

**Consumer and Small Employer Advisory Committee
September 23, 2014**

Presentation of Claudette Moran

Timely Determination of Eligibility

In measuring MNsure success, we, as a subcommittee, are presenting criteria, where a triple aim for benchmarks are needed to be met, with specific outcomes. For example, from South Country Health Alliance's perspective, they stated at their membership meeting on 9/12/14 that even though they have received 12,000 new members signing up through the MNsure portal, 800 of them do not have a phone number to be contacted at. South Country Health Alliance stated that there is nothing on the MNsure portal on where to place a telephone number to be contacted at. South Country Health Alliance also stated that not only do they want to send a welcome packet to new members, but they would like to be able to call them as well.

In Morrison County, renewals for eligibility are handled through the county workers, and are not submitted through the MNsure portal for eligibility purposes. However, people do come into the office to apply for ALL services, and have eligibility determined there. I do know of one person in my community that did NOT have a problem applying through MNsure though. They were happy with the results. South Country Health Alliance also stated that in Southern MN, county offices are short staffed, and so eligibility determination is delayed.

On the flip side, another wrinkle in eligibility determination includes after office hour calls. MNsure is presently hiring staff for processing applications, and their call center staff. However, for processing applications, they are only hiring four people. This would also affect eligibility. The HMOs of HealthPartners, Blue Cross/Blue Shield, UCare, and now South Country Health Alliance, have their after office hour calls handled by a call center company called Care Call, which is based in Sartell, MN, which is near St. Cloud. I am very concerned about this, because Care Call does NOT pay fair wages to their employees, and their benefits are deplorable. Care Call also is a debt collection agency as well. For example, the only health insurance that they have to offer to their employees is a high deductible that needs to be met before benefits are paid in full. Wages are \$9.00 per hour to start. Another example is their health savings account, where even though the company pays for it, the employee can only access it when they have paid the full amount into the account at a determined time that is determined by the company. These companies invest all of this money, data records, and confidentiality, and none of the HMO's have been up front about who is answering their after office hours calls.

Those are my concerns regarding timely eligibility.