

MNsure and Other Public Marketplaces: Coverage Options and Your Health Coverage



Part A: General Information

Health Insurance Marketplaces offer citizens a set of health care plans from which they may choose to purchase a health insurance policy and may be able to obtain a federal tax credit to lower the monthly premium. State of Minnesota employees who receive the full employer contribution towards coverage offered through SEGIP will generally not be eligible for a tax credit. However, employees who work part-time, and are not offered the full employer contribution, may qualify for a tax credit to buy coverage through a Marketplace.

What is MNsure?

MNsure is the Marketplace for Minnesota citizens. It gives you "one-stop shopping" to find and compare private health insurance options. You may be eligible for a tax credit that lowers your monthly premium for health insurance plans sold through MNsure, or for free or low-cost insurance from Medical Assistance or MinnesotaCare. Visit the MNsure website at www.mnsure.org for more information.

Does Employer Health Coverage Affect Eligibility for Tax Credits through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and you may wish to enroll in your employer's health plan. However, if your employer's offered coverage does not meet those standards you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing, or MinnesotaCare.

Your employer's health coverage meets the standards if the cost of a plan offered to you (coverage for only you, the employee) is not more than 9.66% of your household income for the year (this is the 2016 percent and it increases annually; and if the plan pays at least 60 percent of total allowed benefit costs (referred to as "minimum value"). The coverage the State offers employees receiving the full employer contribution meets both of these standards. State employees who receive a partial employer contribution, no contribution, or no offer of coverage may qualify for a tax credit through a Marketplace.

If you are seeking help paying for health coverage through MNsure, you will need to provide information about your employer's coverage on your application. Ask your Human Resources department to complete the Health Coverage from Jobs (Appendix A) form. If you are not offered health coverage through your employment, you do not need to complete this form.

How Can I Get More Information?

A Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. The information you may need is available at:

- If you live in Minnesota please visit www.mnsure.org or call 1-855-3MNsure (1-855-366-7873).
- To find your Marketplace if you do not live in Minnesota please visit www.HealthCare.gov.
- Your Human Resources department can explain your eligibility for health coverage offered through your State employment.
- For information about your dependents' eligibility or about the health coverage offered through State employment see the summary plan description at mn.gov/mmb/segip or call SEGIP at 651.355-0100.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name State of Minnesota		4. Employer Identification Number (EIN) 81-1037253	
5. Employer address 658 Cedar Street, 400 COB		6. Employer phone number 651-355-0100	
7. City St. Paul	8. State Minnesota	9. Zip code 55155	
10. Who can we contact about employee health coverage at this job? SEGIP – benefit specialist			
11. Phone number (if different from above)		12. Email address segip.mmb@state.mn.us	
13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months? - As your employer, we offer a health plan to most employees: - You are likely eligible for employee health insurance coverage if you work on average 30 hours per week or more and are not appointed to work for a Season. - If you are appointed for a Season and expected to work on average 30 hours per week and to work more than 6 months you are likely eligible for employee health insurance coverage. - If you work on average 20 to 29 hours per week you may be insurance eligible if you are not a student worker, intern, temporary classified employee, emergency employee, or intermittent worker. - With respect to dependents we offer coverage for: - Your spouse provided you are lawfully married under the laws of the State of Minnesota. - Your children, including your biological, adopted, placed for adoption, stepchildren, and certain foster children until the age allowed under the plan. - Your grandchild if: (1) the grandchild is unmarried, dependent upon you for principal support and maintenance and lives with you, and if your child (the grandchild's parent) is unmarried and no more than 18 years of age; or (2) the grandchild is dependent upon you for principal support and maintenance and has resided with you continuously since birth; under both provisions the grandchild is eligible until the age allowed under the plan. - Your disabled child of any age or marital status, if that child is incapable of self-sustaining employment by reason of developmental disability, mental illness or disorder, or physical disability, and chiefly dependent upon you for principal support and maintenance, and you must provide proof of such incapacity and dependency not more frequently than annually as requested by your health claim administrator. - Any other individual required by state or federal law to be covered.			
14. Does the employer offer a health plan that meets the minimum value standard*? Yes			
15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs. a. How much would the employee have to pay in premiums for this plan? \$15.33 b. How often? Twice a month			
16. What change will the employer make for the new plan year? <i>Unknown at this time. You can check with your Human Resources Office.</i>			

* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefits costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).