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!
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.
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.
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.

- 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

- 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.
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.