Assister Experience Survey: A Deeper Dive into the Results

The webinar will begin at 12:30. If you can see this screen you are prepared to participate.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central

April 3, 2019

MNsure’s Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 855-366-7873 or AEO@MNsure.org.
Who took the assister survey?

- 661 responses from all assisters (brokers, navigators and certified application counselors)
- 339 responses from navigators and CACs
- Slight increase in the response rate from last year’s open enrollment survey

<table>
<thead>
<tr>
<th></th>
<th>Response %</th>
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<tbody>
<tr>
<td>Navigators</td>
<td>74%</td>
<td>251</td>
</tr>
<tr>
<td>CACs</td>
<td>26%</td>
<td>88</td>
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</tbody>
</table>
Experience with the technology during the 2019 Open Enrollment period compared to the 2018 Open Enrollment period?

- Much Improved: 23%
- Somewhat Improved: 50%
- Not Improved: 12%
- Not certified in 2018: 15%
What did you have to say?

- Overall, many felt system was functioning more smoothly (fewer errors, not crashing), but some complained about system availability.

- Specific concerns included:
  - Difficulty setting up online accounts
  - Incorrect notices appearing in accounts/being mailed to consumers
  - Issues with old applications stopping new applications
  - Difficulty in fixing mistakes once an application was submitted
  - Unable to view notices due to the missing blue navigation bar
Something to note...

• What is METS?
  • The Minnesota Eligibility Technology System
  • Refers to the system where consumer information is entered to determine eligibility. If you are helping a consumer apply online – you are using METS!

• Consumer can’t see their notice online?
  • After a consumer submits an application, there should be a blue navigation bar on left when they log into back into their account. Most notices can be found here.
  • If “blue bar” doesn’t appear, the consumer likely has created more than one account.
  • **To request a fix, send a secure email to the ARC with:**
    1. First and last name of the account holder
    2. Username for the account
  Note: Situations are reviewed and fixed in batches…it will take time.
What was your experience with the enrollment confirmation look-up tool?

- Very Helpful: 20%
- Not helpful: 14%
- Aware, but didn't use: 40%
- Not aware of the tool: 25%
What did you have to say?

• Some commented that they could not get the tool to work or that the data was not always up-to-date/accurate

• It was frequently pointed out that the tool requires using the consumer’s SSN, data assisters do not keep

• The format for entering date of birth was odd, so led to data entry errors

• Would be helpful if it showed:
  • Premium amount
  • APTC amount
  • Date enrollment was sent to the carrier

• Some who found the tool useful wished it was also available for checking public programs
Something to note…

• The enrollment status look-up tool is only available during open enrollment. Consumers can check the status of their enrollment online at any time, but outside of open enrollment the information is sent through a secure email.

• Will the look-up tool be available next open enrollment?
  • Not sure…MNsure is launching a new online enrollment experience for next open enrollment (Get Insured).
  • We’ll share more information in the coming months around what information consumers and assisters will be able to see online through the new enrollment technology.
How frequently were consumers able to reset their password using the online option?

- Frequently: 21%
- Sometimes: 20%
- Rarely: 33%
- Never: 16%
- I did not try this option: 21%
How helpful did you find the option to call the MNsure Contact Center to reset a password or unlock an account?

- Very helpful: 26%
- Somewhat helpful: 34%
- Not helpful: 16%
- Aware, but didn't use: 19%
- Not aware of this option: 5%
What did you have to say?

• Many reported preferring to call the ARC:
  • Faster/more effective at resolving the issue
  • Anticipated needing to ask additional questions
  • Contact Center reps would not speak with the assister
  • Contact Center reps asked unnecessary questions

• Problems with the process:
  • Unable to use the online reset option
  • Consumer was unable to verify sufficient PII when calling
    (info outdated or not enough PII was collected initially)
  • Consumers with multiple accounts
  • Language barriers
  • Long hold times to reach a representative
  • Contact Center reps provided inaccurate information
Something to note...

- Help consumer’s increase their success with password resets!
- After the consumer has logged into their account, click on the “Manage Security Settings” at the bottom of the screen:

Exemptions

- How to apply for an exemption to the health coverage mandate

Current Customers

- Go to your account
  
  Check enrollment status or eligibility results

Appeals

- File an appeal
  
  File an appeal about an action taken on your financial, healthcare, Supplemental Nutrition Assistance Program (SNAP) or social services application or benefits.

Manage Security Settings
Something to note...

- The consumer can update their email address, phone number and shared secret.

  Change contact information  |  Change password  |  Change security questions & answers

**Change contact information**

Your email address, phone number, or shared secret can be changed here. This email address will receive notifications related to your account. Your email can also receive one-time access codes if you are using multi-factor authentication. Your shared secret is used to help the contact center identify you over the phone.

<table>
<thead>
<tr>
<th>EMAIL ADDRESS</th>
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<tbody>
<tr>
<td>RE-ENTER EMAIL ADDRESS</td>
</tr>
<tr>
<td>PHONE NUMBER (###)###-####</td>
</tr>
<tr>
<td>SHARED SECRET</td>
</tr>
</tbody>
</table>

  Click here for directions to set up your shared secret

- Note: If you helped a consumer with a manual account creation and the credentials were sent to your email, it is very important that you follow this step to update the consumer’s email address!
Use of the online tool versus calling the ARC for reporting QHP life events

More than once a day
- Online Tool: 2%
- Calling ARC: 1%

Nearly every day
- Online Tool: 5%
- Calling ARC: 5%

A few times a week
- Online Tool: 20%
- Calling ARC: 16%

Less than 1x a week
- Online Tool: 35%
- Calling ARC: 42%

Never
- Online Tool: 38%
- Calling ARC: 35%
How often did you have all the information needed to report an income change online without needing to first call and confirm information with MNsure?

- Frequently: 19%
- Occasionally: 27%
- Rarely: 36%
- Never: 19%
What did you have to say?

- Most frequently mentioned issue was that the consumer does not know what information is currently on the application so it is necessary to call the ARC before reporting an income change.

- Concerns were also raised about processing times leading to delays in getting coverage, including additional expense for consumers.

- Some said that when they could access the consumer’s renewal notice, the income information on the notice was helpful in completing the online tool for an income change.
Something to note…

- We understand (and agree) that reporting life events is a significant pain point!
  - We created guides to help you with reporting life events online
  - We are now publishing the current processing date for life events
- We are also reviewing the online life event reporting process from start to finish to identify any ways we can make it work better for consumers, assisters and for our staff!
Satisfaction with the Assister Resource Center (ARC)

- Very satisfied: 48%
- Somewhat satisfied: 34%
- Neutral: 16%
- Not Satisfied: 2%
What did you have to say?

• Assisters had lots of praise for ARC staff…many described them as very helpful and knowledgeable.

• The two most common concerns raised:
  • Consistency – some felt not all staff had the same level of training, understanding of the system, or focus on customer service
  • Hold times – many raised the concern that wait times to reach the ARC continue to be high

• Some were frustrated that the ARC may be helping with less and sending assistants elsewhere to get information
Something to note…

- Let us know!
  - If you have an unsatisfactory experience, email Christina Wessel at christina.wessel@state.mn.us.
  - Tell us the date and time of your call. We can identify who you spoke with and review notes from the call and the recorded conversation. This helps us identify staff who need additional training or mentoring!

- We are always trying to master the challenge of balancing hold times and helping you!
  - For example: We have been working with our stakeholder groups (and using your input from the survey) to review the case status request process to understand your needs and the challenges to find solutions to support all 1,000+ navigators and CACs as successfully as we can.
How often do you use Assister Central?

- More than once a day: 3%
- Nearly every day: 10%
- A couple of times a week: 28%
- Less than once a week: 40%
- Never: 19%
What you had to say

- What people like about Assister Central:
  - Essential Tools is very popular - easy place to link to forms and tools you use everyday
  - Announcements section for catching up on news

- Suggestions for improvements:
  - It can be hard to find information (make it easier to find outreach materials and improve the search functionality)
  - Create a video tutorial on how to navigate the site
  - Expand the forms section (i.e. add link to Appendix A)
Something to note…

- We’re working on a new “Helping Consumers” section to better organize the information our assisters need. Look for it later this spring/summer…

### Helping Consumers

Tools and resources to support MNsure-certified navigators, brokers and CACs helping consumers to apply, enroll and maintain health insurance coverage.

<table>
<thead>
<tr>
<th>Getting Started</th>
<th>Creating Accounts</th>
<th>Apply, Shop and Enroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepare to meet with consumers. Gather everything you need to have a successful meeting.</td>
<td>Assist consumers through the account creation process.</td>
<td>Help consumers submit a health care application through MNsure, shop and compare plans, and enroll in coverage.</td>
</tr>
</tbody>
</table>

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<tr>
<th>Renewals</th>
<th>Report Application Changes</th>
<th>Special Enrollment Period (SEP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help consumers successfully renew their coverage.</td>
<td>Help consumers report application changes, including life events.</td>
<td>Help consumers apply for a special enrollment period.</td>
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<tr>
<th>Special Populations</th>
<th>Tax Information</th>
<th>Verifications</th>
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<tbody>
<tr>
<td>Support special populations in need of application and enrollment assistance.</td>
<td>Help consumers understand health insurance tax documents.</td>
<td>Help consumers successfully submit pre- and post-enrollment verifications.</td>
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</tbody>
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Fall 2018 Assister Assemblies

- Attended and found the experience very helpful: 48%
- Attended and found the experience somewhat helpful: 46%
- Attended and found the experience not helpful: 3%
What you had to say

- Many commented that the assemblies were very helpful and provided a lot of useful information.
- Assisters valued the opportunity to meet with MNsure staff in-person and to network with other assisters in their area.
- Other feedback:
  - Some felt the material was aimed at new assisters and not as helpful for returning assisters
  - Many would value more opportunity to network with other assisters
  - Some requested that assemblies offer more detailed in-person training for new and advanced assisters
Something to note...

- Hosting assemblies around the state limits what we can do at these events. The MNsure and DHS staff qualified to present in-depth training and answer detailed questions cannot commit that much time to traveling.

- MNsure will be launching a new enrollment system this fall which assistants will need training to use effectively.

- We are evaluating the best way to prepare assistants for this important change. It is likely that whatever form Assister Assemblies take this year, training on using the enrollment system will be an important component.
The Navigator Communication provides relevant and timely information for me to support MNsure consumers.

- Completely Agree: 29%
- Agree: 42%
- Somewhat agree: 22%
- Disagree: 3%
- Do not read: 4%
Have you participated in any of the monthly calls/webinars, and if so, how helpful is the information MNsure/DHS presents?

- Yes, very helpful: 19%
- Yes, somewhat helpful: 35%
- Yes, not helpful: 3%
- No, not aware: 28%
- No, not interested: 14%
Navigator Communication/Monthly webinar

- **Weekly e-newsletter:**
  - Many find the information very helpful and/or said it is their primary source of information
  - Some said there is too much information to keep track of
  - Some complained that information comes “after the fact”

- **Monthly webinar:**
  - Many cannot participate due to scheduling conflicts and request we change the time or offer a recording
  - Some review the slides afterwards if they can’t participate
  - Comments included that the information is too basic, we aren’t able to answer all questions, there is not always follow-up
Thank you!

Use #6 to unmute your line and ask a question. Remember to state your name and organization. Use *6 to remute your line when you are done.