

RESEARCH
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INC



**NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX)
AGENTS & BROKERS SURVEY
AUGUST 2015**

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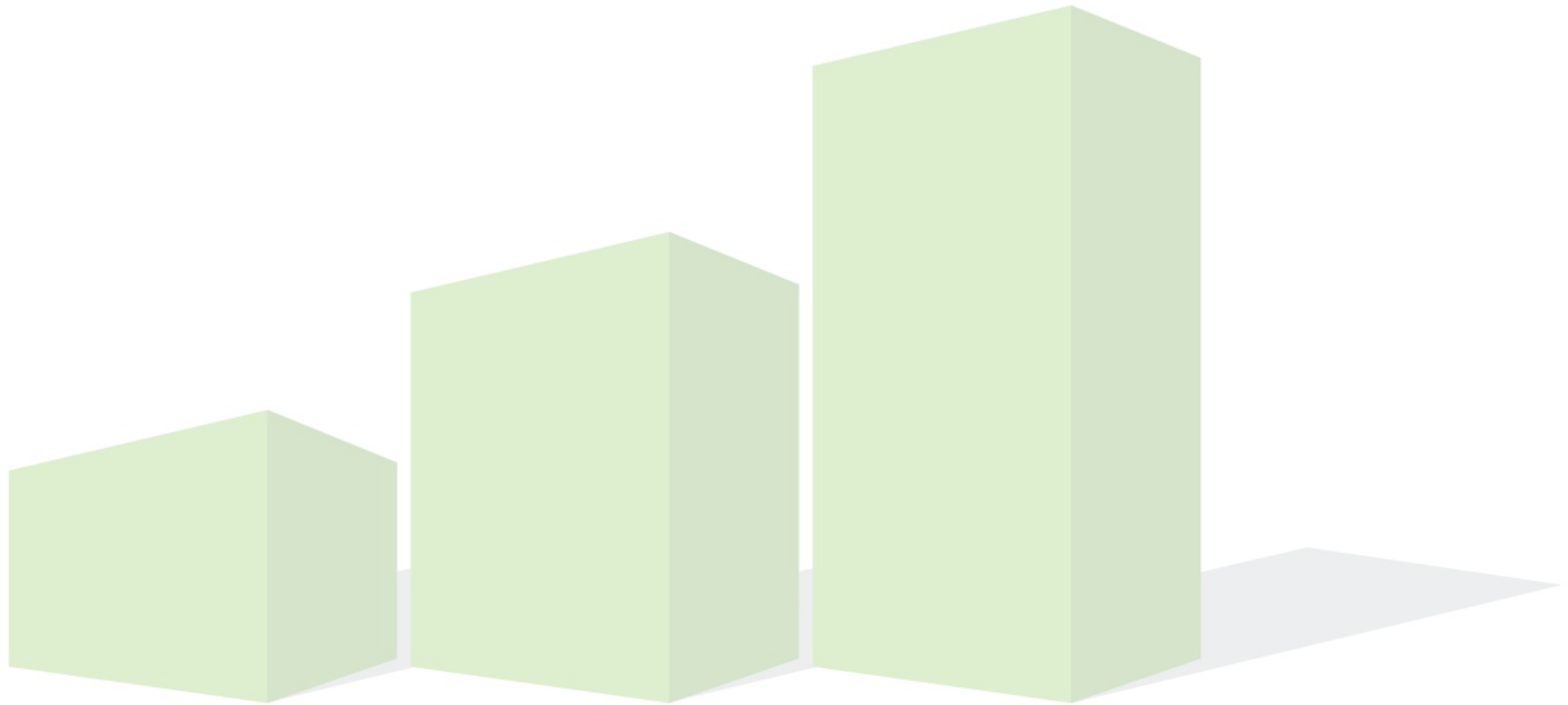
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I. INTRODUCTION



METHODOLOGY

This research study was commissioned by the New Mexico Health Insurance Exchange (NMHIX) to assess health insurance agents and brokers' awareness of the NMHIX's SHOP program as well as key aspects of NMHIX. The study also assessed the needs of health insurance agents and brokers as they relate to selling health plans to small businesses, barriers to small businesses offering insurance, experiences with NMHIX/SHOP, and the best ways to communicate with agents and brokers and small business owners. In addition, this study assessed the awareness of NMHIX communication and advertising efforts, and overall recommendations for improvement.

THE INTERVIEW

NMHIX provided a list of 298 insurance agents and brokers who have partnered with NMHIX. A web-based survey invitation was sent via email to each of the qualified agents and brokers. Numerous email reminder messages were sent to non-respondents. Those who did not complete the online survey were contacted by professional telephone interviewers to encourage their participation. A total of 66 health insurance agents and brokers in New Mexico completed the online survey. Surveys were completed by agents and brokers between July 7th and July 21st, 2015.

THE REPORT

This report summarizes the results from each question in the survey and reports on any variances in attitude or perception, where significant, among demographic subgroups. The subgroups examined in this report include:

Gender
Region

EXECUTIVE SUMMARY

OVERALL SATISFACTION WITH NMHIX

COMMUNICATIONS AND OUTREACH TO THE PUBLIC

Health insurance agents and brokers are moderately satisfied with NMHIX's marketing and outreach efforts to the public, with about half (49%) saying they are satisfied with **NMHIX's marketing and advertising efforts to the public**, and one-third (32%) saying they are neutral or have mixed feelings. Only 14% are dissatisfied. About two-fifths (38%) are satisfied with the **information and materials provided by NMHIX to educate and inform the public**, but again, one-third are neutral or have mixed feelings. Similarly, four-in-ten (39%) agents and brokers are satisfied with **NMHIX's outreach effort to the uninsured**, whereas 30% have mixed satisfaction levels, and 9% are dissatisfied.

COMMUNICATIONS AND OUTREACH TO THE BROKERS AND AGENTS

Areas where there are opportunities for improvement are related to communication and training for insurance agents and brokers. About one-third (32%) say they are satisfied with the **communication from NMHIX to agents and brokers** while 29% are dissatisfied. About two-fifths (38%) are neutral or have mixed satisfaction levels. Only about one-quarter (27%) are satisfied with **NMHIX's training and overall support to agents and brokers about the health insurance exchange**, while nearly half (46%) are dissatisfied. With regard to **information and materials provided by NMHIX to educate and inform agents and brokers**, approximately one-quarter (26%) are satisfied and 29% are dissatisfied.

Suggestions given by health insurance agents and brokers for improved communication by NMHIX include:

- Regular meetings (20%)
- Email information/newsletters (18%)
- Timely information (18%)
- Incorporate agents/brokers into the process (16%)
- More training for agents and brokers (16%)
- Clearer/easier way to navigate website (11%)
- Create a line of direct communication (9%)

OBSTACLES TO BUYING AND SELLING SHOP PRODUCTS

Health insurance agents and brokers who sell plans to small businesses mentioned several obstacles in selling NMHIX's SHOP products. Many of the unaided responses have to do with confusion about the actual process and the length of time it takes. For example, 22% said the process is **complicated or cumbersome** and 19% say the **timeline is too long**. Insurance agents and brokers also complain that there is **confusion about the process** (16%) and **lack of knowledge among business owners** (16%). Approximately one-in-ten (11%) say **navigating the website** is an obstacle.

Insurance agents and brokers were read a list of obstacles that small businesses may encounter when trying to purchase insurance through SHOP. Cost is seen as the biggest obstacle with 70% of agents and brokers saying that **small businesses cannot afford health plans** (score of 4 or 5 on a 5-point scale). However, as with the unaided responses, there are concerns related to confusion about the process of signing up for a SHOP account. For example, 70% say that **the process of signing up for a SHOP account** is an obstacle, while approximately two-thirds (65%) say there are **confusing rules relating to tax credits**. Other issues that agents and brokers rate highly as obstacles include:

- Lack of awareness about SHOP (50%)
- Lack of interest in providing employees health insurance (50%)
- Not enough value in insurance coverage and benefits given the cost to employers (48%)

Additionally, half (52%) of agents and brokers say that the NMHIX website is difficult to use to find information about plans. Furthermore, when asked unaided regarding the difficulties experienced on bewellnm.com, about one-quarter (23%) mention **figuring out the website in general**, while 18% say the **process is difficult**. Each of the following is mentioned by 14% of agents and brokers: they **can't find benefit information**, they **can't save information**, and **technological issues**.

CHANGING AND IMPROVING THE SHOP PROCESS

As previously mentioned, many agents and brokers find the SHOP process to be complicated and cumbersome. When asked for unaided suggestions on how to improve the process, over half (58%) say it needs to be **simplified**. Nearly one-fifth (19%) say there needs to be **more broker involvement** and a **shorter timeline**. Approximately one-in-ten (13%) agents and brokers say the process could be improved by getting **more employer buy-in** and providing **more training**. Respondents made several more suggestions about improving SHOP. Below are verbatim examples that were given (a full list of verbatims can be found on page 26 of the report):

"Set up is difficult. I understand the need for email addresses for all employees but some employees in Valencia County don't have a computer."

"Make it easier to see everything on a group - not user friendly."

"Make it more streamlined & reduce the time it takes to put on a group."

"Make the entry process less labor intensive."

"Shorten the process."

"Cross metallic levels."

"Be more user friendly, educate brokers better on how to use this site. Went to all your meetings and still didn't get the information."

"Compress the timeline."

TOOLS TO AID AGENTS AND BROKERS WITH THE SHOP PROCESS

The good news is that there are several tools that agents and brokers think would be beneficial with the SHOP process and enrolling new members. For example, the majority (61%) of agents and brokers believe that offering multiple metal levels and price points to employer groups, allowing employees to choose from different carriers and plans within the chosen metal and price point, would be beneficial.

Nearly half (48%) of agents and brokers say that they are interested in having a SHOP direct URL posted on their website that would allow prospective members a more direct path to enroll in a plan through SHOP. Fifteen percent say this would not be beneficial and one-in-three say it depends.

The majority (57%) of agents and brokers say that an online tool that could model SHOP employer group contracts would be beneficial, and 43% of those who say that it would be beneficial say they would be more likely to enroll customers if such a tool was available.

CONCLUSION

While insurance agents and brokers are moderately satisfied with NMHIX's marketing and outreach efforts to the public, there are some key areas that could be improved with regard to the SHOP process and NMHIX's relationships with agents and brokers. For example, there is a common theme among agents and brokers that suggests the process is confusing and time consuming. There also seems to be a consensus that there is a lack of education and training for agents and brokers as well as small businesses. NMHIX may want to consider re-evaluating its training program and materials to address some of the issues that are of concern. NMHIX should look at different ways to get more input from and be more inclusive of agents and brokers in the SHOP process. Furthermore, advertising and marketing strategies may want to be addressed to look for more effective ways for NMHIX and the SHOP program to be more visible. Finally, NMHIX may want to look at developing various tools that would help agents and brokers sell products on SHOP, such as a SHOP direct URL posted on their website or an online tool that could model SHOP employer group contracts, which may increase enrollment.

According to agents and brokers the biggest obstacle facing small businesses considering the purchase of health insurance via SHOP is the inability to afford the insurance plans. This is consistent with the survey results from the Small Business Survey in which half of the business owners who do not provide health insurance to their employees say they do not offer it because they cannot afford to do so. Disseminating information to brokers, agents, and small business owners regarding the value of SHOP health plans and the 50% tax credit available to eligible businesses should increase interest and take-up rates.

OVERALL SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE
(SUMMARY TABLE)

TOTAL RESPONSES (N=66)
RANKED BY HIGHEST "VERY SATISFIED"

	VERY SATISFIED 5	4	3	2	VERY DISSATISFIED 1	DON'T KNOW/ WON'T SAY	MEAN †
NMHIX'S MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC	14%	35%	32%	11%	3%	6%	3.5
INFORMATION AND MATERIALS PROVIDED BY NMHIX TO EDUCATE AND INFORM THE PUBLIC	14%	24%	33%	12%	2%	15%	3.4
NMHIX'S OUTREACH EFFORT TO THE UNINSURED	12%	27%	30%	6%	3%	21%	3.5
COMMUNICATION FROM NMHIX TO AGENTS AND BROKERS	11%	21%	38%	17%	12%	2%	3.0
NMHIX'S TRAINING AND OVERALL SUPPORT TO AGENTS AND BROKERS ABOUT THE HEALTH INSURANCE EXCHANGE	9%	18%	27%	29%	17%	-	2.7
INFORMATION AND MATERIALS PROVIDED BY NMHIX TO EDUCATE AND INFORM AGENTS AND BROKERS	8%	18%	45%	20%	9%	-	3.0

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY SATISFIED RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY DISSATISFIED RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

Insurance agents and brokers were read a list of aspects about NMHIX and were asked to rate them on a 5-point scale where 5 is *very satisfied* and 1 is *very dissatisfied*.

Nearly half (49%) of agents and brokers say they are satisfied (score of 4 or 5) with **NMHIX's marketing and advertising efforts to the public**. About one-third (32%) are neutral or have mixed satisfaction levels (score of 3), while 14% are dissatisfied (score of 1 or 2).

About two-fifths (38%) of agents and brokers say they are satisfied with the **information and materials provided by NMHIX to educate and inform the public**. One-third are neutral or have mixed feelings. Another 14% are dissatisfied and 15% say they don't know.

Thirty-nine percent of agents and brokers are satisfied with **NMHIX's outreach effort to the uninsured**, while about one-in-ten (9%) are not satisfied. One-in-three are neutral or have mixed feelings and approximately one-fifth (21%) don't know.

Agents and brokers are about as equally as likely to say they are satisfied (32%) with **communication from NMHIX to agents and brokers** as they are to be dissatisfied (29%). Notably, nearly two-fifths (38%) are neutral or have mixed feelings.

Agents and brokers are more likely to be dissatisfied with **NMHIX's training and overall support to agents and brokers about the health insurance exchange** that they are to be satisfied (46% versus 27%). However, 27% are neutral or have mixed feelings.

About one-quarter (26%) of agents and brokers say they are satisfied with **information and materials provided by NMHIX to educate and inform agents and brokers** while 29% are dissatisfied. However, almost half (45%) are neutral or have mixed feelings.

WAYS NMHIX CAN IMPROVE COMMUNICATION WITH AGENTS/BROKERS	
TOP 7 UNAIDED RESPONSES TOTAL RESPONSES (N=44)	
REGULAR MEETINGS	20%
EMAIL INFORMATION/NEWSLETTERS	18%
TIMELY INFORMATION	18%
INCORPORATE AGENTS/BROKERS INTO THE PROCESS	16%
MORE TRAINING FOR AGENTS/BROKERS	16%
CLEARER/EASIER TO NAVIGATE WEBSITE	11%
CREATE A LINE OF DIRECT COMMUNICATION	9%

Respondents were asked, in an unaided manner, for ways in which NMHIX can improve communication with agents and brokers.

One-fifth (20%) say they would like NMHIX to have **regular meetings** while **email information/newsletters** and **timely information** are each mentioned by 18%.

Sixteen percent each say they would like to **incorporate agents/brokers into the process** and have **more training for agents/brokers**.

Some agents and brokers commented:

“Have a broker meeting for all brokers.”

“To begin with, there should be classroom education to agents and brokers. After taking a very limited web program to become qualified, the NMHIX leave agents and brokers to figure things out on their own. The system is complicated and time consuming, and in many cases frustrating.”

“More user friendly website. More explanation and process and navigation of quotes, enrollment procedures, we basically had to learn by trial and error, we seldom obtain quotes from the website as it’s much easier on carriers’ individual websites.”

“I would like emails with PDF’s that we can print and keep in a folder. Sorry, but I’m old fashioned.”

“We need tools so that we can actually counsel someone.”

“Hands-on workshops.”

MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC TOP 7 UNAIDED RESPONSES TOTAL RESPONSES (N=38)	
TV COMMERCIALS	39%
AGENTS/BROKERS HAVE NOT BEEN ADDRESSED IN ADVERTISING	16%
BILLBOARDS	11%
HAVE NOT NOTICED ADS	11%
PUBLIC STILL CONFUSED	11%
ADVERTISING HAS BEEN VERY VISIBLE	8%
RADIO	8%

Respondents were asked, unaided, what they feel are the most effective marketing and advertising efforts to the public. The table on the left lists the top 7 unaided responses.

Approximately two-fifths (39%) say that **television commercials** are the most effective means of marketing and advertising.

Approximately one-in-ten say **billboards** (11%). Eight percent say that **advertising has been very visible**, and another 8% say **radio**.

SUGGESTIONS TO HELP NMHIX IMPROVE MARKETING, ADVERTISING AND PUBLIC OUTREACH TOP 7 UNAIDED RESPONSES TOTAL RESPONSES (N=30)	
FOCUS ON FIXING THE ENROLLMENT PROCESS	20%
DO MORE ADVERTISING	17%
INCLUDE INFORMATION ABOUT AGENTS/BROKERS IN CAMPAIGNS	17%
PROVIDE MORE INFORMATION IN ADS	17%
MORE BROKER TRAINING	10%
OUTREACH AT PUBLIC EVENTS	7%
WORK WITH COMMUNITY ORGANIZATIONS/LEGISLATORS	7%

The table above lists agents and brokers' unaided suggestions to help NMHIX improve marketing, advertising, and public outreach.

Twenty percent said that NMHIX should **focus on fixing the enrollment process**.

Approximately one-fifth (17%) each said **do more advertising**, **include information about agents/brokers in campaigns**, and **provide more information in ads**.

One-in-ten agents and brokers say there needs to be **more broker training**, while 7% each say **outreach at public events** and **work with community organizations/legislators**.

Some agents and brokers commented:

“Very, very visible – it was unclear, since we’re using the federal software, what exactly they were advertising, but I think name recognition has been well-placed as we all move forward.”

“I’m not sure that advertising efforts have been effective as far as Agents are concerned. Most of the advertising directs the consumer to enroll directly.”

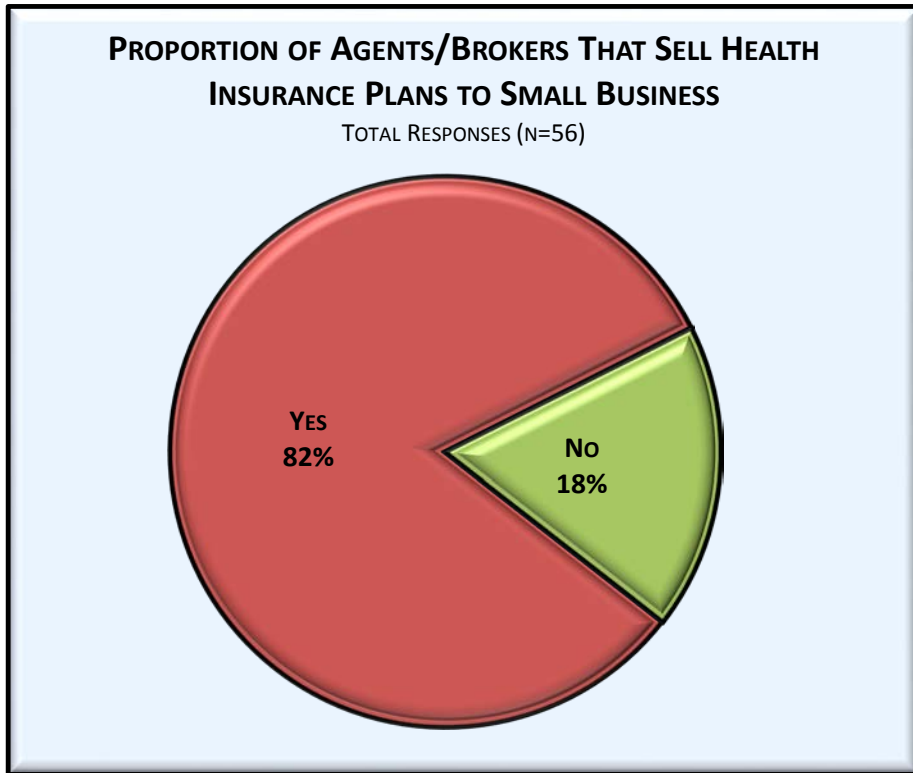
“I honestly do not know. I would like to see information on tv, and possibly radio as well, and of course on the internet.”

“I’m not sure. The public is confused with NMHIX, bewellnm and healthcare.gov. The fact that we have the SHOP and use the feds for individuals is confusing. There needs to be more unification.”

“Combine everything on one good website. Simplify, if brokers can’t navigate your site, can you imagine the normal consumer?”

“Need to share marketing efforts with brokers and give them a heads up of the ads that are running.”

“Use advertising for specifics – ‘open enrollment is 11/1 – 12/31’ (or whatever it is). Choice of carriers, choice of plans, and availability of subsidies seem to be murky in the public’s mind.”



The pie chart above shows the percentage of NMHIX qualified agents and brokers who sell insurance plans to small businesses. The vast majority (82%) say they do sell plans to small business, while 18% say they do not.

OBSTACLES FACED IN SELLING NMHIX'S SMALL BUSINESS SHOP PRODUCTS

TOP 8 UNAIDED RESPONSES
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES
TOTAL RESPONSES (N=37)

PROCESS IS COMPLICATED/CUMBERSOME	22%
TIMELINE IS TOO LONG	19%
CONFUSION THROUGHOUT THE PROCESS	16%
LACK OF KNOWLEDGE AMONG BUSINESS OWNERS	16%
NAVIGATING THE WEBSITE	11%
NOT ENOUGH OPTIONS	8%
PRICE	8%
PROBLEMS WITH REQUIRING EMAILS	8%

Agents and brokers were asked in an unaided manner the obstacles faced in selling NMHIX's small business SHOP products. The table above shows the top 8 unaided responses.

Over one-fifth (22%) say the **process is complicated/cumbersome** while 19% say the **timeline is too long**. Sixteen percent say there is **confusion throughout the process**, and another 16% say there is **lack of knowledge among business owners**.

Approximately one-in-ten (11%) say **navigating the website** is an obstacle. Other responses included **not enough options** (8%), **price** (8%), and **problems with requiring emails** (8%).

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP
(SUMMARY TABLE)**

AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES
TOTAL RESPONSES (N=46)
RANKED BY HIGHEST "A MAJOR OBSTACLE"

	A MAJOR OBSTACLE 5	4	3	2	No OBSTACLE AT ALL 1	DON'T KNOW/ WON'T SAY	MEAN †
SMALL BUSINESSES CANNOT AFFORD HEALTH PLANS	48%	22%	15%	7%	4%	4%	4.1
THE PROCESS OF SIGNING UP FOR A SHOP ACCOUNT	46%	24%	11%	2%	9%	9%	4.0
CONFUSING RULES AND REGULATIONS RELATING TO TAX CREDITS	37%	28%	24%	2%	9%	-	3.8
LACK OF INFORMATION ABOUT POTENTIAL TAX CREDITS AND SUBSIDIES AVAILABLE THROUGH SHOP	26%	30%	22%	9%	11%	2%	3.5
NOT ENOUGH VALUE IN INSURANCE COVERAGE AND BENEFITS GIVEN THE COST TO EMPLOYERS	20%	28%	28%	13%	7%	4%	3.4
LACK OF AWARENESS ABOUT SHOP	15%	35%	30%	13%	4%	2%	3.4
LACK OF INTEREST IN PROVIDING EMPLOYEES HEALTH INSURANCE	15%	35%	17%	20%	11%	2%	3.2
LACK OF ADVERTISING AND MARKETING ABOUT SHOP	11%	13%	28%	26%	11%	11%	2.9
LACK OF HEALTH PLAN OPTIONS	7%	15%	37%	9%	28%	4%	2.6

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE A MAJOR OBSTACLE RESPONSE IS ASSIGNED A VALUE OF 5; THE NO OBSTACLE AT ALL RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

Agents and brokers who sell health plans to small businesses were read a list of possible obstacles to small businesses purchasing insurance through SHOP and were asked to rate each one on a 5-point scale, where 5 is *a major obstacle* and 1 is *no obstacle at all*.

Over two-thirds (70%) of agents and brokers say that **small businesses cannot afford health plans** (48% say this is a *major obstacle*). Likewise, 70% say **the process of signing up for a SHOP account** is an obstacle (46% say this is a *major obstacle*).

Others mention that the information available is lacking or is unclear. For example, 65% of agents and brokers say that **confusing rules and regulations relating to tax credits** is an obstacle, while over half (56%) say there is a **lack of information about potential tax credits and subsidies available through SHOP**.

Half of agents and brokers say a **lack of awareness about SHOP** and **lack of interest in providing employees health insurance** are both obstacles to small businesses purchasing through SHOP.

Nearly half (48%) say there is **not enough value in insurance coverage and benefits given the cost to employers**.

About one-quarter (24%) say **lack of advertising and marketing about SHOP** is an obstacle, though 37% say this is not an obstacle and 28% are neutral. Similarly, 22% of agents and brokers say **lack of health plan options** is an obstacle, though 37% say this is not an obstacle and another 37% are neutral. Some commented:

“Employees do not have e-mails – need a sign-in system like a bank. Let alone, the group does not have employees’ emails.”

“Verification process by employees is horrible. Need to allow brokers access so they can assist an employee with the verification process.”

“Timeline too long, 75 days prior to a renewal, are you kidding? We do not even have renewals at that point. Please make it easier!”

FAVORITE FEATURES OF SHOP 9 UNAIDED RESPONSES AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES TOTAL RESPONSES (N=28)	
CHOICE OF PLANS/CARRIERS	32%
NOTHING	32%
CAN SEE ALL PLANS	11%
EASY NAVIGATION	7%
COST EFFECTIVE	4%
HELPFUL STAFF	4%
LOWER PARTICIPATION REQUIREMENTS	4%
PICTURES SHOULD LOOK LIKE NEW MEXICANS	4%
TAX CREDIT	4%

Agents and brokers who sell health plans to small businesses were asked unaided to give their favorite features of SHOP. The table on the left lists the top nine unaided answers.

About one-third (32%) say **choice of plans/carriers** is their favorite feature, while another 32% say **nothing**.

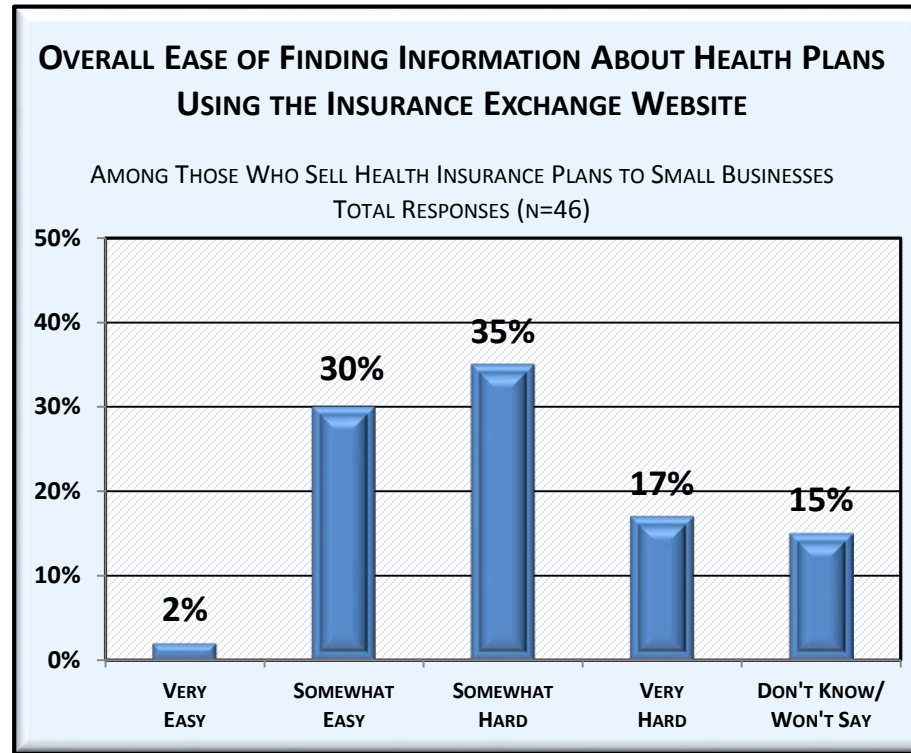
About one-in-ten (11%) say they like the ability to **see all plans** and 7% say **easy navigation**. Some comments included:

“Pretty easy to quote.”

“Being able to offer multiple carriers.”

“Staff has been very helpful, yet has had to be apologetic.”

“The only benefit we have seen so far is that employees have the flexibility to choose any plans they want within the metallic level set up by the employer. Other than that, we have yet to see many benefits.”



Agents and brokers were asked to rate the overall ease of finding information on the insurance exchange website on a 5-point scale where 5 is *very easy* and 1 is *very hard*.

Approximately half (52%) say that finding information about health plans using the insurance website is hard (17% *very hard*). About one-third (32%) say it is easy.

DIFFICULTIES EXPERIENCED ON BEWELLM.COM UNAIDED RESPONSES AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES TOTAL RESPONSES (N=22)	
FIGURING OUT THE WEBSITE IN GENERAL	23%
PROCESS IS DIFFICULT	18%
CAN'T FIND BENEFIT INFORMATION	14%
CAN'T SAVE INFORMATION	14%
TECHNOLOGICAL ISSUES	14%
ENTIRE PROCESS IS TOO DEPENDENT ON TECHNOLOGY	9%
NOT ENOUGH INFORMATION	5%
TIMELINE TOO LONG	5%
TOO MANY CHOICES	5%

Agents and brokers who sell plans to small businesses were asked, unaided, the difficulties experienced on bewellnm.com. The table above shows the top 9 unaided responses.

About one-quarter (23%) say that **figuring out the website in general** is problematic, while 18% say the **process is difficult**.

Each of the following are mentioned by 14%: **can't find benefit information**, **can't save information**, and **technological issues**. Approximately one-in-ten (9%) say the **entire process is too dependent on technology**.

Other difficulties mentioned include **not enough information** (5%), **timeline too long** (5%), and **too many choices** (5%).

"Extremely hard to shop for groups during renewal because you can't see the rates for each carrier, have to request directly from NMHIX."

"Lack of interest from employers. It seems too complicated to them."

"The whole process is cumbersome."

"My only group had to finally be manually enrolled by NMHIX employees, the system wouldn't do it."

"My main objection is the timeline. The majority of my clients cannot make a decision that far ahead of the effective date."

MOST IMPORTANT CHANGES TO THE SHOP PROCESS	
UNAIDED RESPONSES AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES TOTAL RESPONSES (N=26)	
SIMPLIFY	58%
MORE BROKER INVOLVEMENT	19%
SHORTEN THE TIMELINE	19%
MAKE IT EASIER TO VIEW INFORMATION	12%
EDUCATE BUSINESSES	8%
LOOSEN EMAIL REQUIREMENTS	8%
MAKE METALLIC LEVELS EASIER TO USE	8%
BETTER COMMUNICATION BETWEEN BROKERS AND NMHIX	4%

Respondents who sell health plans to small businesses were asked, unaided, the most important changes that could be made to the SHOP process. The table above shows the top 8 unaided responses.

Nearly three-fifths (58%) say that it needs to be **simplified**.

About one-fifth each (19%) mention **more broker involvement** and **shorten the timeline**. About one-in-ten (12%) say they need to **make it easier to view information**.

Less than one-in-ten say **educate businesses** (8%), **loosen email requirements** (8%) and **make metallic levels easier to use** (8%). Four percent say there needs to be **better communication between brokers and NMHIX**.

“Clearer information for the business owner.”

“Shorten the process.”

“Make it a 1 page application for the business and a 1 page application for the employees.”

“Be more user friendly, educate brokers better on how to use this site, went to all your meetings and still didn’t get the information.”

SUGGESTIONS TO IMPROVE SHOP

9 UNAIDED RESPONSES
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES
TOTAL RESPONSES (N=15)

MORE BROKER INVOLVEMENT	20%
SIMPLIFY	20%
GET MORE EMPLOYER BUY-IN	13%
MORE TRAINING	13%
BETTER COMMUNICATION	7%
MAKE IT EASIER TO SELL	7%
MAKE GROUP INSURANCE MORE AFFORDABLE	7%
MORE ADVERTISING	7%
MAKE SHOP SITE MORE WELCOMING	7%

Agents and brokers who sell plans to small businesses were asked in an unaided manner for suggestions to improve SHOP. The table above gives the top nine unaided responses.

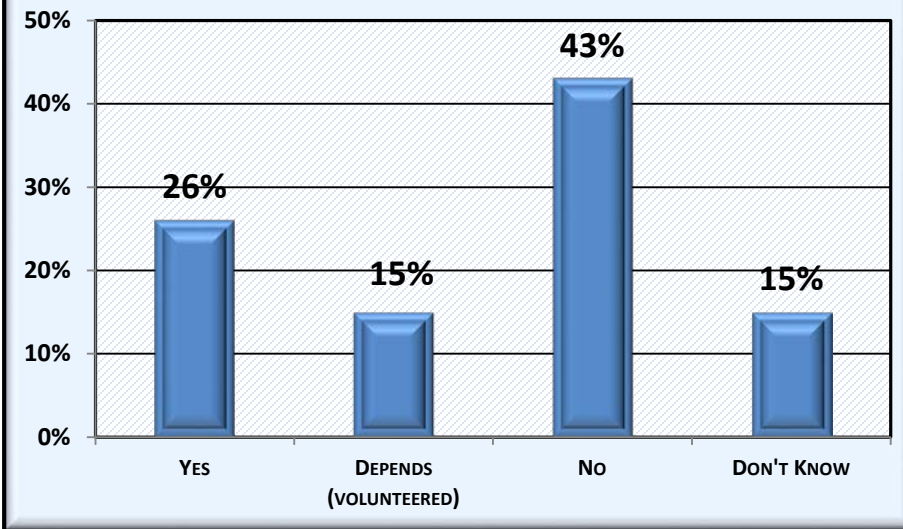
Similar to the table on the preceding page, 20% say **more broker involvement** is needed, and another 20% say they need to **simplify**.

Approximately one-in-ten (13%) say they need to **get more employer buy-in**, and another 13% say **more training**.

Other suggestions include **better communication** (7%), **make it easier to sell** (7%), **make group insurance more affordable** (7%), **more advertising** (7%), and **make SHOP site more welcoming** (7%).

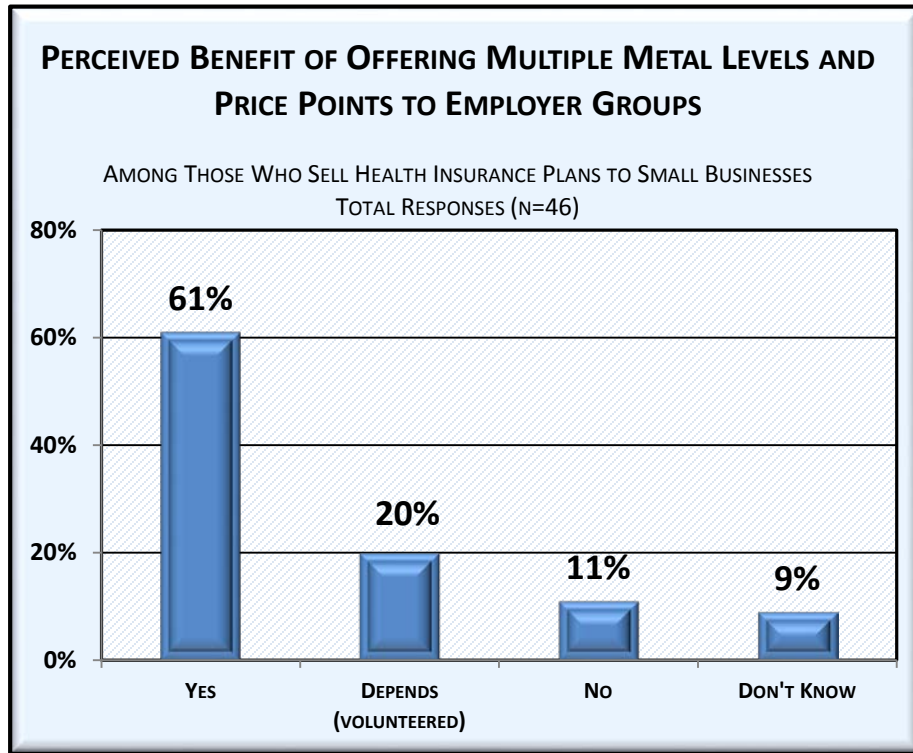
MORE INTEREST IN USING SHOP IF STAND ALONE DENTAL COVERAGE WAS OFFERED AS WELL

AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES
TOTAL RESPONSES (N=46)

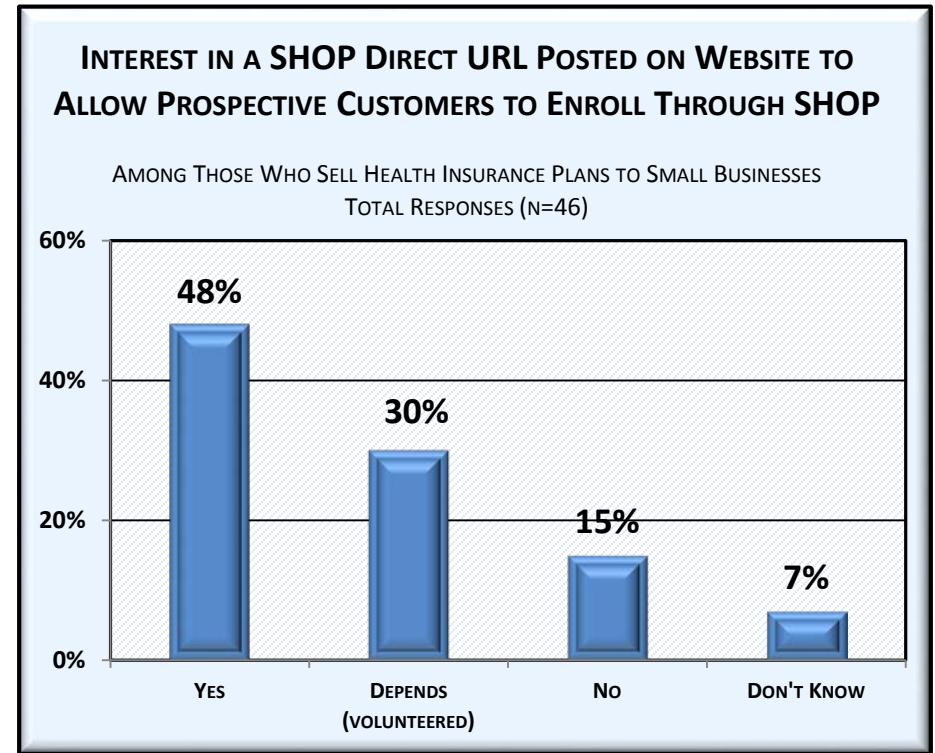


The graph above shows whether agents and brokers who sell to small businesses think there would be more interest in using SHOP if stand-alone dental coverage was also offered.

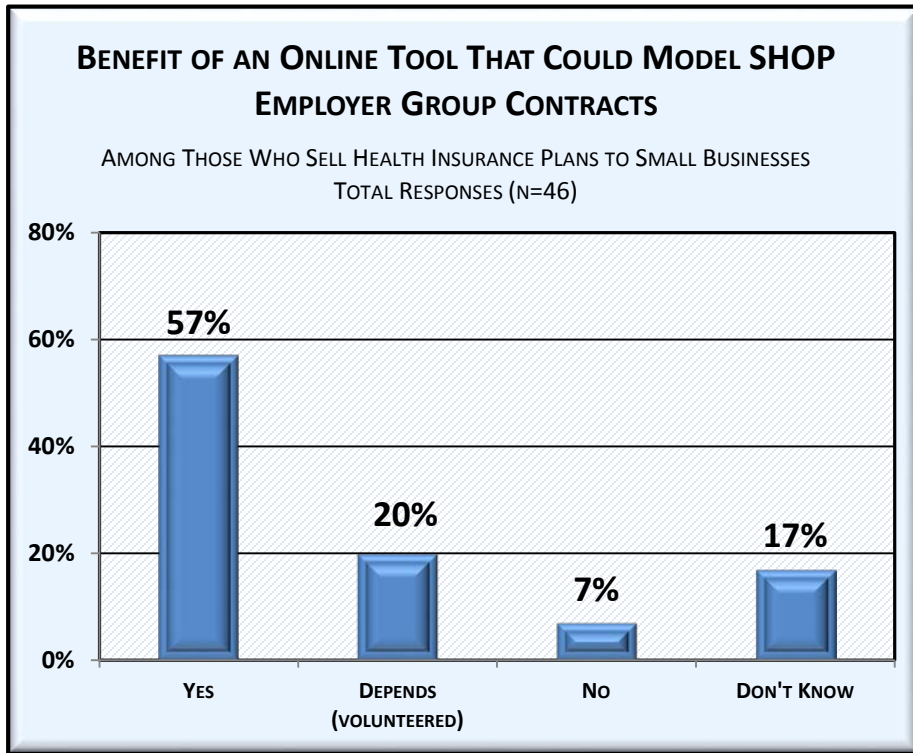
Over two-fifths (43%) of respondents say that this would not lead to more interest, while about one-quarter (26%) said that it would. Fifteen percent said it depends and another 15% said they don't know.



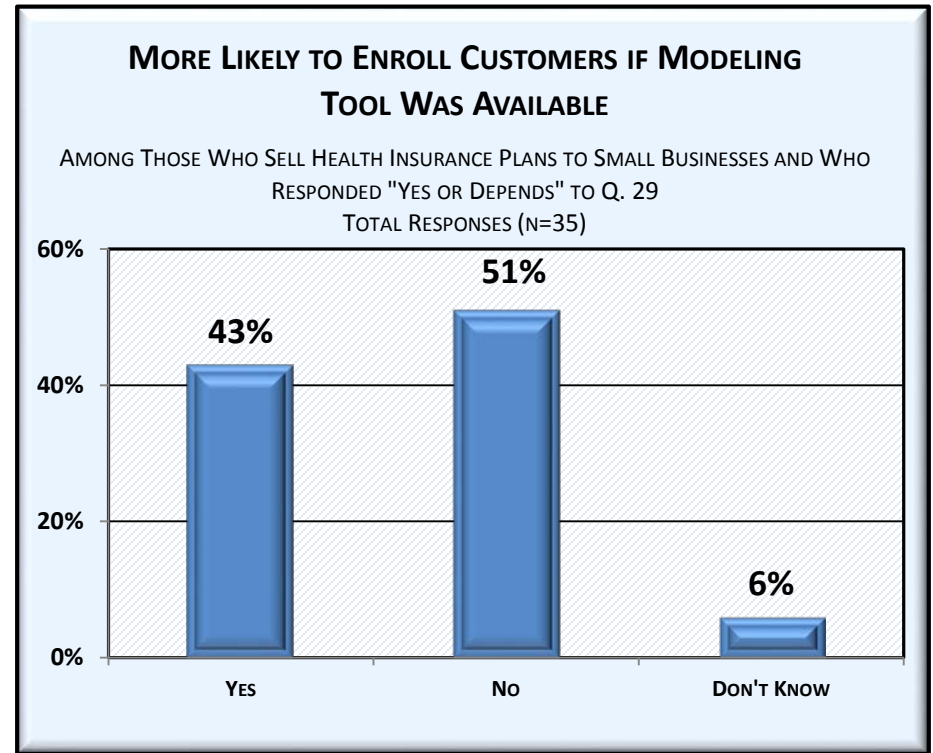
Agents and brokers were asked if they thought it would be beneficial to offer multiple metal levels and price points to employer groups to allow them to buy-up or buy-down. The majority (61%) say that this would be beneficial and 20% say it depends. Approximately one-in-ten (11%) say this would not be a benefit and 9% don't know.



The graph above shows how interested agents and brokers would be in a SHOP direct URL posted on their website. Nearly half (48%) say they would be interested in this and 30% say that it depends. Fifteen percent say they are not interested in a URL posted on their website.

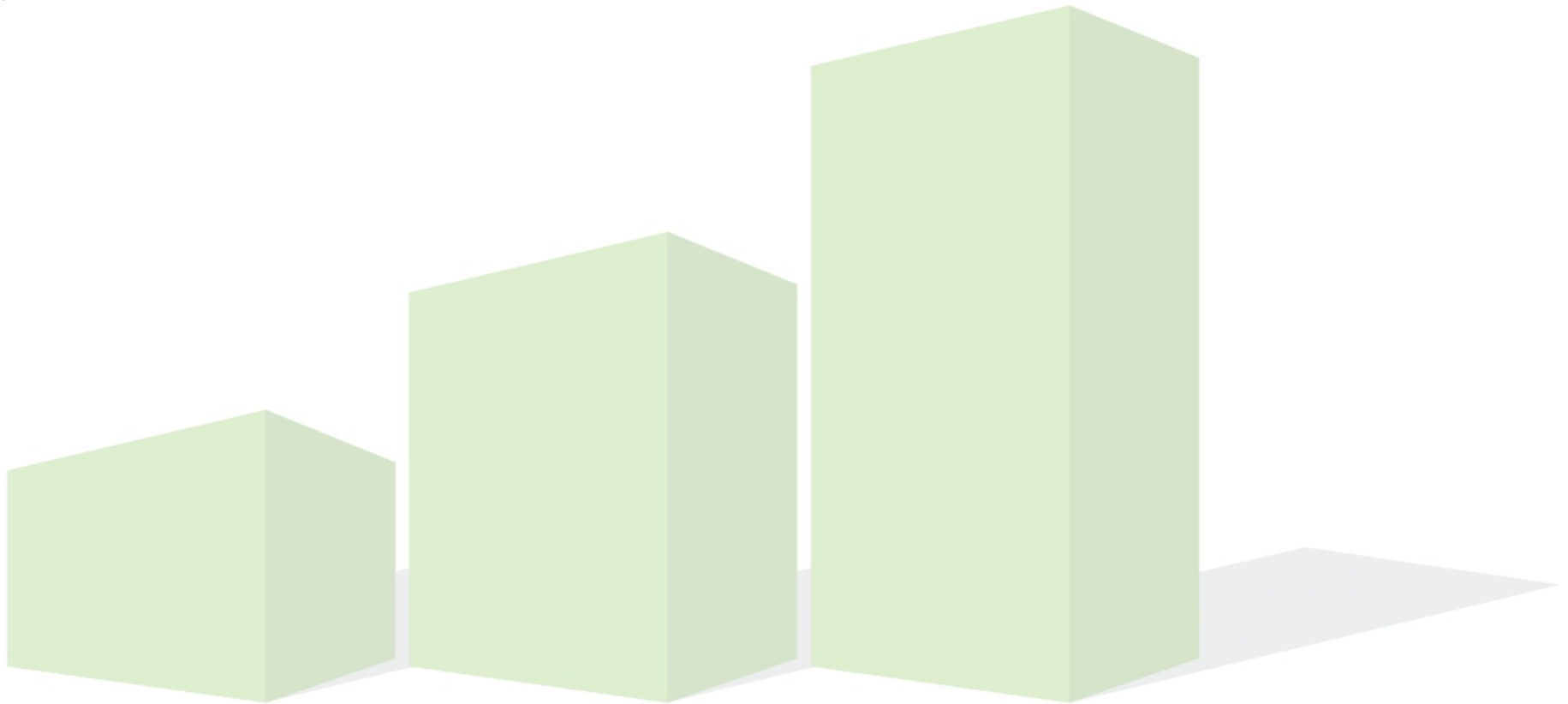


When asked whether an online tool that could model SHOP employer group contracts would be beneficial, over half (57%) say this would be of benefit while one-fifth say it depends. Less than one-in-ten (7%) say this would not be a benefit and 17% don't know.



Agents and brokers were asked whether they thought they would be more likely to enroll customers if a modeling tool was available. Approximately two-fifths (43%) say they would be more likely to enroll customers, while approximately half (51%) say they would not be more likely.

II. SUMMARY OF RESULTS



**OVERALL SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE:
COMMUNICATION FROM NMHIX TO AGENTS AND BROKERS**

QUESTION 1: PLEASE RATE YOUR OVERALL LEVEL OF SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX) USING A 5-POINT SCALE WHERE 5 IS VERY SATISFIED AND 1 IS VERY DISSATISFIED.
COMMUNICATION FROM NMHIX TO AGENTS AND BROKERS

	TOTAL SAMPLE (N=66)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - VERY SATISFIED	11%	7%	14%	10%	8%
4	21%	11%	29%	15%	32%
3	38%	50%	18%	38%	40%
2	17%	11%	29%	20%	12%
1 - VERY DISSATISFIED	12%	18%	11%	15%	8%
DON'T KNOW	2%	4%	-	3%	-
MEAN †	3.0	2.8	3.1	2.8	3.2

**OVERALL SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE:
NMHIX'S MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC**

QUESTION 2: PLEASE RATE YOUR OVERALL LEVEL OF SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX) USING A 5-POINT SCALE WHERE 5 IS VERY SATISFIED AND 1 IS VERY DISSATISFIED.
NMHIX'S MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC

	TOTAL SAMPLE (N=66)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - VERY SATISFIED	14%	14%	11%	13%	12%
4	35%	36%	36%	30%	44%
3	32%	32%	32%	40%	20%
2	11%	7%	14%	8%	16%
1 - VERY DISSATISFIED	3%	7%	-	3%	4%
DON'T KNOW	6%	4%	7%	8%	4%
MEAN †	3.5	3.4	3.5	3.5	3.5

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY SATISFIED RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY DISSATISFIED RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

**OVERALL SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE:
INFORMATION AND MATERIALS PROVIDED BY NMHIX TO EDUCATE AND INFORM THE PUBLIC**

QUESTION 3: PLEASE RATE YOUR OVERALL LEVEL OF SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX) USING A 5-POINT SCALE WHERE 5 IS VERY SATISFIED AND 1 IS VERY DISSATISFIED.
INFORMATION AND MATERIALS PROVIDED BY NMHIX TO EDUCATE AND INFORM THE PUBLIC

	TOTAL SAMPLE (N=66)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - VERY SATISFIED	14%	14%	11%	10%	16%
4	24%	21%	25%	23%	28%
3	33%	32%	32%	33%	36%
2	12%	18%	11%	18%	4%
1 - VERY DISSATISFIED	2%	4%	-	3%	-
DON'T KNOW	15%	11%	21%	15%	16%
MEAN †	3.4	3.3	3.5	3.2	3.7

**OVERALL SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE:
NMHIX'S OUTREACH EFFORT TO THE UNINSURED**

QUESTION 4: PLEASE RATE YOUR OVERALL LEVEL OF SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX) USING A 5-POINT SCALE WHERE 5 IS VERY SATISFIED AND 1 IS VERY DISSATISFIED.
NMHIX'S OUTREACH EFFORT TO THE UNINSURED

	TOTAL SAMPLE (N=66)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - VERY SATISFIED	12%	11%	11%	13%	8%
4	27%	25%	29%	25%	32%
3	30%	32%	29%	30%	32%
2	6%	4%	7%	8%	4%
1 - VERY DISSATISFIED	3%	7%	-	3%	4%
DON'T KNOW	21%	21%	25%	23%	20%
MEAN †	3.5	3.4	3.6	3.5	3.5

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY SATISFIED RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY DISSATISFIED RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

**OVERALL SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE:
INFORMATION AND MATERIALS PROVIDED BY NMHIX TO EDUCATE AND INFORM AGENTS AND BROKERS**

QUESTION 5: PLEASE RATE YOUR OVERALL LEVEL OF SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX) USING A 5-POINT SCALE WHERE 5 IS VERY SATISFIED AND 1 IS VERY DISSATISFIED.
INFORMATION AND MATERIALS PROVIDED BY NMHIX TO EDUCATE AND INFORM AGENTS AND BROKERS

	TOTAL SAMPLE (N=66)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - VERY SATISFIED	8%	11%	4%	10%	-
4	18%	14%	21%	10%	32%
3	45%	43%	43%	43%	52%
2	20%	14%	29%	25%	12%
1 - VERY DISSATISFIED	9%	18%	4%	13%	4%
DON'T KNOW	-	-	-	-	-
MEAN †	3.0	2.9	2.9	2.8	3.1

**OVERALL SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE:
NMHIX'S TRAINING AND OVERALL SUPPORT TO AGENT AND BROKERS ABOUT THE HEALTH INSURANCE EXCHANGE**

QUESTION 6: PLEASE RATE YOUR OVERALL LEVEL OF SATISFACTION WITH VARIOUS ASPECTS OF THE NEW MEXICO HEALTH INSURANCE EXCHANGE (NMHIX) USING A 5-POINT SCALE WHERE 5 IS VERY SATISFIED AND 1 IS VERY DISSATISFIED.
NMHIX'S TRAINING AND OVERALL SUPPORT TO AGENTS AND BROKERS ABOUT THE HEALTH INSURANCE EXCHANGE

	TOTAL SAMPLE (N=66)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - VERY SATISFIED	9%	11%	7%	10%	4%
4	18%	11%	21%	10%	32%
3	27%	39%	18%	25%	32%
2	29%	21%	36%	35%	20%
1 - VERY DISSATISFIED	17%	18%	18%	20%	12%
DON'T KNOW	-	-	-	-	-
MEAN †	2.7	2.8	2.6	2.6	3.0

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE VERY SATISFIED RESPONSE IS ASSIGNED A VALUE OF 5; THE VERY DISSATISFIED RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

WAYS NMHIX CAN IMPROVE COMMUNICATION WITH AGENTS AND BROKERS

QUESTION 7: HOW CAN NMHIX IMPROVE COMMUNICATIONS WITH AGENTS AND BROKERS?

	TOTAL RESPONSES (N=44)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
REGULAR MEETINGS	20%	21%	19%	19%	24%
EMAIL INFORMATION/NEWSLETTERS	18%	16%	24%	15%	24%
TIMELY INFORMATION	18%	32%	10%	19%	18%
INCORPORATE AGENTS/BROKERS INTO THE PROCESS	16%	16%	14%	11%	24%
MORE TRAINING FOR AGENTS/BROKERS	16%	11%	24%	15%	18%
CLEARER/EASIER TO NAVIGATE WEBSITE	11%	5%	19%	7%	18%
CREATE A LINE OF DIRECT COMMUNICATION	9%	11%	5%	11%	6%
ALREADY GOOD COMMUNICATION	7%	11%	-	7%	6%
FIX TECHNOLOGICAL ISSUES	5%	5%	5%	4%	6%
CLARIFICATION TO THE PUBLIC	2%	-	5%	4%	-
PAYMENT FOR SERVICES	2%	-	5%	-	6%

WAYS NMHIX CAN IMPROVE COMMUNICATION WITH AGENTS AND BROKERS

COMPLETE VERBATIMS

A MEETING A COUPLE OF TIMES A YEAR WOULD BE GOOD.
 AGENTS NEED TO BE ABLE TO TALK WITH NMHIX ON A TIMELY MANNER WHEN AN ISSUE COMES UP.
 BETTER ACCESS PORTAL TO AGENTS AND BETTER ORGANIZED ENROLLMENT EVENTS.
 CLARIFY THAT AN INDIVIDUAL **CANNOT** APPLY FOR THE FEDERAL EXCHANGE THROUGH BEWELLM.COM. NEW MEXICANS ARE VERY CONFUSED.
 COMMUNICATION, PARTICULARLY WITH THE STAFF, HAS BEEN VERY GOOD. IF THE CONVOLUTED INFORMATION FROM THE FEDS COULD BE TRANSLATED INTO SIMPLER TERMS AND PLACED ONLINE AS A RESOURCE FOR NM BROKERS, THAT WOULD PROBABLY HELP.
 CONDUCT MEETINGS AND EXPLAIN WHY THE INCREASES ARE WHERE THEY ARE.
 CONTINUE TO KEEP AGENTS, BROKERS AND PUBLIC INFORMED ABOUT ACA.
 DOING OKAY.
 E-MAIL BLASTS OR PERIODIC E-NEWSLETTERS.
 EMAIL IS BEST IN MY HONEST OPINION.
 HANDS ON WORKSHOPS.
 HAVE A BROKER MEETING FOR ALL BROKERS.
 HAVE A SHORTER TURNAROUND TIME TO SIGN UP. BY THE TIME I GET THE RENEWAL FROM THE INSURANCE COMPANY, IT IS TOO LATE TO SIGN UP THROUGH THE EXCHANGE.
 HAVE INSURANCE COMPANIES GIVE US A PROVIDER DIRECTORY.
 HAVE MEETINGS SEMI-ANNUALLY BUT IN SANTA FE AS WELL AND KEEP SENDING REPS TO OUR AREA AT LEAST ONCE EVERY QUARTER TO KEEP THINGS IN FRONT OF US.
 HAVE WEEKLY OR BI-WEEKLY EMAIL THAT ARE SHORT AND SWEET.
 I AM NOT SURE; I THINK YOU ARE PROBABLY DOING A LOT. E-MAIL, FACE-TO-FACE MEETINGS, AND ORGANIZATIONAL MEETINGS ARE ALL GOOD FOR ME.
 I BELIEVE YOU GUYS SHOULD INCLUDE THE BROKERS A LOT MORE THAN YOU DO. WE ARE THE CORE OF HELPING CUSTOMERS HERE IN NEW MEXICO. YOU GUYS SHOULD HAND OUT THE LEADS TO BROKERS INSTEAD OF WORKING

THEM ALL IN HOUSE. WE HAVE BARELY GOT ANY LEADS FROM YOU GUYS AND IF SO THEY WERE AFTER RIDICULOUS WEBINARS AND THINGS WE NEEDED TO WATCH. WE ARE ALREADY LICENSED BROKERS WHO KNOW HOW TO DEAL WITH THE MARKET AND CONSUMERS. LEADS SHOULD BE GIVEN OUT NOVEMBER 1ST. NOT THE LAST 15 DAYS OF OPEN ENROLLMENT.
 I FEEL WE HAVE HAD TO TRAIN OURSELVES ON HOW TO ENROLL THROUGH THE FEDERAL EXCHANGE AND SHOP IS VERY CONFUSING TO AGENTS AS WELL AS GROUPS. WE ALSO LEARN BY TRIAL AND ERROR FROM A LAPSE OF COMMUNICATION FROM THE FEDERAL EXCHANGE AND I DON'T THINK THAT NMHIX IS THERE TO HELP US OUT.
 I LIKE THE EMAIL COMMUNICATION AND THE AGENT PORTAL TO KEEP AGENTS PLUGGED IN. NOT SURE HOW ELSE TO IMPROVE IT AT THE MOMENT.
 I STRONGLY RECOMMEND THAT NMHIX ALLOWS THE BROKERS TO DO THE VERIFICATION PROCESS.
 I WOULD LIKE EMAILS WITH PDF'S THAT WE CAN PRINT AND KEEP IN A FOLDER. SORRY BUT I'M OLD FASHIONED.
 I WROTE THREE POLICIES WITH NMHIX ON THE EXCHANGE THAT I HAVE NEVER BEEN PAID FOR.
 IN A RECENT GROUP I TRIED TO ENROLL THRU NMHIX, MISTAKES WERE MADE ALL OVER THE PLACE. THE MOST DAMAGING ONE WAS TELLING ME WE COULD RELAX ON THE DATE TO GET EVERYTHING DONE. THAT INFORMATION WAS WRONG AND SUBSEQUENTLY FORCED THE CLIENT TO RENEW INSTEAD OF CHANGING CARRIERS AS THEY HAD INTENDED.
 IN DOING DATA INPUT WE NOTICED WHEN WE INPUT FOR EXAMPLE 2 DEPENDENTS THE SOFTWARE WOULD CHANGE THE NUMBER TO 3. THIS HAPPENED WITH ALMOST EVERY ONE OF THE 20 OR SO PEOPLE WE PUT DATA IN FOR.
 IT IS VERY DIFFICULT TO GET ANSWERS ON MOST THINGS THAT REQUIRE ADDITIONAL ASSISTANCE FROM THE CARRIERS. MANY TIMES WE ARE TOLD TO GO TO THE CARRIERS DIRECTLY AND THEN THE CARRIER PUSHES BACK ON US TO GO TO THE EXCHANGE. IT IS A VERY COMPLICATED PROCESS AND WE END UP DOING EVERYONE ELSE'S WORK. THERE HAVE BEEN NUMEROUS ERRORS WITH THE GROUPS WE HAVE ON THE EXCHANGE AND IT TAKES A RATHER LENGTHY AMOUNT OF TIME TO CORRECT. THINGS SUCH AS THE GROUPS BEING ADDED IN ON THE EXCHANGE SIDE BUT NEVER ON THE CARRIER SIDE. HAS NOT BEEN A PLEASANT EXPERIENCE.

**WAYS NMHIX CAN IMPROVE COMMUNICATION WITH AGENTS AND BROKERS
COMPLETE VERBATIMS (CONTINUED)**

IT WOULD BE NICE TO HEAR MORE UPDATES ON WHAT'S GOING ON WITH ALL CARRIERS. HAVING ALL THAT INFORMATION IN ONE PLACE WOULD BE GREAT.

LOCAL MEETINGS

MAYBE A NEWSLETTER THAN ADDRESSES FAQ'S THAT WE GET STUCK ON.

MEETINGS ABOUT WHAT AGENTS CAN DO TO HELP NM RESIDENTS. ALSO, THE CERTIFICATION REQUIREMENTS OF THE NMHIX, OBAMACARE, AND EACH INSURANCE COMPANY.

MORE FREQUENT INFORMATION WHETHER THROUGH EMAILS, EMAIL NEWSLETTERS, UPDATES.

MORE TIMELY INFORMATION.

MORE USER FRIENDLY WEBSITE, MORE EXPLANATION ON PROCESS AND NAVIGATION OF QUOTES, ENROLLMENT PROCEDURES, WE BASICALLY HAD TO LEARN BY TRIAL AND ERROR, WE SELDOM OBTAIN QUOTES FROM WEBSITE AS IT'S MUCH EASIER ON CARRIERS INDIVIDUAL WEBSITES.

NAVIGATION OF THE WEBSITE IS DIFFICULT.

NEED TO HAVE A DISTINCT PERSON THAT CAN ANSWER QUESTIONS AND PROBLEMS. IT SEEMS TOO MANY TIMES I HAVE TO GO TO DIFFERENT PEOPLE FOR DIFFERENT QUESTIONS; NOBODY CAN DO IT ALL SO YOU END UP BEING PASSED AROUND.

NMHIX'S RENEWAL TIME LINE IS RIDICULOUSLY LONG. ADDITIONALLY, THE CLIENT AND THE BROKER DO NOT RECEIVE AN EMAIL WITH THE RENEWAL. A PERSON IS SUPPOSED TO LOG INTO THEIR ACCOUNT ON NMHIX AND VIEW INFORMATION. CLIENTS AND BROKERS DO NOT HAVE THE TIME TO DO THIS. THEY ARE LOOKING AT THEIR EMAILS, NOT LOGGING INTO A WEBSITE. THIS IS AN AREA THAT COULD EASILY BE REMEDIED AND MAKE THE WHOLE PROCESS MORE EFFICIENT. WHEN AN EMPLOYER SIGNS UP WITH A REFERENCE PLAN ON NMHIX, THE EMPLOYEE THEN RECEIVES AN EMAIL. THIS PROCESS IS HORRENDOUS. EMPLOYEES DO NOT KNOW WHAT THEY ARE RECEIVING AND DELETE THE EMAIL. TRYING TO GET A GROUP ENROLLED HAS BEEN A NIGHTMARE. I STRONGLY RECOMMEND THAT NMHIX ALLOWS THE BROKERS TO DO THE VERIFICATION PROCESS

NOTHING SEEMS TO BE UNIFORM. NO CLEAR ANSWERS. DATES ARE CONFUSING AS FAR AS EFFECTIVE DATES.

WOULD LIKE A CALENDAR THAT CLEARLY SHOWS START AND FINISH DATES ON NEW CASES. WOULD LIKE INFORMATION SENT TO ME WHEN GROUPS ARE UP FOR RENEWAL BY EMAIL.

OFFER MORE FACE-TO-FACE FORUMS.

ONE-ON-PERSON TRAINING PRIOR TO OPEN ENROLLMENT WOULD BE IDEAL.

ONGOING EMAIL UPDATES ON A REGULAR BASIS.

PUSH ON NATIONAL SITE TO MAKE READILY AND EASILY ACCESSIBLE.

QUIT BEING SO ARROGANT AND LISTEN.

SOME OF THE POLICIES/PROCEDURES AND RULES ARE COMPLICATED AND THE RIGHT ANSWER MIGHT NOT BE IMMEDIATELY AVAILABLE. I NEED THE RIGHT INFORMATION IN A TIMELY MANNER.

SPONSOR CE COURSES THAT MEET THE TRAINING NEEDS OF THE STATE'S BROKERS AND AGENTS.

STICKING TO THE PROMISE MADE AT A AT A LAS CRUCES MEETING LAST YEAR TO AGENTS AND BROKERS. I AM EXTREMELY DISAPPOINTED ON THE FAILURE TO CARRY THROUGH ON THE PLAN OUTLINED IN THE MEETING.

THE INFORMATION WE GET IS STUFF THAT WE'VE ALREADY GOTTEN FROM CMS AND REGTAP OFTEN VERBATIM.

NMHIX CAN WORK WITH THE BROKERS WITH REFERRALS. I WENT TO A HEALTH FAIR ONCE AND LEFT MY NAME AND NUMBER REQUESTING MORE INFORMATION. THE PERSON DIDN'T KNOW I WAS A BROKER. NO ONE CALLED ME BACK. TWO YEARS AGO WE WERE FED REFERRALS THROUGH A DASHBOARD AND IT WAS A UNITED PUSH TO GET PEOPLE ENROLLED BEFORE THE DEADLINE. IT WORKED WELL AND WAS ORGANIZED AND A SMART WAY TO WORK. IS IT BECAUSE I'M IN BELEN THAT I GET NO MORE REFERRALS? I THINK THAT I GOT ONE LAST YEAR.

ADVERTISING SOMETIMES MENTIONS BROKERS BUT USUALLY PUSHES THE ENROLLMENT CENTER OR NAVIGATORS. SO NMHIX CAN ACTUALLY WORK WITH BROKERS AND NOT FEED DAY OLD INFORMATION.

THE LAST MEETING FOR EDUCATING THE AGENT THAT I WAS AWARE OF WAS LAST SUMMER.

THE MOST DIFFICULT PART OF BEING AN AGENT FOR THE ACA IS THE TIME CONTROL. RATES, PLANS PROVIDER DIRECTORIES SHOULD BE SENT OUT TO BROKERS AT LEAST THREE WEEKS IN ADVANCE OF THE OPEN ENROLLMENT PERIOD. THIS CONTROL BY THE INSURANCE COMPANIES OF SECRECY UNTIL THE FIRST DAY OF OPEN ENROLLMENT MAKES THE FIRST WEEK OF OPEN ENROLLMENT A LEARNING CURVE RATHER THAN A SELLING OPPORTUNITY. WE HAVE MUCH DUE DILIGENCE THAT HAS TO GO INTO RECOMMENDING PLANS.

THERE ARE ALSO ISSUES IN RURAL AREAS WITH NO INTERNET ACCESS. IS THERE A WAY TO DO PAPER AND FAX?

TO BEGIN WITH, THERE SHOULD BE CLASSROOM EDUCATION TO AGENTS AND BROKERS. AFTER TAKING A VERY LIMITED WEB PROGRAM TO BECOME QUALIFIED, THE NMHIX LEAVE AGENTS AND BROKERS TO FIGURE THINGS OUT ON THEIR OWN. THE SYSTEM IS COMPLICATED, AND TIME CONSUMING, AND IN MANY CASES FRUSTRATING. IN MY CASE, I HAD TO TRAVEL TO SANTA FE FOR A 30 MINUTE ONE-ON-ONE, WHICH WAS HARDLY ENOUGH TIME TO ASK MORE THAN A FEW QUESTIONS. I CONSIDER THIS A POOR CHOICE.

WE HAVE CALLED SEVERAL TIMES AND HAVE ASKED FOR A RETURN PHONE CALL, AND NEVER RECEIVE A CALL BACK.

THERE IS NO NUMBER TO REACH THE AGENT SUPPORT DEPARTMENT OF THE BeWellNM.

WE HAVE NO BROKER INTERACTION TO SPEAK OF. WE HAD A MEETING LAST YEAR, BUT IT TURNED OUT TO BE A STRUCTURED MEETING WITH THE BROKERS UNABLE TO GIVE LITTLE IF ANY INPUT. I ASSUMED YOU DIDN'T WANT TO HEAR OUR OPINIONS OF THE NAVIGATORS WHO WERE ALSO IN ATTENDANCE.

WE NEED A FULL WALK THROUGH FOR GROUP ENROLLMENT INTO SHOP.

WE NEED TOOLS SO THAT WE CAN ACTUALLY COUNSEL SOMEONE.

WHEN ADDITIONAL CLARIFICATION IS NEEDED NO ONE IS ABLE TO HELP. WE ARE DIRECTED TO CALL HEALTHCARE.GOV THAT ALSO CANNOT OFFER ANSWERS. THE NMHIX WEBSITE CONTRADICTS THE HEALTHCARE.GOV. I AM UNABLE TO HELP CLIENTS BECAUSE NO ONE CAN OFFER ANSWERS.

MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC

QUESTION 8: WHAT ASPECTS OF NMHIX'S MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC DO YOU BELIEVE HAVE BEEN THE MOST EFFECTIVE?

	TOTAL RESPONSES (N=38)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
TV COMMERCIALS	39%	50%	33%	35%	47%
AGENTS/BROKERS HAVE NOT BEEN ADDRESSED IN ADVERTISING	16%	19%	14%	22%	7%
BILLBOARDS	11%	-	19%	13%	7%
HAVE NOT NOTICED ADS	11%	19%	5%	9%	13%
PUBLIC STILL CONFUSED	11%	-	19%	13%	7%
ADVERTISING HAS BEEN VERY VISIBLE	8%	13%	5%	9%	7%
RADIO	8%	6%	10%	9%	7%
COMMUNITY OUTREACH	5%	-	5%	4%	7%
NEWSPAPER	5%	6%	5%	4%	7%
WEBSITE	5%	6%	5%	4%	7%
BUS ADS	3%	-	5%	4%	-
SOCIAL MEDIA	3%	6%	-	4%	-

MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC

COMPLETE VERBATIMS

Awareness of NMHIX BeWellNM in general - which is really the federal marketplace. Need to tell people when they submit inquiries that a broker will be contacting them to follow up.
Barely heard the radio announcement about the SHOP.
Billboards (n=3)
Community Outreach.
Having agent's names and phone numbers on site even though I really don't want mine listed anymore.
I believe billboards are well done. I think the advertising over is excellent.
I believe the marketing has been great. I believe the TV commercials reach a broad population.
I do not know the marketing campaigns, the NMHIX did not make them available to agents and brokers.
I don't have enough information to know this answer.
I don't know, I haven't spoken with anyone that has mentioned how easy or how accessible NMHIX was. All I hear is the constant advertising, which is fine but how does it benefit me as a broker ?
I have heard the radio advertisements during the open enrollment seasons and think that is an effective way to advertise. I am not aware of the other forms of advertisements to have an opinion.
I have seen pamphlets at medical centers and public places. I believe Hispanics are not aware of the exchange and I believe there is confusion on how the exchange can help people. Many think that NMHIX is an insurance plan event among the receptionists at medical centers.

I honestly do not know. I would like to see information on TV, and possibly radio as well. and of course on the internet.
I'm not sure that the advertising efforts have been effective as far as Agents are concerned. Most of the advertising directs the consumer to enroll directly.
I'm not sure. The public is confused with NMHIX, BeWellNM.com and Healthcare.gov. the fact that we have SHOP and use the feds. for individuals is confusing. There needs to more unification.
Informing New Mexicans of the issues that will affect the State regarding their health insurance.
It's self-promoting and does not benefit agents & brokers.
Newspaper (n=2)
No communication to brokers that the ad was going to be running.
No, do not notice much in Silver City, the calls we get are coming off the website of BeWellNM.com.
None, you basically have 3 sites NMHIX, BeWellNM, and the broker site, it confuses clients as to where to apply.
Not sure, public still seems very confused.
Radio (n=2)
Seems they are hitting TV and radio a lot. If I knew how to market my business it would be better. I can see thought there are young people who not only don't give a damn, are openly hostile to the subject of healthcare/insurance/rebates/government.
The events are helpful.

**MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC
COMPLETE VERBATIMS (CONTINUED)**

They are great.

TV/commercials (n=13)

Very visible, it was unclear, since we're using the Federal software, what exactly they were advertising, but I think name recognition has been well placed as we all move forward.

Web, Social media (Phones), Of that I would say Web/Social Media should be the trend to get the message out there.

Website.

SUGGESTIONS TO HELP NMHIX IMPROVE MARKETING, ADVERTISING AND PUBLIC OUTREACH

QUESTION 9: WHAT SUGGESTIONS DO YOU HAVE TO HELP NMHIX IMPROVE MARKETING, ADVERTISING AND PUBLIC OUTREACH EFFORTS?

	TOTAL RESPONSES (N=30)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
FOCUS ON FIXING THE ENROLLMENT PROCESS	20%	23%	18%	15%	30%
DO MORE ADVERTISING	17%	31%	6%	15%	20%
INCLUDE INFORMATION ABOUT AGENTS/BROKERS IN CAMPAIGNS	17%	15%	18%	20%	10%
PROVIDE MORE INFORMATION IN ADS	17%	-	29%	15%	20%
MORE BROKER TRAINING	10%	23%	-	15%	-
OUTREACH AT PUBLIC EVENTS	7%	-	12%	10%	-
WORK WITH COMMUNITY ORGANIZATIONS/LEGISLATORS	7%	8%	6%	5%	10%
ADVERTISE IN SPANISH	3%	-	6%	-	10%
DEVELOP A BETTER WEBSITE	3%	-	6%	5%	-

**MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC
COMPLETE VERBATIMS**

BE SURE THAT YOUR SYSTEMS WORK CORRECTLY BEFORE ATTRACTING NEW CLIENTS.
 COMBINE EVERYTHING ON TO ONE GOOD WEBSITE. SIMPLIFY, IF BROKERS CAN'T NAVIGATE YOUR SITE CAN YOU IMAGINE THE NORMAL CONSUMER.
 CONTENT AS OPPOSED TO BLING.
 CONTINUE TV ADS DURING OPEN ENROLLMENT.
 EDUCATE THE AGENTS, AND FIGURE OUT A WAY TO COMPENSATE AGENTS FOR MEDICAID ELIGIBLE.
 GIVE MORE RECOGNITION TO BROKERS.
 I BELIEVE THAT THE NMHIX NEEDS TO WORK MORE EFFECTIVELY AND SPEND MORE TIME AND MONEY TO GET HOSPITALS, CLINICS AND OTHER MEDICAL FACILITIES TO PUSH CUSTOMERS TO OBTAIN INSURANCE.
 I WOULD LIKE TO SEE MORE INFORMATION PROVIDED TO THE AGENTS REGARDING THE LATEST NEWS OF ALL NM CARRIERS.
 I WOULD SUGGEST ADVERTISEMENTS AND MARKETING IN SPANISH AS WELL AS ADVERTISING ON THE NATIVE AMERICAN RADIO STATIONS IF THIS IS NOT ALREADY BEING DONE.
 I WOULD TRY (IF YOU HAVEN'T) PUTTING INFORMATION AT THE HOSPITALS, SENIOR CENTERS, MULTI-GENERATIONAL CENTERS, AND LIBRARIES.
 INCREASE VOLUME AND CLEARLY STATE THE IMPORTANT DATES.
 IT SEEMS THAT WE ARE ALL ON A LEARNING CURVE I WOULD SAY JUST CONTINUE TO PUSH ALONG; GET OUT THERE; GET WORD THERE BY WAY OF THE MOST EFFECTIVE MEANS (I.E., VIA SOCIAL MEDIA WHERE A LOT OF FOLKS ARE ON PHONES, SOME AT HOME WATCHING TV) HOLD AND COORDINATE WITH BROKERS AND AGENCIES OUTREACH EFFORTS THAT ARE ADVERTISED MONTHS IN ADVANCE. I THINK AGENTS LIKE ME ARE WILLING TO HOLD EVENTS WHERE FOLKS CAN COME WITH QUESTIONS AND ENROLL. FULL UTILIZATION OF THE AGENT PARTICIPATION, OR A TIGHTENING OF NMHIX AND THE AGENT POPULATION WHO ARE HOLDING BI WEEKLY EVENTS DURING THE OEP. I THINK WITH THAT WILL COME FILTERING OUT MORE OF WHO QUALIFIES FOR MEDICAID AS WELL.
 IT'S THE 20TH OF JULY. ADVERTISING SHOULD START BY THE 15TH OF AUGUST.
 KEEP PREMIUMS LOW, CLAIMS PROMPTLY DEALT WITH, GOOD PROVIDER LIST AND EASY TO WORK WITH AND PEOPLE WILL FIND YOU.

LIVING IN THE SOUTHEASTERN PART OF NM, THE HMO PLANS ARE NOT ACCEPTED BY MOST DRs. WE LIVE IN ARTESIA AND THE CLOSEST HMO FOR PRESBYTERIAN IS 40 MILES AWAY.
 MORE LOCAL COVERAGE OUTSIDE OF ALBUQUERQUE AND SANTA FE.
 MORE MASS MEDIA OUTREACH.
 MORE ONE TO ONE AWARENESS AT PUBLIC EVENTS OF ALL KINDS THAT RELATED TO BEING WELL, HEALTHY, AND SAVE MONEY. EDUCATIONAL ACTIVITY. I ALSO UNDERSTAND THAT PEOPLE FEEL THAT THE INSURANCE IS VERY COSTLY AND MANY DON'T REALLY UNDERSTAND ABOUT SUBSIDIES.
 NEED TO SHARE MARKETING EFFORTS WITH BROKERS AND GIVE THEM A HEADS UP OF THE ADS THAT ARE RUNNING.
 NEED TO INDICATE TO THE PEOPLE INQUIRING THAT A BROKER WILL BE CONTACTING THEM. EDUCATE THE BROKERS - NOT MUCH WILL HAPPEN WITHOUT THEIR SUPPORT.
 OF COURSE IT WOULD HELP THE BROKER COMMUNITY OUT IF THEY WOULD DIRECT THE MARKETING EFFORT TO CONTACT US FOR HELP.
 OUTREACH AT PUBLIC EVENTS, INSERTS IN WEEKLY GROCERY ADS, INSERTS IN SUNDAY PAPER.
 PARTNER WITH SOCIAL ORGANIZATIONS.. WORK WITH COMPANIES WITH TEMPORARY AND PART TIME EMPLOYEES TO SCHEDULE ENROLLMENT MEETINGS. MARKET TO COMPANIES SUCH AS WALMART THAT FOCUS ON PART TIMERS.
 THE PEOPLE THAT HAVE CONTACTED ME HAVE HAD LITTLE INFO AND MY TIME HAS BEEN SPENT ON AREAS THAT SHOULD BE MADE AVAILABLE TO THEM BEFORE CONTACTING AN AGENT. IT'S BEEN A TIME WASTE FOR ME.
 THE VAST MAJORITY OF THE CONFUSED POPULATION ARE INDIVIDUALS WHO CANNOT GET INSURANCE THROUGH WORK AND THEY ARE CONFUSED (AS AM I) ABOUT WHAT ROLE NMHIX/Be Well NM PLAYS IN HELPING TO GET THEM INSURANCE.
 USE ADVERTISING FOR SPECIFICS - 'OPEN ENROLLMENT IS 11/1 - 12/31' (OR WHATEVER IS). CHOICE OF CARRIERS, CHOICE OF PLANS, AND AVAILABILITY OF SUBSIDIES SEEM TO BE MURKY IN THE PUBLIC'S MIND.

**MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC
 COMPLETE VERBATIMS (CONTINUED)**

USE THE BROKERS! GIVE US REFERRALS! MOST OF US WILL FOLLOW-UP IF WE'VE DEDICATED OURSELVES TO GO THROUGH THE TRAINING.

WE NEED TOOLS SO THAT WE CAN HELP SOMEONE. SIMPLIFY THE SHOP EXPERIENCE. TOO CUMBERSOME.

WHEN AN AGENT/BROKER CALLS, WE NEED TO GET A PHONE CALL BACK.

WORK THROUGH COMMUNITY LEGISLATORS WHO HAVE STRONG CONTACTS WITH THE ELIGIBLE COMMUNITY THEY REPRESENT.

YOUR NUTS AND BOLTS TRAINING AND ACTUAL CONTACT WITH THE BROKER IS WHERE? REMEMBER BEFORE NMHIX THE MAJORITY OF ENROLLMENTS IN GROUP HEALTH INSURANCE WERE DONE BY PAPER. I THINK YOUR REINVENTING THE WHEEL IS TOO FAR AHEAD OF OLD FARTS LIKE ME.

SELLS HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 10: DO YOU SELL HEALTH INSURANCE PLANS TO SMALL BUSINESS (50 EMPLOYEES OR LESS)?

	TOTAL RESPONSES (N=56)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
Yes	82%	89%	75%	82%	81%
No	18%	11%	25%	18%	19%

OBSTACLES FACED IN SELLING NMHIX'S SMALL BUSINESS SHOP PRODUCTS
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 11: WHAT ARE THE PRIMARY OBSTACLES THAT YOU FACE IN SELLING NMHIX'S SMALL BUSINESS SHOP PRODUCTS?

	TOTAL RESPONSES (N=37)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
PROCESS IS COMPLICATED/CUMBERSOME	22%	25%	18%	24%	17%
TIMELINE IS TOO LONG	19%	20%	18%	24%	8%
CONFUSION THROUGHOUT THE PROCESS	16%	10%	24%	16%	17%
LACK OF KNOWLEDGE AMONG BUSINESS OWNERS	16%	20%	12%	16%	17%
NAVIGATING THE WEBSITE	11%	10%	12%	4%	25%
NOT ENOUGH OPTIONS	8%	5%	12%	12%	-
PRICE	8%	10%	6%	8%	8%
PROBLEMS WITH REQUIRING EMAILS	8%	-	18%	8%	8%
SHOP DOESN'T ADEQUATELY SUPPORT BROKERS	5%	-	12%	-	17%

MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC
COMPLETE VERBATIMS

A FALSE UNDERSTANDING THAT EMPLOYEES WANT TO ENGAGE THIS WAY. ADMINISTRATIVELY IT'S A NIGHTMARE. THE LEAD TIMES ARE RIDICULOUSLY LONG. THE EMPLOYER CAN'T REALLY PIN DOWN THEIR COSTS UNTIL THE ENROLLMENT IS COMPLETE. THEY SHOULD BE ABLE TO PICK A DOLLAR AMOUNT AND NOT A METAL LEVEL AND THEN LET THE EMPLOYEES SHOP. SOME NETWORKS AND PLANS ARE ON THE SHOP BUT YOU CAN GET DIFFERENT ONES IF YOU GO DIRECTLY TO THE COMPANY. FOR EXAMPLE BCBS HAS ONLY THEIR MOST LIMITED NETWORK AVAILABLE THROUGH THE SHOP. I HAVE 2 GROUPS WITH THE SHOP AND EVERY YEAR THEY THREATEN TO DROP IT. I HAVE HAD SEVERAL OTHERS CONSIDER THE SHOP BUT IT WAS TOO MUCH OF A HASSLE. SETTING IT UP WAS A NIGHTMARE! I CAN'T IMAGINE HAVING TO DO IT WITH 20 EMPLOYEES. SOME DON'T HAVE EMAIL ADDRESSES! AND TAX PEOPLE DON'T KNOW ABOUT THE TAX CRED BUSINESSES KNOW NOTHING ABOUT SHOP OR ITS PRODUCTS, IT HAS BEEN POORLY PRESENTED. CONFUSION ON THE WHOLE THING. CONFUSION, EMPLOYERS DON'T WANT THE CONFUSION OF HAVING EMPLOYEES ON DIFFERENT PLANS. EDUCATION AND OUTREACH TO SMALL BUSINESSES ABOUT THEIR OPTIONS. EMPLOYEES DO NOT HAVE E-MAILS - NEED A SIGN IN SYSTEM LIKE A BANK. LET ALONE, THE GROUP DOES NOT HAVE EMPLOYEE'S E-MAILS. FOR MANY SMALL BUSINESSES IN NM, LESS THAN 5 EMPLOYEES, THERE IS NO REASON TO GO TO SHOP. ALSO, THE COMPUTER SYSTEM FOR SHOP IS SO. BLEH, NOT SHOWING THE ACTUAL BENEFITS IS THE BIG PROBLEM. NO REASON TO GO THERE. MAKE IT CLEARER WHAT THE EMPLOYER IS ACTUALLY BUYING, BECAUSE IT IS AN EMPLOYEE BENEFIT. GIVEN THE ERRORS THAT WE HAVE ENCOUNTERED FROM SETTING GROUPS UP ON THE EXCHANGE TO PROCESSING RENEWALS ON THE EXCHANGE THERE REALLY HASN'T BEEN ANY PROCESS THAT HAS BEEN BUSY. MOST OF THE BLUE CROSS PLANS ARE LIMITED AND MANY OF THE MEMBERS CANNOT GET PRIMARY CARE PROVIDERS BECAUSE NONE OF THE LOCATIONS ARE ACCEPTING NEW PATIENTS. IT WOULD BE GREAT IF THERE WERE MORE PLANS AVAILABLE FOR EMPLOYEES TO CHOOSE FROM THAT ACTUALLY WILL ALLOW THEM TO GET SEEN WITHOUT HAVING TO WAIT 3 MONTHS TO GET A NEW PATIENT APPOINTMENT.

HAVING TO PROVIDE EMAILS FOR EVERYONE, EMPLOYEES HAVE NO IDEA HOW TO NAVIGATE THE PLANS MANY DO NOT HAVE EMAILS. I JUST NEED TO KNOW MORE ABOUT HOW TO HELP SMALL BUSINESS OWNERS REALIZE IT IS AVAILABLE. I JUST LEARNED WE CAN SIGN SMALL BUSINESSES UP ANY TIME. IT DOES NOT SEEM WORTH THE EFFORT FOR MY CLIENTS OR ME. IT IS HARD TO DEAL WITH. WE HAVE TO SEND IN APPLICATIONS 90 DAYS BEFORE EFFECTIVE DATE. IT IS RIDICULOUS. IT'S TOO COMPLICATED AND DRAWN OUT! IT'S EASIER AND FASTER TO JUST ENROLL DIRECT TO THE INSURANCE COMPANY WITH MORE OPTIONS TO CONSIDER. THE ONLY THING THEY LOSE IS THE PREMIUM TAX CREDIT WHICH IS ONLY FOR 2 YEARS ANYWAY. MY OWN RELUCTANCE TO GO DOOR-TO-DOOR, LACKING ANY OTHER METHOD OF MEETING SMALL BUSINESS OWNERS. I'M THINKING OF ADVERTISING ON RADIO. NAME RECOGNITION IS THE MOST CHALLENGE. NAVIGATING THE WEB SITE AND THE ENROLLMENT PROCESS. NEEDS TO BE SHORTENED. NOT BEING ABLE TO CROSS METALLIC LEVELS WITHIN A GROUP. NOT EVERYONE IS CONFIDENT WITH USING A COMPUTER. PLUS IT JUST SOUNDS TOO COMPLICATED, YOU KNOW, ALL THE CHOICES, TO SOME PEOPLE IT SOUNDS LIKE A FAIRY TALE, AND YOU CAN HAVE ANY KIND OF SPRINKLES ON TOP THAT YOU WANT. PRICE PRICING MODEL. RATES SEEM TO BE THE DECIDING FACTOR WHEN AN INDIVIDUAL HAS THE OPTION TO PURCHASE THROUGH THE MP, AND SHOP RATES SAY ARE HIGHER; DESPITE THE FACT THAT IT'S TO THE BUSINESS' BENEFIT AND NOT THE EMPLOYEE.

**MOST EFFECTIVE MARKETING AND ADVERTISING EFFORTS TO THE PUBLIC
COMPLETE VERBATIMS (CONTINUED)**

SAME AS BEFORE, WHAT CERTIFICATION CHECKLIST IS AVAILABLE FOR THE ABILITY TO OFFER THE APPROPRIATE PLANS.

SYSTEM IS CONFUSING TO USE. DATES OF START TO FINISH ARE CONFUSING. THE FACT THAT EMPLOYERS HAVE TO GO IN AND APPOINT AGENT IS NOT AGENT FRIENDLY. KAREN SLOAN IS EXCELLENT WHEN IT COMES TO SUPPORT BUT AGENTS NEED TRAINING.

SYSTEM IS **NOT** USER FRIENDLY AT ALL FOR GROUP DECISION MAKER OR FOR GROUP ADMINISTRATOR OR FOR EMPLOYEES OR FOR THE BROKER. ALMOST HAVE TO BE WALKED THROUGH EACH SCENARIO IN ORDER TO BE ABLE TO SUPPORT A GROUP - LOST OUR TECH SUPPORT PERSON.

THE INSURANCE COMPANIES ARE REQUIRED TO GIVE THEIR RENEWALS **60** DAYS IN ADVANCE OF THE ANNIVERSARY. **NMHIX** NEEDS TO WORK MORE IN THE TIMELINE OF **30** DAYS TO SELL ON EXCHANGE.

THE LACK OF FUNCTIONALITY IN THE ENTIRE SYSTEM I.E. IF A HUSBAND AND WIFE ARE EMPLOYED AT THE SAME EMPLOYER AND USE ONE E-MAIL ADDRESS THEY SHOULDN'T HAVE TO MAKE A NEW ONE JUST TO GET ENROLLED INTO A PLAN.

THE LONG WAITING PERIOD AND THE LACK OF PRODUCT SELECTION FROM SOME OF THE CARRIERS.

THE RENEWAL PROCESS IS THE WORST TO BE HONEST.

THE **SHOP** SEEMED TO FORGET THAT THERE ARE BROKERS INVOLVED.

TIMELINE TOO LONG **75** DAYS PRIOR TO A RENEWAL, ARE YOU KIDDING? WE DO NOT EVEN HAVE RENEWALS AT THAT POINT. PLEASE MAKE IT EASIER.

TOO LATE TO SIGN UP DUE TO LATE DELIVERY OF RENEWAL PAPERWORK.

TOO LONG OF LEAD TIMES FOR EMPLOYER GROUPS FROM DECISION TO CLOSE - OUT OF SYNC WITH COMMERCIAL MARKETPLACE.

TOO MUCH COMPLICATION.

UNFAMILIAR, IT'S EASIER TO GO DIRECT, DISCOUNTING MULTIPLE CARRIER APPROACH TO ADMINISTRATION.

VERIFICATION PROCESS BY EMPLOYEES IS HORRIBLE. NEED TO ALLOW BROKERS ACCESS SO THEY CAN ASSIST AN EMPLOYEE WITH THE VERIFICATION PROCESS.

VERY CUMBERSOME TO USE.

WAY TOO COMPLICATED, ESPECIALLY FOR MY SMALL GROUP CLIENTS. TIMELINES ARE UNREALISTIC AND FAR TOO LONG.

WE NEED A PROGRAM WHERE THE EMPLOYER CAN SUPPORT THE EMPLOYEE WITH INDIVIDUAL FINANCIAL SUPPORT ALLOWING THE EMPLOYEE TO BUY FROM THE MARKETPLACE. I KNOW THIS HAS BEEN CONTROVERSIAL BUT ALLOWANCES SHOULD BE MADE FOR EMPLOYERS TO HELP THEIR EMPLOYEES. I HAVE MET EMPLOYERS AROUND **NM** THAT WISH TO DO THIS BUT ARE FRIGHTENED BY **IRS** INTERPRETATIONS. **SECTION 105** PLANS WOULD BE A HELP FOR THESE EMPLOYERS AND IF IT'S ACCEPTABLE AS AN ALTERNATIVE, THE **NM** EXCHANGE SHOULD LEAD THE EFFORT TO EDUCATE THE BUSINESS COMMUNITY.

WEBSITE

WHETHER A CLIENT OR A BROKER, YOUR WEBSITE DOES NOT LIST THE REFERENCE PLAN FOR THE EMPLOYER **AT ALL!** THIS NEEDS TO BE CHANGED. YOU'RE PUTTING IN MASSIVE EFFORTS FOR MARKETING. I THINK YOU SHOULD PUT IN A MASSIVE EFFORT TO HAVE YOUR WEBSITE AND ENROLLMENT PROCESS MORE EFFICIENT FOR YOUR EXISTING BROKERS AND CLIENT; OTHERWISE I MAY CHOOSE NOT TO PUT A GROUP ON **NMHIX**.

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
LACK OF AWARENESS ABOUT SHOP**
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 12: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.

LACK OF AWARENESS ABOUT SHOP

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	15%	24%	5%	21%	6%
4	35%	24%	48%	39%	29%
3	30%	24%	38%	18%	53%
2	13%	16%	10%	18%	6%
1 - NO OBSTACLE AT ALL	4%	8%	-	-	6%
DON'T KNOW	2%	4%	-	4%	-
MEAN †	3.4	3.4	3.5	3.7	3.2

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
LACK OF INTEREST IN PROVIDING HEALTH INSURANCE TO EMPLOYEES**
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 13: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.

LACK OF INTEREST IN PROVIDING HEALTH INSURANCE TO EMPLOYEES

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	15%	8%	24%	14%	18%
4	35%	32%	38%	32%	41%
3	17%	20%	14%	25%	6%
2	20%	20%	19%	21%	18%
1 - NO OBSTACLE AT ALL	11%	20%	-	7%	12%
DON'T KNOW	2%	-	5%	-	6%
MEAN †	3.2	2.9	3.7	3.3	3.4

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE A MAJOR OBSTACLE RESPONSE IS ASSIGNED A VALUE OF 5; THE NO OBSTACLE AT ALL RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
SMALL BUSINESSES CANNOT AFFORD HEALTH PLANS
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES**

QUESTION 14: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.
SMALL BUSINESSES CANNOT AFFORD HEALTH PLANS

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	48%	48%	48%	43%	59%
4	22%	20%	24%	29%	12%
3	15%	12%	19%	21%	6%
2	7%	8%	5%	4%	12%
1 - No OBSTACLE AT ALL	4%	8%	-	-	6%
DON'T KNOW	4%	4%	5%	4%	6%
MEAN †	4.1	4.0	4.2	4.1	4.1

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
LACK OF INFORMATION ABOUT POTENTIAL TAX CREDITS AND SUBSIDIES AVAILABLE THROUGH SHOP
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES**

QUESTION 15: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.
LACK OF INFORMATION ABOUT POTENTIAL TAX CREDITS AND SUBSIDIES AVAILABLE THROUGH SHOP

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	26%	24%	29%	29%	24%
4	30%	32%	29%	36%	24%
3	22%	20%	24%	18%	29%
2	9%	8%	10%	7%	12%
1 - No OBSTACLE AT ALL	11%	16%	5%	11%	6%
DON'T KNOW	2%	-	5%	-	6%
MEAN †	3.5	3.4	3.7	3.6	3.5

†THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE A MAJOR OBSTACLE RESPONSE IS ASSIGNED A VALUE OF 5; THE No OBSTACLE AT ALL RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
LACK OF ADVERTISING AND MARKETING ABOUT SHOP
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES**

QUESTION 16: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.
LACK OF ADVERTISING AND MARKETING ABOUT SHOP

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	11%	16%	5%	14%	6%
4	13%	16%	10%	18%	6%
3	28%	16%	43%	21%	41%
2	26%	32%	19%	29%	24%
1 - No OBSTACLE AT ALL	11%	16%	5%	7%	12%
DON'T KNOW	11%	4%	19%	11%	12%
MEAN †	2.9	2.8	2.9	3.0	2.7

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
THE PROCESS OF SIGNING UP FOR A SHOP ACCOUNT
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES**

QUESTION 17: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.
THE PROCESS OF SIGNING UP FOR A SHOP ACCOUNT

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	46%	40%	52%	50%	41%
4	24%	24%	24%	25%	24%
3	11%	8%	14%	7%	18%
2	2%	4%	-	4%	-
1 - No OBSTACLE AT ALL	9%	16%	-	7%	6%
DON'T KNOW	9%	8%	10%	7%	12%
MEAN †	4.0	3.7	4.4	4.2	4.1

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE A MAJOR OBSTACLE RESPONSE IS ASSIGNED A VALUE OF 5; THE NO OBSTACLE AT ALL RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
CONFUSING RULES AND REGULATIONS RELATING TO TAX CREDITS
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES**

QUESTION 18: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.
CONFUSING RULES AND REGULATIONS RELATING TO TAX CREDITS

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	37%	32%	43%	39%	35%
4	28%	28%	29%	32%	24%
3	24%	28%	19%	18%	35%
2	2%	-	5%	4%	-
1 - No OBSTACLE AT ALL	9%	12%	5%	7%	6%
DON'T KNOW	-	-	-	-	-
MEAN †	3.8	3.7	4.0	3.9	3.8

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
LACK OF HEALTH PLANS OPTIONS
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES**

QUESTION 19: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.
LACK OF HEALTH PLAN OPTIONS

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	7%	8%	5%	11%	-
4	15%	8%	24%	14%	18%
3	37%	32%	43%	29%	53%
2	9%	8%	10%	11%	6%
1 - No OBSTACLE AT ALL	28%	40%	14%	32%	18%
DON'T KNOW	4%	4%	5%	4%	6%
MEAN †	2.6	2.3	3.0	2.6	2.8

†THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE A MAJOR OBSTACLE RESPONSE IS ASSIGNED A VALUE OF 5; THE No OBSTACLE AT ALL RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

**OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP:
 NOT ENOUGH VALUE IN INSURANCE COVERAGE AND BENEFITS GIVEN THE COST TO EMPLOYERS
 AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES**

QUESTION 20: USING A 5-POINT SCALE WHERE 5 IS A MAJOR OBSTACLE AND 1 IS NO OBSTACLE AT ALL, PLEASE RATE HOW MUCH EACH OF THE FOLLOWING ARE AS OBSTACLES TO SMALL BUSINESSES PURCHASING INSURANCE THROUGH SHOP.

NOT ENOUGH VALUE IN INSURANCE COVERAGE AND BENEFITS GIVEN THE COST TO EMPLOYERS

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
5 - A MAJOR OBSTACLE	20%	20%	19%	14%	29%
4	28%	32%	24%	36%	18%
3	28%	28%	29%	32%	24%
2	13%	4%	24%	11%	18%
1 - NO OBSTACLE AT ALL	7%	12%	-	4%	6%
DON'T KNOW	4%	4%	5%	4%	6%
MEAN †	3.4	3.5	3.4	3.5	3.5

† THE MEAN SCORE IS DERIVED BY TAKING THE AVERAGE SCORE BASED ON THE 5-POINT SCALE. THE A MAJOR OBSTACLE RESPONSE IS ASSIGNED A VALUE OF 5; THE NO OBSTACLE AT ALL RESPONSE IS ASSIGNED A VALUE OF 1. THE DON'T KNOW/WON'T SAY RESPONSES ARE EXCLUDED FROM THE CALCULATION OF THE MEAN.

FAVORITE FEATURES OF SHOP
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 21: WHAT DO YOU LIKE BEST ABOUT SHOP?

	TOTAL RESPONSES (N=28)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
CHOICE OF PLANS/CARRIERS	32%	21%	43%	32%	33%
NOTHING	32%	36%	29%	32%	33%
CAN SEE ALL PLANS	11%	14%	7%	11%	11%
EASY NAVIGATION	7%	14%	-	11%	-
COST EFFECTIVE	4%	-	7%	5%	-
HELPFUL STAFF	4%	-	7%	-	11%
LOWER PARTICIPATION REQUIREMENTS	4%	7%	-	-	11%
PICTURES SHOULD LOOK LIKE NEW MEXICANS	4%	-	7%	5%	-
TAX CREDIT	4%	7%	-	5%	-

FAVORITE FEATURES OF SHOP
VERBATIM RESPONSES

AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

A CENTRAL POINT TO COMPARE PLANS.
ALLOWING THE EMPLOYEES TO CHOOSE A CARRIER AND PLAN IS A WONDERFUL IDEA. IT TAKES THE BURDEN FROM THE EMPLOYER. IN THEORY IT'S A GREAT IDEA. I LOVE IT THE IDEA.
BEING ABLE TO OFFER MULTIPLE CARRIERS.
CHOICE OF INSURANCE COVERAGE.
EASY TO NAVIGATE.
EMPLOYERS CAN OFFER DIFFERENT CARRIERS TO EMPLOYEES.
GIVE THE SMALL EMPLOYER A CHOICE FOR THEIR EMPLOYEES ABOUT WHICH HEALTH PLAN THEY CAN CHOOSE.
I AM NOT SURE; I SUSPECT IT MIGHT BE MORE COST EFFECTIVE FOR EMPLOYEES AND EMPLOYERS.
I DON'T KNOW, I GAVE UP TRYING TO US IT, COULDN'T AFFORD THE STROKE THAT WAS BOUND TO HAPPEN WHEN PRESSURE GOT OUT OF CONTROL DURING THE INITIAL ENROLLMENTS, AND THE ONLY ANSWERS FROM THE PEOPLE IN THE KNOW, WAS WE KNOW THERE'S A PROBLEM BUT WE DON'T KNOW HOW TO FIX IT. IT'S HARD TO GET EXCITED ABOUT SOMETHING THAT MAKES THING HARDER THAN IT NEEDS TO BE.
I'M NOT A FAN FOR THE SHOP. I THINK IT'S A WASTE OF TIME.
LOWER PARTICIPATION REQUIREMENTS.

NOT MUCH, YOU ALSO NEED TO UPDATE THE PICTURES WITH PEOPLE THAT LOOK LIKE THEY ACTUALLY LIVE IN NEW MEXICO.
NOTHING (N=5)
I THINK IT IS WAY TOO CONFUSING, AND THE TIMELINE IS TOTALLY UNREALISTIC FOR EMPLOYERS TO MAKE A DECISION. TIMELINE NEEDS TO BE COMPRESSED.
POTENTIAL SMALL EMPLOYER TAX CREDIT.
PRETTY EASY TO QUOTE.
STAFF HAS BEEN VERY HELPFUL, YET HAS HAD TO BE APOLOGETIC.
STREAMLINED PROCESS.
THAT CAN PICK DIFFERENT CARRIERS FOR SAME GROUP.
THE CHOICE OF HAVING MULTIPLE HEALTH PLANS THROUGH DIFFERENT CARRIERS.
THE FLEXIBILITY IT PROVIDES THE EMPLOYERS.
THE ONLY BENEFIT WE HAVE SEEN SO FAR IS THAT EMPLOYEES HAVE THE FLEXIBILITY TO CHOOSE ANY PLAN THEY WANT WITHIN THE METALLIC LEVEL SET UP BY THE EMPLOYER. OTHER THAN THAT WE HAVE YET TO SEE MANY BENEFITS.
WE CAN SEE ALL THE PLANS AVAILABLE.

OVERALL EASE OF FINDING INFORMATION ABOUT HEALTH PLANS USING THE INSURANCE EXCHANGE WEBSITE
 AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 22: OVERALL, WOULD YOU SAY IT IS VERY EASY, SOMEWHAT EASY, SOMEWHAT HARD, OR VERY HARD TO FIND SHOP INFORMATION USING THE NMHIX WEBSITE/BEWELLM.COM?

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
VERY EASY	2%	4%	-	-	-
SOMEWHAT EASY	30%	44%	14%	36%	24%
SOMEWHAT HARD	35%	32%	38%	29%	47%
VERY HARD	17%	8%	29%	21%	12%
DON'T KNOW	15%	12%	19%	14%	18%

DIFFICULTIES EXPERIENCED ON BeWELLNM
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 23: WHAT DIFFICULTIES, IF ANY, HAVE YOU EXPERIENCED WHEN TRYING TO FIND SHOP INFORMATION, COMPARE HEALTH PLANS OR ENROLL CLIENTS IN A PLAN THROUGH THE HEALTH INSURANCE EXCHANGE WEBSITE?

	TOTAL RESPONSES (N=22)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
FIGURING OUT THE WEBSITE IN GENERAL	23%	30%	17%	27%	14%
PROCESS IS DIFFICULT	18%	10%	25%	13%	29%
CAN'T FIND BENEFIT INFORMATION	14%	10%	17%	13%	14%
CAN'T SAVE INFORMATION	14%	-	25%	20%	-
TECHNOLOGICAL ISSUES	14%	10%	17%	-	43%
ENTIRE PROCESS IS TOO DEPENDENT ON TECHNOLOGY	9%	20%	-	13%	-
NOT ENOUGH INFORMATION	5%	10%	-	7%	-
TIMELINE TOO LONG	5%	10%	-	7%	-
TOO MANY CHOICES	5%	-	8%	7%	-

DIFFICULTIES EXPERIENCED ON BeWELLNM
VERBATIM RESPONSES
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

CAN'T GET PLAN DETAILS TO SHOW EMPLOYERS ACTUAL BENEFITS, WHICH ARE WHAT EMPLOYEES ARE CONCERNED ABOUT.

CLEAR CONCISE BULLET POINTS ABOUT WHAT IS NEEDED TO SET UP AND ENROLL.

EMPLOYERS/EMPLOYEES DO NOT WANT TO NAVIGATE THIS STUFF ON THEIR OWN THEY WANT SOMEONE JUST TO DO IT FOR THEM AND THE WAY THE WEBSITE MAKES THAT'S IMPOSSIBLE.

EXTREMELY HARD TO SHOP FOR GROUPS DURING RENEWAL BECAUSE YOU CAN'T SEE THE RATES FOR EACH CARRIER HAVE TO REQUEST DIRECTLY FROM NMHIX.

FEDERAL WEBSITE - TRAINING PROVIDED (BeWELLNM IS NOT APPLICABLE FOR THIS). SHOP OBTAINED A PRELIMINARY POWER POINT AND THEN QUESTIONED THE TECH SUPPORT REP (THAT IS NOW GONE) TO THE NTH DEGREE ABOUT THE DETAILS OF WHAT WE NEED TO KNOW TO SUPPORT LETTING A GROUP GO TO THE SHOP.

DON'T USE THE WEBSITE. WE MARKET DIRECTLY TO CLIENTS AND THEN HAND-HOLD THROUGH THE PROCESS AS IT IS EXTREMELY CUMBERSOME AND HAS A LOT OF PITFALLS. SMALL GROUP IS GOING TO 100 - AND WILL HAVE LOTS OF CONTROLLED GROUPS REQUESTING SUB-BILLINGS - SHOP CANNOT CURRENTLY SUPPORT THESE GROUPS.

GOT CONFUSED ON COMPARING PLANS.

HAS BEEN A WHILE HOWEVER WITHOUT KAREN'S SLOAN'S SUPPORT I COULD NOT HAVE GOTTEN THRU IT.

I HAVE HAD LOG IN PROBLEMS.

I HAVE SEEN DOCS ON THE NMHIX SITE THAT I HAVE NOT BEEN ABLE TO FIND AGAIN. SOMEONE FINALLY HELPED ME FIND IT.

JUST FIGURING OUT THE WEBSITE, I'M STILL NOT SURE EXACTLY HOW TO GET TO THE LOG IN PAGE. IT SEEMS THERE ARE MANY STEPS AND EVENTUALLY I FIND IT. MAYBE I NEED TO KEEP DOING IT. IT'S NOT DIRECT, IS IT?

LACK OF INTEREST FROM EMPLOYERS, IT SEEMS TOO COMPLICATED TO THEM.

LIMITED USE CREATES APATHY AND UNFAMILIARITY.

MY MAIN OBJECTION IS THE TIMELINE. THE MAJORITY OF MY CLIENTS CANNOT MAKE A DECISION THAT FAR AHEAD OF THE EFFECTIVE DATE.

MY ONLY GROUP HAD TO FINALLY BE MANUALLY ENROLLED BY NMHIX EMPLOYEES, THE SYSTEM WOULDN'T DO IT. QUOTES DON'T SEEM TO STAY STORED.

SOMEWHAT USER FRIENDLY WEBSITE.

THE PAGES CONTINUED TO CHANGE, CAN'T GET ACCURATE QUOTES WITHOUT HAVING TO ENTER THE ENTIRE CENSUS INFORMATION, NO RATES AVAILABLE.

THE WHOLE PROCESS IS CUMBERSOME.

TOO MANY CHOICES.

TOO MUCH DEPENDENCE ON TECHNOLOGY.

VERY DIFFICULT. NEED TO REVAMP THE PROCESS FOR CLIENTS AND BROKERS.

WRONG RATE TABLES, I CAN'T SAVE INFORMATION, HARD TO USE.

YOU KNOW SOMETHING, AGENTS/BROKERS OF MY GENERATION AREN'T REAL KING ABOUT EVERYTHING BEING ONLINE, WHO KNOWS MAYBE IF THE ENROLLMENTS WERE AVAILABLE IN PAPER FORM, YOU MIGHT SEE AN INCREASE IN SIGNUPS. AS A SUGGESTION, TRY TALKING TO THE PEOPLE WHO US TO RUN THE NM HEALTH INSURANCE ALLIANCE, THEY DID IT THE OLD FASHION WAY, AND AS I REMEMBER THEY SEEMED TO DO A PRETTY GOOD JOB OF GETTING SMALL GROUPS ENROLLED. YOU KNOW,(IF YOU WANT TO MAKE AN OMELET YOU GOT TO BREAK A FEW EGGS) AND IF YOU'RE GOING TO ENROLL GROUPS USING PAPER, YOU GOT TO CUT DOWN SOME TREES.

MOST IMPORTANT CHANGES TO THE SHOP PROCESS
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 24: WHAT ARE THE MOST IMPORTANT CHANGES THAT YOU WOULD LIKE TO SEE MADE IN THE SHOP PROCESS?

	TOTAL RESPONSES (N=26)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
SIMPLIFY	58%	38%	77%	53%	64%
MORE BROKER INVOLVEMENT	19%	15%	23%	20%	18%
SHORTEN THE TIMELINE	19%	23%	15%	27%	9%
MAKE IT EASIER TO VIEW INFORMATION	12%	15%	8%	20%	-
EDUCATE BUSINESSES	8%	8%	8%	-	18%
LOOSEN EMAIL REQUIREMENTS	8%	-	15%	7%	9%
MAKE METALLIC LEVELS EASIER TO USE	8%	-	15%	13%	-
BETTER COMMUNICATION BETWEEN BROKERS AND HIX	4%	8%	-	-	9%

MOST IMPORTANT CHANGES TO THE SHOP PROCESS

VERBATIM RESPONSES

AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

AND HAVING THE EMPLOYER PICK A BASE PLAN IN A METAL LEVEL IS A DIFFICULT CONCEPT. AND SINCE EVERYTHING IS AGE RATED THAT MAKES IT DIFFICULT TO PICK A COST. I KIND OF MISS THE COMMUNITY RATED DAYS.

BE MORE USER FRIENDLY, EDUCATE BROKERS BETTER ON HOW TO USE THIS SITE, WENT TO ALL YOUR MEETINGS AND STILL DIDN'T GET THE INFORMATION.

CLEARER INFORMATION FOR BUSINESS OWNER.

CROSS METALLIC LEVELS.

DON'T HAVE SEPARATES SITES FOR EVERYTHING.

EASIER NAVIGATION ON WEB PAGE, RATE SHEETS EASILY AVAILABLE FOR ALL CARRIERS (CAN INCLUDE A LINK TO THE RATE SHEETS ON THE CARRIER'S WEBPAGE), PROCESSES THAT ACTUALLY WORK.

ENROLLMENT PROCESS SIMPLIFIED EMPLOYEE VERIFICATION SIMPLIFIED;

ENROLLMENT TIME LINE SHORTENED EXTENSIVELY.

GIVE BROKER ACCESS TO VERIFICATION.

I REPEAT: COMPRESS THE TIMELINE. IT IS ALSO TOTALLY UNFAIR THAT THE EMPLOYER TAX CREDIT IS ONLY AVAILABLE VIA THE SHOP. OBAMACARE SUPPORTERS ARE PROPPING UP THE ENTIRE SYSTEM TO MAKE IT WORK.

IF A BROKER/AGENT IS REQUESTED AND ASSIGNED AND IS HELPING THE GROUP THEY SHOULD GET COMMISSION FOR THEIR WORK REGARDLESS OF THE FACT THAT THE GROUP WAS ALREADY ENROLLED. THOSE GROUPS ARE THE ONES THAT NORMALLY NEED TO MOST CARE.

INFORMATIONAL MEETINGS FOR BUSINESSES. MORE DIRECT MAILERS TO SMALL BUSINESS.

IT WOULD BE NICE TO SEE MORE OPTIONS FROM SOME OF THE CARRIERS.

MAKE IT A ONE PAGE APPLICATION FOR THE BUSINESS AND A 1 PAGE APPLICATION FOR THE EMPLOYEES.

MAKE IT EASIER TO SEE EVERYTHING ON A GROUP - NOT USER FRIENDLY.

MAKE IT MORE STREAMLINED & REDUCE THE TIME IT TAKES TO PUT ON A GROUP.

MAKE THE ENTRY PROCESS LESS LABOR INTENSIVE.

MAKING IT EASIER TO ENROLL. NOT SO MANY STEPS AND NOT TAKING SO LONG FOR IT TO BE EFFECTIVE.

BETTER COMMUNICATION AND CLEARER EASIER TO UNDERSTAND MATERIALS

MORE FILTERS/SORT OPTIONS SO DON'T HAVE TO LOOK AT AS MANY PLANS.

NOT SURE, BUT SIMPLER THE BETTER.

OF COURSE CUT DOWN ON THE TIME IT TAKES TO START A NEW GROUP

PEOPLE SHOULD BE ABLE TO USE WHATEVER E-MAIL THEY CHOOSE, REGARDLESS IF SOMEONE ELSE USED IT BEFORE. REFER INQUIRIES TO US BROKERS.

SET UP IS DIFFICULT. I UNDERSTAND THE NEED FOR EMAIL ADDRESSES FOR ALL EMPLOYEES BUT SOME EMPLOYEES IN VALENCIA COUNTY DON'T HAVE A COMPUTER. YES, THEY CAN GO TO THE LIBRARY.

SHORTEN THE PROCESS.

SHORTER LEAD TIME FOR STARTERS. I THINK IT'S 3 MONTHS OUT BEFORE THE EFFECTIVE DATE. THAT'S RIDICULOUS FOR A SMALL EMPLOYER.

SHORTER TURNAROUND.

SIMPLER.

SIMPLER ENROLLMENT.

START OVER. THE BUSINESS SIDE IS TERRIBLE, AND CLUNKY, AND OBSCURES INFO.

SUPPORT SUB-BILLINGS AND CHECKS FROM MULTIPLE BANKS

THERE IS A SIGNIFICANT LACK OF INTEREST FROM THE BROKER COMMUNITY. PROBABLY POOR COMMISSIONS ARE CONTRIBUTING TO THIS SITUATION.

TIME MODIFICATION TO THE SAME CONSTRAINTS AS THE INSURANCE COMPANY'S.

TRUE START AND FINISH DATES, EMPLOYEE INVOLVEMENT NEEDS TO BE A CHOICE. IN THIS AREA NOT ALL EMPLOYEES HAVE COMPUTERS OR COMPUTER KNOWLEDGE. ONE RENEWAL I'VE EXPERIENCED HAS BEEN CONFUSING AND EMPLOYERS ARE MAKING MISTAKES. NEEDS TO BE MORE USER FRIENDLY FOR EVERYONE.

WHEN A CALL IS MADE TO SHOP WE COULD GET A RETURN PHONE CALL.

WHY IS IT SO CONFUSING ?

SUGGESTION TO HELP NMHIX IMPROVE OVERALL EXPERIENCE USING SHOP
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 25: DO YOU HAVE ANY SUGGESTIONS TO HELP THE NMHIX IMPROVE YOUR OVERALL EXPERIENCE USING SHOP AND ENCOURAGE MORE SMALL BUSINESSES TO PURCHASE INSURANCE THROUGH SHOP?

	TOTAL RESPONSES (N=15)	GENDER		REGION	
		MALE	FEMALE	IN ABQ METRO AREA	NOT IN ABQ METRO AREA
MORE BROKER INVOLVEMENT	20%	-	30%	11%	33%
SIMPLIFY	20%	20%	20%	22%	17%
GET MORE EMPLOYER BUY IN	13%	20%	10%	11%	17%
MORE TRAINING	13%	-	20%	11%	17%
BETTER COMMUNICATION	7%	-	10%	-	17%
MAKE IS EASIER TO SELL	7%	20%	-	11%	-
MAKE GROUP INSURANCE MORE AFFORDABLE	7%	-	10%	11%	-
MORE ADVERTISING	7%	20%	-	11%	-
MAKE SHOP SITE MORE WELCOMING	7%	20%	-	11%	-

SUGGESTION TO HELP NMHIX IMPROVE OVERALL EXPERIENCE USING SHOP
VERBATIM RESPONSES
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

ADVERTISE LIKE HECK ON TV.

GROUP INSURANCE NEEDS TO BE MORE AFFORDABLE. IT'S RIDICULOUS IN THIS MARKET THAT INDIVIDUAL PLANS ARE CHEAPER THAN GROUP. I'M SURE IN 5 YEARS THIS WILL CHANGE BUT NOW SMALL COMPANIES ARE DUMPING THEIR PLANS BECAUSE THEY CAN'T AFFORD IT! THE SHOP IS A LOT OF TROUBLE. THE STAFF IS HELPFUL BUT IT TAKES HOURS TO SET UP A GROUP.

I WOULD NEED TO GO BACK THRU THE PROCESS. HONESTLY EMPLOYERS DON'T WANT TO MESS WITH ENTRIES. I HAVE FOUND THAT YOUNGER GROUPS ARE MORE LIKELY TO USE SHOP JUST BECAUSE THEY ARE USED TO DOING EVERYTHING ON COMPUTERS. HOWEVER, MOST OF MY BUSINESS OWNERS ARE NOT GOING TO TAKE THE TIME TO USE SHOP.

ITS MANDATORY UNDER THE LAW, WHAT MORE CAN YOU DO. I'LL ADMIT, IT'S TOUGH TO SELL A PRODUCT THAT I KNOW IS FAULTY IN SO MANY AREAS. I'M REFERRING TO THE ACA.

I'VE NEVER FELT WELCOMED WHEN TRYING TO USE THE SIGHT. MAYBE IT'S JUST ME.

MAKE THE ENTRY OF GROUPS INTO THE SHOP AVAILABLE FOR BROKERS TO DO IT THEMSELVES.

NO. I DON'T THINK THE SHOP IS NECESSARY. AGENTS HAVE BEEN ABLE TO MAKE THIS PROCESS EASY FOR BUSINESS CLIENTS FOR YEARS WITHOUT THE SHOP.

SEE PREVIOUS COMMENTS. SUPPORT THE BROKERS. WHEN THE CURRENT SHOP EMPLOYEES CANNOT USE THE SYSTEM, AND THEY SPEND A LOT OF TIME IN MANUAL SUPPORT, AND THE CARRIERS SPEND A TREMENDOUS AMOUNT OF TIME IN MANUAL SUPPORT, IT TELLS YOU A LOT ABOUT THE SYSTEM.

SIMPLER THE BETTER.

SIMPLIFY.

THE WHOLE MODEL IS NOT CONDUCIVE TO ASSIST BUSINESSES, AND BROKERS DON'T SUPPORT THE PROGRAM. THE REWARDS JUST AREN'T THERE FOR THE EMPLOYER, AND THEIR ACCOUNTANTS ARE NOT INTERESTED OR SUPPORTIVE.

THERE IS A LOT OF IMPROVEMENT NEEDED. LESS ERRORS, MORE EFFICIENT WAY OF DOING BUSINESS IS IDEAL. TRAINING GIVEN TO AGENTS NOT LOCATED IN ALBUQUERQUE.

YES, I'D LIKE TO HAVE A MEETING WITH THE NMHIX FOLKS TO GO THROUGH A TRAINING ON THE PROCESS OF SELLING SHOP.

SUGGESTIONS TO IMPROVE THE SHOP
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 26: DO YOU FEEL MORE SMALL BUSINESSES WOULD BE INTERESTED IN USING SHOP TO LOOK FOR AND/OR PURCHASE HEALTH INSURANCE IF SHOP OFFERED THE ABILITY TO PURCHASE STANDALONE DENTAL COVERAGE AS WELL?

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
Yes	26%	24%	29%	21%	29%
DEPENDS	15%	16%	14%	11%	24%
No	43%	40%	48%	57%	24%
DON'T KNOW	15%	20%	10%	11%	24%

PERCEIVED BENEFIT OF OFFERING MULTIPLE METAL LEVELS AND PRICE POINTS TO EMPLOYER GROUPS
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 27: CURRENTLY, EMPLOYER GROUPS WHO ENROLL ON SHOP CHOOSE ONE METAL LEVEL PLAN (GOLD, SILVER, OR BRONZE) AT A CERTAIN PRICE POINT. THIS ALLOWS EMPLOYEES TO CHOOSE FROM DIFFERENT CARRIERS AND PLANS WITHIN THE CHOSEN METAL LEVEL AND PRICE POINT. DO YOU BELIEVE IT WOULD BE A BENEFIT TO EMPLOYER GROUPS IF THEY HAD THE ABILITY TO OFFER MULTIPLE METAL LEVELS AND PRICE POINTS (BUY UP/BUY DOWN OPTIONS) TO EMPLOYEES?

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
Yes	61%	52%	71%	57%	71%
DEPENDS	20%	20%	19%	18%	18%
No	11%	12%	10%	14%	6%
DON'T KNOW	9%	16%	-	11%	6%

INTEREST IN A SHOP DIRECT URL POSTED ON WEBSITE TO ALLOW PROSPECTIVE CUSTOMERS TO ENROLL THROUGH SHOP
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 28: WOULD YOU BE INTERESTED IN A SHOP-DIRECT URL POSTED ON YOUR WEBSITE THAT WOULD ALLOW PROSPECTIVE CUSTOMERS TO ENROLL THROUGH SHOP WITH YOU AS THE BROKER OR AGENT OF RECORD?

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
Yes	48%	56%	38%	43%	43%
DEPENDS	30%	28%	33%	32%	29%
No	15%	12%	19%	18%	12%
DON'T KNOW	7%	4%	10%	7%	6%

BENEFIT OF AN ONLINE TOOL THAT COULD MODEL SHOP EMPLOYER GROUP AND CONTRACTS
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES

QUESTION 29: WOULD AN ONLINE TOOL THAT COULD MODEL SHOP EMPLOYER GROUP CONTRACTS BE BENEFICIAL TO YOU?

	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
Yes	57%	60%	52%	54%	59%
DEPENDS	20%	12%	29%	18%	24%
No	7%	8%	5%	7%	6%
DON'T KNOW	17%	20%	14%	21%	12%

MORE LIKELY TO ENROLL CUSTOMERS IF MODELING TOOL WAS AVAILABLE
AMONG THOSE WHO SELL HEALTH INSURANCE PLANS TO SMALL BUSINESSES AND WHO RESPONDED "YES OR DEPENDS" TO Q> 29

QUESTION 30: WOULD YOU BE MORE LIKELY TO ENROLL CUSTOMERS ON SHOP IF THIS TYPE OF MODELING WERE AVAILABLE?

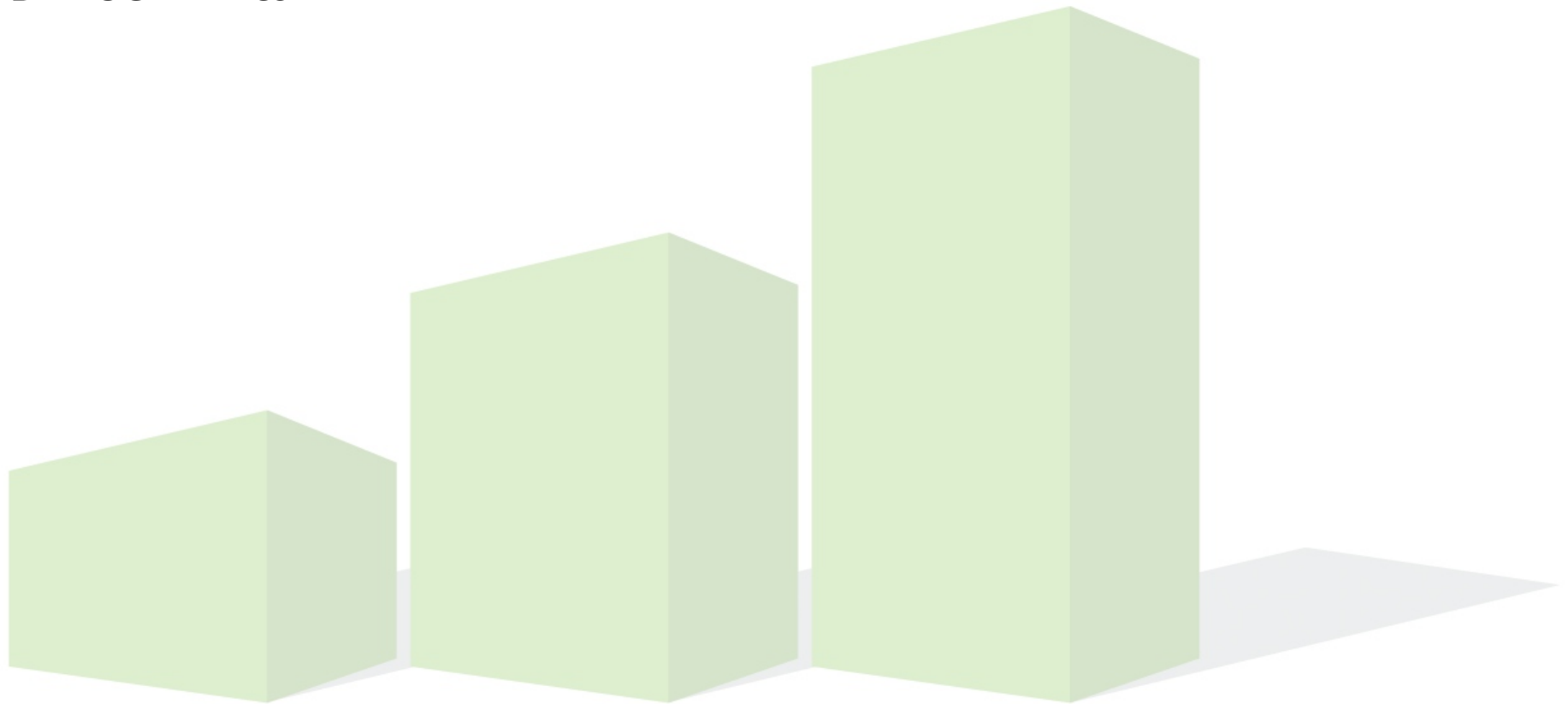
	TOTAL RESPONSES (N=46)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
Yes	43%	61%	24%	45%	43%
DEPENDS	51%	33%	71%	45%	57%
DON'T KNOW	6%	6%	6%	10%	0%

FOCUS OF BUSINESS

QUESTION 31: DO YOU FOCUS MORE OF YOUR BUSINESS ON INDIVIDUAL AND FAMILY HEALTH INSURANCE PLANS OR EMPLOYER HEALTH INSURANCE PLANS?

	TOTAL RESPONSES (N=56)	GENDER		REGION	
		MALE	FEMALE	IN ABQ	NOT IN ABQ
				METRO AREA	METRO AREA
INDIVIDUAL AND FAMILY PLANS	36%	36%	36%	32%	38%
EMPLOYER HEALTH INSURANCE PLANS	20%	29%	11%	24%	14%
BOTH EQUALLY	45%	36%	54%	44%	48%

III. DEMOGRAPHICS



DEMOGRAPHICS

TOTAL SAMPLE (N=66)

GENDER

MALE	42%
FEMALE	42%
WON'T SAY	16%

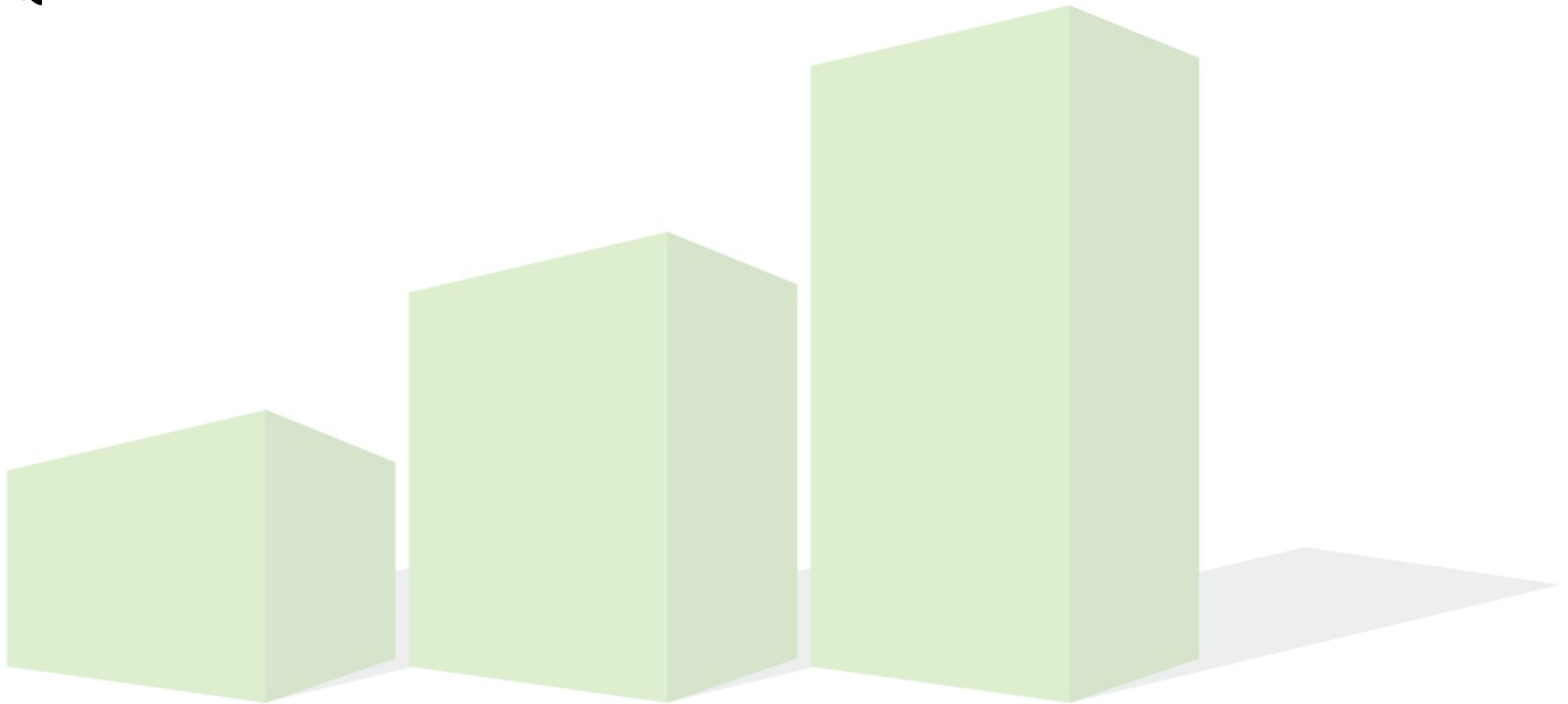
REGION

ABQ METRO	61%
BALANCE OF STATE	38%
WON'T SAY	1%

FOCUS OF BUSINESS

INDIVIDUAL AND FAMILY PLANS	36%
EMPLOYER PLANS	20%
BOTH EQUALLY	45%

III. QUESTIONNAIRE



NMHIX Agent Broker Internet Survey
July 2015
FINAL

PHONE INTRO:

POLLER ENTER PASSWORD HERE: ____ ____ ____ ____ ____

May I please speak with *(NAME ON LIST)* *(IF NECESSARY, SCHEDULE TIME TO CALL BACK)*

Hello. My name is *YOUR NAME* from Research & Polling, Inc. We are conducting an important survey on behalf of the New Mexico Health Insurance Exchange in order to learn more about agents and brokers opinions and experiences with health insurance and the New Mexico Health Insurance Exchange. Your responses will remain confidential (and be used only in combination with those of the other survey participants). I assure you we are not selling anything and we would greatly appreciate your participation.

Please rate your overall level of satisfaction with various aspects of the New Mexico Health Insurance Exchange (NMHIX) using a 5-point scale where 5 is *very satisfied* and 1 is *very dissatisfied*.

	<u>Very Satisfied</u>		<u>Very Dissatisfied</u>	<u>Don't Know/ Won't Say</u>
1. Communication from NMHIX to Agents and Brokers.....	5.....	4.....	3.....	2.....
2. NMHIX's marketing and advertising efforts to the public.....	5.....	4.....	3.....	2.....
3. Information and materials provided by NMHIX to educate and inform the public.....	5.....	4.....	3.....	2.....
4. NMHIX's outreach effort to the uninsured.....	5.....	4.....	3.....	2.....
5. Information and materials provided by NMHIX to educate and inform Agents and Brokers.....	5.....	4.....	3.....	2.....
6. NMHIX's training and overall support to Agents and Brokers about the health insurance exchange.....	5.....	4.....	3.....	2.....
7. How can NMHIX improve communications with Agents and Brokers? <i>(ENTER VERBATIM)</i>				

999. Don't know/won't say				
8. What aspects of NMHIX's marketing and advertising efforts to the public do you believe have been the most effective? <i>(ENTER VERBATIM)</i>				

999. Don't know/won't say				

9. What suggestions do you have to help NMHIX improve marketing, advertising and public outreach efforts? (ENTER VERBATIM)

999. Don't know/won't say

10. Do you sell health insurance plans to small businesses (50 employees or less)?

- 1. Yes
- 2. No (SKIP TO Q.31)

11. What are the primary obstacles that you face in selling NMHIX's small business SHOP products? (ENTER VERBATIM) (POLLER CLARIFY IF NECESSARY: "SHOP" = Small Business Health Options Program)

999. Don't know/won't say

Using a 5-point scale where 5 is a major obstacle and 1 is no obstacle at all, please rate how much each of the following are as obstacles to small businesses purchasing insurance through SHOP.

	A Major Obstacle					No Obstacle At All	Don't Know/ Won't Say
12. Lack of awareness about SHOP	5	4	3	2	1	6	
13. Lack of interest in providing employees health insurance	5	4	3	2	1	6	
14. Small businesses cannot afford health plans	5	4	3	2	1	6	
15. Lack of information about potential tax credits and subsidies available through SHOP	5	4	3	2	1	6	
16. Lack of advertising and marketing about SHOP	5	4	3	2	1	6	
17. The process of signing up for a SHOP account	5	4	3	2	1	6	
18. Confusing rules and regulations relating to tax credits	5	4	3	2	1	6	
19. Lack of health plan options	5	4	3	2	1	6	
20. Not enough value in insurance coverage and benefits given the cost to employers	5	4	3	2	1	6	
21. What do you like best about SHOP? (ENTER VERBATIM) (POLLER CLARIFY IF NECESSARY: "SHOP" = Small Business Health Options Program)							

999. Don't know/won't say

22. Overall, would you say it is *very easy, somewhat easy, somewhat hard, or very hard* to find SHOP information using the NMHIX website?

1. Very easy
2. Somewhat easy
3. Somewhat hard
4. Very hard
5. Don't know/won't say

23. What difficulties, if any, have you experienced when trying to find SHOP information, compare health plans or enroll clients in a plan through the health insurance exchange website? (ENTER VERBATIM)

999. Don't know/won't say

24. What are the most important changes that you would like to see made in the SHOP process? (ENTER VERBATIM)

999. Don't know/won't say

25. Do you have any other suggestions to help the NMHIX improve your overall experience using SHOP and encourage more small businesses to purchase insurance through SHOP? (ENTER VERBATIM)

999. Don't know/won't say

26. Do you feel more small businesses would be interested in using SHOP to look for and/or purchase health insurance if SHOP offered the ability to purchase standalone dental coverage as well?

1. Yes
2. No
3. Don't know/won't say

27. Currently, employer groups who enroll on SHOP choose one metal level plan (Gold, Silver, or Bronze) at a certain price point. This allows employees to choose from different carriers and plans within the chosen metal level and price point. Do you believe it would be a benefit to employer groups if they had the ability to offer multiple metal levels and price points (buy up/buy down options) to employees?

1. Yes
2. Depends
3. No
4. Don't know/won't say

28. Would you be interested in a SHOP-direct URL posted on your website that would allow prospective customers to enroll through SHOP with you as the broker or agent of record?

1. Yes
2. Depends
3. No
4. Don't know/won't say

29. Would an online tool that could model SHOP employer group contracts be beneficial to you?

1. Yes
2. Depends
3. No
4. Don't know/won't say

30. Would you be more likely to enroll customers on SHOP if this type of modeling were available?

1. Yes
2. No
3. Don't know/won't say

31. Do you focus more of your business on individual and family health insurance plans or employer health insurance plans?

1. Individual and family plans
2. Employer health insurance plans
3. Both equally
4. Don't know/won't say

THANK YOU FOR HELPING US WITH OUR RESEARCH.

THIS CONCLUDES OUR SURVEY. THANK YOU FOR YOUR TIME. HAVE A GOOD DAY.

NOTE TO INTERVIEWER, WAS RESPONDENT:

1. Male
2. Female

Respondent's Phone Number _____

Interviewer Name _____

Interviewer Code _____