

Find health insurance online through MNsure

BY SPENSER BICKETT
Staff Writer

2014 brings with it the Winter Olympics in Sochi, Russia, and the FIFA World Cup in Brazil. For Americans, it also brings the federal requirement that all U.S. citizens and legal residents have health insurance coverage. Fortunately for Minnesotans, MNsure makes it easy to shop and compare health insurance plans.

MNsure is an online health insurance marketplace, opening Oct. 1, where

Minnesotans can find competitive rates and a variety of coverage options for individual, family, or small business plans. Coverage will include prescription drugs, maternity, preventative visits, and hospitalization, among others.

MNsure had a booth at the Minnesota State Fair, where 19,000 people stopped by with questions about what insurance plan would be the best for them, media relations coordinator Jenni Bowring-McDonough said.

“These were people who sought us out to ask us

questions,” Bowring-McDonough said. “We were able to sit with them and have them test drive the website and they were able to find the answers they were looking for.”

According to the Minnesota Department of Health, there are 490,000 Minnesotans without health insurance who will be looking for health insurance answers before January 1. This represents 9.1 percent of the population of Minnesota.

The plans on MNsure also feature the lowest average individual policy rates in

the country. Minnesota Commerce Commissioner Mike Rothman has approved the rates for 141 plans, deeming the premiums charged as “reasonable and necessary,” according to a press release. Minnesota is one of 31 states that can deny rates requested by insurance companies based upon whether or not the rates are justified.

“Year after year, Minnesota has been recognized as a national leader in health reform, especially Commerce’s rate review – our consumer-focused process

succeed again in providing a number of health insurance options for all Minnesotans at rates that lead the nation,” Rothman said in a press release.

MNsure’s website launched in January, and has seen a steady traffic increase every month, Bowring-McDonough said. The site has had 290,000 unique visitors since January, she said.

Along with competitive rates, comprehensive networks are available throughout the state; 85 percent of Minnesota counties will have three or more

health insurance providers to choose from. Also, pre-existing conditions will not prevent individuals from being covered.

MNsure plans are categorized as bronze, silver, gold, or platinum based on how much of the cost is paid by the insured. There are also high deductible catastrophic plans available for young adults under age 30.

Four factors will affect premium rates: age, place in the state where the person lives, whether the person uses tobacco, and how many people the plan covers.

Three cities get DEED certification

JOURNAL STAFF REPORT

The Minnesota Department of Employment and Economic Development’s Office of Business Development has awarded shovel ready certification to developments in Becker, Pine City, and Stewartville.

Shovel ready certification means a city or developer has completed the planning, zoning, environmental studies, title work, public infrastructure and other pre-construction activities on a particular site. The certification makes a site more attractive to companies that want to move quickly with plans to start up, relocate, or expand their operations, say city and state officials.

“The Shovel Ready Program streamlines much of the work that businesses need to get done before beginning an expansion project,” DEED Commissioner Katie Clark Sieben said in a news release. “With much of the advance work out of the way, businesses can focus on their plans for growth and job creation.”

The International Falls Economic Development Authority Commission is now seeking shovel ready certification for the multimodal district it owns east of the city.

OBDD launched the program in 2009. Since then, 15 development sites in Minnesota have received shovel ready certification.

DEED reports high job vacancies

JOURNAL STAFF REPORT

Job vacancies in Minnesota hit a 12-year high in second quarter 2013, which is good news for Minnesotans looking for work.

According to the Minnesota Department of Employment and Economic Development, employers reported 72,570 openings in the second quarter, up from 63,000 openings during the same period a year ago. There were 2.1 unemployed people for each vacancy during the quarter, compared with 2.6 unemployed people per vacancy a year ago.

“This increase in job vacancy numbers offers fresh evidence that the economy is recovering rapidly from the recession,” DEED Commissioner Katie Clark Sieben said in a press release. “Minnesota employers are feeling confident about the economy and are looking for people to fill their open positions.”

The DEED analysis found 42,320 of the openings were in the seven-county Twin Cities area, with the remaining 30,250 openings in greater Minnesota.

Insurance company adds agent to area

JOURNAL STAFF REPORT

A national insurance agency has just appointed an insurance agent to serve International Falls and the surrounding area.

Rhonda Scholler of American National Insurance will work at the office at 316 8th Ave. Scholler will offer a range of services, including life insurance, annuities,

personal line property and casualty, credit, and agribusiness-related offerings. Scholler received a vote of confidence from Multiple Line General Agent Shawn Ellingson.



Rhonda Scholler

“Rhonda recently completed a rigorous and extensive training program, and I am convinced she is going to serve the International Falls community in a thoroughly professional and conscientious manner,” Scholler said in a press release.

Scholler has been working in insurance off and on since 2001, she said. She quit for a while to get a degree from American

Intercontinental University, and has worked with stock brokerage firms and in the finance industry for years, she said.

Living in the area since 2001, Scholler said she thinks she’s a good fit for the area because “my children are involved in the community.”

“My daughter is a cheerleader,” she said. “I’ve got an eighth grader involved in sports.”

Fair showcases community resources

JOURNAL STAFF REPORT

With the layoffs at Boise Inc. taking effect Oct. 1, International Falls residents may be wondering what resources are available to people looking to better themselves. A community resource fair in early October will have services available for people looking at employment, education, finances, housing, and more.

The Community Re-

source fair is 4-7 p.m. Oct. 8 at Rainy River Community College, in the gym. The event will feature booths from regional agencies and businesses suited to helping people with their health, finance, food, education, and housing needs.

Organizations like the Falls Hunger Coalition, the Small Business Development Center, the Minnesota Workforce Center, KOOTASCA Community

Action, as well as colleges like RRCC and Mesabi Community College will be in attendance.

A community resource fair was held in June at Backus Community Center, which Koochiching County Aging Options Executive Director Douglas Skrief said was well attended. However, he said the organization wanted to put on a larger fair after the layoffs went into effect, which led to the organization of the

upcoming fair.

“A resource fair is a good idea at any time,” RRCC organizer LeAnne Hardy said in a press release. “We invite anyone who has questions about services to come and explore what’s available to them.”

Legal Aid Service of Northeast Minnesota will be onsite to do intakes and provide counsel as needed privately on location for those looking for legal help.

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Public AUCTION

Saturday September 21, 2013 10:00 AM

Cook, MN: From the Junction of Highway 53 and Highway 73, take Highway 73 South 11 miles to Sturgeon. Take a right on to County Road 22 heading to Side Lake and go 4 miles to Range Line Road, take a left on County Road 356 and go 1 mile to No. 8974.

Carol Hautala Owner

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Dump Rake
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Firearms / Ammo
Winfield Mod. 187 Semi – Auto .22 cal.
Winchester Mod. 94 Lever, 30 – 30
Remington MLE 1907 – 15 Bolt RAG
Stevens Mod. 58C Bolt .410 (No Clip)
Baikal IJ – 18 20ga. Single Shot
Remington Mod. 12-A .22 cal. Pump RW
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