



NEWS RELEASE

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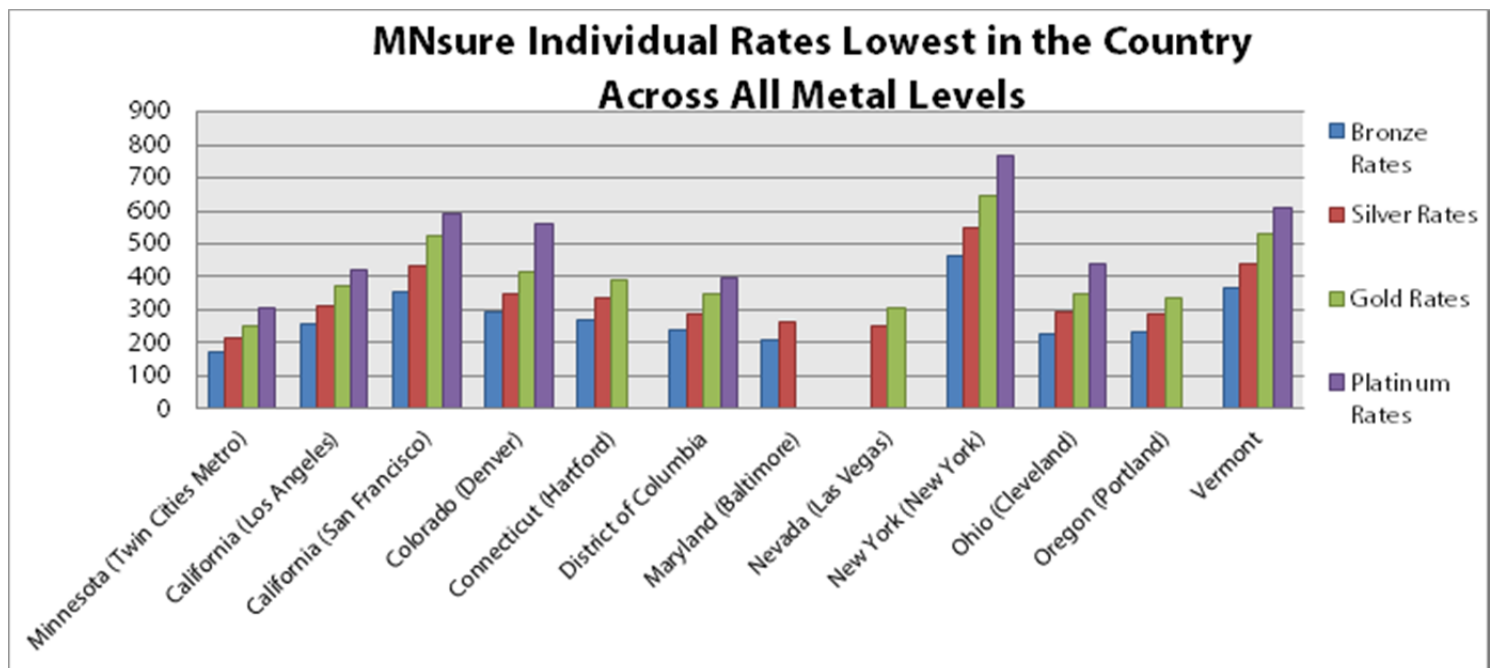
Minnesota Department of Commerce Releases Lowest Average Health Insurance Rates in the Country for MNsure

Health Department Releases Network Information to Help Consumers Research Options

Premiums for Open Enrollment on MNsure reflect Competitive Rates, Choice, and Value for Minnesota Consumers

SAINT PAUL, MN — Minnesota Commerce Commissioner Mike Rothman today released the individual policy premium rates, which are the lowest average rates in the country for health insurance plans sold through Minnesota’s new health insurance marketplace, MNsure, when it opens on October 1, 2013.

Today’s announcement follows a lengthy and thorough review of all of the new policies, which included providing detailed justification for the rates filed to ensure that the premiums charged are reasonable and necessary. After the review process, Commissioner Rothman approved the rates for 141 plans in total, 78 of which that will be available to individuals. Minnesota’s nationally-recognized, thorough rate review process resulted in premiums for Minnesotans four to 37 percent lower than had originally been filed – providing border-to-border options for consumers across all metal levels.



“I am very pleased that the rates approved by the Minnesota Department of Commerce are the lowest average rates in the country, providing competitive prices and better coverage for our consumers,” said Commerce Commissioner Mike Rothman. “Year after year, Minnesota has been recognized as a national leader in health reform, especially Commerce’s rate review – our consumer-focused process succeed again in providing a number of health insurance options for all Minnesotans at rates that lead the nation.”

Rates for policies available on MNsure for the individual market start as low as \$90.59 for a 25 year-old, non-smoker living in the Twin Cities, with options in each metal level reflecting comparable value for the price. In addition to the competitive rates of the plans offered through MNsure, comprehensive networks are available across the state – 85 percent of Minnesota counties will have 3 or more health insurance companies to choose from – providing border-to-border choice for all Minnesotans.

In coordination with the information released today by the Commerce Department, the Minnesota Department of Health (MDH) has posted on its website a preview by carrier of the networks of clinics, hospitals, and chemical dependency treatment centers that will be available through MNsure. Health plans offered through MNsure are required to meet multiple certification standards, and the state's Department of Health is responsible for certifying the provider networks for all MNsure carriers. MDH also reviews and approves the benefits being offered by HMO's through MNsure and the Commerce Department reviews and approves benefits for the non-HMO insurers.

"It's very important to ensure that Minnesotans have good information about their health care options," said Minnesota Health Commissioner Dr. Ed Ehlinger. "We released the provider network information today so that in the weeks prior to the October 1 roll-out of MNsure, people have time to do some research and weigh their options. One of our priorities going forward is to work with MNsure to make sure that essential benefits are provided and that insurers have networks large enough to ensure that patients get the right care when they need it."

Minnesota is one of 31 states in the country that can deny rates requested by insurance companies based upon whether the rates are justified. The Department's actuaries conduct statistical analyses and closely scrutinize the assumptions that health insurance companies use to develop rates. The new plans and rates recently approved that will be available during open enrollment include many consumer protections. Those protections include making all health insurance available to every Minnesotan, even those with pre-existing health problems and expanded benefit sets that provide free preventive care. Additionally, to protect consumers, Commerce Department staff reviewed all policy forms to ensure they included the consumer protections in state law.

Health plans included in MNsure will be sold during open enrollment which begins October 1, 2013 and coverage will take effect Jan. 1, 2014.

MNsure plans are categorized as bronze, silver, gold or platinum based on how much of the cost is paid by the insured person. For example, bronze plans are likely to have lower premiums but higher out-of-pocket costs such as deductibles, co-pays and coinsurance. In addition to these four "metal levels," high deductible "catastrophic plans" are available for young adults under age 30 and certain other qualifying individuals. All plans provide coverage for the set of essential health benefits that are now required by law.

Once a consumer decides what plan of coverage he or she wants to purchase, four factors can affect the premium rate: age, area of the state in which the person resides, whether the person uses tobacco, and how many people are covered by the plan. Minnesotans will want to visit MNsure or call the MNsure consumer call center to learn whether tax credits available exclusively through MNsure can be applied to their premiums to further lower their premium payment.

For more information on Minnesota's health insurance rates or the rate review process in Minnesota, please visit the Commerce Department's [website](#) to view the rates, frequently asked questions, and additional information about the new health care reform changes that begin January 1, 2014.

For more information on the 15 networks approved by the Department of Health visit MDH's website, <http://health.mn.gov/mnsurenetworks>, to review computer files of each network, displaying hospitals, clinics and chemical health providers. Each PDF file is organized by provider zip code and alphabetically within zip codes. Consumers will be able to search networks on the MNsure web site beginning October 1.

The Minnesota Department of Commerce is here to help.

Call our Consumer Response Team at 651-539-1600 or toll-free at 1-800-657-3602 (in Greater Minnesota) if you have any questions about your insurance or if you believe you have been a victim of a scam or fraud.