



Joint Advisory Committee Meeting: MNsure Assister Program Update

April 25, 2017

MNsure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 1-855-3MNSURE (1-855-366-7873) or AEO@MNsure.org.

OE4 Assister Summary Metrics

MNsure's Assister Network

Enrollments	Brokers enrolled 28,000 during OE4 Navigators enrolled 23,000 during Q4 2016
Assisters	991 brokers 601 navigators 358 certified application counselors
Additional partnerships	16 Broker Enrollment Centers 23 Navigator Network and Enrollment Grants 9 Outreach and Education Grants
Support	Broker Line = 37,000 calls; 11 agents Assister Resource Center (ARC) = 26,000 calls; 8 agents
Referrals	8,000 referrals from MNsure Contact Center to assister partners



Results from OE4 Assister Experience Survey



Survey overview

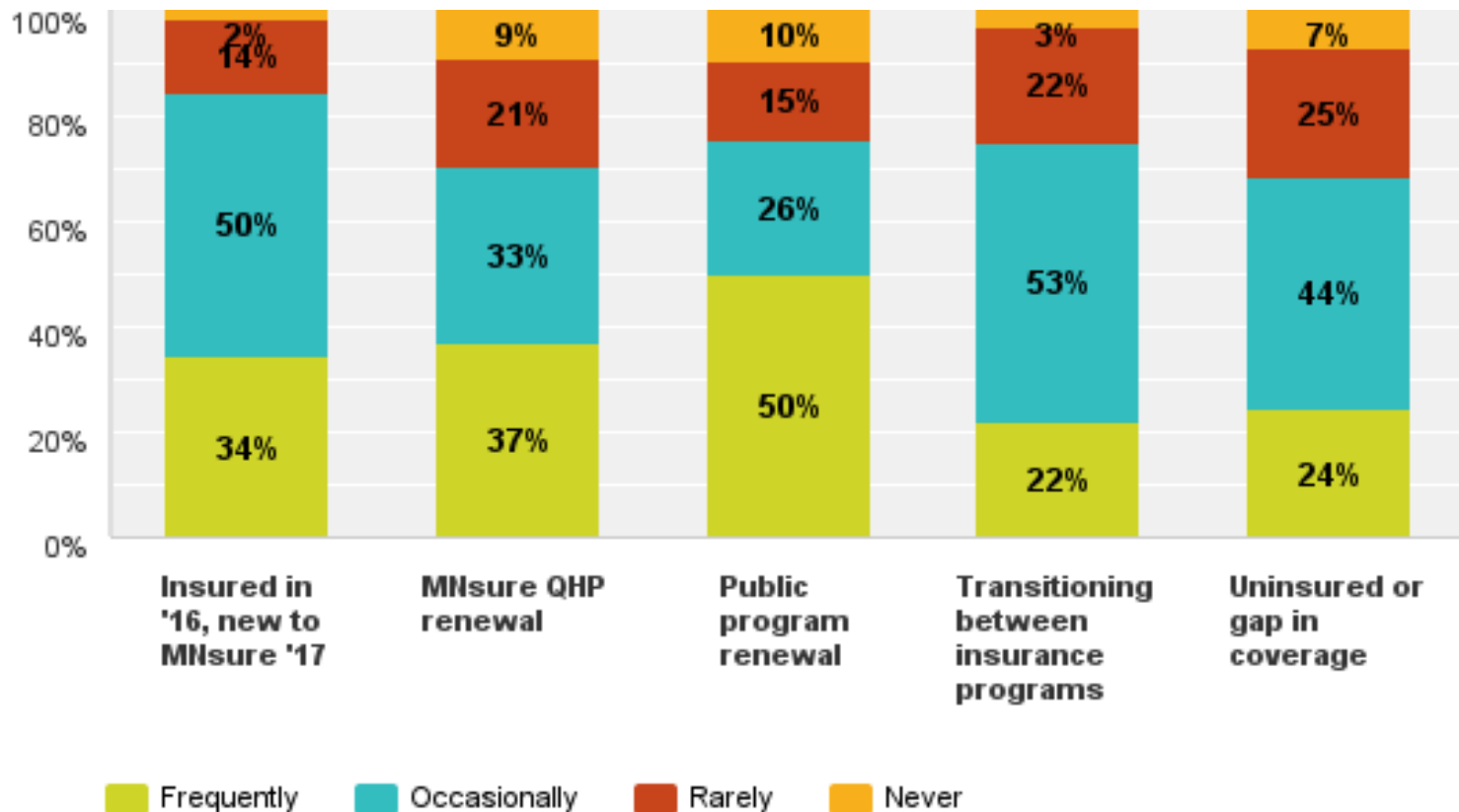
- Administered via Survey Monkey March 2 through March 20, 2017
- 700 responses received!
 - 38% of navigators/CACs
 - 36% of brokers
- Categories of questions: overall experience, operations, assister portal, outreach/communications/social media, assister support and more

Key points

- Satisfaction with the level of service provided by ARC and Broker Line is high
- Assister experience with technology improved from OE3 to OE4, but not as much as from OE2 to OE3
- Assister portal full launch demonstrated a successful path to an improved AOR process for brokers
- Unanticipated marketplace changes drove higher call volume and longer wait times for the ARC and Broker Line
- Assisters constructive feedback on operational challenges is invaluable and is helping our team prioritize solutions to help assisters serve their clients better for OE5

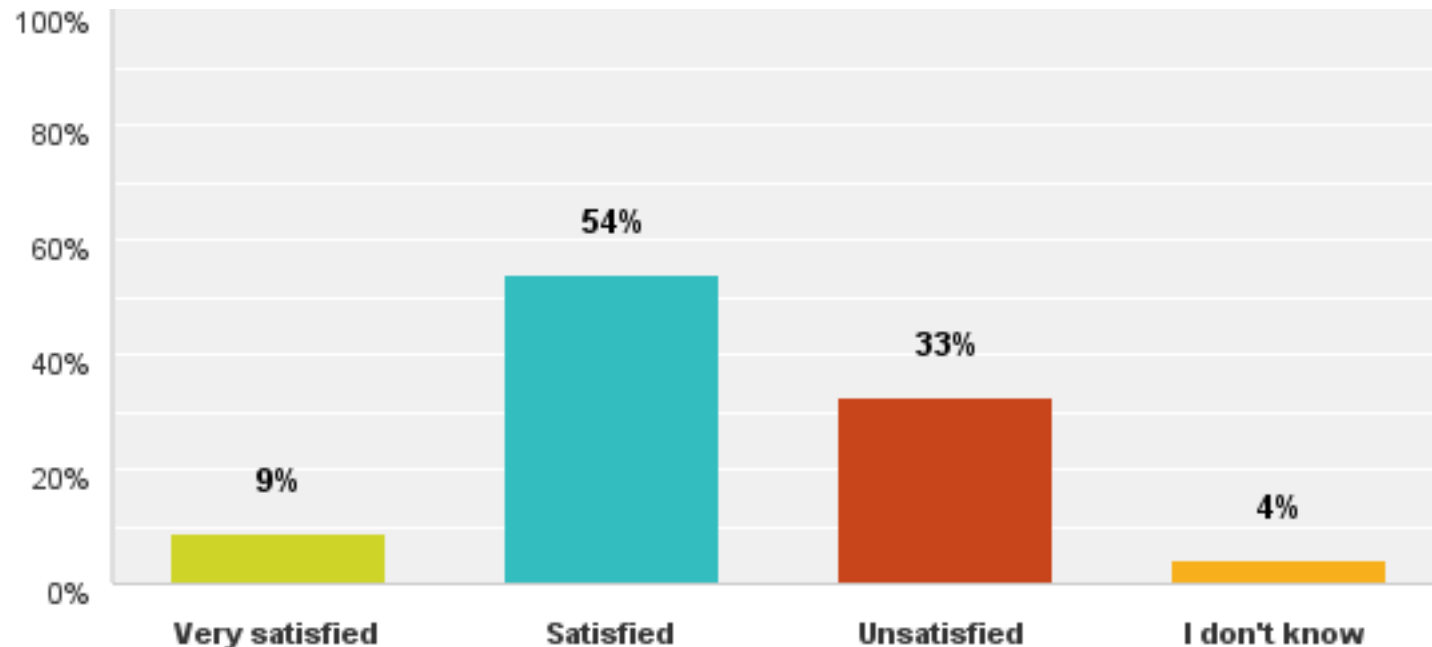
Consumers' insurance situation

When you worked with a consumer during open enrollment, how often were they in the following situation?



Consumer satisfaction

Consumer satisfaction is influenced by many variables, including some outside of assisters' control. Please rate your perception of the overall level of satisfaction among consumers you have served during the most recent open enrollment period, including the additional one week special enrollment period (November 1, 2016 through February 8, 2017).



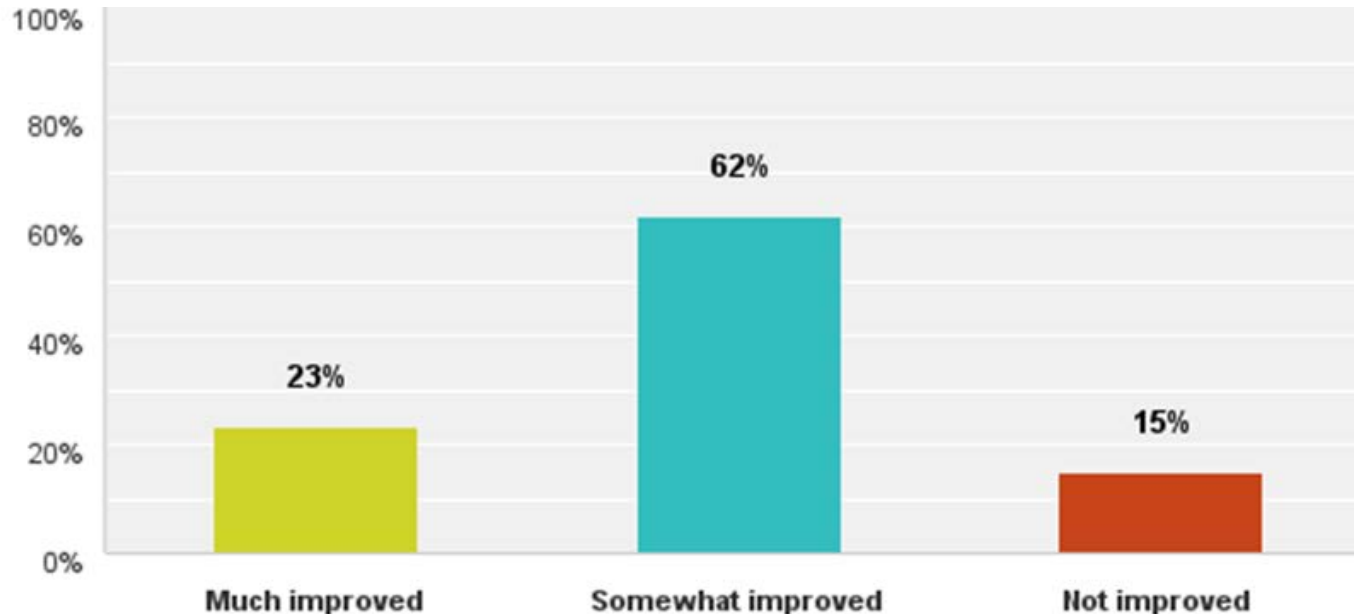
ARC and Broker Service Line



- Satisfaction with level of service:
 - 91% very or somewhat satisfied with level of service from the ARC
 - 80% very or somewhat satisfied with level of service from Broker Line
- Lower satisfaction for Broker Line compared to ARC likely reflects longer hold times
- Some concerns about representatives providing inconsistent information

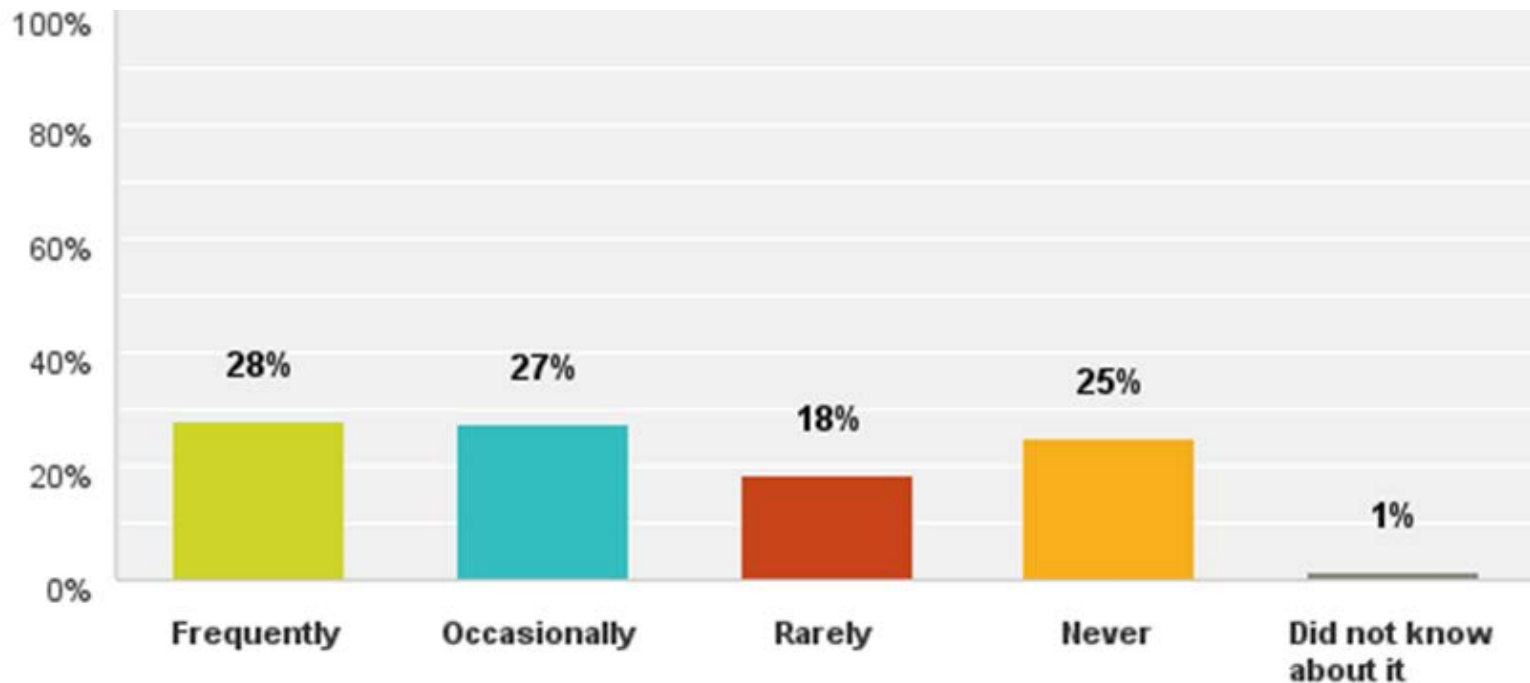
Experience with technology

What was your experience with the technology (MNsure IT System/Minnesota Eligibility Technology System/METS) during the 2017 open enrollment period compared to the 2016 open enrollment period?



Assister portal

How often did you use the assister portal during open enrollment?



Assister Central



MNsure.org



Quick Links

[Announcements](#) [Document Library](#) [Assister Portal](#) [Broker One Stop](#) [Navigator One Stop](#)

Welcome MNsure-Certified Assisters

Assister Central is a one-stop shop for MNsure assisters to access resources and to learn the latest news and updates from MNsure.

Assister Portal



Enhanced capacity to help consumers apply and enroll

Broker One Stop



One-stop shop for MNsure-certified brokers

Navigator One Stop



One-stop shop for MNsure-certified navigators and CACs

MNsure Assister Phone Lines

Assister Resource Center (ARC)
For navigator and CAC support
1-844-520-8695 (dial 2)

Broker Service Line
1-844-520-8695 (dial 1)

MNsure Contact Center
1-855-366-7873 (1-855-3MNSURE)

Featured Video



Slide deck from the assister reception on February 9, including pictures from both the reception and press conference.

Recent Announcements

[IT release scheduled for weekend of April 1 and 2](#)

March 24, 2017 | Brokers, Navigators / CACs
MNsure has an IT release scheduled for the weekend of April 1 and 2.

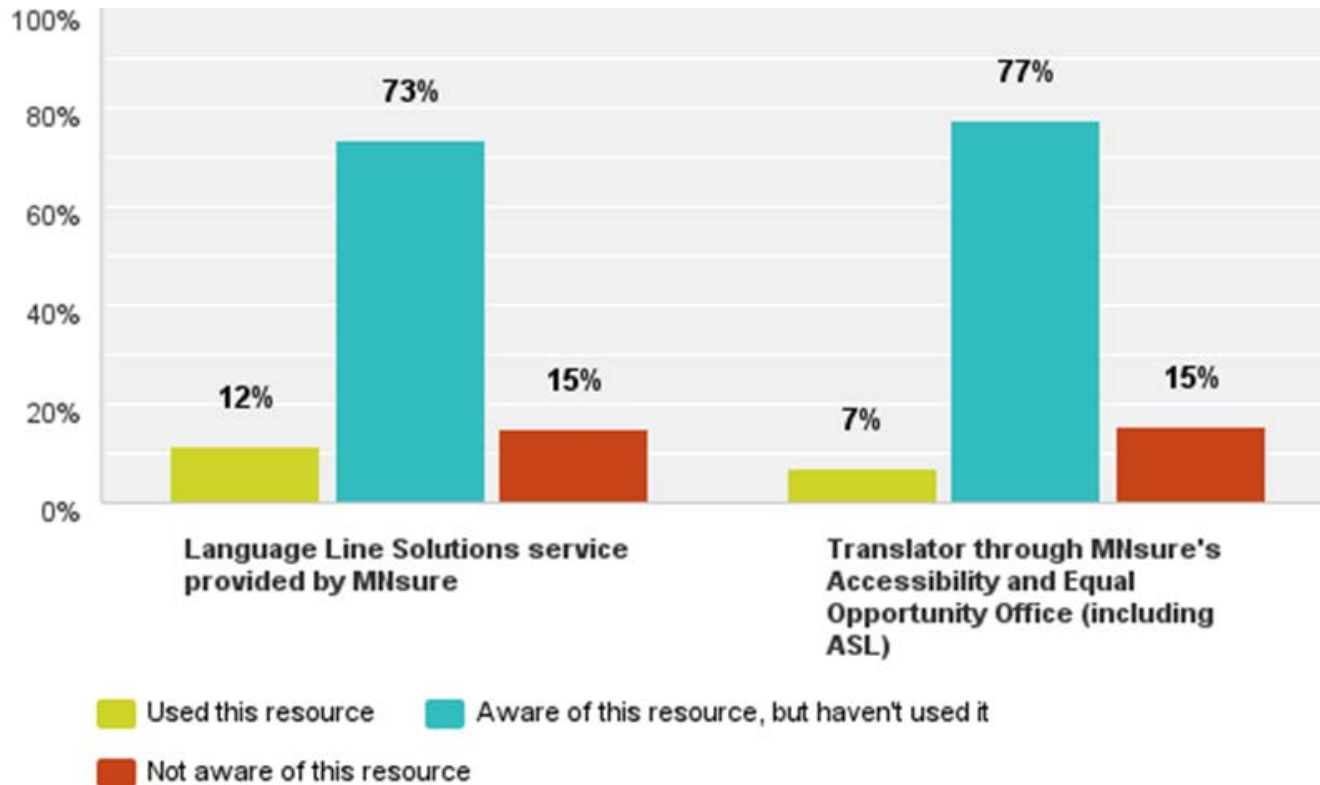
[Assister Portal Enhancements Coming in April](#)

March 24, 2017 | Navigators / CACs, Brokers
MNsure has included some enhancements to the assister portal in the IT release scheduled for the first weekend of April.

[View Recent Announcements](#)

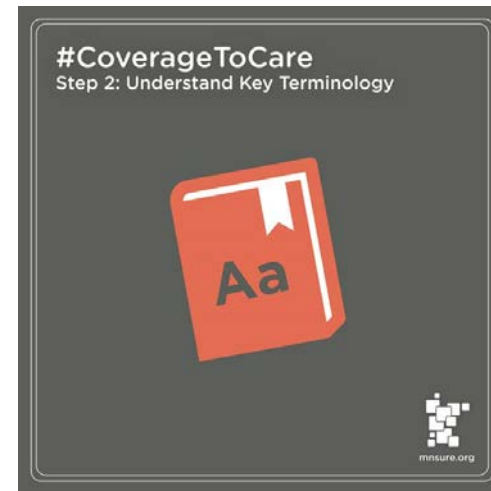
Language Line

There are resources available to help assisters serve consumers who may be limited in their English language proficiency. Please select the statement that best applies for each resource.



Outreach, social media and story collection

- Collect consumer stories through the [MNsure Story Collection Form](#)
- Social media example – #CoveragettoCare



- Income Guideline Flyer continues to be most useful outreach tool

The MNsure Marketplace

Your one-stop shop for health insurance



2017 open enrollment is November 1, 2016 - January 31, 2017

Financial help is available

Depending on income and household size, you may qualify for a discounted plan from a private insurance company, or free- or low-cost coverage from a state-subsidized public program. **MNsure is the only place** Minnesotans can qualify for financial help, such as tax credits toward monthly premiums, cost-sharing reductions for medical costs, or coverage through Medical Assistance or MinnesotaCare.

Private Health Plans

Also called "qualified health plans" or QHPs, these are health plans offered by insurance companies. Financial help is available depending on your income, household size and the cost of insurance in your area. **Plans must be purchased through MNsure to qualify.**

MinnesotaCare

Covers Minnesotans with lower incomes who don't have access to affordable health care coverage and aren't eligible for Medical Assistance. Low monthly premiums are determined by income and family size. Eligible individuals can enroll year-round.

Medical Assistance

Minnesota's Medicaid program covers many people with low incomes, especially children and pregnant women. There is no monthly premium. Eligible individuals can enroll year-round.

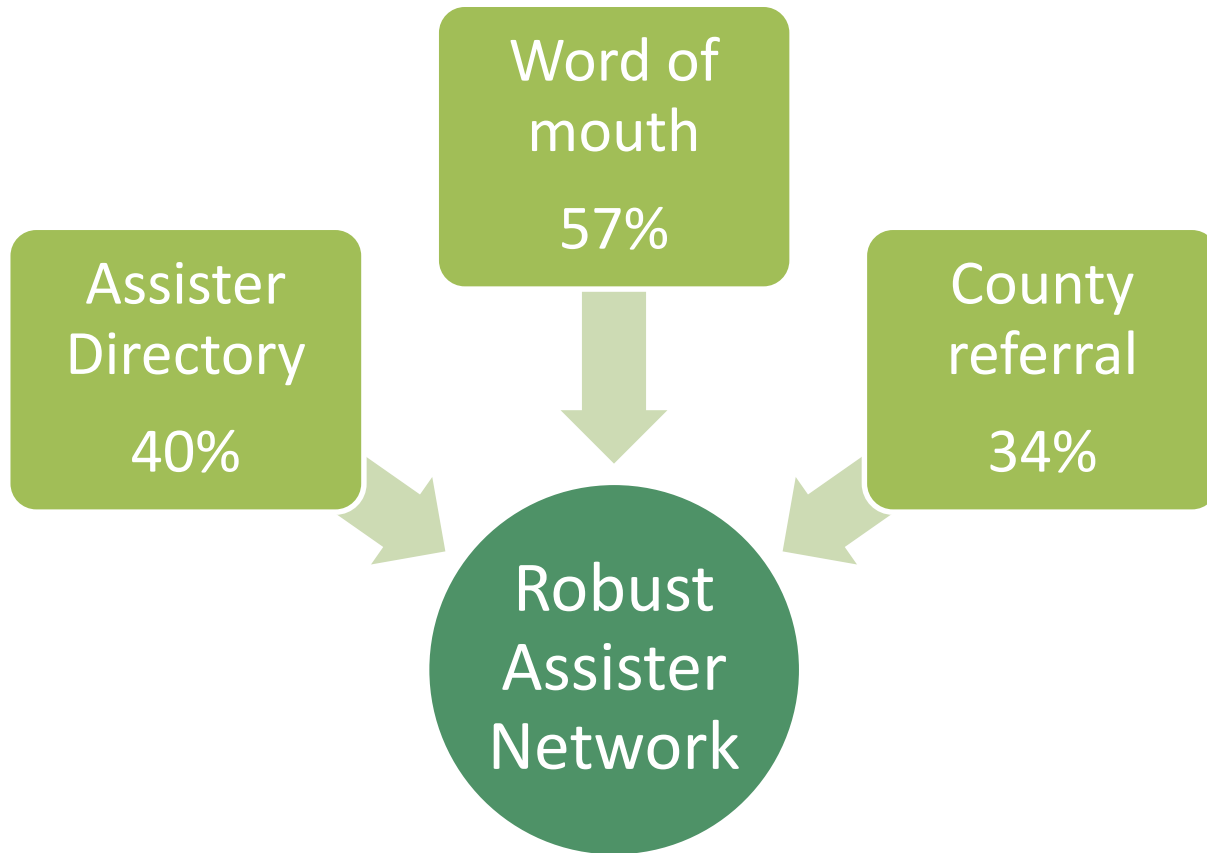
This table shows what financial help you could qualify for depending on household income and size.

People in household	Medical Assistance for adults over age 18 Monthly/Annual income (up to)	Medical Assistance for children Monthly/Annual income (up to) <i>(Slightly higher income limits apply for infants under age 2)</i>	Medical Assistance for pregnant women Monthly/Annual income (up to)	MinnesotaCare Annual income* (up to)	Tax credits for private health plans Annual income* (up to)	Private health plans with monthly premiums. Not eligible for tax credits. Annual income (above)
1	\$1,316 / \$15,800	\$2,722 / \$32,670	does not apply	\$23,760	\$47,520	\$47,520
2	\$1,777 / \$21,333	\$3,675 / \$44,110	\$3,715 / \$44,591	\$32,040	\$64,080	\$64,080
3	\$2,238 / \$26,866	\$4,629 / \$55,550	\$4,679 / \$56,156	\$40,320	\$80,640	\$80,640
4	\$2,699 / \$32,398	\$5,582 / \$66,990	\$5,643 / \$67,720	\$48,600	\$97,200	\$97,200
5	\$3,160 / \$37,931	\$6,535 / \$78,430	\$6,607 / \$79,285	\$56,880	\$113,760	\$113,760
6	\$3,622 / \$43,464	\$7,489 / \$89,870	\$7,570 / \$90,850	\$65,160	\$130,320	\$130,320
7	\$4,083 / \$48,997	\$8,442 / \$101,310	\$8,534 / \$102,415	\$73,460	\$146,920	\$146,920
8	\$4,544 / \$54,530	\$9,395 / \$112,750	\$9,498 / \$113,980	\$81,780	\$163,560	\$163,560
For each additional person add	\$461 / \$5,532	\$953 / \$11,440	\$963 / \$11,564	\$8,320	\$16,640	\$16,640

*Slightly lower income limits apply to MinnesotaCare and tax credit eligibility for coverage starting before January 1, 2017.

This is for informational use only. Income guidelines are approximate. You need to complete an application to determine your actual eligibility.

Connecting consumers with assisters



Improvements for OE5

- Evaluate capacity to expand/flex resources and improve efficiency for **ARC/Broker Service Line** services.
- Educate assister community through multiple methods on the resources available through **Assister Central**.
- Educate assisters on **language services** available to them and work with MNsure's legal team to review policies on assisters interpreting.
- Work with communications team on distributing **marketing materials** earlier and educating assisters on what is available.
- Update and create new **policies and procedures** for assisters.
- Improve contact center **assister referral process**.
- Improve efficiency and transparency of **Agent of Record process**.
- Over the short-term, provide more information regarding the **assister portal** and develop new processes for accessing the portal.
- Update **training** for certification and recertification.
- Hold in-person **pre-OE5 briefings** for assisters around the state.



Assister Portal Improvements Overview



Overview: Background

- Initial pilot for the assister portal during 2016 Open Enrollment
 - [Assister Pilot Report](#)
- Opened to the entire assister community for 2017 Open Enrollment (training launched September 2016)
 - [Assister Portal Launch Webinar](#)
- 2017 Open Enrollment statistics:
 - 690 assisters actively using the portal, associating with an average of 35 consumers
 - Consumers made more than 23,000 associations with assisters
 - 16,065 applications were submitted with an association with an assister (499 submitted by an assister through the assister portal)
 - Assister portal data was used to create 91 percent of broker AORs

Spring 2017 improvements



- April IT Release (weekend of April 1 & 2) included enhancements to the assister portal:
 - Improving assister portal landing page navigation.
 - Providing assisters with more contact information for associated consumers, adding consumer address and phone number and listing consumers by last name.
 - Allowing consumers to see an organizational affiliation when selecting or viewing an assister.
- Assister portal online training has been updated for new users in the MNsure Learning Center.
- Resources in the [Assister Portal Section](#) of [Assister Central](#) updated for current assister portal users.

Assister portal feedback from survey

- Most commonly requested future assister portal improvements:
 - Ability to see the consumer's notices
 - Ability to see information from the consumer's submitted application
 - Ability to understand where the consumer is at in the application and enrollment process
- Commonly cited barriers to setting up associations:
 - Consumer lacks access to a computer or lacks computer literacy
 - Consumers who are limited English speakers
 - When meeting in-person, it just adds an extra step
 - Multi-factor authentication/passwords expiring slows the process

Assister portal long-term potential

- The assister portal is already a useful tool, but additional features are needed to enhance its value:
 - Ability to see the consumer's notices
 - Ability to see/print information from the consumer's submitted application
 - Ability to understand where the consumer is at in the application and enrollment process
 - Safe/secure storage of consumer documents needed for enrollment
 - Receive an email when consumer creates/ends an association
 - Allow consumer to associate with multiple types of assisters
- IT resources are limited and assister portal improvements are not currently scheduled in any future release.



Thank you!

