Eligibility Groups 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.

There may be scenarios where household members who are included on the same application will not be able to shop and enroll together in the shopping and enrollment platform.

The enrollment platform will separate these household members into "eligibility groups."

Household Members Who May Be in the Same Eligibility Group

- All members who belong to the same tax household, including spouses who are either filing jointly or filing separately.
- All members who have the following familial relationships:
  - Spouses
  - Parent/child
  - Guardian/ward
  - Foster parent/foster child
  - Step parent/stepchild
  - Grandparent/grandchild

Household Members Placed in Separate Eligibility Groups

- Members who are unrelated to each other (for example: roommates)
- Family members that are not part of the same tax household (Note: This is not true for the Application WITHOUT Financial Assistance because the application does not ask for tax information)

Mixed-Eligibility Household Eligibility Grouping

Mixed-eligibility household members, including members that are MA-eligible, MinnesotaCare-eligible, or are not seeking coverage but were included on the application will be displayed as part of the household in the shopping and enrollment platform. However, these household members will be identified as not eligible to enroll into a QHP. The indicator for these members will display as "Not eligible" or "Not eligible for any program", depending on the screen the household is viewing.
Example: Mom1 and Mom2 are eligible for a QHP, but their child is eligible for Medical Assistance (MA). All three members of this household will be sent to the shopping and enrollment platform. There will be an indicator on the member dashboard that the child is not eligible for a QHP and therefore not able to enroll with Mom1 and Mom2 into a QHP or QDP.

- If there are no members on the application who are QHP-eligible, the eligibility system (METS) will not send the household to the shopping and enrollment platform.

**Eligibility Groups with Members that Lose QHP Eligibility**

If any household member loses eligibility to enroll in a QHP, the system will send the eligibility group to the shopping and enrollment platform to terminate the enrollment for the member(s) who is/are no longer QHP-eligible.

**Viewing and Selecting Member Groups in the Consumer Enrollment Platform/Member View**

If a household only has one eligibility group associated with their account:

1) When a user selects the Enroll in Plans button in the Your Health Care Results section of the eligibility system (METS) they will be taken directly to the enrollment group's dashboard.

2) The user can then perform all the functions in the shopping and enrollment platform for their eligibility group.
If a household has more than one eligibility group associated with their account:

1) If a household has multiple eligibility groups, the user will see a pop-up to select from any of the groups that are associated with the application when they enter the shopping and enrollment platform.

2) Selecting a group and the Continue button will allow the user to view information, shop and enroll in plans, or make changes to the selected eligibility group.
3) Users can then continue to view eligibility information, shop for or enroll in plans, report a change, or manage the enrollment of the group they have selected from the list.

4) If a user wants to switch to a different enrollment group associated with the account, users can click on the 'View Other Eligibility Groups' from the dashboard.
<table>
<thead>
<tr>
<th>Your Household Eligibility</th>
<th>Advanced Premium Tax Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jane Dillard Not eligible for APTC</td>
<td>$202.70 per month</td>
</tr>
<tr>
<td>Kher Dillard</td>
<td>View Details</td>
</tr>
<tr>
<td></td>
<td>Report a Change</td>
</tr>
<tr>
<td></td>
<td>View Other Eligibility Groups</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Medical Plans</th>
<th>Pending</th>
<th>View Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthPartners</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peak Individual $3000 Plus Silver 2020T</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For 2 members</td>
<td></td>
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