4.5 **Support Issuers and Provide Technical Assistance**

The Minnesota Department of Commerce is the state agency that regulates health insurers in Minnesota, while the Minnesota Department of Health regulates health maintenance organizations. Exchange staff has been in discussions with carriers related to the Exchange, in partnership with the regulatory colleagues at the Departments of Health and Commerce, through group meetings that began in 2011. The purpose of these discussions is to solicit input and concerns of issuers in the design and development of the Exchange and to discuss emerging federal regulations and other forms of guidance to ensure mutual understanding of these policies and their potential implications. The Exchange also initiated a series of conversations with individual carriers that began in the summer of 2012 with a goal of exploring carrier interest in offering qualified health plans on the Exchange and obtaining better understanding of carrier concerns.

Staff from the Exchange and Minnesota Departments of Commerce and Health have also collaborated in the development and issuance of guidance related to certification criteria and processes. The Exchange issued its guidance on certification criteria on October 9, 2012. The Departments of Commerce and Health intend to issue a bulletin in November 2012 to outline the filing process and timelines associated with QHPs to be offered on the Exchange as well as other key regulatory issues.

**Technical Assistance for Issuers**

Technical assistance for issuers will be provided through three primary channels:

1) In addition to carrying out their regulatory roles, the Departments of Commerce and Health will continue to support issuers by answering questions and addressing concerns about regulatory issues within their established processes.

2) The System for Electronic Rate and Form Filing (SERFF) will continue to support issuers throughout their data submission and certification process.

   - The NAIC offers online training for industry filers on the SERFF application. Training is delivered over the Internet in conjunction with telephone conferencing. Participants are able to talk to the instructor and other attendees in the training session. This hands-on training course allows users to perform the same steps as the instructor with exercises to improve the learning process.
   - SERFF technical support is available Monday through Friday via telephone and email during the hours disclosed on their main website.
3) Exchange Plan Management staff will work with issuers to address both policy and operational issues related to the Exchange. The Exchange will work with issuers to identify their technical assistance needs and ensure the Exchange has appropriate staffing to address issuer needs.

**Minnesota Health Information Exchange Organizational Chart**

An organizational chart for the Minnesota Health Information Exchange is included to show state agencies collaborating on its framework and providing support to plan issuers.