

MNsure Staff Response
MNsure Consumer and Small Business Advisory Committee
Recommendations on the Navigator Program
June 18, 2014

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.

Recommendations:

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, e.g. work study income, child social security, and household composition issues
 - Immigration status impact on enrollment
 - Dental coverage options
 - Web portal navigation
 - Liability issues

MNsure staff response: MNsure is partnering with navigator organizations to develop more in-depth learning opportunities in the short-term. MNsure intends to develop a more robust training/certification for next year.

- b. Provide better support from MNsure, including:
- A dedicated point-of-contact person in the ARC for each navigator organization to ensure consistent information and informed case follow-up

MNsure staff response: MNsure will take this recommendation under advisement.

- Reliable, adequately staffed, live help-line access, with more flexible hours

MNsure staff response: MNsure will take this recommendation under advisement as it prepares for the next open enrollment period.

- An expedited certification system for new navigators to avoid long delays in certification that delay services to potential enrollees

MNsure staff response: MNsure has undertaken steps to resolve this issue, which was caused by staff changes and other one-time issues.

- 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

MNsure staff response: MNsure will take this recommendation under advisement and is currently considering possible models.

- 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.

MNsure staff response: MNsure is currently taking the steps it can to improve this process, though timely payment is dependent upon a fully functioning system. Changes to the payment model to increase compensation are dependent on Board decisions and potentially legislative action.

- An Outreach award system that enables Navigator organizations to be adequately staffed and prepared prior to Open Enrollment

MNsure staff response: MNsure is currently working to ensure this year's grants will be in place so as to give grantees time to prepare prior to open enrollment. The delay in last year's grants was a one-time circumstance.

- c. Create better tools for Navigators that promote increased enrollment, including:
 - A Navigator portal

MNsure staff response: A navigator portal is among the top 30 priorities for MNsure, but it is highly unlikely one will be in place by November 15.

- A Navigator and Consumer “playground” for exploring the application and enrollment process prior to entering personal information, with preliminary benefit determination capability and instructional videos

MNsure staff response: In coordination with Minnesota Department of Human Services training, MNsure has identified such a “playground” as a dependency for implementing a navigator portal and is recommending to the steering committee that a sandbox be developed prior to February 2015 so it is available for training/certification purposes.

- A device-friendly MNsure application option, which particularly would support the enrollment of a younger population

MNsure staff response: MNsure will take this recommendation under advisement.

- A system for evaluating interpreter services

MNsure staff response: The MNsure navigator team worked in combination with the MNsure legal team to make adequate language services available. To date, MNsure has not received feedback that these services are inadequate.

- MNsure documents in languages other than English and a strategy for employing alternative means of communication, e.g. ASL

MNsure staff response: MNsure supports this recommendation. The MNsure Accessibility and Equal Opportunity (“AEO”) Office is collaborating with the MNsure Communications Office to ensure that appropriate documents are readily and publicly available in languages other than English. MNsure provided such documents for Open Enrollment 2014, and hopes to improve these services in Open Enrollment 2015. In doing so, MNsure will continue to collaborate with the Department of Human Services’ translation office and will continue to solicit and consider the input of stakeholder organizations. Also, in Plan Year 2014, MNsure contracted to produce 3 videos in ASL for Deaf, Deafblind, and hard of hearing consumers. These videos are available here: <https://www.youtube.com/watch?v=DVwqz6UO-g>; <https://www.youtube.com/watch?v=jLaYc-MyV-A>; and https://www.youtube.com/watch?v=vTIANV_F-4

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 information in order to target services to underserved populations by geographic region, REL categories, or other characteristics

MNsure staff response: While MNsure supports this recommendation, implementing it would require a fully functioning system and additional software and data analysis resources. The ability to provide this kind of information is currently beyond the scope and capacity of existing resources and functionality.

- a system for Navigator and external partners to track case status, so that Navigators can relay information to clients about their enrollment status and expedite solutions to stalled cases

MNsure staff response: This recommendation would be included within the functionality of a navigator portal. A navigator portal is among the top 30 priorities for MNsure, but it is highly unlikely one will be in place by November 15.

- a more easily accessible Assister Director that is sortable by zip code and language

MNsure staff response: MNsure anticipates publishing version 3.0 of the directory prior to open enrollment. Version 3.0 is intended to include this functionality.

b. Support mutually beneficial partnerships between Navigators and other Assistors:

- 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

MNsure staff response: County roles and responsibilities are under the jurisdiction of the Department of Human Services. Any effort to impose new requirements or standardize processes would need to be initiated and implemented by that agency.

- Convene Counties and Navigator partners to learn about protocols, expectations, and barriers to enrollment, and to problem-solve together

MNsure staff response: MNsure is currently coordinating with DHS to pursue these kinds of opportunities.

- Convene Assistors 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

MNsure staff response: MNsure is in the process of developing these kinds of opportunities prior to open enrollment.

- Offer training and equal compensation to Certified Agents for MA and MNCare enrollment

MNsure staff response: This recommendation would require legislative action.

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

MNsure staff response: MNsure does not limit access to certain times. However, some functionality isn't yet supported.

- Offer more flexibility for Navigators to to use MNSure brand and documents on outreach activities

MNSure staff response: MNSure will take this recommendation under advisement and has already begun granting greater flexibility in using the MNSure brand.

- 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

MNSure staff response: MNSure has worked to improve these modes of communication and will continue to do so over the summer and fall leading to open enrollment.

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 Certified Agent 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

MNSure staff response: MNSure has implemented a Stakeholder Group that is aligned with this concept and will take the above topics under advisement.

Dissenting Opinion - Establishing a Navigator Advisory Group

I voted in favor of the Recommendations on the Navigator Program be forwarded to the MNSure Board for consideration, but I have concerns about Item 3 and the establishment of just a Navigator Advisory Group. I propose the creation of an Assister Advisory Committee to the Board of Directors is necessary and would better provide a broader, unified and inclusive voice for all MNSure Assister types. An Assister Advisory Committee would be a more efficient use of time and resources than several compartmentalized working groups.

MNsure Staff Response

MNsure has three official types of Assisters: Navigators, Certified Agents, and Certified Application Counselors. There are also Consumer Assisters. These are individuals not certified by MNsure but otherwise trained and provide assistance to low income and other individuals who may qualify for the programs offered through MNsure. All four Assister types should be included on this committee.

The purpose of the Recommendations on the Navigator Program is to improve the client enrollment experience through MNsure. As such, it seems important that all types of Assisters participate in the Assister Advisory Committee to provide the broadest perspective of client and Assister experiences, identify areas that need improvement, create networks for sharing Assister information and knowledge, create collaborations with other types of Assisters within their communities, and to provide guidance, advice and recommendations to the Board of Directors. Discussion within the CASEAC has shown that there is a lack of understanding among Assisters of the various Assister roles, and there is even greater confusion among the general public regarding the types of Assisters and their unique roles within the MNsure enrollment process. It would also seem appropriate that the Director of Broker Relations and the Director of Navigator Relations sit on the Assister Advisory Committee to the Board of Directors.

MNsure staff response: MNsure is implementing separate Stakeholder groups for each of the consumer assister partners – Navigators, Certified Application Counselors and Agents/Brokers. Although they will be separate, they will meet jointly on a quarterly basis.