

Consumer Assistance Program

Policy Statement / March 12, 2015



Goal

The goal of MNSure's Consumer Assistance Program is to build a robust infrastructure of local networks to provide no-wrong-door application and enrollment assistance to Minnesotan's seeking health care coverage through MNSure.

Background

The MNSure board maintains authority to establish policies and procedures for the consumer assistance program functions of the marketplace. Consumer Assistance Program (CAP) refers to MNSure's agent/broker, navigator, Certified Application Counselor (CAC), and outreach and enrollment grant programs.

Policy Statement

MNSure will maintain CAP policies and procedures according to MN Administrative Rules 7700.0020 - 7700.0090 through June 30, 2016.

2014 / 2015 Open Enrollment Review

MNSure's CAP partners are responsible for more than 100,000 enrollments since October 2013. According to our third-party evaluation of the Navigator Program, navigators enrolled more than 45,000 individuals from October 2013 through September 2014. Based on current information, the numbers will be similar from October 2014 through today. Initial indications from carriers are that brokers accounted for approximately 25 percent of QHP enrollments through MNSure.

It is clear that our consumer assistance partners had a key role in reducing the uninsurance rate in Minnesota. These partners have been at the forefront of building trust within their communities, and it is through them that MNSure has been able to engage in communities with the highest needs.

2016 Open Enrollment Preview

While maintaining current program policies and procedures, MNSure staff will implement several operational improvements to address barriers and opportunities ahead of the next open enrollment period. These improvements include:

- updating MNSure's certification and recertification process
- offering additional services and specialized help to partners through the 'Assister Resource Center' and 'Broker Line'
- updating assister training
- continuing stakeholder input on improvements to MNSure IT functionality

Technology Improvements

MNsured CAP staff anticipates technology updates this year, including implementation of system functionality that will address some business needs sought through an 'assister portal'. This technology is being prioritized for development along with several other critical MNsure business needs. Based on stakeholder input, the emphasis is on functionality that can be delivered on time and will address the most pressing needs of MNsure assisters including:

- improving the 'Agent of Record (AOR)' and 'Navigator Case Association' process
- providing a life event web-form
- developing verification document uploads
- launching a dashboard to check client case status

Engagement Strategies

In the coming year, MNsure staff plan to implement updated engagement strategies including:

- assister forums
- assister networking opportunities
- focused assister recruiting
- new communication channels, such as:
 - new navigator website
 - system alert texting
 - broker conference calls
- improved coordination with MNsure grassroots outreach strategies and tools developing partnerships with local resources, such as:
 - libraries
 - religious organizations
 - schools
 - associations

2017 Open Enrollment Options

MNsured will continue to gather stakeholder input as MNsure develops its Consumer Assistance Programs. Recent stakeholder input and staff analysis points toward a tiered and more integrated approach to consumer assistance through our navigator, agent/broker, and certified application counselor programs. The approach must lead to stronger local networks, better coordination across assisters, and improved coordination with MNsure to enhance the overall consumer experience.

A 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.

Next Steps

With these options in mind, MNsure CAP staff will make recommendations to the MNsure Board after the 2015 Legislative Session concludes. In the meantime, MNsure staff will continue to gather input from stakeholders on the long-term structure of MNsure's CAP. To facilitate implementation the Board's CAP policies and procedures for fiscal year 2017, MNsure will publish those policies and procedures through the administrative rule process in late 2015 or early 2016.

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