MNsure Assister Assembly

Fall 2023
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
  - Deanna Johnson, Business Analyst

- **Assister Resource Center/Broker Service Line:**
  - Amber Gullickson, ARC Supervisor
    - David, Erin, Jodi, Marcy, Nou, Debra, Stephanie, Theo
  - Tom Fruen, BSL Supervisor and Debbie Myers, Team Lead
    - Brian, Carolyn, Jon, Jumoke, Marissa, Othar, Rashard, Susan, Todd, Trent, Will
MNsure’s Certified “Assistors”

- **Brokers:** Insurance professionals licensed by the state of Minnesota who provide enrollment help and can recommend health insurance plans. There are currently nearly 1,200 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 more than 700 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

- Topics we will cover:
  - 2024 Open Enrollment landscape and calendar
  - What’s new for 2024?
  - The unwinding
  - Stuff you should know
  - Brokers and navigators: Be sure you get paid!

- There will be one break opportunity
Resource: Common Acronyms

- APTC: Advanced premium tax credit
- ARC: Assister Resource Center
- BSL: Broker Service Line
- CSR: Cost-sharing reduction
- FTI: Federal tax information
- LEC: Life event change
- MA: Medical Assistance
- METS: Minnesota Eligibility Technology System
- MNTR: Modified need to renew notice
- PARN: Pre-populated auto renewal notice
- PII: Personally identifiable information
- QDP: Qualified dental plan
- QHP: Qualified health plan
- SEP: Special enrollment period
2024 Open Enrollment
Landscape & Calendar
Renewal Process Starts in September

- September 18 through 27: QHP renewal batches.
  - Most QHP consumers have had their 2024 eligibility automatically updated based on federal data sources, including tax credit amounts and cost-sharing reductions.
  - Life events could not be processed during this “blackout period.” Life event processing resumed on September 28.
- September 29: Department of Commerce released final approved health and dental insurance rates for 2024.
2024 Health Insurance Landscape

- Blue Plus, Health Partners, Medica, Quartz and UCare will continue to sell qualified health plans (QHPs) on MNsure.
  - A total of 219 plans will be offered for 2024, an 8% increase from 2023.
  - Average rate increase is 4.5% without APTC, or 0.4% after APTC
- Delta Dental, Dentegra and Guardian will continue to sell qualified dental plans (QDPs) through MNsure.
- All 2023 plans available through MNsure have a corresponding “cross-walk” plan for 2024, so enrollees can be renewed into a 2024 plan (absent changes in eligibility status).
QHP-eligible consumers may receive two notices in the mail in October:

- A notice from MNsure that provides information on the consumer’s eligibility for 2024. This goes to all consumers with 2023 QHP eligibility, even if they are not currently enrolled. There are several possible versions, depending on the consumer’s situation.

- If they are currently enrolled in a plan through MNsure for 2023, they will also receive a notice from their health insurance company that tells them what plan they are enrolled in for 2024.
MNsure Eligibility Notice (or PARN)

- This notice will confirm the consumer **was re-determined eligible for a QHP** in 2024.

- If eligible for financial assistance, the 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 their 2024 enrollment status.

- Consumers should review data and report any changes to the agency listed on the notice.
MNsure Eligibility Notice with no FTI

- If a consumer remains eligible for a QHP, but no longer qualifies for financial assistance, the notice will explain it is because:
  - They may not have filed a federal income tax return for a year their received APTC
  - The authorization for MNsure to check their federal tax information (FTI) has expired, or
  - Records show they are eligible for or enrolled in Medicare Part A

- Consumer will need to take action if they want eligibility for financial assistance.
Health Care Renewal Notice (or MNTR)

- Mailed to households where a member is projected to be eligible for MA or MinnesotaCare as a result of updated information for the coverage year.
- Consumers will need to sign and return the included renewal form to MinnesotaCare Operations within 30 days, otherwise coverage will end on December 31, 2023.
- Carefully read the instructions and be sure to include any supporting documentation that is requested.
- Will be viewable to consumers through their online accounts.
Notices in the Consumer’s Account

- The appropriate notice will be mailed and system-generated notices will be available in the consumer’s online account.

- To find eligibility notices:
  - Consumer logs into their account and selects “View Your Account” under “Current Customers.”
  - The select the tab at the top for “Notifications.”
  - Assisters cannot view consumer eligibility notices through their assister portal account.
Health Insurance Company Notice

- Health insurance companies will mail renewal notices which will show 2024 eligibility and what plan the consumer has been passively enrolled into for 2024.

- The notice estimates the monthly premium payment but is likely to still reflect 2023 advanced premium tax amounts.

- Since the notice is generated by the carrier, it is not available in the consumer’s MNsure online account.

Why am I getting this letter?

Your health coverage is still being offered in [6 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 [7 Exchange].

What’s changing in [8 Year]

Your new premium

- Starting in [9 Month], your new monthly payment is estimated to be $[10 Dollar amount].
  Here’s the math: Monthly premium of $[11 Dollar amount] minus $[12 Phase or dollar amount] of possible help. Your actual monthly payment may be different because your financial help may change in [13 Year]. You’ll find out your new monthly payment when you get your [14 Month] bill.

  Important: This estimated monthly payment is based on current information we have for [15 Year]. It might not account for some or all changes that could impact your monthly payment, like cost changes in your area for next year, or changes to your household income or family size. To find out the actual amount of your monthly payment, update your [16 Exchange] application. Get details in “What you need to do” below.

- Your [17 Current year] monthly payment is $[18 Dollar amount].
  Here’s the math: Monthly premium of $[19 Dollar amount] minus $[20 Dollar amount] of financial help you get each month.
MNsure Enrollment Notice

- MNsure will generate an enrollment notice for consumers actively enrolled in a 2023 plan which includes 2024 plan enrollment information and the 2024 premium amount after any advanced premium tax credits are applied.

- This notice is not mailed but is available both under the “Notifications” tab 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.”

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Dear [Name],

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]

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Renewal Status</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Redacted]</td>
<td>Renewed</td>
<td>N/A</td>
</tr>
</tbody>
</table>
MNsure Enrollment Notice (continued)

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

- Information about the 2024 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.

- New for 2024:
  - If a consumer is eligible for more than $1 APTC and elected to use $0 of their eligible APTC for the current plan year (2023), the $0 APTC will be retained for the consumer in the new plan year.
  - The enrollment notice will include a message that $0 has been applied: “In 2023, you chose a $0 advanced premium tax credit. Your choice of $0 advanced premium tax credit has been carried over to your 2024 plan.”
OE Calendar: October and November

- October 12: Anonymous plan comparison tool goes live.
  - Consumers can start researching 2024 plan options through the anonymous plan comparison tool.

- Wednesday, November 1: 2024 Open Enrollment begins.
  - If a consumer is currently enrolled, they will be “passively” renewed into a same or similar plan for 2024.
  - 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 2023 coverage during open enrollment to have coverage start before January 1.
Cancelling or Changing Coverage

- Consumers can shop for a different plan during open enrollment.
- If a consumer does not want coverage for 2024, 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.
- 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.
Open Enrollment Deadlines

- Friday, 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, 2024 unless they qualify for a special enrollment period (SEP) or are eligible for a public program.

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

- Monday, January 15, 2024: Last day of open enrollment.
  - Note that MNsure will be closed January 13, 14 and 15.

- 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
2024 ARC/BSL Open Enrollment Hours

- Assister Resource Center/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)
  - Closed Saturdays and Sundays EXCEPT Saturday, December 2 and December 9 from 9 a.m. – 1 p.m.

- Closed for state holidays:
  - November 10, November 23 & 24, December 25, January 1 & 15

- ARC/BSL extended hours for deadlines:
  - December 13 (8 a.m. – 6 p.m.), December 14 (8 a.m. to 7 p.m.) and December 15 (8 a.m. to 7 p.m.)
  - January 10 (8 a.m. – 6 p.m.), January 11 (8 a.m. to 7 p.m.) and January 12 (8 a.m. to 7 p.m.)
  - Contact Center will have longer hours on December 14 & 15 and January 11 & 12. Assisters can call the Contact Center for basic services like password resets.
What’s New for 2024?
Navigating the Systems of MNsure

- Consumers and assisters may interact with four distinct technology systems when seeking to enroll in health insurance coverage.
New “Look and Feel” to Application

- METS application was updated in early August to change the “look and feel” of the process.
- Overall functionality (application flow and information collected) remains the same, but the user’s visual experience has been modernized.
Now Mobile-Enabled

- Entire process – account creation, application and plan selection – can now be completed on a mobile device.

Dashboard

View Current Year Eligibility Results
You may have the option to enroll in a different plan as a result of your most recently reported change of circumstances.
Printing the Summary Screen

Summary

This is a summary of the information you have given that it is all correct before continuing.

About Primary Applicant

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Gender</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michelle Strong</td>
<td>Female</td>
<td>554555555</td>
</tr>
</tbody>
</table>

There is no longer a “Print” button, but the summary screen can be printed for future reference by using “Ctrl+P”.

Attested Projected Annual Income

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Projected Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michelle Strong</td>
<td>As reported on the federal tax return.</td>
<td>$35,000.00</td>
</tr>
<tr>
<td>Alicia Strong</td>
<td>$16,000.00</td>
<td></td>
</tr>
</tbody>
</table>

Tax Filing Information

<table>
<thead>
<tr>
<th>Member</th>
<th>Filing Status</th>
<th>Files Jointly with Spouse?</th>
<th>Dependent of</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michelle</td>
<td>Tax Filer</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Alicia</td>
<td>Tax Filer</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Joseph</td>
<td>Tax Dependent</td>
<td></td>
<td>Michelle</td>
</tr>
</tbody>
</table>
Authorizing an Assister

- "Manage Assister" feature is now called "Your Assister." Consumer starts the process for authorizing an assister by selecting "Your Assister" tab.

- The consumer still will enter your Reference Number to complete the authorization.
When logged into the assister portal, you can view all your associated clients.

You have the option to sort by first or last name, or by request date.

The tabs also allow you to narrow the search by “New” (client accounts you have not viewed using the assister portal) or “In progress.”
Changes to Shopping & Enrollment

New “Print Preview” option for sharing plan comparisons with clients.
Additional Improvements to Shopping

- Coming soon: Adding a provider search feature to the plan comparison tool and plan shopping experience. Enhanced tool will allow users to narrow their search by looking for medical providers, dental providers or medical facilities.

Tell Us About Your Health Care Needs

(Optional) Please answer the questions below: (1/5)  

Search for a Medical Provider that you would like to keep in your plan (Select up to 5)

Search by doctor name  within 100 miles radius of 55101

Published

Remember: Always confirm that prescriptions are covered, and doctors/facilities are in the plan’s network directly with the health insurance company before enrolling.
“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 is 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 are taken to the insurance carrier’s payment portal. Next steps and requirements are 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 is available for auto-renewed households.

- Currently participating carriers are HealthPartners and Quartz, as well as all dental partners (Delta Dental, Dentegra and Guardian).

- We anticipate two additional medical carriers will add the feature for this open enrollment – watch the weekly newsletter for updates.
Assister Directory Changes (AMP/BAMP)

- Post pandemic, more than 60% of brokers and navigators report helping consumers both in-person and remotely. To help consumers connect with the best fit, brokers and navigators can now clarify how and where they offer help.

- Designated agency administrators should update this information in the Agency Management Program (AMP) and Broker Agency Management Program (BAMP) as soon as possible.
  - In the “Public-Facing Information” section for each staff on their roster, agency administrators should update the following fields:

  Choose each service you provide to consumers in Minnesota:

  Remote Assistance in all Counties (By phone or virtual option.) *
  - Yes  No

  In-person Assistance (In selected counties only. If only remote assistance, do not select any counties here.)
  - Aitkin
  - Anoka
  - Becker
  - Beltrami
  - Benton
Assister Directory Improvements

- New fields will go live to public searches of the Assister Directory on October 13.
The Unwinding
Public Program Unwinding

- The Minnesota Department of Human Services (DHS) is working with counties and tribal entities to complete renewals for Minnesotans whose coverage was extended during the public health emergency.
  - Medical Assistance enrollees have been broken up into 12 monthly cohorts, beginning with July 2023.
  - MinnesotaCare enrollees renew as a single cohort.
- In late September, DHS announced additional mitigation strategies in response to further guidance from CMS, including:
  - Restarting coverage for some individuals from the July – September cohorts
  - Pausing procedural terminations to review cases for October – December cohorts
  - Extending coverage for some individuals for January and future cohorts
  - Detailed information available in Minnesota’s Mitigation Plan 2.0
Unwinding Resources

- DHS website with resources for consumers, assisters and others: mn.gov/dhs/renewmycoverage/

- The website includes:
  - Renewal lookup tool for consumers to check renewal month
  - Overview and background on the unwinding
  - Timeline for when renewal notices are mailed
  - Communications toolkits in multiple languages. Includes toolkits specifically for assisters
  - Renewal dashboard with statistics on the outcome of the renewal process

- Navigators: In order for your agency to be eligible for a per enrollee payment for assisting with a public program renewal, you MUST complete the online case association form within 30 days of assisting the consumer!
The Unwinding and MNsure

- As of late September, 13,000 Minnesotans completed the renewal process and qualified for a QHP. Of those, nearly 2,300 subsequently selected a plan through MNsure.

- MNsure is doing intensive outreach to these consumers and working to connect them with certified brokers.

- Not all who are eligible for a QHP will look to enroll. The household may now have access to employer sponsored insurance or members may be eligible for Medicare.
Continuous Coverage SEP

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

- Consumers eligible for this SEP:
  - Have a 90-day SEP window 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.
  - 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

- The process for qualifying for the SEP is streamlined and no verifications are required.
- When reporting a qualifying life event online, the consumer selects the ‘Loss of Medical Assistance or MinnesotaCare’ life event and enters the last day of the public program coverage from their notice.
- If within the first 60 days of the SEP, they will be given the chance to select a retroactive coverage start date.
Stuff You Should Know
Protecting Consumer Information

- In your role as a certified assister, you will handle one more types of personally identifiable information (PII) concerning individuals. You are responsible for ensuring proper handling and safeguarding of PII collected, created, used maintained or disclosed on behalf of MNsure.

- PII includes, but is not limited to, a person’s name, birthday, Social Security number, phone, address, tax credit information, household income, eligibility information, enrollment information, tax filing status, income, family size and health information.

- Assisters should request a secure email when transmitting PII to the Assister Resource Center (ARC) or Broker Service Line.

- Assisters that have their own encrypted email service may request permission to use that service instead. Please note that not all encrypted services are “friendly” with the state’s security systems.

- Review the Secure Email Policy for more information.
Enhanced Tax Credits through 2025

- There are currently enhanced tax credit benefits that continue through plan year 2025.
- There is NO upper income limit on eligibility!
- Tax credits are calculated by looking at household income and the cost of their benchmark silver plan. Household contributes not more than 8.5% of their income towards the cost of the benchmark plan.
- Older households and those in regions with more expensive premiums are even more likely to get credits. Minnesotans ages 55 to 64 have seen the greatest financial savings from the enhanced tax credits.
Financial Savings for Minnesotans

- Nearly 60% of enrolled households qualify for premium tax credits with an average yearly savings of nearly $6,200.

- Tax credits can be applied in “advance” to reduce monthly premium payments during the plan year. They can be used for any metal level plan.

- Consumers concerned with tax liability can opt to reduce or decline advance premium tax credits.
  
  • Consumer can adjust the amount applied to their monthly premium at any time through their MNsure online account.
  
  • They will receive any financial savings they qualify for as a refundable tax credit when they file their federal income tax return - but ONLY if they are enrolled through MNsure.
More Opportunities to Save – Tax Time

- Not eligible for tax credits? Maybe not now…but what about later?
- Consumers can apply using the streamlined “without financial assistance” path and enroll in a plan through MNsure.
- All consumers enrolled through MNsure for any part of the year, even if they apply “without financial assistance,” will receive a 1095-A form to use when filing taxes.
- If the consumer becomes eligible for tax credits sometime during the year, they will receive the benefit as a refundable tax credit when they file their federal tax return – but only if they enrolled through MNsure.
More Opportunities to Save - ESI

- Access to employer-sponsored insurance (ESI) is usually a barrier to eligibility for tax credits. However, they may qualify:
  - Employee: If the ESI does not meet minimum value or affordability standards and the employee is not enrolled, they may be eligible for tax credits.
  - New starting with plan year 2023: The spouse/family may also be eligible for tax credits if coverage offered to them through the employee does not meet affordability standards.

- Anonymous Employer Insurance Affordability Estimator tool is available at https://www.mnsure.org/newoptions

- Non-calendar year special enrollment opportunity for family members available through October 31, 2023.
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 1/31/2024. Assister can report the change in December since that is within 60 days, however, MNSure cannot process the change until 1/31/2024.
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:
  - Before October 1, report only 2023 projected annual income (PAI)
  - Starting October 1, report both 2023 PAI and 2024 PAI (list 2024 PAI in the comments)
  - Beginning December 1, only report 2024 PAI.

- If consumer will have a change to current income that takes effect in 2024, they should report:
  - The income change and 2024 PAI within seven days of the income change taking effect (earliest would be last week of December)
  - 2024 PAI-only changes cannot be processed at this time. It is not possible to get an early 2024 eligibility determination for an income change that has not yet occurred.
Language Line

- All certified assisters have access to free interpreter services through Language Line Solutions to aid you in helping consumers with limited English language proficiency:
  - Call 800-367-9559 and enter the six-digit client ID (Minnesota State Offices): 509052
  - Press 1 for Spanish or 2 for all other language (speak the name of the language at the prompt). If you do not know what language the caller speaks, press 0 for an expert in language identification.
  - Enter the six-digit access code for MNsure: 358459
  - Add the non-English speaker to the line.
- This service should only be used when performing the work of a MNsure-certified assister.
- More information is available through our Limited English Proficiency Policy.
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.

- 2024 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 2023 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 on Assister Central

- Helping Consumers was created 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.

<table>
<thead>
<tr>
<th>Getting Started</th>
<th>Screening Consumers</th>
<th>Creating Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepare to meet with consumers. Gather everything you need to have a successful meeting.</td>
<td>Get to know your consumer and understand their needs.</td>
<td>Assist consumers through the account creation process.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Apply for Coverage</th>
<th>Shop and Enroll</th>
<th>Renewals and Open Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help consumers start and complete an application through MNSure.</td>
<td>Help consumers shop and compare MNSure health and dental plans, select a plan and enroll.</td>
<td>Help consumers successfully renew their coverage and prepare for open enrollment.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Report Application Changes</th>
<th>Special Enrollment Period (SEP)</th>
<th>Special Populations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help consumers report application changes, including life events.</td>
<td>Help consumers apply for a special enrollment period.</td>
<td>Support special populations in need of application and enrollment assistance.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tax Information</th>
<th>Verifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help consumers understand health insurance tax documents.</td>
<td>Help consumers successfully submit pre- and post-enrollment verifications.</td>
</tr>
</tbody>
</table>
Recertification for 2024 Open Enrollment

- Recertification training requirements must be completed by **Thursday, October 12, 2023**, or your certification will be suspended.

- Recertifying assisters can check the status of their 2024 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 2024, you will see the date your 2024 recertification was completed.
  - If you have **not** completed recertification for 2024, you will see a date for your 2023 certification.

- Please wait a week after completing recertification requirements before checking your status.
Brokers and Navigators: Be Sure You Get Paid!
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.
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!

- 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 (there is no waiting period).

- There is a manual exception process for retroactive AORs and consumers who completed a paper application and do not have an online account.
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 – **must be used to be associated with assisting a public program renewal!**

- A complete list of activities eligible for payment and correct methods for associating is available on [Navigator One Stop/Policies and Procedures/Navigator Payment](#)
Questions?