



Supporting Consumers Moving to Qualified Health Plans

**Christina Wessel, Senior Director of
Partner Relations**



Eligibility Notice for QHP – Page 1

[Mailing Date]
Case Number: [XXXXXXXX]



[Primary's First and Last Name]
[Primary's Street Address]
[Primary's City]
[Primary's State and Zip Code]

Health Care Notice

Don't risk a gap in your health insurance: Take action today to get coverage in [2023]

A household member's health insurance coverage through Medical Assistance or MinnesotaCare has ended, and they are now eligible to buy private health insurance – and may be eligible for financial help to lower the cost – through MNSure.

MNSure can help you make a smooth transition from Medical Assistance or MinnesotaCare to a private health plan, but you need to take action.

The loss of your Medical Assistance or MinnesotaCare coverage qualifies you for a special enrollment period to enroll in coverage through MNSure (Code of Federal Regulations, title 45, section 155.420).

To avoid a gap in coverage, you must select a plan by [MM/DD/YYYY] to get coverage that starts [MM/DD/YYYY].

Connect with free enrollment help and get new coverage today: mnsure.org/newcoverage



- A consumer receiving MA or MinnesotaCare coverage under the continuous coverage rules who loses that coverage when their renewal is processed will receive a manual QHP eligibility notice from MNSure.
- The notice explains their options to enroll in a QHP under a special enrollment period and the date by which to take action.
- It also includes a link and QR code to a webpage with additional information.

Eligibility Notice for QHP – Page 2

Can I get financial help to lower my costs?

There are two types of financial help available through MNsure:

- Advanced premium tax credits (APTC) lower the cost of your premium, which is the amount you pay the insurance company each month to get and stay covered.
- Cost-sharing reductions (CSR) help lower your other costs, outside of monthly premiums.

The table below shows if your household is eligible for financial help.

Household Member(s):	Program:	APTC Amount:	CSR Eligibility:
<ul style="list-style-type: none"> • [Person A - First & Last Name] • [Person B - First & Last Name] • [Person C - First & Last Name] • [Person D - First & Last Name] 	Qualified Health Plan [with/without] Advanced Premium Tax Credit/Cost-Sharing Reductions	\$(max APTC amount) per month [Or N/A if UQHP eligible]	[Yes or No]
<ul style="list-style-type: none"> • [Person E – First & Last Name] • [Person F – First & Last Name] • [Person G – First & Last Name] • [Person H – First & Last Name] 	Qualified Health Plan [with/without] Advanced Premium Tax Credit/Cost-Sharing Reductions	\$(max APTC amount) per month [Or N/A if UQHP eligible]	[Yes or No]

- The second page of the notice will list all individuals in the household who are eligible to enroll in a QHP and list any advanced premium tax credits or cost-sharing reductions.

Eligibility Notice for QHP – Page 3

How do I enroll in a plan?

1. Sign in to your MNSure.org account and click 'Go to your account' under Current Customers.
2. Click 'View Eligibility Results' and then click 'Enroll in Plans' to get to your enrollment dashboard.
3. Under Next Steps, click 'Confirm Event'.
4. Select the 'Loss of Medical Assistance or MinnesotaCare' life event and enter the last day of your Medical Assistance or MinnesotaCare coverage. Your last day of coverage is [insert date].
5. Click 'Continue' and then click 'Confirm' if the information is correct.
6. The Next Steps section on your enrollment dashboard will now include the 'Shop for Plans' button where you can enroll in a plan.
7. Pay your premium to your insurance company. Your coverage will not start until you complete this step.

Can I get help choosing a plan and enrolling?

Yes, you can get **free enrollment help** from a MNSure-certified assister in person, over the phone, or by virtual meeting. A navigator or broker can walk you through your options, and a broker can give you advice about picking a plan that's right for you. MNSure's online plan comparison tool can also help you choose a plan that meets your health care needs and your budget.

Connect with free help today: mnsure.org/newcoverage

What if I have questions about this notice?

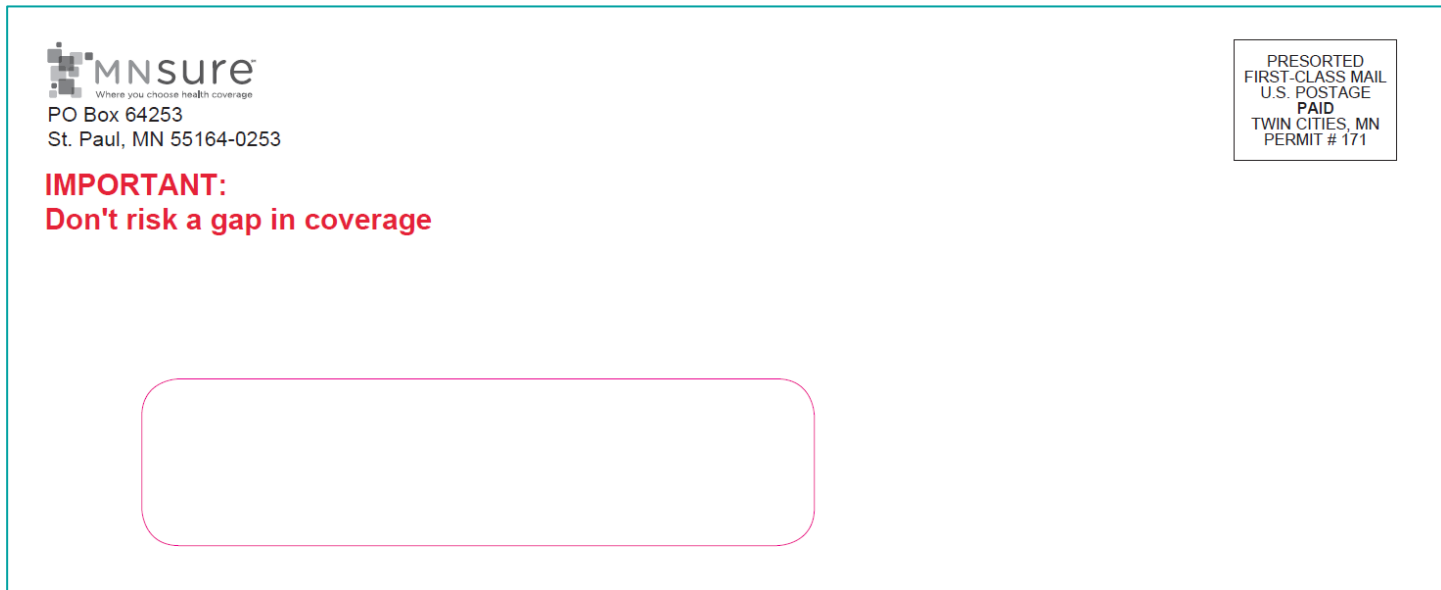
If you have any questions about this notice, call the MNSure Contact Center at 651-539-2099 (855-366-7873 outside the Twin Cities). Consumers with hearing or speech disabilities may contact us via their preferred relay service.

If you do not want coverage through MNSure in 2023, you may disregard this notice.

- The third page of the notice will explain the steps for enrolling in a private plan using the special enrollment period.
- The notice will also let them know they can work with an assister for free help with enrolling.
- The notice will NOT be available in the consumer's online account – it will only be mailed to the consumer.

Eligibility Notice for QHP – Envelope

- The notice will be mailed in a special envelope with red lettering to call attention to the importance of the mail piece.
- Assistors can inform clients to be sure to open any envelopes marked in this way.



Special Enrollment Period Overview

- A special enrollment period (SEP) allows consumers to enroll or make changes to private coverage outside of the annual open enrollment period. Consumers qualify for a SEP if they experience certain life events.
- Losing Medical Assistance (MA) or MinnesotaCare coverage (loss of minimum essential coverage) is a life event that qualifies for a SEP.
- Remember that **voluntary** loss of coverage does NOT qualify for a SEP.
 - A consumer who requests to have their MA or MinnesotaCare coverage closed prior to their eligibility being determined through the processing of their continuous coverage unwinding renewal, does not qualify for a loss of minimum essential coverage SEP and can't enroll unless they experience another qualifying life event (or it is during MNsure's annual open enrollment period).

New Special Enrollment Period

- MNsure is offering a new continuous coverage unwinding (CCU) SEP for anyone who is losing MA or MinnesotaCare coverage that was under the continuous coverage rules. This SEP is for:
 - Enrollees in the “MA Protected Coverage Group”
 - MinnesotaCare enrollees who were eligible with continuous coverage prior to April 1 (including households that do not have a member in the MA protected coverage group).
- Consumers eligible for this SEP:
 - Have a 90-day SEP window (instead of standard 60 days) before and after the last day of MA or MinnesotaCare coverage.
 - Coverage will start first day of the month following the date they select a plan.
 - To promote continuity of coverage during this unprecedented time, consumers will have the option of a retro-effective date back to the first of the month after the loss of MA/MinnesotaCare coverage. To qualify for retroactive coverage, they must select a plan during the first 60 days of the SEP.

Special Enrollment Period Scenario

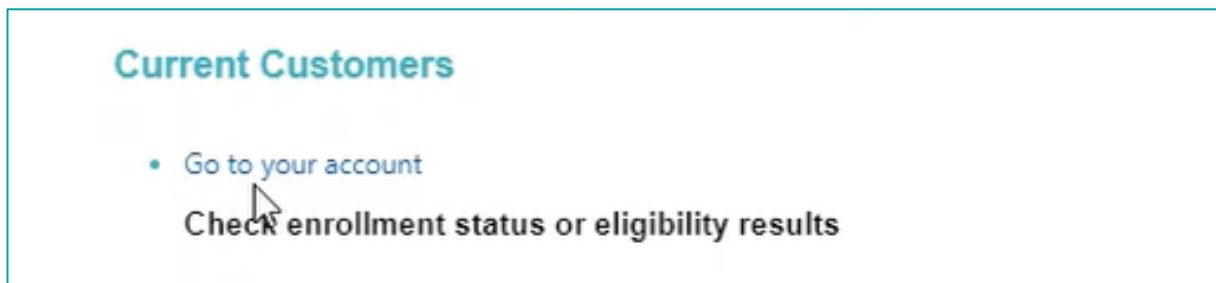
- An individual was in the MA protected coverage group with a July renewal month. Their renewal is processed in June and their last day of MA coverage is June 30. They are determined eligible to enroll in a QHP.
- The individual can select a plan prior to their coverage ending on June 30 – their SEP window begins 90 days before the last day of MA or MinnesotaCare coverage.
- The individual also has until September 28 (90 days after the last day of MA or MinnesotaCare coverage) to select a plan.

Special Enrollment Period Examples

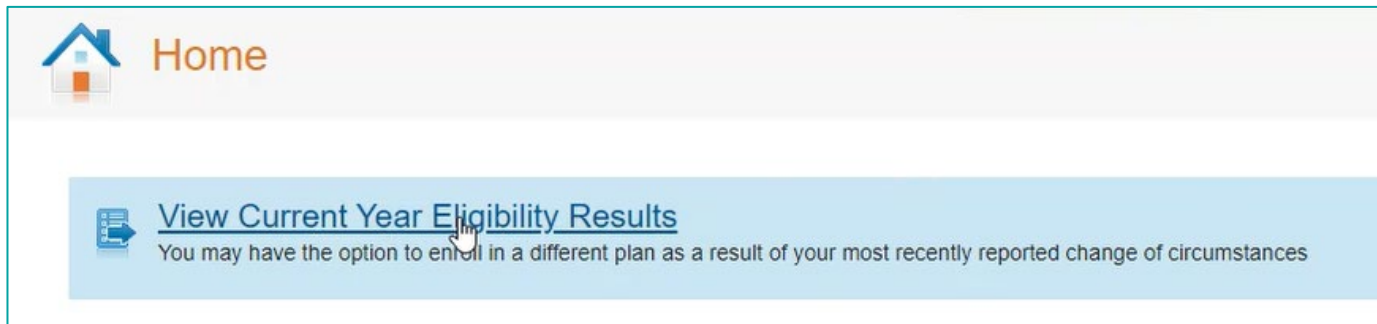
- If the individual selects a plan on or before August 29 (within 60 days) they have the option of a retroactive start date. Examples:
 - If they select on a plan on July 8, they have the option of coverage starting retroactive to July 1 or coverage starting August 1.
 - If they select a plan on August 20, they have the option of coverage starting retroactive to July 1 or coverage starting September 1.
- If the individual selects a plan on or after August 30, coverage will start the 1st day of the month following plan selection. Examples:
 - If they select a plan on August 31, coverage would start September 1.
 - If they select a plan on September 15, coverage would start on October 1.

Steps for Enrolling Using the SEP

- To enroll online, consumers will log into their MNsure.org account and click on 'Go to your account' under Current Customers.

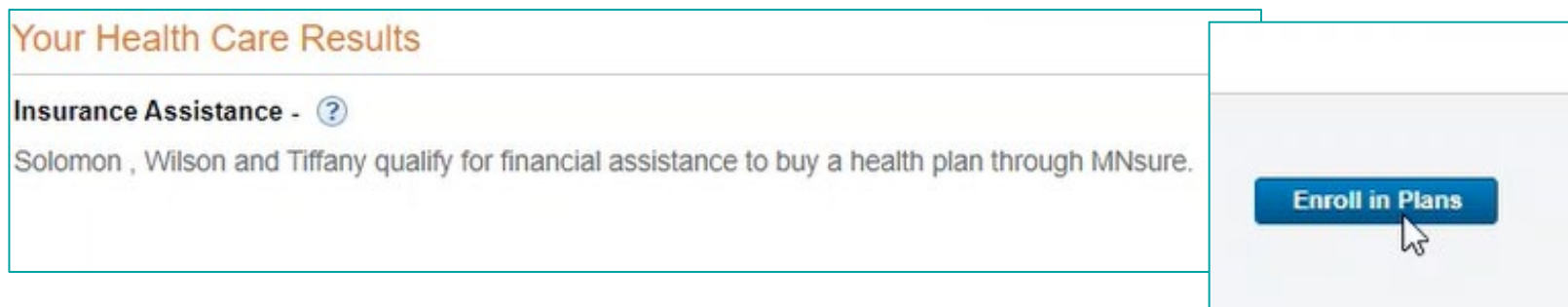


- Select the 'View Current Year Eligibility Results' link



Steps for Enrolling Using the SEP

- Then click on 'Enroll in Plans' to get to the enrollment dashboard.



Your Health Care Results

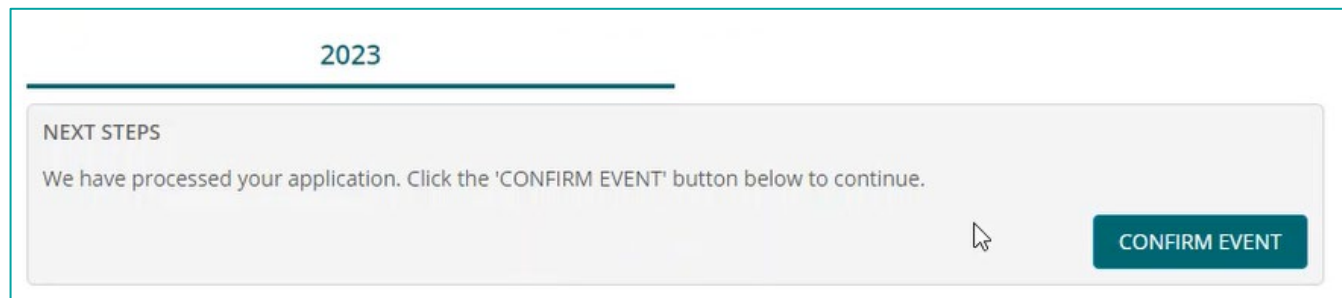
Insurance Assistance - ?

Solomon , Wilson and Tiffany qualify for financial assistance to buy a health plan through MNSure.

Enroll in Plans

A screenshot of a web interface. At the top, it says "Your Health Care Results". Below that, there's a section titled "Insurance Assistance - ?" with a question mark icon. The text below reads "Solomon , Wilson and Tiffany qualify for financial assistance to buy a health plan through MNSure." To the right of this text, there is a blue button with white text that says "Enroll in Plans". A mouse cursor is pointing at the button.

- In the Next Steps section, select the 'Confirm Event' button.



2023

NEXT STEPS

We have processed your application. Click the 'CONFIRM EVENT' button below to continue.

CONFIRM EVENT

A screenshot of a web interface. At the top, it says "2023". Below that, there's a section titled "NEXT STEPS". The text below reads "We have processed your application. Click the 'CONFIRM EVENT' button below to continue." To the right of this text, there is a dark blue button with white text that says "CONFIRM EVENT". A mouse cursor is pointing at the button.

Steps for Enrolling Using the SEP

- Select the 'Loss of Medical Assistance or MinnesotaCare' life event and enter the last day of the MA or MinnesotaCare coverage from the consumer's notice.
- Check the box for the attestation and select 'Continue'.

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event *

I have provided true answers to this question and I do not intend to intentionally provide false information. Failure to provide true answers may result in penalties under federal law if I am found to be ineligible for coverage.

[Back to Dashboard](#)

Continue

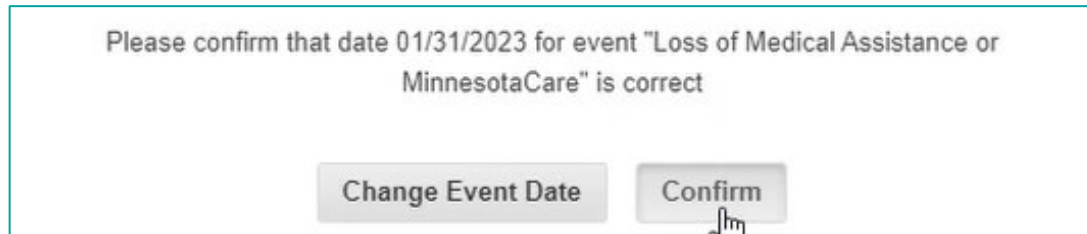
mm/dd/yyyy

--- Select ---

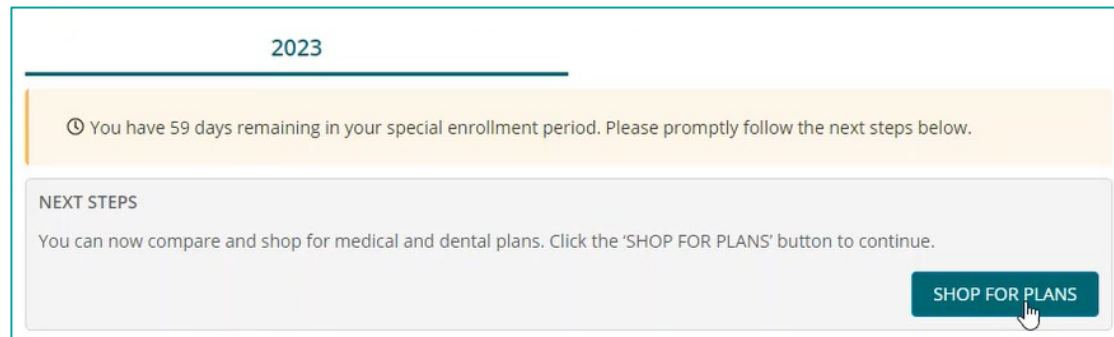
- Select ---
- Adoption, foster care or court order
- Became a member of a federally recognized tribe
- Birth
- Gain of eligible immigration status
- Loss of employer sponsored coverage
- Loss of Medical Assistance or MinnesotaCare**
- Loss of other health care coverage
- Marriage
- Moved to Minnesota
- Release from incarceration
- Residential address change

Steps for Enrolling Using the SEP

- Select 'Confirm' in the pop-up window if the information is correct.

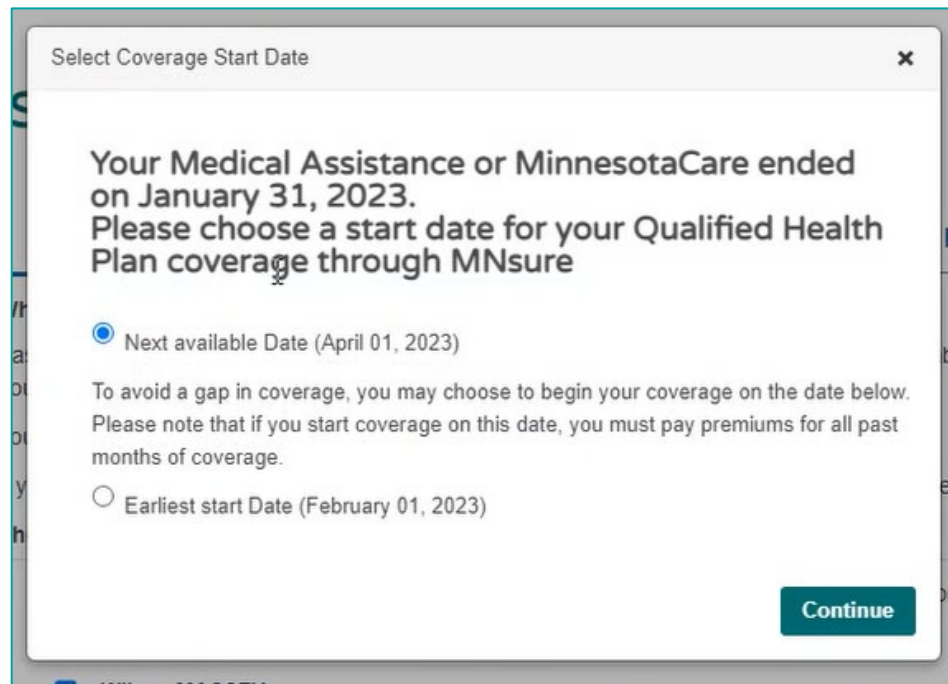


- The Next Steps section on the enrollment dashboard will include the 'Shop for Plans' button where they can select a plan.



Steps for Enrolling Using the SEP

- During the first 60 days of the SEP after their last day of MA or MinnesotaCare coverage, the consumer will have the option to select a retroactive or prospective QHP coverage effective date.
- Coverage will not start until the consumer has paid the first month's premium.



The screenshot shows a dialog box titled "Select Coverage Start Date" with a close button (x) in the top right corner. The main text reads: "Your Medical Assistance or MinnesotaCare ended on January 31, 2023. Please choose a start date for your Qualified Health Plan coverage through MNSure". There are two radio button options: "Next available Date (April 01, 2023)" which is selected, and "Earliest start Date (February 01, 2023)". Below the options, a note states: "To avoid a gap in coverage, you may choose to begin your coverage on the date below. Please note that if you start coverage on this date, you must pay premiums for all past months of coverage." A teal "Continue" button is located at the bottom right of the dialog box.

MNsure Communications & Outreach

- MNsure estimates that more than 100,000 Minnesotans may be QHP-eligible after their public program renewal is processed.
- Some will not be eligible for tax credits or cost-sharing reductions due to eligibility barriers such as access to affordable employer-sponsored insurance.
- MNsure's goals are to reduce gaps in coverage, conduct direct outreach to newly QHP-eligible consumers and inform target audience about coverage options.
 - Messaging will focus on potential for financial assistance, comprehensive coverage options and free help from certified assisters.
 - Communications tactics will include direct mail, texting/email, paid ads, and social media

Partnering with Assisters

- Communications: Will provide social media toolkits for assisters
- Direct outreach: If a consumer's eligibility changes to QHP, MNsure will notify brokers and navigators with an assister portal association so you can follow-up with the client.
- Partner with each other and capitalize on expertise:
 - Navigators are MNsure-certified experts working in community-based organizations; many are multi-lingual. They specialize in helping with public program applications and renewals and have access to the Assister Resource Center for support with public program enrollees.
 - Brokers are insurance professionals licensed by the state and certified by MNsure. They can provide the full range of support to QHP-eligible consumers, including advising on plan selection. And as the agent of record, they can support the consumer throughout the plan year if they have any issues with their health insurance company.
 - Find each other through MNsure's online [Assister Directory](#).

Assister Support

- The Assister Resource Center (ARC) and Broker Service Line (BSL) will continue to support MNsure's navigators, CAC and broker community following current policies:
 - [Assister Resource Center Service Policy](#) is available on Navigator One Stop
 - [Broker Service Line Policy](#) is available on Broker One Stop
- Remember, the BSL is unable to assist brokers with questions regarding Medical Assistance, MinnesotaCare or information about county or DHS procedures.

Assister Support – Renewal Questions

- Request a consumer's username or reset their password
 - Both the ARC and BSL can assist, but we recommend having the consumer call the MNsure Contact Center for more efficient service.
 - Remember, only one password reset can be done per phone call.
- Look up the consumer's MNsure case number
 - Both the ARC and BSL can assist, but this information is not required for submitting a renewal. Please limit requests to situations where the consumer requires this information.
- Check a consumer's renewal month
 - Due to the unsustainable volume if these requests are directed to the ARC and BSL, we recommend checking the consumer's notifications in METS to see if they have received a renewal notice.
 - Limit requests to the ARC and BSL to situations where a consumer has no online account. Note that staff will only be able to confirm if the consumer is currently in renewal status, not provide a future renewal month.

Assister Support – Renewal Questions

- Select a plan for a consumer who does not have an online account
 - Both the ARC and BSL can assist with this process. Navigators and CACs must have the consumer present if calling to take any action on a case.
- Consumer can't find renewal documentation
 - The ARC and BSL cannot provide copies of notices to consumers or assisters.
 - Check the consumer's METS account for the renewal notice.
 - Download the blank renewal form (DHS-8262) from [eDocs](#).
 - Check the consumer's enrollment dashboard for QHP eligibility – assisters with an assister portal association can do this on behalf of a consumer.
- Report a change for a QHP-eligible individual in a mixed household
 - Assisters can continue to follow [current processes for reporting](#) to MNsure changes online or over the phone for a QHP-eligible individual.