

At a recent County Board Meeting, the Renville County Commissioners acting as the drainage authority for the county's 151 ditch systems made a commitment to begin the process of "Redetermination of Ditch Benefits" for five ditch systems every year. The commissioners were granted the authority to manage ditches under the first public drainage act that was passed by the Minnesota Legislature in 1867. As part of the management criteria the County Board is responsible for ditch system repair and maintenance. Funding for the system repairs is collected according to the benefit values assigned to all property across Renville County.

The need for redetermination of the county's current drainage systems is due to several factors:

- The drainage systems have been stressed with high water years that began in the fall of 2009 causing tile and open channel failures.
- Ditch Maintenance and Repair Costs have steadily increased from an overall total in 2009 of \$535,172 to \$1,557,029 in 2012.
- Age of the drainage systems: some of the tile is old –early 1900 vintage. It is collapsing and needs to be replaced.
- There is heavy utilization of the systems due to an increased use of pattern tile systems, rapid urban runoff, and private drainage improvement projects.

- Most recently, new tile installations are doubling the size of the public system every two years.
- Ditch system maintenance calls have nearly tripled from 100 calls in 2009 to 275 in 2012
- Over the years many acres of land draining into the systems have not been assessed ditch benefits.
- Ditch benefits were determined many years ago- early 1900's and are unrealistic with current land values and the repair and maintenance costs, to keep the public drainage systems working properly.

The next steps in the Redetermination of Benefit process will be three ditch viewers appointed to perform the redeterminations and report the new benefit and values for all lands within a watershed. The viewers must be disinterested residents of the state qualified to assess benefits and damages. The viewers need to have knowledge of agriculture, topography, residential developments, and soils of the area. They must be able to interpret soils maps, aerial photos and engineering and survey data. An engineer may be appointed to assist the viewers. Upon completion, the viewers' report will be filed with the County Auditor. The Auditor will prepare a property owners' report that will be mailed to each property owner affected by the drainage system. Within 30 days of mailing the report, a hearing will be held to discuss the results of the report. This hearing is similar to the final hearing when a new drainage system is established. The redetermined benefits will replace the original benefits assigned by viewers many years ago. According to MN Statute, the redetermined benefits must be used in place of the original determinations in all subsequent proceedings related to the drainage system.

Conducting a redetermination of benefits also triggers a state law requiring a 1-rod – 16.5' buffer strip along each side of the open ditch bank. Each ditch system has an account that will compensate the landowners to establish the strip. The landowners will still own the strip and will need to control any weeds that may grow in the buffer area. The purpose of the buffer strip is to prevent damage to the ditch from natural events and farming practices. The buffer strip will allow the county better access to maintain the ditch channels. Currently, the window of time to maintain ditch channels is very slim. Ditch work can only be accomplished in the spring before planting and in the fall from after harvest until the ground is frozen. With the establishment of buffer strips, ditch washouts and tile system outlet pipe repairs could be completed during the growing season, thus preventing more serious erosion problems from occurring and reducing maintenance costs as well as better protecting the environment and water quality.

Each county ditch system has an individual account and financial records that are maintained by the County Auditor. Lien payments, assessments, interest and other proceeds are deposited in the drainage system accounts. All expenses for establishing, constructing and maintaining drainage systems are paid from the accounts. The county can hold 20% of the benefit value for repairs and maintenance in the individual ditch system's account.

**REDETERMINATION** DITCH BENEFITS BEGINS IN RENVILLE COUNTY

ITCH BENEFITS BEGINS IN REMAILEE CO

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Recently, some of the ditch fund accounts have been operating in the red and have had to borrow funds from the county's general fund to make repairs. These loans are paid back from the ditch account with 3% interest. In December of 2012, the County Commissioners made a commitment to raise the fund balances in the ditch accounts through special assessments to bring the accounts back to within 20% of the benefit value of the systems.

The Renville County public drainage system is the infrastructure that drains surface and subsurface water from farmland assisting local farmers and landowners in agricultural production and city storm water management. Currently there are 3500 miles of drain tile and 768 miles of open drainage channels that drain water from roughly 600,000 acres. A few of the county ditches and tiling systems were established as early as 1897 and as recent as the 1990s. The first decision on a county ditch was made on July 15, 1897 at a regular county board meeting. County Commissioners acted on a petition for laying out a county ditch in the townships of Bandon, Camp, and Birch Coulee. Board members voted to proceed with the initial steps in establishing the ditch, citing it would be a public health benefit and utility. After reviewing the viewers' report, the commissioners approved building the first county ditch and it was known as Ditch Number 1. According to a Renville County history book published in 1916, \$462,000 had been spent to that point in time on county and judicial ditches. At the same time, new ditch projects were either underway or being petitioned and would cost approximately \$1,400,000 to bring the total number of ditches to 89. Today, the county drainage systems are contained within four watersheds: Hawk Creek, Buffalo Creek, Crow River, and High Island. Eventually the water from the watersheds flows either south to the Minnesota River Basin or East to the Crow River Basin and then to the Minnesota, Crow or Mississippi rivers and then eventually out to the Gulf of Mexico. The surface and sub-surface water is drained from Renville County locally and ends up in the ocean globally.



## Affordable Care Act, MNSUIC Health Exchange, and Renville County Residents

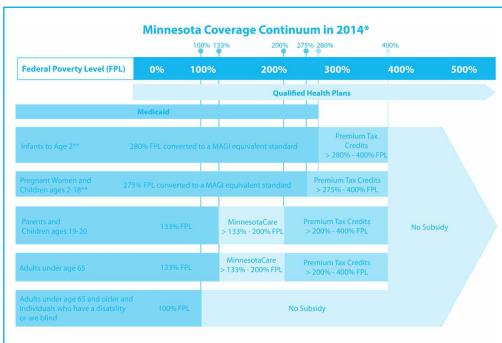
The Affordable Care Act (ACA) passed at the federal level led to Minnesota legislation establishing MNsure as a State Health Exchange. Then Renville County Commissioners approved hiring two additional Eligibility Workers for the county's Human Services department to meet the county's increased workload demands for **MNsure**. Currently, county staff assists 2,786 citizens representing 1,328 Renville County households with their health insurance needs offered through the federal Medical Assistance (MA) Program and the state's MinnesotaCare program. 18% of Renville County's total population of 15,730 as of the 2010 census are currently eligible and enrolled in one of these two programs. Renville County's Human Services Director, Jerry Brustuen, anticipates there will be an additional 280 county residents representing 150 new households that will be eligible for the new healthcare Insurance Affordability Programs. County eligibility workers will receive special training in August to work as In-Person-Assisters helping eligible residents navigate the new Insurance Affordability Programs (IAP). The IAPs are financial assistance programs including MA, Minnesota Care, and the new Advance Premium Tax Credits (APTC). The APTC are payments of a premium tax credit on an advance basis to help individuals purchase and enroll in a qualified health

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plan through **MNsure**. Eligibility for these programs including the APTC is based on the Federal Poverty guidelines. For example a family of 4 at 400% of the Federal Poverty Guidlines could have an income up to \$94,200 annually and be eligible for an Advanced Premium Tax Credit. See Minnesota Coverage Continuum Chart below for details. The 2013 Federal Poverty Guidelines can be found at http://www.familiesusa.org/resources/tools-foradvocates/guides/federal-proverty-guidlines.html Enrollment for the insurance programs will commence on October 1, 2013 for an insurance effective date of January 1, 2014. For more information on **MNsure** see the enclosed insert. Watch for more information regarding MNsure and the various programs in newspapers, on TV, radio, and online starting later this month. For MNsure on the internet go to *http://www.mn.gov/hix/*.

The changes in the health insurance programs began on March 23, 2010, when President Obama signed into law, the Patient Protection and Affordable Care Act (ACA). The law put in place comprehensive health insurance reforms:

• Expansion of Health Insurance Marketplace in every State with Exchanges



\* Subject to additional federal guidance related to maintenance of effort requirements.
\*\* Income standard in effect on June 1, 1997, must be maintained to comply with the CHIP maintenance of effort

Department of Human Services May 7, 2013

- Providing Small Business Health Insurance Tax Credits
- Allowing States to Cover More People on Medicaid
- Relief for 4 Million Seniors who hit the Medicare Prescription Drug "Donut Hole"
- Cracking Down on Health Care Fraud
- Expanding Coverage for Early Retirees
- Providing Access to Insurance for Uninsured Americans with Pre-Existing Conditions
- Extending Coverage for Young Adults
- *Providing Free Preventive Care*
- Prohibiting Insurance Companies from Rescinding Coverage
- Methods for Consumers to Appeal Insurance Company Decisions
- Regulating Annual Limits on Insurance Coverage
- Holding Insurance Companies Accountable for Unreasonable Rate Hikes

On March 20, 2013, Governor Mark Dayton, signed into Minnesota state law, Health Exchange legislation enacting a part of the federal ACA for the state. The Minnesota legislation created a new marketplace for individuals and small companies to purchase health insurance known as MNsure. Minnesota is one of 17 states establishing state-based exchanges, with 7 states planning to form partnership exchanges and 27 states opting to utilize the federal exchange. As of January 1, 2014, U.S. citizens and legal residents must obtain health insurance coverage or face monetary penalties. MNsure will offer individual plans and also provide a place for businesses with fewer than 50 full-time employees access to compare, choose, and purchase quality health care coverage that best fits their needs and budget. Nine health care insurers have submitted their plans to sell insurance through the MNsure exchange and are currently awaiting approval by the Minnesota Department of Commerce. The Governor's office estimates that 1.3 million Minnesotans, or one in five, will use MNsure to access health coverage and a projected 300,000 previously uninsured Minnesotans will gain coverage through MNsure by 2016.

MNsure will be available on October 1, 2013 to purchase health coverage with an effective date of January 1, 2014.

# Childhood Experiences linked to long-term health outcomes

For two decades, research by the Center for Disease Control and Prevention (CDC) and other states has demonstrated over and over again the powerful impact of Adverse Childhood Experiences (ACEs) on health, behavioral, and social problems. An extensive and growing body of research documents that adverse childhood experiences those causing toxic levels of stress or trauma before age 18 which changes brain chemistry-are specifically linked to poor physical and mental health, chronic disease, lower

educational achievement, and lower economic success in adulthood.

"I have always been fascinated with early childhood brain development" said Jill Bruns, Renville County Public Health Director, "So when the CDC released findings on adverse childhood experiences and life-long health outcomes, I was intrigued."

The Minnesota Department of Health surveyed 13,520 Minnesota adults in 2011 and found that 55 percent of them reported having at least one adverse childhood experience (ACE). The four most common adverse experiences reported by adults include verbal abuse at 28 percent, a drinking problem in the household at 24 percent, mental illness in the household 17 percent, and physical abuse at 16 percent.

> "The significance of this study is that it shows that these experiences, not only immediately affects a child's health and learning ability, but can significantly affect the health

and well-being of adults decades later. These ACEs are much more common in Minnesota than one might expect," said Bruns. "Our task now is to learn from this information and use these insights to better support children and families."

Minnesota's results are consistent with those found by the initial ACE study and in other states. First, ACEs are common; second, ACEs frequently occur together, and third, higher ACE scores put a person more at risk for poorer health and well-being outcomes as an adult. For example, the study found the following associations between ACEs and outcomes.

• 19 percent of adults with five or more ACEs rated their health as "fair or poor" compared to 9 percent of adults with no ACEs.

• Minnesotans reporting five or more ACEs were more than twice as likely to have had asthma, than adults reporting no ACEs.

• Minnesota adults who were frequently worried or stressed about having enough money for shelter and nutritious meals were more than 2.5 times more likely to have experienced five or more ACEs than adults who had these feelings less often.

Though this research shows that adversity increases risk, it is also clear that adversity is not destiny and many people with high ACE scores overcome challenging childhoods. Keeping track of these adverse experiences is important to gain a better understanding of them and their effect on society.

"The hopeful part of ACEs research is that it is stimulating communities to take action to protect children early in their lives and find new ways to help children, families, and communities to become more resilient," Bruns said.

Renville County Public Health and RAPAD (Renville Alliance for the Prevention of Alcohol and Drugs) will be hosting a seminar on ACEs in late August for those working with children: teachers, social workers, nurses, day care providers, etc. The goal is to increase understanding and rally around the idea of combating the negative effects of ACEs with the concept of resiliency. For example, positive experiences at school or a loving adult involved in a child's life can help a child overcome exposure to ACEs.

> PRSRT STD ECRWSS U.S. POSTAGE

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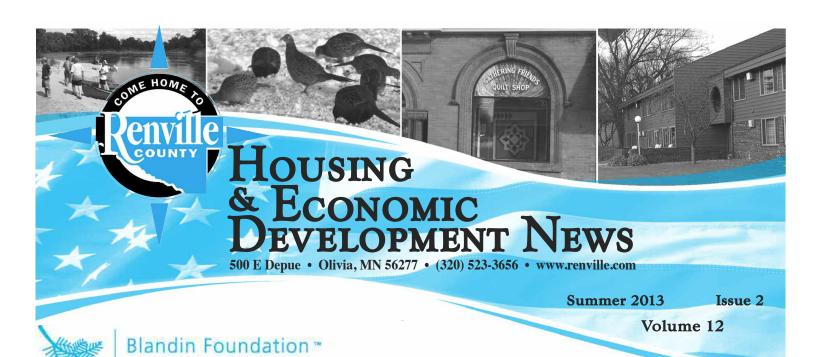
## For more information contact Renville County Public Health Services 320-523-2570.

County Phone Numbers						
Administrator	320-523-3710	Heartland Express		800-450-7964	Sheriff	320-523-1161
Assessor	320-523-3645	Heartland Community		320-523-1842	Veterans Service	320-523-3763
Attorney	320-523-2661	Action Agency Inc.	or	877-523-1842	Water Planning & HHW	320-523-3706
Auditor/Treasurer	320-523-2071	Hospital		320-523-1261		
Court Services/Probation	320-523-3663	HRÂ/EDA		320-523-3656	County Commissioners:	
Court Administration	320-523-3680	Human Services		320-523-2202	Randy Kramer, District #1	320-365-3094
Environment & Community		Landfill/Solid Waste		320-523-1505	Bob Fox, District #2	507-557-8265
Development	320-523-3768	License		320-523-3612	Paul Setzepfandt, District #3	320-365-3270
Extension	320-523-3713	Public Health Nursing		320-523-2570	John Stahl, District #4	320-523-1283
Hawk Creek	320-523-3666	Public Works		320-523-3759		320-765-2578
Heartland Express	320-523-3589	<b>Recorder/Abstractor</b>		320-523-3669	LaMont Jacobson, District #5	320-705-2578



500 E. DePue Ave. Olivia, MN 56277

Phone: 320-523-3710 Email: admin@co.renville.mn.us Web site: www.co.renville.mn.us ECRWSS Postal Customer



### Bird Island, Buffalo Lake, Hector Area Residents Complete Blandin Community Leadership Program Retreat

Twenty-two residents of the Bird Island, Buffalo Lake and Hector areas participated in a five-day leadership retreat this past January, the first segment of an intense eight-day training provided by the Blandin Community Leadership Program (BCLP). The team participated in follow-up workshops in May and will again in July 2013.

A program of the Grand Rapids-based Blandin Foundation, BCLP has provided experiential leadership training for more than 6,000 community leaders from more than 425 rural Minnesota communities since it began in 1985.

The goal of the Blandin Community Leadership Program is to develop and train a broad base of local leaders to build healthy communities. Topics covered during the retreat included: identifying and describing community issues and opportunities, effective interpersonal communication, building social capital appreciation personality differences, managing interpersonal



Bird Island, Buffalo Lake, Hector Participants in BCLP training January 28 – February 1 included: Top row Left: Joyce Nyhus, Vic Klimoski (trainer), Randy Pederson, Nate Scharmer, Jon Koeberl, Middle Row Left: Carrie Ahlbrecht, Jason Berg, Garrett Backes, Patrick Callahan, Julie Osterfeld, Julie Pederson, Julie Sander, Brad Baumgardt, John Dotson, Roxanne DeLille (trainer), Front Row Left: Annie Tepfer, Janine Kramer, Kara Scharmer, Shannon Hansen, Doug Erickson, Trish Sheehan, Marc Iverson, Barbara Hoyhtya, Diane Mitchell, Michele Rinne (observer)

social capital, appreciating personality differences, managing interpersonal conflict, understanding community power, mobilizing community resources, and goal setting.

"A healthy community depends on leadership engagement of community members," said Valerie Shangreaux, director of Blandin leadership programs. "The leadership demonstrated by these participants reflects their community, as well as to the region and to rural Minnesota."

BCLP training programs are funded entirely by the Blandin Foundation, whose mission is to strengthen rural Minnesota communities, especially the Grand Rapids area. Blandin Foundation works for vibrant rural Minnesota communities by investing in community leaders and working with partners to expand opportunity for all residents. Located in Grand Rapids, Minn., it is one of only a handful of foundations in the U.S. focused exclusively on rural communities and the largest rural-based private foundation in Minnesota. The communities of Fairfax, Franklin, the Lower Sioux and Morton have been accepted as a BCLP cohort for 2014; retreat dates are March 24-28, 2014 and workshop dates to follow of July 15-16 and September 30. If you are interested in applying for this program or are interested in learning more about the BCLP contact the HRA/EDA at 320-523-3656 or by e-mail at hra\_eda@mail.renville.com

# **Exploring Vicksburg Park**

#### Renville County s Vicksburg Park is located 10 miles south of Renville on County R

The Park is named for the now-abandoned ghost town which was located along the easterly border from the late 1860s until 1905. The Vicksburg Park area was home to Renville County's first business, a trading post established by French fur traders around 1783. In 1833, the fur trading post was run by Joseph Renville, whom the County was named after.

Vicksburg Park's 241 acres feature amazing and ancient granite and gneiss rock outcrops that tower high above the Minnesota River, a large sand bar and oxbow ponds. Due to the unique rock formations Vicksburg is home to the Juniper Hairstreak Butterfly, Five Lined Skink and other reptiles. Wildlife that can be found throughout the park includes a variety of bats, squirrels, rabbits, northern river otter, red fox, raccoons, whitetailed deer, mink, hawks, owls, wild turkeys and a variety of song birds.

Park amenities include a shelter, restroom facilities, opportunities for rustic camping and picnic area which includes spaces for camp fires. Visitors can enjoy the park by car on the nearly two miles of road that wander through grasslands and a dense canopy of hardwoods. Vicksburg's hiking trails are being improved and expanded and are suitable for hikers and extreme bike enthusiasts.

### **NEWS FROM OUR NEIGHBORS**

#### HECTOR ~

The Hector EDA is offering residential lots for sale at \$100 plus assessments, call 320-848-2122 for more information. Prairie View is a 34-Unit living facility located in Hector with on-site licensed

staff, a memory care unit and a wide range of optional home care services. Hector is celebrating its 135th anniversary this year. Be sure to join us for our yearlong celebration.

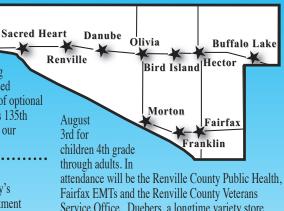
#### FRANKLIN~

Bids were received for phase four of the city's infrastructure improvements, the water treatment plant renovations are complete and the new well is in operation. The 38th annual Catfish Derby Days will be held July 26-28, visit:

http://home.mchsi.com/~franklin/catfish days. The KMS Memorial Ride will be held on August 10th, visit: www.kmsride.com. We look forward to seeing you in Franklin this summer!

### FAIRFAX ~

"Stars & Stripes" Crazy Day will offer many bargains in Fairfax July 25. The Farmer's Market will be held on Tuesdays from 4-6 pm on First Street SE just off Highway 19. The Fairfax library is sponsoring a "Dig into Reading" summer reading program for all ages. Lions Park received new playground equipment from the combined efforts of the Fairfax Jaycees, Lions and the city. To raise awareness of Childhood Depression, a bike-a-thon will be held at Fairfax Lions Park on



Service Office. Duebers, a longtime variety store, closed its doors at the end of June.

#### STAFF MEMBERS

Christina Hettig, Executive Director Linda Larsen, Housing Coordinator Susie Lang, Development Assistant Ron Louisiana, Maintenance

#### HRA/EDA BOARD

Chair, Joel Harmoning, District 2 Vice-Chair, Blair Anderson, At-Large Secretary- Treasurer, Mark Thiesse, District 4 Barbara Hoyhtya, District 1 Deb Lingl, District 3 Chad Kingstrom, District 5 Wendy Schwint, At-Large Ex Officio, Randy Kramer



Buffalo Lake Area Farm & Flea Market Saturdays 8:00am -12:00pm June 15 through the fall Buffalo Lake City Park Hwy 212 For more info: Doug 320-389-1006

#### Fairfax Farmer's Market

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Tuesdays 4-6pm Mid July - September 1st Street S.E. off Hwy 19 Fairfax For more info: Sara 507-426-7222

**Hector Farmer's Market** Wednesdays 3-6pm July through the fall Highway 212 & Co RD 4 (South Central Grain & Energy C- Store) For more info: LaVonne 320-848-2195

#### Morton Farmers' Market

Fridays 9am-3pm; or sold out Late June through the fall City Hall Parking lot (downtown Morton on highway 19) For more info: Shirley 507-697-6912

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#### **Olivia Farmer's Market**

Thursdays 2-6pm; July 11th through October City Parking Lot, 9th Street & Fairview (two blocks south of the stoplight, South of F & M Bank) For more info: Kathy 320-523-2162



\*\*\*\*\*An assortment of items available includes a variety of Minnesota Grown garden fresh produce from the rich black soil of Renville County. A large assortment of fresh breads, baked goods canned & pickled items, homemade mittens crafts, jams, jellies, flowers and lots of vegetables

### ECONOMIC DEVELOPMENT **REVOLVING LOAN FIIND**

The Business Revolving Loan Fund is a unique and flexible source of supplemental financing for businesses that have a positive economic impact on Renville County.

#### **INTEREST RATES AS LOW AS 2 %!**

**Building & Plant Renovations Energy Efficency Upgrades** Permanently Retaining Existing Jobs **Creating New Permanent Jobs Working Capital Loans** Start-up For more info contact, Chris Hettig,

Renville County HRA/EDA. Phone: (320) 523-3656 or E-Mail: chris@mail.renville.com

Funds made available by the Renville County Housing & Economic Development Authority, The American Recovery & Reinvestment Act, & a grant from the USDA Rural Business Enterprise Grants (RBEG) Program.

### Would your house like a little TLC?



maybe some insulation or windows? Those are just some of the eligible improvements under the Renville County Homeownership Program. Homeowners in Renville County may qualify for a no-interest loan of up to \$5,000 for half the cost of their home improvement project. Downpayment assistance also available to first time homebuyers. For more information call Renville County HRA/EDA at 320-523-3656.

Do you need a new furnace, or

<b>July 19-21</b>
<b>E</b> July 19-21
<b>July 24-28</b>
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August 10
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Buffalo Lake Days, Buffalo Lake Summerfest, Sacred Heart Corn Capital Days, Olivia Catfish Derby Days. Franklin **KMS Memorial Ride,** Franklin Czech Heritage Festival, Bechyn Renville County Fair, Bird Island Unity Days, Morton Scarecrow Festival, Morton Hector Fly-in, Hector Municipal Airport Holiday Happenings, Hector Beneath the Village Wreath, Morton



### Frequently Asked Questions General Questions:

### What is MNsure? What will it do?

MNsure is a new online marketplace where individuals, families and small businesses will be able to get quality, affordable health coverage that fits your budget. You may even qualify for a low-cost or free plan.

#### MNsure will offer:

- An easy-to-use website where you can search and compare plans
- A hotline you can call to talk with someone about your options
- And places where you can sign up in your community

#### MNsure will do many things. It will:

- Be a one-stop place to shop for health insurance plans
- Lay out plan options side-by-side for easy comparison
- Ensure that plans meet certain baseline benefit standards
- Let you know if you qualify for tax credits or financial assistance
- · Let you know if you qualify for a low-cost or free plan
- Allow you to apply and enroll online in health benefit plans
- · Show you what your potential cost will be
- Give you examples of average costs for common health services
- Show you quality ratings for hospitals and clinics in your community

# When D

#### When Does MNSure Open?

Enrollment starts October 2013. Health plan coverage begins January 1, 2014.

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#### Who Can use MNSure?

Initially, individuals who are not covered under an employer's plan and small businesses with up to 50 employees can use MNsure. Large employers may be allowed to participate in 2017.

Will other kinds of insurance such as life, longterm care or disability be sold through MNsure?

There are no plans to add such products to MNsure. Any expansion of product offerings would have to come from direction set by policymakers.

# **Individuals and Families:**

#### Does everyone have to purchase health insurance?

Yes. Beginning January 1, 2014, all U.S. citizens and legal residents will be required to obtain health insurance coverage. Many will be covered by an employer plan, some will qualify for health programs, and others will purchase it themselves.

### What happens if I don't buy coverage?

## Starting in 2014, you will pay a tax penalty. The penalty will increase over time:

- In 2014, it will be the greater of \$95 per adult or 1 percent of taxable income.
- In 2015, it will be the greater of \$325 per adult or 2 percent of taxable income.
- In 2016, it will be the greater of \$695 per adult or 2.5 percent of taxable income.
- After 2016, the tax penalty increases annually based on a cost-of-living adjustment.
- A person will only pay one-twelfth of the total annual penalty for each month without coverage.
- The penalty for a child is half that of an adult.
- A maximum penalty would be calculated based on premiums for plans offered through MNsure.



# Frequently Asked Questions Individuals and Families:

Are there exceptions?

#### Yes. The law will provide exceptions for:

- 1. Individuals and families below a certain income
- 2. People who cannot afford the coverage that is available
- Individuals who have been uninsured for less than three months
- 4. Members of American Indian tribes
- 5. People who do not obtain coverage because of religious objection



#### Can I lower my cost?

Maybe. You may qualify for a low-cost or free plan. Tax credits (called advanced premium tax credits) are available to individuals making \$43,320 or less and a family of four making \$88,200 or less. The amount of assistance is based on a sliding scale, so the higher your income, the lower the amount of assistance.



# I have a pre-existing condition. Can I buy insurance through MNsure?

Definitely. Starting in 2014, no insurer can deny anyone health insurance based on health status, inside or outside of MNsure.



# Can I buy health insurance somewhere other than through MNsure?

Yes. However, tax credits (advanced premium tax credits) for individual and family buyers can only be obtained if you purchase your health coverage through MNsure.

What happens if I live in MN but work in WI or vice versa; which state exchange would I get my insurance from?

If you or your family are buying your plan on your own (not through an employer) and want to use MNsure, you must be a resident of Minnesota. We are working with neighboring states on how to handle cross-border employment situations.

I am young and healthy. Why should I buy health insurance?

Accidents or sickness can happen to anybody. The average cost for a broken arm using hospital emergency services is \$2,500. Who wants to be stuck with that kind of bill or other unexpected health care costs? Everybody uses the health care system at some point in his or her life. It's a smart move to plan ahead and be prepared. I am worried that I won't have access to my doctors if I buy a plan on MNsure.

Insurers who offer plans outside MNsure will also offer plans onMNsure, and their network of doctors will likely be the similar to what's in place today. It all depends on which plan you choose whether your doctor is part of the network. You will be able to look for your doctor in the offered plans and choose the option that works best for you.

Will Medicare eligible individuals be able to purchase supplemental coverage?



At this time, supplemental coverage plans are not planned for the first year of operation.



#### I buy insurance through a broker. Do I have to use MNsure?

No. You can purchase a plan outside MNsure if you'd like. Keep in mind, however, that tax credits (advanced premium tax credits) for individual and family buyers can only be obtained if you purchase your health coverage through MNsure. Many agents/brokers will also be able to offer you a plan listed with MNsure.



#### Yes. It is protected by state and federal laws, rules and regulations related to the storage, collection, use and dissemination of private or confidential information. Beyond the necessity to comply with applicable laws, Minnesota takes the obligation to keep personal information private very seriously. Besides putting all privacy requirements into the IT systems, we are ensuring that it is an integral part of the business operations culture. Our personnel will be able to access only the information that is necessary for them to perform their job.

### How can I get help now?



Some options for you:

- www.HealthCare.gov
   Find health plans in Minnesota
- www.MN.gov Minnesota Department of Commerce
- www.Health.State.MN.US Community & Family Health Division
- www.DHS.State.MN.US Minnesota Health Care Programs (MHCP)