Navigator/CAC Statewide Webinar

October 5, 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 to submit questions!
DHS Updates
MNsure Updates
2023 Renewals Process Completed

- MNsure has completed processing renewals for 2023:
  - The vast majority of MNsure’s consumers that had an active application prior to September 19 have new eligibility for 2023.
  - In most cases, notices are available in the consumer’s METS account and are starting to be mailed.

- There are a small percentage of cases where additional steps (either by the consumer, or by MNsure) are necessary for 2023 eligibility coverage:
  - A member of the household may have public program eligibility.
  - A member of the household was found not eligible for 2023.
  - There was an error during the renewal process.
  - Any applications submitted between 9/19 and 9/30.

- MNsure has resumed processing life events.
2023 Final Rates Released

- Final health and dental insurance rates have been released.
  - MNsure’s partners are offering 37 more health plan in 2022. 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!
“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 is sending 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 will also 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 your household and provide the 2023 employee cost info.

- You can mail the form to MNsure using the email 651-431-7770.

We will use the information you provide on the form to determine your eligibility.

What if I don’t return the form?

If you do not return the form, MNsure cannot determine your eligibility.

However, if you are currently enrolled in private health insurance, MNsure will send you a notice about the new rule.

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.

- Pay Now button will be available after the consumer has enrolled in a plan with a participating carrier.
  - Available on the confirmation screen:

  ![Confirmation Screen Screenshot]

  - Or “Current Enrollments” screen:

  ![Current Enrollments Screen Screenshot]
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, HealthPartners and Quartz. Additional carriers may add the feature before open enrollment – watch the weekly newsletter for updates.
OE 2023 Recertification Process

- Recertification training requirements must be completed by Thursday, October 13, 2022 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 Assister Resource Center (ARC) services
  - Your access to the assister portal will be suspended (if applicable)
  - Navigators will be removed from the online Assister Directory
  - Navigators are not eligible for payment for any applications or enrollments completed after their certification has lapsed

- There are no extensions but after October 13, lapsed assisters can reactivate their certification by completing the recertification requirements.
Confirming Recertification Completion

- MNsure updates training records in the Agency Management Program (AMP) twice per week. Please be aware that it may take three to four business days before we have recorded completion of a course.

- Once we have recorded completion:
  - Individuals will receive an email confirmation of their recertification.
  - Agency administrators can confirm staff recertification completion online through AMP.
  - NEW: Use the “My Certification Lookup” tool to check your certification status.
My Certification Lookup

- My Certification Lookup is on the Navigator/CAC Recertification page on Navigator One Stop

**Navigator/CAC Recertification**

All MNSure certified navigators and CACs must be recertified before each open enrollment period.

My Certification Lookup

- Select role as “Navigator or CAC” and enter your Assister ID

**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

Search
My Certification Lookup (continued)

- 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 at least one full week before contacting the ARC with any questions about recertification completion. All requests must be submitted via email to navigators@mnsure.org.
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.