

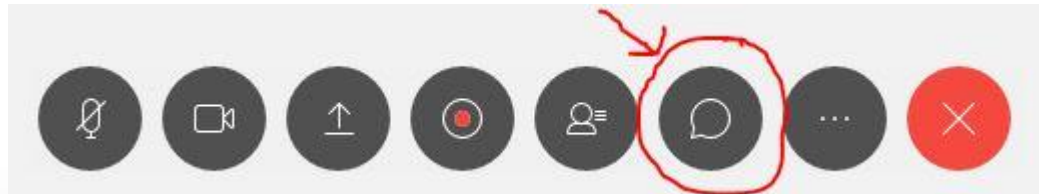


# Navigator/CAC Statewide Webinar

The webinar will begin at 12:30.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central

**During the webinar, please use the “chat” feature (look for the “chat” image circled below) to submit questions!**



April 1, 2020





## Updates from DHS

Please use the “chat” feature  
(look for the “chat” image circled below) to submit questions!





# MNsure Updates





# Helping Consumers During COVID-19



# Assister portal

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- Using the assister portal is the best way to help your consumers apply and enroll during this time:
  - If the consumer needs to create the account and can do so on their own, have them do the association when they create their account (<https://www.mnsure.org/help/find-assister/manage-assister.jsp>). Once the association is in place, you can apply and enroll on behalf of the consumer.
  - If the consumer already has an account, is associated with you and has previously been determined QHP-eligible, they may need to call MNsure to have plan shopping opened up.

# Virtual meetings

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- Assisters may use virtual meeting tools to carry out enrollment and consumer assistance activities on a voluntary basis provided that the virtual meeting tools safeguard consumer information and maintain consumer privacy in accordance with the assister's obligations under the MNsure agreement.
- If an organization currently uses a secure platform for tele-health meetings, the organization may use that platform for meeting with consumers.

# Virtual meetings (continued)

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- Examples of secure platforms for providing consumer assistance and sharing personally identifying information (PII):
  - GoToMeeting
  - WebEx
- Not approved for sharing of PII:
  - Zoom, FaceTime, Facebook Messenger
- See MNsure's [Virtual Meetings Policy](#) for more information

# Over-the-phone account creation



- If a consumer is unable to create an online account because they do not have access to a desktop or laptop computer and cannot meet with an assister in-person, an assister may help the consumer set up an online account over the phone.
- IRS regulations require that the consumer must provide **written** consent prior to submitting an application requesting financial assistance.
  - The consumer can provide written consent by completing this form using a mobile device or tablet:  
<https://www.research.net/r/AssisterAuthorization>.
- See MNsure's [Over-the-Phone Account Creation Policy](#) for more information.



# Reporting life events for qualified health plan (QHP) eligible consumers

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- Navigators/CACs can submit life events for QHP-eligible consumers using the online form without the consumer being physically present:
  - Navigators and CACs can fill out the form while working with the consumers over the phone or using a secure virtual meeting platform
- For life events that can be reported over the phone:
  - Navigators and CACs can call the ARC with the consumer on a conference call

# Manual account creation

- MNsure is permitting assisters to electronically submit the form and consumer verification documents in separate attachments/documents.
  - Please note: This exception only pertains to faxed or emailed Manual Account Request forms and does not apply to those sent via mail.
- If sending via email, Account Request forms and verification documents MUST be sent via secure email. Full details of the [Manual Account Creation Policy](#) can be located on Assister Central.
- The consumer must still sign Page 2 of the [Account Request Form](#).

# Temporary Change: Navigator Case Association Form

- MNsure will temporarily allow (during the COVID-19 SEP period) assisters to attest that they have verbal authorization from the consumer when submitting the online Navigator Case Association Form.
  - Existing option: The online form requires the consumer be present to sign the form.
  - COVID-19 SEP option: The assister can indicate that the consumer was not present but attest that they assisted the consumer with the application/enrollment actions. Be sure to correctly respond to the prompts on the online form.

# ARC Reminders



- Please be sure to send any consumer information via email **SECURELY**.
- When calling the ARC with a consumer on a conference call:
  - Be sure the assister (not just the consumer) is on the call when the ARC answers
  - The assister must still lead the call. If the consumer has clarifying questions, they should contact the servicing agency directly themselves.
- Do NOT resend the same Case Status Request (CSR). If you get a confirmation email, we have received your CSR. Currently, the turnaround time for CSRs is three days, but it can take longer depending on volume.



# COVID-19 Special Enrollment Period



# COVID-19 Special Enrollment Period

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- Pursuant to the Governor's Emergency Executive Order 20-01 issued on March 13, 2020, declaring a peacetime emergency, [MNsure is allowing a limited special enrollment period \(SEP\)](#) for uninsured Minnesota residents seeking health care coverage.

# COVID-19 Special Enrollment Period

- Who is eligible:
  - Individuals and their dependents who are eligible to purchase a qualified health plan (QHP) through MNsure; and
  - Do not have current health insurance that qualifies as minimum essential coverage (MEC); and
  - Select a QHP by April 21, 2020
- SEP timeframe: Individuals can enroll from March 23, 2020 through April 21, 2020
- Coverage effective dates: Coverage will begin April 1, 2020 for plans selected during this limited SEP

# SEP Enrollment Process

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- If the consumer is new to MNsure:
  - Create an account and submit an online application
  - If the consumer is eligible for a QHP, select the appropriate “COVID-19 SEP” drop-down option after submitting their application
- If the consumer has applied in the past and has QHP eligibility:
  - They will need to call MNsure (or ARC/Broker Service Line)
  - Once the consumer attests that they do not currently have insurance, MNsure will assist the consumer with the enrollment process.



# Frequently Asked Questions

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- Are there any pre-enrollment verifications needed?
  - No pre-enrollment verifications apply to this SEP. Consumer attestation that they do not have current minimum essential coverage is sufficient.
- Can a consumer choose the effective date of this SEP coverage?
  - No. Effective date of coverage is April 1 for all selections, including those made on or after April 1 through April 21.

# Frequently Asked Questions



- Can a consumer make multiple plan selections during this SEP?
  - No. Only one plan selection is allowed during this SEP. The plan shopping window will close after plan selection is completed.
- Can current enrollees use this SEP to switch plans?
  - No. Example: Person A is currently enrolled in QHP and is using this SEP to enroll their uninsured spouse onto their QHP. Under this SEP Person A is not allowed to switch their QHP just because they are adding their spouse to their current QHP.

# Frequently Asked Questions

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- Can a current QHP enrollee use this SEP to add a qualified household member/dependent to their plan that had not enrolled previously?
  - Yes. Currently unenrolled household members can use this SEP to be added to the currently enrolled household member(s)' QHP.
  - Example: Person A is currently enrolled in QHP, but their spouse is not. Under this SEP person A's spouse can enroll onto Person A's QHP with an effective date of April 1, if person A's spouse does not have current MEC.

# Frequently Asked Questions

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- What is the effect of an offer of employer-sponsored insurance (ESI) being present for an uninsured consumer?
  - An offer of ESI would not impact a consumer's eligibility to enroll during the SEP. MNsure would continue to determine eligibility for tax credits and cost-sharing reductions based on existing eligibility rules regarding ESI.
- What if the consumer is enrolled in coverage through COBRA?
  - COBRA is minimum essential coverage (MEC), which would make a consumer ineligible to enroll through the COVID-19 SEP.

# Frequently Asked Questions



- Are short term limited duration plans (STLD) considered minimum essential coverage (MEC)?
  - No. STLD plans do not qualify as MEC and a consumer can choose to enroll in a QHP during the COVID-19 SEP even if they have coverage under a STLD plan.
- Are members of a religious ‘health care sharing ministry’ eligible for a COVID-19 SEP?
  - Yes. Membership in a health care sharing ministry is not considered health insurance and thus is not MEC. Members would qualify under the COVID-19 SEP.

# Regular SEP rules for QHPs still in effect



- Minnesotans who have lost or will lose their current health insurance (that qualifies as MEC), such as employer sponsored insurance (ESI) may also be eligible for a SEP through MNsure. Coverage would start the first day of the month following the date when they have selected a plan, but not before their other qualifying health coverage ends.
- Minnesotans who experience another [qualifying event](#) (such as marriage, birth of a child or a move) are also eligible to shop for coverage using the regular SEP process.

# No changes to public program eligibility rules

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- Minnesotans who qualify for Medical Assistance or MinnesotaCare or are a member of a federally recognized [American Indian tribe](#) can sign up at any time year round on [MNsurre.org](https://mn.gov/mnsure.org).

# New consumer: SEP Enrollment Process



[Manage Assister](#) [Learn More](#) [Get Help](#) [Sign Out](#) [Español](#)

## Welcome, Andrew McPhee

### My Stuff

- [My Dashboard](#)
- [My Eligibility History](#)
- [My Enrollments](#)
- [My Inbox](#)
- [My Eligibility Home](#)

2020

#### NEXT STEPS

We have processed your application. Click the 'CONFIRM EVENT' button below to continue.

[CONFIRM EVENT](#)

#### Overview

##### Your Application Status

2020 Application <a href="#">For 2 members</a>	Complete	<a href="#">Eligibility Details</a>
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##### Your Household Eligibility

Elana McPhee	Advanced Premium Tax Credit	<a href="#">View Details</a>
Andrew McPhee	<b>\$358.63 per month</b>	<a href="#">Report a Change</a>

##### Your Medical Plans

You will be able to see your medical plans here once you have completed plan shopping.

##### Your Dental Plans

You will be able to see your dental plans here once you have completed plan shopping.





# New consumer: SEP Enrollment Process



[Manage Assister](#) [Learn More](#) [Get Help](#) [Sign Out](#) [Español](#)

## Select Qualifying Life Event

### Help

Have questions about reporting your life event? Call MNsure at 651-539-2099 or 855-366-7873

**Important:** You must select your qualifying life event below, provide any needed verifications and enroll within 60 days of the date your qualifying life event took place. Your enrollment request may be denied if you do not complete these steps.

### Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event \*

MM/DD/YYYY



[Back to Dashboard](#)

[Continue](#)



# New consumer: SEP Enrollment Process



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Qualifying Life Event \*

[Back to Dashboard](#)

--- Select ---  
--- Select ---  
Adoption, Foster Care, Child Support or Court Order  
Became a member of a federally recognized tribe  
Birth  
**COVID-19 SEP**  
Gain of lawful presence or citizenship status  
Lost or will lose employer health care coverage  
Lost or will lose other health care coverage  
Marriage  
Moved to Minnesota  
Release from incarceration  
Residential address change

MM/DD/YYYY



[Continue](#)



# New consumer: SEP Enrollment Process



[Manage Assister](#) [Learn More](#) [Get Help](#) [Sign Out](#) [Español](#)

## Welcome, Andrew McPhee

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2020

ⓘ You have 25 days remaining in your special enrollment period. Please promptly follow the next steps below.

#### NEXT STEPS

You can now compare and shop for medical and dental plans. Click the 'SHOP FOR PLANS' button to continue.

[SHOP FOR PLANS](#)

#### Overview

##### Your Application Status

2020 Application <a href="#">For 2 members</a>	Complete	<a href="#">Eligibility Details</a>
---	----------	-------------------------------------

##### Your Household Eligibility

Elana McPhee Andrew McPhee	Advanced Premium Tax Credit <b>\$358.63 per month</b>	<a href="#">View Details</a> <a href="#">Report a Change</a>
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##### Your Medical Plans

You will be able to see your medical plans here once you have completed plan shopping.



# New consumer: SEP Enrollment Process



Manage Assister Learn More Get Help Sign Out Español

Welcome, Andrew McPhee

### My Stuff

[My Dashboard](#)

[My Eligibility History](#)

[My Enrollments](#)

[My Inbox](#)

[My Eligibility Home](#)

2020

#### NEXT STEPS

You are currently enrolled in medical and dental coverage. If you would like to report a change in income, household members, or something else please click the 'REPORT A CHANGE' button below.

[REPORT A CHANGE](#)

#### Overview

##### Your Application Status

2020 Application <a href="#">For 2 members</a>	Complete	<a href="#">Eligibility Details</a>
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##### Your Household Eligibility

Elana McPhee Andrew McPhee	Advanced Premium Tax Credit <b>\$358.63 per month</b>	<a href="#">View Details</a> <a href="#">Report a Change</a>
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##### Your Medical Plans

HealthPartners SmartCare \$3000 Plus Silver <a href="#">For 2 members</a>	Pending	<a href="#">View Details</a>
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##### Your Dental Plans

Delta Dental Delta Dental Bronze + Delta Dental Kids Plan <a href="#">For 2 members</a>	Pending	<a href="#">View Details</a>
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# Existing consumer: SEP Enrollment Process

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- Enrollment process looks the same, except they will not be able to access plan shopping through the “enroll in plans” button until they have contacted MNsure.
- Once the consumer attests that they do not currently have insurance (minimum essential coverage), MNsure will assist the consumer with the enrollment process.

# Updates on the COVID-19 SEP on Assister Central



MNsured.org

Search



Quick Links

Announcements

Assister Portal

Broker One Stop

Navigator One Stop

Helping Consumers

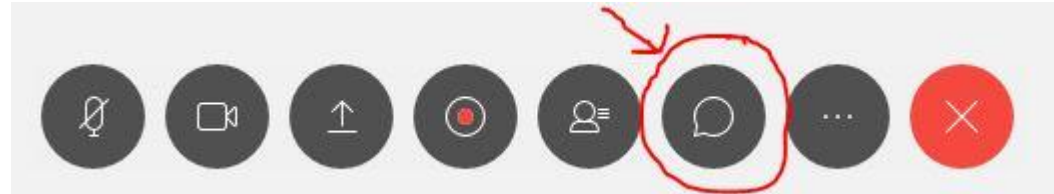
Shared Resources

The ARC and Broker Service Line remain open while we continue to closely monitor COVID-19. See [COVID-19 information](#).

## Welcome MNsure-Certified Assisters

Please check Assister Central and MNsure.org for future updates:

- We will post webinar slides on [Assister Central](#) as well as a link to an updated FAQs about the COVID-19 SEP
- As things change, watch for announcements via the weekly e-newsletter



To submit questions via chat, click on the “chat” bubble image on the bottom of your screen to access this feature.

# Thank you!

Submit questions via the chat feature!

