



Applicant Questions and Answers - FY 2024 Solicitation for Partnership Proposals for Broker Enrollment Centers

June 20, 2023

Q: Where do we find the PowerPoint slides for the webinar?

The PowerPoint slides are available on the [Assister Funding Opportunities](#) webpage under the section “BECI Applicant’s Webinar.”

Q: Where can we find the map of the regions?

The map of regions is available on the [Assister Funding Opportunities](#) webpage under the section “BECI Solicitation and Required Documents.”

Q: What is all in the contract?

A sample contract is available on the [Assister Funding Opportunities](#) webpage under the section “BECI Solicitation and Required Documents.”

Q: Broker enrollment centers will not find out before September 2023? That does not leave a lot of planning time.

MNsurance anticipates completing contract negotiations and publicly announcing selected broker enrollment centers by September 2023. However, we anticipate that applicants will be notified in August.

Q: If approved to be an enrollment center, will we be required to be open on Saturday and Sunday?

A: No, broker enrollment centers are not required to be open on weekends. However, proposed hours of operation during open enrollment are an element of the scored “Overall Plan” section. If more than one proposal is submitted to cover the same area, hours of operation could factor into the final scoring.

Q: What is the number of people that MNsure expects a Broker to provide the desired services?

The questionnaire in Appendix 1 includes a section to describe your objectives for the contract period for retaining and expanding enrollments through MNSure. However, we are not looking for a specific target number. We are looking for partnerships with brokers who approach this opportunity in the spirit of expanding their book of business through MNSure.

Q: Regarding the dollar budget that is being shared between MNSure and the broker, what is the amount of money that MNSure has in mind?

Broker enrollment centers are required to commit a minimum of \$1,000 and a maximum of \$10,000 towards a joint marketing campaign. The amount an agency intends to commit should be indicated in Appendix 2. MNSure reserves the right to negotiate. MNSure will match the amount committed by the broker enrollment center. MNSure is targeting approximately \$45,000 in matching funds for this solicitation.

Q: Who is MNSure's marketing agency?

MNSure's marketing agency for FY 2024 is Mod & Company LLC.

Q: Will MNSure be participating in selecting the ad buys?

MNSure's marketing agency will work collaboratively with MNSure and the broker enrollment center to develop a media buy strategy. The marketing agency will implement the plan, including placing ad buys. The marketing agency will bill the broker enrollment center and MNSure separately for the ad buy costs, with each covering half of the costs.

Q: Does the marketing agency handle all of the advertising?

The marketing agency is responsible for all creative design and content production. The advertising will align with MNSure's key messages, but the broker enrollment center will have input on final ad design. MNSure will absorb all costs of advertising production. The marketing agency will also be responsible for placing all ad buys and billing the broker enrollment center and MNSure for the ad buy costs. Broker enrollment center funds will go solely to paying for one-half of the costs of the ad buys.

Q: What happens to marketing campaigns (recurring print ads, billboards, etc.) when an agency is no longer a broker enrollment center?

It depends on the type of advertising. Some advertising, like digital ads, can be stopped immediately. Other types of advertising, like billboards, may remain in place until the advertiser has a new client to update that space.

Q: With the broker enrollment center program in place, does that mean that MNSure will no longer be listing brokers for individuals to find in their zip code as you have in the past?

No, the Assister Directory will continue to include any MNSure-certified brokers that choose to be listed. However, MNSure prioritizes broker enrollment center staff so that they appear ahead of other brokers in search results.

Q: Is there a list of Brokers who have done this in the past so we can speak with them to learn about their experience? Or is this the first year that MNSure is offering this program?

MNSure initially launched the Broker Enrollment Center program in 2015. We currently have active broker enrollment agencies in seven regions. The goal of this solicitation is to develop partnerships with additional broker enrollment centers in unserved geographic areas. The list of [current broker enrollment centers](#) can be viewed on MNSure.org.

Q: If we identify a client who is Medical Assistance eligible, are we expected to enroll them in Medical Assistance?

Brokers are not expected to help a consumer with applying for Medical Assistance. However, it is important that consumers are enrolled in their most affordable coverage option. We recommend brokers partner with local navigator agencies who can provide application assistance for public program-eligible consumers.

Q: Can a broker enrollment center refer someone who is likely eligible for Medical Assistance or MinnesotaCare to a navigator?

Yes. We encourage brokers, especially broker enrollment centers, to establish relationships with local navigator agencies. These partnerships can benefit consumers by enabling assisters to focus on their specialized skills. Navigator agencies are generally more experienced with the challenges of completing the application process for consumer eligible for public programs, and they typically develop working relationships with the county. Whereas brokers have the expertise and licensing to help consumers select the best private health insurance plan for their circumstances.

Q: Does referring a consumer to a navigator violate the “no wrong door” policy?

The “no wrong door” assistance expectation asks broker enrollment centers to provide service to any individual who personally visits your site for one-on-one assistance, including individuals who may be eligible for Medical Assistance or MinnesotaCare. However, we recognize that these consumers would likely benefit from the expertise of a navigator. Therefore, having an established relationship with a navigator organization to enable a “warm” hand-off to a navigator would be considered in line with MNSure’s expectations of a “no wrong door” policy. For example, working with the consumer to set up an appointment with the navigator before they leave your office.

Q: How do I find a list of available navigators in our area?

Brokers can use the online [Assister Directory](#) to identify navigators active in their area. Another resource is MNSure’s map of [Navigator Outreach and Enrollment Grantee](#) organizations.

Q: What if there are not many navigators in our area?

In addition to searching the Assister Directory, brokers may also refer to the map of [Navigator Outreach and Enrollment Grantee](#) organizations. These partners cover nearly the

entire state. Also, many navigator agencies have also developed skills in providing over the phone or remote assistance, which would expand the agencies available to partner with you.

Q: Is there an approximate date for re-certification for next year?

MNsure will open the recertification process for the 2024 Open Enrollment period in early August. Brokers will have until mid-October to complete the annual recertification training.

Q: If an office personnel assists with MNsure clients, they are required to be certified, correct?

Yes. Any personnel at broker agencies who are non-licensed staff or licensed insurance producers who are not actively selling MNsure policies still must certify as “support staff.” Individuals certified as “support staff” will be issued an Admin ID and may contact MNsure’s Broker Service Line on behalf of brokers within their agency. The [support staff policy](#) is available on Broker One Stop.

Q: Will MNsure consider more extended hours for 2024 Open Enrollment period?

MNsure evaluates the current consumer demand for assistance, as well as our capacity for extended hours prior to each open enrollment period. Feedback from our assister community is an important factor as we make these decisions. We will announce open enrollment hours in the fall.

Note: Some questions have been edited for clarity or to maintain the confidentiality of the potential respondent.