Navigator/CAC Statewide Webinar

December 2, 2020, 12:00 p.m.

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

Closed captioning is available.

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>Total</th>
<th>108,910</th>
</tr>
</thead>
<tbody>
<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>Financial Assistance</th>
<th>Percentage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households with Advanced Premium Tax Credit</td>
<td>50.8%</td>
<td></td>
</tr>
<tr>
<td>Households with Cost-Sharing Reductions</td>
<td>10.3%</td>
<td></td>
</tr>
<tr>
<td>Average Monthly APTC by Household</td>
<td></td>
<td>$422.36</td>
</tr>
</tbody>
</table>

Prepared for November 18, 2020 board meeting
Open Enrollment Updates

- The Assister Resource Center is now open Saturdays!
  - December 5 & 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: ARC 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.
  - 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 ARC or 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).

MinnesotastCare 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/Alaska Native 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.
Registration Process for New Users

- Use the email you use as an assister in working with consumers
- Enter your Assister ID (navigators/CACs) or NPN (brokers)
- 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.
Registration Process for New Users

- You MUST validate your email in order to access the life event tool!

![Email Validation Screenshot]

Email Validation - MNsure Report a Change (LEC) account - Thank you for creating a Report a Change (LEC) account with MNsure. To activate your account, you must click on the link below to validate your email address.

https://k1.caspio.com/dp/86f73000/d53e01b73134e5783167ValidationCode=7808e503edd3412daffac4077eae2ff25

Thank you for validating your email address. Your account is now active. 

Report a Change (LEC) Home
Reporting a Change Online

- Take time to review the Privacy Notice and Attestation on the landing page with the consumer
Select a Change to Report

**Important:** You cannot enroll in health care coverage using this form. Log out and call the MNSure Contact Center at 651-339-2069 or 855-366-7673 for help.

This page will time out after 30 minutes of inactivity. If it times out, any information entered will not be submitted to MNSure.

If you have no additional changes to report at this time please log out.

**Add a Person to Household (Assisted Applications)**

This form is for those who submitted an application with financial assistance ("assisted application"). It will take 30–60 minutes to complete.

You can report these additions to your household with this form:

- Newborn baby
- New household members due to marriage
- Current household members that were omitted from application in error

Information you may need:

- Social Security number (if available) for the person being added if they are seeking coverage
- Date of birth for the person being added
- For non-citizens, Green Card or other immigration documents
- W2 form or Employer Tax ID Number (EIN)
- Employer's address and contact information

**Add a Person to Household (Unassisted Applications)**

This form is for those who submitted an application without financial assistance ("unassisted application"). It will take 20–40 minutes to complete.

You can report these additions to your household with this form:

- Newborn baby
- New household members due to marriage
- Current household members that were omitted from application in error

Information you may need:

- Social Security Number (if available) for the person being added if they are seeking coverage
- Date of birth for the person being added
- For non-citizens, Green Card or other immigration documents

**Change in Tax-Filer Status**

This form will take 5–15 minutes to complete. Use it to report:

- A change to tax filer status
- A correction to tax filer status

**Change to Income or Projected Annual Income**

This form will take 20–40 minutes to complete. Use it to report:

- A new job
- A loss of employment
- A change to your current income
- A change to your projected annual income

**Important:** You may be asked to provide supporting documents about your income change to MNSure.

**Loss of Health Care Coverage**

This form will take 5–15 minutes to complete. Use it to report:

- Loss of employer sponsored insurance
- If you are still entitled/eligible for the insurance but think it is no longer affordable we will need you to submit an Appendix A
- Loss of a private health plan (qualified health plan)
- If you are seeking to enroll in coverage due to loss of MinnesotaCare or Medical Assistance you cannot be reported on this form. Please contact MNSure at 1-855-366-7673.
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.

- Until January, use the field in the tool to report 2020 PAI and include 2021 PAI updates in the notes/comments.

- 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 the consumer is unsure of what is on their current application, certified assisters can call the ARC to request that information. The consumer does not need to be present during the call unless you are seeking action on the case (see the Information Sharing policy).
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.