Memorandum

To: TBD

From: TBD

Subject: Consumer Assistance Partner – System Portal Options

Date: TBD

MNsure's initial launch, in October 2013, and subsequent marketplace software system releases did not include contractually required functionality collectively known as an "assister portal". Such functionality was planned for MNsure's system to include the following for the state's consumer assistance partners (including agents, brokers, navigators, and certified application counselors) in MNsure's individual market and SHOP:

- Agency and individual certification registration
- Agency and individual account creation
- Agency and individual dashboard (search, view and check status of applications)
- Ability to create, change, and rescind applications on behalf of clients
- Ability to view information/notices/invoices on behalf of clients
- Directory of certified individuals or agencies
- Ability for clients to assign individual assisters, including one of each type (broker, navigator, CAC)
- Ability to select a plan on behalf of clients

This undelivered functionality would have fostered a more robust and better customer service experience for Minnesotans using MNsure. An 'assister portal' may have resulted in an increased number of QHP enrollments through MNsure, had MNsure's 'enroll on behalf of' functionality been as robust as carrier direct enrollment. An additional requirement was also identified after an initial year of operations:

- Ability to upload verifications on behalf of clients
- Ability to create client account
- Submit change-in-circumstance on behalf of client (webform)

In lieu of the above system functionality, the Consumer Assistance program has implemented alternative software and/or manual processes to account for some of the stated business needs. MNsure has implemented a resource intensive certification process, directory, and offers case status customer service through its contact center to certified assisters. These alternative processes are not sustainable in the long-term, but will be maintained until alternative solutions are implemented.

Ahead of MNsure's 2016 Open Enrollment Period, scheduled to begin in October 2015, the Consumer Assistance program team is gathering input on options to implement minimal solutions for the business needs outlined above. Please let us know your thoughts on the following or suggest viable alternatives for consideration. Initial stakeholder feedback indicates that improved access to client information is preferable to additional marketing/outreach focused functionality.

DRAFT

Option 1
Use available software tools to improve non-system dependent assister functionality and processes
Maintain: certification process, directory, case status request process
Implement: directory mapping, improved association (AOR, NOR) process
Delay: system access (account creation, dashboard, apply on behalf of, plan selection on behalf of)
Sunset: n/a
Dependencies: resources and prioritization of work with current software tools
Risk: low; it is very likely that this option can be successfully delivered

Option 2 (*preferred*)
Use available system functionality to provide some new assister functionality
Maintain: certification process, directory
Implement: system access (account creation, view only dashboard), improved association (AOR, NOR) process, verification upload on behalf of client, change in circumstance request form on behalf of client
Delay: system access (apply on behalf of, plan selection on behalf of)
Sunset: case status request process
Dependencies: resources and prioritization of work with current software tools and system development
Risk: medium/high; it is likely that this option can be successfully delivered

Option 3
Use available system functionality to provide some new assister functionality
Maintain: certification process, directory
Implement: system access (account creation, dashboard, apply on behalf of, plan selection on behalf of), improved association (AOR, NOR) process
Delay: n/a
Sunset: case status request process
Dependencies: resources and prioritization of work with current software tools and system development
Risk: high; it is unlikely that this option can be successfully delivered

Option 4
Purchase additional software to implement delayed functionality
Maintain: n/a
Implement: system access (account creation, dashboard, apply on behalf of, plan selection on behalf of, directory, association)
Delay: n/a
Sunset: current directory, certification process, and case status request process
Dependencies: resources and prioritization of work with system development and procurement
Risk: very high; it is very unlikely that this option can be successfully delivered

DRAFT

Any decision to move forward on a proposed option will depend on the availability of budget, resources, and time. All options will also be considered based on level of effort to implement with assisters, through revised or new business processes, training and performance support.

Additional functionality that would greatly improve the consumer experience, recommended by stakeholders:

- Ability to log back into account and view status and plan selection
- Ability to submit change-in-circumstance via webform

DRAFT