Broker Monthly Webinar

The webinar will begin at 12:00 p.m.

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

During the webinar, please use the “chat” feature (look for the “chat” image circled below) to submit questions!

March 12, 2020
2020 Open Enrollment Assister Experience Survey: Broker Preliminary Data
Who took the survey?

- 634 complete responses from all assisters (brokers, navigators and certified application counselors)
- 300 responses from brokers
- Slight decrease in the response rate from last year’s open enrollment survey
Regions where broker assistance is offered by survey respondents

- Southeast: 18%
- Northeast: 11%
- Northwest: 11%
- South Central: 16%
- West Central: 18%
- Central: 21%
- Twin Cities Metro: 43%
Open enrollment periods brokers have been certified

OE 1 (2013-2014) 66%
OE 2 (2014-2015) 67%
OE 3 (2015-2016) 73%
OE 4 (2016-2017) 75%
OE 5 (2017-2018) 79%
OE 6 (2018-2019) 85%
OE 7 (2019-2020) 95%
Likely to continue as a MNsure broker based on this year’s experience?

- More likely: 43%
- Neutral: 50%
- Less likely: 8%
Number of households assisted with a MNsure application, renewal, life event, or other type of assistance by a broker during 2020 OE

- 26 or more (more than 5 households a day in a typical week): 9%
- 16-25 (up to 5 households a day in a typical week): 14%
- 6-15 (up to 3 households a day in a typical week): 32%
- 0-5 (about 1 household a day in a typical week): 44%
- None (Admin or support staff): 2%
Number of consumers enrolled or renewed by a broker during 2020 OE

- 0-25: 43%
- 26-100: 45%
- 101 or more: 12%
Broker experience with METS (online application) during 2020 OE compared to 2019 OE

- Much Improved: 29%
- Somewhat improved: 47%
- Not improved: 14%
- Not applicable - not certified in 2019: 9%
Broker experience using the new shopping and enrollment technology during the 2020 OE

- Mostly positive: 43%
- Somewhat positive: 26%
- Neutral: 23%
- Somewhat negative: 6%
- Mostly negative: 3%
How often did you help a QHP-eligible consumer submit a change/life event to MNsure?

- More than once a day: 1%
- Nearly every day: 5%
- A few times each week: 43%
- Less than once a week: 42%
- Never: 8%
How frequently was a consumer you were working with able to reset their password without contacting MNsure?

- Frequently: 6%
- Sometimes: 23%
- Rarely: 27%
- Never: 18%
- N/A- did not try: 26%
How often did consumers need help with...

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequently</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Determining whether they already had an online account with MNsure</td>
<td>23%</td>
<td>48%</td>
<td>20%</td>
<td>8%</td>
</tr>
<tr>
<td>Finding out their username and/or resetting their password</td>
<td>32%</td>
<td>42%</td>
<td>19%</td>
<td>7%</td>
</tr>
<tr>
<td>Creating an online account</td>
<td>34%</td>
<td>46%</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td>Creating an online account through the manual account creation process</td>
<td>13%</td>
<td>27%</td>
<td>31%</td>
<td>30%</td>
</tr>
<tr>
<td>Correcting an application that was already submitted</td>
<td>10%</td>
<td>48%</td>
<td>26%</td>
<td>16%</td>
</tr>
</tbody>
</table>
How often did consumers need help with…

<table>
<thead>
<tr>
<th>Activity</th>
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<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Following up on application status or pending application</td>
<td>30%</td>
<td>47%</td>
<td>15%</td>
<td>8%</td>
</tr>
<tr>
<td>Submitting verification documents</td>
<td>33%</td>
<td>45%</td>
<td>13%</td>
<td>8%</td>
</tr>
<tr>
<td>Paying MinnesotaCare premiums</td>
<td>2%</td>
<td>10%</td>
<td>26%</td>
<td>62%</td>
</tr>
<tr>
<td>Explaining notices received from MNsure, DHS or the county</td>
<td>49%</td>
<td>35%</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>Ending their current coverage</td>
<td>5%</td>
<td>28%</td>
<td>37%</td>
<td>30%</td>
</tr>
<tr>
<td>Filing an appeal</td>
<td>2%</td>
<td>17%</td>
<td>38%</td>
<td>43%</td>
</tr>
</tbody>
</table>
### Consumer’s insurance status

<table>
<thead>
<tr>
<th>Description</th>
<th>Frequently</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Had insurance for 2019, but was new to enrolling through MNsure for 2020</td>
<td>14%</td>
<td>45%</td>
<td>30%</td>
<td>10%</td>
</tr>
<tr>
<td>Renewing QHP coverage through MNsure and continued with the same plan for 2020</td>
<td>58%</td>
<td>25%</td>
<td>12%</td>
<td>8%</td>
</tr>
<tr>
<td>Renewing QHP coverage through MNsure and selected new plan for 2020</td>
<td>19%</td>
<td>49%</td>
<td>21%</td>
<td>11%</td>
</tr>
<tr>
<td>Actively renewing (need to renew) Medical Assistance or MinnesotaCare coverage</td>
<td>12%</td>
<td>19%</td>
<td>32%</td>
<td>26%</td>
</tr>
</tbody>
</table>
# Consumer’s insurance status (continued)

<table>
<thead>
<tr>
<th></th>
<th>Frequently</th>
<th>Occasionally</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passively renewing (auto-renewal) Medical Assistance or MinnesotaCare coverage</td>
<td>7%</td>
<td>24%</td>
<td>22%</td>
<td>35%</td>
</tr>
<tr>
<td>Transitioning between QHP and public program coverage</td>
<td>19%</td>
<td>45%</td>
<td>21%</td>
<td>15%</td>
</tr>
<tr>
<td>Seeking insurance for 2020 after a gap in coverage</td>
<td>18%</td>
<td>42%</td>
<td>34%</td>
<td>13%</td>
</tr>
<tr>
<td>Seeking to cancel QHP coverage through MNsure for 2020 – had other coverage</td>
<td>3%</td>
<td>27%</td>
<td>43%</td>
<td>27%</td>
</tr>
<tr>
<td>Seeking to cancel QHP coverage through MNsure for 2020 – did not have other coverage</td>
<td>2%</td>
<td>13%</td>
<td>33%</td>
<td>52%</td>
</tr>
</tbody>
</table>
### Importance of factors in choosing a QHP

<table>
<thead>
<tr>
<th></th>
<th>Frequently</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly premium</td>
<td>95%</td>
<td>4%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Amount of tax credit</td>
<td>85%</td>
<td>12%</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>64%</td>
<td>31%</td>
<td>4%</td>
<td>1%</td>
</tr>
<tr>
<td>Provider network</td>
<td>75%</td>
<td>22%</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>Prescription drug coverage</td>
<td>28%</td>
<td>57%</td>
<td>13%</td>
<td>2%</td>
</tr>
<tr>
<td>Preference for a particular health insurance company</td>
<td>17%</td>
<td>42%</td>
<td>34%</td>
<td>7%</td>
</tr>
</tbody>
</table>
Did you call the Broker Service Line on a Thursday evening and/or on a Saturday during OE?

- Yes, on Thursday: 23%
- Yes, on Saturday: 24%
- No: 57%
- I do not remember: 11%
How often do you use Assister Central?

- More than once a day: 7%
- Nearly every day: 19%
- A couple of times a week: 36%
- Less than once a week: 29%
- Rarely or never: 9%
Fall 2019 Assister Assemblies

About 25% of brokers participating in the survey attended an Assister Assembly and almost all of those who attended found them very helpful or somewhat helpful:

- Attended and found the experience very helpful: 54%
- Attended and found the experience somewhat helpful: 39%
- Attended and found the experience not helpful: 7%
Fall 2019 Carrier Webinars

About 46% of brokers participating in the survey participated in one or more of the webinars and almost all of those who attended found them very helpful or somewhat helpful:

- Attended and found the experience very helpful: 31%
- Attended and found the experience somewhat helpful: 62%
- Attended and found the experience not helpful: 7%
## Broker usage of assister portal functionality using new shopping and enrollment platform

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequently</th>
<th>Occasionally</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrolling in a plan during open enrollment</td>
<td>43%</td>
<td>37%</td>
<td>5%</td>
<td>15%</td>
</tr>
<tr>
<td>Checking on the status of an enrollment</td>
<td>30%</td>
<td>37%</td>
<td>15%</td>
<td>18%</td>
</tr>
<tr>
<td>Canceling/terminating an enrollment</td>
<td>26%</td>
<td>24%</td>
<td>12%</td>
<td>38%</td>
</tr>
<tr>
<td>Viewing enrollment related notices</td>
<td>32%</td>
<td>35%</td>
<td>13%</td>
<td>20%</td>
</tr>
<tr>
<td>Adjusting APTC amount</td>
<td>23%</td>
<td>24%</td>
<td>15%</td>
<td>38%</td>
</tr>
</tbody>
</table>
Satisfaction with the Broker Service Line

- Very Satisfied: 61%
- Somewhat satisfied: 26%
- Neutral: 9%
- Not satisfied: 5%
How often do you need to call the Broker Service Line when assisting a client?

- Nearly every time: 11%
- Frequently: 42%
- Sometimes: 41%
- Rarely: 4%
- Never: 2%
Percentage of enrollments through MNsure?

- 100%: 22%
- About 75%: 47%
- About 50%: 18%
- About 25%: 3%
- None: 2%
## Reasons for enrolling off-exchange

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequently</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>It was easier to enroll off-exchange</td>
<td>43%</td>
<td>20%</td>
<td>14%</td>
<td>23%</td>
</tr>
<tr>
<td>A better alternative was available off-exchange</td>
<td>8%</td>
<td>18%</td>
<td>29%</td>
<td>44%</td>
</tr>
<tr>
<td>The consumer did not qualify for APTCs</td>
<td>57%</td>
<td>18%</td>
<td>8%</td>
<td>16%</td>
</tr>
<tr>
<td>The consumer chose to enroll off-exchange</td>
<td>32%</td>
<td>28%</td>
<td>17%</td>
<td>23%</td>
</tr>
</tbody>
</table>
Use of the manual AOR process?

- The majority of my AORs were manual: 10%
- Some of my AORs were manual: 30%
- A few of my AORs were manual: 35%
- None of my AORs were manual: 26%
Case closure of paper applications

- Very helpful: 45%
- Somewhat helpful: 26%
- Not very helpful: 9%
- I was not offered this opportunity for any of my clients: 20%
Next steps

- MNsure staff will be reviewing the survey results in more detail, including open ended responses, and will share findings with assisters this spring!
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.