



# **Solicitation for Partnership Proposals for MNsure SHOP Lead Agencies**

---

**An Innovative Marketing & Sales Program for MNsure's  
Small Business Enrollment Center Initiative**

## Table of Contents

Project Overview .....	3
Purpose .....	3
Background.....	3
Time Frame .....	3
MNSure’s Goals .....	3
Scope of Work .....	4
Informational Links.....	5
Questionnaire .....	5
Part 1: Administrative .....	5
Part 2: Marketing and Sales Approach.....	6
Part 3: Ethics and Conduct; Privacy and Security .....	13
MNSure Broker Certification Requirements.....	13
Ethics & Conduct.....	13
Evaluation and Selection Criteria.....	13
Preparation of Response to Proposal .....	14
Rights of MNSure in Evaluating Partnership Proposals.....	14
Disqualification .....	14
Key Dates and Milestones .....	15
Contact.....	15
Proposal Submission.....	15
General Requirements (Including Required Form) .....	16
Affidavit of Noncollusion.....	16
Proposal Contents .....	16
Disposition of Responses.....	16
Contingency Fees Prohibited .....	16
Sample Contract .....	16
Organizational Conflicts of Interest .....	17
Partner Requirements and Responsibilities.....	17
State of Minnesota Affidavit of Noncollusion .....	18

## Project Overview

### Purpose

MNsure is soliciting partnership proposals for our Broker MNsure Small Business Enrollment Initiative (MSBEI). We are looking for Agencies interested in promoting small business enrollment through SHOP, beginning with coverage effective dates of 1/1/16. Interested Agencies must submit proposals by August 11, 2015 for consideration.

The Selected Agencies will provide SHOP-specific consultation for small business of surrounding communities. Face-to-face assistance from MNsure certified brokers and navigators will be available. Selected Agencies will have “Lead Agency” status throughout 2016, receiving planning and financial support for their work with MNsure. On-site SHOP support may also be available upon request.

MNsure seeks responses from broker agencies documenting their qualifications and commitment to work as SHOP Lead Agencies for QHP enrollment through MNsure SHOP.

### Background

MNsure is an online health insurance marketplace that facilitates the comparison, choice and purchase of health care coverage for individuals and small businesses. With this information, small Minnesota-based businesses can choose health benefit plans that best fit their employees’ needs. MNsure is the only place eligible small businesses can receive financial help in the form of a tax credit for groups that qualify. By engaging small businesses in a one-stop shopping experience with transparent information, MNsure helps make purchasing health insurance easier and more understandable.

MNsure will be transparent and inclusive as it looks to increase enrollment by selected brokers. MNsure will continue to promote enrollment through all certified brokers as well as its website, navigators and all other assister support channels.

### Time Frame

This solicitation is seeking development and implementation of a statewide MNsure Small Business Enrollment Initiative (MSBEI) to assist small employers enroll in the MNsure Small Business Health Options Program (SHOP) in 2016. MNsure anticipates multiple vendors across Minnesota will be selected by August 27, 2015. The term of this contract is anticipated to run from September 1, 2015, to August 31, 2016, with the option to extend an additional 3 years in increments determined by MNsure.

### MNsure’s Goals

- Partner with committed members of the broker community to retain and grow small business enrollment in MNsure SHOP
- Provide enrollees with assistance from trusted health insurance professionals
- Maximize eligibility determination and enrollment assistance to interested Minnesotans

- Encourage creative outreach and innovative sales & marketing
- Establish broker and navigator relationship models to enhance consumer support and the consumer experience

## Scope of Work

In anticipation of 2016 coverage effective dates, MNsure seeks to engage health insurance brokerage Lead Agencies across the state to partner with MNsure in the MNsure Small Business Enrollment Initiative. MNsure's selection process will identify a health insurance agency within strategically identified regions and markets. Selected agencies will be appointed with all carriers offering plans in the assigned region.

Each Lead Agency will develop co-branded MNsure marketing collateral to educate and enroll small businesses in SHOP coverage. Selected brokers will operate as a SHOP Lead Agency providing SHOP-specific consultation during the contract period.

SHOP Lead Agencies will receive planning and financial support from MNsure for outreach and educational campaigns. For example, financial support may be provided for development of creative materials and media planning and buying for the following:

1. MNsure collateral: Designed to inform and direct small business to SHOP Lead Agencies for help with MNsure enrollment.
2. Google paid search: SHOP Lead Agencies will appear among the top search results when consumers in the area search for certain key words (i.e., MNsure, health insurance etc.).
3. Local radio OR local print advertising: SHOP Lead Agency names and contact information will be included in a MNsure radio or print advertisement; radio may include local stations and/or Pandora while print will include local or community newspapers.

SHOP Lead Agencies will also be given priority on the consumer assister directory search page of the MNsure website and access to its specialized SHOP broker and employer support staff for addressing eligibility and enrollment needs.

To provide additional support and expertise to Lead Agencies seeking to enroll new groups in SHOP coverage, MNsure SHOP staff members will provide dedicated telephone support to answer any questions the broker may have about the enrollment process. In addition, on request of a Lead Agency, MNsure SHOP staff may be available to collaborate with the Lead Agency to provide in-person enrollment assistance to small groups. The goal of this service is to support the broker's enrollment efforts and provide additional subject matter expertise to Lead Agencies who are enrolling groups in SHOP coverage for the first time.

SHOP Lead Agencies will be selected on the evaluation and selection criteria listed in this document. While it is our hope that these 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.

## Informational Links

To assist interested brokers in responding to the solicitation, MNSure is providing the following additional information:

- MNSure-certified navigators listed-by-county  
link: <https://www.mnsure.org/images/navigator-organizations-county-list-3-20-15.pdf>

## Questionnaire

Respondents to this solicitation must provide answers to a three-part questionnaire as follows:

### Part 1: Administrative

Name of Agency and Primary Contact

Contact information for Primary Contact (including telephone, email and mailing address)

Website/Web Address

MNSure SHOP Enrollment Experience. Please provide the names of any group(s) you have previously/currently supported that have enrolled via the MNSure SHOP.

Please provide a description of willingness and availability to solicit and meet with potential small groups. Include any activities you currently engage in to assist small groups enroll, e.g., monthly community breakfast meetings.

Please describe current service area, as a list of agency's top counties and percentage of business from each.

Counties	% of Agency Volume

**Part 2: Marketing and Sales Approach**

Please provide a detailed marketing proposal and budget to reach new small groups, the remaining uninsured groups in your region, as well as your plans to successfully renew your current small groups who enrolled through MNSure in the spaces below. Please keep in mind that the definition of 'Small Group' in 2016 will be 1-100 employees.

Current market assessment

Target market (who, where, how many)

Please detail how you'll ensure that you will respect and honor the relationship a small group may already have with another MNsure broker.

Market strategies & total proposed budget for MNsure Small Business Enrollment Initiative.

- The marketing proposal must include your plans to promote your services as well as the benefits of enrolling in MNsure.
- The budget must identify the matching dollars the agency will contribute towards promotional marketing. The minimum request for matching funds that will be matched by MNsure is \$2,500 and the maximum request for matching funds from MNsure is \$10,000.

Partnering and networking with navigators and other brokers

Advertising/promotion/publicity plans and budget

Print media (please circle one):            Yes            No

Recommended sources:

Local TV or radio (please circle one):    Yes            No

Recommended sources:

Social media (if applicable) (please circle one):            Yes            No

Recommended sources:



Digital (please circle one):      Yes              No

Other?

Internal communication and training

Sales and enrollment tactics

Measurable goals and objectives, including enrollment forecast for 2016 coverage effective dates.

Budget and resources SHOP Lead Agency will dedicate

Needs from MNSure

Using the chart format below, indicate both your current and proposed staffing commitment if selected as a SHOP Lead Agency).

**Current and Proposed Staffing Commitment**

Type of Staff and Numbers on November 1, 2015	# PT	# FT
Receptionist/administrative support		
Licensed broker (W-2 employee/s)		
Licensed broker (1099 contractor/s)		
Tax preparer credentials only		
Licensed broker and tax preparer credentials		
Other - define:		

Do current or proposed staff members enjoy bi-lingual language abilities? Please be specific and explain the language capability, the type of staff and if bi-lingual staff is current or proposed.

**Fluency Score: 1-5 = Low to High**

Language	Fluency Score 1-5

Does your agency closely interact with any MNSure navigators to enroll small groups? Please be specific and explain any relationships.

Please list the person(s) and name of the organization(s) they supported.

If your agency **does not** interact with certified navigators, please indicate your willingness to do so and your plan for building those relationships.

Please view the map that is posted on the MNSure website, in the same section as this solicitation document. The areas of service are defined. Your proposal should include a plan for providing expanded service for your area. Note: agencies should be appointed by all carriers offering coverage in the proposed service area by October 1, 2015.

Selected SHOP Lead Agencies in regions 1-10 (non-Twin City Metro regions; see map) will be requested to host four informational sessions in assigned regions during the contract period (e.g., quarterly) to better assist and educate small group employers. Please explain how you will approach the region to best serve small businesses and why.

Please provide proposed hours of operation and ability to accommodate small group schedules and their hours of operation.

As a SHOP Lead Agency, are you willing to address community groups interested in hearing about MNSure? Please indicate with as much specificity as possible your willingness to travel locally (i.e., distance) and to accommodate the frequency of such group talks (i.e., number per week).

Successful candidates for SHOP Lead Agency designations will be expected to provide a weekly enrollment report to MNSure. This Excel-based report will minimally include the following data elements: number of in person encounters, number of small group enrollments and estimated number of enrollees, certain demographic data such as the prior coverage status of newly enrolled, and number of community presentations and attendees. Please confirm your agency's willingness to provide weekly reporting.

If selected as a SHOP Lead Agency, are you committed to providing service to any small group inquiring about offering healthcare coverage to their employees?

Are you and/or your agents willing to commit to the required minimum of two hours of time for each Agent towards MNSure SHOP Training? MNSure SHOP will provide learning opportunities.

SHOP Lead Agencies are expected to provide year-round service and support to enrollees as needed; please confirm agency plan to do so here.

### **Part 3: Ethics and Conduct; Privacy and Security**

Successful agency principal(s) and broker staff will be required to

1. Meet and maintain MNsure broker certification requirements,
2. Comply with MNsure Privacy and Security guidelines by taking and passing MNsure Data Privacy and Security training as part of their certification requirements,
3. Comport oneself at all times with the highest professional ethics and conduct standards, and
4. Be in and remain in compliance with all applicable federal, state and local laws, as well as all established policies, rules and procedures of MNsure.

#### **MNsure Broker Certification Requirements**

For brokers to be certified, they must meet and maintain the following requirements:

1. Must be licensed with the State of Minnesota;
2. Must be appointed by each insurer participating in MNsure for assigned geographical area;
3. Provide a copy of Errors & Omissions declaration page or certificate of insurance;
4. Must participate in and successfully complete the entire Broker Certification Program; and
5. Must participate in any additional required training session(s).

#### **Ethics & Conduct**

In addition to all applicable Minnesota Insurance Department market conduct requirements, SHOP Lead Agencies will be required to comply with all industry-accepted norms, ethics and conduct standards applicable to licensed brokers. Any egregious violation of an ethics and conduct standard may have consequences up to and including de-certification and the violation will be reported to the Minnesota Department of Commerce and all other appropriate authorities.

Respondents are advised that MNsure may engage “secret shoppers” to test and evaluate the ethical behavior and conduct (including adherence to privacy & security rules) of Lead Agencies.

### **Evaluation and Selection Criteria**

SHOP Lead Agencies will be selected based on the following criteria and point scoring:

- A. Overall Plan—Proposed activities and enrollment forecast (25%)
- B. Ability to engage directly with small groups, e.g., face-to-face, in-person forums, on employer site, etc. (20%)
- C. MNsure enrollment experience (15%)
- D. Commitment to MNsure matching funds—minimum \$2,500/maximum \$10,000 (15%)

- E. Tech capabilities and equipment availability (10%)
- F. Number of MNsure-certified agents and support staffing (10%)
- G. Proposed availability for consultation either by telephone, email or in-person (5%)

## Preparation of Response to Proposal

When preparing your response please adhere to the space following each question or response box. All costs incurred in responding to this solicitation will be borne by the responder.

The Responder is required to submit one (1) digital copy of the proposal, including an electronic signature by an authorized member of the firm. Subject line of email must read: MNsure SHOP LEAD AGENCY PARTNERSHIP PROPOSAL.

## Rights of MNsure in Evaluating Partnership Proposals

Issuance of this solicitation for partnership proposals does not guarantee that MNsure will award a Contract to any Responder. MNsure reserves the right to withdraw, re-bid, extend or otherwise modify this solicitation or the related schedule and process, in any manner, solely at its discretion. All responses received by the deadline will be reviewed by the State or its agents, including representatives of MNsure. Proposals will first be reviewed for responsiveness to determine if the minimum requirements have been met. Proposals that fail to meet minimum requirements will not advance to the next phase of the evaluation. The State reserves the right, based on the scores of the proposals, to interview, or conduct demonstrations/presentations. Any cost incidental for an interview, presentation or demonstration shall be borne entirely by the respondent. The State reserves the right to seek best and final offers from one or more responders. Proposal materials will become public information following respondent selection and the conclusion of contract negotiations with the selected responder.

MNsure also reserves the right to:

1. Consider any source of information in evaluating proposals.
2. Omit any planned evaluation step if, in MNsure's view, the step is not needed.
3. At its sole discretion, reject any and all proposals at any time.
4. Extend any contract for up to five one-year renewals with requiring proposal submission.

## Disqualification

Any attempt by a Responder to influence a member of the evaluation committee during the Proposal review and evaluation process will result in the elimination of that Responder's Proposal from consideration.

## Key Dates and Milestones

Activity	Date	Day
Solicitation Release Date	July 8, 2015	Wednesday
Q & A Webinar	July 22, 2015	Wednesday
Questions Due	July 29, 2015	Wednesday
Response to Questions	July 31, 2015	Friday
<b>Proposals Due</b>	<b>August 11, 2015; 12:00 p.m. CT</b>	<b>Tuesday</b>
Proposal Reviews Commence	August 11, 2015	Tuesday
Interviews, Presentations and Site Visits (optional)	August 13–18, 2015	Thursday - Tuesday
Finalists Notified	August 27, 2015	Thursday
Contract Negotiations	September 1, 2015	Tuesday

The State anticipates implementation to commence on or about September 1, 2015, with full program readiness in place by October 1, 2015.

## Contact

Prospective respondents must submit their questions in writing via e-mail to Bob Davy, broker coordinator at [bob.davy@state.mn.us](mailto:bob.davy@state.mn.us) by 1:00 p.m. CT, Wednesday, July 22, 2015.

Responses to all questions received will be made available on MNSure's website on Broker One Stop.

Other personnel are **NOT** authorized to discuss this solicitation with responders at any time during the solicitation period. Contact regarding this solicitation with any personnel other than Bob Davy, broker coordinator, could result in disqualification.

## Proposal Submission

Proposals must be **emailed** to:

Bob Davy, Broker Coordinator

Email: [bob.davy@state.mn.us](mailto:bob.davy@state.mn.us)

All proposals must be received via email at the above email address **no later than 12 noon, Central Time, August 11, 2015.**

**Late proposals will not be accepted. Responses sent via methods other than email including courier, fax, US mail or express shipment will not be considered or reviewed.**

## General Requirements (Including Required Form)

### Affidavit of Noncollusion

Each responder must complete the attached Affidavit of Noncollusion and include it with the response.

### Proposal Contents

By submission of a proposal, the responder warrants that the information provided is true, correct and reliable for purposes of evaluation for potential contract award. The submission of inaccurate or misleading information may be grounds for disqualification from the award as well as subject the responder to suspension or debarment proceedings as well as other remedies available by law.

### Disposition of Responses

All materials submitted in response to this solicitation will become property of the State and will become public record in accordance with Minnesota Statutes, section 13.591, after the evaluation process is completed. Pursuant to the statute, completion of the evaluation process occurs when the government entity has completed negotiating the contract with the selected vendor. If the responder submits information in response to this solicitation that it believes to be trade secret materials, as defined by the Minnesota Government Data Practices Act, Minnesota Statute § 13.37, the responder must:

1. Clearly mark all trade secret materials in its response at the time the response is submitted,
2. Include a statement with its response justifying the trade secret designation for each item, and
3. Defend any action seeking release of the materials it believes to be trade secret, and indemnify and hold harmless the State, its agents and employees, from any judgments or damages awarded against the State in favor of the party requesting the materials, and any and all costs connected with that defense. This indemnification survives the State's award of a contract. In submitting a response to this solicitation, the responder agrees that this indemnification survives as long as the trade secret materials are in possession of the State.

### Contingency Fees Prohibited

Pursuant to Minnesota Statutes Section 10A.06, no person may act as or employ a lobbyist for compensation that is dependent upon the result or outcome of any legislation or administrative action.

### Sample Contract

You should be aware of the State's standard contract terms and conditions in preparing your response. A sample MNsure Professional/Technical Services Contract is available on the



MNSure website for your reference. Much of the language reflected in the contract is required by statute. If you take exception to any of the terms, conditions or language in the contract, you must indicate those exceptions in your response to the solicitation; certain exceptions may result in your proposal being disqualified from further review and evaluation. Only those exceptions indicated in your response to the solicitation will be available for discussion or negotiation.

### **Organizational Conflicts of Interest**

The responder warrants that, to the best of its knowledge and belief, and except as otherwise disclosed, there are no relevant facts or circumstances that could give rise to organizational conflicts of interest. An organizational conflict of interest exists when, because of existing or planned activities or because of relationships with other persons, a vendor is unable or potentially unable to render impartial assistance or advice to the State, or the vendor's objectivity in performing the contract work is or might be otherwise impaired, or the vendor has an unfair competitive advantage. The responder agrees that, if after award, an organizational conflict of interest is discovered, an immediate and full disclosure in writing must be made to the Broker Coordinator, which must include a description of the action that the contractor has taken or proposes to take to avoid or mitigate such conflicts. If an organization conflict of interest is determined to exist, the State may, at its discretion, cancel the contract. In the event the responder was aware of an organizational conflict of interest prior to the award of the contract and did not disclose the conflict to MNSure, the State may terminate the contract for default. The provisions of this clause must be included in all subcontracts for work to be performed similar to the service provided by the prime contractor, and the terms "contract," "contractor," and "contracting officer" modified appropriately **to preserve the State's rights.**

### **Partner Requirements and Responsibilities**

- Weekly SHOP Lead Agency activity report submission
- Established a long term organizational commitment to providing broker services, including outreach, education and enrollment support
- Capacity to mentor and share resources with other assister organizations
- Demonstrated ability to work with MNSure to achieve enrollment goals
- Capacity to collaborate with navigators of MNSure

## State of Minnesota Affidavit of Noncollusion

I swear (or affirm) under the penalty of perjury:

- 1) That I am the Responder (if the Responder is an individual), a partner in the company (if the Responder is a partnership) or an officer or employee of the responding corporation having authority to sign on its behalf (if the Responder is a corporation);
- 2) That the attached proposal submitted in response to the Request for Proposals has been arrived at by the Responder independently and has been submitted without collusion with and without any agreement, understanding or planned common course of action with, any other Responder of materials, supplies, equipment or services described in the Request for Proposal, designed to limit fair and open competition;
- 3) That the contents of the proposal have not been communicated by the Responder or its employees or agents to any person not an employee or agent of the Responder and will not be communicated to any such persons prior to the official opening of the proposals; and
- 4) That I am fully informed regarding the accuracy of the statements made in this affidavit.

Responder's Firm Name: \_\_\_\_\_

Authorized Representative (Please Print) \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Subscribed and sworn to me this \_\_\_\_\_ day of \_\_\_\_\_

Notary Public \_\_\_\_\_

My commission expires: \_\_\_\_\_