



MNsure Consumer Assistance Partners Q & A

Are hospitals or their staff *required* to become a Consumer Assistance Partner (Navigator, In-person Assister, or Certified Application Counselor) with MNsure?

No. Hospitals can continue to provide assistance to patients as they do now without becoming a Consumer Assistance Partner. However, hospitals that do not become a Consumer Assistance Partner will not have access to MNsure training or the MNsure website portal to help individuals find health insurance or enroll in state public programs including Medical Assistance and MinnesotaCare.

If we want to become a Consumer Assistance Partner, do we have to file a letter of intent by July 19?

No. Letters of intent are only for insurance agents and brokers. Hospitals intending to become Consumer Assistance Partners should file an application

If we want to become a Consumer Assistance Partner, do we have to file an application by July 19 to become a Consumer Assistance Partner?

Hospitals wishing to apply to become Consumer Assistance Partners (Navigators, In-person Assisters, or Certified Application Counselors) should apply by July 19 in order to be trained and certified to access MNsure for the purpose of assisting consumers on the Oct. 1 open enrollment date. Hospitals can still apply after July 19 but they will most likely not be able to use MNsure to assist consumers on Oct. 1. Application materials can be found at [Consumer Assistance Partner Application; Application - Appendix A](#) (multiple locations form); and [Application Instructions](#).

What are the differences between a Navigator, In-person Assister and Certified Application Counselor?

All three categories of Consumer Assistance Partners will perform very similar roles and activities in helping individuals access and enroll in coverage through commercial health plans or state public programs. There are some distinctions to keep in mind, however:

- Compensation: Navigators and In-person assisters are intended to be compensated \$25 per enrollee in a state public program and \$70 per enrollee in a commercial plan sold through MNsure. Certified Application Counselors are not compensated.*
- Expectations: Navigators and In-person Assisters are expected to enroll individuals in public programs or commercial plans sold through MNsure. Certified Application Counselors are expected to facilitate enrollment, but may choose to not actually enroll an individual in a program or health insurance plan.*
- Navigators and In-person Assisters will be listed publicly, with location and contact information readily available for individuals seeking assistance. Therefore, Navigator and In-person Assister sites will be available to individuals to come and seek assistance just for enrollment assistance, even if they are not current patients.*
- **These expectations and roles are still being defined by MNsure. The best way to stay up-to-date is to check its website (<http://www.mnsure.com/>), which is updated weekly.***

Are hospitals eligible to become a Navigator, In-person Assister, or Certified Application Counselor?

Yes. Technically, hospitals are eligible to apply for any of the three categories of Consumer Assistance Partners. However, MNSure staff have indicated that they expect hospitals to fall into the category of Certified Application Counselors.

What IT infrastructure will MNSure require?

MNSure will be a web-based tool that runs on current internet browsers, including Mozilla Firefox, Internet Explorer, Google Chrome, and Safari. MNSure can run on Mac and PC platforms. A computer with an Internet connection is required. No additional or unique or proprietary IT infrastructure should be needed.

What kind of training will be offered to Consumer Assistance Partner applicants?

MNSure intends to offer web-based, on-demand training to Consumer Assistance Partner applicants (Navigators, In-person Assisters, Certified Application Counselors). This training will be free. It will not require hospital staff to attend a particular conference or event; instead they can complete the computer training modules on their own schedule and at their own pace. Training for Consumer Assistance Partners participating in open enrollment beginning Oct. 1, 2013 will receive training later this summer or early fall.

Which staff members are hospitals designating to become Consumer Assistance Partners?

Each hospital can decide who among its staff should go through the training and become certified as a Consumer Assistance Partner. Based on feedback from members, many organizations are identifying their current financial counselors, emergency department patient assistance personnel, social workers or other staff that already engage in conversations with patients regarding public program eligibility, financial assistance and charity care.

If our hospital applies to become a Consumer Assistance Partner are we obligated to go through the certification process?

No. The application, training and certification processes are voluntary. After applying, there will be a contracting process that is expected to provide greater details regarding the obligations and requirements for Consumer Assistance Partners, designate what category of Consumer Assistance Partner (Navigator, In-person Assister, Certified Application Counselor) the hospital will be, etc. Through that process, each hospital can assess whether entering the contract, trying to negotiate different terms, or declining to become a Consumer Assistance Partner is in the best interests of the hospital, its patients and its community service mission.

Where can I go for more information?

Visit the MNSure website at <http://www.mnsure.com/>. Information about consumer assistance partners is at <http://www.mnsure.com/hix/your-benefits/consumer-assistant/>. MHA members are also encouraged to contact Matt Anderson at manderson@mnhospitals.org or Jen McNertney at jmcnertney@mnhospitals.org with other questions or concerns.