Navigator/CAC Statewide Webinar

July 6, 2022, 12:30 p.m.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central.

During the webinar, please use the “chat” feature in the lower right-hand corner to submit questions!

MNsure’s Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 855-366-7873 or AEO@MNsure.org.
2023 Open Enrollment Dates

- Starts on Tuesday, November 1, 2022 and ends Sunday, January 15, 2023

- Thursday, December 15, 2022 will be the deadline for coverage effective January 1, 2023

- Plan selections made between December 16 and January 15 will be for February 1, 2023 coverage
2023 Proposed Rate Release

- All on-exchange carriers filed proposed rates for plan year 2023 participation (there are no new medical carriers)
- A total of 203 plans are being offered for 2023, 22% more than 2022
- Anticipate all 2022 plans can be “cross walked” for renewals
- Individual market proposed average rate changes:
  - Blue Plus: -2.3% (on and off exchange)
  - HealthPartners: 2.1% (on and off exchange)
  - Medica Insurance Company: 6.0% (on and off exchange)
  - Quartz: 22.2% (on and off exchange)
  - UCare: 6.2% (on exchange only)
  - PreferredOne: 18% (off exchange only)
Pay Now Feature Launching

- “Pay Now” will allow consumer to make their first month’s premium payment (binder payment) at the time of enrollment via a button in the enrollment platform.

- Pay Now button will be available after the consumer has enrolled in a plan with a participating carrier.
  - Available on the confirmation screen:
    - Or “Current Enrollments” screen:
Pay Now Feature (Continued)

- When a consumer selects Pay Now, they will be taken to the insurance carrier’s payment portal. Next steps and requirements will be determined by the carrier and MNsure cannot provide support. All questions regarding payments should be directed to the carrier.

- Pay Now is only available if a policy is in “Pending” status. It will not be available for auto-renewed households.

- We expect the feature to go live in early July 2022.

- Initial participating carriers include Delta Dental, Dentegra and Quartz. Additional carriers have expressed interest and may add it prior to open enrollment or in the future.
Enhanced ACA Benefits Sunsetting

- The enhanced and expanded APTC are scheduled to sunset at the end of 2022
- About 70,000 Minnesotans will see an increase on their monthly premium bill and over 10,000 Minnesotans will lose access to all financial assistance
- Projected average annual increase without ARP benefits: $1,314 (a roughly 37% increase)
- Minnesotans’ nearing retirement age (55 – 64 years) are disproportionately impacted
- The expanded tax credits ensure no one has to pay more than 8.5% of their income on premiums. Without a full extension, insurance for many working families will be out of reach.