Broker Statewide Webinar

December 10, 2020, 12:00 p.m.

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

During the webinar, please use the “chat” feature in the lower right-hand corner to submit questions!
MNsure Updates
# Open Enrollment Updates

## METS Activity, November 1 – 15, 2020

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>108,910</td>
</tr>
<tr>
<td>Medical Assistance Applicants</td>
<td>5,475</td>
</tr>
<tr>
<td>MinnesotaCare Applicants</td>
<td>1,541</td>
</tr>
<tr>
<td>Qualified Health Plan Sign-ups</td>
<td>101,894</td>
</tr>
<tr>
<td>QHP New Consumers</td>
<td>4,863</td>
</tr>
<tr>
<td>Qualified Dental Plan Sign-ups</td>
<td>14,510</td>
</tr>
</tbody>
</table>

## Financial Assistance – Plan Year 2021

as of November 15, 2020

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households with Advanced Premium Tax Credit</td>
<td>50.8%</td>
</tr>
<tr>
<td>Households with Cost-Sharing Reductions</td>
<td>10.3%</td>
</tr>
<tr>
<td>Average Monthly APTC by Household</td>
<td>$422.36</td>
</tr>
</tbody>
</table>

Prepared for November 18, 2020 board meeting
Open Enrollment Updates

- The Broker Service Line is now open Saturdays!
  - December 12: 10 a.m. to 2 p.m.
  - December 19: 10 a.m. to 6 p.m.

- December 10 – National “Get Covered 2021” Day
  - National initiative to help uninsured Americans enroll into health insurance and promote COVID-19 safe practices

- December 22 – Last day of Open Enrollment
  - December 21 & 22: Broker Line open 8 a.m. to 6 p.m.

- Remember, some individuals may qualify for a special enrollment period and apply/enroll by December 31 for January 1 coverage
Life Event Reporting

- Qualified health plan (QHP) enrollees need to report any changes that impact their:
  - Enrollment in their plan
  - Eligibility for premium tax credits and cost-sharing reductions, if they applied for financial assistance

- Enrollees must report life event changes (LECs) within 30 days of the date of the change.

- MinnesotaCare and Medical Assistance enrollees should follow instructions on the DHS website for how and when to report changes.
When to Report an LEC

- Can be reported up to 60 days in advance of the change occurring:
  - Change in tax filing status
  - Gain/loss of minimum essential coverage (MEC)
  - Gain/loss of employer-sponsored insurance (ESI), including the end of COBRA coverage
  - Loss of employer subsidy for COBRA

- Should NOT be reported more than 7 days in advance:
  - Income changes

- Note: Changes cannot be completed until the date the change actually happens. MNsure cannot updated eligibility based on a future event that may or may not happen.
  - For example, consumer is losing ESI on 1/31/2021. Assister can report the change in December since that is within 60 days; however, MNsure cannot process the change until 1/31/2021.
When to Report an LEC

- Should only be reported AFTER the event happens:
  - Address change, divorce, marriage, birth, pregnancy, remove a person, adoption or foster care, legal separation, name change, state residency, death, tobacco status

- No restrictions on when they can be reported:
  - Date of birth correction, demographic information updates, SSN add/correction, gender change/correction, name correction
Where Assisters Report Changes

- You can assist consumers reporting changes either using MNsure's **online forms**, or **over the phone** by calling the Broker Service Line.

- See the **Life Event Reporting Table** on Assister Central for a complete list of changes and how to report them.
Online LEC Reporting Tool

Report Application Changes

Qualified health plan (QHP) enrollees need to report any changes that impact enrollment in their plan and any changes that impact their eligibility for premium tax credits and cost-sharing reductions, if they applied for financial assistance. These enrollees must report changes within 30 days of the date of the change (see Rights and Responsibilities - Private Coverage).

MinnesotaCare and Medical Assistance enrollees should follow instructions on the DHS website for how and when to report changes.

How to Report Changes

You can assist individuals to report only certain changes using MNsure's online forms; other changes must be reported over the phone by calling the ARC or Broker Service Line. If you are reporting multiple changes and one of them is on the Report by Phone list below, do not use the online reporting forms as these changes must be reported over the phone. Reference table for how to report changes:

**Report by Phone**
- Address change
- American Indian/Asian status
- Citizenship correction*
- Date of birth correction
- Death*
- Divorce*
- Gain of health care coverage*
- Loss of health care coverage - past events
- Gender correction
- Name correction
- Phone or email correction
- Pregnancy
- Remove household member*
- State residency
- Tobacco status

**Report Online**
- Add a household member (assisted application)
- Add a household member (unassisted application)
- Income change
- Loss of health care coverage - future events
- Tax filer status

Register to use the online report forms. After registering, log in.

Help with registration and online resources (PDF)
Registration Process for New Users

- Use the email you use as an assister in working with consumers
- Enter your NPN
- If an account already exists with that email or ID, you will get an error. You will need to try resetting your password to access your account.
- If you need to change your email address after you have already registered, email the Broker Service Line (brokers@mnsure.org) for assistance.)
Registration Process for New Users

- You MUST validate your email in order to access the life event tool!
Reporting a Change Online

- Take time to review the Privacy Notice and Attestation on the landing page with the consumer.

MNsure Report a Change (LEC) Tool

Important:
In order to use this form your client or members of your client’s household must currently be eligible for a QHP through MNsure.

Privacy Notice and Attestation
Your client must receive and understand the following privacy notice and attestation. Please provide your client an opportunity to read the notice and attestation or read it to the client.

representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order. If you applied for financial assistance, the Department of Human Services is also authorized to view and use the information pursuant to Minn. Stat. § 13.45.

MNsure will also share information with the Federal Data Services Hub in order to retrieve information necessary to perform eligibility verifications. The inquiry will be made against data held by federal agencies including the Department of Homeland Security to verify citizenship and immigration status, the Internal Revenue Service to verify federal tax information, the Social Security Administration to verify income and incarceration status, Centers for Medicaid and Medicare Services to verify health insurance tax credits, and other federal insurance sources to verify minimum essential coverage. An inquiry may also be made against data held by state agencies including the Department of Human Services and the Department of Employment and Economic Development.

How long will MNsure retain your private data?
The information you provide is private, and will be kept as required by law for up to 10 years. MNsure does not collect or retain any genetic information.

Important: By submitting this form, I agree that I understand my privacy rights described in this notice.

Attestation
To the best of your knowledge, you are attesting that your household has a change. You promise that all the information you provide regarding this change is true and complete. You understand that there may be a penalty if your attestations are not true. If you submit information that is not truthful, your private health plan (qualified health plan) coverage may be terminated and you may have to repay any payments that you are not entitled to, including advance payment of premium tax credits.

By submitting this form, I agree that I have read and understand the rights and responsibilities described in the attestation above.
LEC Landing Page

- If you are unsure of how to report a change or are confused by instructions in the tool, check out the guides on Assister Central with more detailed descriptions of how to use the tool.
Tips from the LEC Team

- **All changes** need to be listed on the tool. The notes/comments section should be only to provide clarification or explanations.

- If the current income and projected annual income (PAI) do not line up, it is important to include an explanation. If there is a discrepancy, the LEC team will assume there is an error or the consumer is not aware of the potential financial implications.

- If there is income that is **not** changing that may lead to a discrepancy between current income and PAI, provide an explanation in the notes/comments section.
Tips from the LEC Team

- In general, MNsure does not want consumers to proactively submit documents (except for a divorce decree or death certificate). The LEC team does not check for supporting documentation or verifications.

- If a case requires verification, wait until a notice has been generated and submit any documents in response. MNsure checks the “pending verification” queue regularly to follow-up on cases that have been flagged for verification. Documents that have been submitted prior to the notice being generated will not be reviewed.

- If the consumer is unsure of what is on their current application, certified brokers and certified support staff can call the Broker Service Line to request that information. The consumer does not need to be present during the call.
Thank You for Attending!

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