



# Enrolling in coverage outside of Open Enrollment

January 3, 2018



# Objective

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- Assisters will have a basic understanding of the what and how to help consumers apply for coverage outside of open enrollment.
- This presentation will cover the following topics and includes links to resources for more information:
  - The definition of special enrollment period (SEP)
  - Life events that trigger SEPs
  - Deadlines for applying
  - Coverage start dates
  - Recent SEP policy changes

# Open Enrollment is not over yet!



- Open enrollment continues through Sunday, January 14.
- Consumers must enroll in a qualified health plan (QHP) by **11:59 p.m. on January 14** to have coverage effective February 1, 2018.
- After January 14, Minnesotans who want to purchase private insurance through MNsure will have to apply for a Special Enrollment Period (SEP), which is covered in today's webinar.
- The online marketplace will be **open 24 hours a day from 4 a.m. on January 8 through midnight on January 14**. Please be aware that the marketplace **will close** at midnight on January 14.
- The MNsure Contact Center will be open until midnight on January 14. If you are on hold at midnight, do not hang up...**all calls will be answered!**

# After 1/14 - Special Enrollment Periods

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- What is a special enrollment period (SEP)?
  - SEP is required to enroll or change QHPs outside of the annual open enrollment period.
  - An individual must either experience a qualifying event or be a member of federally-recognized tribe in order to qualify.
  - SEP allows an individual, who is otherwise ineligible to purchase QHP, to enroll in a QHP or change QHPs
  - Individuals may qualify for an SEP during open enrollment – special coverage effective dates apply.

# SEP Qualifying Life Events

- **Loss of qualifying health coverage**
- **Change in permanent residence** access to new QHPs due to move; had qualifying health coverage prior to move
- **American Indian tribal members (monthly)** dependents who are not tribal members can enroll with qualified tribal member
- **Change in household size** marriage; gain of dependent via birth, adoption, placement in foster care, or child support order; loss of dependent via death or divorce for enrollees
- **Change in eligibility for coverage through MNsure** Gain of citizenship or U.S. national status; change in lawful presence; release from incarceration; MNsure enrollees newly eligible for APTC/CSR; change in ESI affordability results in newly eligible for APTC/CSR
- **MNsure Enrollment Error**
- **Exceptional circumstances**

[MNsure's Special Enrollment Period page](#)

# Length of SEP

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- When can I enroll?
  - General rule – SEP begins on the date the qualifying event occurs and ends 60 calendar days later
    - Example: Marriage is a qualifying event. Date of marriage is the triggering event. The qualifying individual has 60 days from the date of the marriage to select a plan.
  - Once the SEP has ended, the individual cannot enroll in a QHP or change from one QHP to another until the next annual open enrollment period or they experience another qualifying event.
  - Loss of Minimum Essential Coverage (MEC) – SEP available prior to qualifying event

# SEP Coverage Start Dates

- When does my coverage start?
  - Need to have submitted an application, selected a plan **AND** called **MNsure prior to end of SEP**.
  - Regular coverage effective dates apply based on 15/16 rule, unless a special effective date is available.
  - For loss of MEC, effective date for a QHP enrollment is first day of the month following the date of plan selection.
    - Example: Consumer had loss of MEC on 2/28. Consumer enrolled in a QHP online on 2/22. Consumer contacts MNsure on 3/5 checking on status of enrollment. The Rep will collect the SEP and complete a manual enrollment to enroll the consumer effective 3/1 since they selected a plan prior to the end of the month.

# SEP Coverage Start Dates

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- When does my coverage start?
  - Some SEP events include options for coverage start date. See MNsure's [MNsure Special Enrollment Period page](#)
  - Birth, adoption, foster care, or court order
  - Newly eligible for APTC or CSR as result of ESI change
  - Loss of dependent(s) due to death or divorce
  - Loss of MEC
  - Marriage
  - Sometimes for MNsure error or exceptional circumstance



# Highlights of Recent Changes

- State law established a new SEP effective July 1, 2017
  - Employee of a small employer that newly offers a qualified small employer health reimbursement arrangement (QSEHRA).
  - 30-day SEP begins on the date employee begins working for small employer (new hire) or on the date QSEHRA benefits start for an existing employee.
  - An individual or dependent can apply and pick a QHP during the 30 days prior to QSEHRA benefits starting.
  - Regular coverage effective dates apply. Coverage cannot start before your QSEHRA benefit begins.
  - More information on QSEHRAs (MNsure and federal resources)
    - [IRS Notice on QSEHRAs](#); [Department of Labor ACA FAQ](#) (QSEHRA questions start on page 4); [MNsure FAQ](#)

# SEP Verifications

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- As of January 15, no changes to current SEP verification policy or process.
- MNsure notifies the enrollee if we need more information to verify the qualifying life event.
- Enrollee receives a letter from MNsure requesting documentation. It is important to send in the requested documentation as soon as possible.
  - If MNsure does not receive verifying documentation within 35 days of the date on the notice, coverage is terminated.

# Preview of new SEP Pre-verification Process

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- Starting March 1, 2018, MNsure is implementing pre-enrollment verification for certain SEP enrollments for plan year 2018.
- Pre-enrollment verification requires MNsure to hold certain SEP enrollments received until the applicant/enrollee provides documentation proving their qualifying SEP event.

# SEP Pre-verification Process

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- How is the different from the current process?
  - Now, MNsure sends the enrollment to the health insurance company, and then will send a notice to the carrier, terminating the consumer's coverage if the consumer **does not** provide the correct verifications within the allotted time. MNsure also sends a notice to the consumer informing them of the status of their enrollment.
  - In the new process, MNsure waits to send the enrollment to the health insurance company until **after** the consumer has submitted the verifications, and MNsure has verified that the verifications meet the requirements for the SEP.

# SEP Pre-verification Process

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- No new verifications requirements as a result of this process. MNsure will require pre-enrollment verification for only those SEP events where MNsure already requires proof. (a full list to come)
- Pre-enrollment verification will apply for both new and existing enrollees.
- In addition to any verbal confirmations that enrollees will get from the Contact Center, enrollees will also receive a written request for proof and a written notice of the final enrollment determination based on if verification was provided or not provided.

# SEP Pre-verification Process

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1. If required, a SEP verification request is triggered upon determination of SEP eligibility.
2. Consumer will call the Contact Center to determine eligibility for the SEP, at which time the Contact Center will inform the consumer whether or not verifications are required.
3. Enrollees will have a specified amount of time from date the verification request is triggered to resolve the verification request.
4. The enrollment will be processed and sent to health insurance company upon receipt of acceptable verification documents

# SEP Pre-verification Process

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- Starting January 15, MNsure will enroll consumers using the current SEP process where verifications are submitted after the enrollment has been sent to the health insurance company.
- We will share additional information the coming months about the details of the new SEP pre-verification process.

# Deadline Hours- January 14 Deadline

- Extended hours for the open enrollment deadline begin January 10:
  - Wednesday, January 10: Contact Center and ARC will be open 8 a.m. – 8 p.m. (Broker Line will be open 9 a.m. – 8 p.m.)
  - Thursday, January 11: Contact Center, Broker Line and ARC will be open 8 a.m. – 8 p.m.
  - Friday, January 12: Contact Center, Broker Line and ARC will be open 8 a.m. – 8 p.m.
  - Saturday, January 13: Contact Center and Broker Line will be open 8 a.m. – 10 p.m. (NOTE: ARC will be open 8 a.m. – 8 p.m.)
  - Sunday, January 14: Contact Center and Broker Line will be open 8 a.m. – midnight (NOTE: ARC will be open 8 a.m. – 8 p.m.)
- MNSure (including the Contact Center, ARC and Broker Line) will be closed Monday, January 15 in observance of Martin Luther King Jr. Day





Thank you!

