

The Affordable Care Act (ACA) was passed by Congress in 2010. This legislation sets a foundation for a variety of health care reform policies, notably including a mandate for all Americans to carry health insurance coverage; and a mandate that all states provide an on-line health insurance marketplace for consumers (states could also choose to designate the federal government’s marketplace as the tool to be used by their residents).



Minnesota has chosen to develop its own health insurance marketplace, called, “MnSure”.

- It is a web-based tool that allows consumers to enter information from a computer with internet access and provides real-time enrollment processing.
- It will be as resource for several different groups of consumers, including people seeking to receive a health insurance subsidy such as:
 - ... Medical Assistance (MA) or Advanced Premium Tax Credits (APTC)
 - ... People without access to employer sponsored health insurance seeking an easy way to compare plans
 - ... Small businesses seeking a health insurance plan for their employees.

... an additional 5,000 residents (3,000 cases) projected to enroll with the ACA mandate and eligibility expansion policies.

No “new” levy will be needed to fund these positions because the feds have increased our match for existing positions as well.

Counties will use MnSure to determine eligibility for Medical Assistance, beginning October 1, 2013.

- Because of the federal mandate for health insurance, many thousands of Minnesotans are projected to use MnSure starting this fall.
- [Olmsted County expects to serve approximately 23,000 residents with Medical Assistance through MnSure. These numbers include](#)
 - ... 18,000 residents (10,500 cases) who are currently enrolled

The technology system used to power MnSure, called ‘Curam’.

- It will eventually provide significant efficiencies to the administration of Medical Assistance and other public assistance programs.
- The process of implementing this new technology requires substantial effort on the part of counties and the state to ensure an accurate and responsive system for clients.

In order to meet the needs of the increased caseload and the new system, Olmsted County Board of Commissioners approved 3.65 new FTEs to work in the Family Support and Assistance division of the Community Services Department.

Currently, 50% of all county costs for administration of Medical Assistance are refunded through federal and state funds. **IN RECOGNITION OF THE INCREASED COSTS OF IMPLEMENTATION OF MNSURE AND ACA, THE FEDERAL GOVERNMENT (HHS) HAS AGREED TO REFUND 75% OF THESE COSTS TO MN COUNTIES** beginning in the fall of 2013.

This Means...

Olmsted County will receive 25% more funding than budgeted for all MA eligibility work and the approved positions to implement MnSure will require no new county tax levy.

