



# Navigator/CAC Statewide Webinar

July 7, 2021, 12:30 p.m.

**NOTE July 8, 2021: The information in the PowerPoint was updated after the presentation to contain the most current information available.**





# Recertification for Open Enrollment (OE) 2022



# OE 2022 Recertification Requirements

- ALL navigators and CACs must complete recertification prior to the start of open enrollment (OE).
- Training requirements for OE 2022 (approximately 1 hour):
  - MNsure Data Security and Privacy
  - MNsure Accessibility, Compliance and Ethics
  - Achieve a score of at least 80% on the knowledge assessment
- New staff certifying in July?
  - If they complete the OE 2021 Data Security and Privacy/Accessibility, Compliance and Ethics, they will be required to take the OE 2022 version beginning in August to remain certified for open enrollment.
  - If they complete Core Curriculum, Role-Based Curriculum and Assister Portal prior to August, they will NOT need to retake these courses.

# Update Roster Information in AMP

- Reminder: Ensure a smooth recertification process this year by checking to make sure information in AMP (Agency Management Program) is accurate and up-to-date
  - Agency roster: Change assisters who are no longer active to inactive
  - Individual staff: Contact information, especially email addresses, must be correct
  - Directory information: Are the languages spoken and counties served up to date?
- Information on how to update agency information in AMP can be found in the [Essential Tools](#) section of Navigator One Stop

# OE 2022 Recertification Process

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- Recertification training will be available starting in early August and must be completed by October 14, 2021.
- Once the courses are available, MNsure will email all navigators and CACs instructions for completing recertification, including a reminder of their Unique Key for logging into the Learning Center
- Your agency administrator will be able to confirm your recertification completion through the Agency Management System (AMP).



# MNsure Updates



# COVID-19 Special Enrollment Period

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- **Reminder that the COVID-19 special enrollment period ends on Friday, July 16!**
- Beginning July 17, consumers will need to experience a qualifying life event to enroll in a qualified health plan.

# Phase Three: Unemployment Insurance

- Minnesotans who receive unemployment insurance income for at least one week in 2021 may be eligible for additional benefits:
  - A plan through MNsure with a \$0 per month premium cost
  - Silver metal level plan with 94% cost-sharing reduction (CSR)
- Who qualifies?
  - Households must be eligible for a tax credit through MNsure
  - Households where the tax filer, including one or both spouse of those married and filing jointly, received unemployment insurance benefit for at least one week in 2021
  - Are enrolled in a qualified health plan through MNsure



# Phase Three: Unemployment Insurance

- Qualifying consumers who were already enrolled through MNsure and had reported unemployment insurance income have had their eligibility updated for July coverage.
- Qualifying consumers who had applied (on or before July 5) and reported unemployment insurance but were not enrolled have had their eligibility updated. They will receive a notice with information on their new eligibility for tax credits and a special enrollment period (SEP).
- Consumers can call MNsure to report unemployment insurance income to see if they qualify. Navigators/CACs should report unemployment insurance using the online tool.
- Consumers who qualify for the additional benefits are eligible for a 60-day SEP to enroll or change plans. The SEP begins the day after the eligibility is redetermined (it is not tied to the dates someone received unemployment insurance).

# Phase Three: Unemployment Insurance

- Consumers who already applied but have not reported unemployment insurance (UI) income:
  - Assisters should report a life event change using the online tool. Update the projected annual income, if applicable.
  - If UI has previously ended, report it as current income and include a note in the comments section that clarifies the start and end date of the UI.
- Consumers who are submitting a new application:
  - If they are currently receiving UI, report that on the application.
    - **Beginning July 12:** After submitting the application, but before enrolling, call the Assister Resource Center (with the consumer present) to request the appropriate SEP be opened for the consumer. The consumer's APTC and access to the 94% CSR will be updated.
  - Before enrolling, if the consumer received UI earlier in the year, report that using the online tool. Enter the UI as current income and include a note in the comments section that clarifies the start and end date of the UI.
    - You will receive an email when the UI income has been processed and the SEP has been opened.

# Phase Three: Unemployment Insurance

## Resources on Assister Central:



### Unemployment Income Benefits and the American Rescue Plan

Minnesotans who received unemployment income for at least one week in 2021 may be able to enroll through MNSure for extremely low-cost health insurance.

If a consumer qualifies for this benefit, they may be able to find a plan through MNSure with a \$0 per month premium cost.

If they qualify for this benefit and enroll in a [silver level plan](#) through MNSure, they are eligible for a 94% cost-sharing reduction (CSR), which means greatly reduced out-of-pocket costs for in-network services.

#### Who Qualifies?

- Households must be eligible for a [tax credit](#) through MNSure.
- Households where the tax filer, including one or both spouses of those married and filing jointly, received unemployment insurance benefit for at least one week in 2021.

#### How to Assist a Consumer:

*Consumer is already enrolled in a silver metal level plan through MNSure and reported receiving 2021 unemployment insurance to MNSure prior to June 25:*

- The consumer will automatically receive the increase in advance premium tax credits (APTC) that will show up on their August invoice.
- The household has been automatically enrolled in a silver level plan with CSR benefits. The consumer is also eligible for a 60-day special enrollment period (SEP) to change plans. Before making changes, contact the insurance company to understand options that may allow the consumer to apply already paid out-of-pocket costs to the new plan.
- The consumer will receive a [notice in the mail](#). Assisters can also check the consumer's enrollment dashboard to confirm tax credit and CSR benefits have been applied.

*Consumer is already enrolled in a bronze or gold metal level plan through MNSure and reported receiving 2021 unemployment insurance to MNSure prior to June 25:*

- The consumer will automatically receive the increase in APTC that will show up on their August invoice.
- The consumer is eligible for a 60-day special enrollment period (SEP) to change plans. The consumer will need to enroll in a silver level plan in order to take advantage of the

MNSure Operations  
PO Box 64253  
St. Paul, MN 55164-0253

Date: July 7, 2021  
Case Number: 00000000



S1 B1 C1\*\*\*\*\*AUTO\*\*ALL FOR AADC 550  
Test Case  
123 Nowhere Lane  
City, ST 00000-0000

#### You may be eligible for increased tax credits and cost-sharing reductions

If a taxpayer in your household, including one or both spouses if married and filing jointly, received unemployment income in 2021, you may be eligible for an increase in your advanced payments of the premium tax credit (APTC) and cost-sharing reduction (CSR) benefits that can help lower the cost of health insurance through MNSure (Public Law 117-2, Sec. 9661).

#### Why am I getting this notice?

Our records show that you reported a taxpayer in your household received unemployment income during 2021. We redetermined your eligibility for APTC and CSR based on the new American Rescue Plan rules and you are eligible for these increased benefits.

#### What if no taxpayer in my household received unemployment income in 2021?

If no taxpayer in your household received unemployment income in 2021 your redetermined benefits will be incorrect. Please call the MNSure Contact Center right away at 651-539-2099 (855-366-7873 outside the Twin Cities) so we can update your household's unemployment income information and make sure you receive the correct benefits. If you do not contact MNSure you may have to pay back benefits to the IRS when you file your 2021 taxes.

#### What should I do if a taxpayer in my household received unemployment income in 2021?

- To see the updated amount of APTC you are eligible to receive sign in to your MNSure account, click on "Enrollments" on the left-hand side of the screen, and then "View Enrollment History."
- If you are enrolled in private insurance through MNSure:
  - Your APTC benefit will be automatically applied to your private insurance starting July 1, 2021. To adjust the amount of APTC applied, sign in to your MNSure account and go to your enrollment dashboard (search "adjust APTC" on MNSure.org for more help).
  - You qualify for a special enrollment period (Code of Federal Regulations, title 45, section 155.420). During your special enrollment period you can change plans. Sign in to your MNSure account and go to your enrollment dashboard to find out when your special enrollment period ends.
  - If you are currently enrolled in a silver plan your increased CSR benefit will be automatically applied to your plan starting July 1, 2021.
  - If you are not enrolled in a silver plan but want to receive your CSR benefit you can switch to a silver plan during your special enrollment period.

Cost-sharing reduction benefits are available on silver plans and decrease the amount you have to pay for co-payments, co-insurance and deductibles.

# Same Day Plan Termination

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- As before, enrollees can end coverage online through their enrollment dashboard. Coverage will end on the last day of the month.
- If a consumer needs to end coverage sooner than the end of the month, they can call MNsure to request an earlier end date. In most cases, MNsure can now end their coverage on the same day.
- Once processed as a same day termination, the coverage cannot be reinstated. Please confirm with the consumer that they want a same day termination.

# 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.*

