MNsure Assister Assembly

Fall 2021
Your MNsure team

- **Consumer Assister Program staff:**
  - Christina Wessel, Sr. Director of Partner Relations
  - John Azbill-Salisbury, CAP Operations Manager
  - Anne Bridges, Senior Instructional Designer
  - Bob Davy, Broker Coordinator
  - Dawn Napier, CAP Coordinator
  - Jana Rasmussen, Broker Coordinator
  - Nachee Lee, Community Specialist

- **Assister Resource Center/Broker Service Line:**
  - Amber Gullickson, ARC Supervisor
    - David, Erin, Felicia, Nancy, Nou, Marcy, Stephanie B, Stephanie S, Theo
  - Tom Fruen, BSL Supervisor and Debbie Myers, Team Lead
    - Brian, Carolyn, Jon, Jumoke, Kyle, Marissa, Matt, Othar, Peter, Rashard, Rebbecca, Susan, Todd, Trent, Will
MNsure’s Certified “Assistors”

- **Brokers**: Insurance professionals licensed by the state of Minnesota who provide enrollment help and can recommend health insurance plans.

- **Navigators**: Trained experts at local, trusted community organizations who specialize in applying for Medical Assistance and MinnesotaCare. While navigators can help a consumer enroll in a private plan, they cannot provide advice on plan selection.

- **Certified Application Counselors (CACs)**: Trained experts who can assist consumers with applying and enrolling in coverage as part of their daily job duties. CACs are often based in hospitals, health clinics and associations.
Agenda

- 2022 Open Enrollment Calendar
- Private Health Insurance Landscape
- Public Program Landscape
- Are YOU Ready?
- Helping Consumers this Open Enrollment
- Additional Assister Resources
- Brokers and Navigators: Be sure you get paid!
2022 Open Enrollment
Opportunity & Uncertainty

- Enhanced American Rescue Plan tax credits continue for the 2022 plan year
- Smooth renewals for consumers – those enrolled in 2021 can keep their plan for 2022
- Rates in the individual market relatively stable
- Open enrollment ends January 15, 2022 (same as federal healthcare.gov)
- Public program renewals will restart in early 2022
Open Enrollment Calendar

- September 20: QHP renewal batches begin
  - Most QHP consumers will have their 2022 eligibility automatically updated based on federal data sources, including tax credit amounts and cost-sharing reductions.
  - “Blackout” period (life events cannot be processed) runs from September 19 through September 30.
  - All life events changes (LECs) reported by 11:59 pm on Friday, September 17 have been processed.
  - Life events can be reported during blackout, but they will not be processed until blackout is over. Please do not check on the status of life events during the blackout period.
Open Enrollment Calendar

- Late September: Renewal batch process concludes, and blackout period ends
  - Process expected to conclude by September 30.
  - MNsure will resume processing life events.
- October 1: Department of Commerce expected to release final approved health insurance rates for 2022
- Early October: MNsure will send renewal information to health insurance companies
  - Renewal information will include updated tax credits.
  - Health insurance companies will mail their renewal notices which will reflect 2022 eligibility, but 2021 APTC amounts. (*This is very important if consumer was receiving the unemployment insurance enhanced tax credits.*)
Open Enrollment Calendar

- **Early/Mid-October: Renewal notices mailed**
  - MNsure will mail 2022 eligibility renewal notices which will also be available in the consumer’s online account.

- **October 11: Anonymous plan comparison tool goes live**
  - Consumers can start researching 2022 plan options through the anonymous plan comparison tool (new provider directory feature!)
  - 2022 plans will appear in the enrollment tool starting November 1.

- **Monday, November 1: 2022 Open Enrollment begins**
  - Renewing consumers can shop online with updated eligibility.
  - New QHP consumers can begin applying for coverage.
  - Remember: QHP-eligible consumers may qualify for a special enrollment period for 2021 coverage during open enrollment.
Open Enrollment Calendar

- **Wednesday, December 15:** Last day to select a plan for January 1 coverage
  - Consumers can continue to shop and enroll after December 15, but coverage will begin February 1, 2022.
  - UNLESS they qualify for a special enrollment period (SEP) or are eligible for a public program.

- **Friday, December 31:** Last day for January 1 coverage for consumers qualifying for a SEP

- **Saturday, January 15, 2022:** Last day of open enrollment

- **After January 15:** Only the following are eligible to enroll
  - Consumers who qualify for a SEP
  - Consumers eligible for Medical Assistance or MinnesotaCare
  - American Indians who belong to a federally recognized tribe
Open Enrollment Hours

- The Contact Center, Assister Resource Center (ARC) and Broker Service Line (BSL) will have the same hours during OE.
- Standard hours of operation from November 1 – January 15:
  - Monday, Tuesday, Wednesday, Friday: 8 a.m. – 5 p.m.
  - Open late Thursday: 8 a.m. – 6 p.m.
  - ARC opens at 9 a.m. on Tuesdays and BSL at 9 a.m. on Wednesdays to allow for on-going staff training.
  - Thursday, November 11 (Veteran’s Day): Closing early at 4 p.m.
- Saturdays (closed in November):
  - Starting December 3: 8 a.m. to 1 p.m.
- Closed Sundays and the following holidays:
  - November 25 – November 28
  - December 24
  - December 31
  - January 1
Open Enrollment Hours

- Extended hours for December 15 deadline for January 1 coverage:
  - Monday, December 13: 8 a.m. – 6 p.m.
  - Tuesday, December 14: 8 a.m. – 8 p.m.
  - Wednesday, December 15: 8 a.m. – 10 p.m.

- Extended hours for January 15 deadline for February 1 coverage (and end of open enrollment):
  - Friday, January 14, 8 a.m. – 6 p.m.
  - Saturday, January 15, 9 a.m. – 9 p.m.

- Note that MNsure will be closed Monday, January 17 for the Martin Luther King Jr. holiday
Private Health Insurance Landscape
2022 Health Insurance Landscape

- Blue Plus, Health Partners, Medica, Quartz and UCare will continue to sell qualified health plans (QHPs) through MNsure.
  - A total of 166 plans will be offered for plan year 2022, an increase from 156 in 2021.
  - New: All carriers (including UCare) will offer plans on and off-exchange.

- Delta Dental and Dentegra will continue to sell qualified dental plans (QDPs) through MNsure.

- Based on the preliminary rate filings, MNsure expects to auto-enroll (passively renew) consumers with 2021 coverage into the same or similar plan for 2022.
## 2022 QHP Landscape

<table>
<thead>
<tr>
<th>Health Insurance Carrier</th>
<th>MNsure Rate Change</th>
<th># MNsure Plans</th>
<th>Change in MNsure Plans</th>
<th>% of 2021 MNsure Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Plus</td>
<td>3.19%</td>
<td>63</td>
<td>0</td>
<td>16.6%</td>
</tr>
<tr>
<td>HealthPartners</td>
<td>11.23%</td>
<td>24</td>
<td>6</td>
<td>19.4%</td>
</tr>
<tr>
<td>Medica</td>
<td>8.88%</td>
<td>54</td>
<td>4</td>
<td>16.3%</td>
</tr>
<tr>
<td>Quartz</td>
<td>4.00%</td>
<td>13</td>
<td>-1</td>
<td>0.9%</td>
</tr>
<tr>
<td>UCare</td>
<td>13.2%</td>
<td>12</td>
<td>1</td>
<td>46.7%</td>
</tr>
</tbody>
</table>

Information based on preliminary rate filings (July 23, 2021)
Enhanced Tax Credits for 2022

- Most American Rescue Plan (ARP) enhanced tax credits are available for 2022

- Minnesotans at or below 400% federal poverty level (FPL) who are not eligible for Medical Assistance and MinnesotaCare:
  - 200% to 250% FPL: Premium limited to 2 - 4% of household income
  - 250% to 300% FPL: Premium limited to 4 - 6% of household income
  - 300% to 400% FPL: Premium limited to 6 – 8.5% of household income

- Minnesotans over 400% FPL:
  - Premium as a percentage of household income is limited to 8.5%
  - Note: Not all consumers will receive a tax credit
Enhanced Tax Credits for 2022

- Enhanced tax credits will be automatically reflected in consumer’s 2022 eligibility for both renewals and new applications.

- Additional enhanced tax credits and cost-sharing reductions (CSRs) for those who receive unemployment insurance are NOT available for 2022 coverage.
A Note About 2021 ARP Benefits

- Consumers who were enrolled through MNsure in 2021 may be eligible for additional premium tax credits, even if they already received advance premium tax credits (APTC) in 2021.

- Consumers will receive a 1095-A in January 2022 which they must use to complete IRS Form 8962 when they file their federal tax return for 2021.
  - A consumer does NOT have to apply “with assistance” to be eligible for premium tax credits.
  - ALL consumers enrolled through MNsure in 2021 receive a 1095-A.

- If a consumer did have APTC applied during the tax year, they must complete the IRS Form 8962 to reconcile the amount of premium tax credit they received in advance. Failure to reconcile APTC results in ineligibility for premium tax credits in the future, until the APTC is reconciled with the IRS.
Public Program Landscape

- Federal Public Health Emergency (PHE) Declaration has been extended through October 17, 2021 and is anticipated to last through December 31, 2021.

- During the federal PHE:
  - Medical Assistance (MA) renewal process has been modified to maintain coverage.
  - Adverse actions for MA and MinnesotaCare have been suspended (i.e., closures due to changes, failure to verify or failure to cooperate).
  - Closure for failure to pay MinnesotaCare premiums has been suspended.
Public Program Landscape

- MinnesotaCare and Medical Assistance renewals are being processed, however:
  - Cases that auto-renew receive a notice.
  - Need to Renew Notices are not being mailed and coverage extended unless they meet an exception.

- MA and MinnesotaCare enrollee must continue to report changes in circumstances that affect eligibility. If the PHE ends in December, DHS anticipates starting to act on changes in circumstances in January 2022.

- DHS is planning resuming normal eligibility operations and the accumulated backlog of work after the PHE ends.
  - MinnesotaCare renewals will be passively renewed as in 2021.
  - Proposing to restart renewals for Medical Assistance with cases that have an April 2022 renewal.
Are You Ready?
OE 2022 Recertification Requirements

- Broker, Navigator, CAC Recertification Requirements

  learning path
  - (01) MNsure Assister Data Security, Accessibility, Compliance and Ethics 21-22
    The courses and associated assessment in this curriculum are MANDATORY for ALL MNsure Assisters
  - (02) MNsure Assister Core Curriculum 21-22
    Required for NEW assisters who are certifying, NOT REQUIRED for annual Recertification
  - (03) MNsure Assister Role-Based Training 21-22
    Required for NEW assisters who are certifying, NOT REQUIRED for annual Recertification

- Broker **Support Staff** Recertification Requirements

  learning path
  - (01) MNsure Assister Data Security, Accessibility, Compliance and Ethics 21-22
    The courses and associated assessment in this curriculum are MANDATORY for ALL MNsure Assisters
  - (02) MNsure Assister Core Curriculum 21-22
    Required for NEW assisters who are certifying, NOT REQUIRED for annual Recertification
  - (03) MNsure Assister Role-Based Training 21-22
    Required for NEW assisters who are certifying, NOT REQUIRED for annual Recertification
OE 2022 Recertification Process

- Recertification training requirements must be completed by **Thursday, October 14, 2021** or your certified status will lapse:
  - You will no longer be authorized to assist consumers with the application and enrollment process.
  - You will no longer have access to ARC/Broker Line services
  - Your access to the assister portal will be suspended.
  - You will be removed from the online Assister Directory.

- Suspended assisters will be able to reactivate their certification after the date of their suspension by completing all outstanding recertification requirements.

- To check status of your recertification, contact your agency administrator or email (do not call) the ARC/BSL.
Directory and Registration Updates

- Agency Administrators should update information for staff on their agency roster as soon as there is a change in their status or contact information.
  - If a broker, navigator or CAC has left the agency, the agency administrator should change their status to “inactive” as soon as possible (even if they never completed certification).
  - Directory contact information should also be updated promptly as these changes are processed in real-time on the MNsure website.
- Broker changes are made in the Broker Agency Management Program (BAMP). Assister Central: Broker One Stop: Registration.
- Navigator and CAC changes are made in the Agency Management Program (AMP). Assister Central: Navigator One Stop: Essential Tools.
Outreach Materials

- Download or order outreach materials including brochures, fact sheets, flyers, posters and more. Most materials are available in multiple languages to help certified assisters reach limited English proficiency (LEP) Minnesotans.
  - Updated Income Guidelines (including versions in Hmong, Somali and Spanish) will be available in late September.
  - MNsure brochures and appointment cards (including versions in Hmong, Somali and Spanish) are also available. No change from 2021 version.
  - We have temporarily suspended fulfilling outreach material requests as we wait for updated materials but will relaunch the request tool on October 1 and begin distributing materials.
Outreach Resources

- Enrollment Events Calendar: Post your education and enrollment events or office hours to MNsure’s online events calendar.
  - Submit events: Assister Central/Shared Resources/Outreach/Events

- Press and Social Media:
  - Templates/guidelines for working with the press
  - Social media toolkits
  - MNsure is active on Facebook, Twitter and Instagram. Like and follow us for ready-made, shareable content.

- Visit www.mnsure.org/assister-central/shared-resources/outreach for more information on outreach resources available for assisters.
Helping Consumers
Consumer Paths

- **New consumers**: Those who have never applied through MNsure in the past.
  - Very important group of consumers who may currently be missing out on financial assistance, especially with enhanced APTCs.

- **Renewing consumers**: Those enrolled in coverage for 2021 and want to continue coverage for 2022.
  - This group accounts for most consumers who may need to take little or no action to maintain coverage.

- **Returning consumers**: Those who have applied in the past but are not currently enrolled in coverage.
  - These consumers may or may not have enrolled in coverage when they applied, and it can be difficult to identify them therefore they may face most challenging path to obtaining coverage for 2022.
Helping a Consumer: October

- **Thorough prescreening is essential!**
  - Confirm whether the consumer may have applied in the past before creating a new account – are they truly new to MNsure?
  - Consumers can call the Contact Center and get a password reset faster than you can on their behalf! ARC and Broker Service Line (BSL) staff are only able to complete one password reset per call.
  - If a client fails online account creation, start the manual account creation process without delay! To save time, assisters can submit form and supporting documents via fax or secure email to ARC/BSL - it may still take up to 10 days.

- **DO NOT submit an application before November 1 if a consumer is seeking 2022 coverage!**
  - Consumers who are eligible for a special enrollment period (SEP) for 2021 coverage can submit an application online.
  - Consumers who may be public program eligible, as well as American Indian tribal members, can apply and enroll at any time of the year.
Renewing Consumers: October

- Renewing consumers will receive a renewal notice with updated eligibility for 2022. The notice will be mailed and will be available in the consumer’s online account.

- To find eligibility notices, consumer logs into their account and selects “Go to your account” under “Current Consumers”.

![MNSure sign in page](image)
Renewing Consumers: October

- Check under Notifications tab to find the eligibility notice. **Assisters cannot see eligibility notices through the assister portal.**

On My Notifications page, click on the orange triangle next to the consumer’s name to access eligibility notice.
Helping a Consumer: October

- All consumers should review the information used to update their eligibility and notify the processing agency immediately if any information is incorrect.
  - Note: If the consumer has an unassisted QHP (UQHP) determination which you believe is incorrect, there may be information that needs to be updated. The consumer can call the Contact Center, or assister can call the ARC/BSL with the consumer to review and update information.

- Consumers can research 2022 health and dental plans on MNsure.org using the plan comparison tool beginning October 11. The tool is very helpful for estimating eligibility and reviewing plan options!

- Consumers cannot change plans for 2022 until open enrollment begins on November 1.
New: Provider Directory Search

- Launching a new feature in the plan comparison tool – a provider directory search available for 2022 plans!
- Enter consumer basic information and select “Browse Plans”
New: Provider Directory Search

- User can select Doctor or Facility from the drop-down option to search for their preferred provider. The mile radius defaults to 20, however user can change their search radius by clicking the drop-down option.

Tell Us about Your Health Care Needs

(Optional) Please answer the questions below: (1/5)
New: Provider Directory Search

- Possible matches are displayed to the user once they have typed more than 3 letters in the provider search field.

Tell Us about Your Health Care Needs

(Optional) Please answer the questions below: (1/5)
New: Provider Directory Search

Tell Us about Your Health Care Needs

(Optional) Please answer the questions below: (1/5)  

Search for a [Doctor] that you would like to keep in your plan (Select up to 5)

Search by doctor name  

within 20 miles radius  

of 55344

- DOCTOR
  - Dr. David Rex
    - Radiology
    - 952-595-1301
    - 11995 Singletree Ln Ste 500
    - Eden Prairie, MN 55344

- DOCTOR
  - Dr. Reba Peoples
    - Psychiatry & Neurology
    - 612-543-2500
    - 1313 Penn Ave N
    - Minneapolis, MN 55411

User can select up to 5 providers or facilities at a time.
Once the providers are selected, they are displayed as either in network or out of network with each plan tile on the plan results page.

Health insurance companies will update data monthly. We recommend confirming provider is in-network with the carrier.
Helping a Consumer: November

- **Remember the unassisted path!**
  - Consumer does not appear to qualify for tax credits and doesn’t want to complete the full application for financial help – you can use the unassisted path!
  - Why? If the consumer does end up qualifying for tax credits (their income is lower than expected…Congress passes unexpected enhancement to tax credits), they can still collect the benefit as a refundable credit when they file 2022 federal taxes.

**Apply and Enroll**

- **Apply for health coverage WITH financial help**
  - Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance

- **Apply for health coverage WITHOUT financial help**
  - Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price
Renewing Consumers: November

- QHP renewing consumers will be passively enrolled into their 2021 plan for 2022.

- NOTE: Notices from carriers will have 2022 premium amounts, **but 2021 APTC amounts**. Check the consumer’s MNsure account for the accurate APTC amounts for 2022.

- If a consumer does not want coverage for 2022, they MUST cancel their private plan through MNsure. If they just stop paying premiums, they may need to pay past due premiums before restarting coverage with the same insurance company in the future.
  - Full terminations (all household members are cancelling) should be completed online.
  - Partial terminations will require a call to MNsure.
Renewing Consumers: November

- If a consumer wants to enroll in a different plan for 2022, they will be able to do so by logging into their account AFTER November 1.
  - Log into their account from www.mnsure.org and click on “Sign in”
  - Once signed in, click on “Go to your account” under “Current Customers”
  - To get to the enrollment dashboard and view plan information, click on:
    - “View next year’s eligibility” or
    - “Enrollments” in the blue navigation bar
Renewing Consumers: Changing Plans

- Once on the enrollment dashboard, consumers can see their plan for 2022 and have the option to change plans.
- Note: During open enrollment, consumers can change plans online as often as they like. There is no need to call MNsure.
Renewing Consumers: Changing Plans

- The shopping cart will show the plan the consumer is currently enrolled in. If they want to change, click on “Shop for a Different Plan”.

- The existing plan they are enrolled in will need to be removed. Note: If the consumer does not actually select a new plan, the member(s) will remain enrolled in the current plan.
Save Time with the Enrollment Tool

- These features are available through the consumer’s online account AND through the assister portal (if the assister has an association with the consumer):
  - Confirm enrollment status and plan information
  - View premiums and adjusting APTCs
  - Cancel (prior to plan starting) and disenroll (after plan starts) online
  - View basic demographic and household information
  - View enrollment related notices

- Guides for using the enrollment platform are available on Assister Central/Helping Consumers/Shop and Enroll
  - Basic steps for enrolling online, including reviewing coverage needs, selecting a plan and enrolling in coverage.
  - User guides to the platform’s features and functionality
    - Adjusting Monthly Advanced Premium Tax Credits (PDF)
    - Changing, Cancelling and Terminating Coverage (PDF)
    - Eligibility and Enrollment Status (PDF)
    - Eligibility Groups (PDF)
    - Enrolling in Multiple Plan Groups (PDF)
    - User’s Inbox in the Shopping and Enrollment Platform (PDF)
Reporting Life Event Changes (LECs)

- Can be reported up to 60 days in advance of the change occurring:
  - Change in tax filing status
  - Gain/loss of minimum essential coverage (MEC)
  - Gain/loss of employer-sponsored insurance (ESI), including the end of COBRA coverage
  - Loss of employer subsidy for COBRA

- Should NOT be reported more than 7 days in advance:
  - Income changes

- Note: Changes cannot be completed until the date the change actually happens.
  - For example, consumer is losing ESI on 1/31/2022. Assister can report the change in December since that is within 60 days, however, MNsure cannot process the change until 1/31/2022.
Reporting Life Event Changes (LECs)

- LECs that should only be reported AFTER the event happens:
  - Address change, divorce, marriage, birth, pregnancy, remove a person, adoption or foster care, legal separation, name change, state residency, death, tobacco status

- No restrictions on when these LECs can be reported:
  - Date of birth correction, demographic information updates, SSN add/correction, gender change/correction, name correction
Reporting Life Event Changes (LECs)

- All changes need to be listed on the tool. The notes/comments section should be only to provide clarification or explanations.

- Effectively immediately, if you are reporting a current income change, you will need to report both the 2021 and 2022 projected annual income (PAI). Please indicate the 2022 PAI information in the comments section on the online tool.

- Please do not report any 2022 income changes as these cannot be reported this far in advance.

- If there is income that is not changing that may lead to a discrepancy between current income and PAI (or a future change in income), provide an explanation in the notes/comments section.

- If there is a discrepancy and no explanation, the LEC team will assume there is an error or the consumer is not aware of the potential financial implications.
Some More on Projected Annual Income

- If consumer is reporting a change to their current income (meaning current income change is occurring within 7 days or occurred in the past), they should report:
  - Current income, 2021 PAI and 2022 PAI

- If consumer will have a change to current income that takes effect in 2022, they should report:
  - The income change and 2022 PAI within 7 days of the income change taking effect
  - We cannot update the 2022 PAI now as it directly relates to a future income change

- We cannot process 2022 PAI only changes at this time. It is not possible to get an early 2022 eligibility determination for an income change that has not yet occurred.
Additional Assister Resources
Ways to Save Time!

- Use the many resources available on Assister Central. You can now access the site from a link at the bottom of MNsure.org.
  
- Don’t call, use the Excel case status request form!
  - Can request information on up to 20 cases at a time
  - Can check status of an application, enrollment, life event, renewal
  - Find the forms on Assister Central under Quick Links

- Use the document upload site to submit verifications for QHP-eligible consumer to MNsure.
  - Find the instructions on Assister Central under Quick Links.
Helping Consumers on Assister Central

- Helping Consumers was created specifically for you and houses tools and resources that you can use when assisting your clients.
  - It is organized to follow the steps that typically occur in helping a consumer apply, enroll and maintain coverage.

### Getting Started
Prepare to meet with consumers. Gather everything you need to have a successful meeting.

### Apply for Coverage
Help consumers start and complete an application through MNSure.

### Report Application Changes
Help consumers report application changes, including life events.

### Tax Information
Help consumers understand health insurance tax documents.

### Screening Consumers
Get to know your consumer and understand their needs.

### Shop and Enroll
Help consumers shop and compare MNsure health and dental plans, select a plan and enroll.

### Special Enrollment Period (SEP)
Help consumers apply for a special enrollment period.

### Creating Accounts
Assist consumers through the account creation process.

### Renewals
Help consumers successfully renew their coverage.

### Special Populations
Support special populations in need of application and enrollment assistance.

### Verifications
Help consumers successfully submit pre- and post-enrollment verifications.
Tips from the ARC and BSL

- If you make mistakes on an application before you submit it and want to start over, do not “resume,” just start a new application.

- If you can see an enrollment in the consumer account, it is there and there is no need to call the ARC/BSL or submit a case status request (CSR) to verify the enrollment. The ARC/BSL staff members see the same thing as you do when they log into the enrollment system.

- MNsure cannot close applications with active public program eligibility, even during open enrollment. DHS or the county will need to take action on those cases.

- ARC and BSL reps have as much power as a supervisor when it comes to assisting you. Escalations will result in delays for all parties involved.

- BE KIND! Open enrollment is stressful time for everyone!
Brokers and Navigators: Be Sure You Get Paid!
Brokers: The Assister Portal and AORs

- While brokers are compensated by carriers, MNsure is the source of truth for the Agent of Record (AOR).
- Broker AORs must be created through the assister portal:
  - AORs are transmitted to carriers at the same time as the enrollment – seven days a week!
  - An AOR is processed and sent to the carrier for each member of the household who is enrolling, not just the primary.
  - The association allows the broker to utilize all of the enhanced features of MNsure’s enrollment technology to support their clients!
- There is a manual exception process for retroactive AORs and consumers who completed a paper application and do not have an online account.
Brokers: Questions about AORs?

- MNsure sends a monthly AOR reconciliation report to brokers. Keep these reports to have a running total of clients through MNsure.

- Associations can be viewed through the assister portal if the consumer has an online account.

- Please allow the carrier 30 days to process an AOR. If you need to verify the AOR was sent after checking with the insurance carrier and it has been more than 30 days, please send a case status request form via email.
Navigators: Per Enrollee Payments

- Navigator agencies are eligible for per enrollee payments for eligibility and enrollment activities.

- In order to receive payment, a navigator MUST be correctly associated with the consumer’s case. Methods of association include:
  - Assister portal association
  - Signature page of online application
  - Appendix C of the paper application
  - Online Navigator Case Association Form (only when other methods are not possible)

- A complete list of activities eligible for payment and correct methods for associating is available on Navigator One Stop/Policies and Procedures/Navigator Payment
Access to the Assister Portal

- Broker access to the assister portal:
  - Certified brokers are given access to MNsure’s assister portal once certification and assister portal training has been completed.
  - If you have not done so already, brokers should log into the assister portal dashboard now to make sure you are successfully able to access your account.
  - If you are unable to access your account, please send a screenshot of the message received and your assister portal username to the broker service inbox at brokers@mnsure.org.

- Navigators and CACs are given access to the assister portal once assister portal training has been completed AND the agency administrator has approved access through the Agency Management Program (AMP).

- You can email the ARC/Broker Service Line to request an assister portal password reset.
Just Takes a Minute to Associate

- Consumer creates an online MNsure account. At any point after creating their account, they can click on “Manage Assister”.
  - We strongly recommend brokers make this a standard first step when assisting a consumer to improve your AOR experience.
Just Takes a Minute to Associate

- Consumer “adds” an assister and enters assister’s 7-digit reference number to authorize the assister permission to act on their behalf (AOR).

![Assister Details](image)

![Select the Assister Helping You](image)
One Last Opportunity…

- MNsure is seeking applicants for two board advisory committees:
  - Consumer and Small Employer Advisory Committee
  - Health Industry Advisory Committee
- Advisory committees provide guidance, advice and recommendations to the MNsure Board of Directors as it carries out its mission. Typically meet once per month (currently via Webex).
- Applications are due by 5 p.m. on Friday, October 15.
- More information: https://www.mnsure.org/about-us/jobs/advisory-opportunities.jsp
Questions?

Please use the “chat” feature in the lower right-hand corner to submit questions!