NAMI Minnesota to Partner with MNsure

Starting January 1, 2014, all Americans must have health insurance, with very few limited exceptions. To help make insurance affordable, tax credits are available and in Minnesota Medical Assistance was expanded to include low income adults. Many people with mental illnesses faced barriers to accessing insurance due to a pre-existing condition, no coverage for mental health treatment, high deductibles or not meeting disability criteria for Medical Assistance.

NAMI Minnesota recently received a grant to provide outreach and assistance to people with mental illnesses and their families to access insurance through Minnesota’s health care exchange MNsure. NAMI Minnesota is collaborating with mental health providers to ensure statewide outreach.

MNsure offers multiple health plans from insurance companies all in one easy-to-shop location. People will be able to compare plans side-by-side to see how price coverage and features differ. MNsure is also the only place Minnesotans can go to obtain federal tax credits to help pay health insurance premiums. A single individual earning less than $45,000 a year or a family of four earning less than $94,000 a year, will likely qualify for a tax credit.

Why is MNsure important to the mental health community?

- All plans under MNsure must cover mental health and substance use disorder treatment, and must follow mental health parity laws.
- There are no exclusions or waiting periods for individuals with pre-existing health conditions.
- Medical Assistance has expanded. People can be eligible for Medical Assistance based on income, not just based on having a disability.
- MinnesotaCare will no longer have waiting periods or a $10,000 cap on inpatient hospital services.

The open enrollment period for private insurance for individuals and families is through March 31, 2014. However, individuals may apply and be eligible for Medical Assistance and MinnesotaCare at any time throughout the year.

As a MNsure Official Partner, NAMI Minnesota is helping spread the word about MNsure, as well as assisting people to enroll. NAMI Minnesota also has official MNsure materials such as bookmarks and posters to distribute to mental health organizations. Please contact NAMI Minnesota if you would like MNsure materials.

Find out more information by visiting MNsure.org or by contacting NAMI Minnesota at (651) 645-2948, or emailing the MNsure Project Director, Dara Larson at dlarson@namimn.org.