

**MNsure Consumer and Small Employer Advisory Committee**  
**Strategic planning recommendations to MNsure Board regarding Outreach Activities**

**Background**

The rate of uninsured persons in the state of Minnesota has declined from 8.2 to 4.8 percent of the population, a commendable accomplishment. However, these gains in coverage are not shared equally across specific populations. The CSEAC encourages MNsure to continue its current efforts at outreach to underserved and underinsured populations and to strengthen its outreach programs to these communities. This document reflects the committee's strategic recommendations for outreach in 2016.

**Current state**

MNsure currently accomplishes the majority of its targeted outreach (as opposed to traditional advertising) through its Navigator/Agent/Broker program. The major vehicle for funding and implementation is the Outreach and Infrastructure Grant Program. The CSEAC members discussed the grant program, and in general, the committee supports the program as an effective method of outreach.

**Points to consider regarding current outreach programs of MNsure**

*Strengths – areas that are being addressed by current outreach activities:*

1. Grants connect organizations that have a direct and meaningful relationship with underserved populations to MNsure.
2. To date, the grants that have been awarded have addressed a range of target populations with disparate needs
3. Outreach activities have tended toward enrollment activities - getting people enrolled

*Opportunities – areas that perhaps are not being addressed*

1. Tracking of performance could be more robust. A few simple and meaningful performance metrics should be tracked to inform future funding decisions. Determine what works and what does not work.
2. Community education is less robust. With strong emphasis on enrollment, underserved populations may not always be getting helpful information about how to navigate the system, and importantly may not be getting adequate education on affordability of the plans they are purchasing (some may be steered toward low-premium but high cost plans without fully understanding the implications)
3. Post-enrollment education and support could be enhanced.

**CSEAC recommendations to MNsure Board – the “Asks”**

1. Measure outcomes and reward grant recipients and/or programs with proven effectiveness.
  - a. Measure referrals and enrollments
  - b. Measure community education activities and identify educational programs that are effective
  - c. Measure and track customer satisfaction
2. Provide education to populations not only about eligibility and enrollment issues, but also about benefits and costs of the plans purchased. Specifically educate underserved populations about the total cost of insurance to avoid the situation of people unknowingly purchasing low-premium policies but with high out-of-pocket costs, rendering the plans virtually unusable.
3. Continue the grant programs, with ongoing attention to grant recipients that serve a wide range of underserved populations, that have a direct and meaningful connection to the populations being served, and that demonstrate effectiveness.