MNsure Application Assistance and Enrollment Support
Presenters

Leigh Grauman, LSW
Director of Training
Portico Healthnet

Moira DuCharme
Lead Navigator
Portico Healthnet
Agenda

- Screening and Intake
- Household Composition
- Application Tips
- Question and Answer
- Break
- Household Income
- Employer Sponsored Insurance
- Post-application support and follow up
- Question and Answer
Learning Objectives

▪ Learn tips for effective intake and pre-screening processes in order to provide appropriate assistance and referrals

▪ Understand who is included in an applicant’s eligibility household, in order to include all necessary people on the MNsure application

▪ Understand income guidelines and methodology for insurance affordability programs through MNsure, and learn how to properly report various income types on the MNsure application

▪ Understand how access to employer-sponsored insurance impacts eligibility for insurance affordability programs through MNsure, and learn how to properly report access to employer-sponsored insurance on the MNsure application

▪ Learn best practices for following up on applications in order to facilitate timely enrollments

▪ Learn tips for resolving common application issues and assisting with qualified health plan enrollments
Coverage for Seniors and People with Disabilities

- There are other health care programs for seniors and people who qualify on the basis of having a disability including:
  - Medicare
  - Certain Medical Assistance programs, including TEFRA
- We will not cover the details of these programs today
- **Coverage for Seniors and People with Disabilities** resources provided at end of presentation
Acronyms

- APTCs: Advanced Premium Tax Credits
- ARC: Assister Resource Center
- CAC: Certified Application Counselor
- EMA: Emergency Medical Assistance
- ESI: Employer-sponsored insurance
- LEC: Life event change
- MA: Medical Assistance
- MAGI: Modified Adjusted Gross Income
- MCRE: MinnesotaCare
- METS: Minnesota Eligibility Technology System
- SEP: Special enrollment period
- QHP: Qualified health plan
- UQHP: Unassisted qualified health plan
Households who request financial assistance through MNsure are evaluated for eligibility for programs in the following order:

1. Medical Assistance (or MA)
2. MinnesotaCare (or MCRE)
3. Qualified health plan with tax credits (or APTC)
4. Qualified health plan without assistance (or UQHP)
Intake and Screening
Intake

- Information collected at intake will vary depending on your role and your organization

- At a minimum you will likely want to collect
  - Legal name and preferred name
  - Preferred language
  - Contact information

- Many assisters find it helpful to use an intake form to record consumer information

- **Data Privacy and Security**: Any consumer information you collect and store, including a consumer's name, is classified as private data and must be protected in accordance with state and federal law.
Working with Interpreters

- MNsure’s **Assister Directory** allows you to search by language for an assister

- MNsure’s **Limited English Proficiency Policy** on Assister Central provides details on accessibility options for assisters, including:
  - Access to over the phone interpretation through Language Line Solutions for certified assisters
  - Arranging in-person interpreters through MNsure’s AEO office
What is a Screening?

- A screening is a conversation with a consumer that helps gather important information to determine:
  - What does the consumer need?
  - Am I the right resource for the consumer?
  - Should we move forward with a MNsure application?
  - What information will a consumer need to bring when applying?

- Screenings help consumers make an informed choice about next steps.
Screening New and Returning Consumers

- Screenings are an important step when working with new consumers and with returning consumers.
  - With new consumers, screening questions tell us about their situation and coverage needs.
  - With returning consumers, screening questions help determine if there have been changes that could impact eligibility.
- A screening could happen during your first phone call with a consumer or at the start of their appointment.
What Goes into a Screening?

- There are several important factors to consider during a screening including:
  - Household composition
    - Tax filing status
  - Income
  - Current insurance status
  - Access to employer-sponsored insurance
  - Immigration status
  - Pregnancy
  - Disability
  - Qualifying life events (outside of open enrollment)
Household Composition

- Knowing a consumer’s household composition tells us
  - How many people are in their household
  - Whose income counts toward program income limits
  - Who needs to be included on their application
  - Who can enroll in a qualified health plan together

- Household composition is connected to tax-filing status
  - We need to know a consumer’s tax-filing status in order to know their household composition
Household Composition Screening Questions

- Who do you live with and how are you all related?
- Do you plan to file taxes? If so, who will be included on your tax return?
- Will anyone claim you as a dependent on their taxes?
# Household Composition

## Income Level Guidelines for Financial Help

<table>
<thead>
<tr>
<th>People in household</th>
<th>Medical Assistance for adults over age 18 Monthly/annual income (up to)</th>
<th>Medical Assistance for children Monthly/annual income* (up to)</th>
<th>Medical Assistance for pregnant women Monthly/annual income (up to)</th>
<th>MinnesotaCare Annual Income** (up to)</th>
<th>Tax credits for private health plans Annual income** (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,384 / $16,611</td>
<td>$2,862 / $34,347</td>
<td>does not apply</td>
<td>$24,980</td>
<td>$49,960</td>
</tr>
<tr>
<td>2</td>
<td>$1,874 / $22,490</td>
<td>$3,875 / $46,502</td>
<td>$3,917 / $47,009</td>
<td>$33,820</td>
<td>$67,640</td>
</tr>
<tr>
<td>3</td>
<td>$2,364 / $28,368</td>
<td>$4,888 / $58,657</td>
<td>$4,941 / $59,297</td>
<td>$42,660</td>
<td>$85,320</td>
</tr>
<tr>
<td>4</td>
<td>$2,853 / $34,247</td>
<td>$5,901 / $70,812</td>
<td>$5,965 / $71,585</td>
<td>$51,500</td>
<td>$103,000</td>
</tr>
<tr>
<td>5</td>
<td>$3,343 / $40,126</td>
<td>$6,913 / $82,967</td>
<td>$6,989 / $83,872</td>
<td>$60,340</td>
<td>$120,680</td>
</tr>
<tr>
<td>6</td>
<td>$3,833 / $46,004</td>
<td>$7,926 / $95,122</td>
<td>$8,013 / $96,180</td>
<td>$69,180</td>
<td>$138,960</td>
</tr>
<tr>
<td>7</td>
<td>$4,323 / $51,883</td>
<td>$8,939 / $107,277</td>
<td>$9,037 / $108,447</td>
<td>$78,020</td>
<td>$156,040</td>
</tr>
<tr>
<td>8</td>
<td>$4,813 / $57,761</td>
<td>$9,952 / $119,432</td>
<td>$10,061 / $120,735</td>
<td>$86,860</td>
<td>$173,720</td>
</tr>
<tr>
<td>For each additional person add</td>
<td>$489 / $5,878</td>
<td>$1,012 / $12,155</td>
<td>$1,023 / $12,287</td>
<td>$8,840</td>
<td>$17,680</td>
</tr>
</tbody>
</table>
Each insurance affordability program through MNsure has set income limits that are based on a consumer’s household size

- Medical Assistance eligibility is based household size and basis of eligibility

Household income includes income for all household members, including those who are not requesting coverage
Household Income

- During our screening conversation, we want to determine the household’s current monthly income and the projected annual income for the calendar year in which benefits are being requested
  - In general, Medical Assistance income eligibility is based off of a consumer’s current monthly household income
  - Income eligibility for MinnesotaCare and advanced premium tax credits is based off of a consumer’s projected annual income for the calendar year in which they are requesting benefits
Household Income Screening Questions

- What is the current monthly income for all household members?
- What is the expected annual income for all household members?
- Have you had any changes in income in the past year?
- Do you expect any changes in income in the coming year?

Please note: We need to know gross income; not take-home pay.
Current Insurance Status

- If a consumer already has insurance of some kind, they won’t qualify for MinnesotaCare or tax credits
  - Consumers may qualify for Medical Assistance as a secondary form of insurance to their employer-sponsored insurance.
  - Low income consumers with Medicare might qualify for Medicare Savings Programs through Medical Assistance.
    - We would likely need to complete an Application for Certain Populations (DHS-3876) or refer to another assister rather than going through the MNsure system for these consumers.
Current Insurance Status Questions

- Does anyone in your household have insurance currently?
- If so what type?
- Are you expecting any changes in insurance status?
Offer of Employer-Sponsored Insurance

- In addition to asking if the consumer *has* insurance, we need to ask if the consumer has an *offer* of insurance through their employer or the employer of someone in their household.
Employer-Sponsored Insurance

- If a consumer’s household income is within Medical Assistance income guidelines:
  - They can still enroll in MA even if they have an offer of employer-sponsored insurance
  - If a consumer is enrolled in employer-sponsored insurance, they may qualify for Medical Assistance as a secondary form of insurance
Employer-Sponsored Insurance

- If a consumer’s household income is over Medical Assistance income guidelines:
  
  - Being enrolled in or having an offer of “affordable and adequate” employer-sponsored insurance makes a consumer ineligible for MinnesotaCare and Advanced Premium Tax Credits.
    
    o Remember that the offer could be through another household member.

  - The consumer could purchase an unassisted qualified health plan through MNsure.
Employer-Sponsored Insurance

- What counts as affordable and adequate employer-sponsored Insurance?
  - Affordability- lowest cost plan can cost no more than 9.86% of household income for employee-only coverage
  - Minimum Value- Plan’s share of total allowed costs is no less than 60% (Similar to a bronze level plan)
Employer-Sponsored Insurance Questions

▪ Does anyone in the household have a job that offers health insurance?
▪ If so, who can enroll in that plan?
▪ What is the monthly premium to enroll the employee-only in the lowest-cost plan?

• Offer to send Appendix A (Employer Coverage Tool) to consumer ahead of appointment
Immigration Status

- U.S. citizens and nationals could potentially qualify for Medical Assistance, MinnesotaCare, APTC or UQHP.

- Consumers who have a lawful immigration status may qualify for Medical Assistance, MinnesotaCare, APTC or UQHP, but the program they qualify for will depend on their immigration status, age and pregnancy status.

- Refer to MNsure’s Citizenship and Immigration Quick Reference Guide for details on immigration-based eligibility for Medical Assistance, MinnesotaCare and qualified health plans.
Immigration Status

- DACA stands for Deferred Action for Childhood Arrivals.

- DACA recipients can be eligible for MinnesotaCare if they meet all other eligibility requirements.

- Consumers who are DACA recipients applying for MinnesotaCare should use a paper **MNsure Application for Health Coverage and Help Paying Costs** and submit it to MinnesotaCare using fax number: (651) 431-7579. Write “DACA Application” on first page of application.
Immigration Status

- Consumers who don’t have a legal immigration status won’t qualify for coverage when applying through MNsure with the following exceptions:
  - Pregnant women who are undocumented may qualify for Medical Assistance or Emergency Medical Assistance (for labor and delivery only).
  - Undocumented immigrants may qualify for Emergency Medical Assistance (EMA) to help pay for a visit to the Emergency Department
    - Use paper MNsure application when applying for EMA
Immigration Status Questions

- Are you a U.S. citizen or national?
- What is your immigration status?
- Please note: It can be helpful to remind consumers that they will only need to provide information on their immigration status if they are applying for coverage.
- Be aware: Consumers may have questions regarding proposed changes to the public charge rule. Please reference the state’s Understanding the Federal “Public Charge Rule” resource for more information.
Pregnancy

- Pregnant women have a higher income limit for Medical Assistance
  - Pregnant women get to include their unborn baby in their Medical Assistance household size
- Undocumented pregnant women may qualify for Medical Assistance during their pregnancy and two months post-partum
Pregnancy

- If a consumer has coverage and becomes pregnant, the program they are eligible for may change after reporting the pregnancy to their processing agency.
Pregnancy Questions

- Is anyone in the household pregnant?
- Was anyone in the household recently pregnant?
Disability

- Consumers who have a disability could have a number of different options for coverage depending on their unique situation and their needs.

- Asking questions about a person’s disability during the screening can help inform next steps.

- Consumers who are certified disabled by the Social Security Administration may want to submit an Application for Certain Populations rather than going through the MNsure system.
  
  - There are different income and asset guidelines when submitting an Application for Certain Populations.
Disability Questions

- Does anyone in the household have a disability?
- Does anyone in the household have a certified disability?
- Does anyone in the household receive SSI?
- What are your coverage needs and goals?

Additional Resources:

- Disability Hub MN
- County of residence
Qualifying Life Event

- Consider the time of year in which a consumer is applying

- Remember:
  
  • Consumers can apply and enroll in Medical Assistance and MinnesotaCare year-round
  
  • Members of federally recognized American Indian tribes may enroll through MNsure or change qualified health plans one time per month, year-round, including outside the annual open enrollment period
  
  • Consumers can only enroll in a qualified health plan during open enrollment or if they qualify for a special enrollment period

Additional resources on coverage and benefits for American Indians at: American Indians/ MNsure
Qualifying Life Event

- If we are assisting someone who wants to enroll in APTC or UQHP outside of open enrollment we should inquire if they have a qualifying life event that could open up a special enrollment period in which they could purchase a plan.

- A special enrollment period (SEP) typically begins on the date the qualifying life event occurred and ends 60 days later.
  - SEP for loss of minimum essential coverage can be reported 60 days prior to the event to decrease the risk of a gap in coverage.

Remember: Consumers can apply and enroll in Medical Assistance and MinnesotaCare year-round.
Past MNsure Applications

- Ask consumer if they have applied through MNsure in the past.
- If the consumer has already applied, do not submit a new application. Submitting a new application will not result in an eligibility determination unless the first application has been closed out.
Account Information

- Ask the consumer if they have set up an account through MNsure

- If consumer has a MNsure account, ask them if they have their username and password
  
  • Consumer can reset passwords themselves via self-service or call the MNsure Contact Center prior to the appointment to reset their password
  
  • Advise consumers to bring their username and password to the application appointment
Information Consumer Will Need

- Username and password if consumer has a MNsure account
- Name and DOB for all household members and tax dependents
- Income information for all household members. Good to have tax forms and one full month of paystubs if possible
- Social Security numbers (or immigration documents for lawfully present immigrants) for all members of the household who are applying for coverage
Information Consumer Will Need

- Information on any employer-sponsored insurance available to the family even if family is not enrolled in coverage
  - Helpful to have Appendix A (Employer Coverage Tool) completed by consumer’s employer ahead of time. You can find this on DHS’s eDocs website.

- If consumer appears eligible for APTC or UQHP, ask them to bring list of current clinics, doctors and prescriptions to assist with plan selection

**MNsure appointment cards** can be helpful in letting consumers know what to bring
Referrals to Other Resources

- When referring a consumer to another assister consider best-practices:
  - Warm handoff
  - Setting expectations
- If a consumer will not move forward with a MNsure application, remember to refer to other community resources:
  - Community clinics
  - Charity care
  - Prescription assistance
Why Are Screenings Important?

- Screenings help with deciding if submitting an application is appropriate
  - For example, if a consumer is screened and we find that they are over Medical Assistance income limits and they also have an offer of affordable and adequate employer-sponsored insurance, we can let them know they will likely not qualify for MinnesotaCare or APTC due to the offer of employer insurance and ask if they want to move forward with the application process
  - Screenings help set realistic expectations for consumers
  - This makes our work more efficient and saves time for the consumers we serve
Household Composition
What is Household Composition?

- Household composition refers to a group of people who are considered a unit for purposes of determining eligibility – it may or may not include people who live together.

- MNsure’s *Household Composition and Income Rules Tip Sheet* is a helpful resource.
Why is Household Composition Important?

- Every person who is part of an individual’s household needs to be included on their application
  - Even if they are not requesting coverage
  - Even if they do not live in the same home
  - Even if they are requesting coverage on another application
- Assisters need to know household composition so we include all the necessary people on the application
- Household composition also determines who can enroll in a qualified health plan together
Why Does Tax Filing Status Matter?

- Knowing expected tax filing status is going to let us know which household composition rules will be applied
  - Different rules for:
    - Tax filers
    - Tax dependents
    - Non-filers, non-dependents
Household Size for MA

MA rule for tax filers and joint filers

- Household includes:
  - Tax filer + joint filer (if expecting to file jointly)
  - Spouse (if living together and not filing jointly)
  - All individuals the taxpayer expects to claim as tax dependents

- Unborn children of any pregnant women in the household would be included in the household total as well
Household Size for MA

MA rule for tax dependents*

- Household includes:
  - The tax dependent + the tax dependent’s spouse (if they live together)
  - The tax filer and joint filers expecting to claim the tax dependent
  - The tax filer’s spouse (if living together and not filing jointly)
  - All other tax dependents the tax filer expects to claim

- Unborn children of any pregnant women in the household would be included in the household total as well

*There are exceptions to this rule
Household Size for MA

*Tax dependent exceptions

When a tax dependent meets one of the following criteria, the household composition rules for people who do not plan to file taxes or be claimed as a tax dependent will be applied:

- People who expect to be claimed as a tax dependent, but are not the spouse or child of the tax-filer.
- Children younger than age 19 who live with two parents and expect to be claimed as a tax dependent by one of the parents and whose parents do not expect to file a joint tax return.
- Children younger than age 19 who live with a custodial parent who expect to be claimed as a tax dependent by a non-custodial parent.
Household Size for MA

MA rule for non-filers and non-dependents, and tax dependent exceptions

- Adults age 19 and older household includes the following people living with them:
  - The individual
  - Their spouse
  - Their children (including step-children) under 19

- Children under age 19 household includes the following people living with them:
  - The child
  - Their siblings under 19
  - Their parents (including step-parents)
Household Size for MinnesotaCare

MinnesotaCare rule for tax filers and joint filers

- Household includes:
  - Tax filer + joint filer (if expecting to file jointly)
  - Spouse (if living together and not filing jointly)
  - All individuals the taxpayer expects to claim as tax dependents

- Unborn children of any pregnant women in the household would **not** be included in the household total for MinnesotaCare
Household Size for MinnesotaCare

MinnesotaCare rule for tax dependents

- Household includes:
  - The tax dependent + the tax dependent’s spouse (if they live together)
  - The tax filer or joint filers expecting to claim the tax dependent
  - The tax filer’s spouse (if living together and not filing jointly)
  - All other tax dependents the tax filer expects to claim
  - Unborn children of any pregnant women in the household would **not** be included in the household total.
  - There are no tax dependent exceptions for MinnesotaCare
Household Size for MinnesotaCare

MinnesotaCare rule for non-filers and non-dependents

- Adults age 19 and older household includes the following people living with them:
  - The individual
  - Their spouse
  - Their children (including step-children) under 19

- Children under age 19 household includes the following people living with them:
  - The child
  - Their siblings under 19
  - Their parents (including step-parents)
Household Size for Tax Credits

Eligibility reminders:

- Tax filing is required
- Must file jointly if married*
  
  *If a consumer is married and not filing jointly, they can qualify for APTC if filing as ‘Head of Household’ or if filing ‘Married Filing Separately’ due to domestic abuse

Household includes:

- Tax filer + spouse (if expecting to file jointly)
- All individuals the taxpayer expects to claim as tax dependents
- Unborn children of any pregnant women in the household would not be included in the household total.
### MA Example: Unmarried Parents

- Mom and Dad are unmarried and live together. They each have income and file taxes. Mom claims 6 kids. Dad files on his own. All live in same home.

<table>
<thead>
<tr>
<th>Who is included?</th>
<th>Household size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dad</td>
<td>X X X</td>
</tr>
<tr>
<td>Mom</td>
<td>X X X</td>
</tr>
<tr>
<td>6 kids</td>
<td>X X X</td>
</tr>
</tbody>
</table>

- **Tax filer rule**
  - Dad: 1
  - Mom: 7
  - 6 kids: 8

- **Tax dependent exception**
  - Children younger than 19 who live with both parents and are only claimed as a tax dependent by one parent, and whose parents do not plan to file a joint tax return.
Mixed Eligibility Example: Unmarried Parents

- Mom and Dad are unmarried and live together. They each have income and file taxes. Mom and Dad’s income falls within MinnesotaCare guidelines. Children’s household income falls with MA guidelines. Mom claims 6 kids. Dad files on his own. All live in same home.

<table>
<thead>
<tr>
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<th>Household size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dad</td>
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<tr>
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<td>X</td>
</tr>
<tr>
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<td>X</td>
</tr>
<tr>
<td>6 kids</td>
<td>X</td>
</tr>
</tbody>
</table>

MA rule would apply to children due to MA income limits for children. Tax dependent exception applies to children younger than 19 who live with both parents and are only claimed as a tax dependent by one parent, and whose parents do not plan to file a joint tax return.
### APTC Example: Unmarried Parents

- Mom and Dad are unmarried and live together. They each have income and file taxes. Mom claims all 6 kids. Dad files on his own.

<table>
<thead>
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</tr>
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<tbody>
<tr>
<td>Dad</td>
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</tr>
<tr>
<td>Mom</td>
<td>x x</td>
</tr>
<tr>
<td>6 kids</td>
<td>x x</td>
</tr>
</tbody>
</table>

**Tax Filer Rule**

**Tax Dependent Rule**

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**MA Example: Adult Tax-Dependent**

- Benjamin is a single, 30-year-old adult. He lives with his father, Marcos, who he claims as a tax dependent.

<table>
<thead>
<tr>
<th>Who is included?</th>
<th>Household Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ben</td>
<td>Ben</td>
</tr>
<tr>
<td></td>
<td>Marcos</td>
</tr>
<tr>
<td>Ben</td>
<td>X</td>
</tr>
<tr>
<td>Marcos</td>
<td>X</td>
</tr>
</tbody>
</table>

- Tax dependent exception: People who expect to be claimed as a tax dependent, but are not the spouse or child of the tax-filer.
Benjamin is a single, 30-year-old adult. He lives with his father, Marcos, who he claims as a tax dependent.

Marcos earns over $1,384 per month so he is over income for MA as a household of 1. The METS system would then look at his eligibility under MCRE household rules.

<table>
<thead>
<tr>
<th>Who is included?</th>
<th>Ben</th>
<th>Marcos</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ben</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Marcos</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

Household Size: 2

- Tax filer rule
- Tax dependent rule
APTC Example: Adult Tax-Dependent

- Benjamin is a single, 30-year-old adult. He lives with his father, Marcos, who he claims as a tax dependent.
- Marcos earns over $32,920 per year so he is over income for MCRE as a household of 2. The METS system would then look at his eligibility under APTC household rules.

<table>
<thead>
<tr>
<th>Who is included?</th>
<th>Household Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ben</td>
<td>Marcos</td>
</tr>
<tr>
<td>Ben</td>
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</tr>
<tr>
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</tr>
</tbody>
</table>

**Tax filer rule**

**Tax dependent rule**
MNsure Application Tips
Getting Started

Create an Account

Improve Your Visit

1. Use an up-to-date recommended browser (Firefox or Google Chrome) on a laptop or desktop computer.
2. Do not use a tablet or mobile phone.
3. Before you start, clear your browser cache and cookies.

Find step-by-step instructions and tips for how to create an account, apply and enroll.

Create Account & Apply

If you already have a MNsure account, do not create a new one.
Identity Information

Register for a MNsure Account

* Indicates required information.

FIRST NAME *

MIDDLE NAME

LAST NAME *

NAME SUFFIX

STREET ADDRESS *

STREET ADDRESS LINE 2

CITY *

STATE *

ZIP *

ZIP+4

EMAIL ADDRESS

RE-ENTER EMAIL ADDRESS

PHONE NUMBER

SOCIAL SECURITY NUMBER

I do not wish to provide my Social Security Number *

DATE OF BIRTH (MM/DD/YYYY) *

Please note: Although email address and phone number are non-required fields, including them can make future password resets easier.
Identity Proofing

Please answer the following questions

Our online identity partner use the information you provided to generate questions about you. Please answer these questions to verify your identity.
* Indicates required information.

Question 1: Please select the county for the address you provided. *

Select Answer ▼
A. BIG STONE
B. RAMSEY
C. PENNINGTON
D. ROCK
E. NONE OF THE ABOVE/DOES NOT APPLY

Question 2: Which of the following businesses have you been associated with? If there is not a matched business name, please select 'NONE OF THE ABOVE'. *

Select Answer ▼
A. ACME COMPANY
B. SPRINGFIELD POWER PLANT
C. PIZZA PLANET
D. MONKS CAFE
E. NONE OF THE ABOVE/DOES NOT APPLY

Question 3: Please select the city that you have previously resided in. *

Select Answer ▼
A. MINNEAPOLIS
B. SAINT PAUL
C. ARLLEY
D. SHORTER
E. NONE OF THE ABOVE/DOES NOT APPLY

Question 4: You currently or previously resided on one of the following streets. Please select the street name from the following choices. *

Select Answer ▼
A. HOWARD
B. HONEY LOCUST
C. LEGACY
D. NORTHDALE
E. NONE OF THE ABOVE/DOES NOT APPLY
Account Information

- **User Login ID**
  - Can be from 1 – 20 characters long and can only include letters and numbers

- **Password**
  - Password must include at least 8 characters, consisting of letters, numbers, and special characters
  - Must include at least 1 number, at least 1 uppercase and at least 1 lowercase letter.
  - Must include at least 1 special character from the following list: ! "$ % & ' ( ) , . : = ? @ or space character *(Note that asterisk, dash, underscore, plus and forward slash cannot be used)*
  - Password cannot be applicant’s name or username
  - Recently used passwords cannot be reused
Account Information

- MNsure assisters cannot keep record of a consumer’s username or password
- Some assisters find it helpful to develop a form their clients can keep that includes their username, password, shared secret and answers to secret questions
- My MNsure Online Account Information is available on MNsure’s website. You can customize with your organization’s information
Problems with Identify Proofing?

- If consumer has recently moved, try entering previous address during identity information
  - Be sure to use current address in the actual application!
- If there is another adult in the household, try creating the account under their name
If unable to get through identity proofing, consumer has two options for proceeding with an application:

- Submit manual account request form
- Submit a paper application
Problems with Identify Proofing?

- Submit paper Application for Health Care Coverage and Help Paying Costs (DHS-6696) to county of residence
  - This is necessary if you need to set an application date, especially for retroactive coverage for Medical Assistance
  - Paper applications can take many weeks to be processed
  - Paper applications are not a good option for consumers enrolling in APTC or UQHP
  - Consumers who submit a paper application will not have an online account. For brokers, this means the consumer cannot associate online to set up an Agent of Record.
Problems With Identify Proofing?

- Submit Account Request Form
  - Submitting Account Request form does not preserve application date

- Online account is created so consumer can complete an online application
Account Request Form

- Manual Account Creation Policy
  
  Clients complete form with their contact info and attach copies of identifying document(s).

  - If a parent is applying for coverage for their child only and the parent does not have required proofs for Account Request Form, form can be completed in child’s name with documents to confirm the identity of the child.

- MNsure creates an account and sends username and temporary password by mail or email within 3-7 business days (check junk email folder).

- Can be emailed to consumer or assister (not both).
Account Request Form

- Navigators and CACs should submit Account Request Forms to the ARC by fax or secure email at navigators@state.mn.us
- Brokers should submit Account Request Forms to the Broker Service Line by secure email at brokers@mnsure.org
- Consumers must send Account Request Form to MNsure by mail
- Be sure to send one form at a time
- Do NOT submit the form multiple times or using multiple methods or duplicate accounts will be created
If you see “Account Already Exists” message, consumer will need to log in to their existing account.

Creating a new account for a consumer who already has one will lead to problems accessing information online, including notices and enrollment information.
Identity Information

- If the client already has an online account, but forgot their username and/or password, they can:
  - Use the online links for Forgot Password and Forgot Username
  - Call the MNsure Contact Center to get login information. 1-855-366-7873, then option 2, then option 2 (prompts could change during Open Enrollment).

- Navigators and CACs who are assisting a client with retrieving login info can call the ARC.

- Brokers can call the Broker Service Line.

- During open enrollment, assisters also have the option to call the MNsure Contact Center with a consumer to reset a password.
Identity Information

- When consumers need to re-set their password over the phone, they will be asked to provide three pieces of personal identifying information (PII)
  - First and last name, home address, email, phone number, username, shared secret
  - Last 4 digits of SSN (when calling ARC or Broker Service Line).

- After consumers re-set their password, help improve future password re-set experience by updating their info via “Manage Security Settings” at the bottom of the screen
  - This is also recommended for accounts that have been created via a manual account request
Identity Information

Apply and Enroll

- Apply for health coverage WITH financial help
  Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance

- Apply for health coverage WITHOUT financial help
  Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price

Exemptions

- How to apply for an exemption to the health coverage mandate

Current Customers

- Go to your account
  Check enrollment status or eligibility results

Appeals

- File an appeal
  File an appeal about an action taken on your financial, healthcare, Supplemental Nutrition Assistance Program (SNAP) or social services application or benefits.
Completing the Application

- “Apply for health coverage WITH financial help” is the option that will assess for eligibility for MA, MinnesotaCare and APTCs

- “Apply for health coverage WITHOUT financial help” is the option that will allow consumers to complete a shorter application and enroll in a qualified health plan paying full price (UQHP)
Household Information: Authorized Representative

You can choose an authorized representative
You can give a trusted person permission to act for you on matters related to this application, including getting information about your application. This person is called an "authorized representative".
Do you want us to send you a form to name someone as your authorized representative? *

Help paying for your health benefits
Are you applying for yourself? *

Assisters should not sign off as an authorized representative
Error Messages

- With any error message, try clearing all browsing history and/or changing the browser (Google Chrome or Mozilla Firefox)

- MNsure has a list of common error messages and their meanings online: Technical Issues and Error Messages
Names

- Enter legal names on MNsure application
- Do not enter any special characters when entering names (hyphens, periods, commas, etc.)
- When entering name on the signature line at the end of the application, name must match exactly as it was entered on application
Questions?
Household Income
Context Setting

- Reporting income incorrectly on the MNsure application is one of the top mistakes made by consumers and assisters.
- It’s difficult and time consuming to correct an application after it’s already been submitted.
- If we focus on reporting income correctly we can save time and ensure accurate eligibility.
Household Income

- Eligibility for insurance affordability programs through MNsure is not based on an individual’s income, it is based on household income.

- We should report all income that is earned by anyone in the household on the MNsure application, with the exception of income types that don’t count.

- Modified Adjusted Gross Income (MAGI) is used to determine income eligibility for insurance affordability programs through MNsure.
MAGI on the MNsure Application

Who is in the household?

What are their sources of income?

What are their household adjustments?

Household MAGI
Reporting Income

What income counts for eligibility purposes and needs to be reported on the application?

All taxable income, such as:
- Wages
- Self-employment
- Retirement / Pension
- Unemployment benefits
- Rental income
- Other taxable income

These income types, whether taxable, partly taxable, or not taxable:
- All Social Security income (except SSI)
  - Retirement, Survivors and Disability Insurance (RSDI)
- Railroad Retirement Benefits
- All foreign earned income and housing cost of citizens or residents of the U.S. living abroad
- All interest income
Reporting Income

- Income types that do **not** count for eligibility purposes and do **not** need to be reported on the application:
  - Child support
  - Veterans payments
  - Supplemental Security Income (SSI) *
  - Worker’s compensation
  - MFIP
  - **Pre-tax** salary deferrals (health insurance, child care, 401(k) plans, etc.)

*If a consumer is receiving SSI, you will likely want to complete an Application for Certain Populations or refer to an assister who can help with that application*
Current Income vs. Projected Annual Income

- MA eligibility is based on current monthly income
- MinnesotaCare and APTC eligibility is based on anticipated annual income for the calendar year that benefits are being requested
- We must enter an accurate reflection of both current monthly and projected annual income in order for METS to determine eligibility for all programs
## Income Limits

<table>
<thead>
<tr>
<th>People in household</th>
<th>Medical Assistance for adults over age 18 Monthly/annual income (up to)</th>
<th>Medical Assistance for children Monthly/annual income* (up to)</th>
<th>Medical Assistance for pregnant women Monthly/annual income (up to)</th>
<th>MinnesotaCare Annual income** (up to)</th>
<th>Tax credits for private health plans Annual income** (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,384 / $16,611</td>
<td>$2,862 / $34,347</td>
<td>does not apply</td>
<td>$24,980</td>
<td>$49,960</td>
</tr>
<tr>
<td>2</td>
<td>$1,874 / $22,490</td>
<td>$3,875 / $46,502</td>
<td>$3,917 / $47,009</td>
<td>$33,820</td>
<td>$67,640</td>
</tr>
<tr>
<td>3</td>
<td>$2,364 / $28,368</td>
<td>$4,888 / $58,657</td>
<td>$4,941 / $59,297</td>
<td>$42,660</td>
<td>$85,320</td>
</tr>
<tr>
<td>4</td>
<td>$2,853 / $34,247</td>
<td>$5,901 / $70,812</td>
<td>$5,965 / $71,585</td>
<td>$51,500</td>
<td>$103,000</td>
</tr>
<tr>
<td>5</td>
<td>$3,343 / $40,126</td>
<td>$6,913 / $82,967</td>
<td>$6,989 / $83,872</td>
<td>$60,340</td>
<td>$120,680</td>
</tr>
<tr>
<td>6</td>
<td>$3,833 / $46,004</td>
<td>$7,926 / $95,122</td>
<td>$8,013 / $96,160</td>
<td>$69,180</td>
<td>$138,360</td>
</tr>
<tr>
<td>7</td>
<td>$4,323 / $51,883</td>
<td>$8,939 / $107,277</td>
<td>$9,037 / $108,447</td>
<td>$78,020</td>
<td>$156,040</td>
</tr>
<tr>
<td>8</td>
<td>$4,813 / $57,761</td>
<td>$9,952 / $119,432</td>
<td>$10,061 / $120,735</td>
<td>$86,860</td>
<td>$173,720</td>
</tr>
<tr>
<td>For each additional person add</td>
<td>$489 / $5,878</td>
<td>$1,012 / $12,155</td>
<td>$1,023 / $12,287</td>
<td>$8,840</td>
<td>$17,680</td>
</tr>
</tbody>
</table>
Leigh is a single individual (household of 1). She was employed and her annual salary was $504,000 ($42,000 per month). She loses her job in May and therefore has no income in June.

She finds a new job in August where she makes $1,500 per month.

<table>
<thead>
<tr>
<th></th>
<th>June</th>
<th>July</th>
<th>August</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Income</strong></td>
<td>$0</td>
<td>$0</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Projected Annual Income</strong></td>
<td>$210,000</td>
<td>$210,000</td>
<td>$217,500</td>
</tr>
<tr>
<td><strong>Eligibility</strong></td>
<td>MA eligible</td>
<td>MA eligible</td>
<td>UQHP</td>
</tr>
</tbody>
</table>

Monthly MA income for Household of 1 = $1,384
Reporting Current and Annual Income

- Let’s take that same example and say that Leigh comes in for application assistance in June.

Income Information Retrieved for Leigh

<table>
<thead>
<tr>
<th>Name</th>
<th>Income Type</th>
<th>Amount</th>
<th>Frequency</th>
<th>Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>No information entered</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Does Leigh have any other income? *

No
Reporting Current and Annual Income

Please review the annual income calculation for Leigh.

We have calculated what we expect Leigh’s annual income will be for 2019 based on the information you have provided. If you think that the annual income for Leigh will be different, you can provide us with a different amount.

Based on the information you have provided, the projected annual income for Leigh is $0.00

Is this what you expect Leigh’s annual income to be? *

What do you expect Leigh’s annual income to be? *

210,000
Wages Before Taxes

Mom makes $13 per hour at Target, works 40 hours per week, and gets paid bi-weekly.

Enter the gross bi-weekly amount.

$13 X 40 hours X 2 weeks = $1,040
Multiple Jobs in One Year

- If consumers have worked more than one job in a calendar year they need to include any income that was earned since the beginning of the calendar year into their projected annual income on the online MNsure application.
Multiple Jobs in One Year

- Let’s say Mom from our previous example applies in April of 2020.
- She started a job at Target in March making $13 per hour and working 40 hours per week.
Multiple Jobs in One Year

- The application will automatically assume that she has worked there since January 2020 and will project her annual income accordingly. Then we have the option to adjust.
Multiple Jobs in One Year

- Mom started her job at Target in March 2020, but was working at a different job from January-February 2020 earning $1,000 per month.

- To calculate past earnings, either use the year to date gross amount from the final pay stub OR calculate monthly earnings and multiply that by the number of months employed.
  - $1,000 per month × 2 months = $2,000
Multiple Jobs in One Year

- We know Mom earned $2,000 in January and February. We now need to calculate what she expects to earn at her current job assuming she will have that job until the end of the year.
  - Current Target earnings: $2,253 per month $\times$ 10 months = $22,530
  - Add the previous income to the estimate for current income ($2,000 + $22,530 = $24,530) and list that as the projected annual income.

Based on the information you have provided, the projected annual income for Mom is $27,040.00

Is this what you expect Mom's annual income to be? *

What do you expect Mom's annual income to be? *

24,530
Self Employment

- If a consumer is self employed and that income varies month to month, you are required to enter an annual amount.
  - Use several months of earnings to come up with a best estimate and then encourage the consumer to report any income changes on a quarterly basis.
  - This is also best practice if the consumer doesn’t have previous taxes or if they’re expecting their income to be different from the previous year.

- MNsure has **Self-Employed** resource online.
Seasonal Work

- Seasonal work is work that only happens during part of the year rather than for the entire calendar year
  - Examples: School district employees who don’t work during the summers or people who work outside and therefore can’t work in the winter months

- Seasonal work should be listed using the “Wages before taxes” category
  - When you answer “yes” to the question asking if someone is seasonally employed, you are required to enter a yearly income amount
Seasonal Work

- If a consumer is seasonally employed and also receives unemployment income in the months that they’re not working, first report the wages that the consumer expects to earn in the next 12 months.

- Answer “Yes” to the final question asking if the consumer has any other income.
Seasonal Work

- Unemployment can then be added as a yearly amount on the following page
Cash

- Cash income should be reported on the MNsure application. Some common cash income examples are:
  - Cash tips from restaurant work
  - Seasonal/summer work that’s not someone’s main job
  - People who get paid for their work “under the table” in cash
  - Side jobs that don’t result in much income like yard work or babysitting
Cash

- Consumers with cash income can prove their income by submitting a signed self-attestation or a letter from their employer explaining the cash earnings.

- Cash income can be reported as “Wages before taxes” or “Other taxable income” depending on the consumer’s employment situation.
Supplemental Security Income (SSI) vs. Social Security Benefits

SSI
- Supplemental Security Benefits
- Do not count toward income eligibility for MNsure’s insurance affordability programs
- Do not need to be reported on the application

Social Security Benefits
- Retirement, Survivors and Disability Insurance (RSDI)
- Count toward income eligibility for MNsure’s insurance affordability programs
- Need to be reported on the MNsure application—both taxable and non-taxable portions

PLEASE NOTE: If a consumer is receiving SSI, they will likely need to complete an Application for Certain Populations
Reporting Social Security Benefits on the Online Application

- Choose “Social Security Benefits” from the drop down menu. This type of income needs to be reported as a monthly amount
  - Include the tax exempt amount if known – that portion will still be included for adults (MAGI rule)

<table>
<thead>
<tr>
<th>Income Type</th>
<th>Social Security Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>972</td>
</tr>
<tr>
<td>What portion of this amount is tax exempt?</td>
<td></td>
</tr>
<tr>
<td>Frequency</td>
<td>Monthly</td>
</tr>
<tr>
<td>Does Mom have any more income?</td>
<td>No</td>
</tr>
</tbody>
</table>
When Does a Dependent’s Income Count?

- If a child or tax dependent is receiving any income, it should be reported on the MNsure application.

- Income that a dependent receives will only count towards the household MAGI if the dependent is required to file a tax return.
Reporting Dependent Income on Application

- Include all income received by dependents and METS will decide whether it will be included in the total household income
Income Adjustments

- After income is entered, the MNsure application will prompt an individual to enter any income adjustments they expect during the calendar year in which they are requesting benefits.
Income Adjustments

- Best to use last year’s taxes as a guide if a consumer is anticipating a similar situation for this year
- Adjustments appear on lines 23 through 35 on the 2018 Schedule 1 Form
- If a consumer doesn’t have previous taxes reflecting adjustments or is unsure of what their adjustments will be, it’s best to refer them to a tax professional or not list any adjustments at all
- Don’t guess on adjustments
Employer-Sponsored Insurance
Employer-Sponsored Insurance (ESI)

- Must answer ESI questions correctly to receive proper eligibility determination
- Remember that access to ESI can be through a family member
  - Helpful to discuss access to ESI during screening
  - Helpful to have Appendix A (Employer Coverage Tool) completed ahead of time
Employer-Sponsored Insurance (ESI)

- A “waiting period” refers to the time a new employee must work before they are eligible for benefits. If an employee declined to enroll in ESI, they are not in a waiting period.

Coverage Details

- Are you in a waiting period? *
- What change will the employer make for the new plan year? *
- Does the employer offer a health plan that meets the minimum value standard? *
- Is your access to this coverage ending in the next 2 months? *
Employer-Sponsored Insurance (ESI)

- Example: No one in the family is enrolled in coverage. Mom is offered insurance through her work and it is offered to her family as well.

Please select the individuals below who are enrolled in employer sponsored coverage or have access to employer sponsored coverage. Access to coverage could be through the person's own employment or through another person's employment, such as a parent or spouse.

Note: If a person declined or waived an offer of employer-sponsored coverage for the current plan year, the person has access to coverage.

If a person declined or waived an offer of employer-sponsored coverage for a prior plan year and there is no future option to enroll in an employer plan, the person does not have access to coverage.

Mom

Dad

Baby

Save & Exit

Back

Next
Employer-Sponsored Insurance (ESI)

- You will be prompted to enter information about the ESI that is offered
- You would then follow these same steps for Dad and Baby since they also have an offer of coverage
Summary

- Take time to look over summary page with consumer to make sure information is correct
- Easy to go back and make changes from summary page
- Once application is submitted, you will not be able to go back and make changes
- Difficult (and time consuming!) to make changes after application has been submitted
- **You can print the summary for the consumer to keep for their records.** This will help if they need to report changes in the future
Concerns About Consumer Responses?

- If you suspect a consumer may be giving fraudulent information:
  - Remind the consumer of the importance of providing accurate information
  - Continue to provide assistance but refer any suspected fraud to MNsure for investigation
- If a consumer acknowledges that information is fraudulent:
  - Remind the consumer of the importance of providing accurate information
  - If consumer persists, you can terminate the call or meeting
- Assisters may consider documenting what the consumer and assister agree to for key data points (such as household income, composition and applicant employment status) that are prone to dispute. Information **must be stored securely** if it includes consumer private information.

More details at: Protect Against Fraud
Navigators and CACs: Enter your 9 digit Assister ID Number and Organization Name

Correct entry of Assister ID and full Organization Name is required for navigator per-enrollment payments

Brokers must use an assister portal association for an Agent of Record.
Signature: Verifying Eligibility and Renewing Coverage

Renewing Coverage

Each year, MNsure matches data to verify and renew eligibility for help paying for health coverage. MNsure needs consent to use information from tax returns to verify and renew your financial assistance for coverage. If you do not give consent to use this data, your financial assistance cannot be verified during the year and renewed. You can change your consent at any time. I agree to the use of tax return information to verify and renew my eligibility for help paying for health coverage for:

- 5 years
- 4 years
- 3 years
- 2 years
- 1 year
- Do not use information from tax returns to renew my eligibility for help paying for health coverage.

- Consumers chose how they want to respond to this question
- Assisters should inform consumers that not consenting to sharing information will lead to additional paperwork and verifications needing to be sent at the time of renewal
Signature: Notice of Privacy Practices and Rights and Responsibilities

- All applicants should read through the Notice of Privacy Practices and Rights and Responsibilities
- Paper copies are available in a number of different languages on the DHS’ eDocs website. Search for DHS 6696 and print appropriate pages.
Importance of Reporting Changes

- By signing the application consumers agree to report changes to their processing agency:
  - Within 10 days of the date of the change for MA
  - Within 30 days for MCRE and QHPs

- Examples of changes include:
  - Loss of job
  - Change in household size
  - Change in income
  - Change in address
  - Change in tax filing status
  - Changes in access to health care coverage
  - Disability status
Online Eligibility Results

- Online eligibility results show what a consumer appears to be eligible for. This does not mean that the consumer is actually enrolled.
Post-Application Support
After submitting application

- After application submission with an initial eligibility determination for MA or MCRE, or after plan selection when initial eligibility determination is APTC/UQHP, wait a minute and then refresh the webpage. Select, ‘Go to your account’

Apply and Enroll

- Apply for health coverage WITH financial help
  
  Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance

- Apply for health coverage WITHOUT financial help
  
  Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price

Exemptions

- How to apply for an exemption to the health coverage mandate

Current Customers

- Go to your account
  
  Check enrollment status or eligibility results
After Submitting Application

- If you submit the application through the assister portal, follow the steps below to access the eligibility notice.
  - Log out of the assister portal
  - Clear the browsing history
  - Go to the MNsure homepage
  - Click Sign In in the top right corner
  - Click Sign In again
  - Have the consumer enter their username and password to log into their account
Eligibility Notice

- Check under Notifications tab to see if there are any Eligibility Notices present

On My Notifications page, click on the orange triangle next to the consumer’s name to access eligibility notice
Online eligibility results

Scott County Health & Human Services
752 Canterbury Rd S
Shakopee MN 55379-1840

Processing Agency

Reference/Case Number

Aug 30, 2017 3:03 PM
Reference Number: [Blacked out]

Health Care Notice

Health Care Results

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Action</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/01/2017</td>
<td>Approved</td>
<td>Medical Assistance</td>
</tr>
</tbody>
</table>

More information is on the following pages.
Eligibility Notices

- The eligibility notice will tell you what agency is processing the application (county, MinnesotaCare or MNsure). The address on the top of the notice is the processing agency and best place to contact for follow-up.
- The eligibility notice is where you will find the reference/case number. Record this number and give it to the consumer as well.
- The eligibility notice will also show you what, if any, verifications are needed.
Eligibility Notices

- May take longer for the eligibility notice to show up for larger households.

- If the notice takes longer than 10 minutes to generate, as long as there is an eligibility determination, the notice will eventually be generated and will also be mailed to the consumer.
  - If there is an urgent need to confirm whether verifications need to be submitted, call the ARC or Broker Service Line.
Verifications

- If verifications are requested, it’s best-practice to submit those verifications on the same day
- Fax or mail to processing agency listed on the notice
- If MNsure is the processing agency, the **Upload Supporting Documents tool** on MNsure.org is recommended

**Note for MinnesotaCare**
- Assisters can submit documentation to MinnesotaCare via dedicated fax lines:
  - Agencies whose agency name starts with A-M: 651-431-7598
  - Agencies whose agency name starts with N-Z 651-431-7621
- These fax numbers should not be shared with consumers
Verifications

- If you will not be assisting your consumer in submitting verifications, print the notice for them
- Explain what verifications are being requested
- Show them the servicing agency information so they know where to send verifications
- Explain that coverage can end if verifications are not provided
Proving Past Income

- When “Wages from a job” is requested on consumers’ eligibility notices after an application is submitted, servicing agencies will accept a self-attestation from the consumer over the phone regarding the income (not necessary to send paper verifications)

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Needed Information</th>
<th>Acceptable Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/02/2019</td>
<td>Wages from a Job</td>
<td>• An electronic data source told us you have wages from a job. You must confirm or explain this. Call the agency shown at the top left of this notice.</td>
</tr>
</tbody>
</table>
Troubleshooting

- If homepage still says “application pending” after refreshing homepage several times, this could be a clue that there is an issue with the application. Call the ARC or Broker Service Line to investigate.
After Submitting Application: Blue Bar

- If the blue bar on the left hand side doesn’t appear, the consumer likely has multiple online accounts created in their name.
After submitting application: Blue Bar

- Please report ALL instances of a missing blue navigation bar:
  - Send a **secure** email (navigators@mnsure.org or brokers@mnsure.org)
  - Use the subject line: Missing blue navigation bar
  - Include the following two pieces of information: Consumer's first and last name and consumer's username
  - It is NOT necessary to include a screen shot
Helping Consumers Maintain Coverage
If a consumer’s eligibility result shows they are eligible for Medical Assistance or MinnesotaCare, they should receive one (or more) of the following within three weeks of application:

- A Minnesota Health Care Programs ID card
- A health plan enrollment letter
- A premium invoice (MinnesotaCare only)
- A Health Care Notice asking for more information

If the consumer does not receive one of those items within three weeks of online application, or if there are other questions, check the status of the application. Do not complete another application.
Application Follow-up: Medical Assistance

- For Medical Assistance follow-up:
  - Consumers can:
    - Call the county office in the county where the consumer lives
    - Call the MHCP Member Help Desk at 651-431-2670 or 800-657-3739
  - Navigators/CACs can:
    - Call the county office in the county where the consumer lives
    - Call the MHCP Member Help Desk at 651-431-2670 or 800-657-3739
    - Send a case status request form to the ARC
    - Call the ARC
Application Follow-up: MinnesotaCare

- For MinnesotaCare follow-up:
  - Consumers can:
    - Call MinnesotaCare Operations at 651-297-3862
    - Call the MHCP Member Help Desk at 651-431-2670 or 800-657-3739
  - Navigators/CACs can:
    - Call MinnesotaCare Operations at 651-297-3862
    - Call the MHCP Member Help Desk at 651-431-2670 or 800-657-3739
    - Send a case status request form to the ARC (for navigators/CACs only)
    - Call the ARC (for navigators/CACs only)
Application Follow-up: MinnesotaCare

- Remember that MCRE coverage begins on the first of the month after the first premium is paid
- Premiums can be paid online, by mail, by phone or in-person
- More detailed information can be found on DHS’ website under **MinnesotaCare Premiums**
Application Follow-up: QHPs

- If a consumer is found to be eligible for a qualified health plan (with or without assistance) they will need to select a plan before their coverage will begin
  - MNsure does not accept premium payments for QHPs
  - Consumers should wait until they receive an invoice from their insurance company of choice and follow payment instructions on the invoice
Application Follow-up: QHPs

- To follow up on eligibility for advanced premium tax credits or unassisted qualified health plans:
  - Consumers can:
    - Call the MNsure Contact Center at 1-855-366-7873
  - Assisters can:
    - Submit case status request form to the ARC or Broker Service Line (for navigators/CACs and brokers only)
    - Call the ARC (for navigators/CACs only)
    - Call the Broker Service Line (for brokers only)
Application Follow-up: QHPs

- Special enrollment period (SEP)
  - When assisting a consumer enrolling in a qualified health plan through a SEP, it is necessary to call the MNsure Contact Center, ARC or Broker Service Line
    - Note: Beginning September 23, consumers seeking to enroll in 2019 coverage through a SEP will need to apply online and then use the plan comparison tool to pick a plan and call MNsure to manually enroll
  - Verifications may be required to prove the qualifying life event that created the special enrollment period. These verifications may need to be submitted BEFORE a plan can be effectuated.
Reporting Changes: QHPs

- If a consumer is APTC or UQHP eligible and experiences changes, assisters can assist them in reporting a life event change online or over the phone with the ARC or Broker Service Line.

- If a consumer is incorrectly determined eligible for APTC or UQHP due to incorrect information reported on the application, assisters can assist them in reporting a life event change online or over the phone with the ARC or Broker Service Line.
Reporting Changes: QHPs

- MNsure’s **Assister Central** has a list of changes and how they should be reported

  - **Please note:** Reporting changes online is only available for assisters. Consumers will need to report changes over the phone by calling the MNsure Contact Center.
Reporting Changes: QHPs

Report Application Changes

Qualified health plan (QHP) enrollees need to report any changes that impact enrollment in their plan and any changes that impact their eligibility for premium tax credits and cost-sharing reductions, if they applied for financial assistance. These enrollees must report changes within 30 days of the date of the change (see Sights and Responsibilities - Private Coverage).

MinnesotaCare and Medical Assistance enrollees should follow instructions on the DHS website for how and when to report changes.

How to Report Changes

You can assist individuals to report only certain changes using MNsure's online forms, other changes must be reported over the phone by calling the AIP or Broker Line. If you are reporting multiple changes and one of them is on the Report by Phone list below, do not use the online reporting forms as these changes must be reported over the phone. Reference table for how to report changes.

Report by Phone

- Address change
- American Indian/Native status
- Citizenship correction*
- Date of birth correction
- Death*
- Divorce*
- Gain of health care coverage*
- Loss of health care coverage - past events
- Gender correction
- Name correction
- Phone or email correction
- Pregnancy
- Remove household member*
- State residency
- Tobacco status

*Requires additional processing time; other changes not marked with an asterisk (*) can be updated real time over the phone.

Report Online

- Add a household member (assisted application)
- Add a household member (unassisted application)
- Income change
- Loss of health care coverage - future events
- Tax-filer status

Register to use the online report forms. After registering, log in.

Help with registration and password resets (PDF)
Reporting Changes: QHPs

- Assisters will receive an email from the MNsure Operations team once life event changes are processed
  - If more information is needed to process the change, email will include those details

- Life event change (LEC) processing times are updated weekly on MNsure’s Assister Central website under the Announcements tab
  - Assisters should not send Case Status Requests or call ARC/Broker Service Line to check on the status of an LEC that was reported after the processing date listed in these announcements, or for a change that was submitted to another agency
Consumers must act to cancel a QHP if they want to end coverage. If they just stop paying premiums, they may be required to pay past due premiums before restarting coverage with the same insurance company.

- **2019 coverage:** Consumers must call MNsure to cancel coverage
- **2020 coverage:** Most consumers will be able to cancel coverage online through the enrollment dashboard
Transitioning Between Programs

- If a consumer reports a change that will move them from a qualified health plan to Medical Assistance or MinnesotaCare:
  - This will likely require follow up on the part of the consumer and/or assister
  - Helpful to set expectations with consumer about communicating with multiple agencies
  - Consumer should receive an eligibility notice in the mail and in their online account with their updated eligibility. Encourage consumers to check online account for updated information
  - The consumer may need to provide verifications to their new servicing agency (MCRE or county of residence) in order for coverage to start
Transitioning Between Programs

- If a consumer is enrolled in Medical Assistance or MinnesotaCare and reports a change that moves them to a qualified health plan:
  - Consumer will need to call their processing agency (county of residence or MCRE) to report the change in circumstance
  - This will likely require follow up on the part of the consumer and/or assister
  - Helpful to set expectations with consumer about communicating with multiple agencies
  - Consumer should receive an eligibility notice in the mail and in their online account with their updated eligibility. Encourage consumers to check online account for updated information
  - The consumer may need to provide verifications to their new servicing agency (MNsure) in order for coverage to start
Reporting Changes

- Medical Assistance:
  - Consumers and assisters report by calling county of residence
    - If an assister is calling, the consumer will need to be on the phone call as well
  - County workers may ask additional questions depending on type of change being reported
  - May require providing additional verifications
Reporting Changes

- **MinnesotaCare:**
  - Consumers and assisters report by calling MinnesotaCare
    - If an assister is calling, the consumer will need to be on the phone call as well
  - MinnesotaCare workers may ask additional questions depending on type of change being reported
  - May require providing additional verifications
Reporting Changes

- Mixed eligibility households:
  - Consumers and assisters report by calling servicing agencies
    - If an assister is calling, the consumer will need to be on the phone call as well
  - Workers may ask additional questions depending on type of change being reported
  - May require providing additional verifications (may need to send verifications to multiple servicing agencies)
Renewals for MA and MinnesotaCare

- Important to review (and correct if necessary) the information on pre-populated and auto renewals
- Include Appendix A for anyone who works
- Make sure client signs the renewal
- Complete online Navigator Case Association for pre-populated renewals for per-enrollment reimbursement
- Can be helpful to save fax confirmation if faxing renewal
Questions?
Resources

Coverage for Seniors and People with Disabilities
https://www.mnsure.org/shop-compare/financial-help/mnncare/index.jsp

Senior Linkage Line: 1-800-333-2433

Data Privacy and Security:
https://www.mnsure.org/assister-central/shared-resources/data-privacy/index.jsp

Assister Directory
https://www.mnsure.org/help/find-assister/find-assister.jsp

Limited English Proficiency Policy
https://www.mnsure.org/assister-central/shared-resources/joint-policies/lep.jsp
Resources

Income Level Guidelines for Financial Help

Application for Certain Populations (DHS-3876)
https://edocs.dhs.state.mn.us/lfsserver/Public/DHS-3876-ENG

Appendix A/Employer Coverage Tool
https://edocs.dhs.state.mn.us/lfsserver/Public/DHS-6696D-ENG

Citizenship and Immigration Quick Reference Guide
Resources

MNsure Paper Application for Health Coverage and Help Paying Costs (also includes county contact info)
https://edocs.dhs.state.mn.us/lfserver/Public/DHS-6696-ENG

Understanding the Federal “Public Charge Rule”
https://edocs.dhs.state.mn.us/lfserver/Public/DHS-7962-ENG

Disability Hub MN: 1-866-333-2466

Order Print Materials (including Income Guidelines and Appointment Cards)
https://www.mnsure.org/assister-central/shared-resources/outreach/materials/outreach-orders.jsp
Resources

American Indians/ MNsure
https://www.mnsure.org/new-customers/who-can-enroll/american-indians/index.jsp

Household Composition and Income Rules Tip Sheet

My MNsure Online Account Information

Manual Account Creation Policy
https://www.mnsure.org/assister-central/shared-resources/joint-policies/manual-account-creation.jsp
Resources

Technical Issues and Error Messages
https://www.mnsure.org/help/tech-issues/index.jsp

Self-Employed
https://www.mnsure.org/new-customers/who-can-enroll/self-employed.jsp

Protect Against Fraud
https://www.mnsure.org/help/fraud/index.jsp

DHS’ eDocs website
https://mn.gov/dhs/general-public/publications-forms-resources/edocs/
Resources

Upload Supporting Documents tool
https://www.mnSure.org/current-customers/manage-account/verify/qhp.html

MinnesotaCare Premiums

Assister Central
https://www.mnSure.org/assister-central/