



Broker Enrollment Center Initiative Solicitation for Partnership Proposals: Questions and Answers

June 5, 2017

Proposal Application and Selection

Q. Is there a maximum number of areas a single BEC partner can provide services for?

A. No. The Solicitation for Partnership Proposals does not limit the number of regions a broker agency can apply for.

Q: Can an agency submit more than one proposal? If so, how should they be labeled?

A: An agency may submit more than one proposal. Each proposal should be for a specified region.

Q. If multiple locations are bid in a single proposal, are the marketing and matching dollars left at \$2,500-\$10,000 total for the proposal, or is it that amount per location?

A. This is the amount per location.

Q: Speaking of the multiple region questions, does that mean you would win on all regions or lose on all regions, or could an agency working across regions win in one and not in another?

A: An agency can submit one proposal and include each region they propose to serve. Proposals will be compared to other proposals received within the region(s) requested. Using this method, an agency could be selected to be a broker enrollment center in one region and not in another.

Funding

Q: Is there compensation in the form of grant money or something for agencies to become a designated enrollment center?

A: There is no money paid directly to agencies that participate as a broker enrollment center partner. Mnsure matches funds that a broker enrollment center commits for marketing and promotional support from a minimum of \$2,500 to a maximum of \$10,000, as proposed by the broker enrollment center and approved by Mnsure. This funding is paid directly to the print, radio or digital marketing vendor. Funding is not provided directly to a designated broker enrollment center.

Q: Is adding staff, or compensating licensed agent enrollers to assist and assure proper service during extended hours or advertised weekend enrollments or seminars a MNsure reimbursable expense?

A: No.

Q: Can the marketing dollars be used to hire additional staff, and or larger office space? (Evaluation and Scoring part D; also Part II Marketing and Sales, page 8 of 19)

A: No.

Enrollments

Q: What percentage of the policies listed as written by the agencies last year were QHP vs MNCare or MA?

A: Over 99% of policies written by broker enrollment centers last year were for QHP enrollments. Less than 1% were for MinnesotaCare and Medical Assistance (MA) enrollments.

Q: Once a partner, is the expectation to enroll everyone through MNsure even though they may not qualify for subsidy?

A: While it is our hope that these broker partnerships will lead to an increase in QHP enrollments through MNsure and a further reduction in Minnesota's uninsured, it is of primary importance that the consumer receives the most suitable plan for their health care needs.

Q. MNsure refers to 600 enrollments per BEC partner in the SPP, is that contracts or plan members?

A. On page four of the Solicitation for Partnership Proposals, MNsure refers to an average number of 600 enrollments. This number consists of the average number of enrollments (plan members) per broker enrollment center per region served and includes both active enrollments and passive renewals.

Q. How many enrollments did the smallest BEC partner do? The largest?

A. The smallest broker enrollment center partner enrolled approximately 151 QHP enrollees (plan members) out of one broker enrollment center location. The largest partner enrolled approximately 1,780 QHP enrollees (plan members) out of one location. This includes active enrollments and passive renewals.

Public Program Support

Q: Are the centers expected to process all public program apps that walk-in or refer some or all to Navigator office?

A: MNsure certified agents/brokers are required to assist all consumers that contact them for assistance within the scope of licensure and training. Agents/brokers may screen potential clients to determine eligibility, but regardless must provide that consumer one of the following:

- Information about MNsure and the MNsure enrollment process

- Application and enrollment assistance
- Enrollment advice
- Referral to another MNsure-certified partner or to the MNsure Contact Center for one of the above

Our expectation is that broker enrollment centers will make sure that consumers are assisted with enrollment. If a broker enrollment center is unable to refer a consumer to a navigator or the consumer requires or requests immediate assistance, the expectation is that the broker enrollment center will assist the consumer.

Q: If we become an enrollment center, do we screen individuals and work with those who are interested in APTC or an individual plan and send all of the MA and MN Care individuals to a navigator in our area?

A: MNsure certified agents/brokers are required to assist all consumers that contact them for assistance within the scope of licensure and training. Agents/brokers may screen potential clients to determine eligibility, but regardless must provide that consumer one of the following:

- Information about MNsure and the MNsure enrollment process
- Application and enrollment assistance
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Our expectation is that broker enrollment centers will make sure that consumers are assisted with enrollment. If a broker enrollment center is unable to refer a consumer to a navigator or the consumer requires or requests immediate assistance, the expectation is that the broker enrollment center would assist the consumer.

Q: Are agencies compensated when they assist someone going on a public program?

A: There is no money paid directly to agencies that participate as a broker enrollment center partner. MNsure matches funds that a broker enrollment center commits for marketing and promotional support from a minimum of \$2,500 to a maximum of \$10,000, as proposed by the broker enrollment center and approved by MNsure. This funding is paid directly to the print, radio or digital marketing vendor. Funding is not provided directly to a designated broker enrollment center.

Marketing

Q: Would enrollment centers be allowed to list this information on their website?

A: Yes. MNsure created a webpage badge for special designation that selected broker enrollment centers can use for marketing and outreach purposes.

Q: Does material need to be approved for the matching funds or all marketing materials regardless of whether it is being matched by MNsure?

A: MNsure will handle all of the media buys. The advertising campaigns will be created by the ad agency.

Q: Do we choose where the advertising is placed?

A: Selected agencies will be asked to forward a list of the sources they have used in the past, and the advertising agency uses this as an input in selecting where the advertising is placed.

Q: Will we as brokers who are not associated with broker enrollment centers, be able to receive signage for our office storefronts? I would like the ability to advertise that.

A: Marketing materials are available free of charge to all MNsure-certified brokers. To request marketing materials for your agency, please visit the Assister Central website and click on “Outreach and Sales Materials” at the bottom left side of the page to order materials for your agency. If you have any further specific questions about this, please email the MNsure Communications Team at communications@mnsure.org.

Other General Questions

Q: If I don't want to be an enrollment center, am I still able to support clients with MNsure?

A: Yes, you can still support clients with MNsure enrollment.

Q. Does MNsure have any additional information from the carriers regarding projected 2018 plans, rates, or commissions?

A: At this early stage, we don't know yet which health insurance companies will choose to sell their products through MNsure next year, or how much those companies will choose to charge. That is something decided by health insurance companies and the Minnesota Department of Commerce. The Minnesota Department of Commerce's 2018 Guidance Letter to Issuers provides dates for release of 2018 plan information to the public. This letter can be found on the [Minnesota Department of Commerce's website](#).

Q: Also, will MNsure be promoting Broker, Navigator, CAC networking meetings again like they did before the 2016 plan year?

A: Yes. MNsure is arranging a series of assister educational and networking events around the state, tentatively scheduled for September 2017. Watch for more information in MNsure's weekly Broker Updates later this summer for locations, dates, times and topics.

Q: What region is Wadena in?

A: Wadena is located in Region 5. Region 5 has not been identified as a targeted region for this solicitation.

Q: Who is the current BEC in region 4?

A: There is no broker enrollment center currently servicing Region 4. Region 4 has been identified as a target region in the Solicitation for Partnership Proposals.

Q. What is MNsure's plan for any areas that remain unfilled after this SPP period?

A. If an area does not have a broker enrollment center assigned to it, consumers will either be referred to a MNsure-certified assister that is not a broker enrollment center in their area, or to a broker enrollment center in a nearby area, depending on the consumers' needs, preferences and willingness to travel.

Q. The proposal document refers to both one year (page 4) and three one year extensions (page 16)...what is meant by this?

A: The broker enrollment center contract is for one year with MNsure reserving the option to extend for one additional year.

Q: Do these extensions also apply to any existing contracts with MNsure, or only new locations?

A: MNsure reserves the right to extend all broker enrollment center contracts through FY 19.

Q: Can we have SEP documentation requests be automatically generated and put on the consumer account notifications tab to avoid some of the confusion and errors that occur with those letters only being mailed out? As a broker, I would like to be able to point that out so they know what they are to be responding to.

A: Thank you for this suggestion. While IT improvements are outside the scope of the Solicitation for Partnership Proposals, we appreciate the suggestion to look at ways to increase assister visibility into consumer notifications in the future.

Q. How would these contracts be handled if an area should have no carriers?

A. This would be addressed on a case-by-case basis between the broker enrollment center and MNsure.

Q. How would these contracts be handled if no carrier in an area paid commissions?

A. This would be addressed on a case-by-case basis between the broker enrollment center and MNsure.

Q: I missed the Initiative. Was it recorded?

A: No. We did not record the webinar; however, the [PowerPoint presentation is available](#).

Q: Why has MNsure created region numbers for broker enrollment centers that do not match the rating regions in the State?

A: DHS's 11 service areas rather than the nine rating areas of the state of Minnesota are used to delineate the broker enrollment center regions in Minnesota. This allows for an optimal ratio of broker enrollment centers to serve the needs of the various populations throughout the state, particularly during the very busy annual open enrollment period.