



March 28, 2023

Representative Tina Liebling
Chair, Health and Human Services Finance
Minnesota House of Representatives
477 State Office Building
St. Paul, MN 55155

RE: HF 2930 DE1 – House Health Finance and Policy Omnibus Bill

Dear Chair Liebling,

Thank you for the opportunity to provide comment on HF 2930 DE1. We greatly appreciate your inclusion of Governor Walz and Lieutenant Governor Flanagan's recommendation to modernize MNSure's core information technology (IT).

As you know, MNSure was established in 2013 to ensure all Minnesotans have the security of health insurance. Our goal has been to promote consumer choice, reduce health disparities, simplify the process of enrolling in qualified health plans, and provide Minnesotans access to the federal premium tax credits available only through MNSure.

Since 2013, Minnesotans have used MNSure to sign up for over one million private health insurance plans, we have delivered over \$1.9 billion in tax credits to Minnesotans to help lower the cost of their health insurance premiums and have played an important role in reducing Minnesota's uninsured rate.

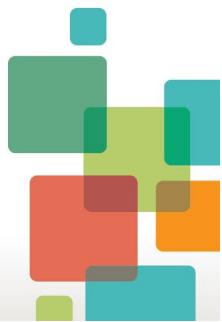
MNSure is immensely proud of our service to Minnesotans, but we know there are opportunities to further improve. While we have made investments in recent years that greatly improved MNSure's ability to serve consumers, the underlying application and customer management technology can be upgraded and replaced to enhance our service delivery and reach more uninsured and underinsured Minnesotans.

The governor's recommendation recognizes that upgrading MNSure's legacy IT platform is necessary to providing a streamlined, simple, and more efficient application and enrollment experience that is easy-to-use and removes barriers that make it difficult for Minnesotans to access and maintain health insurance coverage.

Over the past several years, MNSure has heard from and engaged with stakeholders, including assisters and consumers, on many of the issues this proposal is designed to address. We know many of them are looking forward to the system upgrades and features a modern IT platform can provide.

With this investment, MNSure will be able to:

- Reach more of the Minnesotans who need us most – those who continue to remain uninsured and underinsured
- Improve service delivery and create a better consumer experience
- Become a more agile and efficient agency, and
- Establish a solid technological foundation that will bring MNSure into the future





While this proposal preserves the “no wrong door” approach to applying for health coverage, so Minnesotans will continue to come to MNsure to access health coverage as they do today, this proposal introduces consumer self-service capabilities to improve the consumer experience. Enrollees will be able to quickly and easily access their account information and report updates without having to call the MNsure contact center.

This investment will also improve access for limited English proficient Minnesotans by providing an application and enrollment experience in multiple languages, including notices and other consumer notifications.

Additionally, this proposal introduces a new assister portal that improves service capabilities for navigators and brokers who help Minnesotans apply and enroll in coverage through MNsure and upgrades the systems caseworkers use to access, maintain and update consumer accounts.

An investment to upgrade MNsure’s IT platform will make it easier and less expensive to modify and upgrade our systems and allow the marketplace more flexibility to support future federal and state healthcare regulatory changes and policy innovation.

Finally, these improvements will result in a reduction of thousands of hours in staff and consumer time spent on manual processes and calls to the MNsure Contact Center, leading to more sustainable operations, including permanent annual projected savings to MNsure’s budget of over \$4 million beginning in Fiscal Year 2026.

The total cost for this proposal is approximately \$30.46 million over 4 years, including funding for the Department of Human Services (DHS). This proposal funds:

- Minnesota IT Services to decommission qualified health plan programs from the legacy Minnesota Eligibility Technology System (METS)
- licensing for replacement technology from an outside vendor
- one year of maintenance and operations costs as MNsure transitions to a fully operational system, and
- temporary DHS staffing during the transition, and costs for maintaining METS.

Thank you again for your support for this proposal. We look forward to working with you and members of this committee in the coming weeks to improve our technology for the Minnesotans who depend on MNsure to purchase quality, affordable health coverage.

Sincerely,

A handwritten signature in black ink, appearing to read "Libby Caulum".

Libby Caulum
Acting Chief Executive Officer, MNsure

