



# MNsure Assister Assembly

September 2017

MNsure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 1-855-3MNSURE (1-855-366-7873) or [AEO@MNsure.org](mailto:AEO@MNsure.org).





# Assister tools and resources



# MNsure assisters: Brokers

- “Assisters” refers to ALL of MNsure’s consumer assistance partners
- Brokers are insurance professionals licensed by the state and certified by MNsure
  - 997 MNsure-certified brokers
  - Provide application help and can recommend specific plans
  - Typically get commissions from health insurance companies. Some may charge clients a fee for service.
  - Some brokers may only be “appointed” to sell plans from specific health insurance companies
  - Are listed on MNsure’s assister directory
  - Are required to help all consumers that request assistance within the scope of their licensure and training (includes providing information, application and enrollment assistance, enrollment advice, and referral to another assister or to MNsure)

# MNsure assisters: Navigators

- Navigators are certified experts based in community organizations
  - 631 MNsure-certified navigators
  - Specialize in helping consumers apply for Medical Assistance and MinnesotaCare
  - Can assist with QHP enrollments, but cannot recommend plans
  - Organizations receive per enrollee payments from MNsure
  - Are listed on MNsure's assister directory
  - Required to assist (or attempt to assist) any member of the public

# MNsure assisters: CACs and others

- Certified application counselors (CACs) are certified experts typically based in hospitals, clinics and associations
  - 371 MNsure certified CACs
  - Specialize in Medical Assistance and MinnesotaCare
  - Can assist with QHP enrollments, but cannot recommend plans
  - Are not listed on MNsure's assister directory and may limit their services to their own clients
  - Organizations are not eligible for per enrollee payments
- Other types of assisters
  - Counties with a joint powers agreement (staff are certified as navigators, but county only receives per enrollee payments for assisting QHP consumers)
  - Tribal nations (staff are certified as navigators, tribe receives per enrollee payments for all types of applications)

# Online resources: Assister Central

- Assister Central – a website dedicated to providing information and resources for MNsure’s certified assisters.

[www.mnsure.org/assister-central](http://www.mnsure.org/assister-central)

The screenshot shows the MNsure Assister Central website. At the top left is the MNsure logo and the text "MNsure Assister Central". To the right is a search bar with the text "Search" and a magnifying glass icon. Below the search bar is a dark green navigation bar with white text for "Announcements", "Document Library", "Assister Portal", "Broker One Stop", and "Navigator One Stop". A "Quick Links" button is also visible. The main content area has a heading "Welcome MNsure-Certified Assistors" and a sub-heading "Assister Central is a one-stop shop for MNsure assisters to access resources and to learn the latest news and updates from MNsure." Below this is a blue button labeled "Assister Assemblies" with the text "Get the latest on the 2017 MNsure Assister Assemblies. [RSVP today!](#)". There are three main content blocks: "Assister Portal" with an image of hands on a laptop and the text "Enhanced capacity to help consumers apply and enroll"; "Broker One Stop" with an image of a woman on a phone and the text "One-stop shop for MNsure-certified brokers"; and "Navigator One Stop" with an image of two people looking at a laptop and the text "One-stop shop for MNsure-certified navigators and CACs". At the bottom, there are three sections: "MNsure Assister Phone Lines" with contact information for the Assister Resource Center (ARC); "Featured Video" with a video player showing "Assister Reception Sliddeck - Close..."; and "Recent Announcements" with a link to "RSVP Today for September Assemblies" dated August 11, 2017.

# Online resources: Assister Central

## Announcements

- Library of content from weekly e-newsletters
- Convenient way to search for information you may have missed

## Document Library

- Includes key resources like fact sheets, sample notices, training guides and more
- Searchable

## Assister Portal

- Everything you need to know about how to effectively utilize the assister portal as a tool for your application and enrollment work

## Broker One-Stop

- Resources specifically for brokers, including registration, certification, recertification, policies and procedures, guides, and contact form

## Navigator One-Stop

- Resources specifically for navigator and CACs, including certification, recertification, policies and procedures, essential tools, performance support, contact information

# Stay current!



- Weekly e-newsletters
  - Broker Update and Navigator Communication
  - Usually sent on Fridays to all certified assisters
  - Includes announcements (such as system maintenance or change in hours), new policies and procedures, open enrollment updates, deadline reminders, public program news, and much, much more
  - Information is also posted on Assister Central under Announcements
- Monthly webinar
  - Navigators/CACs: First Wednesday of the month, 12:30 – 1:30 pm
  - Brokers: Second Thursday of the month, 12:00 – 1:00 pm
  - Includes presentations on timely issues and opportunities to ask questions on any topic and provide feedback to MNsure
  - See past webinars at: [www.mnsure.org/assister-central/navigator-one-stop/performance-support/past-webinars/index.jsp](http://www.mnsure.org/assister-central/navigator-one-stop/performance-support/past-webinars/index.jsp)



# Contacting MNsure

## Broker Line

- Dedicated help line for certified brokers
- 13 full-time agents and 1 team lead
- 1-844-520-8695 (toll free)
- Opens at 9 am on Wednesday to allow for weekly training

## Assister Resource Center (ARC)

- Dedicated help line for certified navigators and CACs
- 8 full-time agents and 1 team lead
- 1-833-541-7698 (toll free) or 651-539-2098
- Opens at 9 am on Tuesday to allow for weekly training

- Current hours are posted under “Contact Us” on Broker One Stop and Navigator One Stop
- Certified assisters should NOT call the MNsure Contact Center

# ARC & Broker Line services

- Password resets (for consumers and assister portal)
  - Passwords can only be reset by calling
  - For data privacy, only one password reset per call
- Issue secure emails for submitting private data
  - Consumer's name, address, DOB, etc are all private data
  - Request a secure email by email or by using the online inquiry form on Broker One Stop and Navigator One Stop
  - You can reuse secure emails – they don't expire
- Help with QHP enrollments (manual, SEPs, terminations)
  - Always try to complete the enrollment online first
  - Make sure the consumer has picked out a plan before calling
  - If enrolling outside of open enrollment, you must call to confirm eligibility for an SEP

# ARC & Broker Line services

- Case status requests
  - Assisters can call with up to three requests at a time, no limits if the consumer is present
  - Use the case status request form for multiple requests
- Reporting life events for QHP consumers
  - Use the [Life Event Reporting Summary Table](#) in the Document Library to determine whether to call or use the online tool
  - **NEW:** When reporting a life event online, the assister should be listed as both the “assister” AND the “completer” (see the [tips online](#))
  - Please have all the information ready before you call the ARC or Broker Line – a common piece of missing information is an employer’s EIN
  - Life events for those eligible for/enrolled in Medical Assistance and MinnesotaCare cannot be reported to MNsure

# ARC & Broker Line services

- Report technical issues for METS and assister portal
  - Please tell us if something doesn't seem to be working right so MNsure can identify and fix issues more quickly!
  - Screen shots, details of what happened, when, etc are important for helping IT staff to troubleshoot
- Manual account creation
  - Use the streamlined process for assisters (policy available at: [www.mnsure.org/assister-central/policies/index.jsp](http://www.mnsure.org/assister-central/policies/index.jsp))
  - MNsure can only send credentials to ONE email (if there is a consumer email on the form, credentials will only go to the consumer)
- Policy clarification
  - The [Minnesota Health Care Program Eligibility Policy Manual](#) has information about Medical Assistance and MinnesotaCare

# Tips for calling the ARC and Broker Line

- Always be prepared to provide your first and last name, as well as your NPN (for brokers) or Assister ID (for navigators and CACs)
- Have private identifying information (PII) available for the consumer prior to calling (2 for the ARC, 3 for the Broker Line)
- ARC and Broker Line staff cannot provide advice on:
  - What to enter for income on the application
  - What plan to select
- Broker Line agents cannot see any information regarding Medical Assistance or MinnesotaCare cases. Brokers should direct these calls to the DHS Member Help Desk at 651-431-2670 or 800-657-3739.

# Getting paid: Broker AORs

- The assister portal is the preferred method for agent of record (AOR). If necessary, an online form is also available. Only one of these forms of AOR is necessary.
- **NEW:** MNsure will no longer offer the paper AOR form as of October 2017
- AORs should always be submitted for the primary enrollee on the policy
- By statute, MNsure has 30 days to process an AOR and the insurance company has an additional 30 days to process once they receive the AOR from MNsure.
- Beginning in June, MNsure started sending monthly AOR reports to brokers so you can verify and track their AORs (see the [Agent of Record Report policy](#) on [Broker One Stop](#))

# Getting paid: Navigators payments

- Navigator per enrollee payments:
  - \$25 for MA, \$70 for MinnesotaCare, \$70 for QHP (one-time payment, for each individual applying for coverage in a household)
  - Payments go to the contracted entity, not individual navigators
  - Paid quarterly, within 60 days of the close of the quarter
- Methods for association (only ONE form is necessary):
  - Entering your Assister ID and organization on the signature page of the online application
  - Associating through the assister portal
  - Completing Appendix C of the paper application
  - **NEW:** Using the online [Navigator Case Association form](#)
- Organizations can request a detailed list of paid applications/enrollments using the [Enrollment Report](#) process
- Review [policies and procedures](#) on [Navigator One-Stop](#)

# Keep MNsure up to date

- Keep main contact information up to date
  - Brokers must email the broker team ([brokers@mnsure.org](mailto:brokers@mnsure.org)) to make a change to the designated account administrator. Do not create a new agency account.
  - Navigators and CACs must update their main contacts using the [Request to Update Authorized Contacts](#) form under Essential Tools
- Keep your individual assister information up to date
  - Brokers should use the registration process. Do not create multiple records in the agency roster. Existing broker information can be edited and MNsure will be notified of any updates.
  - Navigators and CACs agency administrators must submit an updated roster. The procedure for [submitting an updated roster](#) and [roster templates](#) are available on [Navigator One Stop](#).



# Online assister directory

- Broker and navigators are listed in MNsure's assister directory
  - [www.mnsure.org/help/find-assister/find-assister.jsp](http://www.mnsure.org/help/find-assister/find-assister.jsp)
  - Directory is updated at least once a week
  - As of October 13, only assisters who have completed recertification for OE will be listed
- **New for this year:**
  - Search items have been reordered to emphasize most relevant questions
  - Added a radius search so consumers can include nearby zip codes

## Assister Directory

Search the Assister Directory to find enrollment help near you.

 [Search Tips](#)

Assister Type	<input type="radio"/> Broker <input type="radio"/> Navigator <input checked="" type="radio"/> Both
City	<input type="text" value="Any"/>
Zip Code	<input type="text" value="Any"/>
Include Nearby Zip Codes?	<input type="text" value="No"/>
Spoken Languages	<input type="text" value="Any"/>
Organization Name	<input type="text" value="Any"/>

**Search**

# Events calendar

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- Events calendar – let consumers know how they can get help!
  - Post regular business hours (walk-ins or by appointment)
  - Advertise special events (enrollment events or informational presentations)
  - Share enrollment opportunities at alternative locations (such as library hours)
- Instructions for how to set up an account and add/delete events are on Assister Central under Outreach and Events
  - [www.mnsure.org/assister-central/outreach-events/index.jsp](http://www.mnsure.org/assister-central/outreach-events/index.jsp)
- Did you know? MNsure uses the calendar to identify and inform partners that might be impacted by last minute changes, such as system maintenance or changes in Contact Center hours.

# Accessibility

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- Use Language Line Solutions for free online phone interpretation:
  - Toll-free number – 1-800-367-9559
  - Review the policy for details and tips: [www.mnsure.org/assister-central/policies/limited-english-proficiency.jsp](http://www.mnsure.org/assister-central/policies/limited-english-proficiency.jsp)
- Use “spoken languages” feature on the assister directory to refer to another assister
- American Sign Language: Contact MNsure AEO office to request an interpreter
  - MNsure Accessibility and Equal Opportunity (AEO) office at 1-855-366-7873 or [AEO@mnsure.org](mailto:AEO@mnsure.org)

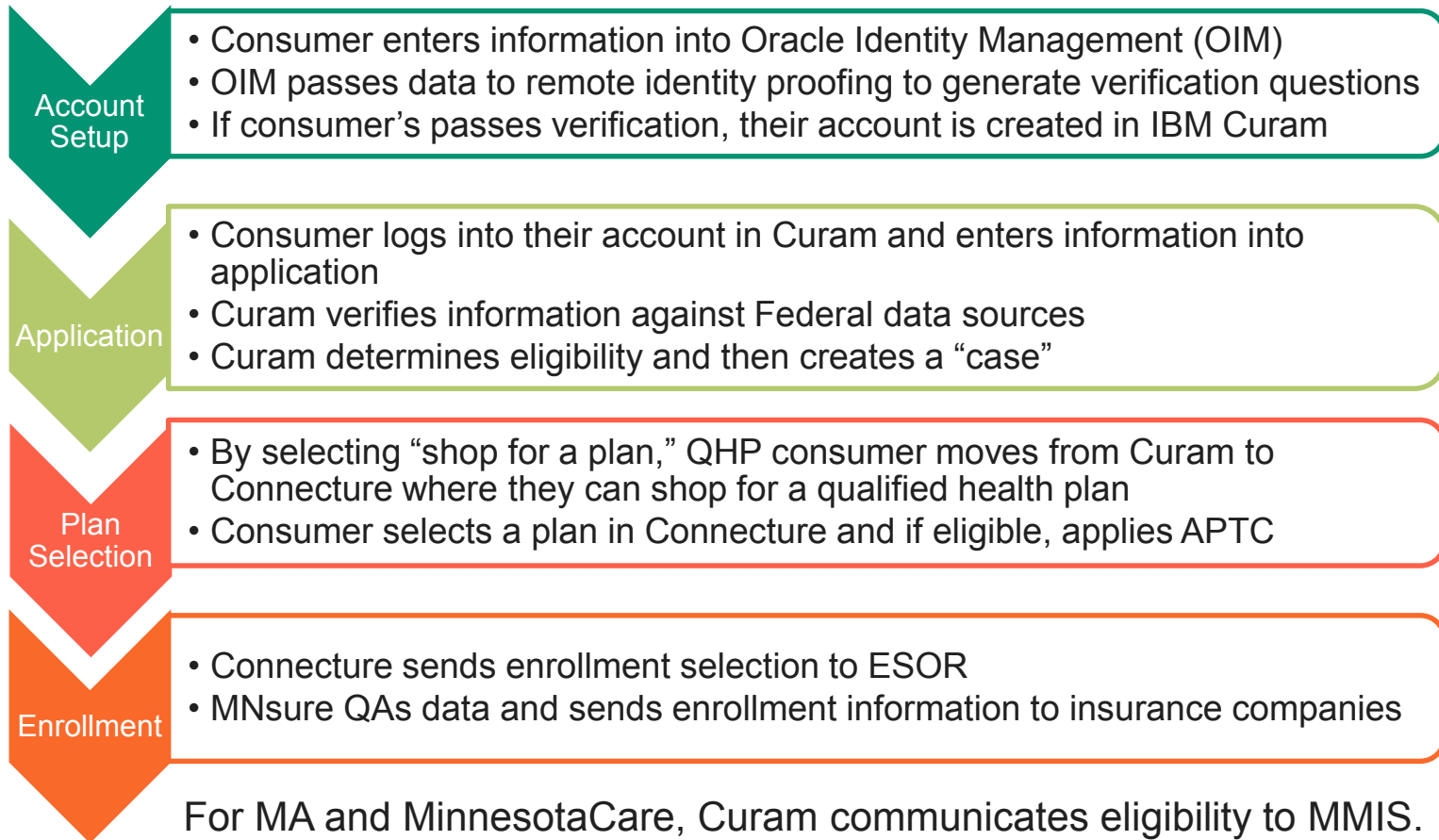
# Accessibility

- Documents in other languages (Spanish, Hmong, Somali, Vietnamese, Russian)
  - Paper application (DHS-6696) – search on DHS eDocs <https://mn.gov/dhs/general-public/publications-forms-resources/edocs/> (Note: updated version will be released for OE)
  - MNsure translated materials can be found through the Accessibility webpage: [www.mnsure.org/help/accessibility/index.jsp](http://www.mnsure.org/help/accessibility/index.jsp). Includes MNsure brochure, income guidelines, appeal rights and other documents
- For any other accessibility needs, please contact the MNsure Accessibility and Equal Opportunity (AEO) office at 1-855-366-7873 or [AEO@mnsure.org](mailto:AEO@mnsure.org)

# Behind the MNsure technology

- The application and enrollment process relies on several different IT products that work together to collect and process information
  - Oracle Identity Access Management (OIM) – remote identity proofing and account creation (also password reset)
  - IBM Curam – application input and eligibility determination (also renewals and life event reporting). Also known as METs.
  - Connecture – plan shopping and selection
  - Enrollment System of Record (ESOR) – private plan enrollment system of record, used to send information to insurance companies and generate 1095s
  - MMIS – DHS uses for health care coverage for Medical Assistance and MinnesotaCare and claims processing
  - MAXIS – DHS uses to determine eligibility for non-MAGI public assistance programs (legacy system)

# Consumer's path through MNsure



For MA and MinnesotaCare, Curam communicates eligibility to MMIS. Plan selection information is mailed to the consumer.

# Tips: Intake

- Use a screening tool to estimate the consumer's eligibility
  - MNsure's Plan Comparison Tool (Consumers' Checkbook): provides estimated eligibility and anonymous plan shopping: [www.mnsure.org/shop-compare/index.jsp](http://www.mnsure.org/shop-compare/index.jsp)
  - mnformation (developed by Health Access MN): provides estimated eligibility with more detailed questions: <http://mnformation.org>
- Preparing for the appointment:
  - Share a check list of information they will need for filling out the application. A list is online at: [www.mnsure.org/new-customers/apply/diy/info-needed/index.jsp](http://www.mnsure.org/new-customers/apply/diy/info-needed/index.jsp)
  - If they have a job, ask their employer to complete Appendix A (Health Coverage from Jobs) in advance (NEW: form recently updated!): <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-6696D-ENG>
  - Have the consumer create an account, or call MNsure to confirm their username and password

# Tips: Account creation

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- Some common issues with online account creation:
  - Don't use spaces in the name or phone fields
  - Don't use special characters (dashes, periods, commas) in names and addresses
  - Don't use the full middle name (can enter an initial, but no period)
  - Spell out words in the address (for example, "Avenue" instead of "Ave.")
  - If the consumer moved recently, try their old address
  - If necessary, try to create an account with another adult in the household
- Suggestions for manual account creation:
  - Check spam folders for emails with username/password



# Tips: The application

- If you are unable to start a new application for a consumer, they may already have one. Contact the ARC or Broker Line for next steps.
- Questions about how to enter income?
  - Review the tip sheet “Household Composition Rules” at [www.mnsure.org/assister-central/training/household-composition-income.jsp](http://www.mnsure.org/assister-central/training/household-composition-income.jsp)
  - Review the recent webinar, “Issues in Calculating Household Income,” at [www.mnsure.org/assister-central/navigator-one-stop/performance-support/past-webinars/index.jsp](http://www.mnsure.org/assister-central/navigator-one-stop/performance-support/past-webinars/index.jsp)
- You can print a summary of all the information entered on the application for the consumer’s records from the Summary screen

MNSure

SIGN OUT

Assister Home Get Help Learn More

Print

## Summary

This is a summary of the information you have given so far. Please review to ensure that it is all correct before continuing.

Please review all information on this page for accuracy. If you need to add information about any individual, please click the 'Add' link next to the appropriate question. To modify any of the information provided, please click the Change link next to the appropriate record. Click the 'Remove' link to remove a record.

You

g Started

ant Details

25

Information

# Tips: Enrollment

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- Consumers may be eligible for tax credits when they file their federal tax return if their income is lower than expected, but ONLY if they enrolled in a plan through MNsure
- It's always best to enroll online immediately after completing an application
- Take note of your consumer's selected insurance company and plan information in case a status check is needed later
- For consumers that are close to Medicare age: If the consumer is married and both are applying for coverage, list the one closest to Medicare age as the dependent, not the primary enrollee. This will help when they no longer need coverage and must be termed from the policy.

# Tips: Verifications and notices

- Consumers can view most notices through their account by clicking on Notifications on the left side bar



The screenshot shows a vertical navigation bar on the left with icons for Payments, Advice, Enrollments, Applications, Contact Information, and Notifications. The Notifications icon is highlighted with a red box. To the right, there are two light blue boxes with arrows pointing to the right, each containing text about viewing eligibility results. Below these is a section titled 'Qualified Health Plan Annual Renewal Complete' with a paragraph of text.

**View Current Year Eligibility Results**  
You may have the option to enroll in a different plan as a result of your most recently reported change of circumstances

**View Next Year Eligibility Results**  
You may have the option to enroll in a different plan as a result of your most recently reported change of circumstances

**Qualified Health Plan Annual Renewal Complete**  
Your eligibility to purchase insurance and receive financial assistance (if requested) through MNSure has been updated for the new cc receive a Health Care Renewal Notice in the mail. View your determination notice. During Open Enrollment, you can enroll in coverage through your online account, for the new year. Call the MNSure Contact Center at 855-366-7873 or go to MNSure.org to use the Online assistance or to report any changes to your information.

- Consumers should submit verifications to the mailing address provided in the notice
- ARC and Broker Line cannot advise whether a particular document will be accepted for verification

# Tips: Life event reporting

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- **NEW:** The online reporting tool is only available for assisters. Consumers must always call the Contact Center if they need to report a life event.
- Consumer's eligibility will be based on what is current at the time of the application. If there is a change coming – such as employer-sponsored insurance will end soon, the consumer will need to report that as a life event.
- When reporting an income change online, an assister should end-date the current income before reporting the new income. If necessary, you can call the ARC or Broker Line to request the current income amount in the system (or the consumer can call the Contact Center).

# The assister portal

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- The assister portal is an online tool for MNsure-certified assisters
- The consumer uses their online account to select a MNsure-certified assister. The assister can apply for coverage and enroll in a plan on the consumer's behalf. Or, the assister can work with a consumer through the consumer's account
- Why use the assister portal?
  - Dramatically improves the efficiency and accuracy of the AOR and navigator payment process
  - When traveling for an appointment may be inconvenient, an assister can help a consumer with their application and enrollment without ever needing to meet in person
  - If a consumer doesn't have information necessary for the application or wants some time to think about which plan to select, they don't need to come back to an assister's office to complete the process

# The assister portal

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- A full overview of the assister portal is available in the [Assister Portal](#) section on Assister Central
- Want access? Instructions are available under Account Management ([www.mnsure.org/assister-central/assister-portal/manage-account/index.jsp](http://www.mnsure.org/assister-central/assister-portal/manage-account/index.jsp))
- Already have access? No additional requirements to maintain your assister portal access for this open enrollment

# Networking resources

- Broker Enrollment Centers
  - Broker agencies that have agreed to collaborate with MNsure to make mutual investments in marketing and consumer support
  - Operate 'walk-in centers' throughout the state to provide consumers with easy access to free, local enrollment support
  - Must be appointed with all insurance companies offering plans in their region
  - Last open enrollment, these centers enrolled over 12,000 Minnesotans in MNsure QHP plans, representing approximately 30% of MNsure's total broker-supported enrollments
- For 2018 Open Enrollment there are 17 broker agencies covering 28 Broker Enrollment Center locations statewide
  - Full list available at [www.mnsure.org/help/find-assister/broker-enrollment-centers.jsp](http://www.mnsure.org/help/find-assister/broker-enrollment-centers.jsp)

# Networking resources



- Navigator Network and Enrollment Grantees
  - Network grants support building a statewide access to enrollment assistance and sustaining a network of navigator organization working closely with MNsure on strategies to reach, enroll and renew consumers in health coverage
  - Enrollment grants support navigator enrollment capacity within organizations that demonstrate an ability to reach populations with high levels of uninsurance
- For 2018 OE there are 23 grants funding more than 50 organizations
  - Full list available at [www.mnsure.org/assets/FY2018-Outreach-Enrollment-Grants-Summary\\_tcm34-303575.pdf](http://www.mnsure.org/assets/FY2018-Outreach-Enrollment-Grants-Summary_tcm34-303575.pdf)



# Referrals

- Use the MNsure Assister Directory to find someone nearby
  - Brokers are licensed to provide advice on selecting a specific plan
  - Navigators are experienced with public programs and complicated family situations.
  - Do not refer consumers to a CAC organization
- Try to make it a warm transfer – best if you can do it over the phone (get consumer’s permission to share their information)
- Navigators and brokers can get paid for the same QHP case:
  - Navigator helps with the application: enters their Assister ID and organization on the Signature screen and/or is associated through assister portal at time application is submitted
  - Broker helps with the enrollment: is associated through the assister portal at the time of enrollment and/or submits an online AOR (must be appointed with the carrier)



**Networking break:  
Enjoy refreshments, meet  
new people, submit your  
questions, pick up  
outreach materials**





# Open enrollment preview



# Open enrollment: Dates and deadlines

- **Wednesday, November 1, 2017 – Sunday, January 14, 2018**
  - Note: Healthcare.gov open enrollment ends December 15
  - **December 20 – last day to enroll in coverage effective January 1, 2018**
  - January 14 – last day to enroll in coverage effective February 1, 2018
- Open enrollment applies to consumers enrolling in a QHP
  - Minnesotans who may be eligible for Medical Assistance or MinnesotaCare can apply and enroll at any time!
  - Those currently enrolled in Medical Assistance or MinnesotaCare should not take any action until they receive a health care renewal notice with instructions for taking action

# Open enrollment hours (tentative)

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- Open enrollment hours for MNsure Contact Center, ARC and Broker Line (tentative):
  - Monday – Friday: 8:00 am – 6:00 pm
  - Saturday: 10:00 am – 2:00 pm
  - Sunday: Closed
  - Remember: ARC opens at 9:00 am every Tuesday and Broker Line opens at 9:00 am every Wednesday
- Extended hours will be announced for deadline periods (around December 20 and January 14)

# Open enrollment: Special enrollment



- Consumers may be eligible for a special enrollment period DURING open enrollment that allows for a special effective date. A few examples:
  - Birth of a child, marriage, divorce
  - Loss of qualifying health care coverage, including loss of MinnesotaCare or Medical Assistance
- To take advantage of a special effective date, consumers eligible for an SEP during open enrollment must call the Contact Center (assistors must call the ARC or Broker Line)

# Open enrollment: QHPs

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- Monday, October 2: Minnesota Dept. of Commerce expected to announce final rates and private plan offerings
  - CMS approved Minnesota's reinsurance waiver on September 22
  - Any enrollment caps by insurance companies would be announced on October 2
- Remember: Always call to cancel coverage!
  - Consumers should call MNsure to cancel their plan if they want to end coverage. If they just stop paying premiums, they may need to pay past due premiums before restarting coverage with the same insurance company.

# Open enrollment: Financial help

- Premium tax credits will continue to be available for consumers for 2018 coverage
  - About two-thirds of MNsure enrollees qualify – an average savings of more than \$7,000 per year
- Cost sharing reductions will continue to be available for consumers enrolling in 2018 coverage
  - Consumers are still eligible for cost sharing reductions even if the federal government does not issue the payments to insurance companies
- The state's 25 percent premium rebate program ends December 2017. **Tax credits will be the only premium assistance available for 2018.**



# What's new this year

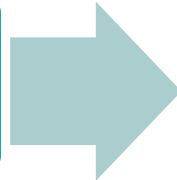
- MNsure Contact Center:
  - New vendor handling initial calls – consumers will experience more first call resolution
  - 20 additional full-time specialists at the MNsure Contact Center for handling more complex cases
  - New courtesy call-back feature to reduce consumer wait times
- MNsure's Plan Comparison Tool (Consumers' Checkbook) will have new features to give consumers more information:
  - New drug formulary tool will allow consumer to compare the medication coverages for each health insurance plan available to them. A "Drug Preferences" page allows consumer to check up to 10 prescriptions.
  - New Quality Rating System will share ratings on member experience, medical care, and plan administration for a health insurance company

# What's new this year

- MNsure.org refresh:
  - Simplifying the look and feel of the home page
  - Improving the “do-it yourself” path with application and enrollment tips
- New online mobile-friendly tool for consumers to check the status of enrollment, with plans to add other status checks in the future
- New online, mobile-friendly tool for QHP consumers to upload verification documents
- Improvements to the password reset functionality
- Simplified online process for updating federal tax information authorization (FTI)
  - Consumers were mailed a notice with instructions in late July. Consumer who do not provide MNsure with authorization will not receive any APTC or cost-sharing reductions in 2018

# Renewal process timeline

MNsure redetermines eligibility for QHP consumers



Open enrollment begins and consumers can shop for the best plan with updated eligibility

October:  
Eligibility notices mailed

Health Care Eligibility Renewal Notice

Health Care Renewal Notice

November 1:  
Open enrollment begins

Consumer can shop online for a new plan with updated eligibility

December 20: Important renewal deadline

Last day to select a plan for January 1 coverage (unless SEP applies)

Current plan offered: Consumer will be enrolled in current plan for January 1 coverage if they haven't selected a new plan.

Current plan not offered through MNsure: Coverage through MNsure ends 12/31 if they haven't selected a new plan

# QHP renewal process

- Most consumers will have their eligibility for 2018 coverage automatically updated, including updated tax credit amounts and cost-sharing reductions
- Who will this include? Anyone determined eligible to purchase a QHP through September 17, 2017.
  - NOTE: If a consumer's case was closed last year and they DID NOT reapply, they will not be included in this auto-renewal process!
- What will MNsure do? Automatically update their eligibility for 2018 based on federal data sources, updated program rules for the new year, and 2018 plan data to calculate APTC amounts.
- What do consumers need to do? Immediately report any life events
- How will consumers be informed? A notice will be mailed in October (also available in their online account).

# Health Care Eligibility Renewal Notice

MNsure Operations  
P.O. Box 64253  
St. Paul, MN 55164-0253

  
MNsure  
Where you choose health coverage

Sep 19, 2016 8:29 AM  
Reference Number : 10608669

Keith Ness  
607 NewPoint Dr  
Rochester, MN 55902

**Health Care Eligibility Renewal Notice**

Keith Ness

You are receiving this letter because you applied for financial assistance for insurance coverage through MNsure and your application is active, whether or not you are currently enrolled in health or dental coverage through MNsure. This notice explains the actions you need to take during open enrollment in order to enroll in coverage and to keep or change your insurance coverage through MNsure.

If you or your family members listed below are not enrolled in insurance through MNsure and not seeking coverage, you can disregard this renewal notice.

Based on the information we have for your household (see Information Summary below), your eligibility to purchase insurance and receive financial assistance through MNsure has been updated for the new coverage year. This notice is for members of your household included on the following Eligibility Status chart.

Please read through ALL this information carefully, as it will help explain what to expect in the coming months with your insurance plan.

MNsure open enrollment will begin November 1, 2016, and end January 31, 2017. During this period you will be able to enroll in health or dental coverage for 2017 through MNsure. You can choose to remain in your current plan or switch to a new plan.

- Mailed to consumers re-determined eligible for a QHP in 2018
- Also viewable to consumers through their online accounts
- Will inform them of any updated tax credit amounts
- Consumers should review data and contact MNsure to report changes by calling the MNsure Contact Center
- Assistors can help consumers report changes using the online reporting process or by calling the ARC or Broker line

# Health Care Renewal Notice

[Address]  
[City, State, Zip]

[Date]  
[Reference Number:]



[Name]  
[Address]  
[City, State, Zip]

**Health Care Renewal Notice**

You are getting this notice because you applied for financial help for insurance coverage through MNSure and you were determined eligible. You are getting this notice whether or not you are currently enrolled in health or dental coverage through MNSure. This notice explains the actions you must take to renew your eligibility to purchase insurance and get financial help through MNSure for the new coverage year.

This notice is for the members of your household listed below under Health Care Results. If you or your family members are not enrolled in insurance through MNSure and not seeking coverage, you can disregard this renewal notice.

Any members of your household who are on Medical Assistance or MinnesotaCare will get a separate renewal notice.

Health Care Results

[Name] MNSure ID Number:

Effective Date	Action	Coverage Type
Date	Need to Renew	Unknown

[Name]'s eligibility is up for renewal. The latest information we have for your household shows that [Name] may no longer be eligible for advanced premium tax credits or cost-sharing reductions and may now be eligible for Medical Assistance or MinnesotaCare. If [Name] is enrolled in a qualified health plan, coverage will continue through [last day of current certification period]. If you want us to determine the financial assistance [Name] is eligible for, you must complete and sign the renewal form included with this notice. You must return the form within 30 days. (Code of Federal Regulations, title 42, section 435.916(a); Code of Federal Regulations, title 45, sections 155.335 and 155.345; Minnesota Statutes, sections 256B.056, subdivision 7a, and 256L.05, subdivision 3a)

- Mailed to households where a member is projected to be eligible for MA or MinnesotaCare as a result of updated information for coverage year
- Also viewable to consumers through their online accounts
- Consumers will need to complete, **sign** and return the included Renewal Form within 30 days, otherwise coverage will end on 12/31/2017
- Form should be returned to the address on the notice

**Renewal Form**

This is the information we have about your household. You must review the information on this form, including the address listed on this notice, and tell us if any of the information is not correct. Send the signed form to the servicing

# Public program renewals

- DHS will mail January 2018 MinnesotaCare and Medical Assistance Need to Renew (NTR) notices in October
  - MinnesotaCare renewals are still annual in January each year
  - MA renewals are selected monthly based on the original date of application and are renewed throughout the year
  - Forms must be completed, signed and returned within 30 days. Coverage will end 12/31/2017 for clients who do not return the form.
- DHS began mailing Annual Health Plan Selection forms for MinnesotaCare the week of September 18:
  - The form only needs to be returned if the consumer wants to change their health plan beginning January 1, 2018
  - Remember: Federal regulations prohibit brokers from helping public program enrollees with enrollment decisions, including answering questions and identifying factors to consider when choosing among managed care plans and primary care providers

# How you can support consumers?

- Make sure consumers promptly respond to all notices. Help consumers check for notices under the “My Notifications” menu in a consumer’s account (not all notices will be viewable)
- If a consumer has changes to report, make sure they report them to the correct processing agency and submit the correct supporting documentation
- Set up an association through the assister portal with your clients prior to open enrollment
- Consumers that change plans by shopping during open enrollment should contact their insurance company to stop any automatic billing. MNsure will inform insurance companies, but the timing may not get it stopped right away.



# Annual check-up for open enrollment

- ❑ Do they have an account?
- ❑ Do they know their username and password?
- ❑ Does MNsure have their current address? You can use the assister portal to check. Address changes can be processed live over the phone.
- ❑ Has there been a change in their life they need to report? A change in job, salary, other income? Out of date information could mean incorrect eligibility.
- ❑ What coverage is best for them?
  - Screen for eligibility using MNsure's [Plan Comparison Tool](#)
  - Consumers can start checking out plans by mid-October
  - **Consumers should NOT attempt to start or submit a new application prior to November 1 if they are applying for QHP coverage during open enrollment**
  - **If they are eligible for public programs, or for a special enrollment period, they can apply at ANY time**

# Assister strategies for open enrollment

- Broker and navigators looking to partner – either co-locate or develop referral process
- Identify businesses/industries where there may be high rates of uninsured for outreach events
- Call clients from last year prior to open enrollment to get an appointment set up for after November 1
- Offer a mix of scheduled appointments and walk-ins
- Use a pre-enrollment questionnaire to identify critical factors for selecting a QHP (medications, current doctors, etc)
- Extending business hours during open enrollment
- Partnering with counties to accept referrals from them



MNSure<sup>SM</sup>

Where you choose health coverage

## Q & A

