



Broker Enrollment Center Initiative FY 2019

Policy statement as approved by the MNSure Board of Directors on January 10, 2018

Policy Statement

The goal of MNSure's Consumer Assistance Program is to ensure that all Minnesotans are connected to affordable and comprehensive health insurance. The Broker Enrollment Center Initiative (BECI) supports this goal by establishing strategic, contractually based and annually renewable partnerships with a small number of broker agencies who provide consumers with easy access to enrollment support and plan selection guidance throughout the state. In addition to providing in-person support, broker enrollment centers collaborate with MNSure navigators, pilot new MNSure tools and services, hold enrollment events, and provide regular progress reports to MNSure. MNSure, in turn, contributes matching marketing and outreach funds; provides creative support for branding, marketing and media plans; features broker enrollment centers prominently on MNSure's website, and offers enhanced consumer referrals from MNSure's Contact Center.

Currently in its fourth year of operation, MNSure's BECI program has benefitted from a robust infrastructure of specially qualified local broker partners that have participated in this unique program. Twelve broker agencies are currently contracted to provide outreach and enrollment services in 23 locations in Minnesota. Many of these organizations have been part of MNSure's broker network since MNSure's inception. These partners are well positioned to use their existing relationships, expertise and experience to help consumers who have trouble enrolling, or staying enrolled, in health insurance. The ultimate goals of the BECI program are to:

- Cost-effectively increase enrollment in MNSure's individual marketplace.
- Provide enhanced customer service by offering face-to-face, just-in-time support to consumers as they navigate their many available health coverage options.
- Strengthen MNSure's network of collaborative relationships with broker agencies, the support of whom are key to the success of the individual marketplace.

Outcomes

The BECI program has been a successful partnership between MNSure and brokers over the past four years, resulting in increased QHP enrollments year after year, expanded geographic coverage throughout the state and enhanced support to consumers. Broker enrollment centers benefit from receiving prioritized service through MNSure's Broker Line and leads generated through MNSure's consumer referral program.

During the 2017 open enrollment period, MNSure's 12 broker enrollment center partners:

- Modified operational models to serve more consumers by hiring additional resources, investing in overflow customer service support, strengthening partnerships with local navigators, and extending hours of availability.

- Enrolled over 13,000 Minnesotans in private plans representing approximately 40% of MNsure's total broker-supported enrollments.
- Enrolled 650 consumers in public assistance programs, while receiving no financial compensation for this support.
- Provided free assistance to consumers who were interested in coverage but did not ultimately enroll in a plan.

The success of MNsure's BECI program has been highlighted in two nationally based online publications. The articles describe MNsure's program as a model for state-based exchanges (SBEs) seeking to grow enrollments, increase broker support and enhance customer service in an innovative, cost-effective manner. MNsure leadership has also been interviewed about the BECI model by interested representatives of other SBEs and federally facilitated marketplaces.

Fiscal Year 2019 BECI Solicitation

MNsure proposes to invest approximately \$100,000 in state fiscal year 2019 in the BECI program by initiating process in early 2018 to solicit broker enrollment center partners, with an option to extend contracts up to three years. MNsure will seek to fill all geographic areas in the state. For successful applicants, MNsure will provide matching marketing funds (minimum \$2,500 /maximum \$10,000). MNsure will provide creative support for print, radio and digital campaigns, as well as enhanced access to MNsure's Broker Line, prominence on MNsure's website, and direct consumer referrals.

Timeline

- January 10, 2018 – Draft policy statement released and presented to MNsure board for consideration and approval
- Early April 2018 – Release solicitation for partnership proposals
- Late April 2018 – Informational webinar for potential applicants
- Early May 2018 – Deadline for questions regarding solicitation
- Mid-May 2018 – Responses to all questions regarding solicitation posted
- Late May 2018 – Proposals due
- June 2018 – Proposals evaluated and contracts negotiated
- July 2018 – Contract awards announced publicly, contracts begin