

Navigator, Agent & Broker Work Group

Guiding Principles

December 21, 2011

- Consumer focused approach
 - Establish mechanism to address and resolve consumer complaints of navigator/broker
 - Maximize number of individuals who enroll and maintain enrollment in the most appropriate health plan for their needs
 - Provide consumer services for full spectrum of options within the Exchange (i.e. Medicaid and Qualified Health Plans)
- A single Entity/Individual cannot provide the full scope of Navigator services
- Navigators must receive training and continuing education as means of program oversight and to establish trust with consumers and employers
 - Determine appropriate level to ensure quality and adequate numbers of navigators/brokers
- Process created to define who can be a navigator must be flexible to allow for new types of navigator to develop. (e.g. Navigator that focuses on serving populations not currently connected to health coverage)
- Navigator program should leverage existing infrastructure and current relationships. Don't break what works, but look for ways to improve
 - Minnesota has rich array of entities serving low-income Minnesotans through MN Community Application Agent (MNCAA) network and other community groups who assist with other social services but could expand into health care.
 - Minnesota has thousands of licensed insurance agents who have specific training and expertise in advising people which private market plan fits their needs
- Narrow the existing gaps in current service structure (e.g. uninsured, but eligible individuals)
- Where possible, leverage the navigator role within the context of disparities (i.e. cultural, community, health/wellness training)
- Compensation model incents selection of the best product for the individual or small employer
- Navigator must not directly or indirectly benefit from enrolling individual or small employer in one plan over another
- Different navigator entities will have their own expectations of compensation model
- Navigator program should focus resources according to need