Consumer and Small Business Shopping, System of Record, and Enrollment Decision Support Tools for MNsure: Responses to Responder Questions-Solution 2

June 28, 2017

Question	MNsure Response
Are there specific documents that all employers are required to attach to their eligibility application? Please explain reference to "wage and tax forms."	Additional supporting documentation from employers assists with the eligibility verification process. Wage and tax forms supplement the employer's attestation that they represent a small business with 1-50 employees.
Is reference to "data inconsistencies in information provided" specific to renewals? What sources of data are implied here in the reference to "data mismatches"?	An example of this would be when an employer attempts to renew a SHOP plan but lists their employer name slightly differently from the one currently in the system. This may not be an issue depending on the solution proposed.
Does MNsure provide any additional subsidy to Employers/Employees? If yes then please elaborate subsidy requirement.	No.
Sub-bullet ii speaks of subsidy that a household may apply towards premium. Please indicate which subsidies MNsure makes available to households enrolling for Employer-sponsored coverage in the SHOP marketplace.	Subsidies only apply to individual market, not SHOP.

Question	MNsure Response
Does MNsure expect carriers to follow a standard CMS companion guide for following transactions 1. 1. Initial Enrollment EDI (834) 2. Employer Group File (EGF) 3. Maintenance Files EDI 4. Remittance EDI (820) Alternatively, Does MNsure expect vendors to create custom EDI files for each carrier? How many carriers does MNsure support for SHOP marketplace?	MNsure expects carriers to follow a standard CMS companion guide for 834, EGF, Maintenance and 820 files. One medical and one dental carrier currently support SHOP.
Please elaborate on the need for change in system date.	The ability to change the system date can be very valuable in testing future scenarios.
Please provide detailed description (including available technical documentation) related to legacy database including current size/number of records, type and physical location of legacy database(s) to be migrated.	The SHOP system is written in SharePoint. SharePoint utilizes a SQL server database, which is housed in the State of Minnesota data center. 112 tables (lists) make up the database. Some of the lists are used to support dropdowns within lists, others contain customer data. Total database size: 17 GB Additional SHOP table information is provided in the system overview below.
Is MNsure or Employer responsible for paying the credit card fee? Does MNsure currently have an ASC X12 820 specification that includes: MNsure administration fee and broker commissions? Is Broker fee calculation, remittance and/or reporting included in scope for solution?	If there is a credit card fee, the employer would be expected to pay it. Broker fee, remittance etc. are not part of MNsure SHOP's financial specifications, as carriers are responsible for calculating and paying broker commissions.
Are partial payment with paper checks allowed, and if so, what are the rules and who assumes risk for the unpaid portion? Are receipts of paper checks managed by MNsure operations?	Please see page 19 of MNsure SHOP small business guide at https://www.mnsure.org/assets/2016-MNsure-SHOP-Small-Business-Guide_tcm34-182081.pdf
What are the MNsure requirements for delinquency notification and collection processes that vendors are expected to implement?	Please refer to the MNsure Small Business Guide, page 19-21 at https://www.mnsure.org/assets/2016-MNsure-SHOP-Small-Business-Guide_tcm34-182081.pdf

Question	MNsure Response
Please provide current MNsure delinquency notification and collections requirements	Please refer to the MNsure Small Business Guide, page 19-21 at https://www.mnsure.org/assets/2016-MNsure-SHOP-Small-Business-Guide_tcm34-182081.pdf. A group will be referred to collections when it is 120 days overdue.
Outside of ID Proofing, what other MNsure Tools or Process integrations are expected for SHOP employer eligibility determination?	MNsure SHOP team would need the ability to review application information and conduct a manual eligibility verification check before the files are sent to the carriers. RFP respondents are not required to provide any integration tools, but would need a mechanism to make new group information available to the SHOP team so that manual verification against a 3rd party database can take place before files are sent to carriers.
Please specify MNsure eligibility tools/processes in the SHOP marketplace for which integration will be required.	MNsure verifies the eligibility information attested to by employers against a 3rd party database before a group's eligibility is determined. As part of this process, MNsure staff may need to contact an employer to request additional documentation, such as payroll or wage/tax information to verify the information attested to by the employer in the employer application.
What are the "MNsure tools or processes" available for determining eligibility?	MNsure verifies the eligibility information attested to by employers against a 3rd party database before final eligibility is determined. Additional documentation may be requested from the Employer as needed. Integration with the third party verification system is not required.
Are Responder's call-center capabilities limited to Level 1 or will Responder be required to provide Level 2 (escalations) as well?	Level 1 is sufficient
When resolution of a Level 1 issue requires back-end research, stake-holder communications and back-end operational and administrative functions for resolution, are you assuming that Responder will additionally be required to provide such functions as well?	This would depend on the level of backend research. For complex cases, MNsure SHOP would be able to provide this service.
Please provide SHOP call volumes and average handle times (AHT) by month or year, broken out by broker, employer, employee.	MNsure does not break out calls exactly as asked. MNsure averaged 253 calls per month from Feb 2015 through May 2017 to the SHOP line. Average Handle times for both SHOP and Broker line (Broker line includes both individual and SHOP) were 9 minutes 42 seconds in the same period.
Can you explain what you mean by "general public" in this context?	General public could include individuals who plan to start a new business, prospective employers and/or employees etc.

Question	MNsure Response
Does the request for provision of Contact Center services apply only to the SHOP solution or to both SHOP and Individual Market solutions?	This applies to SHOP and not to the individual market.
How do you see the division of tasks between the call center staff and the exchange administration in terms of resolving issues for employers, employees, brokers, and anyone else who may call in? Do you have an existing "Concept of Operations" document that a Responder may rely on to assess costs accurately?	MNsure would expect the call center staff to answer basic questions on how to enroll in coverage, how to renew coverage, troubleshoot technical issues with enrollment, provide an employer or broker with information on the general status of their enrollment, and provide information on status of an invoice or payment.
Please identify project management template reporting tool that will be required/provided.	SciForma and Microsoft Project tools are used, as are standard Project management artifacts.
Please indicate when completed User Guides are to be submitted: 1) with proposal or 2) post-award as part of implementation deliverables.	Post-award as part of implementation deliverables
What are your operational plans for the following activities: keying in paper applications from employers and employees, keying in information about paper checks that have been deposited, mailing out paper notifications? Will these activities be handled by your operations team, are you currently outsourcing these activities, or are you not going to support these activities going forward?	MNsure's operations team would handle these manual transactions.
Are there any unique state-specific regulations related to the SHOP or its policies?	Please see statute 62L.03 for information about Minnesota's regulations for small group insurance. Minnesota has a 75% participation rate outside of the November 15-December 15 annual special enrollment period.
What percentage of your employers and employees currently enroll online vs on paper?	31% of employers currently enroll online.
What is the percentage of your SHOP enrollments that occur through third party agents and/or agencies?	76% of MNsure SHOP's active groups enrolled with the assistance of a MNsure-certified broker

Question	MNsure Response
What are your projections for group enrollment in 2018, 2019 and 2020?	Approximately 420 employers, 2,000 employees and 3,200 individuals (including dependents) are currently enrolled. MNsure does not have enrollment projections beyond 2017.
How many brokers use the SHOP system?	Approximately 89 MNsure certified brokers enrolled groups into MNsure SHOP in 2017 YTD.

SHOP System Overview

The SHOP system is written in SharePoint. SharePoint utilizes a SQL server database, which is housed in the State of Minnesota data center.

Total there are 112 tables (lists) that make up the database; some of the lists are used to support dropdowns within lists others contain customer data.

Total database size: 17 GB

Below are the major system tables and total records.

Table Name	Description	Total Records
Employers	Information about the employer, name address, reference plan	999
Employees	Information about employee, name, address, plans selected	6,582
Dependents	Names and related information of all dependents including Employees, rates, relationships to employees	9,492
Coverage Selected	Medical and Dental plans selected by employers per year	12,149
Invoices	Invoice summary records	11,171
Invoice Details	Detailed invoice information	90,052
Customer Documents	All application documents and other customer communications	18,132
834 interface records	Carrier Enrollment interfaces	18,562
820 interface records	Carrier payment records	82,555
Customer tracking CMS	Information about customer communications	10,118
EGF interface records	Employer group carrier interface records	2,955
Rate tables	Information about medical and dental rates based on age	450,000
SWIFT interface records	Interface records to state invoice system SWIFT	22,000