



**Testimony of Allison O'Toole, Interim CEO, MNsure  
U.S. House of Representatives Committee on Energy and Commerce  
Subcommittee on Oversight and Investigations**

**September 29, 2015**

Good morning, Chairman Murphy, Vice Chairman McKinley, Ranking Member DeGette and distinguished members of the subcommittee. My name is Allison O'Toole, and I'm the interim CEO of MNsure, Minnesota's online health insurance marketplace. Thank you for inviting me here today. I'm honored to have this chance to share with you the success we are seeing in Minnesota.

Let me begin with an update on how MNsure is positively impacting Minnesotans. Building the MNsure marketplace has been no easy task. However, we have made tremendous progress providing hundreds of thousands of Minnesotans with affordable, comprehensive coverage.

For the purposes of background, I want to provide the committee with a full picture of where we are today:

- Since October 1, 2013, more than 500,000 Minnesotans have used MNsure to shop, compare and enroll in quality, affordable health insurance coverage.
- As a result, Minnesota has the lowest rate of uninsured in state history and one of the lowest in the country.
- In our first year, the uninsured rate dropped by a whopping 40 percent. Now, more than 95% of Minnesotans have health care coverage.
- In 2014 alone, Minnesotans saved more than \$31 million in tax credits.

- MNSure is financially sustainable. We have a balanced, conservative and sustainable budget that is based on real numbers and real experience.
- We've come a long way since our clunky launch two years ago. The last 18 months have brought measurable progress – along with a deep commitment to transparency and accountability.

Minnesotans like Richard Handeen, a cattle farmer in rural Minnesota, who with his newly purchased coverage through MNSure went to the doctor for the first time in years, discovered he had cancer, and was able to successfully treat it. Today, he is cancer free.

MNSure is helping Minnesotans like Jake Sanders. Jake is a small business owner. He and his wife have three small children, one who has had a pre-existing condition since birth. MNSure allowed Jake to find a lower-cost policy for his family, and he knew his son would be covered.

**All across Minnesota, MNSure is making a difference. Minnesota has one of the best rates of coverage in the nation at 95 percent.** Covering more Minnesotans has always been our foundational goal since day one. And using that as a benchmark, I am encouraged that we are moving decidedly in the right direction.

**MNSure's technology performance has improved dramatically.** "Clunky." "Rocky." "Disastrous." All words used to describe MNSure's rollout. Like people all over the country, I wish it had gone better for Minnesotans. And we dedicated the next 6 months making sure that it was. After lots of hard work, there was a night and day difference between the first and second open enrollment periods. Our dedication to improving MNSure continues.

**MNsure is the single front door for all Minnesotans looking to get health insurance coverage, including access to qualified health plans, Medical Assistance and MinnesotaCare.**

All state exchanges faced a high bar, but MNsure had an even more ambitious project scope because we were the first state in the nation with a basic health plan, MinnesotaCare. This added complexity to the MNsure IT system's eligibility determination process because we are integrating eligibility screening for a unique and highly complex public program in addition to qualifying Minnesotans for Medicaid and Advanced Premium Tax Credits. As a result, Minnesotans are able to go to one place to apply for one of three different health insurance programs.

As we approach MNsure's third open enrollment period, there is plenty of work ahead. Our IT teams are hard at work adding functionality, improving website performance and ensuring a positive consumer experience. There is also a very strong focus on improving MNsure's functionality for Medical Assistance and Minnesota Care.

One final point. Minnesota legislators recently created a health care task force. This 29-person bi-partisan task force of health care and community leaders will help address questions like access to care and financing. I am thankful to these Minnesota legislators for their thoughtful approach to addressing many tough questions that remain for Minnesota's health care programs.

Thank you again for inviting me here today. As MNsure's Interim CEO, my eyes are squarely focused on preparing for the third open enrollment period, improving the customer experience, setting and implementing a smart budget, and making sure as many people as possible take advantage of the products MNsure has to offer. After all, people like Richard, Jake and his family are depending on it. I look forward to your questions.