MNsure
Where you choose health coverage

Consumer Assistance Network Webinar

Tuesday, June 11, 2013

David Van Sant, Navigator Broker Manager

How today's session will work

Online Content

- If you have trouble accessing the online content, the slides are available for download at http://mnsure.org/hix/news-room/presentations-webinars/index.jsp.

Q & A

- At the end of the session, we will take time for live questions and answers. Please submit your questions via the chat feature.

Playback

- Following today's session, the audio and corresponding slide deck will be viewable via youtube.com and also available for download at mnsure.org.

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Today's Agenda

- MNsure Overview
- Partnering with MNsure
- Duties and Responsibilities of Consumer Assister Partners
- Consumer Assister Partner Application
- Overview of the Outreach and In-Person Assister Infrastructure Grant RFP
- Q & A

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MNsure Overview

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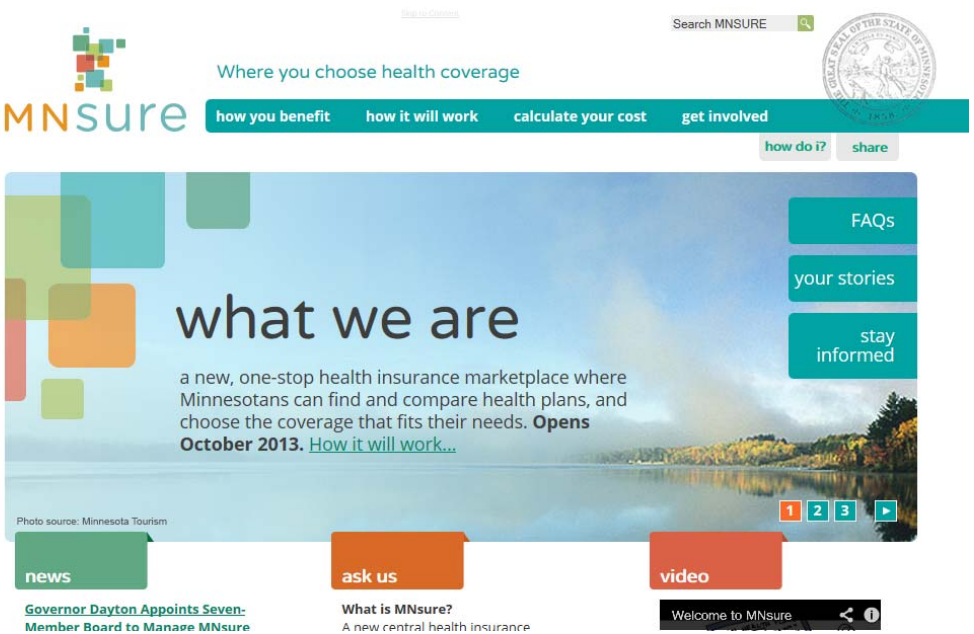
What is MNsure?

A new marketplace where Minnesotans can find, compare, choose, and get quality health care coverage that best fits your needs and your budget.



Why MNsure?

Simple One-Stop Shop	One place to search, select and enroll. Less administration for small employers.
More Choice	Consumer has many plans to pick from and can pick a quality plan that best fits their needs.
Lower Costs	Financial assistance and greater market incentives for competition on quality & cost.
Quality Ratings	Consumers can find easy to use, comparable information on plans and providers

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Plan Levels of Coverage

Levels of Coverage	Plan Pays on Average	Enrollees Pay on Average* (in addition to the monthly plan premium)
Bronze	60 %	40 %
Silver	70 %	30 %
Gold	80 %	20 %
Platinum	90 %	10 %

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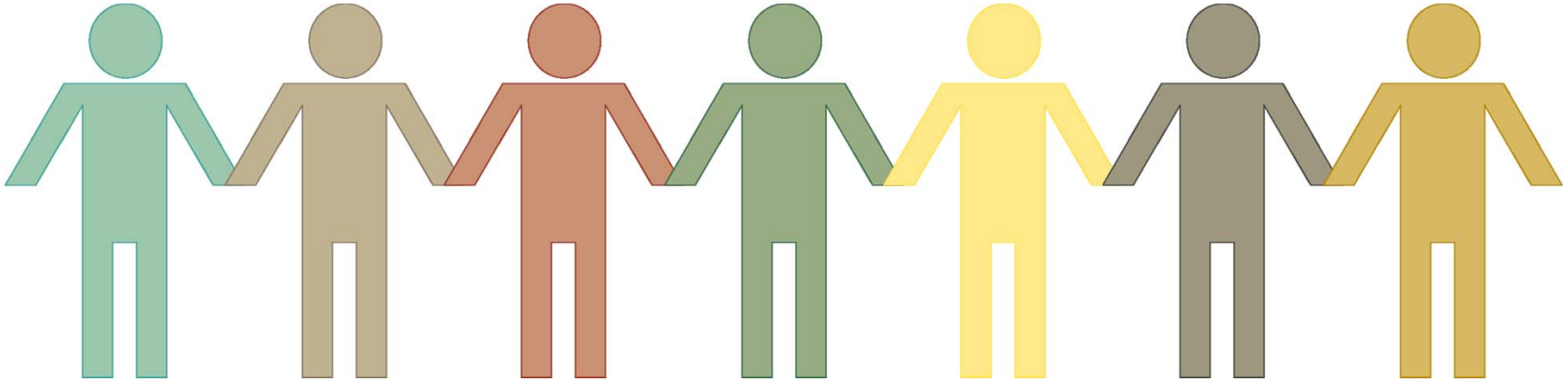
Who will MNsure serve?
Over 1 million Minnesotans by 2016



Individual Consumers – 300,000

Small Businesses and Employees – 155,000

Medical Assistance Enrollees – 880,000

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Benefits of MNsure

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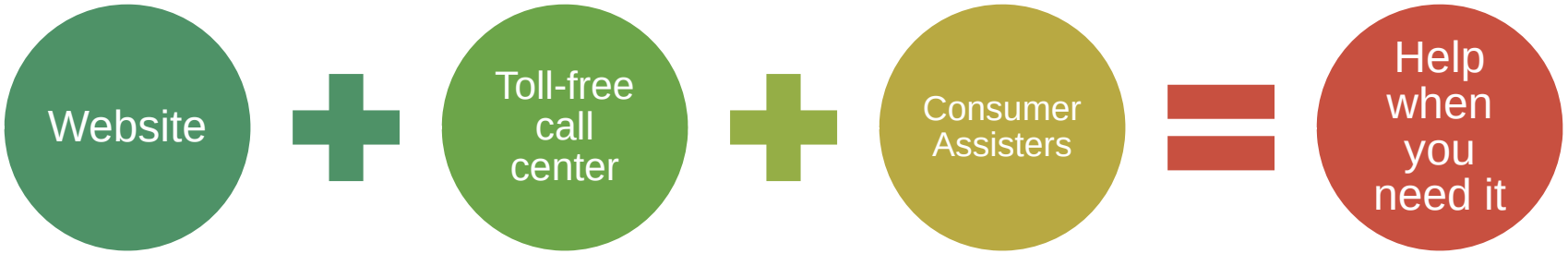
Consumer Assistance Network



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Next Steps

Business Operations

- Customer Service/Call Center
- Consumer Assisters
- Plan Certification and Comparison Info
- Eligibility and Enrollment
- Premium Processing

Technology

- Hardware/Software
- Federal Hub
- Privacy/Security
- System and Software Integration
- Testing

Outreach

- Messaging
- Outreach – grassroots within communities
- Public Awareness – TV, radio, social media, etc.

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Partnering with MNsure

Roles of Consumer Assisters

Navigator

- Application and Enrollment Assistance
- Receive $25 per successful enrollment into health plan

In-Person Assister

- Application and Enrollment Assistance
- Receive $70 per successful enrollment into health plan

Certified Application Counselor

- Application assistance
- No direct compensation from MNsure

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Navigators / In Person Assisters

Organizations may serve as both a Navigator and In-Person Assister.

We encourage organizations to fulfill both roles for the population they serve.

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Partnering with MNsure

- **Statewide Coverage** – MNsure is fostering a *network* of partners throughout Minnesota
- **Communities** – Consumer Assister Partners serve communities
- **Partner Expertise** – Consumer Assister Partners use their organizational expertise to serve their communities
- **Individuals** – Consumer Assister Partner organizations manage individuals certified as assisters
- **Referrals** – MNsure Consumer Assistance *Network*
- **Innovation** – MNsure is new—we're not re-creating the status quo
- **Uninsured** – statewide needs—additional information available soon

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Duties and Responsibilities of Consumer Assister Partners

Duties and Responsibilities

Consumer Assister Partners		
Navigator	In-Person Assister	Certified Application Counselor
Application assistance	Application assistance	Application assistance
Enrollment assistance	Enrollment assistance	--
Provide impartial information	Provide impartial information	Provide impartial information
Referrals	Referrals	Referrals
Accessibility	Accessibility	Accessibility
MNsure Directory	MNsure Directory	--

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Scenario 1 – Uninsured individual

Scenario 2 – Uninsured individual

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Scenario 3 – Uninsured individual

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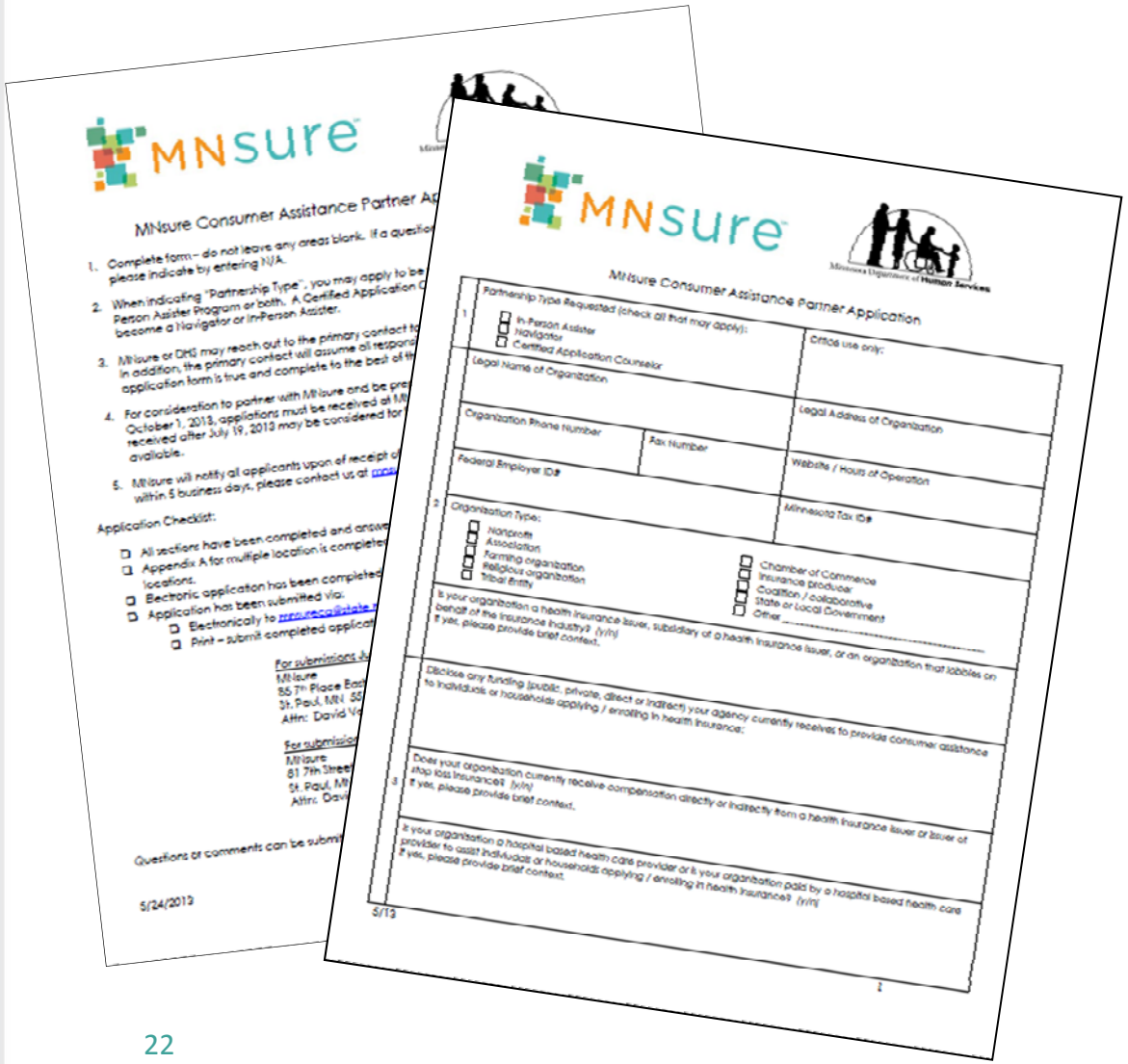
Consumer Assister Partner Application

Consumer Assister Partner Application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MNsure Consumer Assistance Partner Application

Partnership Type Requested (check all that may apply):
- In-Person Assister
- Navigator
- Certified Application Counselor

Office use only:

Legal Name of Organization

Legal Address of Organization

Organization Phone Number

Fax Number

Website / Hours of Operation

Federal Employer ID#

Minnesota Tax ID#

Organization Type:
- Nonprofit
- Association
- Farming organization
- Religious organization
- Tribal Entity
- Chamber of Commerce
- Insurance producer
- Coalition / collaborative
- State or Local Government
- Other _____

Is your organization a health insurance issuer, subsidiary of a health insurance issuer, or an organization that lobbies on behalf of the insurance industry? (y/n)
If yes, please provide brief context.

Disclose any funding (public, private, direct or indirect) your agency currently receives to provide consumer assistance to individuals or households applying / enrolling in health insurance:

Does your organization currently receive compensation directly or indirectly from a health insurance issuer or issuer of stop loss insurance? (y/n)
If yes, please provide brief context.

Is your organization a hospital based health care provider or is your organization paid by a hospital based health care provider to assist individuals or households applying / enrolling in health insurance? (y/n)
If yes, please provide brief context.

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- Navigators
- In-Person Assisters
- Certified Application Counselors

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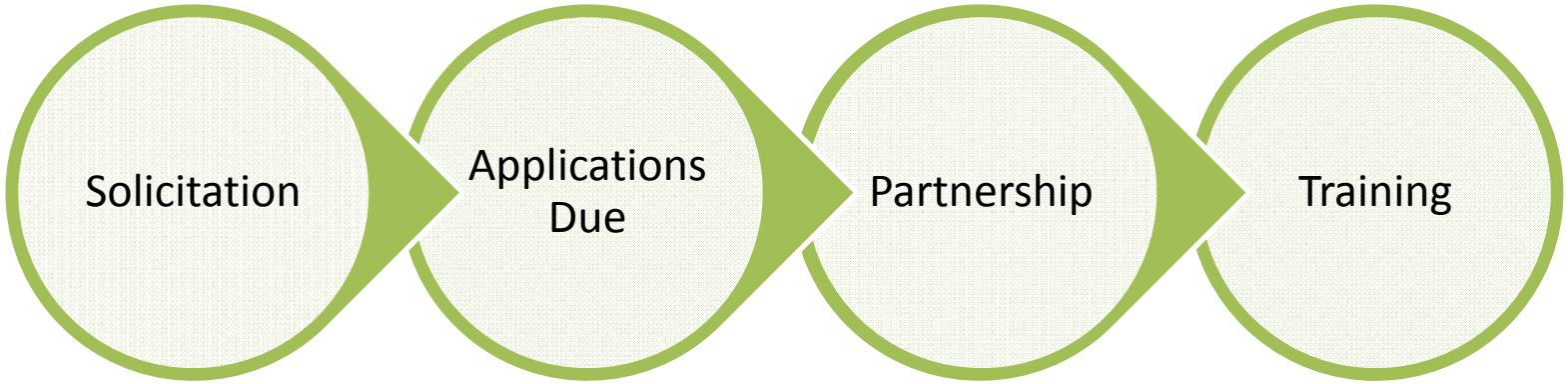
Timeline



- May 28
- July 19
- August 23
- August / September

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Overview of the Outreach and In-Person Assister Infrastructure Grant RFP

Grant Snapshot

Key Information

- Available funds: Up to $4 Million in year 1
- Award size: From $2,000 - $200,000; up to $500,000 for coalitions
- Contract time period: through Sept 2014
- Applications for phase 1 funding due: July 19
- Awards: August 23

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Outreach and In-Person Assister Infrastructure Grants

Outreach Goals

- Provide focused community outreach and education to targeted "hard to reach" populations

In-Person Assister Program Activities

- Public education
- Provide information in a fair, accurate and impartial manner
- Facilitate enrollment through MNsure
- Provide referrals
- Provide information in a manner that is culturally and linguistically appropriate
- Support MNsure objectives

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Outreach and In-Person Assister Infrastructure Grants

Purpose:

1. To activate a broad base of partnerships to engage a variety of entities to promote application and enrollment in health care coverage through MNsure.
2. To tap into existing and new channels for outreach and assistance with partner entities.

Outreach Grants	Infrastructure Grants	Combination Grants
• Targeted populations • Targeted geographic locations • Innovative • Unbiased information	• In-Person Assisters only • Infrastructural needs • Technology needs • Support and facilitate services	• Outreach activities • Infrastructure needs to support and facilitate services

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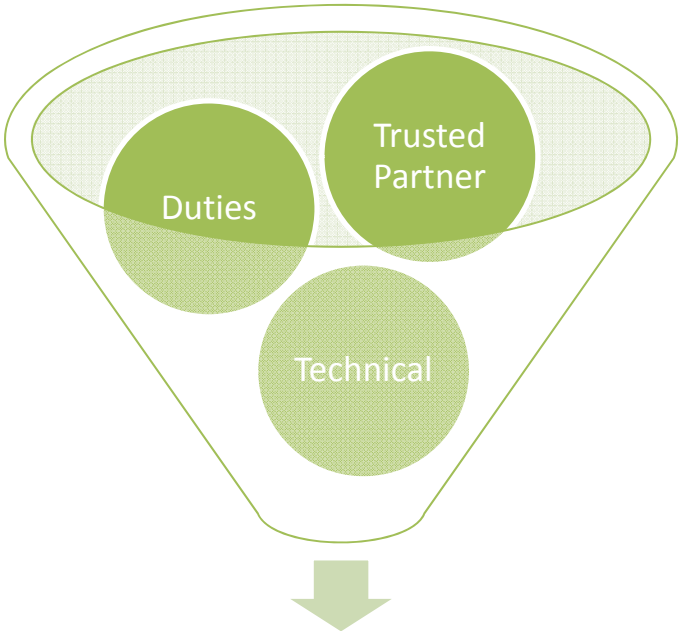
Technical Requirements: Eligibility



Eligible for consideration

Entities

Coalitions

Only one application per organization

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Application Forms and Formats

Application Forms

- Face page
- Table of contents
- Executive Summary
- Description of Applicant Entity
- Key Personnel
- Consolidated Budget Summary
- Resources
- Project Overview

Be sure to compile your application in the correct order and follow all guidelines outlined in the Grant Application Instructions.

Project Overview

- Description and Approach
- Experience
- Population
- Engagement
- Coalition / Contractual Agreement

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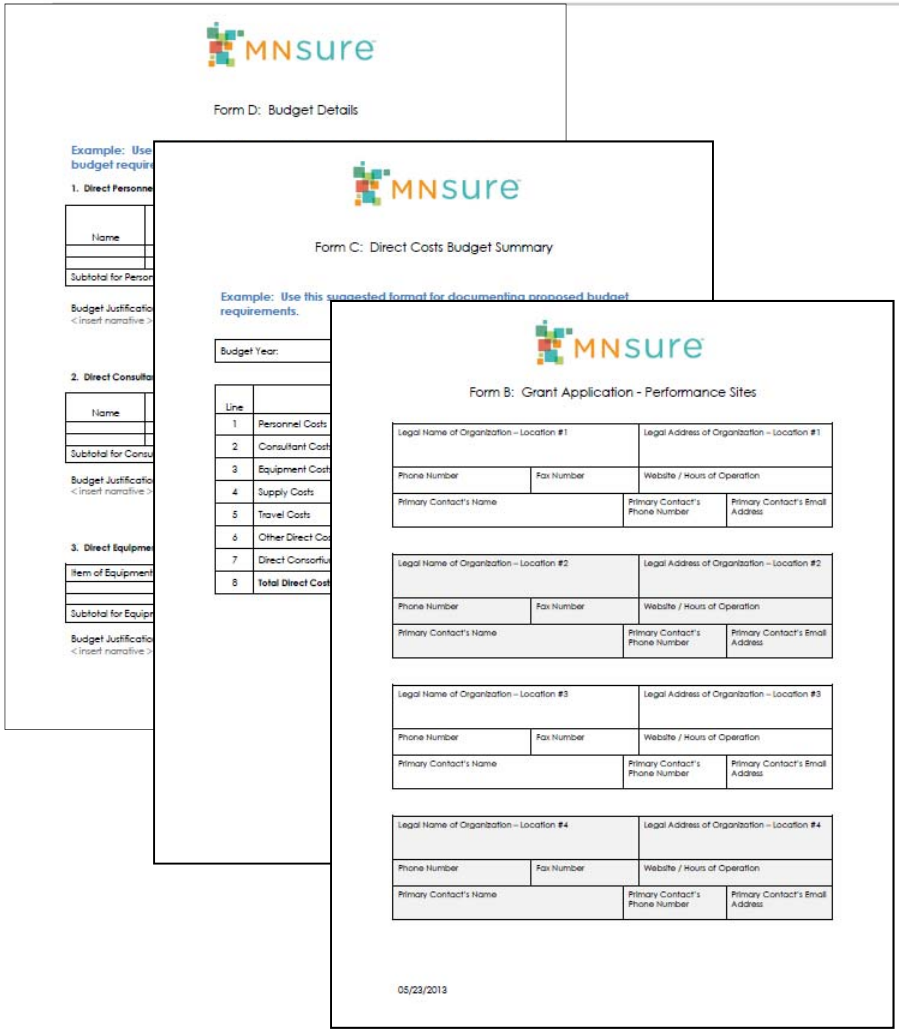
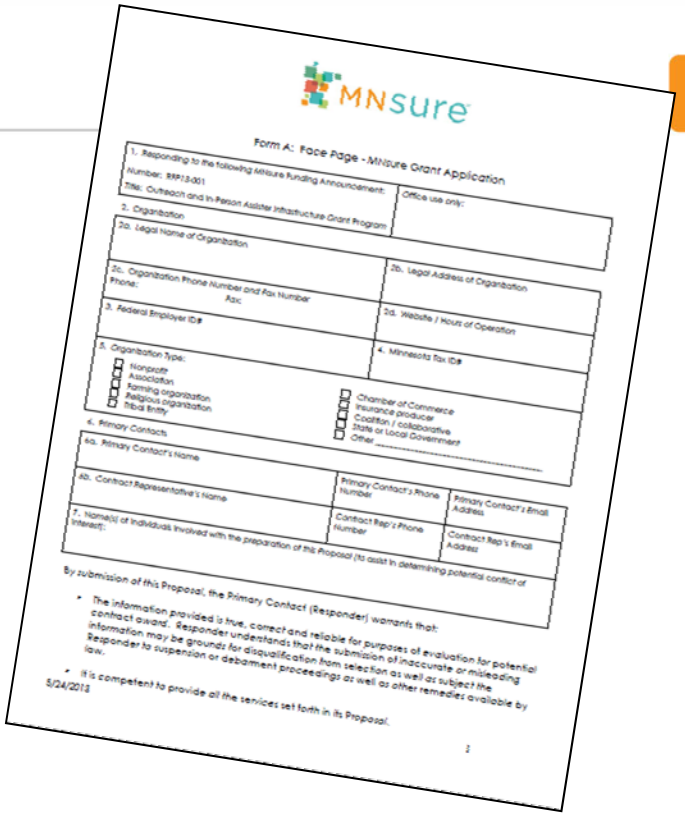
Grant Application





Form A: Face Page

Form B: Performance Sites

Form C: Budget Summary

Form D: Budget Detail

Project Overview

What is the purpose?	What should it convey?
• To describe project activities • How specific goals will be achieved • Describe the sequences, flows and interrelationship of activities • Planned staffing	• Enthusiasm/potential impact • Detailed summary of the project strategy • Assurance the project / work can be completed as described

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Project Overview

Experience

- Existing relationships with the populations served

Population

- Populations and geographical area(s) proposed to be served
- Number of individuals projected to be served and enrolled

Engagement

- How will project incorporate outreach and enrollment activities
- Demonstrate correlation between outreach activities and successful enrollment

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Budget Issues

Direct Costs

- Salaries
- Supplies and travel directly related to providing services

Allowable Costs

- Small equipment
- Technology related – kiosks, laptops, etc.

Budget	
	Maximum of $200,000 / $500,00
	Budget summary Form
	Budget Detail Form

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MNsure Review Process

Evaluation

- Review for completion, compliance and eligibility upon receipt

Merit Review

- 100 point scale to evaluate considering the selection criteria
- Geographic areas served
- Experience & engagement approach
- Innovation

Financial Review

- Compliance with MNsure policies and procedures
- Budget reasonableness and clear justification

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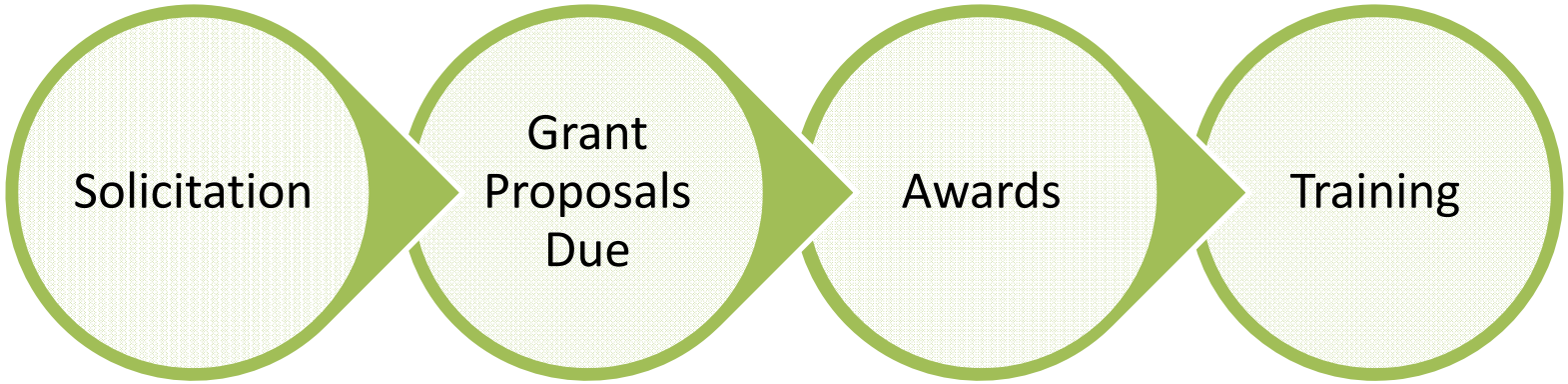
Timeline



- May 28
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Key Frequently Asked Questions

Training & Certification

- *What training will be provided for Consumer Assisters?*
  - Training will be provided. It will be accessible online. However, length and timelines are still being determined.
- *Can anyone apply for training? Or only organizations (individual) representatives receive training?*
  - All individuals assisting or selling through MNsure will be required to complete MNsure training and become certified.

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Q & A

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Have more questions?

Email: mnsureca@state.mn.us