

MNsure promotes equal access to health care

Written by Minnesota Department of Human Services Commissioner Lucinda Jesson
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Minnesota has always been a leader in health care. Our health care system is one of the best in the world. We are the top state in the nation for long-term care services and the healthiest state for seniors. We are ranked in the top five for overall health care and health care for low-income individuals. Yet these rankings cover over the disturbing truth that Minnesota is home to some of the worst health disparities in the nation.

In Minnesota the uninsurance rate for Latinos is 3.4 times the rate for whites. For African Americans it is 2.4 times the rate. Similar disparities exist for American Indians and Asian Americans. Despite efforts to address these gaps, people of color continue to experience poorer health than their white counterparts, including higher rates of infant mortality, lower life expectancy and increased prevalence of chronic diseases. These racial disparities among Minnesotans are unacceptable.

With the recent launch of MNsure Minnesota will have an opportunity to close some of these gaps, because without access to health care through insurance, it is hard to tackle health disparities.

MNsure will give over a million Minnesotans access to low-cost or free health insurance, an estimated nearly 900,000 of whom will be eligible for either Medical Assistance or MinnesotaCare. For Minnesotans buying private insurance with tax credits on MNsure, they will find quality products with the lowest premiums in the country. Signing up for health insurance will be easier than it has ever been before. From home, individuals will be able to go online and find out whether they are eligible for publicly funded health care or tax credits to get coverage on the private market. They will be able to see what options fit their needs and pick the plan that is right for them. In-person help is also available with a call to MNsure.

Minnesotans making up to \$16,000/year will be eligible for free coverage under Medical Assistance (MA), while individuals making up to about \$23,000 a year will be eligible for MinnesotaCare. The premiums for MinnesotaCare range from \$4 a month to \$50 dollars a month depending on income.

Help paying premiums will also be available to individuals making up to \$45,500/year or \$94,000/year for a family of four. The credits will be immediately applied to the cost of the premium, which will reduce the amount the consumer pays.

For people on public programs already, MNsure is a large step forward as well. Instead of paper-heavy renewals every six months, Minnesotans can go online and renew once a year.

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And for people on MinnesotaCare, starting in December of this year premiums can be paid online, rather than through the mail. In short, MNsure will make it easier both to sign up for insurance and to stay on that insurance as long as you are eligible.

There's never been a better time for Minnesotans to get the coverage they need, especially if they're eligible for publicly funded health care programs.

MNsure and the Minnesota Department of Human Services will be working closely with many community partners to make enrolling in health care coverage as easy possible. Navigators and In-Person-Assistors will be available to help individuals and families get signed up and find the coverage that works best for them. To locate the help you need, call the MNsure customer contact center at 1-855-3MNSURE (1-855-366-7873).

Getting every Minnesotan access to the care they need, no matter their race or ethnicity is the first step in making sure Minnesota is a place where the color of a person's skin or the zip code where they live doesn't determine their health. MNsure isn't the end of the struggle to close and eliminate disparities, but it is a new beginning in the effort to create a society that is more equal and more just.