HEALTH INDUSTRY ADVISORY COMMITTEE SUBGROUP – MNSURE BROKER/NAVIGATOR PORTAL

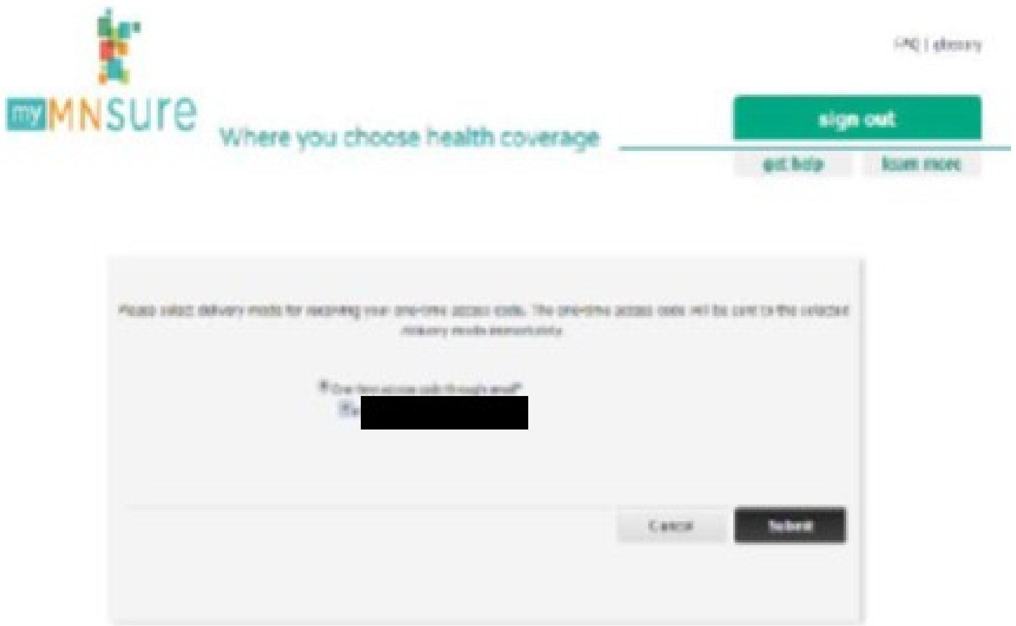
A DEEP DIVE INTO THE FUNCTIONALITY AND POTENTIAL AREAS OF IMPROVEMENT WITH THE MNSURE BROKER/NAVIGATOR PORTAL.

OVERVIEW

A step by step look into what a Broker/Navigator can see and click when accessing the MNsure Broker/Navigator Portal.

Each slide contains an image, with an explanation of functionality and specific recommendations pertaining to that page.

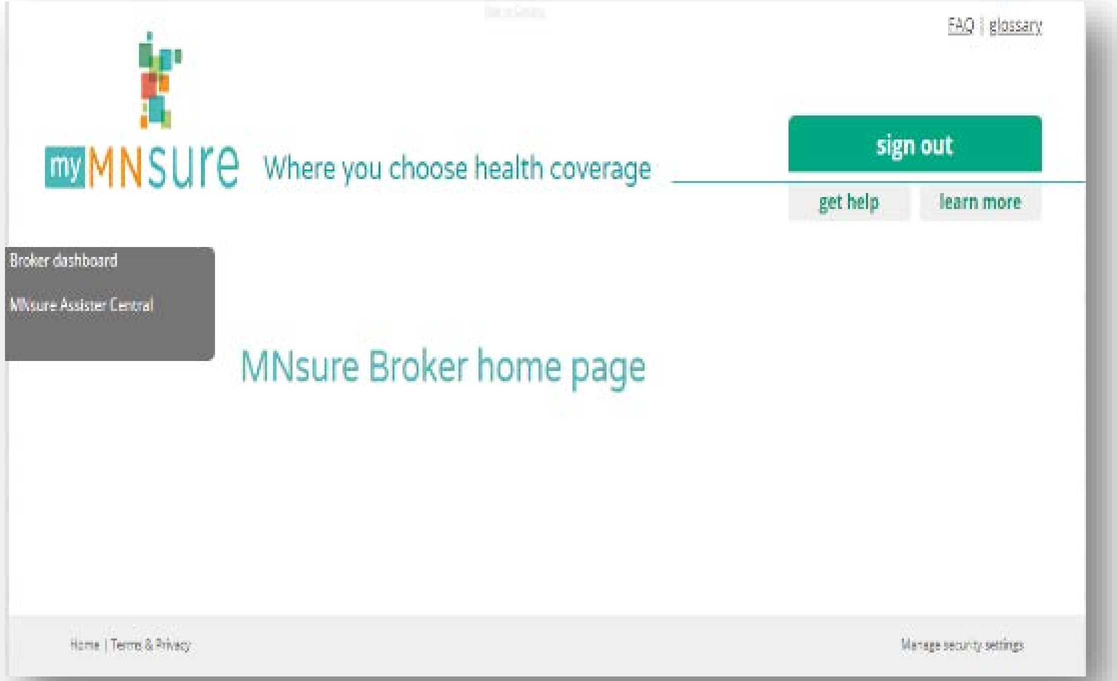
A summary of the top three recommendations to MNsure Board



NO RECOMMENDATION

VIEW ONE: 2-STEP VERIFICATION LOGIN

- TWO STEP LOGIN VERIFICATION PROCESS.



Explanation & Recommendations:

- Not too much happening, this lander page is simply to direct to the two links.
- Opportunity to personalize the Brokers/Navs experience.
  - Customize widgets from the MNsure Assister Central that is specific to them.
  - Adding a links to "forms and guides" or to a "AOR designation Form" (Brokers only).

VIEW TWO: BROKER PORTAL HOME

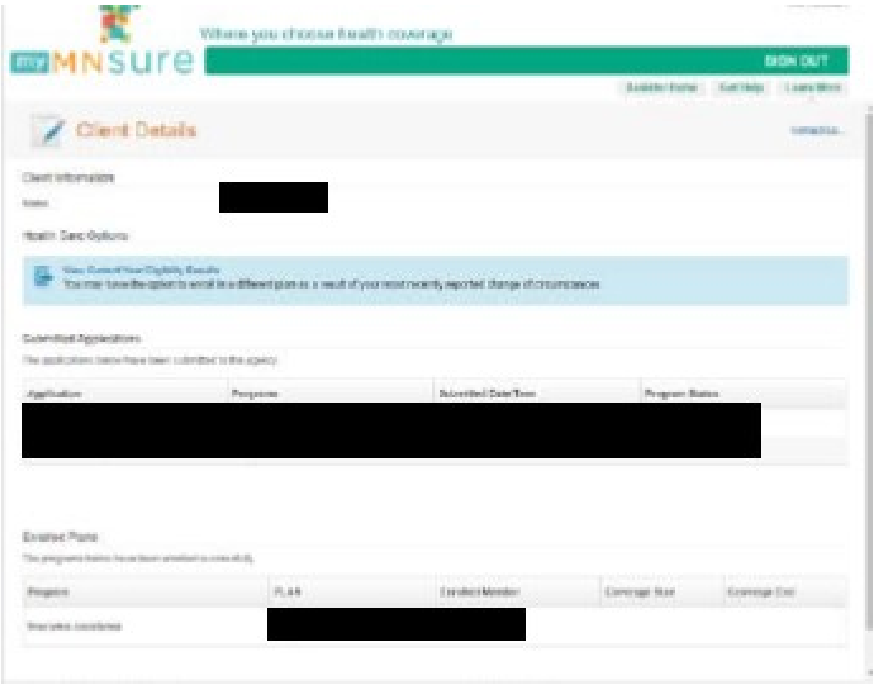
- Only two links beyond the typical "get help" and "learn more" tabs, which are on every account.
- Broker Dashboard – Takes Brokers and Navigators (Navs) to their list of associated Clients
- MNsure Assister Central – Takes Brokers and Navigators (Navs) to MNsure page that has job specific information, documents, and links

Explanation and Recommendation:

- MNsure's list of clients associated with Broker.
- All indicate 'NEW'.
- Associated with Broker does not clarify if Broker is Agent of Record (AOR). AOR reconciliations are sent out monthly by MNsure.
- Address, phone number is sometimes useful. Brokers are required to have a CRM (Customer Relationship Management) tracking/software/applications.
- Assist Client hyperlink links Broker to client eligibility page.

VIEW THREE: BROKER DASHBOARD VIEW

- Shows a list of clients associated with the Broker through the Consumers MNsure account. Can be organized by last name, date requested or status.
- The main feature is to Assist Client, which is discussed, in detail, later. Upon clicking the 'carrot' drop down, on the right, you are able to view the consumers Address and Phone Number.



Explanation and Recommendation:

- Allows a Broker check status.
  - Cannot check status details when there are errors, the hyperlink does not work.
  - Or incorrect information is not available to review.
- Processed application status is helpful, however that is not where the issues are for the clients.
- Enrolled plans is useful but it doesn't show effective date is not populated.
- If effective date cannot be added due to premium payment, date sent/transmitted to carrier would be helpful or if there are additional documents needed.
- Seeing the client's notices can give brokers insight as to what is going on with the clients account (income provided, missing, other insurance, etc).

VIEW FOUR: BROKER DASHBOARD – CLIENT DETAILS VIA 'ASSIST CLIENT' HYPERLINK

- Click on the hyperlink "View Current Year Eligibility Results" to see tax credit and CSR information, shop plans and enroll on client's behalf.
- Shows application status and a list of enrolled plans, whether current year or priors. (Coverage Start and End not functional)

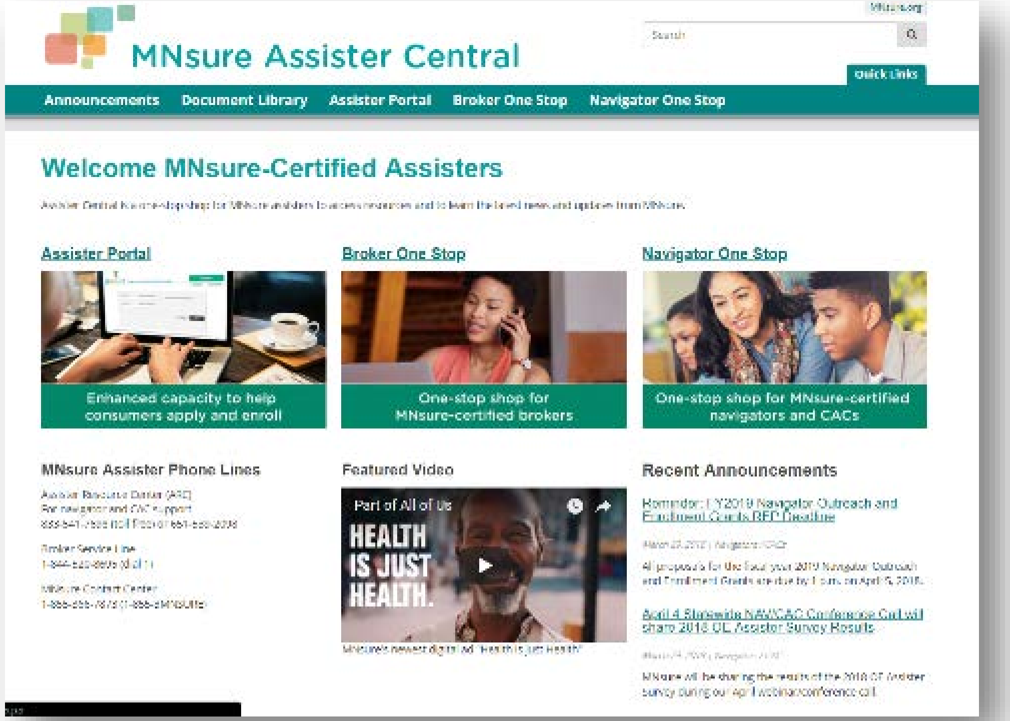
PROS

- Allows a Broker to service *a portion* of their clients.
- Multi-layer of security, adding more information about the clients account (ie. Notices, income, etc.) to better serve the consumer would be beneficial to Broker, consumers and would effectively use MNsure's staffing resources more appropriately.
- This is a good feature that can help with servicing clients, in most cases.
- Some Brokers use this Often, about 45%

CONS

- No Buttons to click to go from Broker Dashboard to Home, Dashboard to Assister Central. Must use browser back button.
- When I client has issues with their MNsure account, there is not much this dashboard can do to help with that and a call to MNsure would be warranted.
- Some Brokers do not use this as often as they could, with purposed recommendations, about 55%, ranging from mild use to no use.

BROKER DASHBOARD CONCLUSION

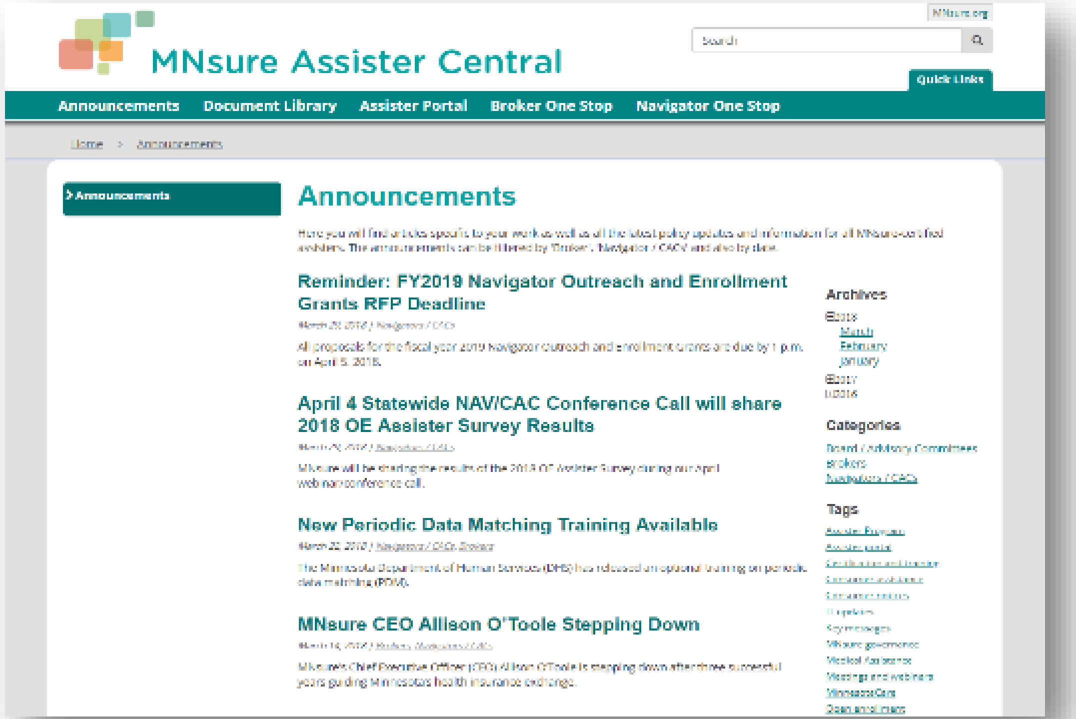


Explanation and Recommendation:

- Pretty simplistic layout and easy to understand and navigate without needing assistance.

VIEW FIVE: MNSURE ASSISTER CENTRAL - HOME

- Simple Layout. Lists Assister Portal, Broker One Stop and Navigator One Stop for easy access
- Has the three-links mentioned above and adds Announcements and Document Library on the top menu bar.

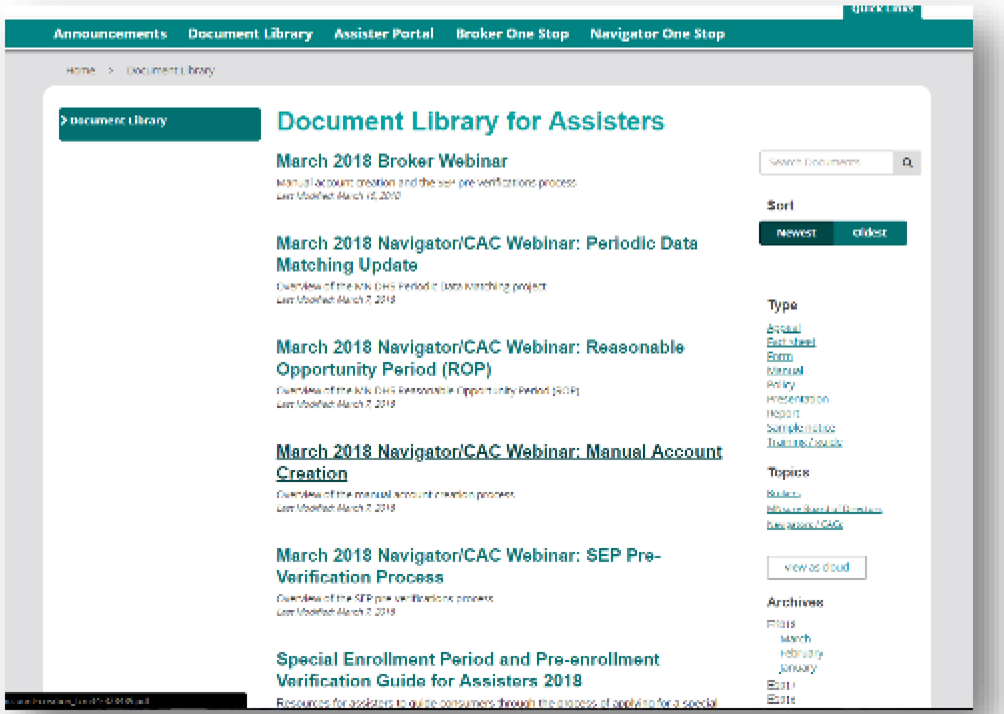


Explanation and Recommendation:

- Pretty basic listing on announcements
- Highlighted links or more important announcements (like updates to processes and procedures) should be listed on the Home Screen, rather than what is currently listed
- Having mandatory announcements that need to be opened
- An inbox for brokers/navigators to ensure they are up to date on processes.
  - Carrier portals all have inbox's for brokers that contain broker/client specific information.
  - Broker can track what is read/unread

VIEW SIX: MNSURE ASSISTER CENTRAL - ANNOUNCEMENTS

- Shows basic updates that are sent to Brokers email directly, most of the time and a source to find additional information.



Explanation and Recommendation:

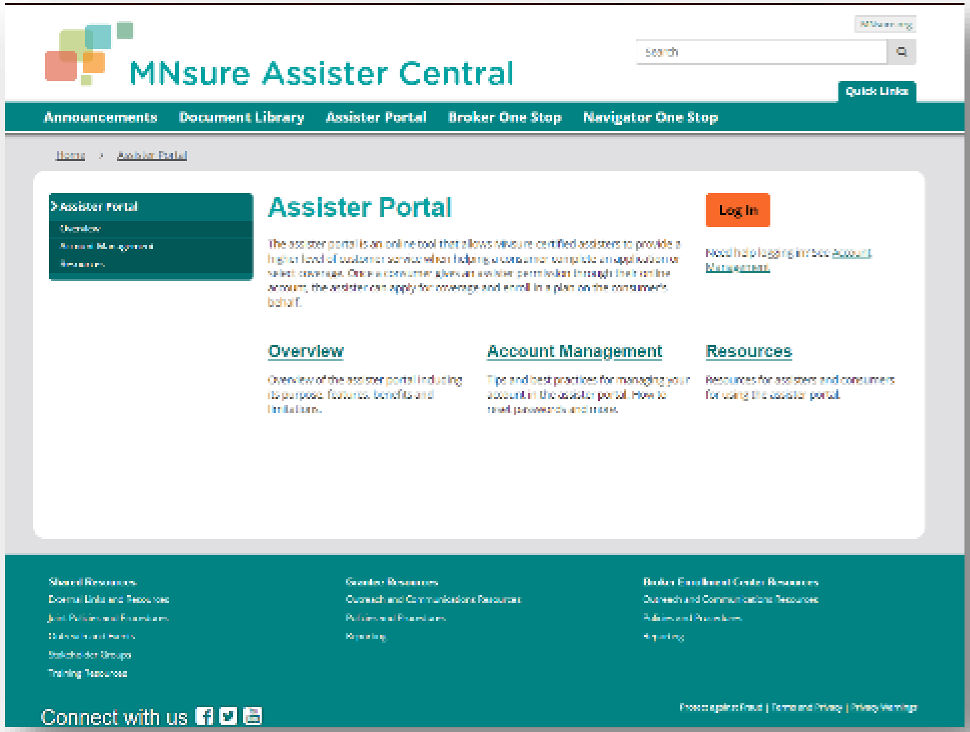
- This compiles everything for Navs and Brokers, no matter if it is a broker or a navigator
- It is not something that many brokers use since it is just a compiled list of power points and other documents.
- Similar to "Announcements" page, just with the most recent link to a webinar or document attached
- Having focused documents at the top would prove to be more beneficial.
- "Type" should be more focused and central on the page, rather than what is listed currently

VIEW SEVEN: MNSURE ASSISTER CENTRAL – DOCUMENT LIBRARY

- Similar layout as Announcements. Suggest more focused and organized.
- Able to link to previous power points and guides on updates

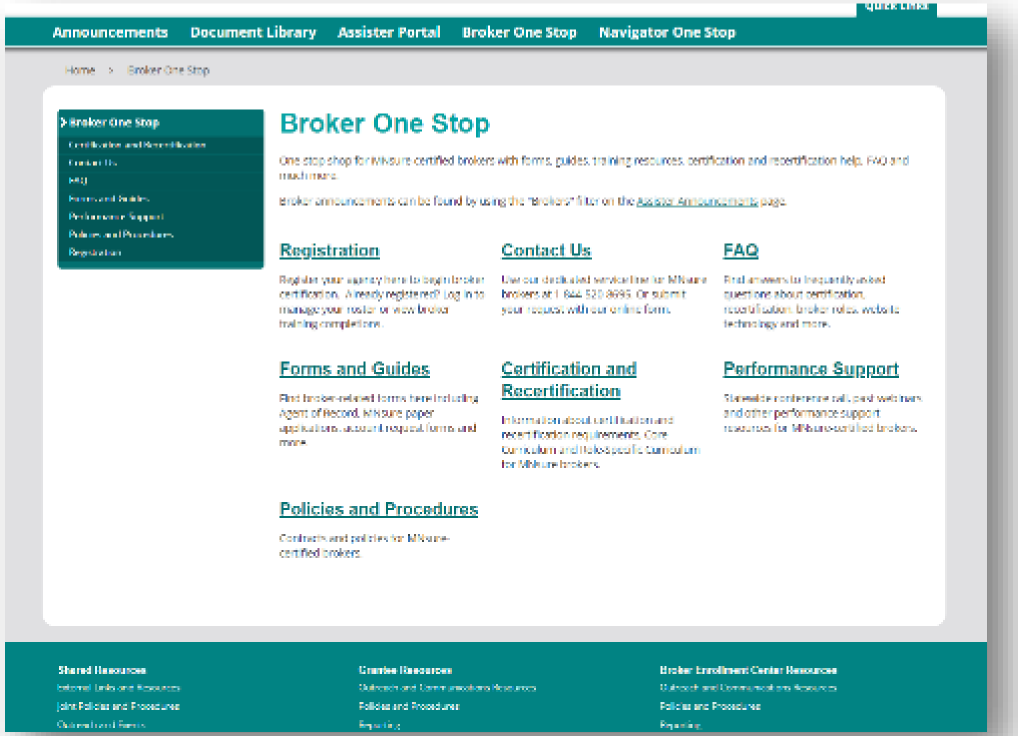
Explanation and Recommendation:

- Good for someone to reference for a refresher on how to use the portal.
- Unclear use of 'Log-In' option, already logged in.



VIEW EIGHT: MNSURE ASSISTER CENTRAL – ASSISTER PORTAL

- This is where a broker can learn more about the Assister Portal.



Explanation and Recommendation:

- The most useful page in the Portal
- Focused correctly on the home page
- No recommendations

VIEW EIGHT: MNSURE ASSISTER CENTRAL – BROKER/NAVIGATOR ONE STOP

- Resource for Brokers/Navigators to Register, view forms and guides, get certified or recertified, view policy and procedures.

SUMMARY OF RECOMMENDATIONS
REQUEST FOR MNSURE BOARD TO…

1. **Conduct 'User Flow' analysis to enhance Broker ease of use/pathways, less clicks, less 'browser back', more radio buttons.**
2. **Enhance Broker portal access to include application submission data MNsure has on record for broker-associated consumers when in compliance with** 45 C.F.R. § 155.260. **Current Healthcare.gov options appear to allow this level of access – would need additional discovery.**
3. **Enhance Broker portal to include consumer notifications sent.**
4. **MNsure Board to provide update to current Advisory Committee from July 10, 2017 on HIAC recommendations on "Improving MNsure Assister Functionality".**

   a. **Agent of Record provided to carrier with enrollment file.**

   b. **Include agent of record indicator on portal vs. clients associated with broker. Technically only agents of records should be shown the current information (brokers).**