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Assister Portal Pilot Evaluation Report

Executive Summary

In October 2015, MNsure deployed the first phase of an assister portal that provides certified assisters – brokers, navigators and certified application counselors (CACs) – with enhanced capacity to help consumers with the process of applying and enrolling in health insurance coverage. The assister portal was a top priority technology initiative for 2015. The development of the portal incorporated valuable input from stakeholders in the broker, navigator and CAC communities.

The assister portal represents an important step forward for MNsure's Consumer Assistance Program (CAP). The assister portal:

- Makes it more efficient for assisters to enroll consumers in private health insurance plans through MNsure, leading to growth in enrollment numbers.

- Enables assisters to provide a more robust customer service experience by reducing the need for in-person meetings and overcoming barriers around technology and access.

- Dramatically improves MNsure's ability to track assister application and enrollment activity for internal compliance monitoring and internal and external reporting requirements.

- Creates internal efficiencies for MNsure by reducing calls to the Contact Center and streamlining the Agent of Record and navigator payment processes.

- Demonstrates MNsure's commitment to investing in partnerships with the brokers, navigators and CACs that are critical to achieving MNsure's mission.

The pilot program demonstrated that the assister portal is considered a valuable new tool by MNsure's broker, navigator and CAC partners that will provide an improved level of customer service for consumers. From the pilot experience, MNsure concluded that:

- The majority of participants had a positive experience with the portal, indicated they would continue to use it, and would recommend that their colleagues use it.

- The portal with its current functionality offers enough value to be a benefit to the broader assister community.

- The portal is a work in progress and additional features will lead to improving customer service and increasing enrollments through MNsure.

- The portal provides future benefits beyond assisters' direct work with consumers through improved Agent of Record and navigator payment processes, and new reporting opportunities.

Based on an evaluation of the pilot experience, MNsure will be expanding access to assister portal to all certified assisters prior to 2017 Open Enrollment as an optional tool. MNsure is currently targeting early September 2016 for launching access to give assisters time to complete training and familiarize themselves with the tool prior to open enrollment.

Overview of the assister portal project

In October 2015, MNsure deployed the first phase of an assister portal that provides certified assisters – brokers, navigators and certified application counselors (CACs) – with enhanced capacity to help consumers with the process of applying and enrolling in health insurance coverage.

The assister portal was a top priority technology initiative for 2015. MNsure, the Minnesota Department of Human Services (DHS) and MN.IT made a significant commitment of resources to design and implement the first phase of an assister portal prior to the 2016 open enrollment period. The development of the portal incorporated valuable input from stakeholders in the broker, navigator and CAC communities.

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The assister portal was initially launched as a pilot program during 2016 open enrollment. This report evaluates the results of the pilot program and outlines next steps for expanding access to the assister portal prior to the 2017 open enrollment period.

Basic features of the assister portal

The main function of the assister portal is to allow consumers to authorize a broker, navigator or CAC to act on their behalf to apply for coverage and/or enroll in a qualified health plan. The assister portal enhances the assister's ability to help consumers with the process and leads to better customer service.

The assister portal introduces new functionality from the perspective of the consumer, the assister, and internal MNsure staff.

The assister portal allows the consumer to:

- Use their online account to associate with an assister and authorize the assister to act on their behalf to submit an application and/or enroll in a plan.

- View the details of the assister they have authorized to help them apply and/or enroll.

- Dissociate or change associations with an assister using their online account at any time.

The assister portal allows certified MNsure assisters to:

- View a list of consumers who have associated with them, including the date of the association.

- Start, resume and/or submit an application on behalf of an associated consumer.

- Enroll in a qualified health plan on behalf of an associated consumer.

- View the initial status of a consumer's submitted application through the assister portal.

- View a consumer's plan selection through the assister portal.

To support the assister portal, authorized MNsure staff are able to:

- Create, suspend and make changes to assister accounts.

- Disassociate consumers from an assister.

- Track association, application and enrollment activity to monitor assister performance.
- Use newly available data to take steps to improve the speed and accuracy of the Agent of Record and navigator per enrollee payment processes.

Assister portal pilot program

Developing a portal where assisters can apply and enroll on behalf of a consumer is a significant step forward for MNsure's Consumer Assistance Program. To support this robust new tool, MNsure needed to develop new internal and external training, new business processes, and new policies and procedures to ensure assisters and consumers would have a successful experience.

To test these new support structures, MNsure rolled out access to the assister portal as a pilot program that launched in early November 2015 and concluded on January 31, 2016.

The purpose of the pilot was to:

- Test initial functionality before releasing to wider assister community.

- Refine internal and external processes and procedures.

- Document the benefits and best practices around using the portal.

- Identify stakeholder needs for future improvements.

- Provide recommendations for next steps with assister portal.

MNsure invited organizations from our Navigator, CAC and Broker Stakeholder Groups, as well as Broker Enrollment Center Initiative participants and Navigator Network grantees to participate. Of those invited, 130 individuals from 46 organizations agreed to be part of the pilot:

- 38 brokers from 21 agencies

- 40 CACs from six organizations

- 52 navigators from 19 organizations

Multiple strategies were used to monitor the pilot and measure outcomes. Input from pilot participants was collected through frequent surveys, monthly conference calls/webinars, in-depth phone interviews, and a final survey and conference call/webinar. In addition, MNsure monitored assister portal activity through reports generated from Minnesota Eligibility Technology System (METS) and tracked assister portal-related calls to the Assister Resource Center and Broker Line. MNsure project staff met weekly to evaluate the progress of pilot, plan surveys, troubleshoot issues, and make adjustments to the pilot process.

Pilot program activity

The first step for assisters participating in the pilot was to complete required training on the assister portal and pass an assessment. The vast majority of pilot participants, 86 percent, completed this step.

After completing training and passing the assessment, an assister's portal account was created and the assister received an email enabling them to activate their account. Once their account was activated, assisters could begin having consumers associate with them using the assister portal functionality.

More than half of pilot participants activated their account and associated with at least one consumer. During the course of the pilot, there were approximately 1,500 individual associations that occurred between assisters and consumers using the assister portal feature.

At the conclusion of the pilot, MNsure asked assisters who reported that they did not complete training or did not activate their account what prevented their participation. The vast majority said they were too busy during open enrollment to try out a new technology. Launching the pilot at the start of open enrollment was identified as the single largest barrier to participating in the pilot.

During the course of the pilot, nearly 1,300 applications were submitted with an assister association. Of those applications, 191 were submitted by an assister through their portal. In the other cases, the application was submitted by the consumer using their consumer portal. This is an important reminder that even if a consumer associates with an assister, they are still able to submit an application or enroll in a plan themselves through their own online account. In addition to applications, 327 qualified health plan enrollments were submitted with an assister association.

The number of applications submitted by an assister during the pilot ranged between zero and 39. Although lower than originally expected, the total number of applications submitted by both consumers and assisters using the portal during the assister portal pilot was more than sufficient to adequately test the functionality of the portal and support structures. Furthermore, the variance in activity by portal participants – from those who never took training to those who submitted dozens of applications – reflects how the larger assister community is likely to respond when the portal is rolled out to everyone. The pilot provided useful insights into what prevents assisters from participating and how those obstacles can be overcome.

Testing assister portal functionality

The assister portal is brand new technology and the pilot allowed MNsure to test whether it performed as expected in production. Overall, the assister portal functioned as designed, although a few technical issues were uncovered during the pilot.

- The most significant issue was an internal control issue that limited MNsure's ability to manage assister portal accounts. The resolution of this issue required a minimal level of effort and a fix was included in the spring release in early April 2016.

- Another issue that was discovered is that the link to "apply" or "enroll" is not always visible when an assister helps a consumer through the assister portal. This may prevent the assister from using the assister portal to act on behalf of the consumer. In these circumstances, the consumer can still use their own account to complete the application or enrollment. At this time, the cause of this issue is still under investigation.

- A final issue that was discovered is that upon logging in to the assister portal, some assisters consistently land on a "Home Page" instead of the "Client Requests" page. The assister can easily navigate to the "Client Requests" page by clicking on a link. There is currently no plan to resolve this issue because MNsure is evaluating utilizing the "Home Page" as the correct landing page in the future.

There are two aspects of the assister portal that function as designed, but were identified by pilot participants as significant challenges.

Multi-factor authentication (MFA) is a security mechanism used by applications requiring an increased level of security. Federal law requires MNsure to use multi-factor authentication whenever federal tax information is being accessed online. MNsure has been phasing in implementation of MFA across all METS users. MFA works by emailing a one-time access code to a user each time they log in with their user name and password. The user must enter the access code before they can proceed with logging into their account.

Assisters participating in the pilot were frustrated by the MFA process because they had to toggle back and forth between their browser and email account. At times, there were delays in the one-time access code email arriving, which prevented the assister from logging into their account in a timely fashion.

Due to federal requirements, MNsure will not be changing its policy on requiring MFA for the assister portal. However, in March 2016, after the pilot had concluded, MNsure added a new option to allow users to generate one-time access codes through an application that can be installed on Android and Apple devices. This option will enable assisters with access to such a device a way to avoid the challenges of receiving access codes via e-mail.

A second challenge worth noting is the requirement that a consumer create an online account before they can associate with an assister. This ensures that a consumer who authorizes an assister to act on their behalf has completed the identity verification process. This requirement also ensures that a consumer has an online account so they can submit their own application, enroll in a plan, view their account in the future, and disassociate with an assister at any time.

However, some consumers have a difficult time creating an online account. In rural areas, consumers may face barriers around technology and access. If they are unable to create an online account, the assisters cannot use the portal to offer remote assistance to consumers who may need to travel a long distance for an appointment. For other consumers, an insufficient credit history or frequent moving can be barriers to creating an online account. Although consumers can use a manual process to set up an online account, many assisters use paper applications in these situations to set the date of application. These barriers are a significant concern because consumers who might derive the greatest benefit from the portal's functionality are the same individuals who may face some of the greatest challenges in creating an online account.

Evaluating internal and external processes and procedures

Another goal of the pilot was to evaluate internal and external processes and procedures that support the assister portal.

An important element of supporting the portal is training the assisters. For the pilot, MNsure deployed web-based training and an assessment that had to be completed before an assister was given access to the assister portal. MNsure also emailed assisters a manual to supplement the training. The training took approximately an hour to complete and provided an overview of the portal, explained the consumer association process, walked through use of the portal from the assisters' point of view, and explained the assister's role and responsibilities. The assessment included 10 questions and required a score of 80 percent to pass.

Overall, pilot participants agreed that the training adequately prepared them to use the assister portal and that the web-based method was effective. However, some improvements were recommended:

- Provide additional details on how to set up an assister portal account, how the multi-factor authentication process works, how to have a consumer associate with an assister, and the legal responsibilities of applying and enrolling on behalf of consumer.

- Provide more information on the benefits of using the assister portal to help new users understand its value.

- Clarify what can and cannot be done using the assister portal.

- Supplement the web-based training with an optional online video that demonstrates the process from end to end.

- Include more information from training in the manual to improve its value as a reference resource.

MNsure provided an increased level of support to assister portal users during the pilot. In addition to the Assister Resource Center (ARC) and Broker Line, MNsure project staff worked directly with pilot participants to answer questions and resolve issues. The most common types of issues were difficulty setting up their portal account or difficulty explaining to a consumer how to associate with an assister.

Overall, portal participants reported that they were satisfied with the level of assistance they received. However, participants recommended MNsure provide more robust training for MNsure Contact Center staff, including all ARC and Broker Line staff, so that assisters and consumers will experience more consistency in the quality of support they receive on assister portal questions and issues.

There are also some additional tools that MNsure will consider offering to help assisters and consumers use the assister portal more effectively. These include:

- Posting more information about the assister portal on MNsure's public website.

- Developing a resource for consumers about the assister portal that includes instructions for how to associate with an assister.

- Providing the Agent of Record/Assister Authorization that consumers agree to in PDF form so that consumers can retain a copy for their records. Make this authorization available in multiple languages.

- Making the Rights and Responsibilities available in a PDF form that assisters can share with consumers. Make this information available in multiple languages.

Assister portal benefits and best practices

The pilot program helped identify some important benefits to using the assister portal.

One frequently cited benefit is that the assister portal created an additional access point to a consumer's application and the online enrollment process. Assisters found this useful if a consumer forgot their account password or experienced a technical problem when applying through their own online account.

The assister portal also eliminated the need for face-to-face meetings for some consumers, or reduced the need for follow-up visits to finalize applications or enrollments. Pilot participants noted:

"It reduces the need for the consumer to take time off work to complete their plan selection. There are only so many evening appointments."

"It was nice to have this feature if the client forgot to bring the Employer Appendix A, they could email it later to me and I could complete the rest of the application for them."

"Consumers who live over an hour from our base office were very grateful that there was a way to complete applications remotely."

The assister portal also creates a new, secure way for assisters to track their clients for follow-up and future service, such as renewals. Although assisters note that for the assister portal to be a substantial support in this way, some additional features would need to be added, such as consumer contact information and updates to the consumer's program status.

The assister portal also improves data collection that will lead to future benefits for assisters. A consumer association with an assister through the assister portal is a dramatic improvement over the current method of associating through free form fields on the online application or using Appendix C of the paper application. The assister portal will increase both the speed and

accuracy of MNsure's ability to track and report on application and enrollment activity by navigators, CACs and brokers. MNsure is exploring how to use the assister portal data to make improvements to the broker agent of record (AOR) process, as well as the navigator per enrollee payment process.

The ability to track application and enrollment activity also creates the opportunity to provide more internal oversight and external transparency. In the future, MNsure will be able to utilize assister portal data to monitor assister performance and satisfy various reporting requirements. The assister portal can also improve MNsure's ability to provide assister organizations with data on application and enrollment activity that they can use for their own reporting and monitoring purposes.

Over time, the benefits of the assister portal will only be realized if assisters consistently use the assister portal to associate with consumers, even in situations where the consumer will submit the application themselves and/or complete their own enrollment.

Fortunately, assisters also reported that consumers were generally comfortable associating with assisters. In one survey, 79 percent of assisters reported that consumers were "very willing" to authorize them as their assister. In situations where the consumer did not associate, the most commonly reported reason was that the consumer could not set up an online account, so they were unable to associate. There were very rare reports of an error occurring during the association process or that a consumer was unwilling to associate with an assister.

To help assisters make the most of the assister portal and encourage its use, MNsure will need to develop best practices around how to inform consumers about the assister portal option, how to help a consumer make an association, when to use the portal to apply or enroll on behalf of a consumer, and how to effectively use the assister portal for follow-up with a consumer.

Additional functionality

In order to meet the timeline of delivering an assister portal prior to 2016 open enrollment, it was necessary to develop a solution that used an out-of-the box solution with minimal customization. The assister portal that was released last fall is a first step towards a more robust tool. The pilot program was an opportunity for MNsure to evaluate what additional functionality is important to assisters.

Several features were identified as high value improvements that would improve the value of the assister portal, improve the ability of assisters to provide high quality customer service, and reduce the need for calls to contact centers:

- Ability to view consumer notices through the assister portal.

- Updates to the consumer's "Program Status" in the assister portal after an application has been submitted.

- View the consumer's contact information through the assister portal.

- Upload verification documents for the consumer.

- Ability to print out the consumer's application after it has been submitted.

- Receive an email notification when a consumer creates an association.

- Store historical/reference documents related to a particular consumer (i.e. certificate of coverage, intake form, etc.).

- Allow consumers to associate with more than one assister (such as a navigator for help submitting an application and a broker for help selecting a QHP).

These recommendations will be considered for future IT releases. MNsure does not plan to expand functionality prior to the 2017 Open Enrollment.

Conclusions and recommendations

The pilot program demonstrated that the assister portal is considered a valuable new tool by MNsure's broker, navigator and CAC partners that will provide an improved level of customer service for consumers. From the pilot experience, MNsure concluded that:

- The majority of participants had a positive experience with the portal, indicated they would continue to use it, and would recommend that their colleagues use it.

- The portal with its current functionality offers enough value to be a benefit to the broader assister community.

- The portal is a work in progress and additional features will lead to improving customer service and increasing enrollments through MNsure.

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Based on an evaluation of the pilot experience, MNsure will be expanding access to assister portal to all certified assisters prior to 2017 Open Enrollment as an optional tool. MNsure is currently targeting early September 2016 for launching access to the assister portal to give assisters time to complete training and familiarize themselves with the tool prior to open enrollment.

Prior to launching the portal, MNsure will take the following steps:

- Improve internal and external training.

- Develop additional assister and consumer support tools.

- Develop internal and external policies and procedures for the assister portal.

- Finalize reporting tools that enable MNsure to monitor assister portal activity.

MNsure will also continue to explore IT improvements to the assister portal, including:

- Identifying issues that interfere with assister portal functionality and schedule fixes in future IT releases.

- Expand portal functionality in future IT releases, taking into consideration assister feedback and the level of effort.