



# Broker Statewide Webinar

February 11, 2021, 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 in the lower right-hand corner to submit questions!**



# COVID-19 special enrollment period

- Following the Biden administration announcement of a nation-wide special enrollment period, MNsure will also reopen for a three-month special enrollment period.
- The COVID-19 SEP is for individuals determined eligible to purchase a QHP through MNsure and do not currently have QHP coverage through MNsure. (Currently enrolled consumers cannot use this SEP to change plans.)
- The SEP begins Tuesday, February 16 and ends Monday, May 17. (Note the slightly different dates from the federal SEP.)
- Coverage will begin on the first day of the month following sign-up date. For example, Minnesotans who sign-up for coverage in February will have a March 1 start date, sign-ups in April will have a May 1 start date, and those who sign up by May 17 will have a June 1 coverage start date.

# Process for new applications

- After submitting an application, if a consumer is found eligible for a QHP, the consumer must click on the “Enroll in Plans” button.
- On their enrollment dashboard, under “Next Steps,” they should click on the “Confirm Event” button.
- In the dropdown list of qualifying life events, the consumer should select “COVID-19 SEP.”
- No event date or verifications are required. The consumer will immediately proceed to shopping after clicking continue.
- If the consumer selects “COVID-19 SEP” as the QLE, they have until 11:59 p.m. on May 17, 2021 to select and enroll in a plan.
- NOTE: Once the consumer selects a plan, their shopping window will close. Consumers CANNOT re-shop and select a different plan during the SEP. If a consumer wants to enroll in medical and dental, they should select both plans at the same time.

# Process for existing applications

- Consumers who have already submitted an application, are eligible for a QHP, but are NOT enrolled will not need to confirm a qualifying life event.
- When these consumers go to their enrollment dashboard, the SEP shopping option will automatically be available, and they can shop and enroll. The SEP window will close at 11:59 p.m. on May 17, 2021.
- NOTE: Once the consumer selects a plan, their shopping window will close. Consumers CANNOT re-shop and select a different plan during the SEP. If a consumer wants to enroll in medical and dental, they should select both plans at the same time.
- If a consumer has a different qualifying life event, they can call to enroll using a different SEP if they would receive additional time to select a plan beyond May 17 and need additional time, or if the SEP might provide different coverage effective date options.

# Other things to note

---

- The following consumers will need to call MNsure (or brokers can call the Broker Service Line) to enroll through the SEP:
  - Partially enrolled households that are seeking to enroll unenrolled household members
  - Households that applied between December 23, 2020 and February 15, 2021
  - If the expected online process does not happen (for example, consumers with a paper application)
- Remember:
  - A consumer can switch from an off-exchange plan to a MNsure-plan using this SEP, but they will restart their deductible.
  - Eligibility rules for tax credits still apply – if a consumer was not eligible for APTC because they were enrolled in ESI that was determined affordable, they cannot drop ESI coverage and use this SEP to get APTC.

# Other things to note

---

- Qualified dental plans (QDPs)
  - Consumers not enrolled in a qualified health plan (QHP) through MNsure **can** use this SEP to enroll in dental-only coverage.
  - Consumers currently enrolled in a QHP through MNsure **cannot** use this SEP to add dental coverage.
- Outreach and marketing
  - The federal government is investing \$50 million nationwide to advertise this special enrollment period
  - Help raise aware in Minnesota using MNsure's social media toolkit: [Assister Central/Shared Resources/Outreach Resources/Press and Social Media](#)

# Other Announcements...

---

- Reminder that MNsure will be closed on Monday, February 15 in observance of Presidents' Day. That includes the Contact Center, Assister Resource Center and Broker Service Line.
  - Online shopping and enrollment will not be available starting at 6 p.m. on Monday, February 15 to update the system for the SEP. The online application will be available that evening.
  - Shopping and enrollment will be live again at 4 a.m. on Tuesday, February 16.
- Reminder that only **certified brokers** can create accounts to report changes online.
- Annual Assister Open Enrollment survey coming later this month!

# Additional pandemic aid and QHPs

---

- Economic stimulus payment:
  - Individuals with income up to \$75,000 (\$150,000 for joint returns) will receive a payment of \$600, plus \$600 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)

---

- Temporary \$300 supplement to unemployment insurance (UI) benefits available through March 14, 2021.
- 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, advance premium tax credits (APTC) and cost-sharing reductions (CSR).

# Instructions Added to Online Application

- 'Income information from Electronic Sources' screen: *If any unemployment income shown includes a \$300/week supplemental payment, please remove your unemployment income and then answer "Yes" to having other income. The \$300/week supplemental payment should not be included on this page. You will include it on the "Annual Income" page later in the application.*

The screenshot displays the 'Household Income' section of the Minnesota online application. A message box at the top states: 'Please review the information below to ensure that it is correct. If you would like to modify the information or you are seasonally employed, please remove it first and then answer Yes to having other income.' Below this, a table titled 'Income Information Retrieved for John' lists two entries:

Name	Income Type	Amount	Frequency	Employer	Action
John Doe	Unemployment	400.00	Weekly	N/A	Remove
John Doe	Wages before taxes	1,000.00	Monthly	Alpha	Remove

Below the table, a question asks 'Does John have any other income?' with a dropdown menu set to 'No'. At the bottom, there are 'Save & Exit', 'Back', and 'Next' buttons.

# Instructions Added to Online Application

- 'Enter Income Details' screen: *Do not include your \$300/week supplemental payment in the amount of unemployment benefits you enter in the "Amount" section of this page. You will include it on the "Annual Income" page later in the application. Report all other unemployment compensation, including the \$100/week Mixed Earner Unemployment Compensation supplemental payment, if you received that payment.*

**MINNESOTA** SIGN OUT

Manage Assistant Get Help Learn More

## Enter Income Details

Please enter Paper's current income details below. If Paper's current income hasn't changed, you can use Paper's most recent tax return as a guide on what types of income to report.

If Paper receives income from more than one source, be sure to select "Yes" on the last question and you will be able to enter additional income records.

Report how much Paper currently receives each week in unemployment. Report the gross amount before any deductions. If Paper is seasonally employed, report the amount of unemployment you expect Paper will receive in the next 12 months. Be sure to select "Yes" on the last question and you will be able to enter a wage record for the amount of wages you expect Paper will receive in the next 12 months.

Income Type \* Unemployment

Is Paper seasonally employed? -Please Select-

Amount \*

Frequency \* -Please Select-

Does Paper have any more income? \* -Please Select-

Save & Exit Back Next

# Instructions Added to Online Application

- 'Annual Income' screen: *If you received unemployment income that included a supplemental payment of \$300/week, add it to your projected annual income for 2021. Choose "No" for the question "Is this what you expect applicant's annual income to be?" and update the amount. Include the \$300/week supplemental payment, all other unemployment income, and any other income you will receive in 2021. Do not include the recovery rebate (stimulus payment) received in 2021.*

The screenshot shows the 'Annual Income' screen in the Minnesota online application. The page header includes the 'mi MINNESOTA' logo and a 'SIGN OUT' button. The main content area is titled 'Annual Income' and contains the following information:

- A message: "Please review the annual income calculation for Paper."
- A user profile icon labeled "Paper".
- A blue callout box: "We have calculated what we expect Paper's annual income will be for 2020 based on the information you have provided. If you think that the annual income for Paper will be different, you can provide us with a different amount."
- A statement: "Based on the information you have provided, the projected annual income for Paper is \$26,000.00"
- A question: "Is this what you expect Paper's annual income to be?" with a dropdown menu set to "No".
- A question: "What do you expect Paper's annual income to be?" with a text input field containing "26,000.00".
- Buttons: "Save & Exit", "Back", and "Next".

## 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.*

