



MNsure SHOP

Minnesota's Small Business Health Options Program

**Presentation to MNsure Consumer &
Small Employer Advisory Committee**

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Agenda

- MNsure SHOP: Background, Current Status & Accomplishments
- Factors Impacting MNsure SHOP Growth
- Development Plans and Activities
- Discussion/Q&A

Background on MNsure SHOP

- MNsure's small business marketplace provides small businesses:
 - The same leverage that large companies already have in the health insurance marketplace.
 - Access to a variety of health and dental insurance options for their employees.
 - Clear, transparent information about plan costs and benefits.

Who enrolls in SHOP?

- Minnesota-based single employer not owned by a controlling entity that has more than 50 employees under its control
- **2015:** 1-50 employees...
- **2016:** 1-100 employees (*anticipated*)...
 - ...Who worked at least 20 hours/week during preceding calendar year
- Must offer to all full-time employees

SHOP-Current Status

- As of July 15, 2015:
 - 184 small groups are enrolled in SHOP coverage
 - 994 employees
 - 1,385 total lives enrolled

Current Status Cont'd

- Average size of small groups participating in SHOP: 5-10 employees.
- Currently, approximately 1-5 new groups are added each month.
- 65% of employer groups purchased their SHOP coverage via a certified broker.
- Enrollment is year-round, though 1/1 is most common

SHOP Key Accomplishments

- Development/refinement of operational efficiencies
 - Employer/Broker/Assister call line and dedicated operations staff to best serve SHOP customers
 - Improved operational efficiencies to handle increased numbers of applications and enrollments
- Growth of customer base.
 - 22% increase in employers YOY

Accomplishments cont'd

- Development of technology to manage SHOP enrollment
 - Developed and stabilized MNsure SHOP-specific proprietary enrollment system
 - Shopping tool
 - Single, streamlined, user-friendly, fillable pdf applications (moving to online application)
 - Electronic payments (e-check & credit cards) now available for employers

2015 Participating SHOP Health Plans

Medical Plans (58)

- Blue Cross Blue Shield
- BluePlus
- Medica

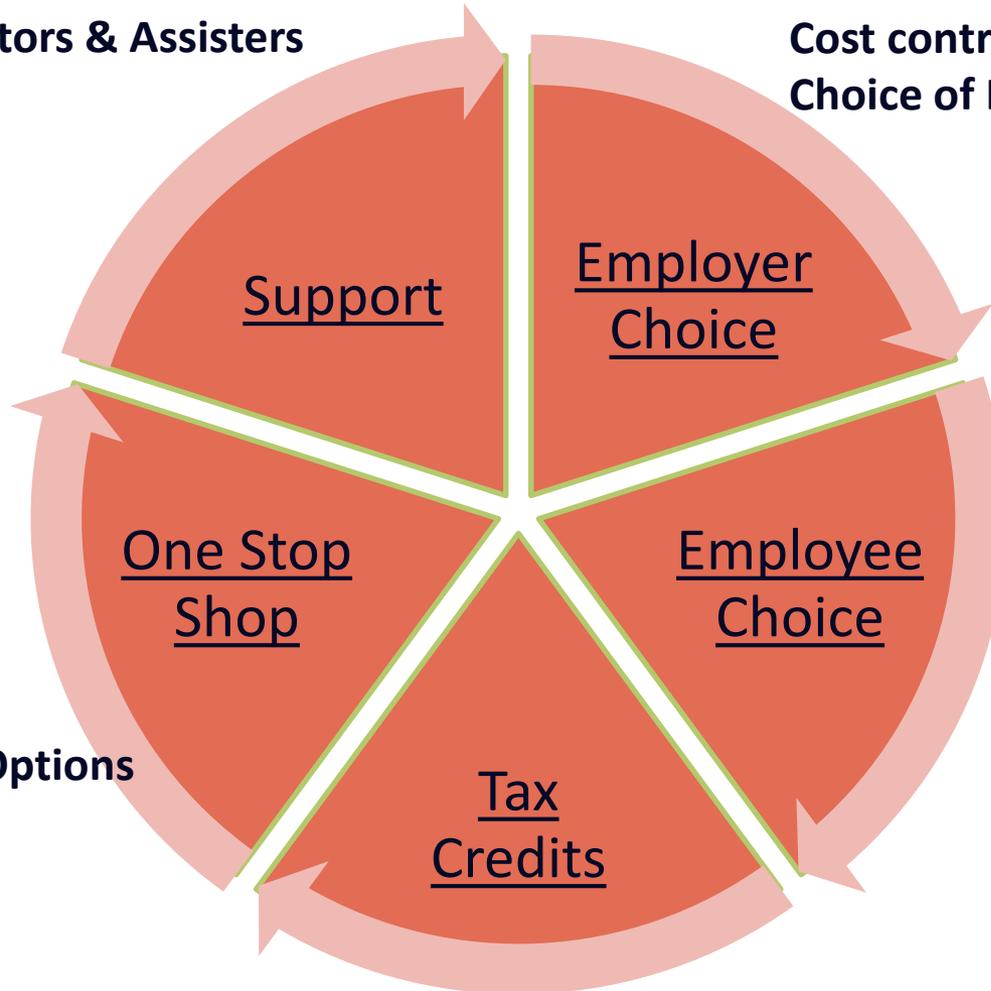
Dental Plans (22)

- Delta Dental
- Dentegra
- Guardian

SHOP Benefits: Employers

Support from Navigators & Assisters

**Cost control:
Choice of Reference Plan**



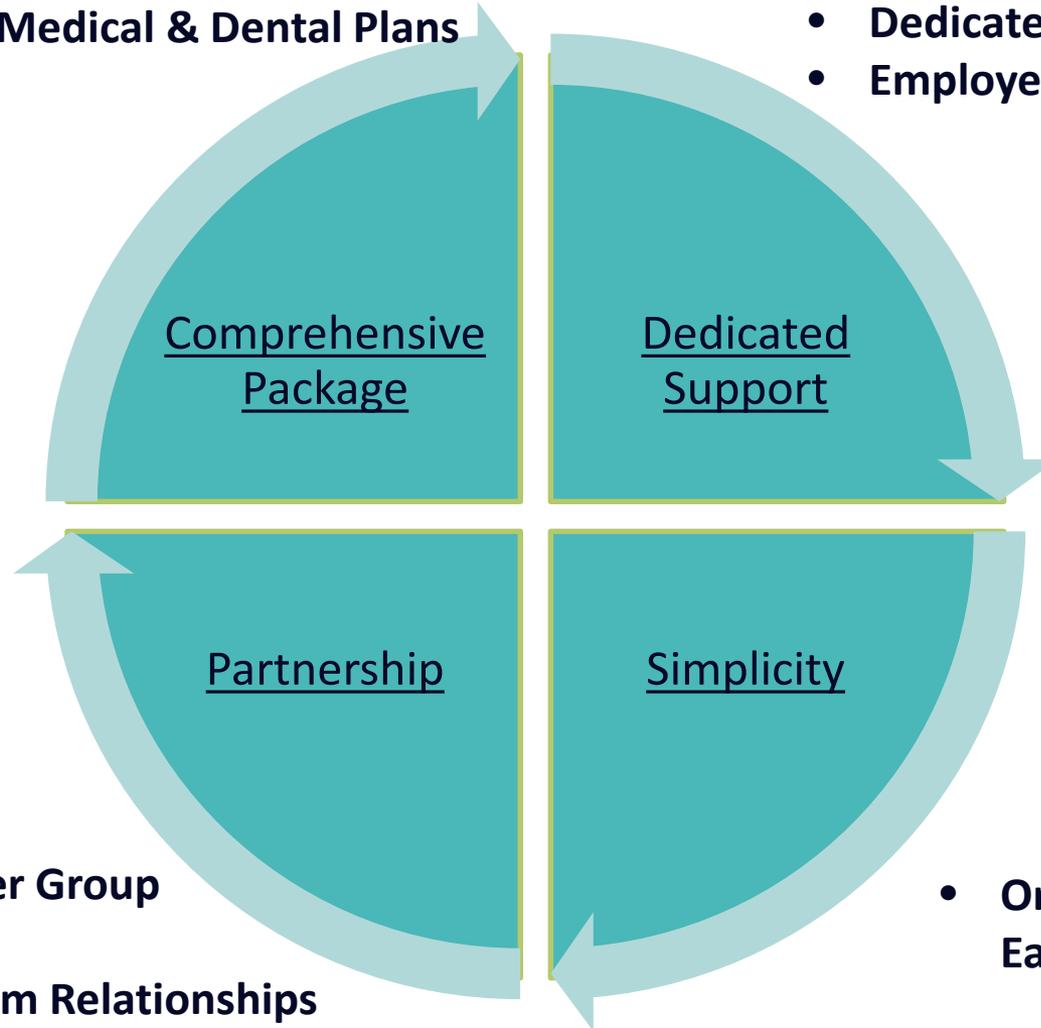
**One Application
One Monthly Invoice
Electronic Payment Options**

**Multiple Carriers &
Plans
(Medical and
Dental)**

SHOP Benefits: Brokers

- Full Coverage of Medical & Dental Plans

- Dedicated Broker SHOP 800#
- Employer Support Team



- Broker Stakeholder Group
- Broker Referrals
- Establish Long-Term Relationships
- New Business Opportunities

- One Application, 3 Easy Steps to Enroll

Benefits to Employers

Tax Credit Eligibility Requirements

- Purchase through MNsure
- < 25 employees / <\$50,000
- 50% minimum contribution
- 50% for profit / 35% not for profit

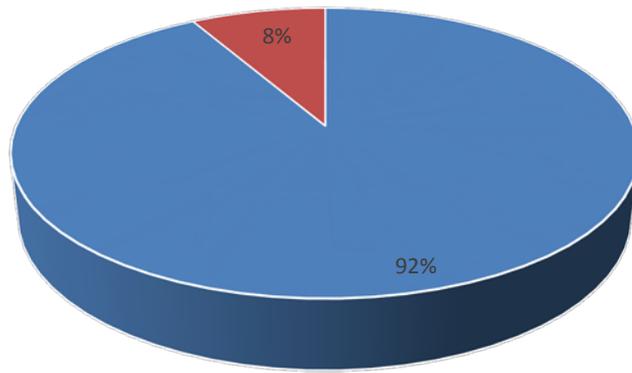
Factors Impacting SHOP Growth



- Small businesses generally not aware of SHOP. Recent FFM market research indicated the following (as of 4/15):
 - Most small employers are generally not aware of the SHOP marketplace or tax credits.
 - Small businesses:
 - Would prefer to offer insurance as they feel it helps them attract and retain better employees.
 - Are aware of the ACA and the individual mandate. However, limited knowledge about how the ACA could impact their business or that they could face a penalty.
 - Are concerned about the cost of providing health insurance to employees.

Factors Cont'd

Percent of MNsure SHOP Brokers Actively Selling SHOP



■ Not actively selling SHOP ■ Actively Selling SHOP

- Of the 1,015 MNsure Certified Brokers, less than 10% actively sell SHOP.
- How does this compare with the % of MN brokers sell health insurance to small groups?

Factors Cont'd

- Technical challenges
 - Original system prevented users from completing enrollment.
 - Brokers and employers quickly became frustrated and gave up trying to enroll
 - Lack of automation forced MNsure and carriers to develop manual processes to handle SHOP data
 - Though operational improvements have been implemented, image of difficult enrollment was never corrected in the marketplace

Development Activities & Plans

- Increase SHOP enrollments in all areas by:
 - Building awareness of SHOP and its benefits
 - Build on partnerships with broker community and increase the number of brokers selling SHOP.
 - Improve customer experience.
 - Work with carriers to maintain and market plan options.

Increase Broker Involvement

- Increase the number of brokers selling MNsure SHOP by:
 - Providing tools and resources to educate on benefits and enrollment:
 - Webinars on enrolling new groups
 - Dedicated broker line
 - Small business guide
 - Lead agency pilot program (9/15) and other broker outreach initiatives

Continue Improving Customer Experience

- Complete development of full online functionality, including applications and change forms
- Improve user navigation on website
- Continue improving upon operational processes to decrease turnaround times and manual workarounds



THANK YOU!