



BenefitsMN

Group Health Insurance Benefit Options for Nonprofits



Why is MCN building an AHP now?

Changes in the health care laws for geographic and industry requirements

New competition in MN creates an opportunity

Continued strong interest from MCN members

Nonprofits are stronger together.



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History and Timeline

- Early 2018: Gallagher & MCN met to discuss starting AHP
- Spring 2018: Interest survey sent to member organizations
- Summer 2018: Trust formed, AHP Team Lead hired at MCN
- August 2018: First trustee meeting
- Fall 2018: Survey #2 and census information sent to nonprofit orgs
 - Advisory Committee small group meetings
 - Medica secured as insurance carrier
- Fall-Winter 2018: Plan and network selection, including dental options



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Timeline

- January 2019: Department of Commerce initial meeting
- January - March 2019: Third Party Administrator identified
- March 2019: Department of Commerce reviews and approves proposed plan structures
- Spring 2019: Organizations receive plan and rate information
- Ongoing 2019: Comprehensive plan information shared with MCN member organizations interested in joining BenefitsMN
- January 1, 2020 Benefits renewal rate for most MCN members
- 2020: Begin exploring ancillary benefit options (vision, life)



BenefitsMN Strengthening the marketplace

- Plans will meet ACA requirements and the more stringent Minnesota state-required benefits
- Plans will be filed with the state, and will be approved by the MN Department of Commerce



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Other considerations

- Accessibility for Greater Minnesota nonprofits
- Accessibility for small nonprofits (2+ eligible employees)
- Creating a transparent, thoughtful, and sustainable long-term plan
- BenefitsMN will not compromise on our values



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Eligibility Requirements

(tentative as of January 2019)

- Current Minnesota Council of Nonprofits member organization based in Minnesota with any (c) nonprofit status
- Must have at least 2 benefits eligible employees
- Employers must contribute at least 50% towards employee premiums
- Participating organizations must commit to two years with BenefitsMN
- Departing organization will have to comply to a two-year wait period to rejoin BenefitsMN



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- Special Enrollment in 2019 (June/July)
- Ongoing Enrollment: Jan 1st, annually
- Four Plans
 - Traditional
 - High Deductible Health Plan
- Five Networks
 - Open
 - ACO networks

What we know so far

- Competitive pricing/rates
- 5 Year Age-Bands
- 2 Year Commitment
- 2 Year “Blackout” Period
- Value-Adds
- Delta Dental options



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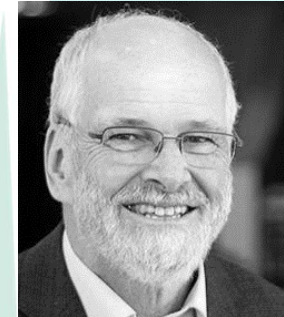
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Let us know if you're interested in joining!