



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.

Welcome, Bobby Bell

My Stuff

- My Dashboard
- My Eligibility History
- My Households
- My Enrollments
- My Inbox
- My Eligibility Home

2019 | 2020

NEXT STEPS

You have successfully enrolled in coverage through MNsure. If you wish to change your medical or dental plan, please click the 'CHANGE PLANS' button below.

CHANGE PLANS

Overview

Your Application Status

2020 Application For 2 members	Complete	Eligibility Details
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Your Household Eligibility

Caspian Bell Not seeking coverage Bobby Bell	Advanced Premium Tax Credit \$0.00 per month	View Details Report a Change View Other Eligibility Groups
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Your Medical Plans

Medica Medica Applause Catastrophic 2020T For 1 member	Pending	View Details
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Your Dental Plans

Delta Dental Delta Dental Kids Plan 2020T For 1 member	Pending	View Details
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2) The user will then select either the medical or dental tab and then the Change Plan button.

Welcome, Bobby Bell

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SHOP FOR MEDICAL PLANS FOR 2020 | SHOP FOR DENTAL PLANS FOR 2020

Enrolled Household Members (1 member)

You have successfully enrolled the following household members.

✓ Bobby Bell	Medica Medica Applause Catastrophic 2020T \$149.30 per month	Cancel Coverage Change Plan
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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.

Confirm Your Plan Selection

Medical Plan Bobby			
	Monthly Premium	Details	\$149.30
Medica Medica Applause Catastrophic 2020T			
Change Effective Date: 01/01/2020	MEDICAL MONTHLY PAYMENT		\$149.30
Monthly Total			
	Medical Monthly Payment		\$149.30
	TOTAL MONTHLY DUE		\$149.30

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.

Please Note: If you decide to shop for a new plan, prices will be calculated based on the coverage date of 01/01/2020. This means that your premium for a new plan could be higher, compared to keeping your old plan.

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.

UCare
UCare Bronze 2020T

[View Benefit Details](#)

BENEFIT SUMMARY

Plan Type:	HMO
Primary Care Visits:	First 3 visits at \$60 Copay, 30% Coinsurance after deductible
Generic Drugs:	\$25 Copay
Yearly Deductible:	\$6850
Out-of-Pocket-Maximum:	\$7850

PLAN SUMMARY

Coverage Start Date:	06/01/2020
Coverage End Date:	12/31/2020
Enrollment Status:	Pending
Monthly Premium:	\$289.09
Elected APTC:	\$100.00
Monthly Premium Due:	\$189.09
Premium Effective Date	06/01/2020

CONTACT YOUR INSURANCE COMPANY

Customer Service:
Web:

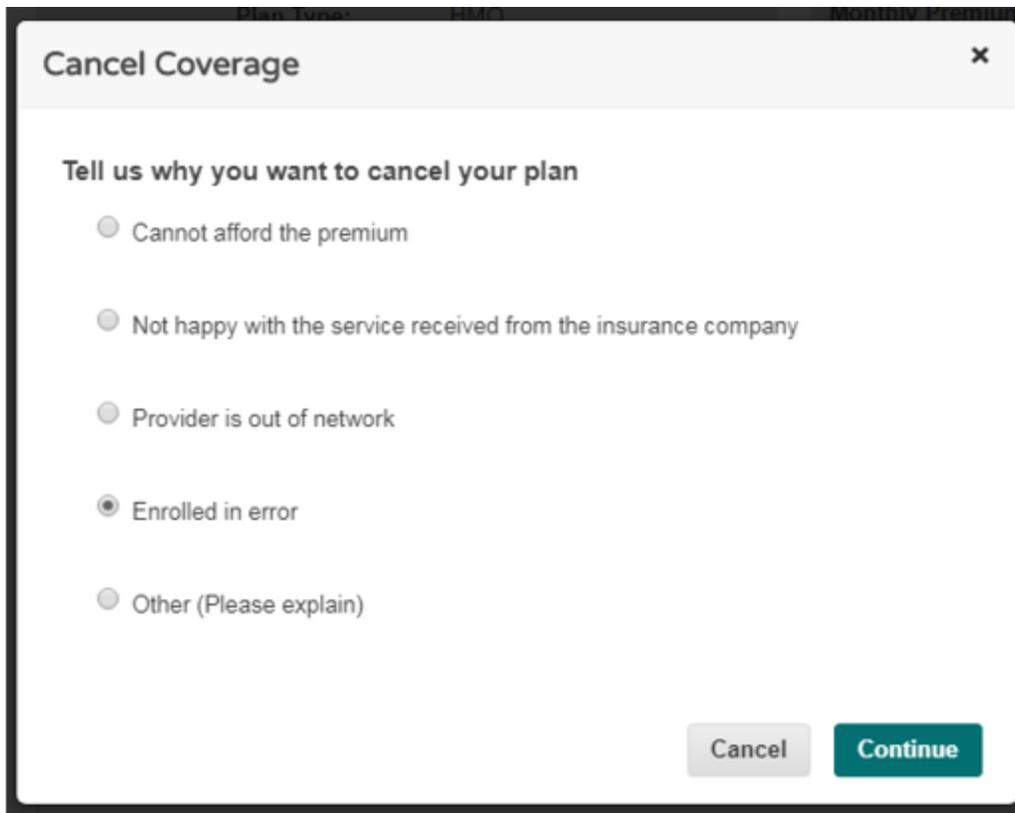
COVERED HOUSEHOLD MEMBERS

Self	Collin Pullman	06/01/2020 - 12/31/2020
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[Cancel Coverage](#)

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.

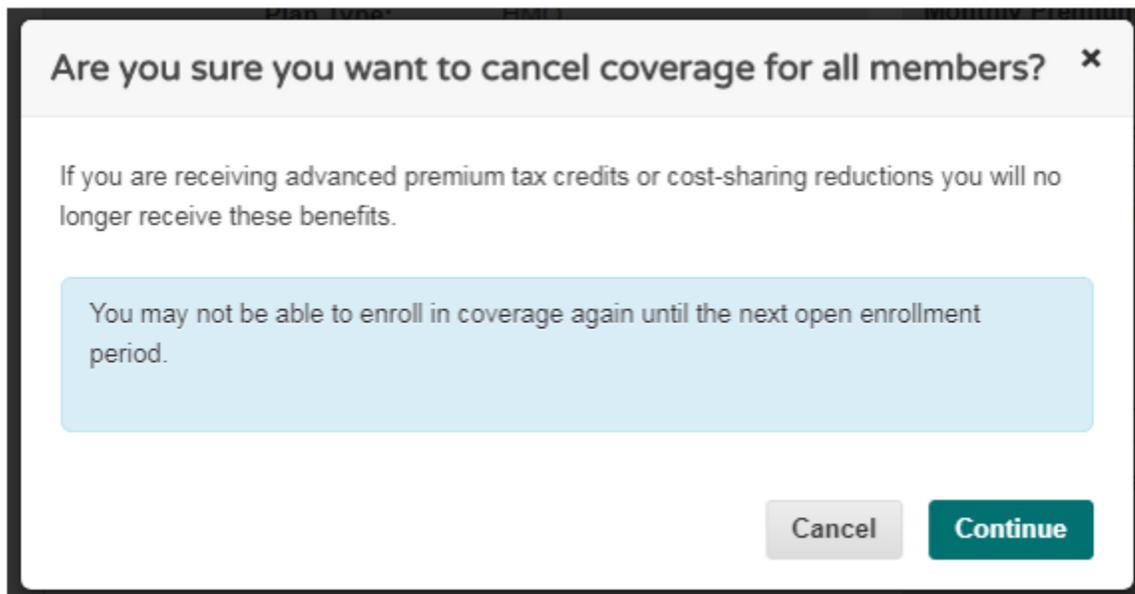


Cancel Coverage ✕

Tell us why you want to cancel your plan

- Cannot afford the premium
- Not happy with the service received from the insurance company
- Provider is out of network
- Enrolled in error
- Other (Please explain)

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.

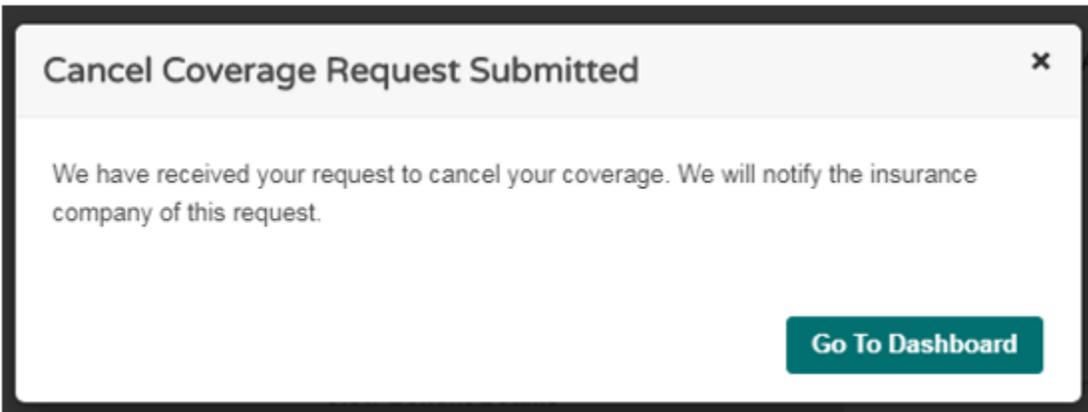


Are you sure you want to cancel coverage for all members? ✕

If you are receiving advanced premium tax credits or cost-sharing reductions you will no longer receive these benefits.

You may not be able to enroll in coverage again until the next open enrollment period.

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. In most cases, coverage will stop at the end of the month in which the consumer requests to terminate the coverage. For example, if the request to terminate is made on May 14, the coverage will continue through the end of May with the last day of coverage being May 31.

If a consumer needs to terminate coverage sooner than the end of the month, they must call MNsure.

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.

View Benefit Details

PLAN SUMMARY		CONTACT YOUR INSURANCE COMPANY	
Coverage Start Date:	01/01/2020	Customer Service:	
Coverage End Date:	12/31/2020	Web:	Click Here
Enrollment Status:	Enrolled	COVERED HOUSEHOLD MEMBERS	
Monthly Premium:	\$734.18	Spouse	Dulla Wilkins 01/01/2020 - 12/31/2020
Elected APTC:	\$421.84	Self	Dylan Wilkins 01/01/2020 - 12/31/2020
Monthly Premium Due:	\$312.34		
Premium Effective Date ⓘ :	01/01/2020		

Disenroll From Medical Plan

PLAN SUMMARY		CONTACT YOUR INSURANCE COMPANY	
Coverage Start Date:	01/01/2020	Customer Service:	
Coverage End Date:	12/31/2020	Web:	Click Here
Enrollment Status:	Enrolled	COVERED HOUSEHOLD MEMBERS	
Monthly Premium:	\$29.90	Spouse	Dulla Wilkins 01/01/2020 - 12/31/2020
Elected APTC:	\$0.00	Self	Dylan Wilkins 01/01/2020 - 12/31/2020
Monthly Premium Due:	\$29.90		
Premium Effective Date ⓘ :	01/01/2020		

Disenroll From Dental Plan

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.

Voluntary Disenrollment Survey ✕

Tell us why you are disenrolling from your plan

- Cannot afford the premium
- Not happy with the service received from the insurance company
- Provider is out of network
- Enrolled in error
- Other (Please explain)

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.

Are you sure you want to disenroll from your health coverage? ✕

If you are receiving advanced premium tax credits or cost-sharing reductions you will no longer receive these benefits.

You may not be able to enroll in coverage again until the next open enrollment period.

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.

Select Your Last Day of Coverage: ✕

- Last day of the current month (January 31, 2020)
- Last day of next month (February 29, 2020)
- Last day of the month after next (March 31, 2020)

We will send the disenrollment date you select to your insurance company. This will be your last day of coverage.

The user will receive another pop-up to confirm the last day of coverage. Select Continue to proceed.

Confirm Your Last Day of Coverage ✕

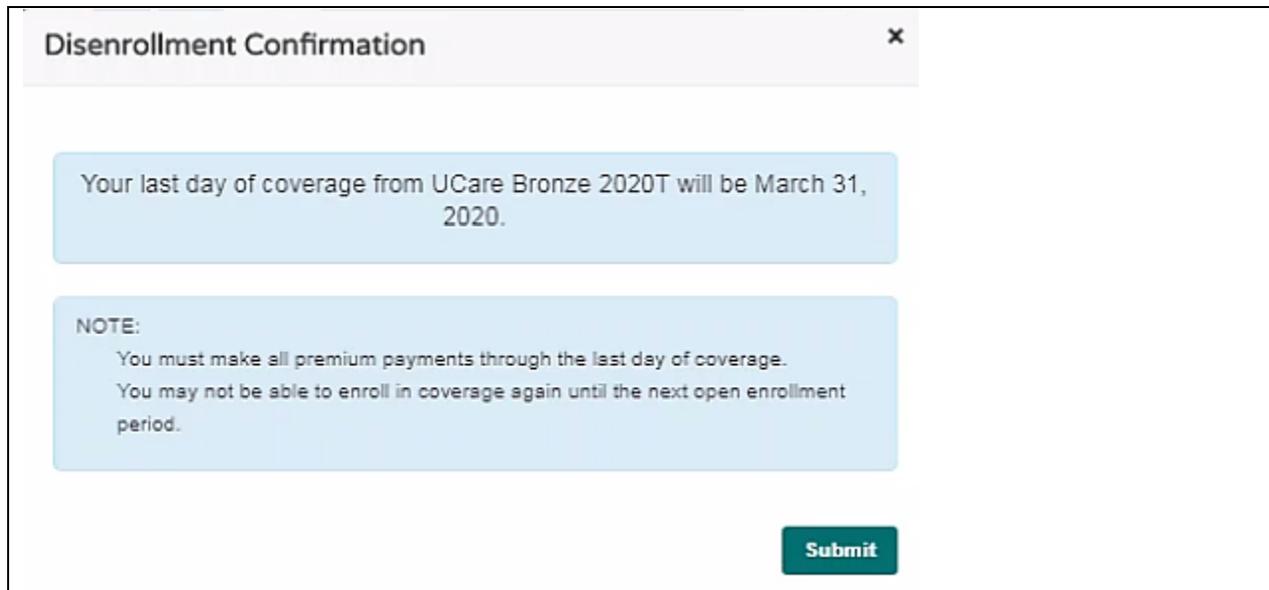
You have chosen March 31, 2020 as your last day of coverage from UCare Bronze 2020T



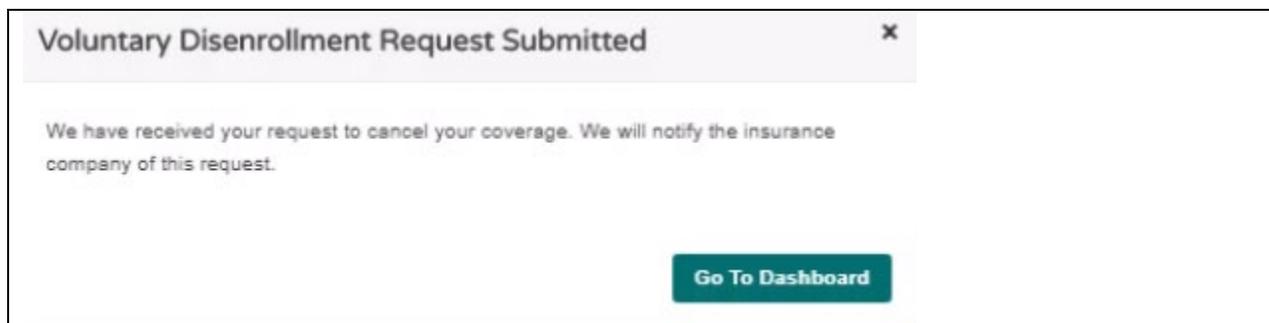
The last pop-up before disenrollment confirms the last day of coverage, notes that the household must make all premium payments through the last day of coverage and explains the

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.

View Benefit Details

PLAN SUMMARY		CONTACT YOUR INSURANCE COMPANY	
Coverage Start Date:	01/01/2020	Customer Service:	
Coverage End Date:	03/31/2020	Web:	Click Here
Enrollment Status:	Terminated	COVERED HOUSEHOLD MEMBERS	
Monthly Premium:	\$734.18	Spouse	Dulla Wilkins 01/01/2020 - 03/31/2020
Elected APTC:	\$421.84	Self	Dylan Wilkins 01/01/2020 - 03/31/2020
Monthly Premium Due:	\$312.34		
Premium Effective Date  :	01/01/2020		

Change 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.

Change Your Coverage End Date ×

Change Your Termination Date

Select your new Termination Date 

Select your new Termination Date 

01/31/2020

02/29/2020

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.