



# Navigator/CAC Statewide Webinar

January 6, 2021, 12:00 p.m.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central

Closed captioning is available

**During the webinar, please use the “chat” feature in the lower right-hand corner to submit questions!**





# DHS Updates



# Minnesota Health Care Programs Eligibility Update – Bulletin #20-21-14

- Explains how stimulus and relief payments under the Consolidated Appropriations Act, 2021, are treated for Minnesota Health Care Programs.
- Federal Pandemic Unemployment Compensation payments supplement unemployment insurance benefits.
  - Not counted as income for Medical Assistance (MA)
  - Amounts retained beyond the month received are counted as an asset.
  - Counted in a person's projected annual income for MinnesotaCare.
  - Regular unemployment insurance benefits continue to count as income for MA and MinnesotaCare and as asset for MA if retained.

# Bulletin #20-21-14

- Recovery Rebates of \$600 individuals, \$1,200 married couples, +\$600 per child
  - Not counted as income for Medical Assistance
  - Amounts retained beyond the month received are not counted as an asset for Medical Assistance.
    - For 12 months - MA for people age 65 and older, people who are blind or have a disability
    - No time limit – MA for parents and relative caretakers
  - Not counted as income in a person's projected annual income for MinnesotaCare.
- DHS is working with MNIT to add temporary language to the online application to guide applicants.



# 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.
- There were also 33,111 public program applicants during the open enrollment time period.
- The ARC handled more than 8,700 calls from navigators and CACs during open enrollment (compared to the MNsure Contact Center's call volume of 64,763).

# Additional pandemic aid and QHPs

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- Unemployment:
  - There is a temporary \$300 supplement to unemployment insurance (UI) benefits for eligible weeks through March 14, 2021.
  - There is an additional \$100/week benefit for wage and self-employment income.
  - FPUC payments and regular UI benefits count in a person's projected annual income (PAI) for advance premium tax credits (APTC) and cost-sharing reductions (CSR).

# 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.



# 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

- For consumers enrolled in a 2021 plan through MNsure:
  - 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 will begin 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.
- Assisters will see a guide posted on Assister Central early next week with information on how to help consumers with questions on their 1095-A form.

# 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.*

