Broker Statewide Webinar

May 11, 2023, 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.
Unaffordable Non-Calendar Year ESI Limited SEP

- Time-limited special enrollment opportunity (SEP)
  - Begins April 17, 2023 through Tuesday, October 31, 2023
  - For *family members* enrolled in non-calendar year employer-sponsored insurance (ESI) that is unaffordable under new “family glitch fix”
    - Their last day of coverage under an employer’s non-calendar-year family plan must fall during this SEP’s time frame
    - The family member must be eligible for APTC greater than $0 after they voluntarily term their calendar year ESI coverage
- The SEP window is 30 days instead of standard 60-day window
Steps for Reporting the SEP

- Consumer should use the Affordable Employer Coverage Tool to get an eligibility estimate.

- If they want to continue pursuing coverage, they should complete an application including the information that they ARE enrolled in ESI.

- After completing an application, they must call MNsure to report the SEP. They will be asked to submit Appendix A – but should not terminate ESI until they have received their new eligibility from MNsure.

- Once Appendix A is processed, MNsure will notify the consumer of their new eligibility and direct the consumer to submit verifications (including Loss of ESI verification and proof of non-calendar year policy). Consumer must submit verifications within 30 days of Appendix A being processed.

- After verifications have been approved, MNsure will open shopping. Consumer will be notified that they have 30 days to select a plan.
Public Program Unwinding Begins!

- In late April/early May, DHS mailed renewal notices to Medical Assistance enrollees with a July renewal month.
  - Enrollees must complete and submit their renewal forms with requested proofs as quickly as possible (due date is June 3)
  - Coverage will end June 30 if enrolled does not responded
  - Consumers can upload renewal form and supporting documentation online
- One-stop shop for all things renewal: [mn.gov/dhs/renewmycoverage](http://mn.gov/dhs/renewmycoverage)
  - Timeline
  - Sample notices
  - Dashboard with case counts (now updated with July data)
  - Coming soon: Renewal date look-up tool
Resource for Assisters

- Slides from the “Preparing for the Start of Renewals” training offered last month are available on the Portico Healthnet Training Institute website. There is also a link from the Broker One Stop/Meetings and Webinars page.

- Very helpful video tutorial for how to complete the blank renewal form: https://www.youtube.com/watch?v=KtuMg2098WE

- MNsure will notify brokers via secure email if a client with an assister portal association becomes QHP-eligible.
New Special Enrollment Period

- MNsure is offering a new continuous coverage unwinding (CCU) special enrollment period for anyone who is losing MA or MinnesotaCare coverage that was enrolled under the continuous coverage rules.

- Consumers eligible for this SEP:
  - Have a 90-day SEP window (instead of standard 60 days) before and after the last day of MA or MinnesotaCare coverage.
  - Coverage will start first day of the month following the date they select a plan.
  - To promote continuity of coverage during this unprecedented time, consumers will have the option of a retro-effective date back to the first of the month after the loss of MA/MinnesotaCare coverage. To qualify for retroactive coverage, they must select a plan during the first 60 days of the SEP.
Enrolling Using the SEP

- When reporting a qualifying life event, select the ‘Loss of Medical Assistance or MinnesotaCare’ life event and enter the last day of the MA or MinnesotaCare coverage from the consumer’s notice.
Coverage Start Options

- During the first 60 days of the SEP after their last day of MA or MinnesotaCare coverage, the consumer will have the option to select a retroactive or prospective QHP coverage effective date.
Thank You for Attending!

Please submit any questions via chat.