

Evaluation of the MNsure Navigator Program

Executive Summary

As a requirement under the Affordable Care Act, MNsure created a navigator program to provide expert outreach into communities, individualized application assistance, and to facilitate enrollment into health care coverage. Navigators are one piece of MNsure's larger consumer assistance and outreach strategies, and have the unique role of operating independently – with the flexibility to serve their consumer base in ways that best fit their communities – while maintaining coordination with MNsure. While navigators assist all consumers in need, they are especially suited for populations with high uninsurance rates and that face barriers to enrollment in health care coverage.

Going into its second year of operations, MNsure contracted with the Improve Group to evaluate the navigator program and the impact that it has had on facilitating enrollment. The evaluation used a mixed-methods approach, which sought input from navigators, MNsure staff, consumers, and regional network leaders.

Successes and Accomplishments

Higher rates of insurance: Minnesota's uninsured population decreased by 40.6 percent between September 30, 2013 and May 1, 2014—from before and just after MNsure's first open enrollment period. MNsure navigators played a critical role in this accomplishment: navigators were compensated for helping to enroll over 45,000 Minnesotans from October 1, 2013 through September 30, 2014. Additionally, navigators likely played a key role in enrolling countless other consumers by providing services outside of application assistance, including outreach, education, and follow-up assistance. These activities are currently not covered under the per-enrollment compensation model.

A commitment to consumers: MNsure navigators take seriously the charge to assist anyone seeking assistance. This is evidenced in their commitment to the most complex cases, many of which require anywhere between 2 and 8 or more hours of assistance for completing and submitting the application and responding to verification and follow-up requests post-application. Navigators reported hearing from consumers that they would not have completed the application and follow-up, or become enrolled in coverage, if not for the navigator assistance they had received.

Trusted community liaisons: Navigators see their ideal role as being a trusted partner in helping consumers to reach enrollment, and they are achieving this goal. This includes explaining the process, providing the level of support and detailed explanations needed by each individual consumer, and providing assurance to consumers who are experiencing frustration or anxiety about the process. Navigators are employing a variety of unique strategies to best meet the needs of the consumers they serve. They see themselves as a full partner with both the consumers they assist and MNsure.

“As an agency, we're not going to just do applications...We will stay with you until there's a solution...As an organization, you can't...in good faith help people apply for MNsure and not complete the circle.” – MNsure Navigator

“...Our goal is to do whatever it takes. We do as many appointments as we need for them to get the insurance. And, depending on the family, it may be easy [or] it may take a few times. But the goal is for them to complete the application and get it.” – MNsure Navigator

Room for Improvement

Per-enrollment payments do not sufficiently compensate for the time and resources necessary to assist consumers with enrollment.

Under the current per-enrollment compensation model, navigators are being largely underpaid for their time and the services they provide. Navigators are spending significantly more time than anticipated with consumers to complete the application and follow-up activities. The time that it takes to facilitate enrollment varies so much depending on the situation of the individual consumer that the per-enrollment payment makes budgeting and planning nearly impossible. In the current set-up, navigators are credited only for those consumers whom they assist through the application who finalize enrollment. Because of this, many activities that navigators do to facilitate enrollment go uncredited; for example, if consumers complete the application individually but seek assistance for follow-up activities, or if consumers have specific application questions but do not need assistance throughout the entire application.

In addition, being a successful navigator requires a high level of specialized knowledge, especially when working with consumers having complex situations (who may be least likely to achieve enrollment without assistance). This requires continuous training and time spent keeping up with changes and technical developments. None of this effort is captured in the per-enrollment compensation model.

Because so many necessary aspects of the navigator's role fall outside of the per-enrollment compensation model, it is recommended that MNsure re-evaluate the navigator payment structure in favor of a system that allows for higher predictability, compensation for the range of actual assistance provided, and the development of more highly skilled navigators.

Additional resources are needed to support the online application system, an online training environment, and an assister portal.

While many of the technology and resource-related challenges that existed in the first open enrollment period have been improved upon since the first open enrollment period, these challenges continue to be the most common unresolved barriers reported by navigators. These barriers could be significantly reduced by increasing the resources and attention devoted to technical and system needs.

The online application: Website functionality problems amplify other barriers, causing limitations for navigators in enrolling consumers. The dedication and capabilities of navigators have enabled them to make significant strides in enrolling consumers despite the challenges that they face. Navigators understand that MNsure has been working to improve system functionality and they appreciate improvements that have been made, but their ability to enroll consumers in health care coverage will be hindered until the application system reaches full functionality.

An online training environment: The current training process does not provide navigators with sufficient experience with the online application system at the core of their responsibilities. Because questions on the application are populated depending on answers to previous questions, navigators may experience specific application questions for the first time while in the process of assisting consumers. Navigators need an online training environment in which they can learn how to complete the application to address differing life situations and barriers that consumers face, and to practice using the online system before sitting down to serve consumers. This practice application would enable navigators to more effectively serve uninsured Minnesotans facing barriers to enrollment.

The assister portal: Navigators frequently cited frustration with their lack of access to an assister portal. They desire an online space where they can make changes after submitting an application, perform follow-up activities, and submit verifications. Navigators are spending a significant amount of time with these follow-up activities. A portal would also allow navigators to see which of the consumers they had assisted have been enrolled in health care coverage. With this information, navigators would know for whom they were being compensated, and receive feedback about where they were most successful in their work. Most importantly, navigators reported that having access to a portal and transparent data sharing would validate their role as a full partner with MNsure.

The Ongoing Need for Navigators

While technical challenges received a great deal of attention during the first open enrollment period, and likely created additional demand for navigators, MNsure navigators served a larger purpose for consumers facing barriers that were not related to technology. In the consumer survey, the most frequently cited reason consumers provided for seeking navigator assistance was “I wanted to work with an expert” (59 percent), followed by “I needed help understanding and/or completing the application” (48 percent), and “I needed help understanding the insurance process” (45 percent). None of these responses are related to technical challenges.

MNsure navigators are tasked with reaching and assisting the hardest-to-reach consumers in the state in order to achieve the goal of 100 percent health care coverage in Minnesota. Many of these consumers face multiple barriers to enrollment, including having never had health insurance, and being unfamiliar with the enrollment and insurance processes. Navigators are uniquely qualified to provide outreach and assistance to consumers. This will always be a needed service, even with a fully-functional online application system.

It was nice to be able to work with a person to help complete the application. I was able to obtain all the information I needed through a navigator. I feel confident that I can contact my navigator with further questions if needed.” – MNsure Consumer