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, Jodi, Marcy, Nou, Stephanie B, Stephanie S, Theo
  - Tom Fruen, BSL Supervisor and Debbie Myers, Team Lead
    - Brian, Carolyn, Jon, Jumoke, Marissa, Othar, Peter, Rashard, Susan, Todd, Trent, Will
MNsure’s Certified “Assisters”

- **Brokers:** Insurance professionals licensed by the state of Minnesota who provide enrollment help and can recommend health insurance plans. There are currently nearly 1,000 certified brokers.

- **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. There are currently about 700 certified navigators.

- **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. There are currently about 350 certified application counselors.
Agenda

- 2023 Open Enrollment Landscape and Calendar
- Helping Consumers this Open Enrollment
- Additional Assister Resources
- Brokers and Navigators: Be sure you get paid!
- Are YOU Ready?
2023 Open Enrollment
Landscape & Calendar
Enhanced Tax Credits Extended

- Inflation Reduction Act extends enhanced premium tax credits through December 31, 2025:
  - Households under 400% of the federal poverty level (FPL) will continue to receive increased premium tax credits.
  - Household over 400% of FPL will continue to be eligible for premium tax credits.
  - Reduced MinnesotaCare premiums will also continue.
- Great news for Minnesotans purchasing insurance through MNsure!
  - Middle-income Minnesotans can continue to access tax credits. This benefit is especially important for many Minnesotans who are nearing retirement.
  - Minnesotans will be able to find a plan for not more than 8.5% of their household income. In 2022, the average savings has been about $6,100 per household.
Public Health Emergency Continues

- Federal public health emergency (PHE) expected to be extended through mid-January.
  - Regular MinnesotaCare renewals will not occur before fall of 2023 for January 2024 eligibility.
  - Medical Assistance renewals will not start until after the PHE ends, although there may be renewal-related communications from DHS during MNsure’s open enrollment period.

- During the public health emergency, Medical Assistance or MinnesotaCare ends when:
  - An enrollee dies, moves out of Minnesota, or requests closure (voluntary closure does not trigger a special enrollment period).
  - An enrollee becomes incarcerated.
  - An enrollee enrolls in other minimum essential coverage, including Medicare.
  - Someone was not validly enrolled due to fraud or agency error.
2023 Health Insurance Landscape

- Blue Plus, Health Partners, Medica, Quartz and UCare will sell qualified health plans (QHPs) through MNsure.
  - A total of 203 plans are expected to be offered for 2023, 22% more than 2022.
- Delta Dental and Dentegra will continue to sell qualified dental plans (QDPs) through MNsure.
  - Guardian will be a new dental carrier offering plans through MNsure for 2023!
- Based on the preliminary rate filings, MNsure expects to auto-enroll (passively renew) all consumers with active 2022 coverage into the same or similar plan for 2023.
- Final health and dental rates released Friday, September 30.
Health Insurance Company Webinars

- Hear directly from the health and dental carriers offering plans through MNsure in 2023:
  - Completed: Delta Dental, Dentegra, Medica, Blue Cross Blue Shield, Health Partners
  - UCare: Monday, October 3, 10 – 11 a.m.
  - Quartz: Monday, October 3, 3 – 4 p.m.
  - Guardian: Tuesday, October 4, 3 – 4 p.m.
- More information on Broker and Navigator One Stop under “Meetings and Webinars.”
  - Details on joining the webinars
  - Links to completed presentations (MNsure is only able to post presentations that meet state accessibility requirements)
New Private Market Policies for 2023

- Beginning with plan year 2023, young adults turning 26 can stay on parent(s) policy through end of plan year, instead of coverage terminating at the end of their birth month.

- Pending final IRS rules, “family glitch” fixed in 2023.
  - Spouses and dependents with access to employer-sponsored insurance through a household member may be eligible for premium tax credits.
  - An IT solution to identify eligible households when applying online is anticipated in February 2023. Until then:
    - MNsure has identified potentially eligible households that have applied for coverage and is sending them a notice with instructions for how to apply for tax credits for 2023.
    - Households who submit a new application during open enrollment will also be able to work with MNsure on a manual resolution.
Open Enrollment Calendar: September

- September 19 through 30: QHP runs renewal batches.
  - Most QHP consumers will have their 2023 eligibility automatically updated based on federal data sources, including tax credit amounts and cost-sharing reductions.
  - While renewal batches are being processed, there is a “blackout” period when cases cannot be updated. The blackout began September 19 and is expected to end September 30.
  - 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.
- September 30: Department of Commerce releases final approved health and dental insurance rates for 2023.
Open Enrollment Calendar: October

- Consumers may receive three notices in October:
  - A notice from MNsure that provides information on the consumer’s eligibility for 2023. This goes to all consumers with 2022 QHP eligibility, even if they are not currently enrolled.
  - A notice from their health insurance company that tells currently enrolled consumers what plan they are enrolled in for 2023.
  - A notice to currently enrolled consumers from MNsure that lists their plan for 2023, the amount of their premium and any financial assistance they will receive.
1. MNsure Eligibility Notice

- This notice will confirm the consumer was re-determined eligible for a QHP in 2023 or notify them that a member is projected to be eligible for MA or MinnesotaCare.

- If eligible for financial assistance, notice will inform the consumer or consumers of any tax credit amounts and/or cost-sharing reductions.

- The notice does NOT include any information regarding 2023 enrollment status.

- Consumers should review data and report any changes to the agency listed on the notice.
1. MNsure Eligibility Notice (Continued)

- The notice will be mailed and will be available in the consumer’s online account.
- To find eligibility notices, consumer will log into their account and select “Go to your account” under “Current Consumers.”

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

Exemptions

- How to apply for an exemption to the health coverage mandate

Current Customers

- Go to your account
  
  Check enrollment status or eligibility results
1. MNsure Eligibility Notice (Continued)

- 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.
2. Health Insurance Company Notice

- Health insurance companies will mail renewal notices, which will reflect 2023 eligibility and what plan the consumer has been passively enrolled into for 2023.

- Under updated federal guidance, the notice may not include premium or tax credit information. (Watch weekly newsletter for final details.)

- The notice directs consumers to log in to their MNsure account for premium and financial assistance information.

Why am I getting this letter?
Your health coverage is still being offered in [5 Year], but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Also make sure to update your information with [6 the Exchange].

Changes you’ll see to your plan in [7 Year]

Your new premium

- Your estimated monthly premium for [8 Year] wasn’t available at the time we prepared this letter. Visit [9 Exchange website] starting November 1 to get your premium amount for next year.

If you’re currently getting financial help with the cost of your health coverage, your financial help may be different in [10 Year]. Update your [11 Exchange] application by [12 Date] to find out how much help you qualify for next year. Get details in “What you need to do” below.
3. MNsure Enrollment Notice

- MNsure will generate an enrollment notice for consumers actively enrolled in a 2022 plan which includes 2023 plan enrollment information and the 2023 premium amount after any advanced premium tax credits are applied.

- This notice is not mailed but is available both under “My Notifications” in the consumer’s METS account and in “My Inbox” in the consumer’s enrollment platform. The notice will show up as “Important information regarding your Renewal.”

- Assisters can view this notice through the enrollment platform if they have an assister portal association with the consumer.

- Information about the 2023 premium amount and any tax credits will not be visible on the consumer’s enrollment dashboard until November 1. Consumers and assisters can use this notice to find that information prior to November 1.
OE Calendar: October and November

- October 5: Anonymous plan comparison tool goes live.
  - Consumers can start researching 2023 plan options through the anonymous plan comparison tool.

- Tuesday, November 1: 2023 Open Enrollment begins.
  - If a consumer is currently enrolled, they will be “passively” renewed into a same or similar plan for 2023.
  - 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 2022 coverage during open enrollment.
OE Calendar: December and January

- Thursday, 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, 2023.
  - UNLESS they qualify for a special enrollment period (SEP) or are eligible for a public program.

- Saturday, December 31: Last day for January 1 coverage for consumers qualifying for a SEP.

- Sunday, January 15, 2023: 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
2023 Open Enrollment Hours

- ARC/Broker Service Line beginning November 1:
  - Monday - Friday, 8 a.m. - 5 p.m. (ARC opens 9 a.m. on Tuesday and BSL opens 9 a.m. on Wednesday)
  - Deadline hours: January 14: 8 am - 5 pm, January 15 closed

- State holiday hours:
  - November 11, 8 a.m. - 4 p.m.
  - Closed: November 24 & 25, December 26, January 2

- Contact Center additional hours:
  - Saturdays 12/3, 12/10, 12/17, 1/7: 9 a.m. - 1 p.m.
  - 12/13 (8 a.m. - 6 p.m.), 12/14 (8 a.m. - 8 p.m.), 12/15 (8 a.m. - 10 p.m.)
  - 1/14 (9 a.m. - 6 p.m.) and 1/15 (9 a.m. - 9 p.m.)
  - During these extended hours, assisters can call the Contact Center for basic services like password resets.
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 2022 and want to continue coverage for 2023.
  - 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 2023.
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?
  - ARC and Broker Service Line (BSL) staff are only able to complete one password reset per call. Consumers can call the Contact Center and get a password reset faster than you can on their behalf!
  - 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.

- If the consumer is seeking 2023 coverage, DO NOT submit an application before November 1!
  - Consumers who are eligible for a special enrollment period (SEP) for 2022 coverage can apply 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.
Helping a Consumer: October (continued)

- Consumers can research 2023 health and dental plans on MNsure.org using the plan comparison tool beginning in early October. The tool is very helpful for estimating eligibility and reviewing plan options!

- All consumers should review the information used to update their eligibility and notify the processing agency immediately if any information is incorrect.

- 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. Possible reasons:
  - Federal tax information (FTI) authorization expired
  - Failure to reconcile previous advanced premium tax credits
Updating an Application

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

- **Income changes cannot be reported more than 7 days in advance.**

- Changes cannot be processed until the date the change happens.
  - For example, consumer is losing ESI on 1/31/2023. Assister can report the change in December since that is within 60 days, however, MNSure cannot process the change until 1/31/2023.
Updating an Application (Continued)

- Some life event changes can 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

- There are no restrictions on when these changes can be reported:
  - Date of birth correction, demographic information updates, SSN add/correction, gender change/correction, name correction
Reporting Projected Annual Income

- If consumer is reporting a change to their current income (meaning current income change is occurring within seven days or occurred in the past), they should report:
  - Change to current income, 2022 projected annual income (PAI) and 2023 PAI (list 2023 PAI in the comments)
  - Beginning December 1, 2022, only report 2023 PAI.

- If consumer will have a change to current income that takes effect in 2023, they should report:
  - The income change and 2023 PAI within **seven days** of the income change taking effect (earliest would be last week of December)

- 2023 PAI-only changes cannot be processed at this time. It is not possible to get an early 2023 eligibility determination for an income change that has not yet occurred.
Reporting Life Event Changes

- If using the online tool, all components of the change need to be reported using the tool selections. The notes/comments section should be only to provide clarification or explanations.

- From now until November 30, if you are reporting a current income change, you will need to report both the 2022 and 2023 projected annual income (PAI). Please indicate the 2023 PAI information in the comments section on the online tool.

- Please do not report any 2023 income changes as these cannot be reported more than seven days in advance of the change occurring.

- If reporting a change that may lead to a discrepancy between current income and PAI (a future change in income that cannot be reported yet), provide an explanation in the notes/comments section.

- If there is a discrepancy and no explanation given, the LEC team will assume there is an error or the consumer is not aware of the potential financial implications.
Resources for Reporting Changes

Report Application Changes

Qualified health plan (QHP) enrollees need to report all application changes. The changes could impact the enrollment in their plan and their eligibility for premium tax credits and cost-sharing reductions, if they applied for financial assistance. Changes must be reported 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.

Tips for Reporting Life Events: Reporting LECs for QHP Eligible Consumers (PDF)

Report by Phone

- Address or state residency change
- American Indian or Alaskan Native status
- Citizenship or immigration status
- Death
- Divorce or legal separation
- Gain access to health coverage or
- Incarceration status
- Loss of health coverage (past events)
- Personal information changes (name, birthdate, email, phone, Social Security)
- Pregnancy
- Tobacco use

Report Online

Guides for using the online reporting tool

- 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.
Helping a Consumer: November

- **Remember the unassisted path!**
  - If a 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 ends up qualifying for tax credits (their 2023 income is lower than expected), they can still collect the benefit as a refundable credit when they file 2023 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 2022 plan for 2023.
- If a consumer does not want coverage for 2023, 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 cancellations (all household members are cancelling) should be completed online.
  - Partial cancellations will require a call to MNsure.
- Note on Medicare: MNsure autogenerates a notice to QHP enrollees 90 days prior to the enrolled individual turning 65. Consumers must contact MNsure to terminate their plan prior to the beginning of the month in which Medicare coverage begins.
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 adjust APTCs
  - Change, cancel and disenroll plans
  - 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
  - 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)
    - User’s Inbox in the Shopping and Enrollment Platform (PDF)
New “Pay Now” Feature

- “Pay Now” is an option that allows the consumer to make their first month’s premium payment (binder payment) at the time of enrollment using 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 (a new enrollment). It will not be available for auto-renewed households.

- Currently participating carriers are Delta Dental, Dentegra and HealthPartners. Additional carriers may add the feature before open enrollment – watch the weekly newsletter for updates.
Additional Assister Resources
# Income Guidelines Flyer

## Income Guidelines for Health Care Savings Through MNsure

MNsure is a marketplace where Minnesotans can shop, compare and choose health insurance coverage that meets their needs.

MNsure is the only place to access benefits that lower the cost of health insurance, including:

- Tax credits that reduce monthly premiums
- Cost-sharing reductions to lower out-of-pocket costs like deductibles and co-pays

You can also apply for no- or low-cost Medical Assistance and MinnesotaCare coverage through MNsure.

Expanded premium tax credits were extended by Congress. Eligibility for these savings is not limited by household income in 2023.

### When to Enroll

**November 1, 2022 – January 15, 2023:**

Open enrollment for 2023 private health plans

**Available year-round:**

- Special enrollment (because of qualifying life events) for private health plans
- Enrollment in MinnesotaCare and Medical Assistance
- Enrollment for members of federally recognized American Indian tribes

### This table shows what financial help you could qualify for depending on household size and income.

<table>
<thead>
<tr>
<th>People in household</th>
<th>Medical Assistance for adults over age 18*</th>
<th>Medical Assistance for children**</th>
<th>Medical Assistance for pregnant women***</th>
<th>MinnesotaCare</th>
<th>Tax credits for 2023 private health plans</th>
<th>Annual income above</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly/Annual income no more than</td>
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<td>(Slightly higher income limits apply for infants under age 2)</td>
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<td>(Slightly higher income limits apply for infants under age 2)</td>
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<td></td>
<td></td>
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<tr>
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<td>does not apply</td>
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<tr>
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<tr>
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<td>$8,615 / $103,388</td>
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<td>7</td>
<td>$4,645 / $55,740</td>
<td>$9,604 / $115,252</td>
<td>$9,709 / $116,509</td>
<td>$83,820</td>
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<tr>
<td>8</td>
<td>$5,168 / $62,017</td>
<td>$10,686 / $128,232</td>
<td>$10,802 / $129,631</td>
<td>$93,260</td>
<td>$93,260</td>
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</tr>
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</table>

**For each additional person add**

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</table>

*The income limits for Medical Assistance are for coverage from July 1, 2022, through June 30, 2023.

These income guidelines are approximate and for informational use only. You need to complete an application to determine your actual eligibility.
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.

- 2023 Income Guidelines in Hmong, Russian, Somali, Spanish and Vietnamese are available online.
  - Hard copies in English, Spanish, Somali and Hmong can be ordered.

- MNsure brochures and appointment cards in Hmong, Russian, Somali, Spanish and Vietnamese are available online. No change from 2022 version.
  - Hard copies in English, Spanish, Somali and Hmong can be ordered.

- Go to Assister Central’s [Outreach Materials](#) page to order materials, we will be mailing out orders once a week.
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 at Assister Central/Shared Resources/Outreach/Press and Social Media
  - Social media toolkits
  - MNsure is active on Facebook, Twitter and Instagram. Like and follow us for ready-made, shareable content.

- Visit Assister Central’s Outreach Resources page for more information on available resources: www.mnsure.org/assister-central/shared-resources/outreach
Helping Consumers was created for 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.

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

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

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

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

**Renewals and Open Enrollment**
Help consumers successfully renew their coverage and prepare for open enrollment.

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

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

**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.

- Recent AOR process improvements:
  - If you contact a carrier and they do not have you listed as the AOR, you can contact the BSL and we will immediately add the case to our carrier reconciliation report. MNsure previously waited 30 days after the enrollment was sent to report issues.
  - Manual form for retroactive AORs has been updated for more clarity. We are requesting the date you began working with the consumer, not the date you are submitting the form, to ensure the AOR covers the right time period.
Navigators: Per-Enrollee Payments

- Navigator agencies are eligible for per-enrollee payments for certain 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 the online application
  - Bottom portion of Appendix C of the paper application (Note: Assisters should NOT act as a consumer’s authorized representative!)
  - Online Navigator Case Association Form (only when all 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.
It 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.

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

Exemptions

- How to apply for an exemption to the health coverage mandate

Current Customers

- Go to your account
  Check enrollment status or eligibility results
Consumer “adds” an assister and enters assister’s 7-digit reference number to authorize the assister permission to act on their behalf (AOR).
Are You Ready?
OE 2022 Recertification Process

- Recertification training requirements must be completed by Thursday, October 13, 2022, or your certification will be suspended.
  - You will no longer be authorized to assist MNsure 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, use the certification look-up tool (new this year) contact your agency administrator, or email (do not call) the ARC/BSL.
Certification Look-Up Tool

- MNsure has created a tool to allow recertifying MNsure assisters to check the status of their 2023 recertification online. My Certification Lookup can be found on the Recertification page on Navigator One Stop and Broker One Stop.

- Assistors will need to enter their Assister ID/NPN. Upon selecting “Search,” results will display the assister’s name, MNsure role, agency name and certification status.
  - If you have completed recertification for 2023, you will see the date your 2023 recertification was completed.
  - If you have not completed recertification for 2023, you will see a date for your 2022 certification.

- Please wait a week after completing recertification requirements before checking your status.
Select the "My Certification Lookup" button on the Assister Central Homepage.
Certification Look-Up Tool (continued)

- Select your role from the dropdown menu
- Enter your Assister ID or broker NPN
- Select the search button
Example: Recertification Complete

My Certification Lookup

Use this tool to check your certification status. You completed certification requirements for each period that displays in the search results.

MNsure Role

Navigator or CAC

Assister ID

80NAV888

Search

Results will show:

- Certification Status as "Certified"
- Dates of certification (2023)
Example: Recertification Incomplete

My Certification Lookup

Use this tool to check your certification status. You completed certification requirements for each period that displays in the search results.

MNsure Role
Navigator or CAC

Assister ID
8GaNAV100

Search

Results will show:
- Certification Status as "Certified" for 2022
- Missing date of certification for 2023
OE 2023 Recertification Requirements

- The only course required for recertification is MNsure Assisters Data Security, Accessibility, Compliance and Ethics. The other courses (Core Curriculum and Role-Based Training) are only required for new assisters certifying for the first time.

- Be sure to complete all THREE parts of the course:

  - (01) MNsure Assister Data Security, Accessibility, Compliance and Ethics 22-23
  - (02) MNsure Assister Core Curriculum 22-23
  - (03) MNsure Assister Role Based Training 22-23

  The courses and associated assessment in this curriculum are MANDATORY for ALL MNsure Assisters.

  - MNS23ADP: MNSURE ASSISTER DATA PRIVACY AND SECURITY
  - MNS23ACE: MNSURE ASSISTERS ACCESSIBILITY, COMPLIANCE AND ETHICS
  - MNS23ADPA: MNSURE ASSISTER DATA SECURITY, ACCESSIBILITY AND COMPLIANCE ASSESSMENT 22-23
Questions?

Please use the “chat” feature available from the “Edit” menu.