Navigator/CAC Statewide Webinar

February 2, 2022, 12:30 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!
Special enrollment periods

- Now that open enrollment is over, a consumer must experience a qualifying life event to be eligible to enroll in a qualified health plan.
- Consumers eligible for a public program can enroll at any time.
- Remind consumers to report all changes to their application as it could change the consumer’s eligibility for financial assistance.
- To determine whether a consumer’s situation qualifies for a SEP, a full application must be completed, or a change reported and processed.
- New for 2022: Unless an earlier coverage effective date is allowed, the effective date for coverage for SEPs is the first day of the month following the date when a consumer selects their plan. (The “15/16 rule” will no longer be used.)
Special enrollment period (SEP)

- Now that open enrollment is over, a consumer must experience a qualifying life event to be eligible to enroll in a qualified health plan.

- Consumers eligible for a public program can enroll at any time.

- Remind consumers to report all changes to their application as it could change the consumer’s eligibility for financial assistance.

- To determine whether a consumer’s situation qualifies for a SEP, a full application must be completed, or a change reported and processed.

- New for 2022: Unless an earlier coverage effective date is allowed, the effective date for coverage for SEPs is the first day of the month following the date when a consumer selects their plan. (The “15/16 rule” will no longer be used.)
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.**
SEP Resources

- Assister Central has resources available under Helping Consumers: Special Enrollment Period (SEP)

Special Enrollment Period (SEP)

Assister resources to help consumers apply for SEP.

SEP for New Consumers

MNsure.org has examples of qualifying life events that allow new consumers to enroll outside of open enrollment and instructions for consumers on how to apply for a special enrollment period.

1. A new consumer will need to create an account/complete an application to determine if they qualify for a qualified health plan (QHP) with or without financial assistance AND if they qualify to shop and enrollment in health care plans through MNsure outside of the open enrollment period.
2. If a consumer receives eligibility for a QHP, select the Enroll in Plans button from the eligibility results screen to launch the shopping and enrollment platform.
3. Select the Confirm Event button on the consumer’s dashboard in the shopping and enrollment platform.
4. Select the qualifying life event and enter the date the qualifying life event occurred.
5. If the event can be confirmed, instructions will be provided from the shopping and enrollment platform to submit SEP verification documentation either by mail or the upload tool. Additional information about verifications.

SEP for Current Consumers

Resource Links

- How to Apply for SEP
- Loss of Coverage SEP Flyers
- Qualifying life events (including deadlines)
- SEP and COBRA
- SEP Verifications
Tax time and 1095-As

- MNsure mailed 1095-A forms in January to consumers who enrolled in a qualified health plan through MNsure for any part of 2021.
  - In addition to the notifications section in their METS account, the 1095-A is available in the “My Inbox” section of a consumer’s enrollment dashboard. Assisters should not view or print a consumer’s 1095-A form.
  - The form does not include a cover letter. Some instructions are printed on the form itself and MNsure sent an email with additional information to all recipients of the form on Thursday, January 27.
- Reminder: MNsure and certified assisters are prohibited from providing tax advice.
- MNsure has published the “Form 1095-A Reference Guide for Assisters: Plan Year 2021” on Assister Central: Helping Consumers: Tax Information. This extensive guide is available under “Resource Links.”
Our annual survey is a **very important** opportunity for MNsure to get feedback from the entire assister community.

This year we have simplified the survey to focus on critical topics so it should less time to complete.

We expect to launch the survey next week - a link to they survey will be emailed to all currently certified navigators and CACs who were also certified during open enrollment.

PLEASE take time to participate so that your experience can shape MNsure’s future!
FY 2023 Navigator Grant Program

- MNsure board approved the Fiscal Year 2023 Navigator Grant Program Policy Statement on January 12, 2022.
- Anticipated amount available for grants: $4 million
- Grant period: July 1, 2022 – June 30, 2023 (with option to extend an additional year)

Grant awards will prioritize:

- Supporting a professional workforce of navigators, with a focus on experience and year-round commitment to providing application and renewal assistance.
- Ensuring there are navigator agencies representing populations experiencing the highest uninsured rates, the most significant health disparities, and the greatest barriers to enrollment.
- Utilization of demonstrated methods of outreach to the uninsured, underinsured or those transitioning between coverage.
FY 2023 Navigator Grant Program (continued)

- Successful applicants must demonstrate:
  - A commitment to maintaining a robust navigator program within their agency
  - The ability to serve a population that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage.
  - Utilizing proven outreach strategies to connect with the population.
  - The capacity to collect data to track grant outcomes.

- Timeline for the request for proposal (RFP) process:
  - **February 3, 2022**: RFP released by 4 p.m. Central time
  - **February 10, 2022**: Applicant webinar held at 1 p.m. Central time
  - **February 24, 2022**: Questions due by 3 p.m. Central time
  - **March 11, 2022**: Answers to questions posted on or before this date
  - **March 24, 2022**: RFP responses due by 1 p.m. Central time
  - **Early July 2022**: Grant awards announced publicly, grant contracts begin

- All information is posted on [MNsure Assister Funding Opportunities](https://www.mnsure.org/about-us/assister-program/funding-opportunities/index.jsp)
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.