**MNsure Consumer and Small Employer Advisory Committee
Draft recommendations on Access**

In furthering its mission to provide a base level of affordable and comprehensive health care coverage to all Minnesotans, it is our recommendation that MNsure's ongoing focus on Accessibility include information about MNsure and paths of accessibility into all aspects of the enrollment process.

1. **Identify inter-agency failures and opportunities for improvement.**

   RECOMMENDATIONS:

   a. Identify channels of communication between consumers, county agencies, state agencies, local agencies and MNsure that have gone unexplored or unused to demystify enrollment and coverage concerns.

   b. Investigate lack of coverage by MN Department of Corrections and lack of coverage via MNsure/public programs of incarcerated Minnesotans in work release who cannot afford private insurance

2. **Create better informational tools and product offerings to keep clients well-informed.**

   RECOMMENDATIONS:

   a. Integrate tools on the MNsure website that are also accessible via the call center so that MNsure users are better informed about eligibility

   b. Create product offerings that do not conceal services covered, and costs or fees that could make the coverage unaffordable

      Related: http://getcoveredillinois.gov/
      https://www.checkbook.org/newhig2/year14/text.cfm#chapter_2

3. **Review enrollment data to gain perspective on the enrollment process.**

   RECOMMENDATIONS:

   a. Collect and compare enrollment data in a way that creates opportunity to streamline the process of enrollment by identifying errors, barriers, or other difficulties in enrollment.

4. **Strengthen appeals process.**

   RECOMMENDATIONS:

   a. Make enrollees aware of the appeals process in the application.

    b. Refer individuals who may have difficulty making an appeal on their own to an agency or individual who can advocate for them

5. **Include information on tax penalty exemptions.**

    RECOMMENDATIONS:

    a. Provide uninsured Minnesotans clear guidelines as to their obligations under the ACA

    b. Be sure that enrollees are informed of policies including penalties and events that trigger a violation of the Affordable Care Act or of their provider agreement (e.g. enrollment, but failure to pay premium).

6. **Improve program transparency to access partner compliance officer and compliance processes.**

    RECOMMENDATIONS:

    a. Provide follow-up to compliance reports so that reporting parties are aware of the actions taken to ensure compliance.

7. **Create an application process that is minimally intrusive.**

    RECOMMENDATIONS:

    a. Build consumer trust by using a minimally intrusive enrollment process.

8. **Saturate the marketplace with effective and culturally appropriate communication of MNsure's purpose and benefit.**

    RECOMMENDATIONS:

    a. Create clarity in the marketplace regarding the purpose and benefit of the exchange by clear marketing and effective, understandable language-use by MNsure representatives.

    b. Make sure that MNsure materials and access points are culturally competent and properly translated or interpreted to consumers of different lingual and cultural backgrounds.

    c. Ensure that gender neutral language is used on all marketing when referring to Minnesota individuals and families to avoid marginalization of LGBT+ Minnesotans.

9. **Focus on inter-agency partnerships and NGO partnerships to better identify where they have failed or been less effective than intended including relationships between DHS, navigators, county staff and NGO's to improve system-wide responsiveness to enrollee needs.**

    RECOMMENDATIONS:

a. Pursue and maintain active and thorough communication with local agencies that provide MNsure outreach and navigation to Minnesota residents.

b. Provide funding so that local groups can print MNsure information that has been approved by MNsure media teams.

10. Ensure that frontline staff is able to quickly and easily access supervisory help for situations that require a more intensive response

RECOMMENDATIONS:

a. Customer service must focus on clear and correct information, with the ability to elevate matters seamlessly through the organization as needed to ensure the highest levels of quality and service.

11. Provide information about the process of Special Enrollment

RECOMMENDATIONS:

a. Enrollees must have access to responsive and accurate information when they are eligible for special enrollment periods, and for how long

12. Effectively communicate enrollee eligibility for plans and programs.

RECOMMENDATIONS:

a. Ensure that point of contact with enrollees is singularly focused on accurate, correct and complete information required to navigate the enrollment process.

13. Ensure accurate and culturally sensitive assistance

RECOMMENDATIONS:

a. Follow up on cultural or geographic relevant shortcomings which arose during the initial enrollment period through focus group discussions with racial, cultural ethnic groups and consumers with disabilities

b. Ensure that points of contact so that these groups have the proper access and tools to address these issues moving forward in the exchange process.

Related:
http://kaiserfamilyfoundation.files.wordpress.com/2013/01/8396.pdf

14. **Provide partner/assisters who can assist people who, for various reasons, might have difficulty reading, writing, or comprehending English**

    RECOMMENDATIONS:

    a. Identify need areas for additional resources through focus group discussions and supplement the number of peer assistors

    b. Provide materials and ready assistance not in print-form for these groups

15. **Provide access to assistance that facilitates consumer confidence.**

    RECOMMENDATIONS:

    a. MNsure must increase efforts at communicating the purpose and goal of the exchange throughout Minnesota.

    b. Decision-making aid should be available in the purchase for the variety of issues relevant to differing income brackets, as well as culturally diverse groups

16. **Accept a variety of methods of application**

    RECOMMENDATION:

    a. Allow a variety application methods including paper copies that are accepted at the county level