



# MNsure SHOP

*Minnesota's Small Business Health Options Program*

**Presentation to MNsure Consumer &  
Small Employer Advisory Committee**

**Karina Milosovich, SHOP Director**

**July 21, 2015**



# Agenda

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- MNsure SHOP: Background, Current Status & Accomplishments
- Factors Impacting MNsure SHOP Growth
- Development Plans and Activities
- Discussion/Q&A

# Background on MNsure SHOP

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- MNsure's small business marketplace provides small businesses:
  - The same leverage that large companies already have in the health insurance marketplace.
  - Access to a variety of health and dental insurance options for their employees.
  - Clear, transparent information about plan costs and benefits.

# Who enrolls in SHOP?

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- Minnesota-based single employer not owned by a controlling entity that has more than 50 employees under its control
- **2015:** 1-50 employees...
- **2016:** 1-100 employees (*anticipated*)...
  - ...Who worked at least 20 hours/week during preceding calendar year
- Must offer to all full-time employees

# SHOP-Current Status

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- As of July 15, 2015:
  - 184 small groups are enrolled in SHOP coverage
  - 994 employees
  - 1,385 total lives enrolled

## Current Status Cont'd

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- Average size of small groups participating in SHOP: 5-10 employees.
- Currently, approximately 1-5 new groups are added each month.
- 65% of employer groups purchased their SHOP coverage via a certified broker.
- Enrollment is year-round, though 1/1 is most common

# SHOP Key Accomplishments

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- Development/refinement of operational efficiencies
  - Employer/Broker/Assister call line and dedicated operations staff to best serve SHOP customers
  - Improved operational efficiencies to handle increased numbers of applications and enrollments
- Growth of customer base.
  - 22% increase in employers YOY

# Accomplishments cont'd

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- Development of technology to manage SHOP enrollment
  - Developed and stabilized MNsure SHOP-specific proprietary enrollment system
  - Shopping tool
  - Single, streamlined, user-friendly, fillable pdf applications (moving to online application)
  - Electronic payments (e-check & credit cards) now available for employers

# 2015 Participating SHOP Health Plans

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## **Medical Plans (58)**

- Blue Cross Blue Shield
- BluePlus
- Medica

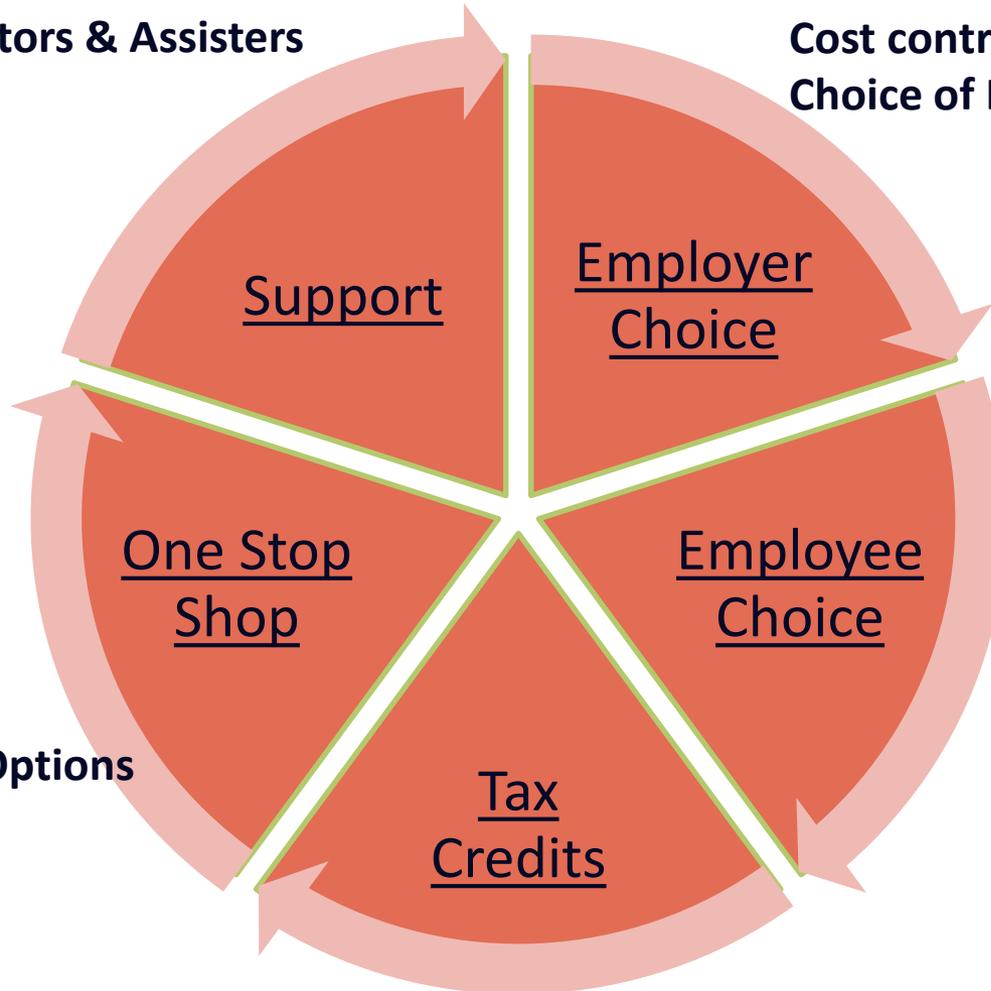
## **Dental Plans (22)**

- Delta Dental
- Dentegra
- Guardian

# SHOP Benefits: Employers

**Support from Navigators & Assisters**

**Cost control:  
Choice of Reference Plan**



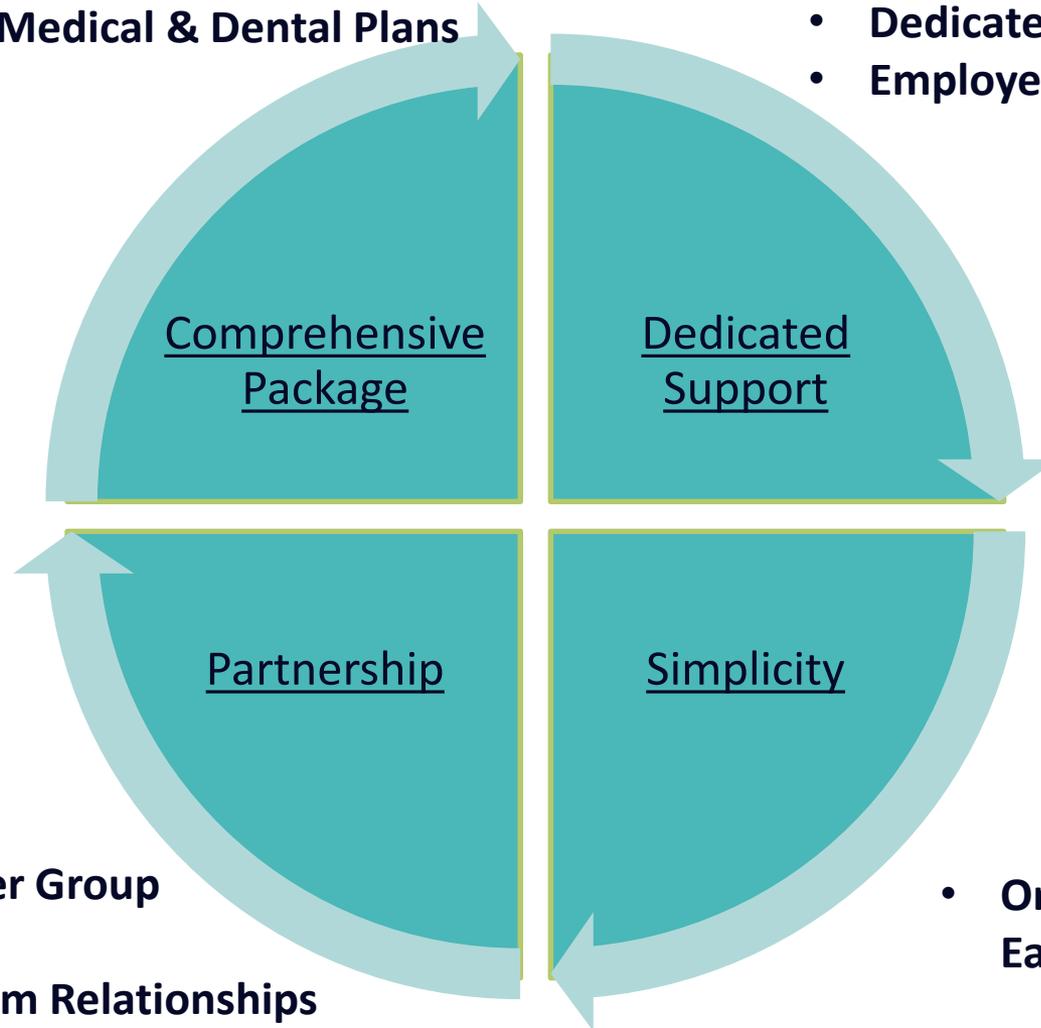
**One Application  
One Monthly Invoice  
Electronic Payment Options**

**Multiple Carriers &  
Plans  
(Medical and  
Dental)**

# SHOP Benefits: Brokers

- Full Coverage of Medical & Dental Plans

- Dedicated Broker SHOP 800#
- Employer Support Team



- Broker Stakeholder Group
- Broker Referrals
- Establish Long-Term Relationships
- New Business Opportunities

- One Application, 3 Easy Steps to Enroll

# Benefits to Employers

## Tax Credit Eligibility Requirements

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- Purchase through MNsure
- < 25 employees / <\$50,000
- 50% minimum contribution
- 50% for profit / 35% not for profit

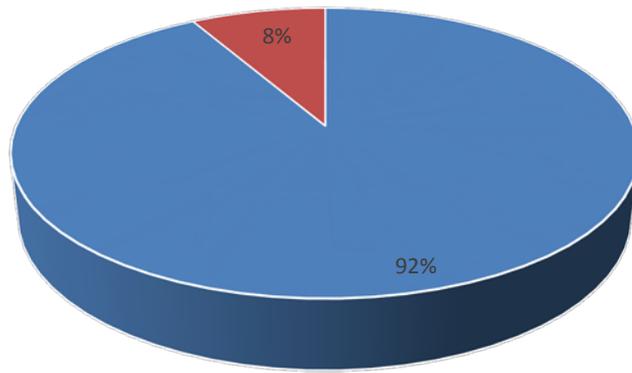
# Factors Impacting SHOP Growth



- Small businesses generally not aware of SHOP. Recent FFM market research indicated the following (as of 4/15):
  - Most small employers are generally not aware of the SHOP marketplace or tax credits.
  - Small businesses:
    - Would prefer to offer insurance as they feel it helps them attract and retain better employees.
    - Are aware of the ACA and the individual mandate. However, limited knowledge about how the ACA could impact their business or that they could face a penalty.
    - Are concerned about the cost of providing health insurance to employees.

# Factors Cont'd

Percent of MNsure SHOP Brokers Actively Selling SHOP



■ Not actively selling SHOP ■ Actively Selling SHOP

- Of the 1,015 MNsure Certified Brokers, less than 10% actively sell SHOP.
- How does this compare with the % of MN brokers sell health insurance to small groups?

# Factors Cont'd

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- Technical challenges
  - Original system prevented users from completing enrollment.
  - Brokers and employers quickly became frustrated and gave up trying to enroll
  - Lack of automation forced MNsure and carriers to develop manual processes to handle SHOP data
  - Though operational improvements have been implemented, image of difficult enrollment was never corrected in the marketplace

# Development Activities & Plans

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- Increase SHOP enrollments in all areas by:
  - Building awareness of SHOP and its benefits
  - Build on partnerships with broker community and increase the number of brokers selling SHOP.
  - Improve customer experience.
  - Work with carriers to maintain and market plan options.

# Increase Broker Involvement

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- Increase the number of brokers selling MNsure SHOP by:
  - Providing tools and resources to educate on benefits and enrollment:
    - Webinars on enrolling new groups
    - Dedicated broker line
    - Small business guide
  - Lead agency pilot program (9/15) and other broker outreach initiatives

# Continue Improving Customer Experience

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- Complete development of full online functionality, including applications and change forms
- Improve user navigation on website
- Continue improving upon operational processes to decrease turnaround times and manual workarounds



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**THANK YOU!**