Broker Statewide Webinar
May 14, 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 (look for the “chat” image circled below) to submit questions!
Reporting Income

COVID-related benefits
2020 Recovery Rebates for Individuals

- Individuals with income up to $75,000 ($150,000 for joint returns) will receive a payment of up to $1,200, plus $500 per qualifying child, with the amount being incrementally reduced to zero for individuals with higher levels of income.
  
  - This payment is not considered taxable income and consumers should not include it when reporting their income.
  
  - These payments will not be used when reconciling advanced premium tax credit (APTC) eligibility.
Federal Pandemic Unemployment Compensation (FPUC)

- This is a temporary $600 supplement to unemployment insurance (UI) benefits.

- FPUC payments do not count as income for Medical Assistance (MA) applicants or enrollees. Regular UI benefits continue to count as income for MA.
  - FPUC payments and regular UI payments retained after the month of receipt count as an asset for MA applicants and enrollees with an asset limit.

- FPUC payments and regular UI benefits count in a person’s projected annual income (PAI) for MinnesotaCare applicants and enrollees.
Federal Pandemic Unemployment Compensation (FPUC)

- Note: DHS is maintaining coverage for MA and MinnesotaCare enrollees for the duration of the COVID-19 peacetime emergency.
  - No negative action will be taken for individuals who were enrolled in MA or MinnesotaCare on or after March 18, 2020.
  - Exception: Enrollee requests closure, is no longer a Minnesota resident, or is deceased.

- See DHS Bulletin 20-21-05 for more details: [DHS Explains Treatment of Federal Pandemic Unemployment Compensation for Minnesota Health Care Programs](#)
Federal Pandemic Unemployment Compensation (FPUC)

- FPUC payments and regular UI benefits count in a person’s projected annual income (PAI) for qualified health plan applicants and enrollees.

- FPUC payments reported to MNsure:
  - QHP-only household: MNsure will process and apply the income change to the application.
  - Mixed-household: MNsure will not update the application, but will refer the consumer to DHS to discuss MA/MinnesotaCare eligibility. The consumer can choose to reduce any APTC benefit to lower the chance of owing money when they file their 2020 federal taxes.
Federal Pandemic Unemployment Compensation (FPUC)

- Reporting FPUC payments on a new application:
  - Regular unemployment benefits should be entered in the current income section of the application as usual
  - FPUC payments ($600/week) should NOT be included in the current income section
  - FPUC payments should be reported on the “Annual Income” page as part of the projected annual income (PAI) at the end of the “Household Income” section of the application
New Special Enrollment Period

Started May 11, 2020
New Special Enrollment Period (SEP)

Who is eligible?

- Qualified individuals and their dependents who are Minnesota residents who experience a decrease in household income,

- are newly determined eligible for advanced premium tax credit (APTC), and

- had minimum essential coverage (MEC) for one or more days in the sixty days immediately preceding their decrease in household income.
New Special Enrollment Period (SEP)

- This SEP is **effective May 11, 2020**, going forward
- The SEP window is 60 days after the decrease in household income
- Eligible consumers will need to submit documentation prior to selecting a plan to verify:
  - The date of the decrease in their household income
  - That they had MEC for at least one day during the 60 days prior to their decrease in household income
- Coverage start dates are based on plan selection and follow the 15/16 rule
New Special Enrollment Period (SEP)

- A few notes:
  - Consumers cannot select a plan prior to the event triggering the SEP (the date of the decrease in household income)
  - **Current** MNsure enrollees cannot use this SEP to change plans due to a decrease in household income. (Note: There is an existing SEP that current QHP enrollees may qualify for if they become newly eligible for APTC.)
  - Other eligibility rules still apply. For example, if a consumer has an offer of affordable employer sponsored insurance, they are not eligible for this SEP because they would not be APTC-eligible.
New Special Enrollment Period (SEP)

- New consumers will need to create an account and complete an application to determine if they are eligible for a qualified health plan (QHP)

- This SEP does require verifications and is not in the list of SEPs in the shopping and enrollment platform, so it will require a call to the Broker Service Line to confirm the SEP and open shopping

- You can use the enrollment upload tool to upload verifications prior to calling the Broker Service line – please wait at least 10 minutes after uploading documents before calling
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.