COVID-19 Special Enrollment Period - Information for Assisters

March 25, 2020
COVID-19 Special Enrollment Period
COVID-19 Special Enrollment Period

- 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

- 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

- 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

- 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

- 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 COVID-19 SEP. MNsure would continue to determine eligibility for APTC and CSR 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.
The Peace Corps has suspended all volunteer activities. Are Minnesotan residents returning from Peace Corps assignments eligible?

According to the Peace Corps’ website individuals will lose their MEC provided through the Peace Corps due to the suspension of operations. This means that consumers could have overlapping SEP eligibility under both the loss of MEC SEP and the new COVID-19 SEP. MNsure will work with consumers to determine which SEP provides the best effective date of coverage for returning volunteers.

The Peace Corps is providing two months of non-MEC coverage paid for by the Peace Corps with an option for a third month at the consumer’s expense.

- Having this non-MEC is not a barrier to eligibility under COVID-19 SEP
- Loss of this non-MEC will not qualify someone for loss of MEC SEP
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 eligibility rules

- 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 MNsure.org.
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.

---

**Overview**

**Your Application Status**
- **2020 Application**
  - Complete
  - Eligibility Details

**Your Household Eligibility**
- Elena McPhee
- Andrew McPhee
- Advanced Premium Tax Credit
  - $358.63 per month
  - View Details
  - Report a Change

**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

Select Qualifying Life Event

Help

Have questions about reporting your life event? Call MNsure at 651-539-2099 or 855-365-7073.

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:  --- Select ---

MM/DD/YYYY

Continue
New consumer: SEP Enrollment Process

Select Qualifying Life Event

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

Select Qualifying Life Event

- 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

Back to Dashboard

Continue
New consumer: SEP Enrollment Process

Select Qualifying Life Event

Help

Have questions about reporting your life event? Call MNsure at 851-539-2650 or 866-766-7873

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

COVID-19 SEP

Back to Dashboard

Continue
New consumer: SEP Enrollment Process

Welcome, Andrew McPhee

### Overview

**Your Application Status**

<table>
<thead>
<tr>
<th>2020 Application</th>
<th>Complete</th>
<th>Eligibility Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>For 2 members</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Your Household Eligibility**

- Elena McPhee
- Andrew McPhee

<table>
<thead>
<tr>
<th>Advanced Premium Tax Credit</th>
<th>View Details</th>
<th>Report a Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>$368.83 per month</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Your Medical Plans**

You will be able to see your medical plans here once you have completed plan shopping.
New consumer: SEP Enrollment Process

Welcome, Andrew McPhee

Additional Information Needed

We need a few more details about the following household member(s) before you can continue to shop for health coverage.

Tobacco Use: Insurance companies can charge tobacco users more for coverage. This does not apply for religious or ceremonial uses.

Hardship Exemption: If you have received a hardship exemption, we can show you Catastrophic medical plans (even if you are 38 or older). All you need to show your hardship exemption certificate number, which you will receive once you are determined eligible for a hardship exemption. Visit www.mnsure.org for more information on applying for an exemption. If anyone has a hardship exemption certificate number, please enter that number below.

Does anyone in your household qualify for a hardship exemption?

Eligible Household Members

<table>
<thead>
<tr>
<th>Household Member(s)</th>
<th>Tobacco Use*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andrew McPhee</td>
<td>No</td>
</tr>
<tr>
<td>Elena McPhee</td>
<td>Yes</td>
</tr>
</tbody>
</table>

By clicking “Continue” you are acknowledging you have read and understand the privacy notice below.

Privacy Notice

In order to enroll you in private insurance, MNSure is asking for private information about you and others in your household. The information we ask for includes who in your household is seeking insurance coverage, whether you use tobacco, which private insurance plan you are selecting, and the amount of advanced premium tax credits you are applying to your enrollment. This information is sent to your selected Insurance company to complete your enrollment. We also ask about your health care needs to help you select a private insurance plan, why you may be terminating your coverage, and whether anyone in your household has a hardship exemption.

You are not legally required to provide private information about yourself and your household, and you may refuse to provide this information.

Go To Dashboard

Continue
Welcome, Andrew McPhee

My Stuff
- My Dashboard
- My Eligibility History
- My Enrollments
- My Inbox
- My Eligibility Home

SHOP FOR MEDICAL PLANS FOR 2020

Who are you shopping for?
Based on your household members' eligibility benefits, we recommend that you shop for members in the groups shown. You can change who is in a group by selecting a different set of members.

You must complete a plan selection for everyone you want to enroll.
If you wish to enroll household members into different plans you will need to return to this page to select your next group.

Shop for these members
- Elana McPhee
- Andrew McPhee

Total advanced premium tax credit for this group: $368.63 per month

Go To Dashboard

SHOP FOR DENTAL PLANS FOR 2020

Shop for Medical Plans for 2020 (2 Members)
Tell Us about Your Health Care Needs

(Optional) Please answer the questions below: (1/4)  

Choose the category below that best describes the medical service use you expect for the year. For families, choose the category that best fits the person who probably will need the most medical services in the year.

- **Low Use**: 1-2 doctor visits and lab tests each year; preventive care too.
- **Medium Use**: 3-5 doctor visits and lab tests with an x-ray each year; one or more small treatments done in doctor’s office; often the care is for an ongoing health problem.
- **High Use**: 6 or more doctor visits and a number of lab tests; a surgery, therapy or other treatment in an outpatient center plus follow-up care.
- **Very High Use**: a hospital stay; high cost radiology scans or outpatient treatment; more than 6 doctor visits with lab tests and other care.

This information will not be stored and will not be shared with any third party or insurance company. This tool is anonymous, and the information you provide will not have any effect on your insurance premiums, cost sharing or eligibility for coverage.

[Back to Dashboard]  
[Reset all My Responses]  
[Next →]
New consumer: SEP Enrollment Process

ESTIMATED MONTHLY SAVINGS
$358.63/month for Elana, and Andrew in ZIP code 55105.
Coverage will start on 04/01/2020

<table>
<thead>
<tr>
<th>METAL LEVEL</th>
<th>LOWER EXPENSE</th>
<th>LOWER EXPENSE</th>
<th>LOWER EXPENSE</th>
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</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>$225.64</td>
<td>$196.18</td>
<td>$281.71</td>
</tr>
<tr>
<td>Gold</td>
<td>$169.36</td>
<td>$142.57</td>
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</tr>
<tr>
<td>Silver</td>
<td>$120.19</td>
<td>$99.60</td>
<td></td>
</tr>
<tr>
<td>Bronze</td>
<td>$75.00</td>
<td>$61.75</td>
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</table>

**COMPANY**
- Blue Plus
- HealthPartners
- Medica

**PLAN FEATURES**
- HSA-Eligible
- Eligible for Health Savings Account (HSA)
- Platinum: Highest premiums, lowest deductibles
- Gold: Higher premiums, lower deductibles
- Silver: Lower premiums, higher deductibles
- Bronze: Lowest premiums, highest deductibles

**YEARLY DEDUCTIBLE**
- $2500 and less
- $5000 and less
- $7500 and less
- $12000 and less
- $15000 and less

**QUALITY RATING**
- Not yet rated/New carrier
New consumer: SEP Enrollment Process

Fantastic!

You’ve selected SmartCare $3000 Plus Silver for your family.

Continue To Dental Plans

MNSure
## New consumer: SEP Enrollment Process

### Confirm Your Plan Selection

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Elana, Andrew</th>
<th>Remove</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthPartners</td>
<td>Monthly Premium</td>
<td>Details</td>
</tr>
<tr>
<td>HealthPartners SmartCare $3000 Plus Silver</td>
<td>Elected APTC</td>
<td>Adjust APTC Amount</td>
</tr>
<tr>
<td></td>
<td>MEDICAL MONTHLY PAYMENT</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental Plan</th>
<th>Elana, Andrew</th>
<th>Remove</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental</td>
<td>Monthly Premium</td>
<td>Details</td>
</tr>
<tr>
<td>Delta Dental Bronze + Delta Dental Kids Plan</td>
<td>Elected APTC</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DENTAL MONTHLY PAYMENT</td>
<td></td>
</tr>
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</table>

### Monthly Total

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Monthly Payment</td>
<td>$416.79</td>
</tr>
<tr>
<td>Dental Monthly Payment</td>
<td>$29.90</td>
</tr>
<tr>
<td>TOTAL MONTHLY DUE</td>
<td>$446.69</td>
</tr>
</tbody>
</table>

Shop for a New Plan

Continue
New consumer: SEP Enrollment Process

Confirm Your Plan Selection

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Elana, Andrew</th>
<th>Remove</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthPartners</td>
<td></td>
<td>$775.42</td>
</tr>
<tr>
<td>SmartCare $3000 Plus Silver</td>
<td></td>
<td>-$358.63</td>
</tr>
<tr>
<td>Coverage Start Date: 04/01/2020</td>
<td></td>
<td>$416.79</td>
</tr>
</tbody>
</table>

Dental Plan: Delta Dental

<table>
<thead>
<tr>
<th>Delta Dental Plan</th>
<th>Elana, Andrew</th>
<th>Remove</th>
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</thead>
<tbody>
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<tr>
<td>Delta Dental Bronze + Delta Dental Kids Plan</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>Coverage Start Date: 04/01/2020</td>
<td></td>
<td>$29.90</td>
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Monthly Total

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</table>

Before you submit this enrollment, please confirm the following:
- Your doctors and any facilities you use are included in the plan’s network.
- Your prescriptions are covered by the plan.

You can contact the health insurance company directly for this information. Click I AM READY TO ENROLL to submit this enrollment.

GO BACK

I AM READY TO ENROLL

Continue

Shop for a New Plan
New consumer: SEP Enrollment Process

I understand that, because advance payments of the tax credit will be made on my behalf to reduce the cost of health coverage for me and/or my dependents:

- If I am married at the end of 2020, I will file a joint income tax return with my spouse, or qualify as head of household, unless I file using a filing status of married filing separately due to domestic violence or spousal abandonment.
- I also expect that:
  - No one else will be able to claim me as a dependent on their 2020 federal income tax return.
  - If any of the above changes, I understand I must report the change to MNSure and understand that it may impact my eligibility to receive advanced premium tax credits.

If any of the above conditions change, I understand that I must report the change to MNSure and understand that a change may affect my eligibility to receive premium tax credit advances.

I also understand that when I file my 2020 federal income tax return, the Internal Revenue Service (IRS) will compare the income on my tax return with the income on my application. If the income on my tax return is lower than the amount of income on my application, I may be eligible to receive an additional premium tax credit amount. On the other hand, if the income on my tax return is higher than the amount of income on my application, I may owe additional federal income tax.

Please sign below only if you agree to the following statements.

**Enrollment Terms and Conditions**

I understand that this enrollment is part of the agreement or policy issued by the insurance company I have selected. When I sign below, it means I also agree to the terms and conditions of that agreement or policy. I choose this qualified health plan based upon written information provided by the insurance company I have selected, and no one has my permission to change the terms of the offer or to agree to changes to it. I understand that the plan might not be available in some geographic areas, and that some benefits have limitations or maximums. I understand that the plan agreement or policy will have in it the details of the agreement, including procedures, exclusions and limitations. No benefit comparison, summary or other description of the plan should be considered more correct than the contract in describing the details of the plan's benefits or services.

All of the information I have provided on this application is true and complete to the best of my knowledge. I understand that if I submit information that is not truthful, my coverage may be terminated and I may have to repay any payments that I am not entitled to, including advance payment of the premium tax credit.

**Electronic Signature**

When I type my name below, it means that I am signing the form and promise that all of the information I have provided is true and complete to the best of my knowledge.

To provide your eSignature please enter your full name:* Andrew McPhee

All fields on this application marked with an asterisk (*) are required unless otherwise indicated.

Provided eSignature: Andrew McPhee Date: 03/21/2020
New consumer: SEP Enrollment Process

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.

Medical
Andrew McPhee, Elana McPhee
HealthPartners
HealthPartners
SmartCare $3000 Plus Silver

Coverage Start Date: 04/01/2020
Monthly Premium
$750.42
Elected APTC
$358.63
It is very important that you pay your premium by the due date the insurance company provides.

Dental
Andrew McPhee, Elana McPhee
Delta Dental
Delta Dental Bronze + Delta Dental
Kids Plan

Coverage Start Date: 04/01/2020
Monthly Premium
$29.90
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.

Monthly Premium Due
$445.69
New consumer: SEP Enrollment Process

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
  Complete

Your Household Eligibility
- Elana McPhee
- Andrew McPhee
- Advanced Premium Tax Credit
  $358.43 per month

Your Medical Plans
- HealthPartners
  SmartCare $3000 Plus Silver
  For 2 members
- Pending

Your Dental Plans
- Delta Dental
  Delta Dental Bronze + Delta Dental Kids Plan
  For 2 members
- Pending
Welcome, Darby Peters

2020

Next Steps
If you want more information about your eligibility to purchase health insurance through MNsure click the 'CONTACT US' button below.

Overview
Your Application Status
2020 Application
For 1 member
Not Complete
Contact us

Your Household Eligibility
Darby Peters
You are not eligible for advanced premium tax credits or cost-sharing reductions
View Details
Report a Change

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

Your Dental Plans
Existing consumer: SEP Enrollment Process

- 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.
Remote Assistance Options
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.
Reporting life events for qualified health plan (QHP) eligible consumers

- Assisters can submit life events for QHP-eligible consumers using the online form without the consumer being physically present:
  - Brokers can submit the form on behalf of the consumer
  - 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:
  - Brokers can report the change on behalf of the consumer
  - Navigators and CACs can call the ARC with the consumer on a conference call
Virtual meetings

- 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)

- 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 any application being submitted.
  - 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.
Temporary policy and procedure changes during COVID-19 SEP

- For some processes, MNsure will temporarily allow (during the COVID-19 SEP period) assisters to attest that they have verbal authorization from the consumer to act on the consumer’s behalf:
  - Case Association Form for navigators
  - Manual Agent of Record (AOR) for brokers
Navigator Case Association Form

- Existing option: The online form that requires the consumer be present to sign the form.
- COVID-19 SEP option: The assister can indicate that the consumer was not present but provided verbal authorization for the assister to perform that work on their behalf.
Manual Agent of Records

- MNsure is permitting brokers to electronically submit the manual agent of records with an either an electronic signature from the consumer or an attestation from the broker that they have obtained verbal consent. The broker will need to commit to:
  - Obtaining and submitting written consent in the future, or
  - Associating with the consumer via the assister portal if that becomes possible
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.
Updates on the COVID-19 SEP on Assister Central

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

The ARC and Broker Service Line remain open while we continue to closely monitor COVID-19. See COVID-19 information.
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!