

MINNESOTA HEALTH INSURANCE EXCHANGE WORK GROUP REPORT

Navigators and Brokers/Agents

March 30, 2012

Work Group Focus

The purpose of the work group is to provide technical assistance and information on the options for navigators and brokers/agents to assist individuals and small employers and employees seeking coverage through a Minnesota Health Insurance Exchange.

Issues for Discussion

The work group has been tasked with providing the Advisory Task Force with information and models for the following issues:

- Levels of service and responsibilities of navigators and brokers/agents
- Training, certification and licensure requirements
- Compensation methodologies

In addition to these issues, the Advisory Task Force may refer additional issues to this work group for additional assistance and input.

Meeting Update

The work group has met several times in 2011 and made a presentation of its initial deliverables to the Commissioner and the Advisory Task Force on December 21, 2011. The [presentation](#) is available on the Health Insurance Exchange website. The workgroup is scheduled to meet again on April 11, 2012 and ongoing in 2012.

A draft work plan has been created for the work group to review at the April 11 meeting to continue its work within the guidelines adopted by the Advisory Task Force on January 18, 2012.

2012 Draft Work Plan

- a. Review Final Regulations and Interim Final Regulations
- b. Discuss setting up research committees in areas who serve the market today
 - i. Identify characteristics of the demographics of market they serve
 - ii. Indentify what services they now perform
 - iii. Find out if they feel there are any unmet services or inadequacies

- iv. Identify how organizations are typically structured, business type
- v. Identify how currently funded and appropriate funding levels needed
- vi. Identify service organization chart
- vii. Identify consumer protection for appropriate services:
 - 1. Education / credentialing
 - 2. Licensing requirement
 - 3. Bonding requirements
 - 4. Mistakes and mishaps insurance (Errors & Omissions)
- c. Bring all information together For Exchange Task Force
 - i. Determine best practices or necessary levels of service
 - ii. Determine consumer protection measures, “credentialing, etc.”
 - iii. Determine appropriate compensation per service performed

Upcoming Meeting Topics

The work group will review the proposed work plan and create deliverables for Advisory Task Force consideration in 2012.