

**MNsure Consumer and Small Employer Advisory Committee**  
**Draft recommendations on Access**

In furthering its mission to provide a base level of affordable and comprehensive health care coverage to all Minnesotans, it is our recommendation that MNsure's ongoing focus on Accessibility include information about MNsure and paths of accessibility into all aspects of the enrollment process.

**1. Identify inter-agency failures and opportunities for improvement.**

**RECOMMENDATIONS:**

- a. Identify channels of communication between consumers and MNsure that have gone unexplored or unused, including on the county level and state level of operations
- b. Investigate lack of coverage by MN Department of Corrections and lack of coverage via MNsure/public programs of incarcerated Minnesotans in work release who cannot afford private insurance
- c. Introduce further policies and procedures to ease customer communication with MNsure staff and the Minnesota Health Care Programs Help Desk to demystify the enrollment process, appeals process, and coverage concerns.

**2. Create better informational tools and product offerings to keep clients well-informed.**

**RECOMMENDATIONS:**

- a. Integrate tools on the MNsure website that are also accessible via the call center so that MNsure users are better informed about eligibility
- b. Create product offerings that are transparent in cost and do not conceal costs or fees that could make the product unaffordable
- c. MNsure must address the issue of educating the marketplace regarding the product and costs.

**3. Review enrollment data to gain perspective on the enrollment process.**

**RECOMMENDATIONS:**

- a. Collect and compare enrollment data in a way that creates opportunity to streamline the process of enrollment by identifying errors, barriers, or other difficulties in enrollment.

**4. Strengthen appeals process.**

**RECOMMENDATIONS:**

- a. Review current processes to ensure that enrollees are easily aware of their right to review of a denial of coverage and qualification under certain programs and have broad methods of access to information regarding how to assert their rights to appeal or review.
- b. Refer individuals who may have difficulty making an appeal on their own to an agency or individual who can advocate for the individual in order to make sure that their appeal is as effective as possible.

**5. Include information on tax penalty exemptions.**

**RECOMMENDATIONS:**

- a. Provide enrollees (including those electing not to participate in the exchange) clear guidelines as to their obligations under the ACA with regard to federal and state tax implications,
- b. Be sure that enrollees are informed of policies including penalties and events that trigger a violation of the Affordable Care Act or of their provider agreement (e.g. enrollment, but failure to pay premium).

**6. Improve program transparency to access partner compliance officer and compliance process.**

**RECOMMENDATIONS:**

- a. Make clear to parties that refer to MNsure partners for client assistance the expectations of MNsure partners and the channel to report a failure to comply with these expectations.
- b. Provide follow-up to compliance reports so that reporting parties are aware of the actions taken to ensure compliance and can be informed about the state of compliance.

**7. Create an application process that is minimally intrusive.**

**RECOMMENDATIONS:**

- a. Build consumer trust by enacting a minimally intrusive enrollment process. Remove personal questions that would not be relevant to the eligibility determination and confirming the identity of the consumer.

**8. Saturate the marketplace with effective and culturally appropriate communication of MNsure's purpose and benefit.**

## RECOMMENDATIONS:

- a. Create clarity in the marketplace regarding the purpose, effect and benefit of the exchange by clear marketing and effective, understandable language-use by MNsure representatives.
- b. Reaffirm the positive outcomes of having a state health insurance exchange in media so that the negative connotations of the ACA do not cloud the benefits of the exchange.
- c. Make sure that MNsure materials and access points are culturally competent and properly translated or interpreted to consumers of different lingual and cultural backgrounds.
- d. Ensure that gender neutral language is used on all marketing when referring to Minnesota individuals or families to avoid marginalization of LGBT+ Minnesotans.

**9. Focus on inter-agency partnerships and NGO partnerships to better identify where they have failed or been less effective than intended including relationships between DHS, navigators, county staff and NGO's to improve system-wide responsiveness to enrollee needs.**

## RECOMMENDATIONS:

- a. Pursue and maintain active and thorough communication with local agencies that provide MNsure outreach and navigation to Minnesota residents.
- b. Provide funding so that local groups can print MNsure information that has been approved by MNsure media teams. This will allow these agencies to both advertise their own presence, and the presence of MNsure aid in places other than MNsure-direct resources.

**GOAL:** MNsure must better explain the process, eligibility, penalties, costs and benefits to enrollees through a clearer and more consumer friendly message with the primary focus of educating the consumer on making better choices through the exchange. This should be accomplished through a transparent collection and review of the data accumulated during the enrollment process to ensure that the exchange is focusing its resources on identifying action areas for responsiveness to partners and enrollees. The end goal is to ensure an educated, compassionate, demographically sensitive and knowledgeable point of first contact staff with a customer first focus.

**10. Provide first contacts with immediate access to supervisory personnel to elevate difficult, unique or sensitive enrollment issues or requests for help with the**

primary goals of consistent, correct information about the enrollment process and highest level service and response.

**RECOMMENDATIONS:**

- a. Enrollment in the exchange and navigation through the process must be significantly more enrollee focused to ensure higher levels of participation and lower levels of frustration with individuals attempting to use the exchange.
- b. Customer service must focus on clear and correct information, with the ability to elevate matters seamlessly through the organization as needed to ensure the highest levels of quality and service.
- c. Ensure that frontline staff is able to quickly and easily access supervisory help for situations that require a more intensive response

**11. Provide training on programs and tools to determine enrollees' qualifications for programs due to life-changing events and information about the process of Special Enrollment**

**RECOMMENDATIONS:**

- a. Enrollees must have access to responsive and accurate information upon change of life circumstances that may trigger ability to access funding sources potentially available to them as a result of such change of circumstance.
- b. The exchange must focus on point of contact issues with such enrollees to allow for seamless transitions into and through the marketplace and programs.
- c. Consumers should be explicitly aware of when they can enroll for coverage during special enrollment, how long the process will take, what resources consumers can access in the meantime, and what the consequences of missing the special enrollment window could mean.

**12. Effectively communicate enrollee eligibility for plans and programs.**

**RECOMMENDATIONS:**

- a. Ensure that point of contact with enrollees is singularly focused on accurate, correct and complete information required to navigate the enrollment process.

**13. Ensure peer sensitive and geographically appropriate assistance while delivering all pertinent information in an accurate and culturally sensitive manner especially as they relate to the region or demographic needs of the enrollee.**

**RECOMMENDATIONS:**

- a. Follow up on cultural or geographic relevant shortcomings which arose during the initial enrollment period through focus group discussions with racial, cultural ethnic groups and consumers with disabilities to reverse the shortcomings of the exchange and better focus MNsure response to those groups.
- b. Ensure that points of contact with these disenfranchised groups have the proper tools to address these issues moving forward in the exchange process.

**14. Provide navigators who can read and assist the completion of enrollment forms for people with low English comprehension abilities.**

**RECOMMENDATIONS:**

- a. Identify need areas for additional resources through focus group discussions and supplement the number of peer assistors to directly address the shortfall in response to those groups.
- b. Further identify more culturally appropriate methods of entry into the exchange and how to best achieve access to those methods of entry for such groups.

**GOAL:** First contact with the consumer must focus on core issues of confusion and lack of subject matter knowledge of the product being ordered. This is both a complicated, confusing product and an expensive one. Enrollees are largely new to the purchase of the product and have significant barriers to entry into the marketplace. MNsure must focus efforts on identifying cultural and geographic shortcomings of the current enrollment system or risk enrollees not returning to the exchange in the face of ineffective or inappropriate assistance including lack of knowledge and lack of sensitivity to the needs of enrollees.

<http://kaiserfamilyfoundation.files.wordpress.com/2013/01/8396.pdf>

**Easy access to relevant raw information about insurance plans –available at an enrollee’s fingertips, and without having to hunt for the information as well as a culturally and geographically sensitive understanding of enrollment methods.**

**15. Provide information that is not in print form, is easily culturally or geographically accessible, and has a focus on access to culturally competent presentations through MNsure for non-native English speakers and for the visually impaired.**

**RECOMMENDATIONS:**

- a. MNsure must increase efforts at communicating the purpose and goal of the exchange throughout the marketplace.
- b. Enrollees must have clear, immediate and accurate information in myriad forms to ensure that they have the highest level of assistance possible.
- c. Decision-making aid should be available in the purchase for the variety of issues relevant to differing cultural, demographic and geographically diverse groups.

**16. Provide access to knowledge tools, web-based or otherwise, that facilitates understanding of costs and coverage of plan offerings and drive consumer confidence in product choices.**

**RECOMMENDATIONS:**

- a. Embraced the issue of educating the marketplace to create a truly consumer oriented experience..
- b. Enrollees must have access to clear and useable tools to address the significant permutations present in the marketplace taking into account the varying costs and risk factors in their selection of the products.
- c. The MNsure website as well as Navigators must have the best tools available to provide accurate cost / benefit projections to enrollees.

<http://getcoveredillinois.gov/>

[https://www.checkbook.org/newhig2/year14/text.cfm#chapter\\_2](https://www.checkbook.org/newhig2/year14/text.cfm#chapter_2)

**17. Allow the submission of applications through a variety of delivery methods – email, fax, even classic mail delivery.**

**RECOMMENDATION:**

- a. MNsure must ensure ease of access to diverse application methods including widely-accessible and accepted “hard copy” applications.
- b. In addition to the web-based solutions, MNsure must identify effective portals to access for the broad customer base it serves, cultural, geographic and other demographic groups, age, economic status, disability etc.

**GOAL:** MNsure, as a function of the product it offers and the cost of the product, has extremely high barriers to entry. Even in the face of a ‘forced choice’ the consumer will fail to realize the benefit of the exchange without proper knowledge tools. Primary focus of MNsure at this time should be to educate consumers about the marketplace and the products, develop programs to increase consumer knowledge of

the products and drive the consumer to make better choices. High barriers of entry make the consumer easily averse to entering the marketplace, only knowledge and education will work toward reducing those barriers. The forward benefit to this goal will result in a reduced tendency to default on the part of enrollees and disenfranchisement from the marketplace.