



# 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

<b>METS Activity, November 1 – 15, 2020</b>	
<b>Total</b>	108,910
Medical Assistance Applicants	5,475
MinnesotaCare Applicants	1,541
Qualified Health Plan Sign-ups	101,894
QHP New Consumers	4,863
Qualified Dental Plan Sign-ups	14,510

<b>Financial Assistance – Plan Year 2021 as of November 15, 2020</b>	
Households with Advanced Premium Tax Credit	50.8%
Households with Cost-Sharing Reductions	10.3%
Average Monthly APTC by Household	\$422.36

# 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

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- 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

The screenshot shows the MNsure Assister Central interface. At the top, there is a search bar and a 'Quick Links' button. Below the navigation bar, the breadcrumb trail reads: Home > Helping Consumers > Report Application Changes > Report Changes Reference Table. On the left, a sidebar menu titled 'Helping Consumers' lists various topics, with 'Report Application Changes' highlighted. The main content area features the heading 'Report Changes Online or by Phone?' and a table with the following data:

Event	Real time processing on phone	Report using online form	Report by phone
Adding a household member	No	Yes	No
Address change	Yes, if the event has happened	No	No
American Indian/Native status	Yes	No	No
Citizenship correction	No	No	Yes
Date of birth correction	Yes	No	No
Death	No	No	Yes
Divorce	No	No	Yes
Gain of health care coverage	Yes, for past events	No	Yes, future events



# Online LEC Reporting Tool

The screenshot shows the MNsure Assister Central website. At the top, there is a search bar and the text 'MNsure Assister Central'. Below this is a navigation bar with links: 'Announcements', 'Assister Portal', 'Broker One Stop', 'Navigator One Stop', 'Helping Consumers', and 'Shared Resources'. A 'Quick Links' button is also present. The breadcrumb trail reads: 'Home > Helping Consumers > Report Application Changes'. On the left, a sidebar menu under 'Helping Consumers' lists various options, with 'Report Application Changes' selected. The main content area is titled 'Report Application Changes' and contains the following text:

**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/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

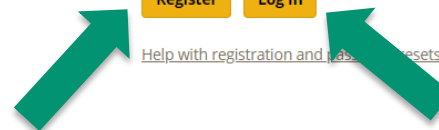
- [Add a household member \(assisted application\)](#)
- [Add a household member \(unassisted application\)](#)
- [Income change](#)
- [Loss of health care coverage - future events](#)
- [Tax-filer status](#)

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

[Register](#)

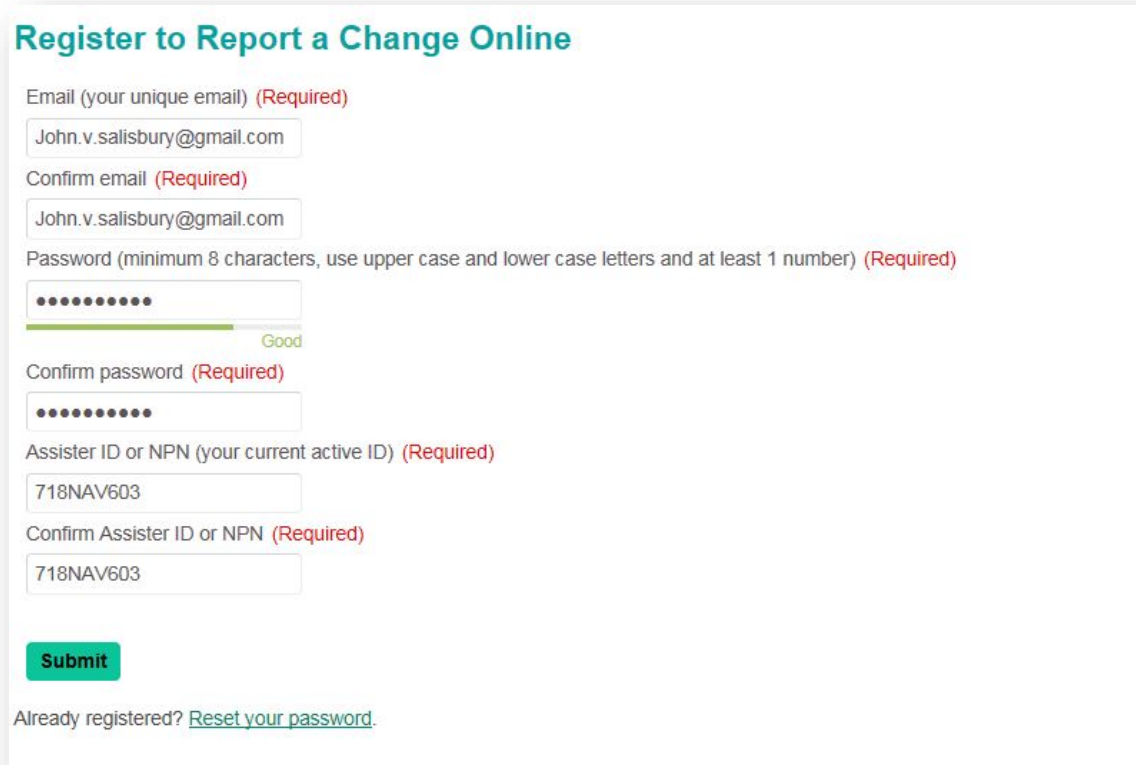
[Log In](#)

[Help with registration and password resets \(PDF\)](#)



# 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.



**Register to Report a Change Online**

Email (your unique email) (Required)

Confirm email (Required)

Password (minimum 8 characters, use upper case and lower case letters and at least 1 number) (Required)  
  

Good

Confirm password (Required)

Assister ID or NPN (your current active ID) (Required)

Confirm Assister ID or NPN (Required)

Already registered? [Reset your password.](#)

# Registration Process for New Users

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

☆ DoNotReply      Email Validation - MNsire Report a Change (LEC) account - Thank you for creating a Report a Change (LEC) account with MNsire. To activate y...

Email Validation - MNsire Report a Change (LEC) account      Inbox x

**DoNotReply@mnsure.org**  
to John.v.salisbury ▾

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

<https://k1.caspio.com/dp/86f73000fd53e01b73134e578316?ValidationCode=7808c503edd3412dafac4078eae2ff95>



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

## MNsure Report a Change (LEC) Tool

Logged in as: John.v.salisbury@gmail.com  
[Change Passw](#)

### 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. § 13.46.

MNsure will also share information with the Federal Data Services Hub in order to retrieve information necessary to perform eligibility verifications. An 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

## 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 651-539-2099 or 855-366-7873 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 babies
- 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 babies
- 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 it CANNOT be reported on this form. Please contact MNSure at 1-855-366-7873.

# Tips from the LEC Team

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- 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

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- 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.*

