New Online Enrollment Platform

- New shopping and enrollment platform has been released
  - Functionality won’t be live for consumers/assisters until November 1
  - Used for enrolling in coverage effective January 1, 2020 or after
  - 2019 SEP enrollments will be processed manually through end of the year (call MNSure to enroll)

- New platform features a consumer/assister dashboard with access to:
  - QHP-specific notices (eligibility notices will still be in METS)
  - Plan enrollment information (confirmations) for 2020
  - Ability to take actions, such as adjusting APTC and cancelling plans

- Improved visual experience – no more window-in-window when shopping and enrolling!
New Online Enrollment Platform

- New functionality will improve the back-end process, allowing MNsure staff to provide better enrollment support:
  - MNsure staff will be able to mirror consumer’s dashboard, providing better information about what consumers are experiencing
  - Starting for plan year 2020, enrollments previously handled manually will be automated with information going to carriers same day (enrollments are sent seven days a week)

- Broker AORs will be sent to carriers daily as part of consumer’s enrollment
  - AORs will be attached to the tax household enrolling, not just the online account holder
  - Since AORs will be connected with assister portal associations, the assister portal dashboard will show brokers all AORs
**Consumer Paths**

- **New consumers:** Those who have never applied through MNsure in the past
  - Very important segment – may currently be missing out on financial assistance

- **Renewing consumers:** Those enrolled in coverage for 2019 and want to continue coverage for 2020.
  - Accounts for the majority of consumers
  - May need to take little or no action to maintain coverage

- **Returning consumers:** Those who have applied in the past, but are not currently enrolled in coverage
  - May or may not have enrolled in coverage when they applied
  - Can be difficult to identify and may face most challenging path to obtaining coverage for 2020
Helping a NEW Consumer: October

- Thorough prescreening is essential!
  - Confirm whether the consumer may have applied in the past before creating a new account – are they actually new?

- Can someone submit an application in October?
  - Consumers applying for QHP coverage for 2020 should NOT start or submit an application prior to November 1
  - Consumers who are eligible for a special enrollment period (SEP) for 2019 coverage can submit an application online, but will need to call MNsure to confirm their SEP and enroll in a plan
  - Consumers who may be public program eligible, as well as American Indian tribal members, can apply and enroll at any time of the year
Helping a NEW Consumer: November

- Consumers applying for QHP coverage for 2020 can apply and enroll from November 1 through December 23, 2019

- **Remember the unassisted path!** Consumers may be eligible for tax credits when they file their federal tax return if their income is lower than expected, but ONLY if they enrolled in a plan through MNsure

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**Apply and Enroll**

- Apply for health coverage WITH financial help
  
  Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance

- Apply for health coverage WITHOUT financial help
  
  Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price
Helping a NEW Consumer: New Enrollment Process

- After an application has been submitted, from the eligibility results screen, if any members of the household are eligible to enroll in a QHP, there will be a button to “Enroll in new plan”
Helping a NEW Consumer: New Enrollment Process

- This will take the consumer to their Dashboard in the **new** shopping and enrollment tool.
- During open enrollment, the consumer clicks on “Shop for plans”
Helping a NEW Consumer: New Enrollment Process

- On the next screen, the consumer will have an opportunity to indicate if they qualify for a hardship exemption.
- All adult household members (18 and over) are required to indicate whether or not they use tobacco.
- Consumer clicks “Continue” to agree to the privacy notice.
Helping a NEW Consumer: New Enrollment Process

- Consumers will select who in the household wants to enroll in a plan together ("enrollment group"). Only those eligible to enroll will be listed. Household members can enroll in different plans.
  - Household members may be automatically split into different enrollment groups, such as if there is an American Indian in the household eligible for a different cost-sharing reduction benefit.
- Consumers should shop for a medical plan first. Any unused APTC can be applied to a dental plan premium.
Helping a NEW Consumer: New Enrollment Process

- After clicking on “Shop,” the consumer will begin the processing of choosing a plan (similar to the plan comparison tool).

- Consumers can answer some questions that will provide a more customized search (expected usage of medical service, amount of prescription drugs needed, etc.). These questions can be skipped if the consumer already used the plan comparison tool.
Helping a NEW Consumer: New Enrollment Process

- In shopping area, consumers can filter results using:
  - Plan type
  - Plan features
  - Metal level
  - Yearly deductible
  - Company
  - Quality ratings
- Click on “Compare” option and choose up to three plans to compare
Helping a NEW Consumer: New Enrollment Process

- When comparing plans, consumers can view comparison statistics:
  - Yearly deductible and out of pocket maximum
  - Doctor office visits
  - Drugs
  - Hospital services
  - Mental/behavioral health
  - Outpatient services
  - And more…
Helping a NEW Consumer: New Enrollment Process

- Consumers can view and confirm their plans in the cart before they enroll. They can see the following additional info on the cart screen:
  - Plan Info
  - Link to adjust APTC amount
  - Net monthly payment
  - Buttons to shop for a new plan or dental plans

Confirm Your Plan Selection

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Menlo, Macy</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthPartners Peak Individual $3000 Plus Silver 2020T</td>
<td></td>
</tr>
<tr>
<td>Coverage Start Date: 01/01/2020</td>
<td></td>
</tr>
</tbody>
</table>

- Monthly Premium: $671.97
- Elected APTC: -$200.00
- MEDICAL MONTHLY PAYMENT: $471.97

Click the ‘continue’ button to sign and enroll.
Helping a NEW Consumer: New Enrollment Process

- Confirmation Page shows a summary of their enrollment
- From here, consumers can go back to the dashboard, print the confirmation page, or continue shopping for other members of their household.

### Confirmation

You have successfully submitted your enrollment. We will send your plan selection to the insurance company you chose. In the coming weeks you will receive a new enrollment packet from the insurance company you chose. You will also receive information on how to make your first premium payment.

Thank you for choosing MNsure.

<table>
<thead>
<tr>
<th>Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Macy Tennyson, Menlo Tennyson</td>
</tr>
<tr>
<td>HealthPartners Peak Individual $3000 Plus Silver 2020T</td>
</tr>
</tbody>
</table>

It is very important that you pay your premium by the due date the insurance company provides.

<table>
<thead>
<tr>
<th>Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Macy Tennyson, Menlo Tennyson</td>
</tr>
<tr>
<td>DentiCare DentiCare Dental PPO Family Basic Plan 2020T</td>
</tr>
</tbody>
</table>

It is very important that you pay your premium by the due date the insurance company provides.

### Making Changes to Your Plans

If you need to make changes to your plan selection go to your Dashboard.
Renewing Consumers: October

- Renewing consumers will receive a renewal notice with updated eligibility for 2020
  - Notice will be mailed and will be available in the consumer’s online account
- All consumers should review the information used to update their eligibility and notify the processing agency immediately if any information is incorrect
- In some cases, a consumer MUST review, sign and return the notice in order to maintain coverage
- Consumers can begin researching plan options on October 15 when 2020 plans are available in the plan comparison tool
- Consumers cannot change plans for 2020 until open enrollment begins on November 1
Renewing Consumers: October

- Eligibility notices can be viewed in the consumer’s online account (but not through the assister portal)
- Consumer logs into their account and selects “Go to your account” under “Current Consumers”

Apply and Enroll

- Apply for health coverage WITH financial help
  - Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance
- Apply for health coverage WITHOUT financial help
  - Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price

Exemptions

- How to apply for an exemption to the health coverage mandate

Current Customers

- Go to your account
  - Check enrollment status or eligibility results
Renewing Consumers: October

- Check under Notifications tab to find the eligibility notice

On My Notifications page, click on the orange triangle next to the consumer’s name to access eligibility notice
Health Care Eligibility Renewal Notice

You are receiving this letter because you applied for financial assistance for insurance coverage through MNsure and your application is active, whether or not you are currently enrolled in health or dental coverage through MNsure. This notice explains the actions you need to take during open enrollment in order to enroll in coverage and to keep or change your insurance coverage through MNsure.

If you or your family members listed below are not enrolled in insurance through MNsure and not seeking coverage, you can disregard this renewal notice.

Based on the information we have for your household (see Information Summary below), your eligibility to purchase insurance and receive financial assistance through MNsure has been updated for the new coverage year. This notice is for members of your household included on the following Eligibility Status chart.

Please read through ALL this information carefully, as it will help explain what to expect in the coming months with your insurance plan.

MNsure open enrollment will begin November 1, 2017, and end January 14, 2018. During this period you will be able to enroll in health or dental coverage for 2018 through MNsure. You can choose to remain in your current plan or switch to a new plan.

If you have changes to report, please read the instructions in this notice for more information.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Eligibility Status</th>
<th>Program Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions or Qualified Health Plan</td>
<td>Approved</td>
<td>1/1/2018</td>
</tr>
</tbody>
</table>

This text should print for each individual who is renewed.
Mailed to households where a member is projected to be eligible for MA or MinnesotaCare as a result of updated information for coverage year

Also viewable to consumers through their online accounts

Consumers will need to complete, sign and return the included Renewal Form by the deadline specified, otherwise coverage will end on 12/31/2019

Form should be returned to the address on the notice
Public Program Renewals

- DHS mailing January 2020 MinnesotaCare and Medical Assistance (MA) Need to Renew (NTR) notices in mid-October
  - MinnesotaCare coverage renews January 1 each year
  - MA renewals are selected monthly based on the original date of application and are renewed throughout the year
  - Forms must be completed, signed and returned by the deadline specified. Coverage will end 12/31/2019 for clients who do not return the form
  - NOTE: DHS will no longer be using DEED wage and unemployment data as part of the renewal process (will still be used to populate the online application)
- Minnesotans who may be eligible for Medical Assistance or MinnesotaCare can apply and enroll at any time!
Several changes have been made to the public program renewal notice:

- New subsection called “Reporting new income” to allow consumers to add income not on the renewal

- Adds more explanation for how to figure out PAI and how to fill out table on the renewal form

- Adds more explanation for income adjustment section and adds new section to report new adjustments

- Enhanced Health Care Results section – one single eligibility grid for all renewing members instead of multiple grids
Renewing Consumers: November

- QHP renewing consumers will be passively enrolled into their 2019 plan for 2020

- Consumers MUST contact MNsure to cancel their private plan if they want to end coverage. If they just stop paying premiums, they may need to pay past due premiums before restarting coverage with the same insurance company.
  - 2019 coverage – must be cancelled by calling MNsure
  - 2020 coverage – most will be able to cancel coverage online
Renewing Consumers: November

- If a consumer wants to enroll in a different plan for 2020:
  - Log into their account and click on “Go to your account” under “Current Customers”
  - To get to the new enrollment dashboard and view plan information, click on:
    - “View next year’s eligibility” or
    - Click on “Enrollments” in the blue navigation bar
On the new enrollment dashboard, consumers can see their plan for 2020 and have the option to change plans.
Renewing Consumers: Changing Plans

- If they select “Change Plans,” they be shown the current plan and can click on the “Change Plan” option to be taken to the shopping cart
Renewing Consumers: Changing Plans

- The shopping cart will show the plan the consumer is currently enrolled in. If they want to change, click on “Shop for a Different Plan”

- The existing plan they are enrolled in will need to be removed. Note: If the consumer does not actually select a new plan, the members will remain enrolled in the current plan.
Returning Consumers: October

- A returning consumer will need to be identified through questioning during screening. They probably will not receive a renewal notice.
- Call MNsure to try to identify their username and reset their password
- It may be necessary to report life event changes since their last application, or their previous case may need to be closed
Save Time with the New Enrollment Tool

- Assisters can access these features through the consumer’s online account AND through the assister portal (if you have an association with the consumer)
  - Confirming enrollment status and plan information
  - Viewing premiums and adjusting APTCs
  - Cancelling and disenrolling from plans
  - Viewing basic demographic and household information
  - Viewing enrollment related notices
Save Time with the New Enrollment Tool

- Many features are available through the “My Eligibility History” section of the enrollment dashboard.
Confirm Enrollment Details

- Click on “Plan Summary” to view details of the enrolled plan:
  - Plan name and benefit details
  - Monthly premium and elected APTCs
  - Coverage period (start date and end date)
- From here, you can:
  - Adjust the APTC amount
  - Disenroll from a plan
- You can also access similar information by clicking on “My Enrollments”
Adjusting APTC Amount

- During enrollment or after enrolling, the consumer can adjust APTCs each month, but change will not take effect until next month.
- If household members have enrolled in different plans the system will allocate APTC between the groups.
  - If one group says they only want to use $150 instead of the allocated $200, the $50 cannot be allocated to other group.
Cancel/Disenroll From a Plan

- Most consumers can cancel a plan (prior to coverage starting) or disenroll from a plan (once coverage has started) online!
  - Online option is only available for 2020 coverage
  - Consumers still need to call to disenroll from 2019 coverage
View Household/Demographic Details

- Consumers/assisters can also view some demographic information, such as address, who is in the household and their relationship status, dates of birth, and last four digits of SSN.
View Notices

- Consumers/assisters can check messages and notices regarding details about their coverage and important deadlines.
Thank you