

Minnesota's health exchange reports record number of signups

February 9 2017, by Kyle Potter

A record number of residents signed up for private insurance this year through Minnesota's health exchange, officials said Thursday, attributing the spike in part to uncertainty over the federal health care law and a novel state program that offsets skyrocketing premiums.

MNsure, the [health](#) exchange Minnesota created through the federal Affordable Care Act, signed up more than 117,000 people during the three-month open enrollment period for 2017 that ended Jan. 31. MNsure extended a special, one-week enrollment window that closed Wednesday night.

Signups on the individual market, where shoppers who don't already have coverage through employees or government programs can buy it, were up by more than a third from last year, exchange chief executive Allison O'Toole said.

At both the state and federal level, health insurance exchanges like MNsure have a cloudy future. President Donald Trump has vowed to replace the Obama-era [health care law](#), and Republicans who control Minnesota's Legislature have indicated they'll move to abolish MNsure in the meantime.

Combined with concern about shrinking plan access in Minnesota's fragile health insurance market, O'Toole said that uncertainty might have prompted more Minnesota residents to try to lock in coverage before there are massive changes.

"They wanted to make sure that they got covered, and they did," she said.

Minnesota provides a contrast for the rest of the nation, which saw an overall decrease in health plan signups in the open enrollment period that ended Jan. 31. As premiums across the country increased for 2017, Minnesota saw some of the worst hikes: from 50 percent to 67 percent, on average.

But Minnesota officials' response was unique. After months of back and forth, Democratic Gov. Mark Dayton and the state's Republican Legislature agreed late last month to tap \$312 million in rainy day budget reserves to help offset rising monthly premiums for shoppers who don't get federal subsidies through the exchange.

MNsure's initial data shows 41,000 of its shoppers will receive the state's new 25 percent discount—a sum that doesn't include residents who purchased coverage through insurance agents or directly from health plans. The state anticipated roughly 125,000 would get the financial relief, lowering monthly payments by an average of \$130.

Even more residents qualified for federal subsidies through MNsure, getting an average discount of \$621 a month.

No matter what changes lawmakers make for next year and beyond, O'Toole stressed that anyone who bought and paid for coverage is guaranteed it will last through 2017. After signups in an extended enrollment period ended Wednesday night, she immediately pivoted to defend the exchange.

"Please don't take Minnesotans backward," she said.

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