



Broker Statewide Webinar

October 13, 2022, 12:00 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 to submit questions!



2023 Final Rates Released

- Final health and dental insurance rates were released.
 - MNsure's partners are offering 37 more health plans in 2023. Every county will have at least two insurers offering plans through MNsure, with the majority (all but four) having three or more insurers.
 - HealthPartners has expanded their service area to offer plans in 15 more counties.
 - Increases in silver benchmark premiums, and the extension of enhanced tax credits, have contributed to more generous tax credits in 2023.
 - MNsure's [scenario packet](#) includes examples of savings for all rating regions.
- MNsure's anonymous plan comparison tool is now LIVE with 2023 health and dental plan information for pre-OE window shopping!

2023 QHP Renewal Process

- MNsure has completed processing renewals for 2023:
 - The vast majority of MNsure’s consumers that had an active application prior to September 19 have eligibility updated for 2023.
 - In most cases, notices are now available in the consumer’s METS account and have been mailed.
 - Passive renewals and AORs for 2023 were transmitted to carriers last week.
- A “catch-up” batch is currently underway to update eligibility for applications submitted after September 19.
 - After the catch-up batch is complete, MNsure will send the carriers an AOR manual passive file, which consists of consumers who were auto-renewed into a plan for 2023 and for whom we have a manual AOR on file.

MNsure Enrollment Notice

- MNsure has generated 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 (subject is “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.

Dear [REDACTED],

Your private health insurance coverage has been renewed for plan year 2023, effective January 1, 2023.

Health Plan Renewal Information

- Plan Name: [REDACTED]
- APTC Amount: \$ [REDACTED]
- Net Premium: \$ [REDACTED]

Member Name	Renewal Status	Reason
[REDACTED]	Renewed	N/A

Health Insurance Company Notices

- Health insurance companies will be mailing renewal notices, which will reflect 2023 eligibility and what plan the consumer has been passively enrolled into for 2023.
- Under updated federal guidance, most carriers will NOT include premium or tax credit information. The notice directs consumers to log in to their MNsure account for this information.
 - BlueCross BlueShield notices WILL include 2023 premiums and tax credits.

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.

“Family Glitch” Fix for QHP Consumers

- MNsure is implementing eligibility changes to extend financial assistance to individuals previously excluded due to the Affordable Care Act’s “Family Glitch.”
 - Effective for coverage beginning January 1, 2023, MNsure will calculate affordability based on the full family premium when employer-sponsored coverage is offered to the whole family. Family coverage will be deemed unaffordable if the cost of the family coverage exceeds 9.12% of the total household income.
 - There is no change to how affordability when coverage is offered to the employee only.
- Right now: MNsure has sent out an “Employer Cost Notice” to those we have identified as potentially eligible for tax credits in 2023.
 - The consumer must fill out and submit a new Appendix A form, which will be included with the notice.
 - If the consumer has an assister portal association, we are hoping to notify the assister of the potential eligibility.

“Family Glitch” Notice

Proposed Change to Health Care Eligibility Rule for 2023

Why am I getting this letter?

Our records show that one or more members of your household may qualify for lower-cost health care coverage through MNsure. A proposed change to a health care rule (often referred to as the “family glitch” fix) will make more families eligible for lower-cost health coverage in 2023 if the cost of their family coverage through an employer is determined unaffordable using the new rule.

What do I need to do?

To find out if you may be eligible for lower-cost health coverage through MNsure in 2023, complete the attached 2-page Appendix A form for all jobs that of household and provide the 2023 employee cost information.

- You can mail the form to MNsure using the toll-free number 651-431-7770.

We will use the information you provide on the form to determine if you qualify for lower-cost health coverage. Once MNsure makes that determination, we will update your eligibility.

What if I don’t return the form?

If you do not return the form, MNsure cannot determine if you qualify for lower-cost health coverage. However, if you are currently enrolled in private health coverage, you will continue to have that coverage.

APPENDIX A Health Coverage from Jobs

Tell us about the health plan offered by this employer for family coverage.

15. Does the employer offer a family health plan that meets the minimum value standard*? Yes No

a. What is the name of the lowest-cost plan offered for family coverage by the employer? _____

b. How much would the employee pay for this plan if the employee received the maximum discount for not using tobacco or any tobacco cessation program offered? \$ _____

c. How often? Weekly Every two weeks Twice a month Monthly Quarterly Yearly

16. What change will the employer make for the new plan year (if known)?

Employer will not offer health coverage for spouse or dependents.

Employer will start offering health coverage to employees’ spouse or dependents or change the premium for the lowest-cost plan available for family coverage that meets the minimum value standard.* (Premium should reflect discounts for not using tobacco and tobacco cessation programs.

a. How much would the employee pay for this plan? \$ _____

b. How often? Weekly Every two weeks Twice a month Monthly Quarterly Yearly

Date of change (MM/DD/YYYY): _____

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.
- Carrier participating for this open enrollment: HealthPartners, Quartz, Delta Dental, Dentegra and (starting 11/1) Guardian.
- 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:

Monthly Premium \$1,293.64
Elected APTC -\$373.33

Medical Monthly Payment \$920.31
or enrollment to begin coverage on 04/01/2022
“Pay Now” button to submit your first payment.

Monthly Premium Due \$920.31

The “Pay Now” button is highlighted with a red border.

Monthly Premium: \$1,293.64
Elected APTC: \$373.33
Monthly Premium Due: \$920.31
Premium Effective Date ⓘ: 04/01/2022

Spouse	IV
Self	Ji
Child	T:
Child	R

Pay Now Cancel Coverage

The “Pay Now” button is highlighted with a red border.

DRAFT Timeline for restarting Minnesota Health Care Programs eligibility renewals

This timeline assumes that the federally declared COVID-19 public health emergency (PHE) will be renewed effective October 13, 2022. It further assumes that notification is received from the U.S. Department of Health and Human Services (HHS) by November 11, 2022, that the PHE will end after January 10, 2023. Adjustments to the timeline will be made pending further extension of the PHE by HHS and guidance from the Centers for Medicare & Medicaid Services (CMS). Under these assumptions, the first renewal cohort is MA renewals for April 2023 and the final cohort in the unwinding period (not displayed in the table below), is MA renewals for March 2024.

Audience	December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Medical Assistance and MinnesotaCare Enrollees	Mail pre-renewal notices	Mail pre-renewal notices Mail April MA renewals for cases in the Minnesota Eligibility Technology System (METS) ¹	Mail pre-renewal notices Mail May MA renewals for cases in METS Mail April MA renewals for cases in MAXIS	Mail pre-renewal notices Mail June MA renewals for cases in METS Mail May MA renewals for cases in MAXIS	Mail pre-renewal notices Mail July MA renewals for cases in METS Mail June MA renewals for cases in MAXIS	Mail pre-renewal notices Mail August MA renewals for cases in METS Mail July MA renewals for cases in MAXIS
Eligibility Workers	Renewals training	Renewals training	Renewals processing	Renewals processing	Renewals processing	Renewals processing
Health Plans, Providers & Stakeholders	Provide updates	Provide updates	Provide updates	Provide updates	Provide updates	Provide updates

¹ METS determines MA and MinnesotaCare eligibility for families with children and adults. MAXIS determines MA eligibility for people who are 65 or older, or who are blind or have a disability.

OE 2023 Recertification Process

- Recertification training requirements must be completed by **TODAY** 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 the Broker Service Line
 - Your access to the assister portal will be suspended
 - You will be removed from the online Assister Directory
- **There are no extensions** but after October 13, lapsed assisters can reactivate their certification by completing the recertification requirements.



Questions?

To submit questions via chat, please use the “chat” feature.

- Remember these resources:
 - Order marketing material on [Assister Central/Shared Resources/Outreach Resources/Outreach Materials](#)
 - Check your certification status using the “[My Certification Lookup](#)” tool on the Assister Central homepage

