



## **Broker Enrollment Center Initiative FY 2023**

***Policy statement presented for approval by the MNSure Board of Directors***

### **Policy Statement**

The goal of MNSure's consumer assistance program is to ensure that all Minnesotans are connected to affordable and comprehensive health insurance. The Broker Enrollment Center Initiative (BECI) supports this goal by establishing strategic, contractually based and annually renewable partnerships with broker agencies in each geographic region who provide consumers with easy access to enrollment support and plan selection guidance throughout the state.

In addition to providing in-person support, broker enrollment centers collaborate with MNSure navigators, pilot new MNSure tools and services, hold enrollment events and provide regular progress reports to MNSure. MNSure, in turn, contributes matching marketing funds; provides creative support for branding, marketing and media plans; features broker enrollment centers prominently on MNSure's website; and offers enhanced consumer referrals from MNSure's Contact Center.

MNSure established the BECI program in 2015, and it has been successful in connecting thousands of Minnesotans to high-quality assistance by leveraging Minnesota's extensive network of brokers. The brokers that partner with MNSure as a Broker Enrollment Center are well positioned to use their existing relationships, expertise and experience to help consumers who have trouble enrolling, or staying enrolled, in health insurance. The ultimate goals of the BECI program are to:

- Cost-effectively increase enrollment in MNSure's individual marketplace.
- Provide enhanced customer service by offering face-to-face, just-in-time support to consumers as they navigate their many available health coverage options.
- Strengthen MNSure's network of collaborative relationships with broker agencies, the support of whom are key to the success of the individual marketplace.

### **Outcomes**

The BECI program has been a successful partnership between MNSure and brokers over the past six years, resulting in increased QHP enrollments year after year, expanded geographic coverage throughout the state and enhanced support to consumers. Broker enrollment centers benefit from receiving prioritized service through MNSure's Broker Line and expanding their business through leads generated by MNSure's consumer referral program.

During the 2022 open enrollment period, MNsure's 11 broker enrollment center partners enrolled nearly 8,000 Minnesotans in health and dental coverage. They continued to adapt their operational models to serve consumers during the on-going pandemic, providing free assistance in most Minnesota counties.

## **Fiscal Year 2023 BECI Solicitation**

MNsure proposes to invest approximately \$125,000 in state fiscal year 2023 into the BECI program in advertising for the 2023 open enrollment period and during special enrollment periods. The solicitation process would begin in early 2022 to select broker enrollment center partners for services to be performed from July 1, 2022, until June 30, 2023. At MNsure's sole discretion, contracts could be extended for an additional year, not to exceed a total contract term of four years.

MNsure will seek to find partners in all areas of the state. For successful applicants, MNsure will provide matching marketing funds (minimum \$1,000 /maximum \$10,000). MNsure will provide creative support for print, radio and digital campaigns, as well as enhanced access to MNsure's Broker Service Line, prominence on MNsure's online Assister Directory, and direct consumer referrals.

## **Timeline**

The expected timeline for the BECI solicitation is as follows:

- January 12, 2022 – Draft policy statement released and presented to MNsure board for consideration and approval
- Release solicitation – Mid-February
- Applicant webinar – Late February
- Applicant questions due – Mid-March
- Response to questions posted – Late March
- Proposals due – Mid-April
- Early July 22 – Contracts announced publicly