HEALTH INDUSTRY ADVISORY COMMITTEE SUBGROUP – MNsure BROKER/NAVIGATOR PORTAL

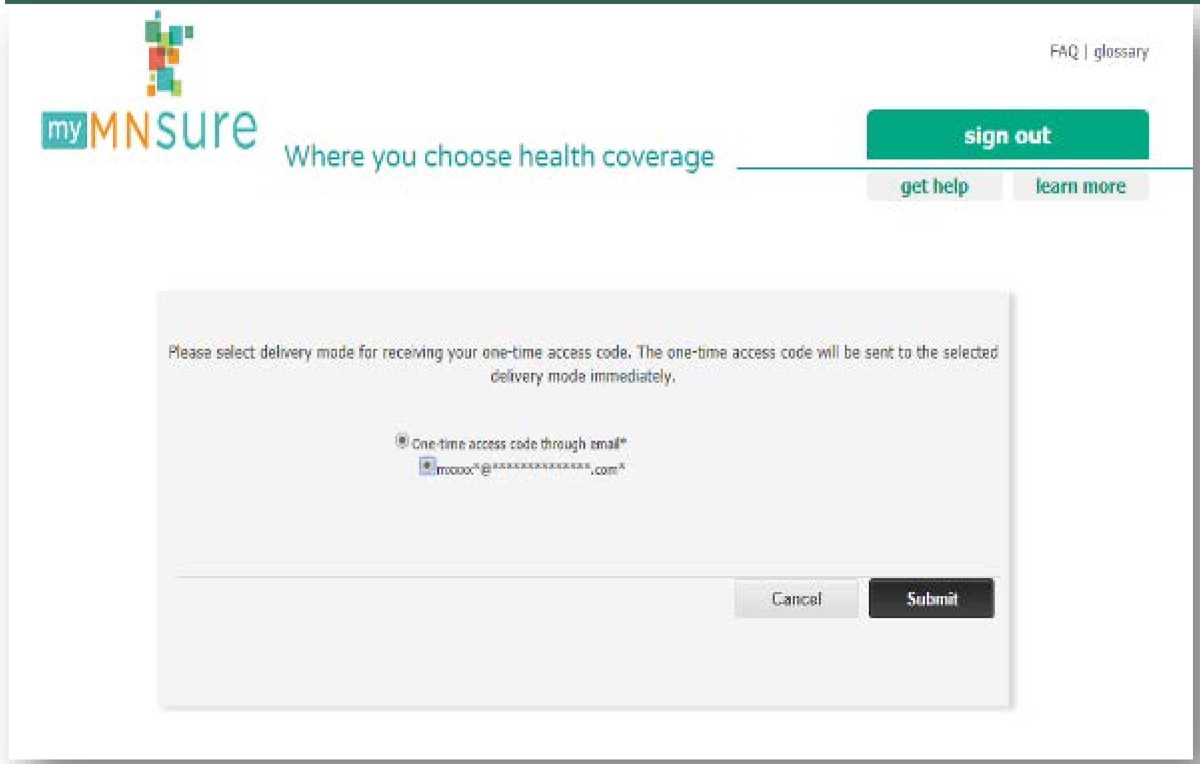
A DEEP DIVE INTO THE FUNCTIONALITY AND POTENTIAL AREAS OF IMPROVEMENT WITH THE MNsure BROKER/NAVIGATOR PORTAL.

OVERVIEW

A step by step look into what a Broker/Navigator can see and click when accessing the MNsure Broker/Navigator Portal.

Each slide contains an image, with an explanation of functionality and specific recommendations pertaining to that page.

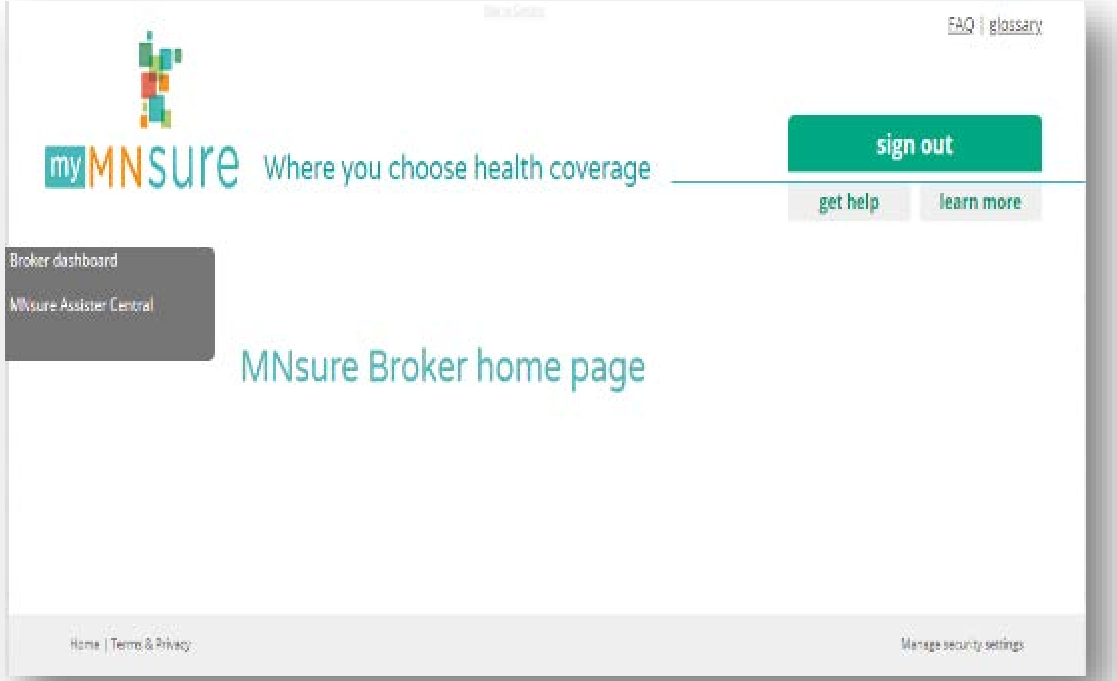
A summary of the top three recommendations to MNsure board



NO RECOMMENDATION

VIEW ONE: 2-STEP VERIFICATION LOGIN

- TWO STEP LOGIN VERIFICATION PROCESS.

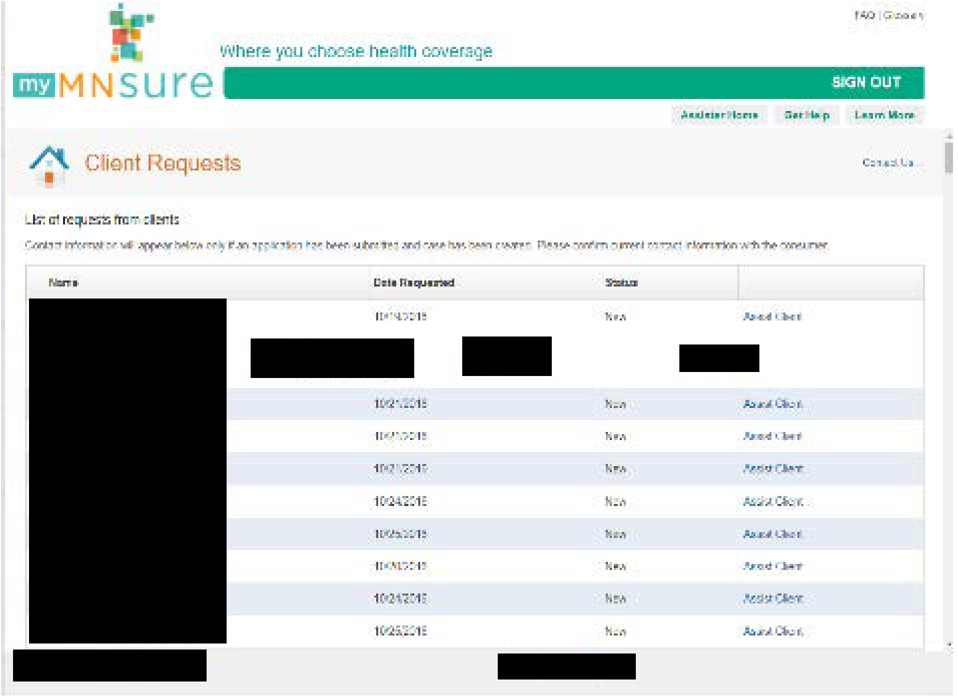


Explanation & Recommendations:

- Not too much happening, this landing page is simply to direct to the two links.
- Opportunity to personalize the Brokers/Navs experience.
  - Customize widgets from the MNsure Assister Central that is specific to them.
  - Adding a links to "forms and guides" or to a "AOR designation Form" (Brokers only).

VIEW TWO: BROKER PORTAL HOME

- Only two links beyond the typical "get help" and "learn more" tabs, which are on every account.
- Broker Dashboard – Takes Brokers and Navigators (Navs) to their list of associated Clients
- MNsure Assister Central – Takes Brokers and Navigators (Navs) to MNsure page that has job specific information, documents, and links

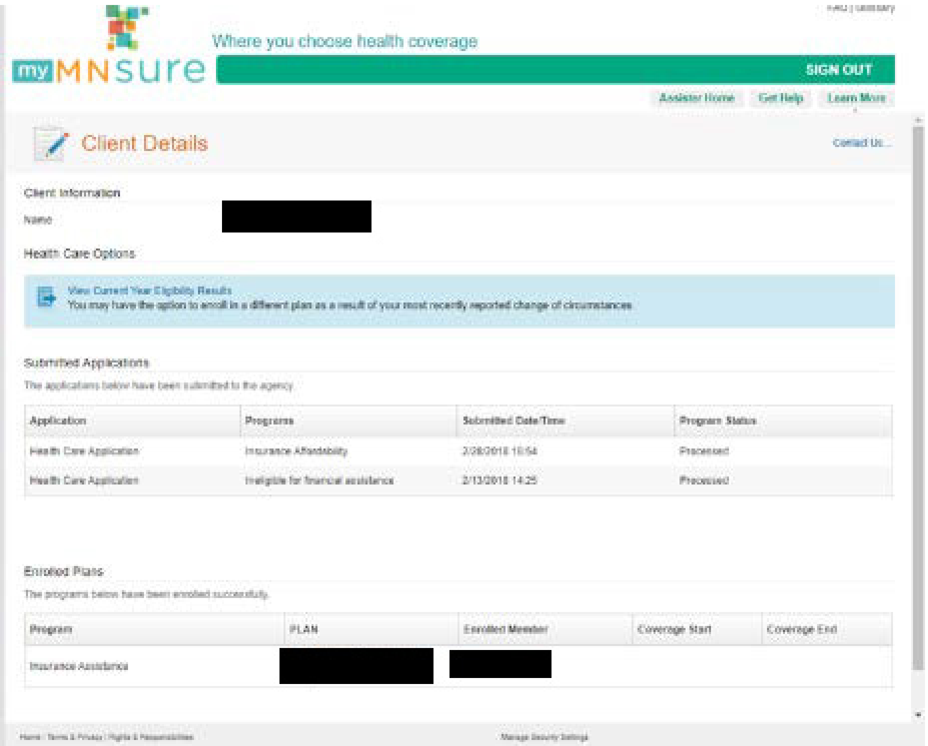


Explanation and Recommendation:

- Client accounts a Broker is associated with, does not clarify if the Broker is still Agent of Record (AOR) on these Accounts.
- Address, phone number may be useful for some. Unaware of the need (most Brokers we have a separate CRM system to track all this information)
- Status is listed as NEW, that is the only status listed.
  - Please note that some of these clients have changed and been renewed in other plans, would that not warrant a new Status? Or maybe just notifying is they are enrolled or active?
- AOR recons are sent out monthly by MNsure.
  - This would be a great area to not only confirm association with the consumer but also to confirm whether you listed as their Broker, in MNsure's records.
- Assist Client hyperlink is about the most useful tool on this entire page, linking the broker to the Clients Eligibility Page.

VIEW THREE: BROKER DASHBOARD VIEW

- Shows a list of clients associated with the Broker through the Consumer's MNsure account. Can be organized by last name, date requested or status.
- The main feature is to Assist Client, which is discussed, in detail, later. Upon clicking the 'carrot' drop down, on the right, you are able to view the consumers Address and Phone Number.



Explanation and Recommendation:

- Allows a Broker to service *__a portion__* of their clients.
  - Any Errors with their account, this link/process will not work properly.
  - A good amount of accounts have incorrect information or the hyperlink isn't there/working.
- Processed application is not something broker's need to know.
- Enrolled plans is useful but it doesn't show effective date
  - Could also add when it was sent to the carrier, if there is a document needed (SEPs)
- Seeing the client's notices can give brokers insight as to what is going on with the clients account and are able to service them more efficiently.
- List what MNsure has on file for the consumers income.
  - These last two bullets would reduce status check calls and emails, as well as, make it easier to service the consumer.

VIEW FOUR: BROKER DASHBOARD – CLIENT DETAILS VIA 'ASSIST CLIENT' HYPERLINK

- Click on the hyperlink "View Current Year Eligibility Results" to see tax credit and CSR information, shop plans and enroll on client's behalf.
- Shows application status and a list of enrolled plans, whether current year or priors. (Coverage Start and End not functional)

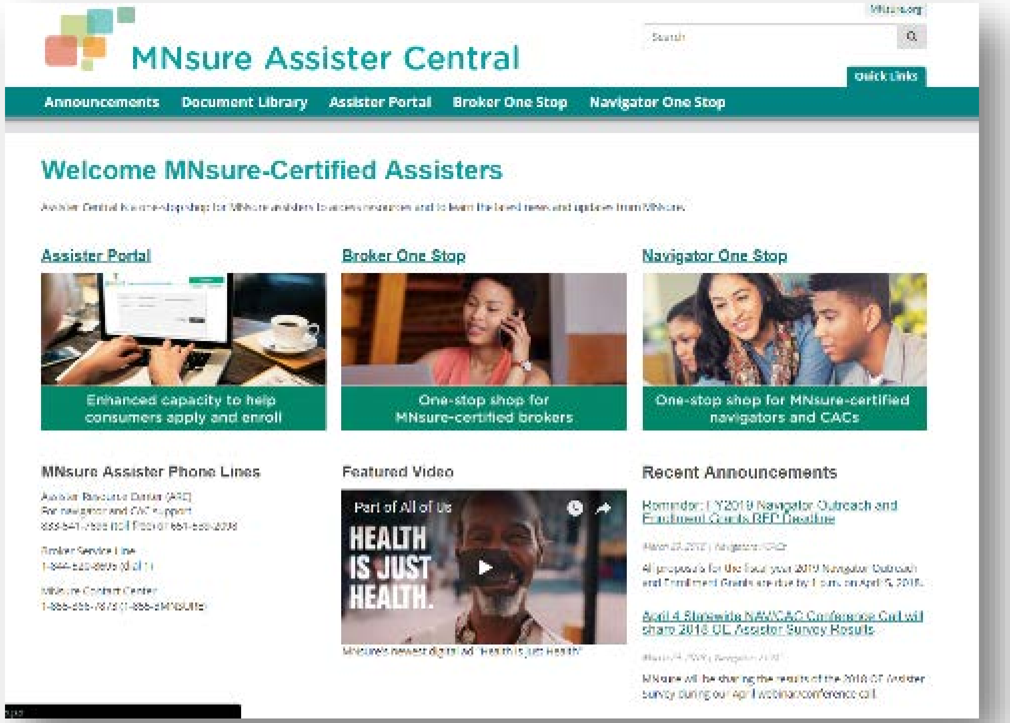
PROS

- Allows a Broker to service *a portion* of their clients.
- Multi-layer of security, adding more information about the clients account (ie. Notices, income, etc.) to better serve the consumer would be beneficial to Broker, consumers and would effectively use MNsure's staffing resources more appropriately.
- This is a good feature that can help with servicing clients, in most cases.
- Some Brokers use this Often, about 45%

CONS

- No Buttons to click to go from Broker Dashboard to Home, Dashboard to Assister Central. Must use browser back button.
- When a client has issues with their MNsure account, there is not much this dashboard can do to help with that and a call to MNsure would be warranted.
- Some Brokers do not use this as often as they could, with purposed recommendations, about 55%, ranging from mild use to no use.

BROKER DASHBOARD CONCLUSION



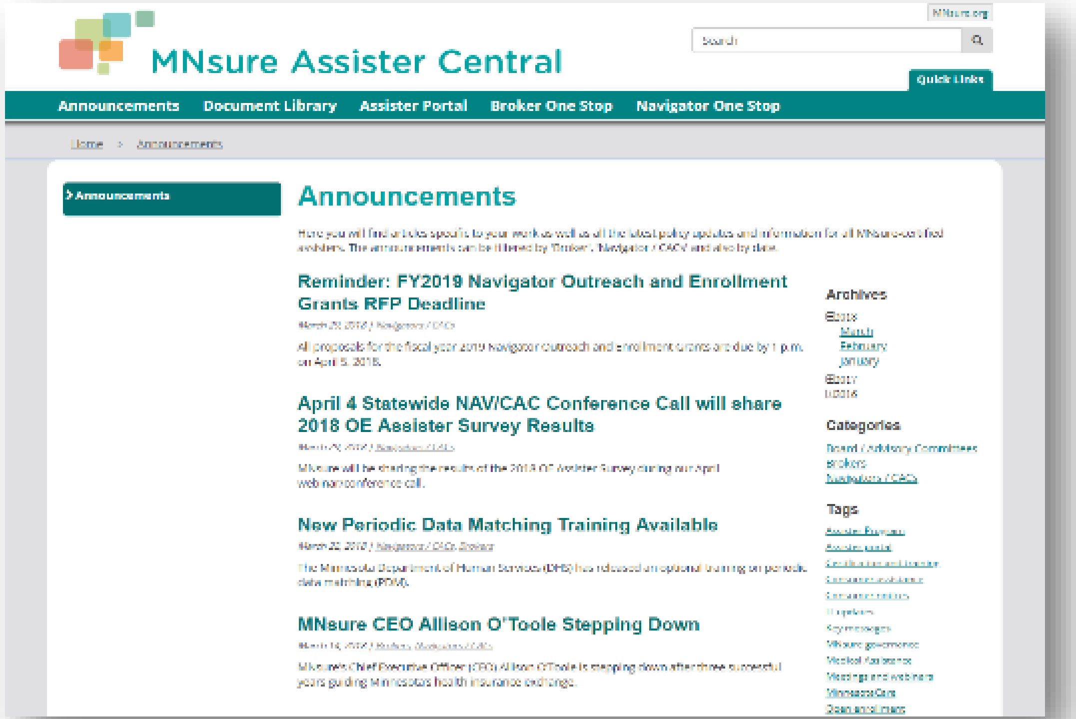
Explanation and Recommendation:

- Pretty simplistic layout and easy to understand and navigate without needing assistance.

VIEW FIVE: MNSURE ASSISTER CENTRAL - HOME

- Simple Layout. Lists Assister Portal, Broker One Stop and Navigator One Stop for easy access
- Has the three-links mentioned above and adds Announcements and Document Library on the top menu bar.

VIEW SIX: MNSURE ASSISTER CENTRAL - ANNOUNCEMENTS



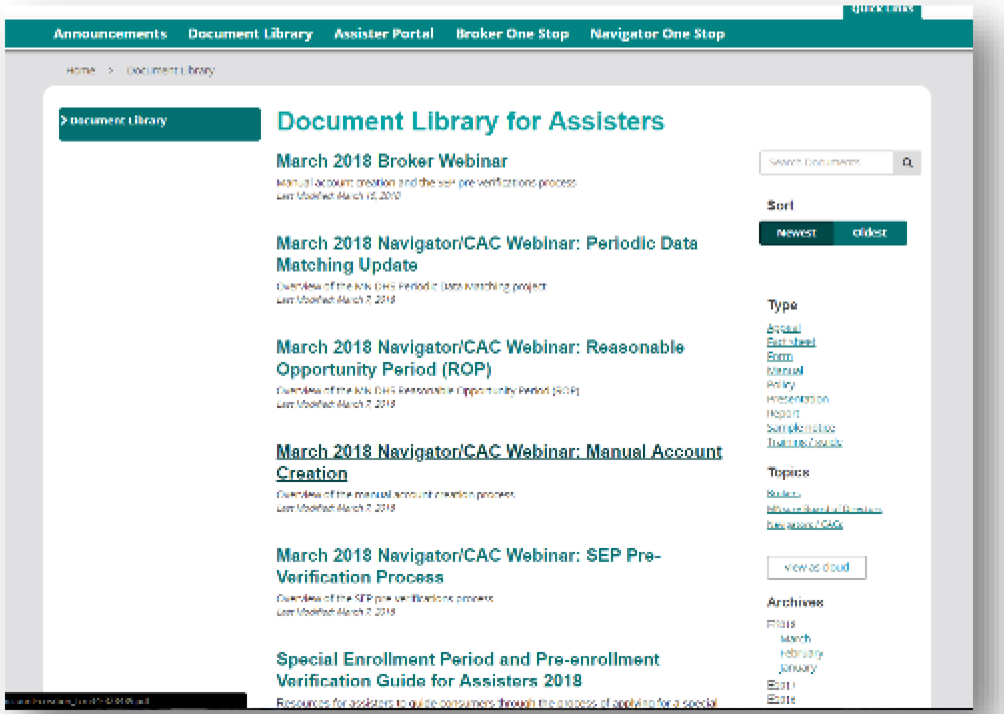
Explanation and Recommendation:

- Pretty basic listing on announcements
- Highlighted links or more important announcements (like updates to processes and procedures) should be listed on the Home Screen, rather than what is currently listed
- Having mandatory announcements that need to be opened
- An inbox for brokers/navigators to ensure they are up to date on processes.
  - Carrier portals all have inboxes for brokers that contain broker/client specific information.
  - Broker can track what is read/unread

- Shows basic updates that are sent to Brokers email directly, most of the time and a source to find additional information.

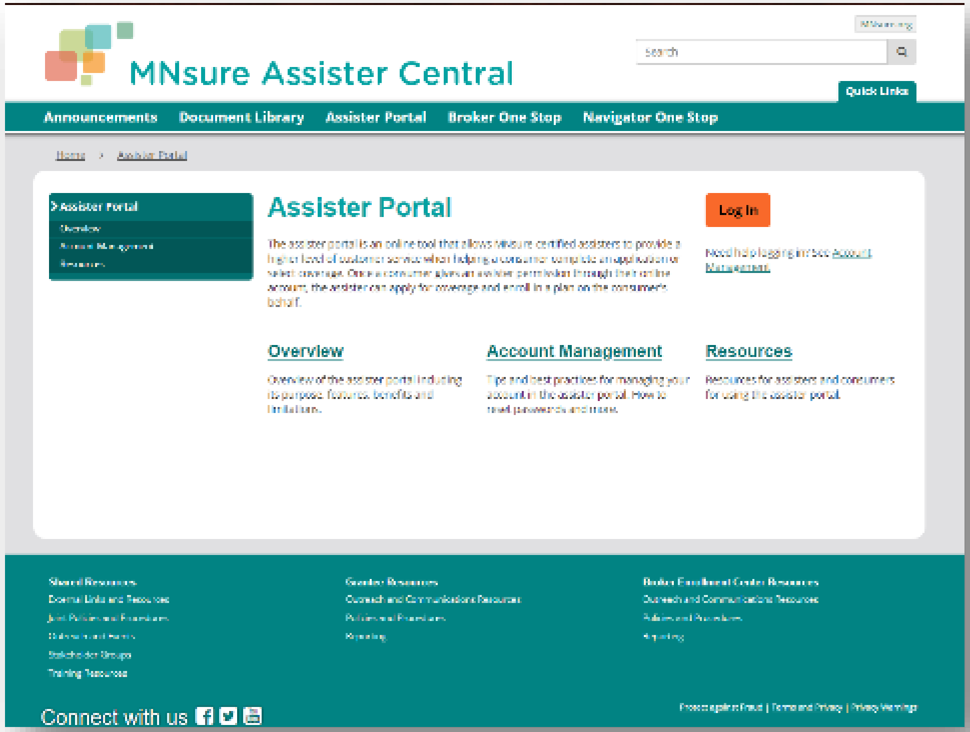
VIEW SEVEN: MNSURE ASSISTER CENTRAL – DOCUMENT LIBRARY

- Similar layout as Announcements, not something that I would expect from a document Library.
- Able to link to previous power points and guides on updates



Explanation and Recommendation:

- This compiles everything for Navs and Brokers, no matter if it is a broker or a navigator
- It is not something that many brokers use since it is just a compiled glob of power points and other documents
- No organized layout and seems like the "Announcements" page, just with the most recent link to a webinar or document attached
- Having focused documents at the top would prove to be more beneficial.
- "Type" should be more focused and central on the page, rather than what is listed currently

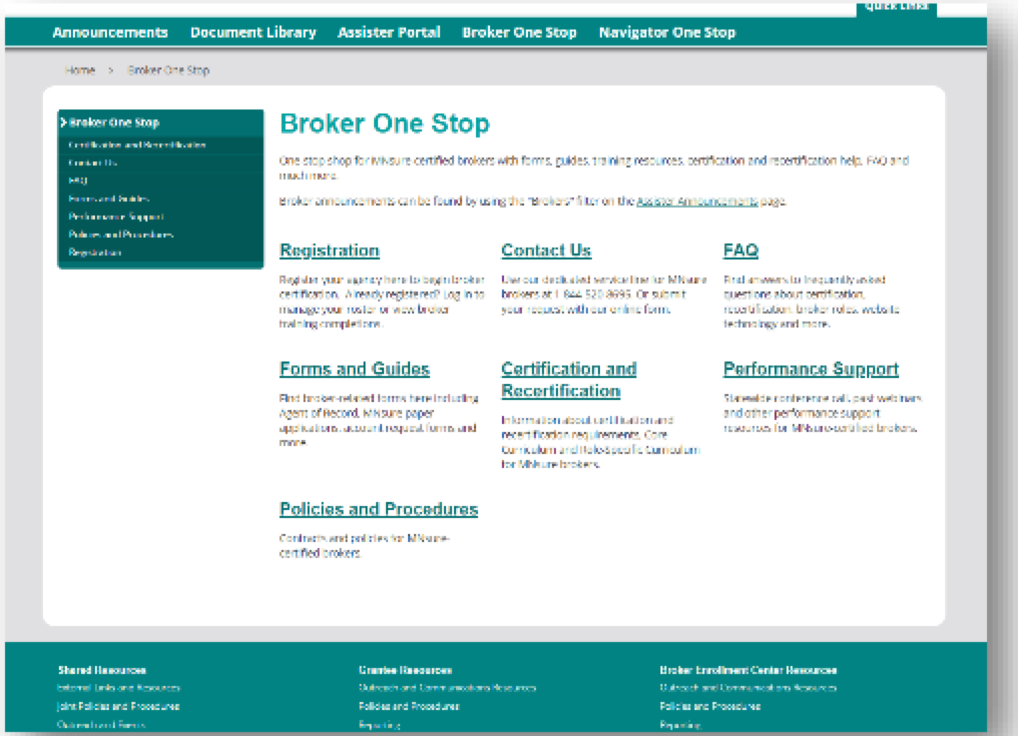


Explanation and Recommendation:

- Good for someone to reference for a refresher on how to use the portal.
- Little odd that we are signed in to the Portal and it has a "Log In" button

VIEW EIGHT: MNSURE ASSISTER CENTRAL – ASSISTER PORTAL

- This is where a broker can learn more about the Assister Portal.



Explanation and Recommendation:

- The most useful page in the Portal
- Focused correctly on the home page
- No recommendations

VIEW EIGHT: MNSURE ASSISTER CENTRAL – BROKER/NAVIGATOR ONE STOP

- Resource for Brokers/Navigators to Register, view forms and guides, get certified or recertified, view policy and procedures.

SUMMARY OF RECOMMENDATIONS
MNsure ASSISTER PORTAL

- **1 - Income Tracking and Updates for Consumers Accounts**
  - It would decrease call volume, extensively, if the broker portal could show what income MNsure has on file for consumers.
    - Total $ amount, itemized income for each consumer in the household and projected annual income for past and current years.
- **2 - Agent of Record (AOR) – Follow Up Recommendation**
  - **2a** - AOR forms do not get sent to carrier with member enrollment. This causes two areas of concern:
    - A broker cannot service that client with their respective carrier until their AOR is on file with the carrier
    - Broker Commissions are delayed, they are using additional hours to chase down and track their commissions.
  - **2b** - AOR tracking - inefficient and unclear on broker portal
    - A broker can be associated with a consumers account but not necessarily be the AOR.
  - **2c** – Status/update on July 10, 2017 HIAC recommendations to MNsure board re "Improving MNsure Assister Functionality"
- **3 – View Consumer Notifications Feature in Portal**
  - Members typically don't know what the notifications mean and are unclear what action is required. If the broker would be able to access them from the broker portal, this could reduce username and password reset calls and the broker could help the member with follow-up to ensure all requested documents have been returned to MNsure.