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Where you choose health coverage

Reporting Life Events for Qualified Health Plan (QHP) Eligible Consumers

Life Event Reporting for QHP Consumers

- Qualified health plan (QHP) enrollees need to report any changes that impact their:
  - Enrollment in their plan
  - Eligibility for premium tax credits and cost-sharing reductions, if they applied for financial assistance
- Enrollees must report life event changes (LECs) within 30 days of the date of the change.
- MinnesotaCare and Medical Assistance enrollees should follow instructions on the DHS website for how and when to report changes.

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When to Report an LEC in Advance

- Life events that 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
- Income changes can only be reported up to **7 days** in advance of the change occurring.
- Note: Changes cannot be completed until the date the change 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.

When to Report Other LECs

- 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 they can be reported:
  - Date of birth correction, demographic information updates, SSN add/correction, gender change/correction, name correction

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How to Report Changes

- If a consumer is reporting a change on their own:
  - The consumer should call the MNsure Contact Center to report all changes (they should NOT use the online form)
  - DISADVANTAGE: You will not receive any updates on the status of the change
- If you are assisting a consumer with reporting changes:
  - Depending on the change, you will either using MNsure's online form, or report it by phone by calling the ARC or Broker Service Line
  - ADVANTAGE: You will receive an email follow-up with updates on the status of the change

Checking the Status of Changes

- Watch the weekly newsletter or check Announcements on Assister Central for updates on current processing dates.
- If the consumer called the Contact Center to report the change, confirm the date they reported the change.
  - DO NOT contact us until we have reported processing changes reported by that date.
  - Use the case status request form to check on the status (find it under Assister Central: Quick Links).
- If you called/submitted the change online for the consumer.
  - You will receive a secure email with the outcome when the change has been completed.
  - If you do not receive an email, and we have reported processing changes reported by that date, you may use the case status request form or call the ARC/BSL to check the status.

Where Assisters Report Changes

- Assisters must report the following changes using the **online reporting tool**:
  - Income change
  - Add a household member (to an “assisted” application)
  - Add a household member (to an “unassisted” application)
  - Loss of health care coverage (future events)
  - Change in tax-filer status
- All other changes should be reported by **calling** the ARC or Broker Service Line
- If you need to report **multiple changes for an individual**, and at least one of those changes should be reported by phone (such as an address change and adding a household member), **all the changes should be reported together by phone.**

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Online LEC Reporting Tool

- To find this page, on Assister Central, click on "Report Application Changes" under "Quick Links"

Report Application Changes

Qualified health plan (QHP) enrollees need to report any changes that impact enrollment in their plan and any changes that impact their eligibility for premium tax credits and cost-sharing reductions, if they applied for financial assistance. These enrollees must report changes within 30 days of the date of the change (see Rights and Responsibilities - Private Coverage).

MinnesotaCare and Medical Assistance enrollees should follow instructions on the DHS website for how and when to report changes.

How to Report Changes

Certified assisters can help individuals with reporting certain changes using MNsure's **online forms**, other changes must be reported **over the phone** by calling the ARC or Broker Service Line. If reporting multiple changes and one of them is on the Report by Phone list below, online reporting forms cannot be used as these changes **must** be reported over the phone. Reference table for how to report changes.

Report by Phone

- Address change
- American Indian/Native status
- Citizenship correction
- Date of birth correction
- Death
- Divorce
- Gain of health care coverage
- Loss of health care coverage - past events
- Gender correction
- Name correction
- Phone or email correction
- Pregnancy
- Remove household member
- State residency
- Tobacco status

Report Online

- Add a household member (assisted application)
- Add a household member (unassisted application)
- Income change
- Loss of health care coverage - future events
- Tax-filer status

Only MNsure-certified assisters are authorized to use the online reporting form. It may not be used by office support staff or consumers.

Register to use the online report forms.

Register

After registering, log in.

Log In

Help with registration and password resets (PDF).

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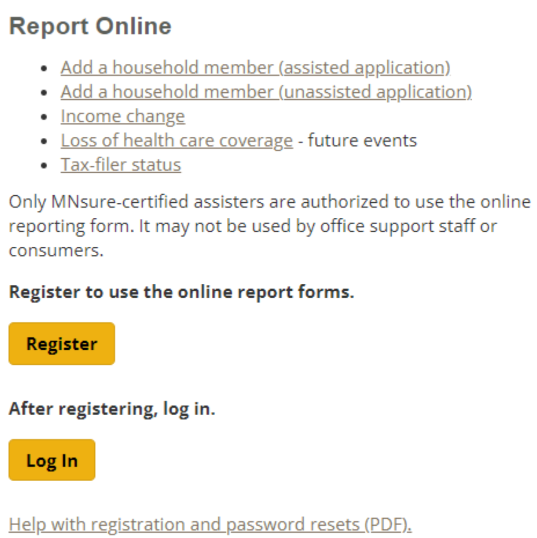
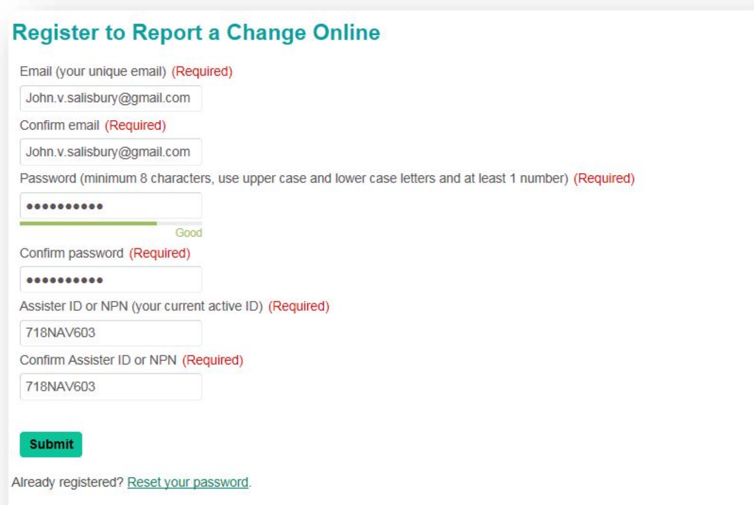
How to Report LECs Online

- Under “Report Online,” the list of life events each link to a more detailed guide for how to report that type of change.
- If you are new to reporting online, you will first need to complete a one-time registration process by clicking on “Register.” Going forward, you will use that user-name and password to report all of your consumers’ life events online.
- If you already have registered, you start to report a life event by clicking on “Log In.”



Registration Process for New Users

- Use your work email address (the email provided to MNsure as your primary email in AMP/BAMP).
- **Do NOT register using a consumer's email address!**
- Enter your Assister ID (navigators/CACs) or NPN (brokers).
- If an account already exists with that email or ID, you will get an error. You will need to try resetting your password to access your account.
- If you need to change your email after your have already registered, email the ARC or Broker Service Line for assistance.



Register to Report a Change Online

Email (your unique email) (Required)

John.v.salisbury@gmail.com

Confirm email (Required)

John.v.salisbury@gmail.com

Password (minimum 8 characters, use upper case and lower case letters and at least 1 number) (Required)

••••••••••

Good

Confirm password (Required)

••••••••••

Assister ID or NPN (your current active ID) (Required)

718NAV603

Confirm Assister ID or NPN (Required)

718NAV603

Submit

Already registered? Reset your password.

Validating Your Registration

- You MUST validate your email in order to access the life event tool
- Check your spam/junk folder if you don't see it within a few minutes

MNsure-no-reply **Email Validation - MNsure Report a Change (LEC) account** - Thank you for creating a Report a Change (LEC) a

Email Validation - MNsure Report a Change (LEC) account

MNsure-no-reply@caspio.com
to me

Thank you for creating a Report a Change (LEC) account with MNsure. To activate your account, y

https://k1.caspio.com/dp/86f73000fd53e01b73134e578316?ValidationCode=78bb7921615c4cc39

Thank you for validating your email address. Your account is now active.
Report a Change (LEC) Home

Steps in Reporting a Change Online

- After registering and logging in you will need to review the Privacy Notice and Attestation on the landing page with the consumer

Report a Change Online

Change Password | Log Out

Important:

In order to use this form your client or members of your client's household must currently be eligible for a QHP through MNsure.

Privacy Notice and Attestation

Your client must receive and understand the following privacy notice and attestation. Please provide your client an opportunity to read the notice and attestation or read it to the client.

What information does MNsure ask for?

The MNsure application and eligibility system is used for several health insurance and financial assistance programs. The following privacy warning addresses all the information MNsure may collect. You may not be asked to provide all this information, depending on the life event you are reporting.

In order to verify your eligibility for cost-sharing reductions, advanced payment of premium tax credits, and public assistance programs, MNsure collects private data, including household size, date of birth, Social Security number, immigration information and income, and verifies this information against state and federal sources. MNsure may also collect information to confirm that you reside in Minnesota, are lawfully present in the United States, and are not incarcerated. MNsure is required to collect the information in order to determine eligibility for health insurance and financial assistance.

MNsure collects your social security number to tell you apart from other people, to prevent duplication of state and federal benefits, and to verify income, resources or other information that may affect your eligibility and benefits. You do not have to provide a Social Security number for persons in your home who are not applying for coverage or if you have religious objections. If you are permanently living in the U.S. without permission or approval from the U.S. Citizenship and Immigration Services, you do not need to provide your Social Security number, but you may not be eligible to enroll in benefits or plans offered on MNsure.

Immigration information is used to see if you are eligible to get coverage. Pub. Law 111-148, Section 1312(f)(3). You do not have to give us immigration

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Selecting a Change to Report

Select a Change to Report

Important: You cannot enroll in health care coverage using this form. Log out and call the MNsure Contact Center at 651-539-2099 or 855-366-7873 for help.

This page will time out after 30 minutes of inactivity. If it times out, any information entered will not be submitted to MNsure.

If you have no additional changes to report at this time please log out.

Add a Person to Household (Assisted Applications)

This form is for those who submitted an application WITH financial assistance ("assisted application"). It will take **30–60 minutes to complete**.

You can report these additions to your household with this form:

- Newborn babies
- New household members due to marriage
- Current household members that were omitted from application in error

Information you may need:

- Social Security number (if available) for the person being added if they are seeking coverage
- Date of birth for the person being added
- For non-citizens, Green Card or other immigration documents
- W2 form or Employer Tax ID Number (EIN)
- Employer's address and contact information

Add a Person to Household (Unassisted Applications)

This form is for those who submitted an application WITHOUT financial assistance ("unassisted application"). It will take **20–40 minutes to complete**.

You can report these additions to your household with this form:

- Newborn babies
- New household members due to marriage
- Current household members that were omitted from application in error

Information you may need:

- Social Security Number (if available) for the person being added if they are seeking coverage
- Date of birth for the person being added
- For non-citizens, Green Card or other immigration documents

Change in Tax-Filer Status

This form will take **5–15 minutes** to complete. Use it to report:

- A change to tax filer status
- A correction to tax filer status

Change to Income or Projected Annual Income

This form will take **20–40 minutes** to complete. Use it to report:

- A new job
- A loss of employment
- A change to your current income
- A change to your projected annual income

Important: You may be asked to provide supporting documents about your income change to MNsure.

Loss of Health Care Coverage

This form will take **5–15 minutes** to complete. Use it to report:

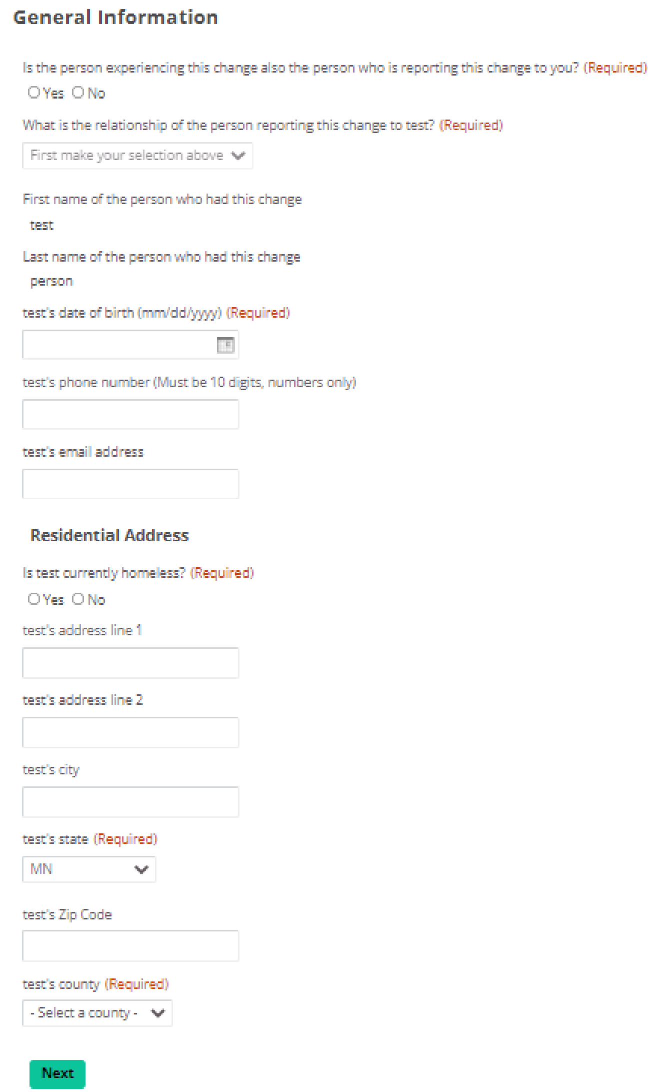
- Loss of employer sponsored insurance
- If you are still entitled/eligible for the insurance but think it is no longer affordable we will need you to submit an Appendix A
- Loss of a private heatlh plan (qualified health plan)
- If you are seeking to enroll in coverage due to loss of MinnesotaCare or Medical Assistance it CANNOT be reported on this form. Please contact MNsure at 1-855-366-7873.

Online Reporting Tips

- Multiple changes for the same person must be reported in separate submissions.
  - DO NOT report other changes in the comments section. The comment section is only for clarifications.
  - For example: A loss of a job may require reporting change in income AND loss of employer-sponsored insurance.
- If you are reporting changes online for multiple household members, each individual member of the household should be a **separate** submission. It is helpful to note in the comment section that a life event was also submitted for another household member to ensure they are processed together.
- Do not use the Add a Person (Unassisted Applications) form if a household applied using the "**with** financial assistance" application but has an unassisted QHP (UQHP) determination. This form is ONLY for households that used the "**without** financial assistance" application.

Online Reporting Tips Continued

- MNsure will not be able to process changes for a consumer unless at least three PII entered in the tool match what is current in their application.
- When you provide information in the “General Information” section, this is not a place to report changes, such as an address change. If you need to report an address change, call the ARC/BSL to report that and all other changes.



General Information

Is the person experiencing this change also the person who is reporting this change to you? (Required)

○ Yes ○ No

What is the relationship of the person reporting this change to test? (Required)

First make your selection above

First name of the person who had this change

test

Last name of the person who had this change

person

test's date of birth (mm/dd/yyyy) (Required)

test's phone number (Must be 10 digits, numbers only)

test's email address

Residential Address

Is test currently homeless? (Required)

○ Yes ○ No

test's address line 1

test's address line 2

test's city

test's state (Required)

MN

test's Zip Code

test's county (Required)

- Select a county -

Next

General Reporting Tips

- If the consumer is unsure of what is on their current application (including current income), certified assisters can call the ARC/BSL to request that information.
  - Navigators/CACs: The consumer does not need to be present during the call unless you are seeking action on the case.
- Do not proactively submit verification documents (except for a divorce decree or death certificate). If a case requires verification, a notice will be generated.
  - Only documents that have been submitted AFTER the notice date will be considered “current information” and will be reviewed.
  - MNsure checks the “pending verification” queue regularly to follow-up on cases that have been flagged for a verification.

Reporting Income Changes Tips

- When reporting an income change, use the comments section to note what is NOT changing. This is especially helpful when adding new income.
- From mid/late September (when renewal process starts) through November 30, you must report both current year AND future year projected annual income (PAI). The future year PAI should be entered in the comment section.
- Provide only the **individual's** PAI – do NOT report a combined PAI for household members. Report information for one person at a time.
- If the current income and PAI do not line up, it is important to include an explanation. If there is a discrepancy, the LEC Team will assume there is an error, or the consumer is not aware of the potential financial implications.

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Following Up on LECs

- If the LEC was reported by an assister and it cannot be processed based on the information submitted:
  - The assister will receive a secure email explaining what is missing and why it cannot be processed.
  - The consumer will not receive any communication.
- If we can begin processing the LEC but need additional information to complete the LEC, such as verifications:
  - The assister will receive a secure email explaining what information is needed.
  - If verifications are needed, the consumer will receive a Request for Information (RFI) notice via mail.
- If the LEC is completed:
  - The assister will receive a secure email with the result.
  - The consumer may receive a notice depending on the outcome.

Recent Examples of Issues

- The reported income and the income on the application do not match. For example, ending income not on the application or employer names not matching.
  - Solution: Call the ARC/BSL to confirm what income is currently on the application.
- Consumer did not submit the appropriate verifications, or verifications do not support the reported information.
  - Solution: Carefully review the notice and explain what proofs must be submitted, make sure they are current and sufficient.
- Projected Annual Income (PAI) for 2022 is not reported:
  - Solution: From now until November 30, enter the 2021 PAI where requested in the tool and include the 2022 PAI for the individual in the comments section.

More Recent Examples of Issues

- The reported LEC does not follow rules regarding who should be on the application and tax filing status.
  - Solution: Be sure to clarify all tax relationships and family relationships.
  - If you are unsure who should be on the application, review the list here: www.mnsure.org/new-customers/apply/with-fin-help/household-information.jsp.
- Personal identifying information (PII) on LEC doesn't match the application.
  - Solution: If there have been recent changes, call the ARC/BSL to confirm what income is currently on the application
  - Do not attempt to change an address, phone or email using the online tool.

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