Agenda

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

- 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?

- 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

As of July 15, 2015:

- 184 small groups are enrolled in SHOP coverage
- 994 employees
- 1,385 total lives enrolled
Current Status Cont’d

- 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

- 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

- 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

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
- Support
- Employer Choice
- One Stop Shop
- Employee Choice
- Tax Credits
- Multiple Carriers & Plans (Medical and Dental)

One Application
One Monthly Invoice
Electronic Payment Options
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
- Dedicated Support Team
- Employer Support Team
- One Application, 3 Easy Steps to Enroll
- Broker Stakeholder Group
- Broker Referrals
- Establish Long-Term Relationships
- New Business Opportunities
- Dedicated Support Team
- Partnership
- Simplicity
- Comprehensive Package
Benefits to Employers
Tax Credit Eligibility Requirements

- 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.
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

- 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

- 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

- 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

- 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
THANK YOU!