

New enrollment, payment deadlines for health coverage

Enrollment date extended to Tuesday; payment has until Jan. 10

MNSURE STAFF REPORT

Minnesotans who want individual or family health care coverage beginning Wednesday now have until Tuesday to select a plan on MNSure.org, according to an agreement announced today by MNSure and Minnesota's health plans. Payments for this coverage have until Jan. 10 to arrive in the mail at MNSure or health plans. MNSure encourages consumers to pay promptly to ensure coverage.

These new deadlines do not apply to MNSure's small business customers.

"We are aware of the concerns many consumers have as we approach Jan. 1, and we are taking critical steps to ensure that Minnesotans have comprehensive, affordable health coverage when they need it," said MNSure interim Chief Executive Officer Scott Leitz. "We thank the health plans for working with us, and we remind consumers to make their plan selections and payments as soon as possible to guarantee their coverage is in place."

Minnesotans who wait until the last days of December to purchase coverage will not have their identification cards and enrollment materials at the start of January, but medical care will be covered if they meet the new deadlines. In addition, it is important that consumers understand that if the January premium payment does not arrive by the close of business on Jan. 10, 2014, medical tests and other care received between Jan. 1 and Jan. 10 will not be covered.

To help consumers during this busy time, the application and enrollment functions at www.MNSure.org are available between 6 a.m. and midnight every day. The MNSure Contact Center is open Monday through Friday from 7:30 a.m. — 8 p.m. and Saturday and Sunday from 9 a.m. — 4:30 p.m. MNSure also encourages consumers who need support

to seek out the help of one of their local community assistants. The directory of assistants is available at:<http://www.mnsure.org/tools/locator/index.jsp>.

Minnesotans determined eligible for Medical Assistance or MinnesotaCare through Tuesday will have coverage Wednesday. Minnesotans already determined eligible for Medical Assistance through MNSure do not need to take any further steps for health insurance coverage to begin Wednesday, 2014. Minnesotans already determined eligible for MinnesotaCare will get coverage Wednesday even if they have not received a premium bill. MinnesotaCare enrollees should pay their premium bill as soon as they receive it. Consumers with questions about their Medical Assistance or MinnesotaCare coverage can call their caseworkers or the Minnesota Department of Human Services Member Help Desk at 651-431-2670 or 1-800-657-3739.

Open enrollment runs through March 31, 2014. Minnesotans who miss the Tuesday deadline may enroll in coverage that begins Feb. 1, March 1, or April 1. In addition to enrolling on the MNSure website, consumers may also enroll through an insurance broker or by directly contacting the insurance company of their choice.

"Regardless of how you choose to enroll, the MNSure website is there to use as a reference to get information about plans and compare prices and benefits," said Leitz. "Our goal is to make purchasing health insurance as easy as possible for consumers."

CONSUMER FAQS

Q: Can I send my check on Jan. 10 and still get coverage?

A: No, your payment must arrive by the close of business on Jan. 10 for coverage to be guaranteed and retro-

active to Wednesday.

Q: I have already been told I am eligible for (MinnesotaCare / Medical Assistance). Do I need to do anything else?

A: Individuals who qualify for Medical Assistance through MNSure do not need to take any further steps for health insurance coverage to begin Wednesday. Minnesotans already determined eligible for MinnesotaCare will get coverage Tuesday even if they have not received a premium bill. MinnesotaCare enrollees should pay their premium bill as soon as they receive it.

Q: I already selected a plan and I have paid, too. Do I need to take any more steps?

A: No, you are all set. You will have coverage beginning Wednesday.

Q: Can I apply and enroll online at MNSure.org on Sundays?

A: The application and enrollment side of MNSure.org is now open from 6 a.m. to midnight, seven days a week.

Q: I already enrolled and paid, but I want to change my insurance plan. Can I do that?

A: You may not change your health insurance plan once you have chosen a plan and payment method.

ABOUT MNSURE

Beginning Wednesday, all U.S. citizens and legal residents will be required to have health insurance coverage. For those Minnesotans who are uninsured, underinsured, or looking for new coverage choices, MNSure is a one-stop health insurance marketplace where individuals, families and small businesses will be able to get quality health coverage at a fair price. MNSure will empower more than 1 million Minnesotans to compare, choose, and get help finding health care coverage. It will facilitate enrollment in public and private health insurance, determine eligibility for premium tax credits and allow Minnesotans to shop and compare between health care coverage options.

DINNER

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magic comes from. Making that man smile after he told me he was having a hard day is exactly what I'm talking about – that's the magic."

LeRoy Winkel said his family has turned volunteering for an hour at the dinner into a Christmas Day tradition.

"We've volunteered for about four years," he said. "It's just fun and an oppor-

tunity to give back to the community."

Winkel said after all the gifts are ripped open Christmas morning, the day transforms into "any other day," but traveling to the Roadhouse to volunteer turns an ordinary afternoon into an extraordinary one.

"It's what Christmas is all about," he said of the event. "There is good food, good friends and so much activity. It's a social event. It fulfills the day."

Grim said about 400 people attended the dinner and an-

other 300 takeout meals were either sent out with people or delivered to them. Attendees ranged from big families to people who attended because they had no one else to spend the holiday with.

"We had very little food left over," he said. "That is always a good thing."

In addition, Grim said \$2,350 was collected in donations and will be given to the Falls Hunger Coalition.

"We live in a great community," he concluded. "There was a lot of joy in the air yesterday."

PARK

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Ward encouraged immediate discussion by a potential business or industry with park officials to learn how it can meet state and federal regulations should it be proposed to site in the area. He said park staff are available to help local leaders and potential businesses through the process.

"I am not trying to pretend there is not bureaucracy here," he said. "It is."

But he said that bureaucracy has become more manageable after 2010 when federal land managers created FLAG, federal land manager air-quality group, which serves industry and states in moving forward with building near Class I Areas.

While he said distances from Class I Areas are involved in the permitting and approval process, the impact of what comes out of the stacks is the issue.

FLAG, he said, provides details that can be used by engineers in the design stage. He said less than 1 percent of permits are denied in the nation by all federal land managers and states.



Mike Ward

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Mike Ward
Voyageurs National Park superintendent

"It's important to me that if a business is considering coming to International Falls or nearby, we have discussions right away about what the requirements are and how we can help them through that," said Ward.

He said FLAG members have monthly meetings with staff from the Minnesota Pollution Control Agency and industry officials. FLAG, he said, has helped industry meet the requirements of the MPCA and the federal Environmental Protection Agency.

"There are no surprises when they get to work," he said of the engineers understanding the requirements. "The cards are on the table."

He pointed to the approval of a new taconite plant in Hibbing as an example of how FLAG played a role to site an industry near Class I Areas. He said the plant is just 80 miles from VNP and 60 miles from the Boundary Waters Canoe Area Wilderness.

He said taconite plants are "one of the toughest relationships with a park." The

approval process took two to three years to complete and likely cost the company money, but the plant was approved.

Success, he said, is based on working with industry early in the process. He said the process works out issues at the local level.

Commissioner Bob Anderson asked about growing restrictions of emissions of "NOx and SOx" or sulphur oxides and nitrogen oxides.

Ward agreed it's more difficult to deal with those chemicals in emissions, but said improvements in technology have helped industry find ways to deal with them.

Commissioner Cynthia Jaksa said it's important that people understand that there are ways to work through the process to site industry near Voyageurs National Park. She urged the information be shared with area leaders working to market the area.

"It's scary to think we could lose an opportunity because of misinformation," she said. "For you to clarify this is very important."

COUNCIL

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was adopted at \$99,185; it was set at \$85,673 in 2013, according to information provided by Mason.

Mason and other commissioners said that increases in the 2014 budget were due to a need for more marketing and professional services, such as legal services and wetland consultant services. She said the loss of jobs at the local paper mill makes marketing even more important.

"I can't support that kind of money," said Anderson. "I don't know of any other department that gets that kind of 19-percent increase."

"The airport did," said Rognerud.

Anderson replied that the airport budget increase is a result of a need for increased security. "There were good reasons," he said. "There are good reasons, here," said Jaksa.

Mason said she believed the budget is efficient, lean and has no fluff.

To fund the budget, the commission agreed to transfer \$162,500 from a fund built by the lease paid by the federal government to occupy the city-owned Voyageurs National Park headquarters. The transfer also corrects a \$63,000 cost overrun on the \$11.2 million headquarters construction. Anderson voted against both transfers.

In the overrun transfer, he said he was unsure where the funding was at, and questioned where the money to create the EDA director position came from in 2012.

Anderson, during discussion on the budget, said the true costs of the headquarters project are unknown because city staff spent many hours on the project, which was not accounted.

In addition, he questioned taking money from the fund

that was created to provide maintenance of the headquarters. He said he'd like a complete audit of the whole operation to understand what costs have been incurred and will be incurred for maintenance for the duration of the lease.

Commissioner Pete Kalar asked for assurance that taking the money from the fund would not impact the city's responsibility to keep up the building.

Mason and Jaksa said it would not, adding that Gary Skallman, city public works director, is comfortable with the plan.

But the meeting ended abruptly following the discussion about the director's position.

Jaksa told Anderson he's needed as a leader.

"The community needs leaders," said Jaksa. "The community doesn't need division among its leaders. I think we should adjourn for now."

PUBLIC NOTICE

The following is a summary of the operating budget for the 2014 calendar year for Koochiching County. This summary is published in accordance with Minn. Stat. 375.169. The detail of the County budget is on file in the Administration Office at the Koochiching County Courthouse, Intl Falls, MN, and may be reviewed during normal business hours.

2014 KOOCHICHING COUNTY SUMMARY BUDGET STATEMENT:

REVENUES:		
County portion of tax levy	\$	3,750,648
State paid portion of tax levy	\$	209,132
Total Tax Levy	\$	3,959,780
Other taxes/penalty	\$	295,000
License/Permit	\$	11,000
Interest on Investments	\$	300,000
Other Income/Revenue	\$	472,100
Dedicated Income/Revenue	\$	2,822,630
Intergovernmental		
- Categorical/Dedicated	\$	11,221,993
- General Purpose	\$	2,857,208
Other Sources:		
Land/Timber Apportionment	\$	1,090,000
Transfers	\$	176,492
Reserves	\$	2,231,237
TOTAL REVENUE/OTHER SOURCES	\$	25,437,440
EXPENDITURES:		
General Government	\$	3,641,562
Public Safety	\$	2,405,884
Road and Bridge	\$	10,522,300
Human Services	\$	4,509,147
Health	\$	714,638
Culture/Recreation	\$	204,303
Conservation/Environmental	\$	1,686,821
Debt Service - Sewer	\$	251,340
Economic Development	\$	318,838
Solid Waste	\$	1,182,608
TOTAL EXPENDITURES/OTHER USES	\$	25,437,440

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