

MNsure Consumer and Small Employer Advisory Committee
Recommendation on Improving the Consumer Experience through Robust Assister Portals

Background

Currently, navigators do not have access to consumer application information, other than what the consumer can see him/herself. This means that navigators are unable to:

- see a submitted application and check for errors;
- see application history (such as previously submitted applications);
- upload documents for access by the processing agency, such as needed verifications;
- input changes, such as qualifying life events;
- track the status of a submitted application; or
- track approved applications by a given navigator or agency in order to track expected per enrollee payments.

As a result, navigators are not empowered to assist consumers to the full extent of their capabilities. Instead, they must rely on (and increase the burden on) the Assister Resource Center and Contact Center, even for the most routine requests, such as application status. In addition, instead of being able to upload verification documents (such as paystubs and green cards), navigators must use slower methods of transmission (fax or mail), methods which are also harder to track and verify. Notably, document upload capability has been available on the federal marketplace since its inception.

Navigators have assured this Committee that they are willing and ready to provide a higher level of assistance if given the tools to do so. They would, for example, review submitted applications for errors; scan and upload verification documents for faster processing; input changes in income and other changes; etc. At present, though, they do not have the tools to do these things.

Help is on the Way

Commendably, MNsure is in the process of developing portals for both navigators and brokers/agents. We fully support this effort and appreciate the attention MNsure has provided it.

We also recommend that resources are devoted to ensuring the portal is robust and substantially improves the consumer experience. Undoubtedly, the consumer experience improved considerably from the first to the second open enrollment period, and it is important that the momentum continues. Among the residual frustrations heard from consumers are those that would be addressed by a robust navigator portal. Those include slow processing times for life changes; slow processing times and lost documentation for verifications; and more.

Recommendation

In consideration of the above, the Consumer and Small Employer Advisory Committee recommends:

- Navigator and Broker/Agent portals are developed prior to the start of open enrollment (on November 1, 2015);
- the portals include the ability to view completed applications, correct errors therein, and report changes in income and other circumstances;
- the portals include the ability to upload documents, such as income verifications, immigration status verifications, and other documents required for successful application processing; and
- assisters are engaged to provide feedback on the development of the portals.

The Committee recognizes that additional resources may need to be devoted to this project to accomplish the features enumerated above. However, we see those features as critical and, more importantly, as a smart investment in the consumer experience that will pay enormous dividends. In addition, the Committee recognizes that there are a large number of navigators and brokers/agents providing varying levels of assistance, and that it may not be practical to provide the access detailed above to all of them. It may be adequate to provide this access to MNsure grantees and broker lead agencies, or another subset of active assisters.