Enrolling in Multiple Plan 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.

The shopping and enrollment platform places household members (based on eligibility results) into groups for shopping and plan enrollment. For more information on the eligibility grouping process, refer to the “Eligibility Groups in the Shopping and Enrollment Platform” guide on the Helping Consumers section of Assister Central.

The shopping and enrollment platform will suggest, as the default option, that a household’s eligibility group enrolls in plans together in a plan enrollment group.

An eligibility group either can enroll all members together in one plan enrollment group or change the selection of member/s to create their own plan enrollment group/s. This allows consumers in the same eligibility group to enroll different household members in different plans.

Example: Jason, Anne and Nick are in the same eligibility group, but Jason and Anne want a different medical insurance plan than Nick. Jason and Anne would enroll together in one plan enrollment group, and Nick would enroll separately in his own plan enrollment group.

Note: The shopping and enrollment platform provides a warning message to consumers that changing their suggested plan enrollment group may cause members to give up benefits they are eligible for.
Creating Multiple Plan Enrollment Groups when Shopping and Enrolling in Medical Plans

If a plan enrollment group is shopping together for the same medical plan, the user can follow the standard consumer enrollment process.

If a plan enrollment group wants to shop for multiple medical plans for its members, the user will need to select members, shop for plans, and then select the option to shop for more members.

1) On the Shop for Medical Plans screen, all members will have check boxes by them as the default. The user will need to select the check box to unselect a member.

The members that the user wants to enroll together should be the only ones with checked boxes next to their name.

2) Select the Shop for Medical Plans (Year) button to continue shopping with the selected members.

3) The plan shopping and enrollment process is the same when shopping for separate members. The user will shop for and enroll in a plan.

4) When the user reaches the Confirmation page after enrolling in a plan, they can select the Shop for More Members button.
5) The user will be returned to the beginning of the shopping process where they can select more members to create a new plan enrollment group. The user can then shop and enroll in plans for the new plan enrollment group. This process can be repeated until all plan enrollment groups have been enrolled.
Shopping and Enrolling in Dental Plans

All eligible members of the eligibility group that want dental coverage must enroll in the *same qualified dental plan*. The platform does not currently allow eligible members to enroll in *different* dental plans. A household can choose which members enroll from the eligibility household.

1) The user will select the SHOP FOR DENTAL PLANS FOR (YEAR) tab, select the members they want to enroll for the plan enrollment group, and then select the Shop for Dental Plans for (Year) button.

2) The user also has an option to enroll eligible members in one medical plan and one dental plan at the same time in one shopping experience by selecting the SHOP FOR MEDICAL PLANS FOR (YEAR) tab or the SHOP FOR DENTAL PLANS FOR (YEAR) tab.
Note: APTC can be applied to dental plans ONLY if there is a leftover amount after the credit is applied to a medical plan. Consumers must choose a medical plan first and then apply any remaining APTC to the dental plan. The amount applied can be up to the household's calculated max APTC or the gross premium of the dental plan, whichever is less. For more information, refer to the “Adjusting Monthly Advanced Premium Tax Credits in the Shopping and Enrollment Platform” on the Helping Consumers section of Assister Central.

After shopping for a medical plan, the user can select the Shop for Dental button on the Confirm Your Plan Selection screen and continue shopping for a dental plan for the plan enrollment group.
# Confirm Your Plan Selection

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<thead>
<tr>
<th>Medical Plan</th>
<th>Monthly Premium</th>
<th>Details</th>
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<tr>
<td>HealthPartners Peak Individual $69000 Plus Bronze 2020T</td>
<td>Elected APTC</td>
<td>Adjust APTC Amount</td>
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Coverage Start Date: 01/01/2020

| MEDICAL MONTHLY PAYMENT | $314.02 |

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<th>Monthly Total</th>
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<tr>
<td>TOTAL MONTHLY DUE</td>
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</table>

[Shop for Dental] [Shop for a New Plan] [Continue]