Navigator/CAC Statewide Webinar

The webinar will begin at 12:30.

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!
DHS Updates
2021 Open Enrollment
2021 Open Enrollment

- MNsure’s eighth open enrollment period will run from 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 Assister Resource Center (ARC) soon
- Watch for announcements regarding online Assister Assemblies and carrier webinars later this month!
COVID Testing Application Assistance
COVID-19 Testing Coverage

- The Families First Coronavirus Response Act (FFCRA) gives states the option to provide Medicaid to certain uninsured people, to pay for COVID-19 testing and the related office visit during the peacetime emergency.

- MA Coverage for COVID-19 Testing is available beginning May 1, 2020 and will end when the peacetime emergency ends.

- More information about the program, including eligibility criteria, can be found in DHS Bulletin #20-21-03.
Eligibility

- There are no requirements on age, income or assets to qualify for this program.

- To qualify for MA Coverage for COVID-19 Testing, a person must:
  - Be a resident of Minnesota.
  - Be a U.S. citizen or U.S. national, or have a Medicaid-qualifying immigration status.
  - Not have other health coverage.
Navigator Assistance

- Navigators are now eligible for compensation for assisting consumers with completing the Application for MA Coverage for COVID-19 Testing (DHS-7310).
  - The Minnesota Legislative Advisory Commission approved temporary funding from the federal Coronavirus Relief Fund to provide a $25 payment per successful application.
  - Participation does NOT require a contract amendment (like the Insulin Program). All navigator contracts have been updated to include this duty and payment.
  - In order to be eligible for payment, navigators must submit the online Navigator Case Association Form within 30 days of assisting a consumer with the application.
  - Payment is available until funds are no longer available or coverage for COVID-19 testing is no longer available, whichever comes first.
Assisting Consumers via Telephone

- Intent is for navigators to coordinate with local COVID testing sites to offer assistance with COVID testing application and help uninsured individuals apply for comprehensive coverage.
  - Navigators are eligible for a $25 payment for the COVID-testing application and the $70 for the full health care application.

- Navigators can assist consumers over the phone and obtain a telephonic signature for the COVID testing application.
  - The Attestation of Signature Form is available on Navigator One Stop. The navigator must read the script to the consumer, record their answers and submit the completed script along with the completed application.

- The full COVID Testing Application Assistance Policy is on Navigator One Stop: Policies and Procedures.
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 (FDSH) 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 MN.IT to create a username and password for a consumer.
Account Request Form

- [https://www.mnsure.org/forms/account-request-form.jsp](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.
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 Navigator 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 ARC.
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 complaint 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 ARC.
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 MN.IT 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.

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

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

- **You MUST** use a **SECURE** email to submit the Account Request Form and all documentation.
  - Email the ARC at [navigators@mnsure.org](mailto:navigators@mnsure.org) 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
Thank you!

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.