



Broker Enrollment Center Initiative 2016 Open Enrollment Period

Purpose

The goal of the Broker Enrollment Center Initiative is to build a robust infrastructure of local agent/broker partners to provide no-wrong-door MNSure application and enrollment assistance to drive MNSure QHP enrollment.

MNSure's vision is to build a Broker Enrollment Center Initiative where Minnesota is served by a network of regional agencies that demonstrate the following:

- Staff skilled in assisting consumers to enroll in coverage through MNSure, including licensed staff with extensive insurance knowledge to help enroll individuals and groups who require additional assistance
- Established relationships with navigators to provide a total service for all uninsured residents of Minnesota who may face barriers to enrollment or renewal, and/or need professional insurance support
- Ability to maintain a year-round presence in their geographic area of service
- Commitment to partnering with MNSure on outreach and enrollment campaigns

Background

In 2014, MNSure ran a pilot initiative establishing six agent/broker "walk-in centers" for 2015 open enrollment. These six agencies partnered with MNSure to:

- Open their office to walk-in traffic and assist consumers qualified for QHP or public programs
- Work closely with navigators from the area
- Share advertising costs with MNSure via a funds matching model
- Track and report activity and results

The total QHP enrollment numbers for these six agencies was impressive. The six agencies provided 1,736 enrollments, accounting for approximately 22% of the total enrollments supported by more than nine hundred MNSure-certified brokers.

Summary of 2016 Open Enrollment Period Broker Enrollment Centers Initiative

The goals for the 2016 open enrollment period are:

- Enroll consumers seeking coverage with enrollment and renewal through MNSure
- Build local awareness of MNSure and agency services related to MNSure
- Help consumers take advantage of financial help available through MNSure

This initiative proposes to support QHP growth in the following ways:

- Recruit brokers through recertification and those brokers new to the improved MNSure enrollment system
- Expand broker support to the communities they serve
- Provide greater direction to brokers regarding the benefits realized by brokers and navigators working together
- Expand the number of enrollment centers from six during the pilot initiative period to 14-20
- Launch a SHOP Enrollment Center Pilot Initiative targeting 6-14 partners

Proposed MNSure Funding

MNSure will match promotional marketing funds committed by selected partners. These combined funds will be used for promotional marketing support for a radio and print advertising campaign for each of the enrollment centers based on the commitment established in each partnership proposal. Brokers/Agencies submitting proposals will commit funds that MNSure will match (minimum \$2,500 /maximum \$10,000). Applicants must demonstrate:

- Willingness to support all types of enrollments: Medical Assistance, MinnesotaCare and qualified health plans
- A commitment to providing full breadth enrollment opportunities to consumers seeking assistance including public program enrollments
- Year-round enrollment assistance available in the geographic region defined by the applicant or MNSure's assigned region of service
- Ability to work with MNSure to achieve outreach and enrollment goals through centralized tools
- Cooperative willingness to open their office(s) to navigators and expand consumer support
- Partnership objectives that reflect MNSure's desire for enrollment centers to provide consumers with a coordinated geographically beneficial opportunity for face-to-face service
- Commitment to sending 100% of QHP enrollments to MNSure

MNSure's Enrollment Center Initiative Commitment

- Advertising dollars for creative process and template development
- Branded materials created for onsite promotions
- Digital positioning
- Preferential website placement for prominence
- Radio, newspaper and television advertising personalized for each partner; costs will be equally divided between MNSure and the partner

Based on the level of financial commitment by selected brokers for the 2015 open enrollment period, we estimate 2016 open enrollment center matching fund commitments for MNSure of \$100,000-\$150,000.

Past performance as an agency pilot for MNSure will be considered. Matching funds of selected applicants, once approved, is fixed and the agency and cannot increase or decrease the amount committed to the initiative.

Expected Timeline

- April 2015: Public input gathered on draft plan
- Early May 2015: Solicitation for partnership proposals issued
- End of May 2015: Partnership proposals due
- End of June 2015: Partners announced publicly