MNsure℠
Where you choose health coverage

MNsure Update

Legislative Oversight Committee

July 22, 2013

Overview

- Grant Status and Spending
- Customer Service: Assisters, Call Center, Outreach
- IT and Business Application
- Appeals

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Grant Status and Spending

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Financing Mechanisms

Federal Exchange Grant	Funding available through 2014 for development and operations, except for navigators – some restrictions/approvals needed for use and change
DHS Cost Allocation	Cost allocated based on services used and share of enrollment that is public programs – enhanced federal match available, but federal approvals (APDs) needed
Premium Withhold	2014: Up to 1.5% of MNsure premiums 2015 and on: Up to 3.5% of MNsure premiums
Other	May seek and accept money, grants, loans, donations, services, and ad revenue. May earn interest. Loan available for FY 14 and 15 - must be repaid with interest by June 30, 2015.

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Financing Mechanisms

- **Through 2013**
  - Federal Exchange Grant
  - DHS Cost Allocation
  - May get MMB loan starting July 1, 2013
  - Other
- **2014**
  - Federal Exchange Grant - $40 million approved by legislature plus amount for risk adjustment assessment and evaluation – to be submitted to Federal Government on August 15, 2013
  - DHS Cost Allocation
  - Up to 1.5% of MNsure Premiums – limited to 25% of 2012 MCHA assessment, $42 million
  - May get MMB loan
  - Other

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Financing Mechanisms

- **2015**
  - DHS Cost Allocation
  - Up to 3.5% of MNsure Premiums – limited to 50% of 2012 MCHA assessment, $84 million
  - May get MMB loan through June 30, 2015 – must repay all loans with interest by June 30, 2015
  - Other
- **2016 and on**
  - DHS Cost Allocation
  - Up to 3.5% of MNsure Premiums – limited to 100% of 2012 MCHA assessment annually, $168 million
  - Other

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Development Funding and Spending

- Federal Exchange Grants
  - Total Awards: $110 million
  - Spent through June 2013: $41 million
  - Encumbered through June 2013: $13 million
  - Remaining: $56 million
- Medicaid Cost Allocation (includes state and federal share)
  - Total APD Spending Approved: $55 million
  - Spent through June 2013: $29 million
  - Encumbered through June 2013: $14 million
  - Remaining: $12 million

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Development Spending

- Joint funds spent through June 2013: $70.0 million
  - MNsure Personnel: $2.7 million
  - Administrative: $2.2 million
    - Rent, Furniture, Phone, Equipment: $1.1 million
    - Agency Indirect: $0.6 million
    - Other (supplies, printing, travel, etc.): $0.5 million
  - IT: $61.4 million
    - Hardware/Software Infrastructure and Consultants: $32.9 million
    - IT Application Contract : $25.1 million
    - IT Application Annual Maintenance: $3.4 million
  - Operations: $3.9 million
    - Operations Design Contracts: $2.9 million
    - Outreach and Marketing: $1.0 million

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Development Commitments

- Development Commitments: $94.8 million
  - MNsure Personnel: $5.6 million
  - IT Personnel: $3.9 million
  - Regulatory Agency Personnel: $2.8 million
  - Administrative: $6.8 million
    - Rent, Furniture, Phone, Equipment: $0.8 million
    - Agency Indirect: $5.8 million
    - Other (supplies, printing, travel, etc.): $0.2 million
  - IT: $51.9 million
    - Hardware/Software Infrastructure and Consultants: $27.7 million
    - IT Application Contract : $20.8 million
    - IT Application Annual Maintenance: $3.4 million

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Development Commitments

- Development Commitments: $94.8 million (continued)
  - Operations: $23.8 million
    - Operations Design and Development Contracts: $4.9 million
    - Outreach and Marketing: $7.6 million
    - In-Person Assisters: $4.0 million
    - Call Center/Customer Service: $5.0 million
    - Premium Processing: $0.8 million
    - Appeals: $0.7 million
    - Other Contracts: $0.8 million

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Customer Service: Assisters, Call Center, Outreach

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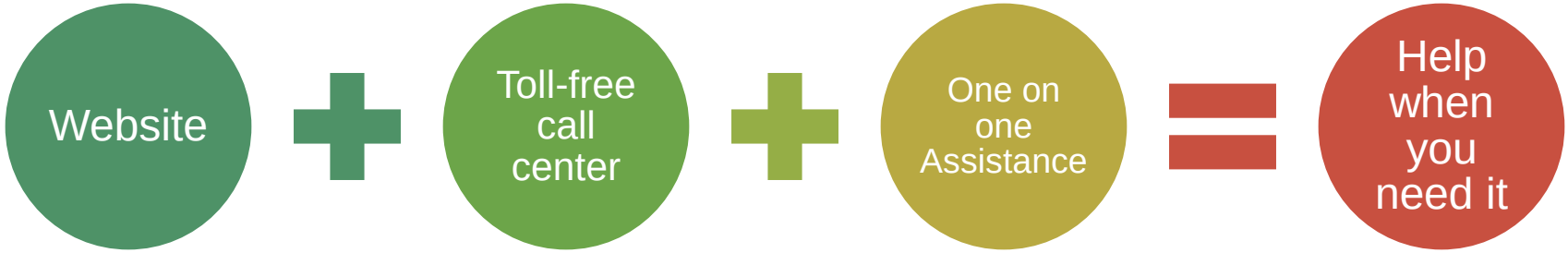
Customer Service Overview



Call Center Goals

- Create a streamlined customer service experience for all using MNsure
- Cost-effectively leverage existing resources and expertise
- Upgrade and share technology to effectively meet consumer expectations
- Ability to adapt quickly to changing needs
- Local control and management

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Best Practices

- First Call Resolution
- Educated and Warm Transfers
- Simple IVR that gets people to the right place with few selections
- 2 minute average speed of answer
- Utilize agents 90% of the time
- Assignment of Account Rep and Case Number
- Highly trained agents – tiered contacts management
- Rapid access to a live person - not on hold for more than 5 minutes
- Transfer to a team lead or supervisor for problems that do not get resolved efficiently

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Types of Requests

- Web Application Navigation
  - Requests for in person help
- Password assistance and resets
- Application Status and Enrollment Questions
- Health Plan Related
  - Participating Providers beyond hospitals and clinics
  - Pharmacy coverage
- Qualified/Life Event updates
- Assister questions
- Billing Questions
  - Premium and invoice questions
- Appeals Questions
  - Complaints, Grievances and Appeals

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MNsure Customer Service Framework

Carrier Contact Centers
Toll-free number and designated specialist for certain complex situations.

DHS Member Help Desk
Contact Center and Managed Care Ombudsman for Medicaid enrollees who have complaints.

County Offices
For assistance with applications. To apply for Medicaid and to access in-person assistance for those counties that choose to provide support.

DHS MINNESOTACARE Call Center
Those transitioning to BHP clients and for those needing Language Assistance for those available to provide translation—routed through the IVR.

Agents/Broker
Agents and brokers will have a dedicated expert call specialist.

Navigators
Navigators that need assistance with the web site or make referrals into the contact center.

In-Person Assisters (non-county)
Need assistance with tools or make referral.

Other Resources
Minnesota Department of Commerce
Minnesota Department of Health
Attorney General
Senior LinkAge Line®
Disability Linkage Line®
Veterans Linkage Line™

IVR

Warm Transfer

Educated Transfer

Escalation

Chat

MNsure Exchange Contact Center

Tier 1—MNsure Guides

- Response to emails
- Language Line
- Unique accessibility and accommodation requests/service delivery
- Robust IVR to route calls

Tier 2—MNsure Specialists

- Specialists who handle enrollment issues for complex situations (pharmacy and families with multiple needs or approaches)
- Understand the tax credit, Handle agent/broker concerns
- Complaint handling and appeal navigation.
- Second level review of issues for escalation to carrier
- Will include SHOP specialists for small businesses and employers

MNsure Front Door

1-800-XXX-XXXX | www.mnsure.org | help@[insert url].org

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Where you choose health coverage

Call Center Framework

- Virtual call center utilizing existing and new resources with seamless consumer assistance
- New MNsure single “front door” call center and staff
- Work closely with existing contact centers at DHS, the Counties and the One Stop Shops such as Senior LinkAge Line® and Disability Linkage Line® for appropriate populations and referrals
- Immediate connections to IPA, Navigators, Health Plans, DHS call centers for MA and MNCare/BHP, Counties, Brokers, Tribes, MCHA, etc.
- Upgrade technology across the new MNsure call center and existing call centers at DHS and look for additional opportunities to build on the virtual model
- Phone, secure email, secure chat, callback messaging/dialing, IVR, fully accessible system
- Hours Monday- Friday 7:30 a.m. – 8:00 p.m. with weekend hours during high volume times such as Open Enrollment
- Bilingual, language translation and oral interpretation services
- Accessible assistance in accordance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act
- Go Live Date of September 3, 2013
- Contingencies: Second wave of hiring in fall, overflow contract, reevaluate needs for 2015

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Four Types of One On One Assistance

Navigator

- MNCAA program for 2014 and not federally funded
- Can be Navigators and In-Person Assisters in 2014

In-Person Assister

- Federally Funded for 2014
- Can be Navigators and In-Person Assisters in 2014
- Transitions to state/MNsure funded singular Navigator program in 2015

Certified Application Counselor

- Not funded by MNsure or insurers, but can provide assistance
- Examples: health care providers, HR departments, libraries, etc.

Insurance Producer

- Functions similar to today

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Roles and Responsibilities

Assister Roles and Responsibilities			
Navigator	In-Person Assister	Certified Application Counselor	Insurance Producer
Application assistance	Application assistance	Application assistance	Application assistance
Enrollment assistance	Enrollment assistance	--	Enrollment assistance
Provide impartial information	Provide impartial information	Provide impartial information	Provide information and advice
Referrals	Referrals	Referrals	Referrals
Training	Training	Training	Training
MNsure Directory	MNsure Directory	--	MNsure Directory

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Eligible Entities

- Consumer Assistance Partners (Navigators, In-Person Assisters, and Certified Application Counselors) can be:
  - Community organizations and nonprofits
  - Associations
  - Farming organizations
  - Religious organizations
  - Chambers of commerce
  - Insurance producers (without conflicts)
  - Tribal organizations
  - Human service organizations (including counties)
  - Other (company HR depts, libraries, health care providers, tax preparers, etc.)

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Eligible Entities

- Consumer Assistance Partners may not:
  - Be a health insurer
  - Association that includes members of or lobbies on behalf of insurance industry
  - Receive compensation directly or indirectly from health insurer
- Consumer Assistance Partners must:
  - Carry our responsibilities specified in state and federal law and by MNsure (See MN Rule 7700 and MNsure/Commerce Dept Bulletin 2013-1)
  - Provide fair and impartial information
  - Demonstrate connections to or ability to establish connections to populations served
  - Complete training program and certification agreement
  - Comply with privacy and security requirements

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2014 Funding

Assister Funding			
Navigator	In-Person Assister	Certified Application Counselor	Insurance Producer
MNCAA program	$4 million infrastructure grants	Not paid by health insurer, MNsure, or state for service	Paid by health insurers
$25 per Medicaid enrollment	$70 per QHP enrollment		
Can also be In-Person Assister	MNCare payments under discussion		
	Can also be Navigator		
	Counties can receive QHP enrollment payments		
	Supplemental $1.6 million federal allocation for FQHCs		

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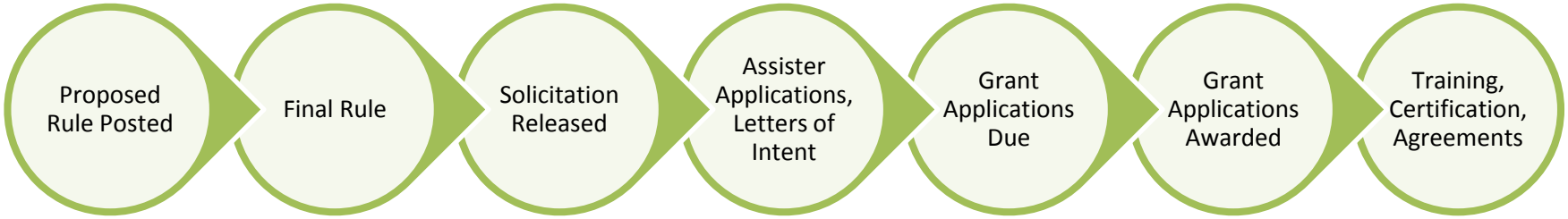
Timeline



- April 1
- April 29
- May 28
- Starting June 3
- July 19
- August 23
- August / September

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Outreach and In-Person Assister Grants

Key Information

- Available funds: Up to $4 Million in year 1
- Award size: From $2,000 - $200,000; up to $500,000 for coalitions
- Contract time period: through Sept 2014
- Applications for phase 1 funding due: July 19
- Awards: August 23

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Outreach and In-Person Assister Grants

Outreach Grants	Infrastructure Grants	Combination Grants
• Hard to reach populations • Targeted geographic locations • Innovative • Unbiased information	• In-Person Assisters only • Infrastructural needs • Technology needs • Support and facilitate services	• Outreach activities • Infrastructure needs to support and facilitate services

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Training

- MNsure Certification Training August-September 2013
- Training will be put into modules and coordinated with DHS
  - Online tool including privacy/security
  - ACA 101 and privacy/security
  - Public programs and financial assistance
  - QHP eligibility and enrollment
  - MN producer licensure requirements (for consumer assistance partners)
  - Defined contribution (for insurance producers)
- Training will be conducted online and include competency tests
  - Training for 2014 is free
  - Training is self directed at own pace
  - Third parties may use training material to conduct in-person training (and may charge separately for it) – participants will still need to pass online competency tests

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IT and Business Application

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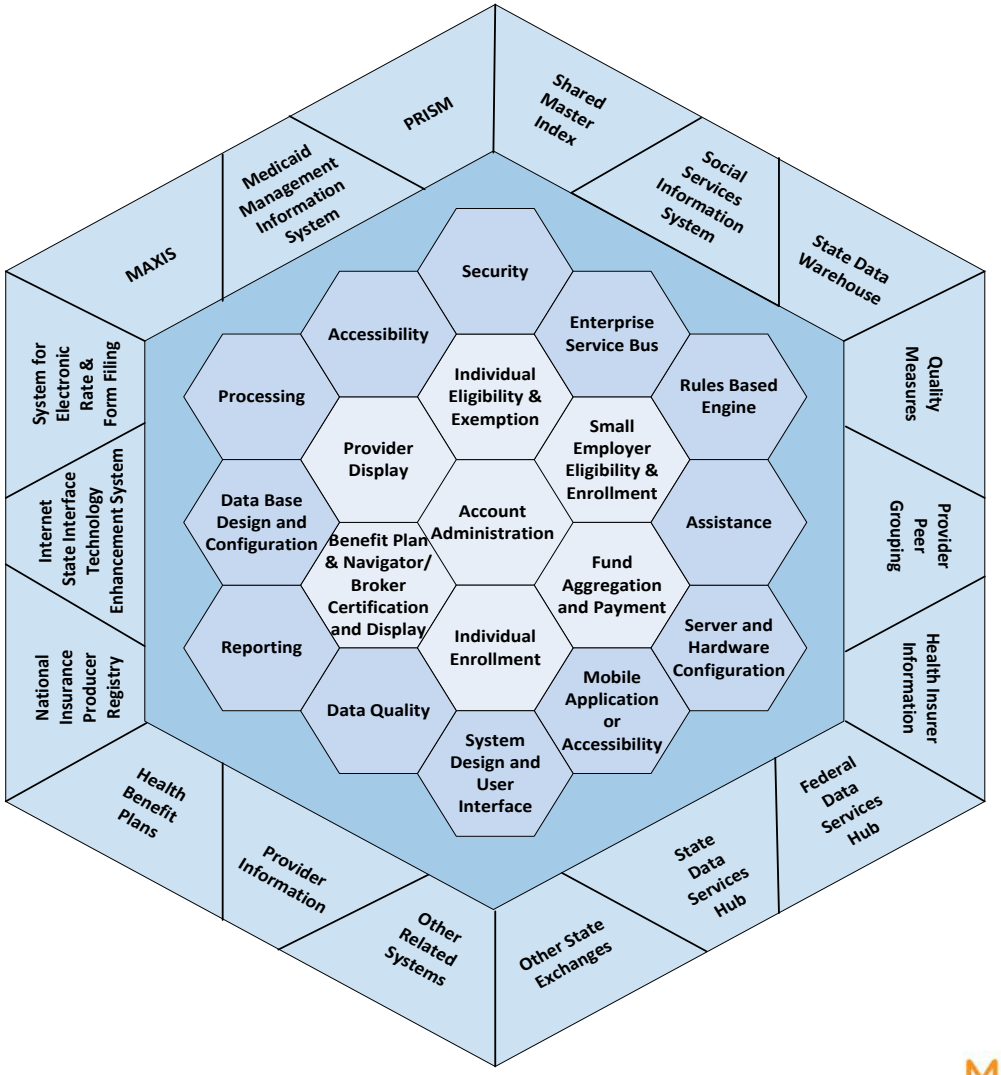
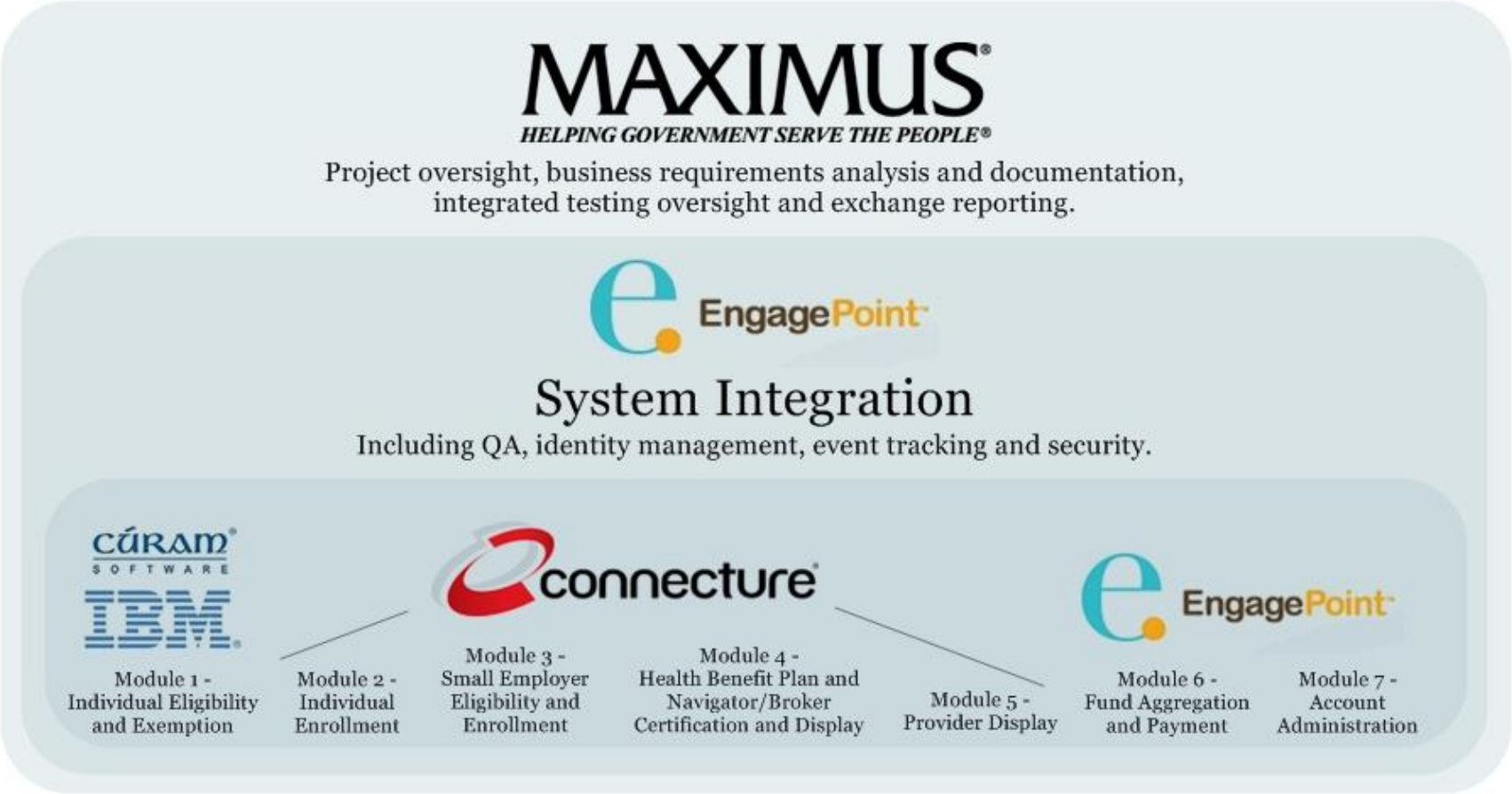
MNsure Vision

- Core components are viewed and developed as modules
- Other interactions are also viewed as modules and will be integrated or interoperate.



MNsure Application Structure



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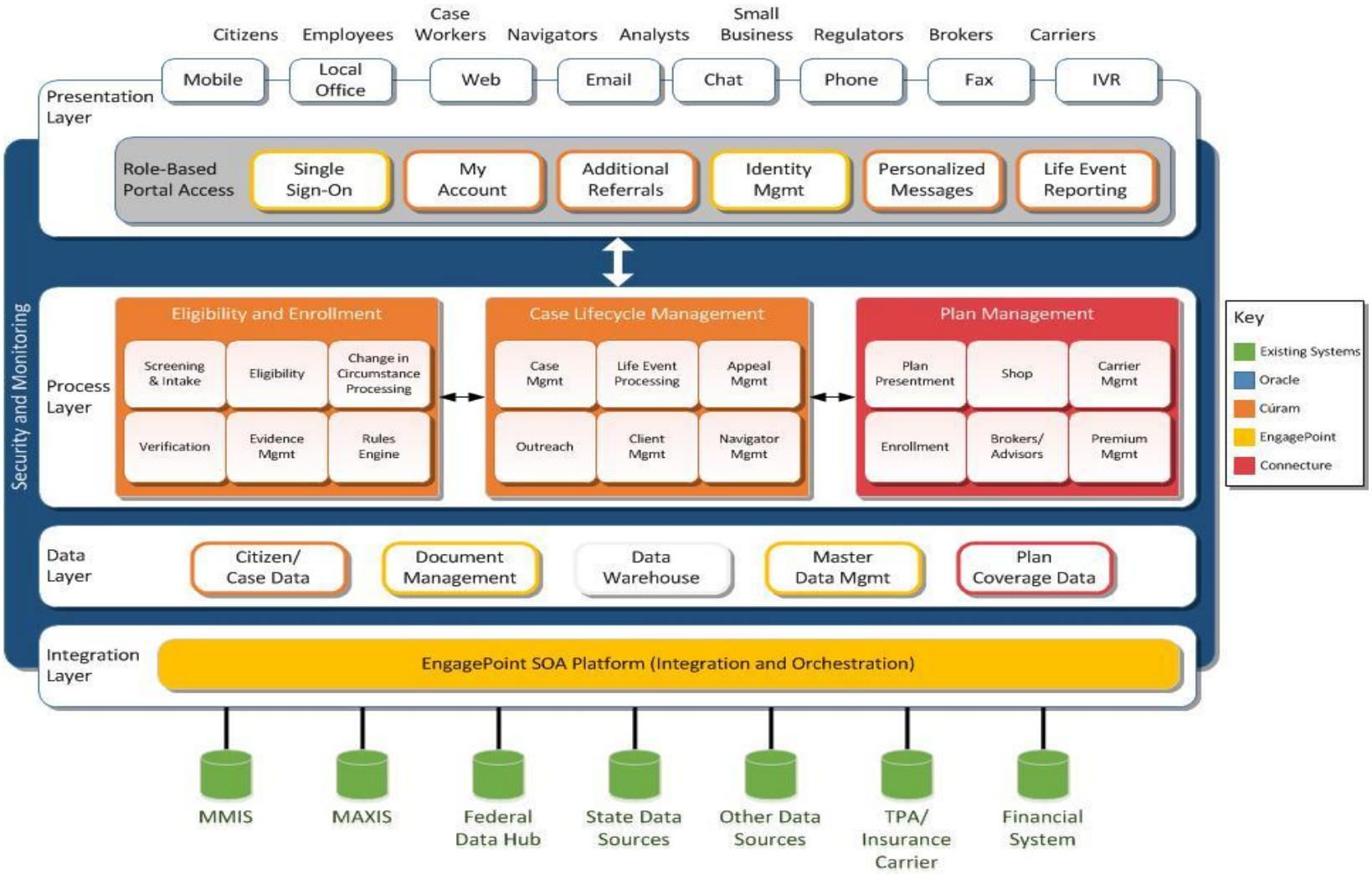
MNsure Architecture



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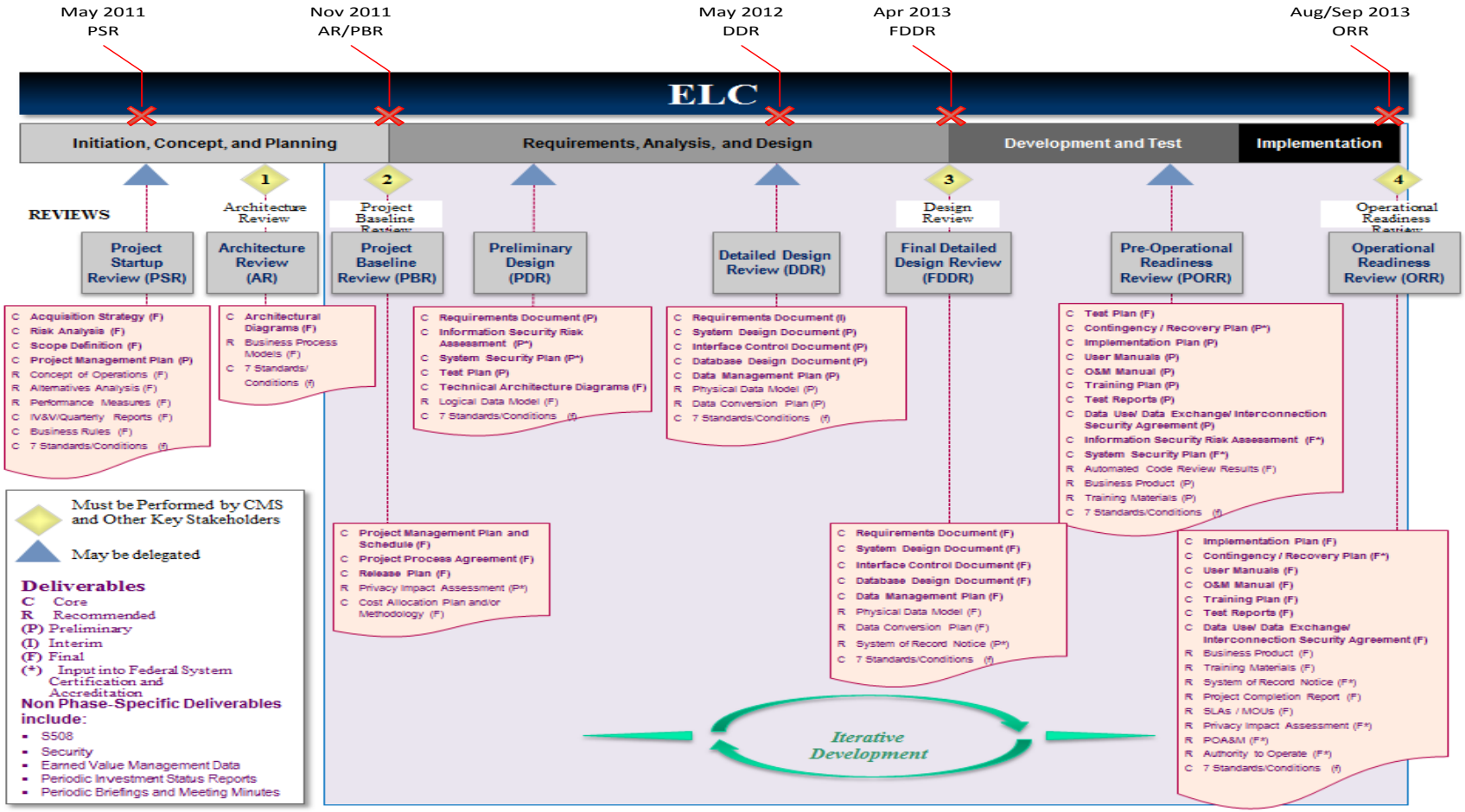
Federal Review Structure



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MNsure Online Application Timeline

- 10-1 functionality:
  - Finalizing requirements and integration – Now
  - Final code drop – end of July
  - Integration and testing – August
  - Fixing known “bugs” - September
- Post 10-1 functionality and bug fixes:
  - December/January patch
  - February/March patch
  - Additional patches prior to October 2014 open enrollment

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Appeals

Eligibility Appeals

- For appeals of MNsure eligibility determinations, MNsure is partnering with the Minnesota Department of Human Services (DHS) as the appeals entity.
- Individuals seeking to appeal MNsure eligibility determinations will be presented a single, MNsure-branded “front door,” which will lead to the existing DHS appeals infrastructure.
- MNsure is also collaborating with the Minnesota Office of Administrative Hearings (OAH) in developing and implementing the MNsure appeals processes and procedures.

Process for Eligibility Appeals

The MNsure Appeals process includes the following steps:

- Individuals who receive and dispute a MNsure eligibility determination may file an appeal on an appeals form that can be accessed through a variety of means: MNsure system, mail, phone and in-person.
- This appeal intake will be input onto an automated form, which will be transferred with the eligibility determination records from the MNsure system to the appeals entity, DHS.
- The appeals entity will log the appeal and records into its case management system. It will then send an acknowledgment notice to the appellant and to a MNsure representative for the purpose of MNsure representation. The appeals entity will assign a human services judge, schedule the hearing, and administer the hearing.

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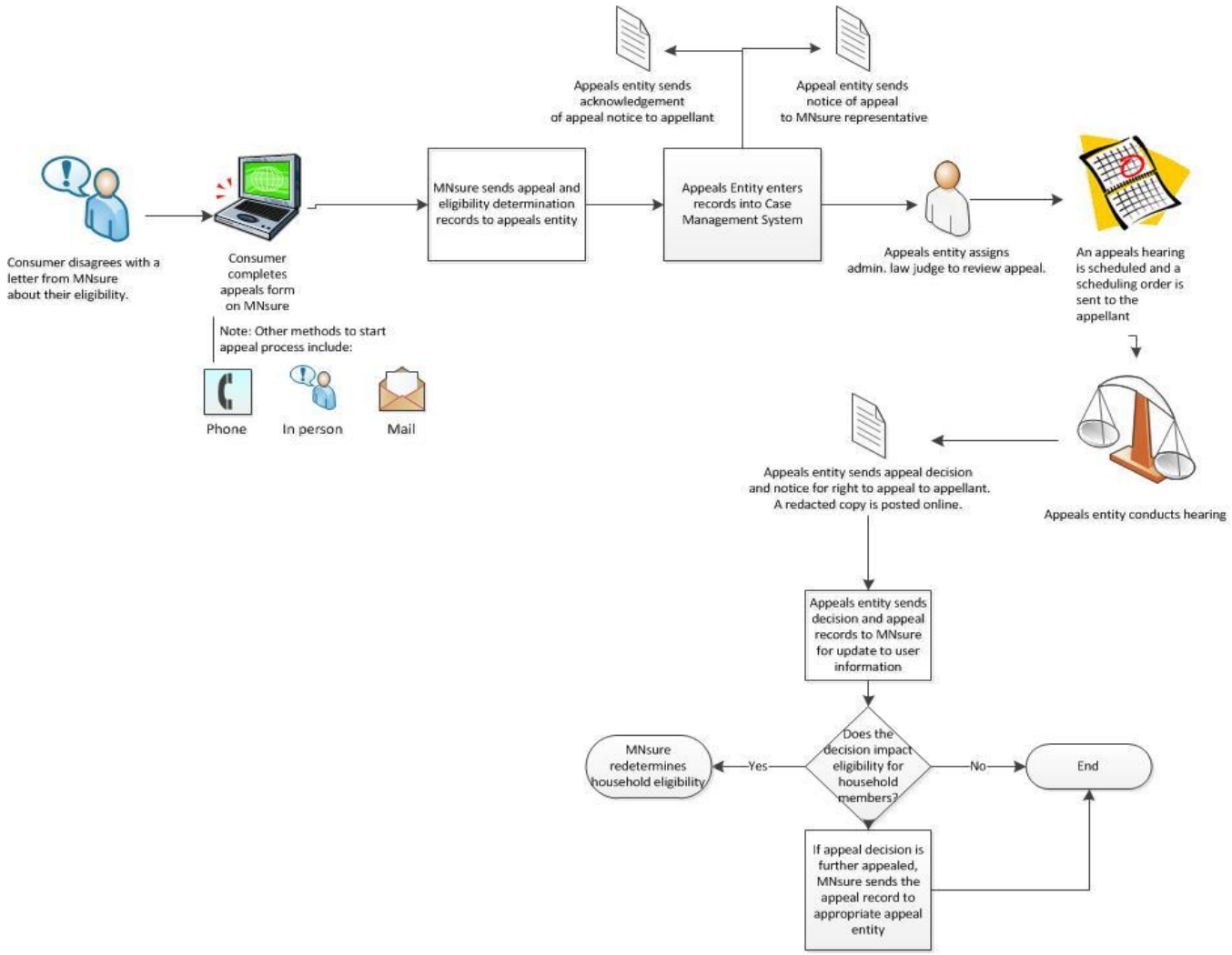
Process for Eligibility Appeals

- Once a decision is made, within the 90 day timeline or the 3-day, expedited timeline, notice of the appeal decision is sent to the appellant, along with a notice of appeal rights.
- The appeal decision is also redacted of identifying information and posted online.
- The appeals entity will send the decision and the accumulated appeal record to MNsure to update its user information. If household eligibility needs redetermination, MNsure will complete the same.
- If the appeal decision is appealed to another entity, MNsure will send the appeal record to the appropriate entity.

Process for Eligibility Appeals



MNsure Appeals Public Education

1

You disagree with a Letter from MNsure about your eligibility.

2

You file an appeal @ MNsure.org\appeals

Other methods to start appeal process include:

Phone | In person | Mail | fax

3

An appeals hearing is scheduled.
You will receive a letter in the mail.

Important
Timeliness is critical. You have 90 ***calendar days*** to file an appeal after receiving your determination.

4

Preparing for your Hearing

1. Review "Appeal Hearing Guide"
2. Fax or mail any new supporting information to the appeals office **5 or more days before the hearing**.
3. Notify the Appeals office of any witnesses, representatives, or the need for an interpreter.

5

An appeals judge conducts a telephone hearing with you (bad pic)

6

The appeals law judge makes a **decision** and sends it out to both you and to MNsure.

Resources
Instructions for Filing an Appeal
"Appeal Hearing Guide"
Telephone Hearing Instructions

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Additional Information on Appeals

- During the MNsure appeals process all due process protections will be afforded to appellants under state and federal laws, including the right to request to review their appeal records, to submit evidence to be considered, to be represented by counsel, and to cross-examine witnesses.
- MNsure appeals is also making arrangements to be fully accessible under state and federal laws governing access for persons with disabilities and/or with limited English language proficiency.

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Questions?

INFORMATION TECHNOLOGY FOR MINNESOTA GOVERNMENT

MN.IT Services and MNsure

MNsure Legislative Oversight Committee

State CIO Carolyn Parnell

July 22, 2013

MNsure Partnership

The Project

MN.IT CIOs and staff from four agency-based offices have been working on the MNsure project since the RFP

- Commerce, Department of Human Services, Health and MN.IT @ Central
- Over 100 MN.IT employees “behind the scenes” (infrastructure, network, security, application development, project management)

Ongoing Support

MN.IT Services provides the services upon which the MNsure application depends, managed through an SLA

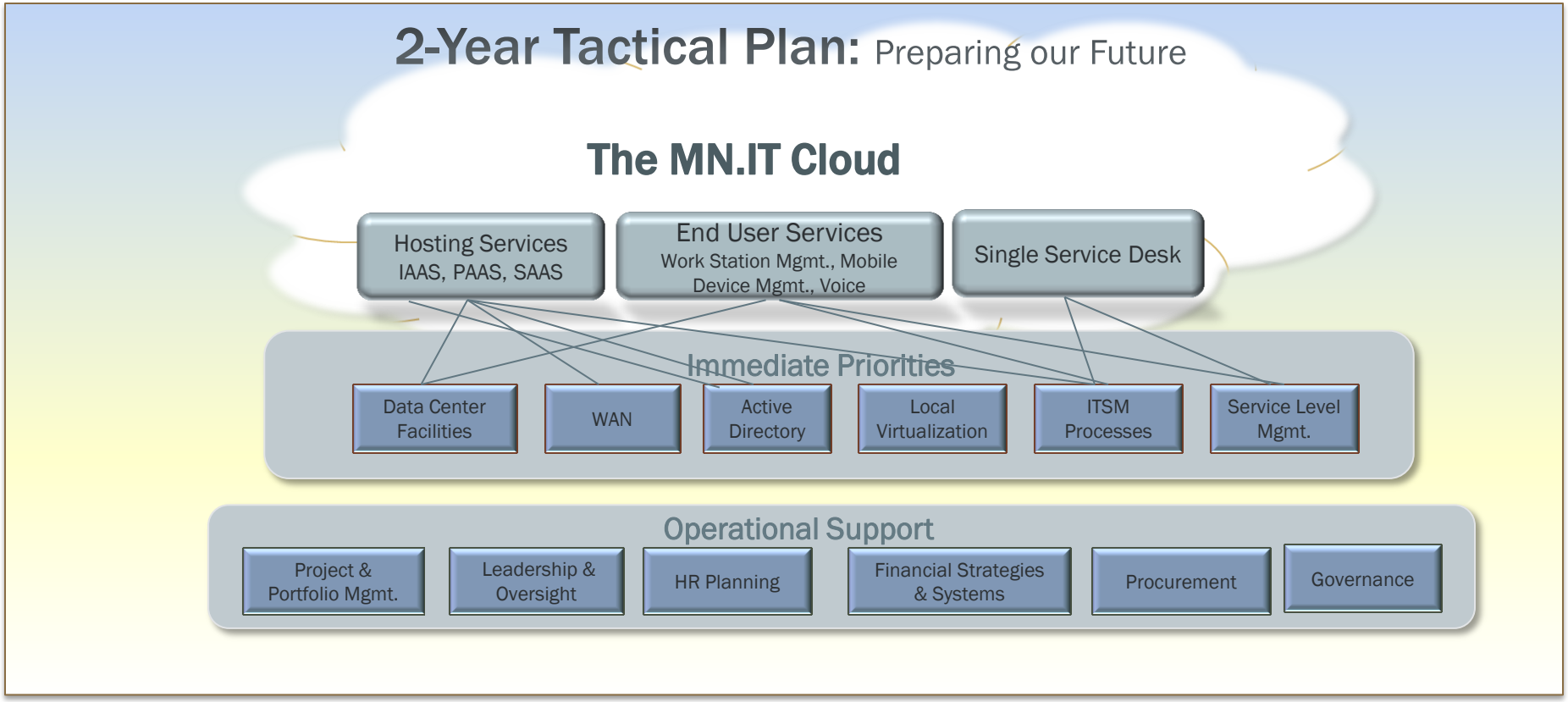
- Infrastructure leverages and connects MNsure to other key DHS applications for lower costs and smart interoperability
- Ongoing standard IT support for MNsure staff
- Ongoing applications management / operations

MN.IT SERVICES

Service Level Agreements (SLAs)

- SLA Development
  - Define services by service type: Standard IT Services, Applications, Projects & Initiatives
  - Records a common understanding about services, priorities, responsibilities, guarantees, and warranties
  - Establishes performance metrics for services and associated service costs
- MNsure SLA
  - A service level agreement between MN.IT and MNsure will be drafted after transition out of project mode and into operations.

MNsure and IT Consolidation



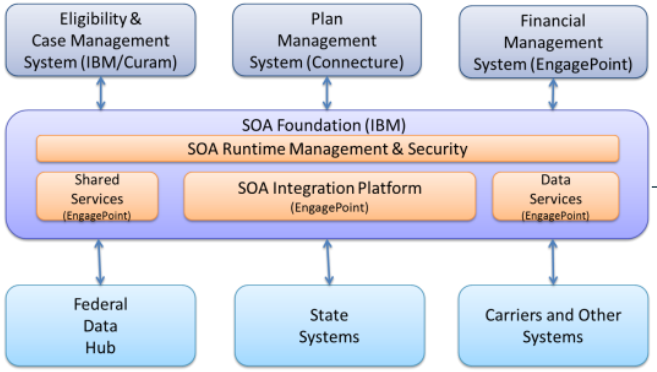
Our Primary Goal

Make the IT infrastructure super efficient so we can focus our people, money and creativity on the services that most directly make a difference for our customers and citizens

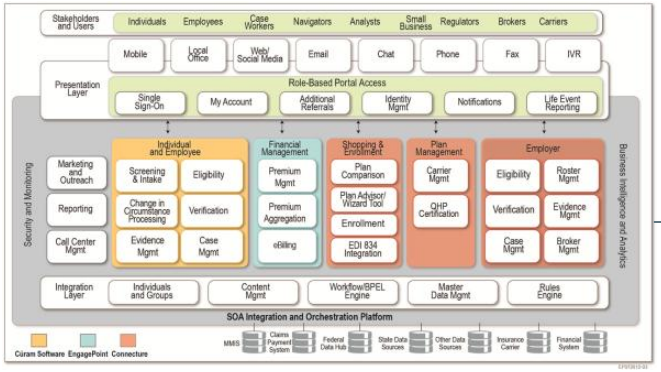
Smart Interoperability

Fully integrated, person-centric, next generation, service oriented, intelligent

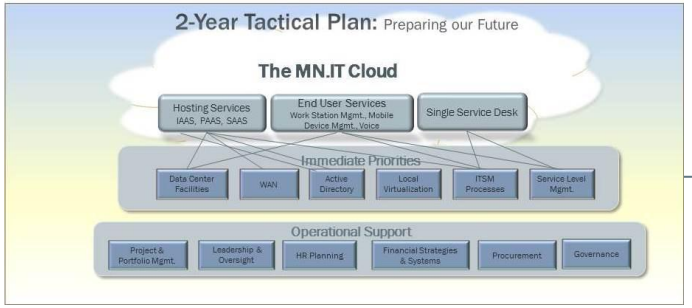
Solution Components

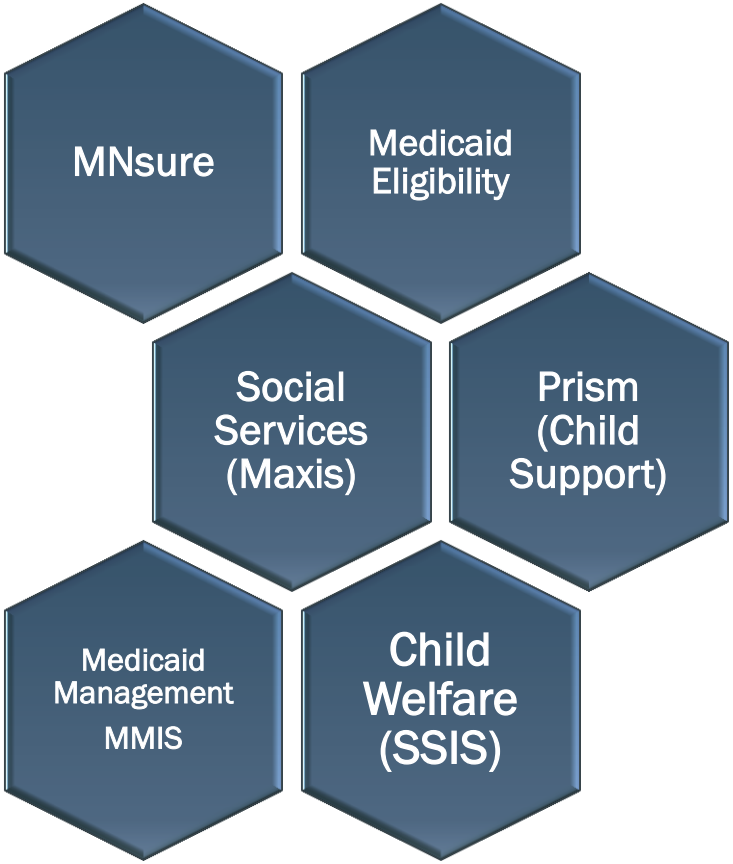


Service Orientation



MN.IT Cloud Services





MN.IT SERVICES

Questions?

Thank you!

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