



Consumer Account Creation, Troubleshooting and Password Resets for Assisters

*Quick Reference Guide
November 2018*

Table of Contents

Note: You can jump to a page if looking at this guide electronically. Press the Ctrl key while clicking on a topic to go to that page.

Overview	3
Terminology: Account and Application	3
MNsure Consumers Online Account Creation	4
Introduction and Privacy Policy.....	4
Remote Identity Proofing for Consumers.....	6
Knowledge Based Questions Section for Consumers	8
Register Account Information	9
Account Creation Issues.....	10
Find an Active MNsure Account for a Consumer	11
Password Resets	12

Quick reference guides are created by the instructional design team in the MNsure BPMO office. Please email MNsure_MNsureTraining@state.mn.us for any questions, requested changes or updates.

Overview

This guide will provide basics for helping consumers create a new MNsure account, find an existing account, and helping a consumer reset their own password or requesting a password reset. This guide only applies to consumer accounts. If you want more information on setting up and troubleshooting an assister portal account, please visit the [Assister Portal](#) section of Assister Central.

After submitting identity information, questions based on a consumer's credit history are asked to verify identity. The inquiry does not affect a consumer's credit score, and a consumer's credit does not affect their insurance eligibility. For more information, see the [Privacy Warning and Rules of Behavior](#) on Assister Central.

After the consumer answers the questions, a pass or fail response will be returned, and if a passing response is received, the user will be able to proceed with the account creation process. Users who do not receive a passing response will be instructed on next steps required to complete registration.

Consumers MUST be present to create a MNsure account due to the privacy questions that are asked for this validation. Although assisters may type information for them, the consumer must provide the information needed to set up an account.

Terminology: Account and Application

Be sure to use the correct terminology when talking about accounts and applications.

Account: An account must be created to complete the online application. Some information such as notices that were mailed can be also be seen from a consumer's account after completing an application. When referring to a consumer's password or login, you would say their "account."

Application: The application is opened and completed after logging into an account. When referring to a consumer's application you can also say their "application status," "eligibility status" or "case."

MNsure Consumers Online Account Creation

Introduction and Privacy Policy

After selecting the account creation link to initiate the process, the "Introduction" Screen is displayed. This screen gives details about why and Individual type of account is required.

Select the "Next" button.

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Sign In

Get Help | Learn More

online identity proofing

1. introduction
2. privacy policy
3. identity information
4. identity questions
5. account information

Register for an Online Account

If you already have an existing account please click the "Sign In" link at the top right of this page to login to your account.

Create an Account to Apply for Health Care Coverage

Click the **Next** button below to **create your MN account so that you can apply for coverage and submit appeals**, check your eligibility for state or federal assistance to pay for health insurance, and compare and purchase health insurance plans.

On the next page, you will be asked for personal information, and that information will be used to complete electronic identity verification. Completing as many fields as possible on the Account Information will help state of Minnesota confirm your identity.

This process is estimated to take about 15-20 minutes to complete.

Do not create an account if you are:

- An Individual who has purchased private health insurance through MNsure previously. If you have forgotten your username or password, you can obtain them through [Forgot Username](#) or [Forgot Password](#).
- A current Medical Assistance (MA) enrollee. Current enrollees are receiving instructions from the Minnesota Department of Human Services on when and how to renew their coverage.
- A current MinnesotaCare enrollee, unless specifically instructed to do so by the Minnesota Department of Human Services.
- A senior with Medicare coverage.

Don't know if you have Medical Assistance or MinnesotaCare coverage? Call the Minnesota Health Care Programs **Member Help Desk** at 861-431-2870 or 1-800-867-3738 between 8 a.m. to 4:15 p.m. Monday through Friday. For assistance with Medicare contact the Senior LinkAge Line® at 1-800-333-2433.

If you are unable to create your account, you will have six attempts to try again within 24 hours. If you remain unable to complete the online identity verification questions, you can download and print a [Manual Identity Verification Request Form](#) and mail it to MNsure at the address provided on the form.

Create an Account to File an Appeal

You can also create an account to file an appeal, check on the status of the appeal and review appeal documents. You can appeal such things as delays in your applications for financial assistance, medical care, Supplemental Nutrition Assistance Program (SNAP) or social services. You can also appeal the denial, reduction, suspension or termination of these and other benefits provided through a state or county agency.

On the next page, you will be asked for personal information, and the Appeals Division will use that information to properly open your appeal and verify your identity. Completing as many fields as possible on the Account Information page will help the Appeals Division properly start the appeals process.

Do not create an account if you are: A MNsure enrollee with an existing account, or created an account in the past to file an appeal. If you have forgotten your username or password, you can obtain them through [Forgot Username](#) or [Forgot Password](#).

Cancel | **Next**

Figure 1 Introduction Page

A Privacy Policy Page will be displayed. The consumer must acknowledge they have read the Privacy Policy. Select the “I agree” checkbox and select “Accept” to proceed.

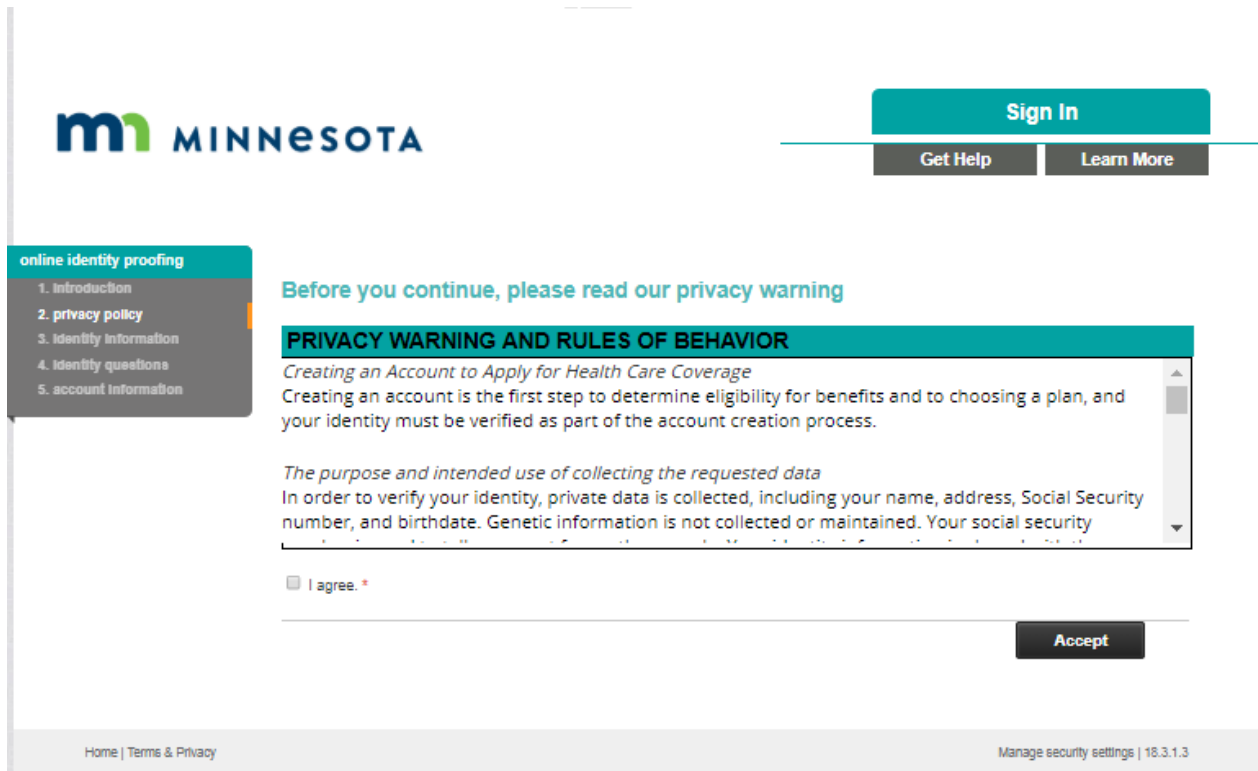


Figure 2 Privacy Policy Page

The Remote Identity Proofing Process can now be initiated.

Remote Identity Proofing for Consumers

After accepting the Privacy Policy, the next page is the Identity Information page.

Consumers must select the checkbox "I want to complete an application health coverage". (The second checkbox is for a consumer to create an account for an appeal process).

Consumers must provide the following identity information and cannot leave mandatory fields blank.

First Name

Middle Name (Optional)

Last Name

Name Suffix (Optional)

Street Address

Street Address Line 2 (Optional)

City

State

Zip

Zip+4 (Optional)

Email Address

Re-Enter Email address (Optional)

Phone Number

Social Security Number (Required, or click checkbox saying "I do not wish to provide...")

Date of Birth (Optional)

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online identity proofing

- 1. introduction
- 2. privacy policy
- 3. identity information
- 4. identity questions
- 5. account

Register for an Online Account

* indicates required information.

I want to complete an application for health care coverage.
(You must complete the identity verification process.)

I want to appeal an action taken by an agency.

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 (area code) --
SOCIAL SECURITY NUMBER
--
 I do not wish to provide my Social Security Number.*
DATE OF BIRTH (MM/DD/YYYY) *
Cancel Next

Figure 3 Identity Information Page

After selecting the “Next” button, the next page will be the Knowledge Based Questions section.

Knowledge Based Questions Section for Consumers

Based on the identity information provided, the application will return knowledge-based answer (KBA) questions. The consumer must answer the knowledge-based answer questions before proceeding.

If the consumer answers the questions correctly, the next page will be the Account Information Screen to complete account creation.

1. introduction
 2. privacy policy
 3. identity information
4. identity questions
 5. account information

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.

Question 1: According to your credit profile, you may have opened an auto loan in or around May 2010. Please select the lender for this account. If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT APPLY'.*

Select Answer ▾
 A: UNION ACCEPTANCE
 B: AMCORE BANK N A
 C: GMAC
 D: GEC AUTO LEASE
 E: NONE OF THE ABOVE/DOES NOT APPLY

Question 2: Please select the number of bedrooms in your home from the following choices. If the number of bedrooms in your home is not one of the choices please select 'NONE OF THE ABOVE'.*

Select Answer ▾
 A: 2
 B: 3
 C: 4
 D: 5
 E: NONE OF THE ABOVE

Question 3: Which of the following is the highest level of education you have completed? If there is not a matched educational level, please select 'NONE OF THE ABOVE'.*

Select Answer ▾
 A: HIGH SCHOOL DIPLOMA
 B: SOME COLLEGE
 C: BACHELOR DEGREE
 D: GRADUATE DEGREE
 E: NONE OF THE ABOVE

Question 4: Which of the following professions do you currently or have previously belonged to? If there is not a matched profession, please select 'NONE OF THE ABOVE'.*

Select Answer ▾
 A: OPTICIAN / OPTOMETRIST
 B: COUNSELOR
 C: BARBER / COSMETOLOGIST / MANICURIST / NAIL
 D: PHARMACIST
 E: NONE OF THE ABOVE

Next

Figure 4 Answer knowledge-based questions page

Register Account Information

After successful identity proofing, the consumer can create their account information. This includes creating a username, password, shared secret, and challenge questions/answers.

- Username is checked for uniqueness and compliance with username requirements
- Password is checked for compliance with password requirements
- The shared secret is used by the MNSure Help Desk to verify a caller's identity. This is optional.
- The challenge questions/answers are used if a consumer forgets their account information.

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online identity proofing

1. introduction
2. privacy policy
3. identity information
4. identity questions
5. account information

Account information

Enter a username, password, and shared secret for your account. Remember, we will never ask your password. To protect your identity and information, do not share your password with anyone.

* Indicates required information.

USERNAME *

[Click here for password rules](#)

PASSWORD *

RE-ENTER PASSWORD *

[Click here for directions to set up your shared secret](#)

SHARED SECRET

Select security questions and give answers that only you would know. Each security question can only be selected once.

[Guidance for security questions and answers](#)

Select Security Question 1 ▼ *

Select Security Question 2 ▼ *

Select Security Question 3 ▼ *

Select Security Question 4 ▼ *

Select Security Question 5 ▼ *

Next

Figure 5 Account Information Page

Once the consumer has completed the Account Information registration, a screen will display notifying the consumer that the account has been successfully created. The consumer must select the “Sign In” button to sign in to the MNsure system.

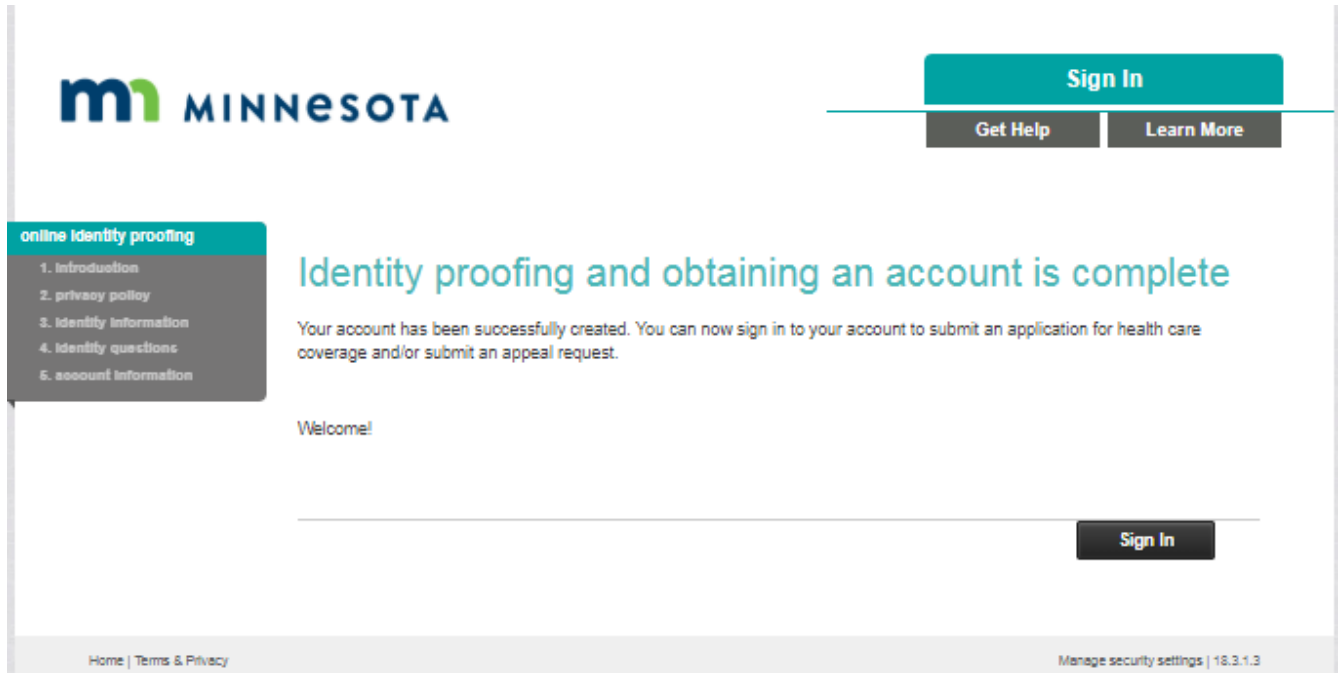


Figure 6 Identity Proofing Confirmation Page

Account Creation Issues

Consumers may sometimes have trouble creating an account, such as if they've recently moved. You can help them troubleshoot issues and avoid common errors by familiarizing yourself with the [how to create an account](#) page on MNsure.org.

If a consumer still can't create their account online, MNsure also has a manual account creation option. Assisters can help with this process by following the [procedures](#) on Assister Central. Similar to the online account process, assisters may help consumers complete the form, but the consumer must sign the form.

NOTE: If any of the systems that complete the identity proofing process are temporarily down, an error code will appear with a statement that an account can not be created during that time. When systems are back up, the consumer can then try again.

Find an Active MNsure Account for a Consumer

Some consumers may have started the online application themselves, but are now contacting you because they need help. Some consumers may have an old account and no longer needed coverage, but are now returning to reapply.

Before meeting with a consumer in this situation, make sure they have their login information and have established with MNsure that they are able to continue the application process where they left off. They can call the MNsure Contact Center prior to meeting with you, or as an assister you can check their status by contacting the ARC/Broker line.

Example questions to ask a consumer to confirm if they have an established MNsure Account:

- Have you or anyone in your household already submitted an application this year or in the past with MNsure?
- Does anyone in your household have Medical Assistance or MinnesotaCare?
- Have you submitted an online application in the past?
- Does anyone in the household have health insurance?

Do not create a new account if you suspect a consumer already has one.

Duplicate accounts can cause errors.

Password Resets

One of the most common calls MNSure receives is for password resets or login information. This section will show how a consumer can reset their own password. If a consumer is unsuccessful, they will either need to call The Contact Center, or an Assister can call the ARC/Broker line on their behalf.

1) From the MNSure Sign-In Page, select the "Forgot your password" link.

The screenshot shows the MNSure Sign-In page. At the top left is the 'm1 MINNESOTA' logo. At the top right is a teal 'Welcome' banner with 'Get Help' and 'Learn More' buttons. Below the banner is a sign-in form with two input fields: 'USERNAME*' and 'PASSWORD*'. The 'Forgot Your Password?' link is highlighted with a red box. To the right of the form is a link: 'Don't have an account? [Sign Up Now](#)'. At the bottom of the form are 'Cancel' and 'Sign In' buttons.

This system is the property of the Minnesota Insurance Marketplace (MNSure) and the Minnesota Department of Human Services (DHS) and is subject to the Minnesota Government Data Practices Act. Use of this system without authority from MNSure or DHS, or in excess of authority granted, may result in the revocation of access privileges, criminal sanctions, and/or other appropriate action. By continuing to use this system, you are representing yourself as an authorized user and as such you agree to use the system only to the extent of the authority granted, within the limits set by the MNSure/DHS website [TERMS AND CONDITIONS](#).

This system and equipment will be monitored as required by Minnesota Statutes, Section 62V.06, Subdivision 8, and for training, quality assurance, and the prevention of fraud, waste, and abuse. Such monitoring may result in the acquisition, recording and analysis of all data being communicated, transmitted, processed or stored in this system by a user. If monitoring reveals possible evidence of criminal activity, such evidence may be provided to Law Enforcement Personnel. ANYONE USING THIS SYSTEM EXPRESSLY CONSENTS TO SUCH MONITORING. By signing in to my account, I acknowledge that I have read and agree to the Terms and Conditions.

Figure 7 Sign In page with forgot password link

2) Enter Username and click "Next"

A. If they do not know their username, they will need to select "Forgot your username" and have it emailed to email address associated with the account. them.

B. If a consumer does not have an email address, they will need to call The Contact Center, or you can call the ARC/Broker line on their behalf.

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Sign In

Get Help Learn More

recover password

1. enter username
2. confirm identity
3. reset complete

Enter your username

MNSure Enrollee / Participant Accounts:

To reset your password and unlock your account (if it is locked), enter the username for your account below.

State and County Employee / Contractor Accounts:

To reset your password enter the username for your account below. You will not be able to unlock your account with this tool. If your account is locked contact your department's security liaison or your supervisor for assistance.

Non-Participant Accounts:

To reset your password enter the username for your account below. You will not be able to unlock your account with this tool. If your account is locked or you need help with resetting your password, please call our Contact Center at 855-366-7873 or email GetHelp@MNSure.org. Be prepared to identify yourself by confirming your personal information.

USERNAME*

Cancel Next

Figure 8 Forgot password screen

3) The user can choose to reset their password with a link sent to their email, OR by answering security questions.

NOTE: Password can't contain user's first name, last name, or username in it.

A. If they choose to reset by email, they will be sent a password reset link to the registered email address they enter.

The system generates a unique link and sends an email to the user's email. A confirmation page will confirm that the link has been sent.

Once the password reset link in the email is clicked, a new tab will open and the User will be redirected to a Reset Your Password page.



Sign In

Get Help

Learn More

recover password

- 1. enter username
- 2. confirm identity
- 3. reset complete

Your password reset link has been sent

A message with instructions on how to reset password has been sent to you. If you are unable to locate this message please check your spam folder

Your reset link has been sent to your email at [redacted]@[redacted]

Home

Figure 9 Password link sent confirmation screen

B. If they choose to answer the security questions, they will go to the Confirm your identity page. They will need to answer all of the questions, enter their new password, then click "Next" to proceed.



Sign In

Get Help

Learn More

recover password

- 1. enter username
- 2. confirm identity
- 3. reset complete

Confirm your identity

Please provide your answers to the security questions below, to confirm your identity. Answers to security questions are not case sensitive. In addition, please choose the password you would like to set.

What is your favorite food? *

What is your favorite sports team? *

Where did you meet your spouse/partner? *

[I do not know the answers to my security questions.](#)

[Password rules](#)

PASSWORD*

RE-ENTER PASSWORD*

Cancel

Next

Figure 10 Confirm your identity page

- If the questions were answered correctly, the password reset is complete. The user can now sign in with the new password.

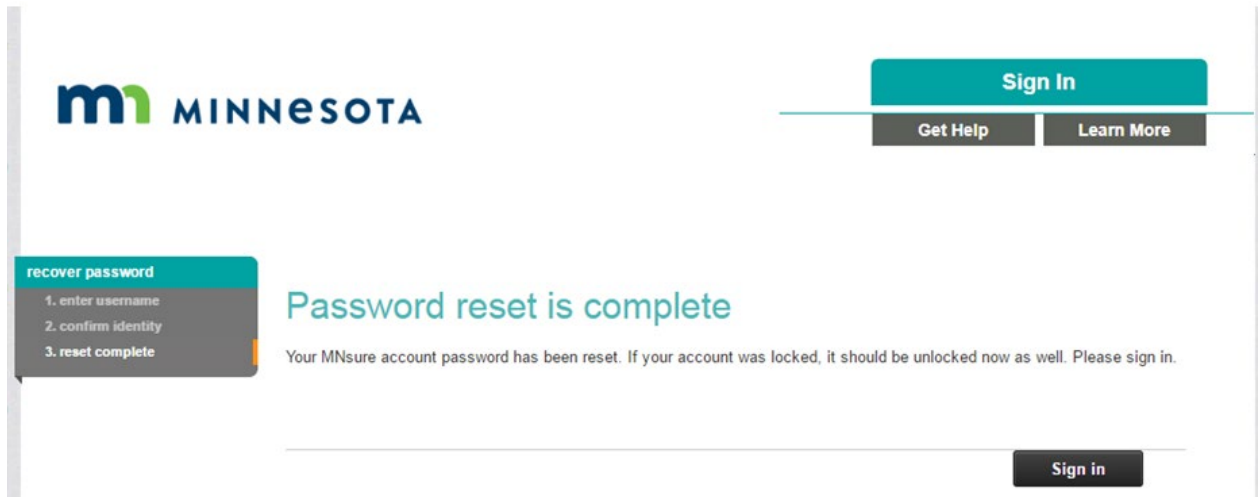


Figure 11 Password reset confirmation page

If User does not wish to answer or does not know their security questions, select 'I do not know the answers to my security questions' on the Confirm your Identity page. This will bring back to the forgot password tool.

1. They can choose an email instead if they have one available.
2. They will need to call The Contact Center if they do not have an email address associated with the account.

recover password

1. enter username
2. confirm identity
3. reset complete

Confirm your identity

Please provide your answers to the security questions below, to confirm your identity. Answers to security questions are not case sensitive. In addition, please choose the password you would like to set.

What is your favorite food? *

What is your favorite sports team? *

Where did you meet your spouse/partner? *

[I do not know the answers to my security questions.](#)

[Password rules](#)

PASSWORD*

RE-ENTER PASSWORD*

Cancel

Next

Figure 12 I do not know the answers to my security questions link

- If the User answers the questions wrong, the system offers a link to try again. The User is then routed back to the start of the Forgot Password tool.
- If Security Questions were answered incorrectly, a Password Reset Failed message will be displayed.
- If the message displayed is 'Password cannot be reset for this account' as shown below, either an invalid Username was submitted or there was a system error. A user may then attempt again or proceed with the 'Forgot Your Username' option on the Sign-In page to find their correct Username.

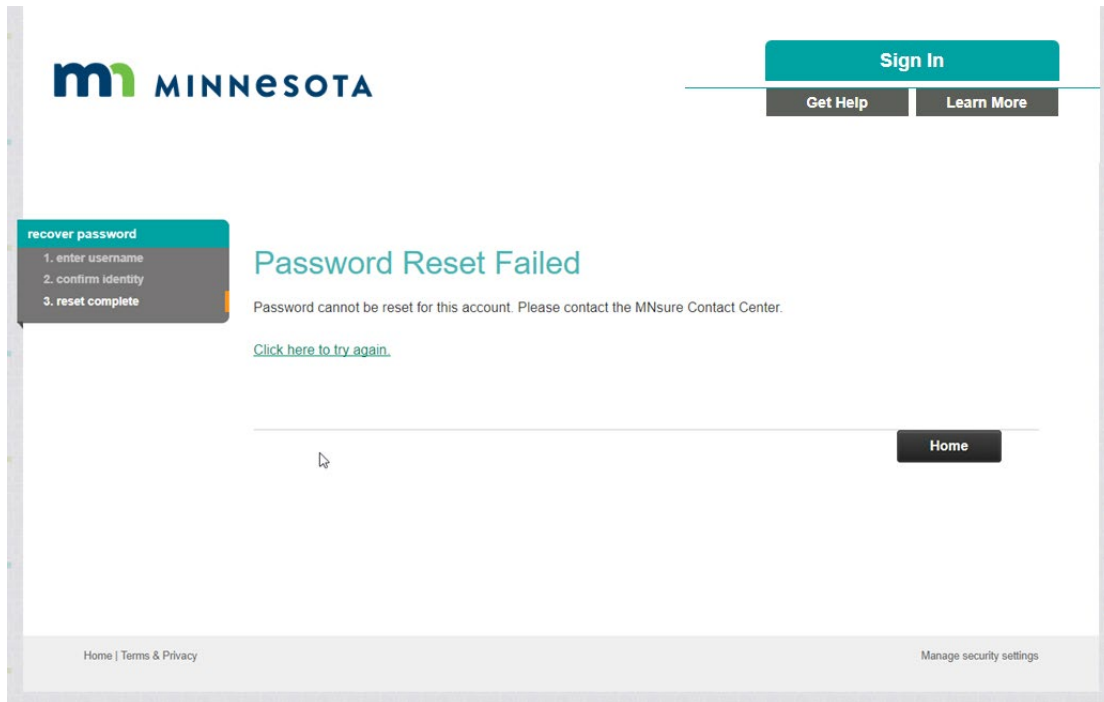


Figure 13 Password reset failed screen