Broker Statewide Webinar

The webinar will begin at 12:00.

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!

September 10, 2020
2021 Open Enrollment
2021 Open Enrollment

- MNsure’s eighth open enrollment period will run November 1 – December 22, 2020
- Minnesotans will have one week longer to enroll than states using the federal exchange
  - Consumers need more time to predict their financial situation and health care needs for the 2021 coverage year
  - Brokers and navigators will need more time to assist consumers remotely
- MNsure will announce OE hours for the Contact Center and Broker Service Line soon
Recertification
OE 2021 Recertification Requirements

- All brokers and support staff must complete recertification prior to the start of open enrollment (OE).

- Training requirements for OE 2021 (approximately 1 hour):
  - MNsure Data Security and Privacy, MNsure Accessibility Compliance and Ethics
  - Achieve a score of at least 80% on the knowledge assessment

- The course content has not changed for 2021, so CE credit will only be available for newly certifying brokers (not for recertifying brokers)
OE 2021 Recertification Process

- Recertification training requirements must be completed by Thursday, October 15, 2020, or your certified status will lapse:
  - You will no longer be authorized to assist consumers with the application and enrollment process
  - You will no longer have access to Broker Line services
  - Your access to the assister portal will be suspended (if applicable)
  - Brokers will be removed from the online Assister Directory

- Suspended brokers will be able to reactivate their certification after the date of their suspension by completing all outstanding recertification requirements.
Resources

- Please visit Assister Central to find the resources related to this presentation.
  - Updated information about current certification and recertification processed can be found in the “Certification and Recertification” section of Broker One Stop.
  - The Certification and Recertification policies and procedures can also be found on Broker One Stop.
  - Last month’s broker webinar contained step-by-step instructions on how to complete the required training. That webinar can be found on the Performance Support section on Broker One Stop.
AOR updates
Agent of Record Reminders

- Brokers must create an agent of record (AOR) through the assister portal by having the consumer create an association using the “Manage Assister” feature in the consumer’s MNsure account.

- In order to limit AOR processing delays, remember to have your client associate with you through their account as the first step of your appointment. This will ensure your AOR information flows with their enrollment to the carrier for processing.

- If you are unsure of what your reference number is for the AOR association, your agency admin can locate that information for you in the BAMP system.
Agent of Record Reminders

- **Manual AORs**

  - If the consumer is unable to complete an online association, usually due to a paper application, the Broker Service Line will send you a manual AOR when assisting with the manual enrollment over the phone.

  - If you have a case where you think you need a manual AOR and one was not generated at the time you called for enrollment, please email the Broker Service Line.
Agent of Record Reminders

- **Retro AORs:**
  - If you need to submit a retro AOR, the manual form can be requested by emailing the Broker Service Line.
    - The Broker Service Line will process the form and send the date the consumer signs the form to the carrier.
    - The consumer’s signature date should be the date the consumer started working with you.

- **AOR Status Checks:**
  - If you are curious on the status of an AOR, these can be easily checked by emailing the Broker Service Line a Case Status Request form asking for AOR status.
Agent of Record Update

- 2020 Manual AORs:
  - MNsure has reviewed all 2020 manual AORs and determined which AORs could be set up through an assister portal association.
  - We have contacted brokers letting them know which consumers they need to reach out to in to create a portal association for that AOR to continue in 2021.
  - 2020 manual AORs where the consumer cannot associate will be carried over to 2021 if the consumer renews.
Carrier Presentations
2020 Carrier Presentations

- MNsure will be hosting carrier webinars from September 21 to September 30

- This will be an opportunity to learn about the health and dental plans likely offered through MNsure in 2021 directly from the insurance companies

- Insurance companies offering plans through MNsure will provide information about:
  - Plan offerings, features and benefits
  - Geographic coverage of plans
  - Preliminary rates
  - Tools available to support MNsure-certified brokers
2020 Carrier Presentations

- Each carrier will present once.
- Each webinar is scheduled to last for up to one hour. It is at carriers’ discretion whether to fill the entire hour or provide a shorter presentation.
- The presentation documents will be made available on MNsure’s Assister Central website. The plan is to record the presentations however this is at the discretion of the carrier.
- Watch for announcements on Assister Central with specific dates and times for each carrier.
Assister Assemblies
Assister Assemblies

- Assister assemblies this year will be entirely online
- Two components
  - Online training modules
  - Virtual gatherings
**Assister Assemblies**

- Online training modules which will cover what assisters need to know to be ready for 2021 open enrollment
  - Modules will be released on Assister Central starting September 19
  - Topics will include
    - Open enrollment overview and important dates
    - Assister tools and resources
    - Enrollment process walk-throughs for new and renewing consumers
    - Submitting life events during open enrollment
- Virtual convenings organized by region starting Sept 25
  - Watch for an announcements on Assister Central with specific dates and times for each region
Account Request Forms: Electronic Signatures
Overview: Manual Account Creation

- Individual users must complete identity proofing prior to completing registration for an online MNsure account. The remote identity proofing (RIDP) service is integrated with the Federal Services Data Hub and a third-party vendor that utilizes sensitive information to successfully identify a person via electronic means.

- However, an individual may not be able to verify their identity through RIDP. For these consumers, MNsure has a manual account creation process, in which a consumer submits a form to MNsure with documentation which MNsure uses to verify their identity and work with MNIT to create a username and password for a consumer.
Account Request Form

- [Link](https://www.mnsure.org/forms/account-request-form.jsp)
- Consumer completes and submits a Manual Account Request form with required proofs to MNsure
NEW: Electronic Signature

- Consumers working with an assister may now use the option of electronically signing the Account Request Form to create an online MNsure account.

- An electronic signature must meet these four criteria:
  - The consumer’s intent to sign the Account Request Form is clear.
  - The signature must be logically associated with or submitted at the same time as the Account Request Form.
  - The signature must provide a way to identify the consumer.
  - The signature must not be modifiable.
NEW: Electronic Signature

- What qualifies as an electronic signature?
  - An electronic signature on the Account Request Form captured by a software product that complies with the requirements of the Electronic Signature in Global and National Commerce Act (ESIGN)
    - Must be submitted WITH a certificate of completion, audit, record or similar audit trail
    - A separate statement from the consumer with a dated and handwritten signature that meets the previous four criteria.
  - The full policy is on Broker One Stop: Policies and Procedures
Electronic Signature Example

- Statement with handwritten signature:
  - Assister completes the Account Request Form with the consumer over the phone.
  - Consumer writes a statement on a piece of paper saying they understand they are signing MNsure’s Account Request Form and provides a handwritten signature in ink and dates the statement. The consumer’s name must be identifiable.
  - The consumer sends the statement (or an image of the statement) to the assister via mail, email or text.
  - The assister submits the completed Account Request Form, the consumer’s signed statement and the other required verification documents to the Broker Service Line.
Electronic Signature Example

- ESIGN compliant software:
  - Assister completes the Account Request Form with the consumer over the phone.
  - The assister emails the completed Account Request Form to the consumer via an ESIGN compliant software product (such as DocuSign).
  - The consumer receives the Account Request Form and reviews the information and electronically signs the form via the software.
  - The assister submits the completed Account Request Form, the certificate of completion generated by the ESIGN software, and the required verification documents to the Broker Service Line.
MNsure’s Assessment Process

- Is the account request form properly signed?
  - If yes, proceed to the next assessment

- Does the account request form have enough personal identification information completed in order to verify who the consumer is against the documentations submitted with the request form?
  - If yes, proceed to the next assessment

- Does the documentation(s) submitted meet the account request form identity requirement as stated on the request form?
  - If yes, MNsure will pass along the consumer’s information as entered on the account request form over to MNIT to create a user ID and password.
Account Creation Process: Denials

- If an account request that is emailed or faxed to MNsure cannot be processed as submitted, MNsure will contact the assister who submitted the request via email to let them know the request cannot be processed and the reason for the rejection.

- If faxing the documents, it is important to include a fax coversheet which includes the assister email address when faxing account requests to MNsure. If the assister contact information is not included with the request, MNsure is unable to reach out to the assister and the consumer will not be contacted.
Tips for Submitting Documentation

- Minimum necessary rule: Please only submit the required documentation. **Do NOT submit multiple forms of documentation** if selecting Option 1.

**Option 1: Submit One Document**
Select the one document you are submitting with this form. (See Option 2 if you don't have any of these.)
- Current driver's license issued by state or territory
- Identification card issued by US federal, state or local government, including a US passport
- Military dependent's identification card
- Native American tribal document
- School identification card (with photograph and name)
- US military card or draft record
- US Coast Guard Merchant Mariner card
- Voter registration card

**Option 2: Submit Two Documents**
If you don't have any of the documents in Option 1, select the two documents you are submitting with this form.
- Birth certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diploma)
- Marriage certificate
- Property deed or title
- Social Security card
Tips for Submitting Documentation

- **You MUST** use a **SECURE** email to submit the Account Request Form and all documentation.
  - Email the Broker Service Line to request a secure email envelope.
    - Secure emails never expire, so they can be used repeatedly.
- **Make sure the documents are** **LEGIBLE**!
- If submitting a passport or visa, it must be issued by U.S. federal, state or local government. Foreign passports are not acceptable.
- Undocumented parents should open an account in their child’s name and use their child’s birth certificate and social security card.
Account Credentials

- Account credentials can only be sent to one place. The place where the account credentials are sent is determined in the following way:
  - To the email address the consumer lists as their email address on the form. In this situation, the account credentials will not be emailed to an assister listed on the Account Request Form.
  - If no consumer email address is provided, but there is an assister email address, the credentials will be emailed to the assister email address. In this situation, the consumer will not receive the account credentials by email or mail.
  - If there is no consumer email address and no assister email address on the Account Request Form, then the credentials will be mailed to the consumer’s mailing address.
Account Credentials

- Regardless of where the account credentials are sent:
  - The consumer can call the MNsure Contact Center to request their credentials
  - The assister authorized by the consumer on the Account Request Form may call the ARC or Broker Service Line to request the consumer’s credentials
Use #6 to unmute your line and ask a question. Remember to state your name and organization. Use *6 to remute your line when you are done.

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