



# 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!

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- 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

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- 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

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- 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.*

