Broker Experience Survey

This webinar will begin at 12:00 PM. If you can see this screen you are prepared to participate.

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

April 18, 2019
2019 Open Enrollment Broker Experience Survey: A Deeper Dive
Who took the survey?

- 661 responses from all assisters (brokers, navigators and certified application counselors)
- 321 responses from brokers
- Slight decrease in the broker response rate from last year’s open enrollment survey
Experience with the technology during the 2019 Open Enrollment period compared to the 2018 Open Enrollment period?

- Much Improved: 21%
- Somewhat Improved: 59%
- Not Improved: 17%
- Not certified in 2018: 4%
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:
  - Certification site was difficult to use
  - Small screens when looking at plans
  - Difficulty in fixing mistakes once an application was submitted
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!
Enrollment Look Up Tool

- Very helpful: 36%
- Not helpful: 25%
- Aware, but didn't use: 28%
- I was not aware of this tool: 11%
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 mentioned that the tool requires using the consumer’s SSN, data brokers do not keep
- Some commented that they would like to see the date enrollment was sent to the carriers
- Some commented that they would like to see terminations
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
  - We’ll share more information in the coming months around what information consumers and agents 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: 13%
- Sometimes: 37%
- Rarely: 11%
- Never: 5%
How helpful was it to call the MNsure CC, instead of Broker Line, to look up a consumer’s username, reset their password or unlock their account?

- **Very helpful**: 21%
- **Somewhat helpful**: 25%
- **Not helpful**: 17%
- **Aware, but didn't use**: 30%
- **I was not aware of this option**: 8%
What did you have to say?

- Many reported preferring to call the Broker Line
  - Faster/more effective at resolving the issue
  - Anticipated asking additional questions
  - Didn’t have consumer with them
- Problems with the process:
  - Long hold times to reach a representative
  - Consumers with multiple accounts
  - Consumer unable to verify sufficient PII (info outdated or not enough PII was collected initially)
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.
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.

  EMAIL ADDRESS

  RE-ENTER EMAIL ADDRESS

  PHONE NUMBER (###)###-####

  SHARED SECRET

  [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!
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: 32%
- Occasionally: 30%
- Rarely: 25%
- Never: 13%
What did you have to say?

- A significant problem was that the consumer does not know what information is currently on the application so it is necessary to call the Broker Line before reporting an income change.

- Concerns were raised about processing times leading to delays in getting coverage, including additional expenses 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.
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 our staff!
How often do you use Assister Central?

- More than once a day: 2%
- Nearly every day: 13%
- A couple of times a week: 41%
- Less than once a week: 39%
- Never: 5%
What you had to say

- What people like:
  - Forms and guides is very popular—easy place to link to tools you use everyday
  - Reporting a change
  - AOR information

- Suggestions for improvements:
  - It can be hard to find information…make it easier to find commonly searched sections
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.

**Getting Started**
- Prepare to meet with consumers. Gather everything you need to have a successful meeting.

**Creating Accounts**
- Assist consumers through the account creation process.

**Apply, Shop and Enroll**
- Help consumers submit a health care application through MNsure, shop and compare plans, and enroll in coverage.

**Renewals**
- Help consumers successfully renew their coverage.

**Report Application Changes**
- Help consumers report application changes, including life events.

**Special Enrollment Period (SEP)**
- Help consumers apply for a special enrollment period.

**Special Populations**
- Support special populations in need of application and enrollment assistance.

**Tax Information**
- Help consumers understand health insurance tax documents.

**Verifications**
- Help consumers successfully submit pre- and post-enrollment verifications.
Fall 2018 Assister Assemblies

About 43% of agents participating in the survey who attended an Assister Assembly found them very helpful or somewhat helpful:

- Attended and found the experience very helpful: 43%
- Attended and found the experience somewhat helpful: 50%
- Attended and found the experience not helpful: 6%
What you had to say

- Many commented that the assemblies were very helpful and provided a lot of useful information.
- Some commented that the timing of the assister assemblies was bad for brokers, especially in fall of 2018.
- Some requested that assemblies offer more detailed information.
Timing of assister assemblies depends on when rates, plans, new tools etc are available.

MNsure will be launching a new enrollment system this fall which brokers, navigators and CACs will need training to use effectively.

We are evaluating the best way to prepare all of you 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 Broker e-newsletter provides relevant and timely information for me to support MNsure consumers.

- Completely agree
- Agree
- Somewhat agree
- Disagree
- Do not read

Series 1
Have you participated in any of the monthly calls/webinars and if so, how helpful is the information?

- Yes, very helpful
- Yes, somewhat helpful
- Yes, not helpful
- No, not aware
- No, not interested
Broker communication/ monthly webinar

- **Weekly e-newsletter:**
  - Some commented that they receive too many emails

- **Monthly webinar:**
  - Many cannot participate due to scheduling conflicts and request we change the time or offer a recording
  - Comments that the information is too basic; more detailed information is needed
Are the Monthly AOR reports helpful?

- Yes: 81%
- No: 19%
How often did you use the assister portal to create an AOR?

- All of my AORs were through the Assister Portal: 26%
- Majority of my AORs were through the Assister Portal: 28%
- Some of my AORs were through the Assister Portal: 26%
- Few or none of my AORs were through the assister portal. I use the online AOR form: 21%
What you had to say

- Though AORs have improved, there can still be a significant amount of time before broker AORs are reflected in the carriers’ systems.
  - This can impact broker commissions and prevents brokers from being able to service their clients when they need assistance.
  - It is difficult to explain the time lag to clients.

- Suggestions:
  - Send AORs to carriers along with MNsure enrollments
  - Improve timeliness of AOR processing, including MNsure and carrier components.
Something to Note.....

- We understand and agree with the concerns about AOR timeliness.
- MNsure’s new technology will improve the timeliness of the AOR process.
Thank you!

Ask a question using the chat feature on the webinar, or use #6 to unmute your line and ask a question. Use *6 to remute your line when you are done.