



Standard Eligibility Notice (SEN) Incorrect Text

MNsurance consumers receive a Standard Eligibility Notice (SEN) in different scenarios, such as:

- They apply online or via a paper application
- A life event is processed on a case

A sample of the SEN notice is available on page 21 of the [Renewals Guide for Assistants: Open Enrollment 2018](#).

Some of these SENs may incorrectly contain text after the eligibility grid stating that they **are** eligible to receive advance premium tax credit (APTC) saying they **are not** eligible for APTC. Please see the example below:

The eligibility grid (shown below) will have accurate eligibility information.

Effective date	Action	Coverage Type
01/01/2017	Approved	Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions
01/01/2018	Approved	Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions

After the eligibility grid, the following incorrect text may appear:

You do not qualify for an advanced premium tax credit or cost-sharing reductions because of one of the following reasons:

- a. You told us you do not plan to file a tax return.
- b. You are married and you told us you will file taxes separately from your spouse.
- c. Advance payments of the premium tax credit were made to your health insurance company to reduce your premium costs in a prior year and we can't tell if a tax return was filed for that year. (Code of Federal Regulations, title 45, sections 155.305(f)-(g) and 155.310(d)).

If you don't take the steps below, you'll pay more upfront for your coverage because you aren't eligible for advance payments of the premium tax credit.

1. If you did not file a federal income tax return for the year in which advanced payments of the premium tax credit were made to your insurance company for coverage, you should file a tax return as soon as possible, including a completed IRS Form 8962. You should have received a Form 1095-A – Health Insurance Marketplace Statement to help fill out Form 8962 and file your federal income tax return.

- If you have questions about your household's tax filing status, use the Interactive Tax Assistant ([http://www.irs.gov/uac/Interactive-Tax-Assistant-\(ITA\)-1](http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1)) or call IRS Telephone Assistance for Individuals at 1-800-829-1040.
- For more information on filing a federal tax return using Form 8962, visit HealthCare.gov/taxes/ or IRS.gov/aca.
- If you do not have a copy of "Form 1095-A", call the MNsure Contact Center at 855-366-7873 to request one.
- After you file a tax return using Form 8962 or if you have already filed a tax return, call the MNsure Contact Center, 855-366-7873 to report that information.

2. If you told us you do not plan to file a tax return or told us you are married but planning to file separately, you are not eligible for advanced payments of premium tax credits or cost-sharing reductions. If this information is incorrect or changes, call the MNsure Contact Center at 855-366-7873 to report that change and see if you can get help with costs.

The consumer's eligibility in the system is correct and consumers are able to shop for 2018 coverage with their 2018 ATPC benefits.

If consumers have questions regarding their notice they can call the Contact Center to confirm their eligibility in METS.

