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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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*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.

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)
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.

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.

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.

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.

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

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.
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