Changing, Cancelling, and Terminating Medical or Dental Coverage in the Shopping and Enrollment Platform

Overview

In this guide, “a user” refers to the consumer using their online account, or a MNsure-certified assister (broker, certified application counselor or navigator) acting on behalf of the consumer using the assister portal.

Changing, canceling or terminating a household’s coverage in a medical or dental plan are all actions a user can take from the dashboard in the shopping and enrollment platform.

- If a consumer is eligible and wants to change to a new medical/dental plan, cancel coverage before it is active, or terminate active coverage, there are different ways to complete these tasks in the shopping and enrollment platform.
- A consumer can change plans during open enrollment as many times as they want.
- A consumer that has been automatically renewed into a plan can change plans during open enrollment as many times as they want.
- When a consumer is changing, canceling or terminating plans doing so will apply to all members in the plan enrollment group.

If a consumer wants to request that only some members of their plan enrollment group be removed from coverage, they must call the Contact Center

Changing a Plan

A. A user can change their plan selection during open enrollment by selecting the Change Plans button on their dashboard.
2) The user will then select either the medical or dental tab and then the Change Plan button.

3) The user will then be taken back to the Confirm Your Plan Selection Screen. To continue, select the Shop for a Different Plan button.
4) A pop-up will confirm the user wants to remove their existing plan and shop for a new plan. There is a warning message about premium changes that may occur.

5) The shopping process is then identical to the initial shopping and enrolling in plans experience.

**Cancelling A Plan**

A consumer who wants to end their medical/dental enrollment before coverage has started is canceling coverage.

A consumer can cancel a plan that is in the "Pending" or "Enrolled" status, but coverage must not have started yet for it to be considered a cancellation. For more information on plan statuses, see the Eligibility and Enrollment Status Types in the Shopping and Enrollment Platform page.

- For example: A consumer enrolls during open enrollment on November 5 but decides to cancel their enrollment on December 1, which is before the coverage start date of January 1. Doing so results in a cancellation of their enrollment.

- Canceling a plan applies to all members of the plan enrollment group. If a consumer wants to request only some members to be removed from their enrollment, they must call the Contact Center to perform this action.
• If a consumer wants to select a new plan during open enrollment and their initial plan is not active, they can either use the change plans button (as indicated above), or they can cancel their current plan and start the process again to shop for a new plan.

1) A user can cancel coverage by selecting the Cancel Coverage button from the My Plan Details page OR the My Enrollments page.

2) The user will be taken through a series of screens asking for the reason why they are canceling coverage, confirming they want to cancel, and informing them that all members will be cancelled from the plan.

The first pop up is an optional survey asking why they are canceling coverage. The user can indicate why coverage is being cancelled, or select Skip and Continue.
The next pop-up asks if the user is sure they want to cancel coverage for all members. There is also a message indicated that they will no longer receive financial assistance (APTC or CSR) and a message indicating they may not be able to enroll again in coverage until the next open enrollment period (this is dependent on their coverage effective dates). Select Continue to proceed.
The final pop-up confirms the coverage cancellation request has been submitted and MNsure will notify the insurance company. The user can then select the button to go back to the dashboard.

Once a plan is canceled, it will disappear from the Member Dashboard and move to Enrollment History and be displayed as canceled. For more information on plan statuses, see the Eligibility and Enrollment Status Types in the Shopping and Enrollment Platform guide on the Helping Consumers section of Assister Central.

**Terminating Coverage (Disenrolling)**

A consumer that wants to end their medical/dental that is in an “Enrolled” status is terminating coverage. For more information on plan statuses, see the Eligibility and Enrollment Status Types in the Shopping and Enrollment Platform guide on the Helping Consumers section of Assister Central.

The consumer must pick the date they want coverage to end. The three options to choose from are:

- The last day of the current month
- The last day of the next month
- The last day of the month after next

Terminating coverage through the shopping and enrollment platform (Member Portal) applies to ALL members of the plan enrollment group. Consumers will need to call the Contact Center if they want to end coverage for only some members of their enrollment.

1) A user can terminate coverage by selecting the Disenroll from Medical Plan or Disenroll from Dental Plan button from the My Plan Details page OR the My Enrollments page.
2) The user will be taken through a series of screens asking for the reason why they are terminating coverage, confirming they want to terminate coverage, and informing them that all members will be terminated from the plan. They will also be asked for the date they want their coverage to end from three choices, as outlined earlier.

The disenrollment survey is voluntary. The user can indicate why coverage is being cancelled, or select Skip and Continue.
The next pop-up asks if the user is sure they want to disenroll. There is also a message indicating that they will no longer receive financial assistance (APTC or CSR) and a message indicating they may not be able to enroll again in coverage until the next open enrollment period (this is dependent on their coverage effective dates). Select Continue to proceed.

The user will need to select the last day of coverage for the household enrolled in the plan. Select a date and Continue to proceed.
The user will receive another pop-up to confirm the last day of coverage. Select Continue to proceed.

The last pop-up before disenrollment confirms the last day of coverage, notes that the household must make all premium payments through the last day of coverage and explains the
household may not be able to enroll in coverage again until the next open enrollment period (this is dependent on their coverage effective dates).

Select Submit to complete the disenrollment.

The final pop-up confirms the disenrollment and notifies the user that MNsure has received the request to terminate their coverage. The user can then select the button to go back to the dashboard.

A consumer can still change the termination date if the previously selected date has not passed.

The plan will still appear on the My Enrollments page if it has not been terminated (past the termination date that was selected when disenrolling).

Select the Change Termination Date button to change the termination date.
A pop-up will show the new termination dates available for the plan. The user can either cancel or select a new date and select the Submit button.

Once a plan has terminated, it will disappear from the Member Dashboard and move to Enrollment History as a terminated plan. For more information on plan statuses, see the Eligibility and Enrollment Status Types in the Shopping and Enrollment Platform guide in the Helping Consumers section of Assister Central.