnesota

AUTISM SOCIETY OF MINNESOTA

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Changes Already in Place
If you are a parent...

- You can keep young adult children on your policy up to age 26.
- You can keep dependent grandchildren on your policy up to age 25.
- Plans cannot apply pre-existing condition exclusions to children under age 19.
- Your child cannot be denied coverage because of a pre-existing condition (guaranteed issue).
Plan Benefits

- Preventive services must be fully covered for everyone on the policy
- Prior authorization can’t be required for out-of-network emergency care
- No lifetime maximum benefits
- No annual dollar limits on “essential benefits”
- Mental health parity - plans cannot require higher cost-sharing for mental health services than for medical services
Summary of Benefits and Coverage (SBC)

- Beginning September 23, 2012, all plans include a Summary of Benefits and Coverage.

- SBCs help you easily compare plans.

- SBCs are written in plain language and include:
  - A uniform glossary of common terms
  - Coverage examples for common medical expenses
Changes Still to Come
2014: Easier to Get Coverage

- Guaranteed issue
  - Carriers cannot deny or limit coverage based on a pre-existing condition.

- Guaranteed renewal – you can keep your plan from year to year.

- 90-day maximum waiting period for employer-sponsored coverage
Essential Health Benefits (EHB)

- All new individual and small group plans in MN must cover:
  1. Ambulatory patient services
  2. Emergency services
  3. Hospitalization
  4. Maternity and newborn care
  5. Mental health and substance use disorder services, including behavioral health treatment
  6. Prescription drugs
  7. Rehabilitative and habilitative services and devices
  8. Laboratory services
  9. Preventive and wellness services and chronic disease management
  10. Pediatric services, including oral and vision care
Essential Health Benefits (EHB)

- **EHB plans must also:**
  - Include other coverage mandated in Minnesota.
  - Include similar benefits to a typical plan in the state.

- **For example:**
  - Hearing aids for kids
  - General anesthesia for dental care for young children or disabled adults
  - Non-formulary anti-psychotic drugs
  - Residential treatment for children with emotional disabilities
• MCHA is Minnesota’s high-risk pool.
  ○ Available to individuals who have been turned down for coverage in the private market.

• Premiums are 101-125% of the market average.
  ○ While premiums are higher for MCHA enrollees, they only cover approximately

• MCHA covers intensive therapies like applied behavior analysis (ABA).
• Commerce is currently finalizing a transition plan for MCHA enrollees.
  ○ Need for MCHA no longer exists with guaranteed renewal

• GOAL: ensure as smooth a transition as possible for all enrollees.

• Focus on minimal disruption for groups receiving specialized treatment.
  ○ Includes consideration of autism coverage
What is “Minimum Essential Coverage”?

- All these qualify as “Minimum Essential Coverage”
  - Employer-sponsored coverage (including COBRA coverage and retiree coverage)
  - Coverage purchased in the individual market
  - Medicare Part A coverage and Medicare Advantage
  - Most Medicaid coverage
  - Children's Health Insurance Program (CHIP) coverage
  - Certain types of veterans health coverage administered by the Veterans Administration
  - TRICARE

- High risk pool coverage (e.g. MCHA) will only count until January 1, 2015
MNsure

- Minnesota’s health insurance marketplace (or exchange) is one way to buy new coverage.

- Tax credits are available to help with affordability.

- Initial open enrollment:
  - For individuals: **Oct. 1, 2013 through Mar. 31, 2014**
  - For small groups: **Nov. 15 through Dec. 15, 2013**
Enrollment Assistance

- Consumer Assistance Partners can help with MNsure enrollment.
  - Navigators, In-Person Assisters, Enrollment Assisters, etc.

- Brokers and agents are a resource regardless of where you purchase coverage.

- MCHA transition plan will outline specific resources that are available to those enrollees.
A Reminder about Scams
New Opportunities

- Unfortunately, health reforms and the new insurance marketplaces create new possibilities for fraud.
- Look out for these red flags of scams:
  - Pay us now, and we’ll find you the biggest tax credit available.
  - Everyone must buy coverage – low cost plans are running out.
  - You’re among the first to receive a national health reform card.
  - Buy “Obamacare” supplemental health insurance today.
  - We work for the government to make you buy insurance.
  - You’ll go to jail if you don’t buy coverage right now.
  - Act fast — there’s a limited enrollment period.
Consumer Tips

- **Be Alert to Impersonators**
  Make sure you know who is getting your personal or financial information.

- **Be Wise About Wi-Fi**
  Make sure you only give personal information on encrypted, official websites especially if they are using public wi-fi networks.

- **Stay Alert, Go Slow**
  Don’t be afraid to ask questions when facing an insurance transaction that seems suspicious.
Questions?

CONSUMER RESPONSE TEAM
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