Broker Statewide Webinar

January 14, 2021, 12:30 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!
MNsure Updates
Another successful open enrollment!

- Open enrollment ended on December 22 with 122,269 Minnesotans signed up for 2021 private health insurance coverage – a 4% increase over 2020
- Nearly 50% of households qualified for advanced premium tax credits averaging $4,900 a year
- Broker Service Line answered more than 10,300 calls during open enrollment
- More than 52,000 broker AORs were processed for 2021
- Just over 1,300 manual AORs were processed for 2021, a 74% drop from 2020
Special enrollment periods

- Now that the open enrollment is over, a special enrollment period (SEP) is required to enroll in or change a qualified health plan (QHP).

- An individual must either experience a qualifying event or be a member of federally-recognized tribe in order to qualify.

- The steps for enrolling are different depending on whether the consumer is new to MNsure or is a returning consumer. Be sure to review the process on Assister Central: Helping Consumers: Special Enrollment Period.
Loss of coverage SEP

- Verification is required to prove the type of coverage lost and the last date of coverage. If documents indicate a voluntary termination or term for non-payment of premiums, the SEP will be denied.

- Submit a copy of at least one of the documents listed to confirm the event:
  - Letter from health insurance company that indicates the type of coverage lost and the last date of coverage
  - Letter from employer that indicates the type of coverage lost and the last date of coverage
  - Employer plan notice that indicates the type of coverage lost and the last date of coverage

- Documents must show a loss of qualifying health coverage in the past 60 days or that the consumer will lose coverage in the next 60 days. These documents must include the consumer’s name, the coverage type and the last day of coverage.
Consumers enrolled in coverage

- Remember that an enrolled consumer can adjust their APTC at any time during the year by logging in to their enrollment dashboard.

- Enrolled households who want to cancel their plan can do so by logging in to their enrollment dashboard. Consumers should always cancel a plan, rather than just stop paying premiums.

- If only part of the household needs to cancel their plan, you will need to call with your consumer present to get the plan cancelled for that consumer.

- If a consumer reports a change that makes the public program eligible, MNsure will automatically cancel their private plan.
Tax time and 1095-As

- MNsure is mailing 1095-A forms in January to consumers who enrolled in a qualified health plan through MNsure during 2020.

- NEW for 2021:
  - In addition to the notifications section in their METS account, the 1095-A will also be available in the “My Inbox” section of a consumer’s enrollment dashboard.
  - The second lowest cost silver plan will be populated on the form so enrollees do not need to look up this data.
  - The form will not include a cover letter. Some instructions are printed on the form itself and MNsure will send out a general email when we begin to issue forms.

- A 1095-A reference guide for assisters is available on Assister Central under Helping Consumers: Tax Information.
Federal Updates Impacting MNsure Consumers
COVID-19 Public Health Emergency

- U.S. Department of Health and Human Services (HHS) Secretary Alex M. Azar renewed the COVID-19 public health emergency effective January 21, 2021. This extends the emergency into April 2021.

- Minnesota’s health care processing agencies will continue to follow existing COVID-19 policies and procedures for health care until further notice.

- More information on how the COVID-19 policies impact individuals eligible for Medical Assistance and MinnesotaCare is in DHS Bulletin #20-21-02, “DHS Announces Temporary Policy Changes to Minnesota Health Care Programs During the COVID-19 Peacetime Emergency.”
Federal Pandemic Unemployment Compensation

- Federal Pandemic Unemployment Compensation is a temporary $300 supplement to unemployment insurance (UI) benefits for eligible weeks through March 14, 2021.
  - Not counted as income for Medical Assistance (MA) – although amounts retained beyond month received are counted as an asset.
  - Is counted in a person’s projected annual income (PAI) for MinnesotaCare.
  - Is counted in person’s PAI for advance premium tax credits (APTC) and cost-sharing reductions (CSR).
Recovery Rebates

- Recovery Rebates of $600 individuals, $1,200 married couples, $600 per child.
- This payment is not considered taxable income and consumers should not include it when reporting their income.
  - Not counted as income for Medical Assistance (amounts retained beyond the month received are not counted as an asset for Medical Assistance).
  - Not counted as income in a person’s projected annual income for MinnesotaCare.
  - These payments will not be used when reconciling advanced premium tax credit (APTC) eligibility.
- DHS and MNsure are working with MNIT to add temporary language to the online application to guide applicants.
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.