MNsure Core Curriculum

Introduction
This section provides a high-level view of the proposed MNsure Core Curriculum and the core competencies that are included in the curriculum.

Description of Core Curriculum
The MNsure Core Curriculum is a suite of courses that supports internal staff and external partners in delivering world-class customer service to Minnesotans seeking health coverage through MNsure.

Course topics include “textbook” content such as ACA, health care reform, MNsure programs and products, etc. The MNsure application process flow is also examined. In addition, the core curriculum integrates “soft” skills development such as customer service, teamwork and collaboration and personal leadership/influence. MNsure values, common goals, and vision and mission statements are also explored. Understanding the consumer perspective is infused throughout the curriculum.

The curriculum structure is designed to be flexible and relevant to a spectrum of roles—whether they are internal or external to MNsure. The instructional strategies reinforce comprehension and problem-solving skills through authentic practice such as case studies and scenarios. Assessment strategies provide feedback on mastery of content.

This core curriculum uses a robust, blended approach: content will be delivered as eLearning, virtual instructor-led (synchronous), and face-to-face instructor-led.

Target Audience Groups

Primary Audience:
- Contact Center Reps (Tier 1 Guides)
- Operations
- Navigators
- Agent/Brokers
- Certified Application Counselor

Secondary Audience:
- MNsure “back office”¹
- County agency staff
- DHS staff

¹ MNsure “back office” employees have been identified as a secondary audience because they do not have direct contact with consumers.
Competencies

Upon the completion of this training program, learners will be able to demonstrate the following six competencies:

1. **Create an optimum customer service experience for all consumers who interact with MNsure.**

   *Enabling sub-competencies:*
   
   A. Educates consumers about public and private health insurance programs/products.
   
   B. Uses appropriate tools and resources (online, print, team members, etc.) to effectively and efficiently assist consumers with their questions and needs.
   
   C. Provides appropriate resources and referrals for consumers.
   
   D. Identifies the major responsibilities of various internal and external roles (navigators, brokers, CACs, etc.)
   
   E. Summarizes the ACA, policies and taxes, and other MNsure related facts in a way that is meaningful and easy to understand.
   
   F. Articulate the MNsure application process, starting from the initial online application to the post-application activities.
   
   G. Delivers an experience that is unbiased, culturally appropriate, and sensitive to consumers’ with special needs.

2. **Analyze programs and products contained in the MNsure exchange/marketplace.**

   *Enabling sub-competencies:*
   
   A. Explains the purpose, mission/vision of “MNsure,” and the concepts of health insurance exchange/marketplace.
   
   B. Compares key points of public programs within the MNsure exchange/marketplace.
   
   C. Compares key points of private health insurance products within the MNsure marketplace; this includes both small business and individual products.
   
   D. Uses program/product terminology and MNsure concepts/terminology accurately and consistently.
   
   E. Identifies eligibility requirements for the programs and products.

3. **Synthesize the MNsure application process and workflow for understanding the inputs, outputs, and the intersection points between the various roles.**

   *Enabling sub-competencies:*
   
   A. Explains the “eco-system” of MNsure, which encompasses the application process.
   
   B. Views the general areas of the online application to gain a “feel” for the consumer experience and the inputs required from the consumer.
   
   C. Explains the possible paths of a submitted application.
   
   D. Traces the path from enrollment to coverage.
   
   E. Describes special case investigation, special enrollment, and other sub-processes.
Preliminary Instructional Design Analysis for a MNsure Core Curriculum

F. Summarizes the post-application activities from both the internal/external partners’ perspectives, and what consumers should expect during this step in the process.

4. Analyze ACA and related policies, regulations, and procedures.
   *Enabling sub-competencies:*
   A. Summarizes the key features and intent of the ACA, and traces the historical timeline of the health care reform.
   B. Categorizes sources of coverage for Minnesota residents.
   C. Identifies provisions for groups such as American Indians, persons with disabilities, older adults, etc.
   D. Explains penalties and consequences for consumers without health insurance coverage.
   E. Explains tax credits and exemptions.

5. Demonstrate teamwork and collaboration within and across the MNsure business/organization.
   *Enabling sub-competencies:*
   A. Acts in alignment with MNsure expectations and common goals.
   B. Operates as a cohesive and synergized team to gain the confidence of consumers, constituents, and policy makers.
   C. Articulates the value of all roles (internal/external partners) within the MNsure business/organization.
   D. Applies work practices that supports collaboration across and within the MNsure business/organization.
   E. Influences immediate work groups, external partner groups, and stakeholder groups to keep the information flow open and transparent.
   F. Displays effective and productive work behaviors, attitudes, and practices.

6. Applies data security and privacy policies and practices for adhering to state and federal information data protection laws.2
   *Enabling sub-competencies:*
   A. Identifies types and categories of protected data; e.g., PHI and PII.
   B. Describes the laws that protect data.
   C. Explains ways and best practices for protecting information.
   D. Responds appropriately to security information problems by making decisions that are in compliance to policies and rules.
   E. Reports fraud, waste, or abuse according to MNsure standards, policies, and rules.
   F. Applies information sharing guidelines for sharing information within MNsure, external partners, county agencies, and DHS.

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2 This competency will be further reviewed by MNsure during the development process.