

Questions and Answers for Partnership Proposal Solicitation for MNsure SHOP Lead Agencies

Q: Can you be more specific about the regions; can an agency submit for more than one region?

A: Yes. The long term goal is to have one agency in each non-metro region and 4-10 agencies in the metro. For the pilot, we don't need that many but that's why we're asking for what region the agency is in.

Q: How will MNsure share leads or send leads back to the Agency?

A: That will be done by region. For example, if an employer requests support, we will refer the Agency closest in geographical proximity to the employer.

Q: How are we tracking leads and the success ratio of the program?

A: Agencies are required to provide weekly reporting to MNsure. Those leads will be compared to actual enrollment within MNsure SHOP.

Q: Where is the SPP on Broker One Stop?

A: On the MNsure Home page, enter 'RFP' into the 'Search' field and select 'RFPs & Contracts'. Under 'Open RFPs', select <u>Partnership Proposal Solicitation for MNsure SHOP Lead Agencies RFP (PDF)</u>.

Q: Relative to processing new groups, is it still a manual process or has the technology caught up with the evolution of SHOP?

A: The original process in 2013 for 1/1/14 enrollment required employers to log in, complete Identify Proofing and register. That system was removed from the enrollment process in late 2013 and is no longer available. The current enrollment process is very similar to what carriers require, which is essentially three steps: 1) Identify which plan(s) the employer would like to offer their employees. This can be from multiple carriers and include both medical and dental. 2) Employers will complete an Employer Application. 3) Employees will complete an Employee Application. All applications are submitted to MNsure SHOP via secure email or U.S. Mail. To obtain quotes, use the MNsure Shopping Tool. No identify proofing or registration is required. If needed, the web page with the Shopping Tool includes a 6-minute YouTube tutorial on how to use it.

MNsure recently posted an RFP to select a vendor to provide consumer decision support tools ("Tools") for consumers shopping and purchasing an individual or small group qualified health plan through MNsure. Either that tool or the existing MNsure SHOP Shopping Tool will provide the means by which 2016 plans and rates will be reviewed by employers and brokers.

Broker One Stop Notifications page will soon announce a "MNsure SHOP 2015 New Group Enrollment Process" webinar that will explain the details of enrolling and supporting a small group through MNsure SHOP. If the 2016 new group enrollment process changes from the 2015 process, the changes are expected to be minor and will be communicated to the MNsure certified broker community.

Q: What is the submission lead time to enroll small groups?

A: Currently, lead time for new groups is 5-6 weeks. Technical enhancements are in progress that may shorten that lead time. Additionally, the 5-6 week lead time takes into consideration a 2-week period for employees to review their employer-sponsored plans and rates and complete their applications. Brokers and agents often have both employer and employee applications completed at the same time, which will also positively affect new group enrollment lead times.

Q: Are there plans to add additional carriers?

A: MNsure does not have that information. It is expected that the Department of Commerce will release that information in October 2015.

Q: Did you record the webinar?

A: No, the webinar was not recorded. All questions were due on or before August 29, 2015, and have been included in this Q&A Document.

Q: If we don't submit for this are we still able to sell through the SHOP?

A: Yes.

Q: Can I sign up to be an agent under a lead agency for our community?

A: Agents must be both appointed by the carriers participating in MNsure SHOP and be MNsure certified to sell MNsure SHOP plans. Whether a broker can be an agent under a Lead Agency is a question for the Lead Agency and must be deferred to them.

Q: I do not wish to have an affiliation with a Lead Agency. Will I be able to directly enroll my small group employer clients through MNsure SHOP?

A: Yes, MNsure certified brokers can continue to enroll small group employer clients through MNsure SHOP.

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