

NAVIGATORS AND AGENTS BROKERS WORKGROUP PURPOSE

About this Workgroup:

The Minnesota Department of Commerce has convened the Navigators and Agents/Brokers Workgroup as one of ten workgroups that will provide technical assistance to the Exchange Task Force by identifying issues, documenting options and the advantages and disadvantages of each. This workgroup will focus on options for navigators and agents/brokers to assist individuals and small employers and employees seeking coverage through a Minnesota Health Insurance Exchange.

The workgroup will produce a high-level deliverable addressing the issues, options, and advantages and disadvantage of each by December 19, 2011. This deliverable will be presented to the Exchange Task Force on December 21, 2011. The workgroup will continue its work at a more detailed level throughout 2012.

Issues for Discussion:

At a minimum we will address the following issues for presentation to the Exchange Task Force in December 2011:

- What are the specific roles and responsibilities of Navigators/Agents/Brokers within the exchange?
 - Should there be different roles with different service responsibilities?
- What certification/licensure should be required of Navigators/Agents/Brokers?
 - Should there be different levels (i.e. associated with different roles)?
- How should Navigators/Agents/Brokers be compensated?
 - Should there be levels of compensation associated with specific roles and different service responsibilities?