

**MNsire Stakeholder Group Meetings - February
Fiscal Year 2017 Program Policy Updates**

As we develop program reforms that would be implemented in fiscal year 2017, Consumer Assistance Program staff is considering moving towards a tiered and more integrated approach to consumer assistance through our navigator, agent/broker, and Certified Application Counselor programs. We believe this approach would lead to better coordination across assisters and improved coordination with MNsure, and overall enhanced consumer experience.

The tiered, integrated approach centers on providing a balance between assisters that are highly skilled in enrollment and closely coordinated with MNsure, partners that have a primary interest in serving their own clients, and partners that are focused on outreach. The model would rely on a robust referral/lead generation process that would ensure a successful consumer experience.

Navigator Program Options	
Level of Service Options	
1a.	Full spectrum of service provided by all navigators - Outreach, education, application, enrollment and post enrollment assistance, available via directory (current model)
1b.	Streamlined service – Outreach, education and assistance with basic steps of the application, no follow-up required
1c.	Tiered service <ul style="list-style-type: none"> - Full spectrum of service (Navigators) - Streamlined service (Application Assistants – see CAC role)
Compensation Options	
2a.	Per enrollment payments and outreach and enrollment grants (current model)
2b.	Grants only
2c.	Grants only (for example, base funding with incentive for performance)
2d.	Per enrollment payments only

Certified Application Counselor Program Options	
Level of Service Options	
1a.	Full spectrum of service - application, enrollment and post enrollment assistance, not available to general public via public directory (current model)
1b.	Streamlined service – assistance with basic steps of the application
1c.	Tiered service <ul style="list-style-type: none"> - Hospital-based Application Assistants – application, enrollment, some post enrollment assistance and HPE approvers (contingent on conversations with DHS) - Community-based Application Assistants – streamlined service, assist own consumer base with the basic steps of the application
Compensation Options	
2a.	No MNsure compensation (current model)
2b.	Outreach and education mini grants
2c.	Per enrollment payments

Agent/Broker Program Options

Level of Service Options

- 1a.** Full spectrum of service - application, enrollment and post enrollment assistance (current model)
- 1b.** Streamlined service – application, enrollment and post enrollment assistance for QHPs only
- 1c.** Tiered service
 - General Agencies (broker pilot expansion)
 - Brokers
 - Agents

Compensation Options

- 2a.** No MNsure compensation, agents/brokers compensated by carriers they have appointments with (current model)
- 2b.** MNsure marketing support for General Agencies
- 2c.** Fees charged to the consumer allowed for MNsure agent/broker services
- 2d.** Fees charged to consumer not allowed for any MNsure agent/broker service
- 2e.** Fees charged to the consumer for public programs not allowed for MNsure agent/broker services
- 2f.** Per enrollment payments provided for agents/brokers that successfully enroll a consumer in Medical Assistance or MinnesotaCare, payments the same as navigator per enrollment payments of MA and MCRE