

**MNsure Consumer and Small Employer Advisory Committee  
Draft Recommendations on the Navigator Program**

**Introduction:**

The MNsure Navigator Program is a critical and successful piece of MNsure's implementation. However, system designs, lack of representation in decision-making about the program, and inadequate support hinder the program's ability to serve clients to its full potential. While we understand that MNsure's implementation of all its programs is a growing and dynamic process, we have concerns with the following:

- Quality of training, support resources, and tools available for Navigators
- Interaction of the Navigator Program with other MNsure components, including system access, data collection processes, and partnerships between departments and counties and among other consumer assistance programs
- Lack of representation of Navigator representatives in the policy making process and other decision making that affects the program directly and indirectly
- The process and timeliness of communication between MNsure and Navigators

**Background:**

Navigators are critical to ensuring new low-income and underserved communities facing the greatest health disparities have access to MNsure and health insurance coverage that best fits them. Navigators have taken on this work with commitment and dedication. They have also seen their roles and duties expand well beyond the work originally described to them and agreed to. Expanded duties include income and tax calculation, case management/ follow up, immigration status interpretation, liaising with MNsure and counties, and IT trouble-shooting. Navigators have accepted these new duties to better serve their clients, but they have not seen training, support, system access and effective communication follow suit and expand to include these added duties.

Additionally, Navigators are the first, and sometimes only, point of contact many communities have with MNsure. They are the face of MNsure to the thousands of Minnesotans they bring information to in outreach and assist with enrollment. In these many roles, navigators contributed greatly to the successes of MNsure's roll out and first Open Enrollment. The following recommendations are intended to strengthen the program and enable Navigators to contribute fully to the success of MNsure.

**1. Provide enhanced training, support, and tools for Navigators to maximize enrollment on MNsure, especially for complex cases.**

a. Provide Navigators with enhanced training in the following areas:

- Enrolling special populations, including people with disabilities, homeless people, and mixed-status families
- Different rules or procedures affecting Native American Indians
- Tax and income calculation
- Immigration status impact on enrollment
- Dental coverage options
- Web portal navigation

b. Provide better support from MNsure, including:

- A dedicated point-of-contact person in the ARC for each navigator to ensure consistent information and informed case follow-up
- Reliable, adequately staffed, live help-line access
- An expedited certification system for new navigators to avoid long delays in certification that delay services to potential enrollees
- A “Lead Navigator” program to provide additional options for training, to facilitate the sharing of best practices, and to make available more immediate support to all navigators during enrollment
- Timely payment, to enable full and consistent staffing of Navigator organizations, and that compensates Navigators for all services provided, including case follow-up, multiple submission attempts, education, etc.
- An Outreach award system that enables Navigator organizations to be adequately staffed and prepared prior to Open Enrollment

c. Create better tools for Navigators that promote increased enrollment, including:

- A Navigator portal
- A Navigator and Consumer “playground” for exploring the application and enrollment process prior to entering personal information
- A device-friendly MNsure application option, which particularly would support the enrollment of a younger population
- A system for evaluating interpreter services
- More MNsure documents in common languages other than English

**2. Create and support systems for efficient interaction between Navigators and other components of the MNSure system.**

- a. Create information systems that support outreach strategy and successful enrollment, including:
- a data system where Navigators can access aggregated enrollment order in order to target services to underserved populations by geographic region, REL categories, or other characteristics
  - a system for external partners to track case status, so that Navigators can relay information to clients about their enrollment status and expedite solutions to stalled cases
  - Create a more easily accessible Assister Directory that is sortable by zip code and language
- b. Support mutually beneficial partnerships between Navigators and other Assisters:
- Develop a standard system for processing MNSure applications across all counties; or require counties to make available to Navigators a written outline of their process for processing MNSure applications, including key contact person with contact information
  - Convene Counties and Navigator partners to learn about protocols, expectations, and barriers to enrollment, and to problem-solve together
  - Convene Brokers and Navigators working in the same or connected communities for better coordination of services, sharing of best-practices, better distribution of clients to appropriate assister, and trusted referrals
  - Offer training and equal compensation to Brokers for MA and MNCare enrollment
- c. Establish more timely system access and communication standards, including:
- Release enrollment literature and grant access to MNSure enrollment systems at least two months ahead of Open Enrollment, so that Navigator organizations can fully train and prepare staff
  - Offer more flexibility for Navigators to use MNSure brand and documents on outreach activities
  - Use diverse modes of communication for maximum effectiveness, including updated posts visible on the MNSure home page, Regional Navigator calls, and Regional Town Hall meetings

**3. Establish a Navigator Advisory Group that works closely with the Director of Navigator Relations and other key staff on policy and design decisions that affect the Navigator program and advises the Board when appropriate. Topics for the Navigator Advisory Group should include, but not be limited to:**

- a) Budgetary decisions affecting the Consumer Assistance Programs
- b) Assister Training and Performance Support content development and timeline for availability
- c) Assister certification process updates
- d) Approaches to outreach assessment
- e) Strategic decisions for ensuring adequate outreach to underserved populations, such as REL communities, underserved geographic areas, and other populations with high rates of uninsurance
- f) Navigator and Broker Portal design, development and timeline for availability
- g) Shopper “Playground” design, development and timeline for availability
- h) Decisions related to communications systems affecting Assister organizations