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MNsure Staff Response

Consumer and Small Employer Advisory Committee and Health Industry Advisory Committee Joint Recommendation on Improving MNsure Assister Functionality – July 10, 2017

Joint Advisory Committee Recommendation:

The MNsure Health Industry Advisory Committee (HIAC) and Consumer and Small Employer Advisory Committee (CSEAC) jointly recommend nine (9) changes to improve MNsure's functionality for Assisters. The recommended changes are in three functional areas: information technology; training and education; and operations. Additionally, recommendations are also in the short-term (before the start of open enrollment for 2018), and the long-term (before the start of open enrollment for 2019).

Functional Area	Short-Term (Before Start of 2018 Open Enrollment)	Long-Term (Before Start of 2019 Open Enrollment)
Information technology	**#1** - MNsure submit "agent of record (AOR)" documentation to carriers simultaneously with consumer information	**#5** - Endorse improvements identified by MNsure regarding portal enhancements and training.[1] **#6** - Provide "read-only" access for all assisters.
Training and education	**#2** - Train Assisters to not use "special characters" (e.g., hyphens "-") during the account creation process and provide for a "pop-up" reminder. **#3** - Public campaign for consumers re: a. MN Health Care Program (MA, MNCare) enrollment is year-round	**#7** - Re-allocate budgetary and staff resources to Assister phone call center and Assister Resource Center (ARC) to align with industry call center standards.

[1] As outlined by MNsure staff at April 25, 2017 Joint CSEAC/HIAC Meeting. Information available at: https://www.mnsure.org/assets/Joint-CSEAC-HIAC-Assister-Update-2017-04-25_tcm34-291094.pdf

	b. Encourage submission of "life-event changes" prior to start of Open Enrollment (OE) c. Encourage account maintenance (e.g., passwords) prior to start of OE.	
Operations	**#4** - MNsure reduce pending "life event changes" to zero prior to OE start.	**#8** – Develop "call-back" and instant/secure messaging functionality for Assisters. **#9** - Provide "self-service" ability for consumers and Assisters to enter "life event changes" to MNsure website.

Staff Comments:

MNsure's certified assisters are critical to our mission. As our partners in the field, they are an important extension of MNsure's customer experience. We are constantly seeking to improve the information and supports available to our brokers, navigators and certified application counselors so they can help Minnesotans successfully enroll in health insurance coverage.

In preparation for this open enrollment, we have taken steps to update training, add capacity, increase transparency, enhance services and clarify policies and procedures to improve the experience of our assisters. MNsure staff also spent much of September traveling around Minnesota to meet in-person with hundreds of our assisters to share training and information and answer their questions in advance of open enrollment.

We are excited to continue partnering with the hundreds of skilled and experienced assisters around the state to make this upcoming open enrollment period another success for Minnesotans.

Response to specific recommendations

The Advisory Committee recommendation includes nine specific recommendations for ways in which MNsure can support the assister community. The status of each is outlined below.

1. **MNsure submit "agent of record (AOR)" documentation to carriers simultaneously with consumer information**

   Improving the speed and accuracy of the agent of record (AOR) process has been, and continues to be, a high priority for MNsure. The ideal situation would be to have AORs go along with consumer enrollment records to the insurance company. A critical step towards achieving this goal was to launch the assister portal which enables consumers to create their agent of record within the Minnesota Eligibility Technology System

(METS). The assister portal AOR option was launched for all brokers for the 2017 open enrollment period and more than 90 percent of AORs are now captured through assister portal associations.

We explored the possibility of using these assister portal associations to begin sending AORs to insurance companies with enrollment records, but there continues to be technological barriers to achieving that goal. During our discovery process, we also heard from some insurance companies that until current concerns with the electronic data interchange (EDI) with MNsure are resolved, they would be reluctant to use that process for receiving AORs.

MNsure's recent search for new technology to improve our plan shopping and enrollment system of record open up future possibilities for changing our process to sending AORs with enrollments.

In the absence of being able to send AORs along with enrollments, MNsure has aggressively pursued other ways of improving the process:

- Launching the assister portal and widely publicizing this as the preferred AOR method to increase the speed and accuracy of the process.
- Implementing a new monthly reconciliation report for brokers which informs them of the AORs we have on file and the date the AOR was sent to the insurance company so brokers can work with MNsure to quickly resolve any discrepancies.
- MNsure recently concluded a round of meetings with each insurance company to identify ways we can work together to improve the speed and accuracy of the current AOR process.

2. **Train assisters to not use "special characters" (e.g., hyphens "-") during the account creation process and provide for a "pop-up" reminder.**
   MNsure updated our role-based training for assisters for this open enrollment and added this as a tip for creating online accounts. We also shared this and other account creation tips with all assisters during the in-person assister assemblies MNsure hosted around the state in September. In addition, as MNsure updates our online tips for consumers, we will highlight this as a recommendation.
   Any changes to the actual online account creation form, such as adding a pop-up reminder, is a change that must to go through the IT prioritization process through the Executive Steering Committee.

3. **Public campaign for consumers regarding:**

   a. **Minnesota Health Care Program (Medical Assistance, MinnesotaCare) enrollment is year-round.**
      MNsure utilizes its outreach and enrollment grant program to raise awareness about year-round public program eligibility. These grants are awarded over 12-month periods to support outreach and enrollment work outside of MNsure's open enrollment period.

Furthermore, MNsure's public affairs office is launching a pilot program to work with a select group of navigators in an effort to empower them to promote enrollment opportunities with local media. If successful, this program may continue year-round.

Additionally, MNsure continually advertises on its website that public program enrollment is available year-round.

b. **Encourage submission of "life-event changes" prior to start of open enrollment (OE).**
MNsure is using regular mail, email, social media and assister channels to encourage consumers to submit life event changes in advance of open enrollment and throughout the year.

We are also coordinating with our assister partners on a social media campaign to encourage consumers to complete a "checkup" to make sure they are ready for open enrollment that encourages them to report any life events.

b. **Encourage account maintenance (e.g., passwords) prior to start of OE.**
Similar to encouraging life event changes, MNsure is using regular mail, email, social media and assister channels to encourage consumers to conduct account maintenance throughout the year and particularly in advance of open enrollment. For example, we coupled a regular mailing with an online tool to encourage consumers to provide updated federal tax information (FTI) authorization so MNsure could redetermine their 2018 eligibility.

4. **MNsure reduce pending "life event changes" to zero prior to OE start.**

The delays we experienced during OE4 were not the result of a large backlog that existed prior to the start of OE as much a product of the surge in call volume and enrollments that resulted from enrollment caps and consumer uncertainty. Contact Center agents who would normally have processed life event changes were diverted to the phone lines, and the backlog of pending life event changes quickly escalated.

MNsure has made a number of operational and process changes that will prevent a recurrence of the significant backlog we experienced last year. The online form that allowed consumers to submit a life event change has been removed from the public web site. Navigators, brokers and CACs can still use the form to report changes, but consumers will now work directly with agents to update their records in real time when possible. We have also increased the number of Contact Center agents who answer calls so we have the flexibility to dedicate staff to the manual work of processing life event changes reported via the online tool by navigators, brokers and CACs.

In late September we temporarily suspended the processing of life events while we updated consumers' eligibility for 2018. We resumed processing life events on October 4 and have increased staffing to eliminate the backlog prior to open enrollment. Our experience from prior years is that consumers will use the weeks before the start of open

enrollment to report changes, and we are adjusting our workforce schedules to process as many of the reported changes as possible before November 1.

5. **Endorse improvements identified by MNsure regarding portal enhancements and training.**

   In a survey of assisters conducted in early 2017, MNsure identified the following as priorities for future enhancements to the assister portal:

   - Ability to see the consumer's notices
   - Ability to see information from the consumer's submitted application
   - Ability to understand where the consumer is at in the application and enrollment process

   MNsure agrees that these are important enhancements that would significantly increase the value of the assister portal as a tool for supporting our consumers.

   At this time, the assister portal is not on the list of priorities to be included in IT releases for 2018. However, we are hopeful that assister portal improvements, such as those identified by our assisters, will be included on a list of projects to be scoped in 2018 for possible inclusion in 2019.

6. **Provide "read-only" access for all assisters.**
   The ability to provide "read-only" access to METS for all assisters is a significant technology project that needs to go through the METS IT prioritization process. A first step would be to confirm that this option would be technologically feasible and align with state and federal privacy regulations. If these issues were favorably addressed, we would then need to determine the level of effort that would be required to expand access. At this time, the assister portal is not on the list of priorities to be included in IT releases for 2018. However, we are hopeful that assister portal improvements will be included on a list of projects to be scoped in 2018 for possible inclusion in 2019.

7. **Re-allocate budgetary and staff resources to assister phone call center and Assister Resource Center (ARC) to align with industry call center standards.**
   MNsure is expanding the Broker Service Line to 13 full-time specialists (and one team lead) for this open enrollment, an addition of three staff. Also, during open enrollment, MNsure cross-trains other Contact Center staff to support the Broker Line during peak times. Last open enrollment, an additional 8-12 flex resources were available on a daily basis.

   The Assister Resource Center (ARC) is the dedicated resource for MNsure's navigators and certified application counselors. The eight full-time specialists (and one team lead) of the ARC are DHS employees housed within the MNsure Contact Center. Their status as DHS employees aids in their ability to support the public program inquiries from our navigators and CACs. The ARC budget for staffing has been increased for FY18 to address the trend of higher call volume. MNsure, in cooperation with DHS, is classifying existing positions to ensure we retain experienced team members, as well as moving forward with adding a new position to the team. Due to their status as DHS employees

and access to specialized systems, MNsure is not able to cross-train other Contact Center staff to support the ARC during open enrollment.

8. **Develop "call-back" and instant/secure messaging functionality for assisters.** MNsure has launched courtesy call-back functionality in early October. Consumers who are transferred from the overflow vendor to our Contact Center now have the option of holding on the phone or having the system keep their place in the queue and phoning back when an agent is available.

   At this time, this feature will only be available for the main Contact Center number. We investigated adding this feature for the ARC and Broker Lines as well, but learned technology barriers made it inadvisable for us to implement it during this open enrollment period.

   MNsure explored instant/secure messaging for the upcoming open enrollment but has ruled it out due to privacy and security concerns related to identify verification. We may reexamine this functionality in future years.

8. **Provide "self-service" ability for consumers and assisters to enter "life event changes" to MNsure website.**
   Self-service for consumers and assisters is a priority for MNsure. We completed a technical assessment of self-service options and concluded the IT changes could not be made in time for this open enrollment. Responsibility for IT governance and prioritizing enhancements is shared by MNsure, DHS and counties, and MNsure will continue to advocate for adding self-service functionality.