

**Consumer and Small Employers
Advisory Committee
Recommendations to the MNsure
Board**

Fall 2019

Literacy

Goal: To ensure that all Minnesotans, regardless of education level or language can understand and use their coverage.

Suggestions

- Cover Page with action items and deadlines in an easy to use format
 - Feedback: Adding more paper might have a negative effect
- Literacy Level Requirement
- Recommendation: Make a list of people who are most likely to experience low literacy and be uninsured to communicate how large of a population is affected in Minnesota

Ombudsperson Office

Goal: To reduce the confusion and disconnect between the multiple offices that are involved in an individual's insurance

Members of the committee agree that there is a need for more communication between DHS, MNsure, insurance carriers, and counties.

People who need the most help often end up being pushed around the most.

Recommendation: Present stories of communication failures navigators/brokers have seen. Perhaps provide re-education for navigators/brokers

Life Event Changes

Goal: To allow MNsure to process life event changes more quickly and make the process more smooth for consumers.

Suggestions

- More education is needed to make tools known to users
- LEC-specific instructions

Short-Term Insurance

Goal: To provide coverage to individuals seeking an appeal through MNsure

- Affects people filing LEC approvals as well
- Resolution Review is a faster process that might be better for some.
- Could someone counsel a consumer when they file an appeal or LEC?