



# 2024 Broker Enrollment Center Initiative: Applicant Webinar

*June 14, 2023*

The webinar will begin at 10 a.m. All participant phone lines will be muted during the webinar. Please use the webinar chat feature to submit questions.



# How Today's Webinar Will Work

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- Online Content:
  - If you have trouble accessing the online content, the slides are available for download on the Assister Funding Opportunities webpage at [www.mnsure.org/about-us/assister-program/funding-opportunities](http://www.mnsure.org/about-us/assister-program/funding-opportunities) under the “Broker Enrollment Center Initiative” section.
- Questions:
  - Questions must be submitted via the chat feature in WebEx. We will answer questions after completing the full presentation.
  - MNsure will not be held responsible for oral responses made during the webinar.
  - Written responses to all questions will be posted on the Assister Funding Opportunities webpage on or before June 27.

# MNsure's Consumer Assistance Program

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- The goal of MNsure's Consumer Assistance Program is to ensure all Minnesotans are connected to affordable and comprehensive health insurance coverage.
- The Broker Enrollment Center Initiative (BECI) supports this goal by establishing strategic, contractually-based and annually renewable partnerships with a small number of broker agencies throughout the state to:
  - Provide consumers with easy access to enrollment support and plan selection guidance
  - Commit funds towards a joint MNsure/BEC marketing and outreach campaign

# BECI Goals

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- The goals of the BECI are to:
  - Build a year-round, statewide network of enrollment centers to provide consumers with free and convenient walk-in service locations staffed by Minnesota-licensed and MNsure-certified professionals.
  - Sustain a network of expert brokers offering comprehensive support to consumers in all aspects of the process, including submitting applications, selecting plans, responding to notices, reporting changes and renewing coverage.

# BECI Goals (continued)

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- The goals of the BECI (continued):
  - Encourage creative outreach and innovative sales and marketing strategies in order to reach consumers.
  - Establish broker and navigator relationship models to enhance consumer support.
  - Ensure all eligible Minnesotans take advantage of financial help, including tax credits.

# Unique Opportunity to Expand Business



- End of federal continuous coverage policies for public programs is a challenge and an opportunity:
  - More than 1.5 million Minnesotans (1 in 4 residents) will be going through the renewal process.
  - An estimated 100,000 to 200,000 will become eligible for private health insurance coverage.
  - MNsure will work closely with BECs to connect newly-QHP eligible consumers with expert assistance.

# BECI Snapshot

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- Contract time period: September 2023 through June 30, 2024
  - At MNsure's sole discretion, contracts can be extended for an additional year, not to exceed a total contract term of four years.
- Matching funds: BEC commits minimum of \$1,000 to a maximum of \$10,000
  - MNsure matches the amount
  - Funds are used for collaborative marketing and outreach campaign
  - MNsure funds are paid directly to marketing agency; no funds are provided directly to BECs

# Eligibility

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- Minnesota-based broker agencies and sole proprietors are eligible to submit a proposal.
- An individual entity may submit a separate proposal to operate a BEC in one or more regions, or subset of counties in a region.
- An individual entity may be selected to be a BEC in one or more regions of the state, or subset of counties in a region.



# Available Geographic Areas

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- MNsure is seeking partners to serve one or more of the following geographic areas in Minnesota:
  - Region 1: Kittson, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau
  - Region 2: Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnomon
  - Region 4: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, and Wilkin
  - Region 7 (select counties): Benton, Sherburne, Stearns, and Wright
  - Region 8: Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, and Rock
  - Region 11 (select counties): Dakota, Ramsey, and Washington

# BECI Responsibilities

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- Commit between a minimum of \$1,000 and a maximum of \$10,000 towards a collaborative MNsure/BEC marketing and outreach campaign.
- Develop and operate a co-branded MNsure enrollment center or centers to offer education and enrollment services.
- Be available for consumer appointments on key deadline days during open enrollment.
- Accept and respond to a high volume of consumer leads from the MNsure Contact Center throughout the year.
- Submit bi-weekly activity reports to MNsure on the status of referrals.

# BECI Responsibilities (continued)

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- Coordinate with local navigator organizations to offer “no wrong door” application and enrollment opportunities for consumers.
- Collaborate with MNsure to achieve QHP enrollment goals by participating in conference calls, training and networking meetings organized by MNsure.
- Maintain active Minnesota producer licensure, maintain certification as a MNsure broker, and be appointed by all health insurance companies offering plans through MNsure in their region.

# MNsure's Responsibilities

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- Provide matching funds towards the collaborative MNsure/BEC marketing and outreach campaign.
- Coordinate with MNsure's contracted marketing agency on the creation and placement of content. All funds will be paid directly to the marketing agency.
- Send consumer referrals via secure email to BECs on a regular basis throughout the year.
- Highlight BECs on MNsure's website.
- Provide BECs with priority access to MNsure's Broker Service Line.

# Marketing Agency Responsibilities

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- MNSure's contracted marketing agency is responsible for:
  - Creative design and content production that coordinates with MNSure's key messages but highlights BEC
  - Recommending a media buy strategy, which may include radio, television, billboards/out-of-home placements and digital advertising
  - Implementing media plan, including placing ad buys

# Proposal Requirements

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- Responses must include the following
  - Appendix 1 – Questionnaire
  - Appendix 2 – Cost Proposal
  - Appendix 3 – RFP Attachments
    - Attachment A – Responder Declarations
    - Attachment B – Exceptions to State’s Terms and Conditions
    - Attachment C – Responder Forms
- All required documents are fillable PDF forms

# Appendix 1 - Questionnaire

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- Applicant information (not scored)
- Overall Plan (40 points)
- Enrollment Experience (35 points)
- Location (10 points)
- Physical Space (10 points)

# Overall Plan: Scoring

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- A competitive overall plan response will:
  - Provide an informative current market assessment.
  - Clearly describe the target market.
  - Indicate specific enrollment goals and detail strategies for reaching the goals.
  - Have capacity to accommodate increased demand during MNsure's open enrollment period, including key deadline days.
  - Explain how direct from referrals from MNsure will be handled.
  - Describe capacity to provide community education about MNsure.



# Overall Plan: Scoring (continued)

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- A competitive overall plan response will (continued):
  - Demonstrate commitment to providing service to any individual.
  - Have capacity to provide remote assistance as requested.
  - Provide detailed answers about a potential marketing plan.
  - If it is a collaborative proposal, describe the nature of the partnership
- The plan should cover proposed activities for October 2023 to June 2024.
- Possible points: 40
- Additional information on the overall plan section is on page 7-9 of the SPP.

# Enrollment Experience: Scoring

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- A competitive enrollment experience response will:
  - Have experience serving the geographic area and target market.
  - Have experience enrolling consumers in health insurance as a MNsure-certified broker, providing comprehensive support to clients.
  - Provide a staffing plan sufficient to support meeting the proposal's enrollment goals.
  - Detail an appropriate service area and demonstrate reach to all counties.
  - Have established partnerships with MNsure-certified navigators or plans for building relationships.

# Enrollment Experience: Scoring (continued)

- A competitive enrollment experience response will (continued):
  - Have a clear plan for supporting all consumers during any overlap between MNsure and Medicare's open enrollment periods.
  - Have reasonable proposed hours of operation during open enrollment, including a willingness to be available for consumer appointments on potential deadline days.
- Possible points: 35
- Additional information on the enrollment experience section is on page 9 of the SPP.

# Location: Scoring

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- A competitive location response will have an office (or offices) located in an area that is optimal for serving consumers in the region that is being served.
- Possible points: 10
- Additional information on the location section is on page 9 of the SPP.

# Physical Space: Scoring

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- A competitive physical space response will provide a full description of the office space and associated amenities:
  - Reception and office area
  - Parking/public transportation
  - Technical capabilities and equipment availability
- Possible points: 10
- Additional information on the location section is on page 10 of the SPP.

# Appendix 2 – Cost Proposal

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- Applicants will describe the matching funds that the enrollment center will dedicate to advertising and marketing.
- Applicants will provide a description of the budget and resources that will be dedicated to meeting the overall goals described in the application.
- Possible Points: 5
- Additional information on the cost proposal is in the “Commitment to Matching Funds” section on page 10 of the SPP.

# Appendix 3 – RFP Attachments

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- Applicants must fill out, sign (if required) and submit the following required forms in Appendix 3:
  - Attachment A: Responder Declarations
  - Attachment B: Exceptions to State’s Terms and Conditions
  - Attachment C: Responder Forms
- Appendix 3 is available on the Assister Funding Opportunities webpage under “BECI Solicitation and Required Documents.”
- Appendix 3 is not scored, but a proposal missing any of the forms may be considered incomplete.

# Summary of Scoring

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- Appendix 1
  - Overall Plan – 40 points
  - Enrollment Experience – 35 points
  - Location – 10 points
  - Physical Space – 10 points
- Appendix 2
  - Cost Proposal – 5 points
- Total possible score – 100 points



# Upcoming Key Dates for Solicitation

- June 19, 4 p.m. Central time: Deadline for submitting questions regarding the solicitation
  - All questions regarding the SPP must be submitted to [Katie.degriochanning@state.mn.us](mailto:Katie.degriochanning@state.mn.us). Questions sent to other email boxes or individual staff email boxes will not be responded to.
- June 27, by 4 p.m. Central time: Written answers to all questions will be posted on the Assister Funding Opportunities webpage on or before this date
- July 5, 2 p.m. Central time: Deadline for submitting responses
  - Responses must be submitted via email to [Katie.degriochanning@state.mn.us](mailto:Katie.degriochanning@state.mn.us).

# Proposal Submission Process



- Step 1: Read the solicitation document and submit questions by June 19, 4 p.m. to [Katie.degriochanning@state.mn.us](mailto:Katie.degriochanning@state.mn.us)
- Step 2: Complete the fillable PDF documents – Appendix 1, Appendix 2, and Appendix 3.
- Step 3: Submit all required documents electronically to [Katie.degriochanning@state.mn.us](mailto:Katie.degriochanning@state.mn.us) by 2 p.m. Central time on July 5, 2022.
  - Use the subject line: SPP Proposal
  - Double check that all questions have been completed in the fillable PDF

# Evaluation and Selection

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- Phase 1 – Responsiveness and Pass/Fail Requirements
  - Response must be received by July 5, 2 p.m. Central time
- Phase 2 – Evaluate Responses
  - Merits of each proposal evaluated by a review committee
  - Proposals compared to each other by region
  - Rated on responsiveness to the solicitation, required elements and ability to help meet goals of the BEC program
- Phase 3 – Select Finalists
  - Contracts will commence in September 2023, with full program readiness in place by October 2023.

# Wrapping Up

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- All information regarding the SPP process is posted on the Assister Funding Opportunities webpage at [www.mnsure.org/about-us/assister-program/funding-opportunities](http://www.mnsure.org/about-us/assister-program/funding-opportunities)
- MNsure will not be held responsible for oral responses made during the webinar. Responses to questions from the webinar will be written and posted on the website by June 27.
- Please send any additional questions to [Katie.degriochanning@state.mn.us](mailto:Katie.degriochanning@state.mn.us) by June 19 at 4 p.m. Central time.
- Proposals must be submitted by July 5, 2023 at 2 p.m. Central time.

# Questions & Answers

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- Submit questions using the WebEx chat feature. Do not unmute your line.