

## Navigator Stakeholder Group

facilitated by Christina Wessel

- **date:** September 18, 2014
- **building:** 81 7<sup>th</sup> Street, Suite 300
- **time:** 10:00 – 11:30 am
- **participants:** Christina Wessel (MNSure), David Van Sant (MNSure), Jackie Edison (MNSure), Alison Griffin (MNSure), Fred Ndip (MNSure), Rebecca Lozano (Portico Healthnet), Maureen O'Connell (Health Access MN), Marcel Lynn (North Point), Ibrahim Hassan (Somali Health Solutions), Ruth Sherman (Community Resource Connections), Lauren Piper (Minnesota AIDS Project), Ralonda Mason (Mid-Minnesota Legal Aid), Sandee Lorentz (Native American Community Clinic), Larry More (Three Rivers Community Action), Pete Grigor (MNSure)

### topics

#### Review of outcomes from September Quarterly Stakeholder meeting

David Van Sant and Christina Wessel

David announced that Clarity Coverdale Fury is MNSure's marketing vendor and would be reaching out to get feedback on help developing marketing messages. Full minutes from the September Quarterly Stakeholder meeting have been [posted online](#).

Pete Grigor from MNSure walked through a demonstration of MNSure's improved online assister directory. Searches can be done by organization, city, county, zip code and assister type. It was observed by a participant that some of the data entry in the directory such as county listings of some brokers and navigators was incorrect. David informed participants that MNSure is working on the capability for navigators and brokers to be able to change this information themselves which automatically update the directory. It was suggested that the directory include a statement that the search identifies local navigators and brokers by address, but assisters may serve other cities.

Grassroots Solutions, MNSure's outreach vendor, will be scheduling at least eight networking events around the state to encourage collaboration and referrals between assisters. Invitations from Grassroots will be going out to navigators, Certified Application Counselors, grantees, agents/brokers and counties. Suggestion was made that invitations to organizations should be directed to those directly involved with Navigator management.

#### Review of draft renewal letter for consumers

David Van Sant

David provided a high level overview of the open enrollment process. Insurance companies will be sending out notices to their clients in October and November. MNsure will also be sending out renewal notices to individuals who enrolled in a QHP through MNsure to inform them of what steps they need to take. The exact process is being finalized.

Staff shared a draft letter with the stakeholder group for feedback. The letter will be sent to a small number of MNsure consumers (approximately 10,000) that need to provide MNsure with authorization to access their tax information for renewal purposes. The letter will be mailed in early October. (Final version of the letter is [available online](#)).

Stakeholder feedback on letter to consumers:

- This notice feels like this is the middle of something – there is no context for why they are getting this letter. Too much information makes this confusing.
- Less is better – keep this letter very simple. Focus on who should take action and what they should do. Don't add lots of extra information about renewals – that will come later.
- Drop most of the stuff on the 2<sup>nd</sup> page. If you need to provide more information about renewal process – perhaps move that to a separate stuffer piece that could include broad renewal process information on one side, and information on how to get assistance on the second side. This stuffer piece could be used for any audience, not just for this notice.
- Identify who doesn't need to respond to the notice, keeping in mind that people will get this notice who shouldn't - those who enrolled outside of MNsure, those that are actually on public programs, those who are still waiting for MNsure to resolve their case, etc. (we don't want this letter to make people mad, or to leave people confused)
- Coordinate this with any notices DHS may be sending – some individuals may receive both.

Another notice will be sent in early November to all households enrolled in a qualified health plan through MNsure. The letter will also go to PreferredOne enrollees who will need to select a new plan if they want to enroll through MNsure (and be eligible for APTCs). Letter will educate consumers on tax credit possibilities even if their income has remained the same.

Other stakeholder comments on renewal process:

- Expressed an interest in a flow chart to provide assisters with a high level understanding of the renewal process.
- Consumers will need education on the renewal process.
- MNsure should require insurance companies to provide transparent information about changes to their plans from 2014 to 2015 to inform consumer renewal decisions.

David also gave a brief update on PreferredOne's announcement that it will not be offering plans through MNsure in 2015. Specific information on how current PreferredOne clients can maintain coverage through MNsure will be communicated in the future.

Comments on messaging to PreferredOne clients:

- Be very direct with these consumers – no Minnesota Nice in the messaging
- Make them aware that even if they did not qualify for tax credits last year (since P1 plans were so low), they may qualify for credits if they purchase through MNSure, even if their income has not changed.

### **Discussion of MNSure collateral available for order**

#### 2015 Income Level Guidelines for Financial Assistance:

- Reduce focus on calling Contact Center, move that box to the right and list navigators and broker boxes first.
- Deemphasize the Contact Center phone number on the sheet, emphasize website instead
- Rewrite description of navigators: “Trained individuals from trusted organizations that provide free face-to-face application and enrollment assistance.”
- Make this available in multiple languages (using common words, not formal words)
- Remember the principal, less is better!
- On the income chart – could we provide a little more clarity on what we mean by household income – Is this from a line on their income tax form? Perhaps a note saying “modified adjusted gross income from your tax return”

Assister appointment card:

- Front side:
  - Remove “MNSure” from heading. Make it read “Your appointment reminder”
  - Make the org/address/phone field customizable to add in organization’s information
  - Remove MNSure’s phone number from the very bottom (so clients don’t call MNSure for information about their appointment)
- Back side:
  - Remove “MNSure” from heading, makes it sound like navigators are employees of MNSure
  - Change the line to “Driver’s license, Tribal I.D., and or other I.D.” (to add in information for Native Americans)
  - “two consecutive” - seems like the word might be unfamiliar to some. Should we say “from last 30 days” or “most recent two paystubs”

Make the card available in multiple languages