

# Minnesota. Land of 10,000 reasons to get health insurance.



And now  
one great  
place to  
find it.

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## MNsure is a new marketplace where small businesses can compare, choose and get quality health care coverage that best fits their budget and meets their employees' needs.

Shop through MNsure and offer your employees a broad choice of plans and insurance companies, all in one convenient place. If you are unable to provide health coverage to your employees, you can refer them to MNsure to find a plan and apply for financial help.

### Choice, value, convenience

MNsure is changing the way your small business shops for health coverage.

**Choice:** One-stop shopping with a broad range of plans from multiple insurance companies.

**Clear Information:** The site describes each plan in plain language so you can make side-by-side comparisons.

**Streamlined Administration:** One monthly bill, no matter how many plans you choose, and easy online tools for updating and managing business and employee information.

**Quality Coverage:** Every plan provides coverage for doctor visits, hospital stays, maternity care, prescriptions, mental health services, emergency room care, preventive care and more. Dental plans are also available.

**Help:** Purchase online at [MNsure.org](https://MNsure.org), work with a local broker/agent or community organization, or get help from trained specialists over the phone through the MNsure Contact Center (1-855-3MNSURE).





## Key Dates

### October 1, 2013

Enrollment opens.

### November 15 – December 15, 2013

Special Small Business Open Enrollment: certain participation and contribution requirements are waived.

### January 1, 2014

Coverage begins; all individuals are required by federal law to have health insurance.

Research shows that small business owners feel responsible for their employees' welfare, and providing health insurance is part of that.

*Salter Mitchell Market Research Report, August 2012.*

## What businesses can use MNsure?

Businesses with 2-50 employees can take part.

Businesses must:

- At a minimum, offer coverage to all full-time employees.
- Have a principal business address in Minnesota.  
*or*
- Offer coverage to each eligible employee through the employees' primary work site in Minnesota.

## Ways to provide coverage

MNsure gives you the flexibility of choice and cost control so you can offer your employees one of these options:

1. **Broad Choice** — You set the dollar amount you'll pay toward premiums and let employees choose from virtually every plan offered through MNsure.
2. **Metal Level** — You choose one coverage level (e.g., bronze, silver, gold, platinum) and let employees choose the plan and insurance company at that level.
3. **Single Plan** — You choose one insurance company and plan for all employees.

## Lower your cost

Only through MNsure can you qualify for a tax credit that can lower your cost. Businesses with fewer than 25 employees, that purchase through MNsure, may be eligible for tax credits to help pay for employees' coverage. Starting in 2014, the tax credit covers up to 50 percent of employer paid premium costs for taxable organizations and up to 35 percent for tax-exempt organizations. To qualify, you must:

- Provide health insurance to your employees.
- Pay at least 50 percent of employee-only health insurance premiums.
- Pay average annual wages of less than \$50,000.

Visit <http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers> for more information, and consult your tax advisor.

Learn more and sign up for updates at: [MNsure.org](http://MNsure.org)

Call toll-free to get help in multiple languages: 1-855-3MNSURE (1-855-366-7873)

Talk with your broker/agent or contact MNsure to find a certified, licensed broker or community organization working with MNsure.