


Keeping Minnesotans Covered During Medicaid Unwinding: *Employer Resources*



 15-25% of the 1.5M or 1 in 4 Minnesotans now enrolled in the state's health care programs could change coverage during the unwinding of pandemic-era policies.

 A majority of those losing public coverage — or nearly 200k Minnesotans — likely eligible to transition to employer sponsored insurance.

Preventing avoidable gaps in coverage for Minnesota employees

Now that the COVID-19 public health emergency has ended, eligibility reviews have returned for the state's public programs, Medical Assistance and MinnesotaCare, which currently cover 1.5 million or 1 in 4 Minnesotans. As pandemic-era policies end, it is estimated that nearly 380,000 Minnesotans could move off these programs.

Minnesota employers have a critical role to play in helping to keep Minnesotans covered. The state's strong labor force participation numbers – upwards of 67% and 7th highest in the nation – show the importance of employer-sponsored insurance (ESI) in the health coverage ecosystem.

For many, this will be the first time in 3 years – if not the first time ever – they'll be exploring healthcare options with their employer. ESI is different in many ways from state programs and employers should be aware of some of the common questions employees may have as they select their new coverage.

Steps Minnesota employers can take to support employees



Remind employees on Medicaid to update their contact information with their county and watch for important information in the mail – watch for the circle in blue when it's time to renew. More information on what to know and how to complete a renewal is available at <https://mn.gov/dhs/renewmycoverage/>



Losing Medicaid is considered a "qualifying life event". Employees have 60 days to elect employer-sponsored coverage after losing coverage, so employers and Human Resources Departments should share information about available healthcare options, including premium and deductible amounts, as soon as possible.



Encourage employees to explore other healthcare options they might be eligible for, like a MNsure marketplace plan with low or no premiums. These are comprehensive plans that cover doctor visits, hospital stays, prescriptions and emergency care. For employees 65 years old and older, Medicare may be an option.



Remind employees that changes in circumstances, like growing their family, marital status changes, new diagnoses, etc. – may make them eligible for Medicaid or MinnesotaCare again. They can apply at any time, and there are no limits on how many times someone can apply.



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