Questions and Answers for Broker Enrollment Center Initiative Solicitation for Partnership Proposals

Q: How much of the committed advertising dollars will go to direct buy of advertising vs advertising agency design costs?

A: All matching funds go directly to media buys.

Q: As brokers, will we be able to get our employees certified as navigators to assist clients, or do we rely on nonprofits?

A: Broker agencies will need to partner with navigators and MNsure will help facilitate the process.

Q: If I don't want to be an enrollment center, am I still able to support clients with MNsure?

A: Yes, you can still support clients with MNsure enrollment.

Q: How many of the current agencies are renewing for 2016?

A: This is a new proposal process and all agencies new or not will need to submit a proposal.

Q: Are there any stipulations on whether the agents can share their marketing? Can independent agents come together in a joint proposal?

A: Yes, joint proposals will be considered. All proposals will be reviewed and scored by region.

Q: Are there minimum standards for hours available, or is it strictly based on what other agencies submitted in the area?

A: No minimum standard of hours are required. Expanding hours during peak times should be considered.

Q: What percentage of the policies listed as written by the agencies last year were QHP vs MNCare or MA?

A: The Broker Pilot Program brokers last year wrote 1736 QHPs. We didn't track the number of public program enrollments. Brokers forwarded most of the public program enrollments to navigators.

Q: Once a partner, is the expectation to enroll everyone through MNsure even though they may not qualify for subsidy?

A: While it is our hope that these broker partnerships will lead to an increase in QHP enrollments through MNsure and a further reduction in Minnesota's uninsured, it is of primary importance that the consumer receives the most suitable plan for their health care needs.

Q: Are there statistics on time of day and day of the week enrollment data?

A: We did not track that level of detail

Q: What is the difference between doing this program and being a standard broker? What are the added benefits and costs to brokers?

A: MNsure's goal is to Partner with committed members of the broker community to retain and grow QHP membership. Enrollment Centers will receive planning and financial support from MNsure for outreach and educational campaigns. Enrollment Centers will also be given priority on the consumer directory search page of the MNsure website and access to its specialized broker staff.

Q: How many agents were represented by these 6 initial partner agencies?

A: Approximately 35-40 agents

Q: Can you please repeat the number of QHP again from the pilot groups? Plus, where were the 6 pilot agencies located (metro, outstate).

A: The Broker Pilot Program brokers last year wrote 1736 QHPs. There were four metro and 2 non metro agencies.

Q: Have you identified Navigator groups that are interested in partnering with agents? Are there any navigator agencies that partnered with Lead Agencies last year and who are not interested in partnering with any lead agency?

A: No, MNsure is still in the process of reviewing their outreach and enrollment grant proposals. MNsure will help facilitate partnership between grantees and enrollment centers.

Q: One of the statements was for the agency to be with each carrier. Is Ucare going to license brokers for individual products?

A: Agencies should be appointed by all carriers offering coverage in the proposed service area by August 1, 2015.

Q: Are the centers expected to process all Government program apps that walk-in or refer some or all to Navigator office?

A: Our expectation is that Enrollment Centers will make sure that consumers are assisted with enrollment. If an Enrollment Center is unable to refer a consumer to a navigator or the consumer requires or requests immediate assistance, the expectation is that the Enrollment Center would assist the consumer.

Q: Will the AOR work automatically through MNsure for 2016?

A: We are unable to commit to a date of completion. This functionality is a high priority.

Q: Just to clarify, why do you have in your contract that as a broker partner we need to bring all QHP clients through MNsure if as a broker MNsure knows that we will enroll them in a manner which is best for our client?

A: This is not in the contract or the Solicitation for Partnership Proposals. While it is our hope that these broker partnerships will lead to an increase in QHP enrollments through MNsure and a further reduction in Minnesota's uninsured, it is of primary importance that the consumer receives the most suitable plan for their health care needs.

Q: Is adding staff, or compensating licensed agent enrollers to assist and assure proper service during extended hours or advertised weekend enrollments or seminars a MNsure reimbursable expense?

A: No. MNsure is matching advertising dollars.

Q: Is the proposal built strictly around the physical location(s) or also on the availability of agents within the agency but at additional locations?

A: The physical location identifies the region you are submitting in your proposal. Please include the availability of agents in other locations.

It isn't necessary to have multiple locations or multiple agents to be selected.

Q: How many total agencies applied to be part of the pilot program? How many were rejected last year?

A: Nine agencies applied last year and 6 were approved.

Q: Is there any reason why more than 20 agencies cannot be accepted? Is it a financial capacity problem?

A: It's to avoid diluting the market.

Q: What percentage of the QHP enrollments were done in Person? I.E walk in's. I would assume the majority was done online.

A: Most enrollments were done via face-to-face appointments.

Q: If the region or county does not have a participating navigator, what happens to those that are eligible for a public program?

A: MNsure will help facilitate that process.

Q: Which region did the highest volume last year?

A: Metro received the most volume.

Q: Will we be required to get preapproval for all MNsure marketing materials?

A: Yes, preapproval is required.

Q: Would enrollment centers be allowed to list this information on their website?

A: Yes, MNsure is creating a webpage badge for special designation that selected agencies can use.

Q: Speaking of the multiple region questions, does that mean you would win on all regions or lose on all regions, or could an agency working across regions win in one and not in another?

A: An agency can submit one proposal and include each region they serve. Proposals will be compared to other proposals received within the region(s) requested.

Q: Is that collateral part of the $2,500-$10,000 or is that separate?

A: The collateral is separate.

Q: Is the collateral at all customizable with agency info/logos etc.?

A: It's the same template for everyone to use. MNsure will request a logo from selected agencies, and the advertising agency will create individualized ads.

Q: Does material need to be approved for the matching funds or all marketing materials regardless of whether it is being matched by MNsure?

A: MNsure will handle all of the media buys. The advertising campaigns will be created by the ad agency.

Q: We do direct mail and find our method works....so with that being said...I would be looking for a standard procedure document. Such as would MNsure require we use their direct mail vendor or would we be able to use our own and include MNsure as a recipient of every mailing?

A: MNsure will handle all of the media buys. The advertising campaigns will be created by the ad agency.

Q: Out of the 16-20 partnerships this year, how many do you expect in the metro?

A: We expected to have between 4 and 10 enrollment centers within the twin cities metro.

Q: Is the collateral given or a separate purchase then?

A: MNsure will provide marketing collateral for selected partners.

Q: How many people are on this call?

A: Approximately 50 attendees.

Q: Broker certification closes May 31st. If we are selected as a Center, how can we add brokers to our office to gear up for Nov? Or bring existing brokers in to help if they are not certified with MNsure? We're creating space for this year and next year.

A: Registration for next year will start in July.

Q: You guys covered some of this, but would an independent MGA with multiple located producer partners be better served (proposal wise) to point out their geographical reach or just maintain those assets @ one location?? Then could satellite agencies be opened or support enrollment on an, as advertised or limited basis, Mon/Wed/Fri or Sat or have the sign on the street when open?

A: The physical location identifies the region you are submitting in your proposal. Please include the availability of agents in other locations.

It isn't necessary to have multiple locations or multiple agents to be selected.

Q: How will the broker support team service be different for partnership agencies from what is currently available for certified brokers?

A: We are currently discussing expanded service and what may be necessary.

Q: Will training be provided in addition to the MNsure certification process in regard to detailed application navigation for partnered brokers?

A: There will be informative training meetings regarding processes, expectations and weekly reporting.

Q: If no additional training is available, will MNsure allow brokers to attend navigator trainings to gain more knowledge of the application process?

A: There will be informative training meetings regarding processes, expectations and weekly reporting.

Q: Will translators be available via phone or in person at the enrollment site?

A: Translators are available via phone by calling the Contact Center at: 855-366-7873.

Statement: During the previous open enrollment period, we established a strong relationship with a navigator. Additionally, we have two licensed agents who live in the area of the navigator. We are considering opening a satellite office, because of our relationships and agents to expand our outreach.

Q: Is a satellite office allowed?

A: Yes. Please consider that you will be expected to provide service all year. You will not need to keep the satellite office open as long as you have a primary office to provide customer service.

Q: The proposal request is asking for the dimensions of our retail space. If we had a satellite office how should we answer that question?

A: Include the anticipated dimensions or square footage of the office space after you list the physical address in the proposal.

Q: An internet service has made contact with us to boost Google searches to our website. If we start using this service in June it will boost our profile for MNsure requests. If selected as an Enrollment Center, could we accumulate these billings and ask for Co-op funds?

A: A search optimization campaign is paid for by MNsure through the advertising agency. This type of service is not considered for payment by MNsure.

Q: If we become an enrollment center, do we screen individuals and work with those who are interested in APTC or an individual plan AND send all of the MA and MNCare individuals to a navigator in our area?

A: Our expectation is that Enrollment Centers will make sure that consumers are assisted with enrollment. Working in collaboration with navigators, grantees and certified application counselors is important to providing “no wrong door” service.

Q: There is information on the RFP that stated that we needed to have room or open some room for navigators. Is this for those in our office or any navigator that wants to set appointments to come into our office?

A: The following is from page 11 of the Solicitation for Partnership Proposals.

If your agency did not interact with certified navigators during the initial open enrollment period, please indicate your willingness to do so and your plan for building those relationships during the next open enrollment period beginning on November 1, 2015. Note: Enrollment Centers will be required to work with available navigators to provide “no wrong door” service to consumers. This is to support the consumers who come into your office in need of public program assistance.

Having space available for a navigator helps bring consumers into your office. This is not mandatory.

Q: How is the advertising decided on?

A: The advertising agency will do the media buys, ad creation and release schedule with MNsure guidance.

Q: Do we choose where the advertising is placed?

A: Selected agencies will be asked to forward a list of the sources they have used in the past, and the advertising agency is well versed about media sources.

Q: Does MNsure have control over all of the advertising?

A: You will be asked to participate, and the advertising agency will plan according to the direction MNsure gives them.

Q: Do we each have a % that we work with on advertising?

A: We each have a dollar amount committed, and it will be focused on messaging/advertising in the region an agency is selected to service.

Q: Did you say in the Q & A portion of the Webinar that of the 1500 enrollments with partnerships last year, that 700 of those were enrolled in a public program? I just want to make sure my notes are correct.

A: Close, there were 1736 QHP enrollments. We did not track the number of public program enrollments. The number we presented was approximately 700 calls regarding public programs. Most were supported by navigators.

Q: Hi—last year we were expected to allow other agents to work with us and offer them space. Is this true this year?

A: It is not part of this year's Solicitation Partnership Proposals.

Q: In regards to enrollment through the partner centers, what are the expectations?

A: Our expectation is that Enrollment Centers will make sure that consumers are assisted with enrollment. If an Enrollment Center is unable to refer a consumer to a navigator or the consumer requires or requests immediate assistance, the expectation is that the Enrollment Center would assist the consumer. Working in collaboration with navigators, grantees and certified application counselors is important to providing "no wrong door" service.

Q: How were enrollments handled last year for those individuals that did not qualify for assistance?

A: In most cases, Broker Pilot Program Lead Agencies enrolled consumers through the exchange. While it is our hope that these broker partnerships will lead to an increase in QHP enrollments through MNsure and a further reduction in Minnesota's uninsured, it is of primary importance that the consumer receives the most suitable plan for their health care needs.

Q: Is it a requirement, as a partnered agency, to enroll those individuals through the exchange or is it permissible to enroll them directly through carriers?

A: While it is our hope that these broker partnerships will lead to an increase in QHP enrollments through MNsure and a further reduction in Minnesota's uninsured, it is of primary importance that the consumer receives the most suitable plan for their health care needs.

Q: How would MNsure treat an application that placed the location as TBD (jointly with MNsure) in order to optimize the locations throughout the metro? We currently have a location and lease that expires on 8/31/2015 which we can extend or terminate, so we can readily be flexible on this point. (Evaluation and Scoring part B; also Part I, Administrative, page 6 of 19)

A: Proposals will need to list a physical location. Region of service is important as is accessibility during the consideration phase of the selection process. We will need to know where your office will be in the proposal.

Q: Do all of the agents in the agency need to be appointed with all the carriers, or is it sufficient that between the agents all carriers are represented? Does the distribution of appointments amongst agents affect the scoring? (Evaluation and Scoring part F; also Part II, Marketing and Sales, page 11 of 19)

A. An agency appointed with all of the carriers is fine. Agencies should be appointed by all carriers offering coverage in the proposed service area by August 1, 2015.

Q: Does MNsure plan to audit any of the membership numbers requested by MNsure prior to scoring or are they just taking these numbers as stated by the applicant? (My concern is that without verification, we could be competing against agencies that don't know this number, make it up (estimate), or outright lie.) (Evaluation and Scoring part C; also Part I, Administrative, page 7 of 19)

A: MNsure reserves the right to audit the proposals.

Q: Will MNsure be able to make any of the marketing materials available for review prior to us committing to a dollar figure, or do we have to commit these dollars blind with respect to their potential effectiveness? (Evaluation and Scoring part A; also Part II, Marketing and Sales, page 8 of 19)

A: The materials for this enrollment period will be developed post selection process.

Q: What marketing methods were most successful last year? Can't we just reproduce the most successful marketing from last year? This is data that if MNsure has it, should be shared lest lots of money be needlessly wasted. (Evaluation and Scoring part A; also Part II, Marketing and Sales, page 9 of 19)

A: This will be a new advertising campaign.

Q: Will we be able to put a MNsure logo (or expressions like MNsure Broker Enrollment Center) on any of our own (not matched) marketing, website, signs, billboards, etc.? (Evaluation and Scoring part A; also Part II, Marketing and Sales, page 9 of 19)

A: MNsure is creating a branded logo designating the selected agency as a “MNsure Enrollment Center”. This badge will be for agencies to use on their websites.

Q: Is the enrollment forecast inclusive or exclusive of the number of members MNsure will be directing to the Agency? (Evaluation and Scoring part A; also Part II, Marketing and Sales, page 10 of 19)

A: Inclusive

Q: Can you be more specific about what you mean by tech capabilities and equipment? (Evaluation and Scoring part E; also Part 1, description of office space and Reception and office space)

A: MNsure would like to know what types of technical equipment you utilize in your agency, and if you use any special software.

Q: Is there a distinction in scoring weekends, i.e. available on Saturday and Sunday by appointment vs we will be open regardless of whether interest has been expressed in meeting? (Evaluation and Scoring part G; also Part 1, Marketing and Sales, page 11 of 19)

A: A commitment to hours of support as an enrollment center will be considered.

Q: Regarding D in the scoring section does $2,500 dollars get a 0 and $10,000 get a 15 and everything else is linear in between or is some other scoring method used. (Evaluation and Scoring part D; also Part II Marketing and Sales, page 8 of 19)

A: There are other factors, such as: the number of proposals from the region, the average commitment from the region, etc.

Q: Can the marketing dollars be used to hire additional staff, and or larger office space? (Evaluation and Scoring part D; also Part II Marketing and Sales, page 8 of 19)

A: No

Q: Regarding the overall process, what is subject to change after contracts are signed based on actual results, or lack thereof, i.e. hours, number of agents etc. if results are much higher or poorer than MNsure or the agency projected and the situation no longer justifies the initial proposal?

A: Once the contracts are in place MNsure will be open to continued discussions with Lead Agencies around any updates or changes in approach that may become necessary to achieve success. .

Q: MNsure is asking us to do significant reporting. Will MNsure return the favor and provide aggregated data to these agencies so that they can further optimize their operations? (Part II Marketing and Sales, page 13 of 19)

A: Agencies selected will be given a form to keep a tally of the total enrollments by carrier. The report also tracks public program enrollments. This information will be forwarded weekly to MNsure.