Assister Functionality Improvements

Health Industry Advisory Committee (HIAC) & Consumer and Small Employer Advisory Committee (CSEAC)

MNsure Board of Directors

July 26, 2017

Assister Functionality Recommendations

- **Problem Statement**
  - MNsure's support and responsiveness for "assisters" does not meet the needs of assisters and ultimately the consumers that rely on them to assess and enroll in coverage.
- **Background**
  - MNsure staff has outlined plans to improve the functionality – both short-term and long-term
  - MNsure staff collect feedback from "assister survey."
- **CSEAC/HIAC Task**
  - Recommendations to improve functionality beyond MNsure plans

- **CSEAC/HIAC Two Joint Meetings**

- **Joint Workgroup**

  - HIAC
    - Carrier– Brian Eck & Ghita Worcester
    - Broker – Heidi Mathson
   - Safety Net – Jonathan Watson
  - CSEAC
    - Consumer – Matt Flory
    - Assister – Leigh Grauman and Richard Klick

  - Meetings on June 20th and July 5th

Background & Recommendation Structure

- Assister Frustrations
    - Lengthy phone wait times for Assisters and consumers
    - Lengthy response times (>1 day) for pending issues (e.g., life-event changes)
    - Inability of Assisters to view client information on-line (e.g., consumer notices, application status)
    - Assister notifications of changes in relationship with clients (e.g, consumer starts/ends association)
    - Cash flow issues due to delayed Assister payments
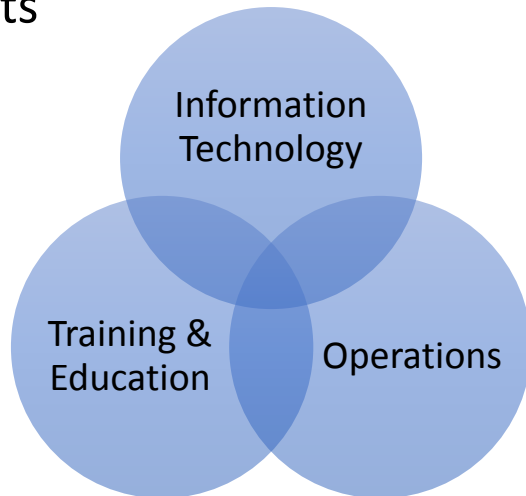
- CSEAC/HIAC recognize Spring improvements and MNSure identification of further improvements.
- Key Data
    - 3 in 10 QHP enrollments facilitated by broker
    - Navigators facilitated 1/25 QHP, 1/3 Medical Assistance, and 1/5 MinnesotaCare
- OE2018 will be shorter (45 or 75 days) and intense for all Assisters.

Assister Functionality Improvements – Short-Term Recommendations

	SHORT-TERM **Before Start of OE 2018**
Information Technology	#1 – MNsure submit "agent of record (AOR)" documentation to carriers simultaneously with consumer information.

Training & Education	#2 – Train Assisters to not use "special characters" (e.g., Hyphens, "-") during the account creating process and provide a "pop-up" reminder.
	
	#3– Develop public campaign for consumers regarding:
	    a) MN Health Care program (MA, MNCare) enrollment is year-round
	    b) Encourage submission of "life event" changes prior to the beginning of Open Enrollment
	    c) Encourage account maintenance (e.g., passwords) prior to the beginning of Open Enrollment

Operations	#4 – MNsure reduce pending "life event" changes to zero.

Assister Functionality Improvements – Long-Term Recommendations

	LONG-TERM **Before Start of OE 2018**
Information Technology	#5 – Endorse improvements identified by MNsure regarding portal enhancements and training. #6 – Provide "read-only" access for all Asssiters
Training & Education	#7 – Re-allocate budgetary and staff resources to Assister phone call center and Assister Resource Center (ARC) to align with industry call center standards.
Operations	#8 – Develop "call-back" and instant/secure message functionality for Assisters. #9 – Provide "self-service" ability for consumers and Assisters to enter "life-event changes" on MNsure web-site.

MNsure Identification of Assister Improvements (Endorsed by CSEAC/HIAC in Recommendation #5)

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.

MNsure

HIAC & CSEAC Work Plan for 2017

CSEAC Potential Topics/Issue Areas

- SHOP
- Enrollment process from entry to card-in-hand
- IT stakeholder testing
- MNsure organization chart
- Study of "point-of-entry" into MNsure (Navigator, Assistor, etc.)

HIAC Potential Topics/Issue Areas

- SHOP
- Individual Market Stabilization
- MNsure Reporting Metrics
- Marketing/Communications
- Roles & Responsibilities (Brokers, Carriers vs. MNsure)