Broker Statewide Webinar

The webinar will begin at 12:00.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central.

During the webinar, please use the “chat” feature (look for the “chat” image circled below) to submit questions!

December 12, 2019
Broker Service Line Hours

- Open enrollment hours for BSL:
  - Monday – Friday: 8 am – 5 pm, 8 am to 7 pm on Thursday
  - Remember: BSL opens at 9 am every Wednesday
  - Saturday: 10 am – 2 pm
  - Sunday: Closed (except December 22)

- Exceptions:
  - Extended hours for deadline:
    - December 21: 10 am to 6 pm
    - December 22: 10 am to 8 pm
    - December 23: 8 am to 8 pm

- BSL will be open on December 24 (Closed December 25 and January 1)
Open enrollment ends December 23

- Open enrollment ends at midnight on Monday, December 23
- Consumers who enroll in a qualified health plan by 11:59 pm on December 23 will have coverage effective January 1, 2020
- After December 23, Minnesotans who want to enroll in a QHP must be eligible for a special enrollment period (SEP).
- Individuals eligible for Medical Assistance or MinnesotaCare may apply and enroll at ANY time!
Make the assister portal a habit!!

- Start each appointment by making sure your client has set up an assister portal association to create your AOR - it takes less than a minute!

- Beginning with 2020 enrollments, AORs must be set up through the assister portal. These AORs:
  - Are transmitted to carriers at the same time as the enrollment – seven days a week!
  - Are sent to the carrier for each member of the household who is enrolling, not just the primary. This means there will no longer be an impact on the AOR if the primary ends coverage.
  - Allow the broker to utilize all of the enhanced features of MNsure’s new enrollment technology to support their clients!

- It’s not too late! Brokers with 2019 AORs outside the assister portal have time to set 2020 AORs up through the assister portal. Just set up an association when checking in with clients this open enrollment.
2020 AORs: Manual exception process

- There is a manual exception process when a 2020 AOR cannot be set up online:
  - Retroactive AORs (within 6 months of consumer’s enrollment effective date)
  - When a consumer does not have an online account (paper application) or cannot access their enrollment dashboard
- If you are unable to associate with a client, send an email to brokers@mnsure.org or use the Inquiry Form on Broker One Stop
- The broker team will assist you with a manual AOR designation process and MNsure will transmit the AOR to the carrier within 30 days.
- An AOR policy and procedure for exception AOR’s is posted on Broker One Stop under Policies and Procedures
- If in doubt about an AOR – call the Broker Service Line if the consumer is present, otherwise just send a secure email!
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 eligible 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
Reminder about COBRA

A consumer who loses their employer-sponsored insurance (ESI) may qualify for a special enrollment period (SEP) even if they are offered COBRA coverage (or continuation coverage required under state law).

If a consumer accepts COBRA coverage, they can enroll on MNsure:
- During the 60-day SEP for loss of employer-sponsored insurance
- During MNsure's annual open enrollment
- At any time if they are eligible for MA or MinnesotaCare
- Once the COBRA benefit has been exhausted

Accepting COBRA does not cancel the 60-day SEP due to loss of employer-sponsored insurance, but the consumer cannot drop COBRA and enroll in a QHP after the 60-day loss of coverage SEP is over, unless it is during the annual open enrollment.
Changes to SEP Reporting Process

- Complete an online application and launch the shopping and enrollment platform.
- Click on “Confirm Event” to begin reporting a qualifying life event.
Changes to SEP Reporting Process

- Select the type of qualifying life event from the drop-down menu and enter the date of the event. The click “Continue.”

- Confirm the information is correct.
Changes to SEP Reporting Process

- MNsure requires pre-enrollment verification for certain SEP enrollments. Required documentation can be found at: www.mnsure.org/new-customers/enrollment-deadlines/special-enrollment/sep-le/index.jsp

- Brokers can upload consumer’s verification documents online using a tool specifically for SEPs
  - Tip: Have consumers bring verification documents with them to your meeting!
  - After uploading documents, wait 5-10 minutes for the upload to process before calling the Broker Service Line

- Broker Service Line representatives will be able to view these documents when you call to confirm the qualifying life event, facilitating faster processing of SEPs

- Watch the Broker Communication for details later this month!
Changes to SEP Reporting Process

- Once SEP eligibility has been verified, the consumer/broker can shop for a plan. The enrollment dashboard will show how many days are remaining in the SEP. And check “My Inbox” for all SEP-related notices (not all notices will be mailed).
Thank you!

Use #6 to unmute your line and ask a question. Remember to state your name and organization. Use *6 to remute your line when you are done.

To submit questions via chat, click on the “chat” bubble image on the bottom of your screen to access this feature.