



Broker Statewide Webinar

October 10, 2024, 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.



Recertification deadline is October 17

- ALL brokers and support staff must complete recertification by October 17.
- Training requirements for this open enrollment (approximately 1 hour):
 - MNsure Assister Data Security and Privacy
 - MNsure Assister Accessibility, Compliance and Ethics
 - MNsure Assister Code of Conduct and METS Rules of Behavior
 - Achieve a score of at least 80% on the knowledge assessment
- New versions of Core Curriculum, Role-Based training and Assister Portal training are in your Learning Path but are NOT required for recertification.

Open enrollment starts in 22 days!

- Remember the key dates:
 - Open enrollment begins on Friday, November 1
 - The deadline for January 1 coverage begin date is Wednesday, December 18
 - Open enrollment ends on Wednesday, January 15
- Qualified health plans for 2025 are now live in the anonymous shopping tool on MNsure.org. You can begin previewing plans!
 - All eight insurance companies we partnered with in 2024 will offer plans through MNsure in 2025.
 - There are 258 total plans available for 2025.
 - No insurer has removed or reduced their service area. Guardian has expanded coverage in rating area 1.


New for 2025

- Individual market medical plans sold in Minnesota, both on- and off-exchange, must include expanded benefits including, but not limited to, abortion-related services with no cost sharing, wigs, orthotics and prosthetics, and gender affirming care.
- The annual bronze level out-of-pocket maximum (individual) has decreased from \$9,450 (2024) to \$9,200 for plan year 2025.
- For the first time, MNsure is offering Easy Compare plans (standardized plans), which will help consumers focus their plan shopping on what's most important to them.

What are “Easy Compare” plans?

- Easy Compare plans have the same maximum out-of-pocket, deductible, co-pay, and co-insurance for certain in-network services within each metal level.
- These plans will be offered by all carriers across all metal levels, on-exchange, for plan year 2025.
- Standardizing the out-of-pocket costs for in network benefits makes it easier for consumers to focus on comparing:
 - Premium price
 - Provider networks
 - Prescription drug coverage

Shopping for Easy Compare plans

- Easy Compare plans have a specific naming format, unlike other non-standardized on-exchange plans:
 - *[Carrier name] Easy Compare [metal level] [and Rx copay*] [network or misc]*
- Plans have a special  icon for quick visual identification.
- Search results can be filtered by Easy Compare plans.
- Hover text describing the plans is available in both English and Spanish.

Plan results screen

SORT BY

- Total Expense Estimate
- Monthly Price
- Preferred Provider or Facility
- Yearly Deductible
- Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

- HMO

PLAN FEATURES

- HSA-Eligible
Eligible for Health Savings Account (HSA)
- Easy Compare Plan**

METAL LEVEL

- Gold

Lower Expense	Lower Expense	Medium Expense
 Safeguard Silver Standard	 Safeguard Easy Compare T Bronze	 Safeguard Silver P
SILVER HMO	BRONZE HMO	SILVER
\$157.07 /month	\$151.08 /month	\$192.80
Primary Care Visits Generic Drugs Yearly Deductible Out-Of-Pocket Max Quality Rating	Primary Care Visits Generic Drugs Yearly Deductible Out-Of-Pocket Max Quality Rating	Primary Care Visits Generic Drugs Yearly Deductible Out-Of-Pocket Max Quality Rating Ratings Not Available Provider Search
<input type="checkbox"/> COMPARE DETAILS	<input type="checkbox"/> COMPARE DETAILS	<input type="checkbox"/> COMPARE DETAILS

Visual tag with hover message for easy identification

Easy Compare Plan - Dedicated filter with visual tag and hover message

New “Easy Compare” resources

- New webpage on MNsure.org (www.mnsure.org/easycompare) provides additional information for consumers and assisters.
- [2025 Easy Compare Plans Information sheet](#) (PDF) is a one-pager you can share with a consumer.
- [2025 Easy Compare Plan Costs](#) (PDF) provides more details on the standardized costs for these plans.

2025 Easy Compare Plan Costs



Coverage	Gold	Silver (CSR*)	Silver (Standard)	Bronze
Average percent of costs the insurance company will cover annually	78%	73%	70%	64%
Covered services and the amount you pay at the time of service (co-payment) from an in-network provider, even if you haven't met your deductible yet				
Preventive care	FREE	FREE	FREE	FREE
Primary care visit	\$30	\$40	\$40	\$50
Urgent care visit	\$45	\$60	\$60	\$75
Specialist visit	\$60	\$80	\$80	\$100
Mental health and substance use disorder outpatient visits	\$30	\$40	\$40	\$50
Occupational and physical therapy	\$30	\$40	\$40	\$50
Amount you must pay out-of-pocket for covered services before your health insurance plan begins to pay (individual/family deductible)	\$1,500 / \$3,000	\$2,400 / \$4,800	\$4,000 / \$8,000	\$7,000 / \$14,000
Covered services and the percentage you pay for the service, after you've met your deductible (co-insurance)				
Emergency room services	20%	30%	30%	50%
Inpatient hospital services	20%	30%	30%	50%
Imaging (CT/PET scans, MRIs); X-rays and diagnostics	20%	30%	30%	50%
Laboratory services	20%	30%	30%	50%
Outpatient facility; Outpatient surgery physician & services	20%	30%	30%	50%
The most you pay during a policy period before your health insurance plan begins to pay 100% of the allowed amount (individual/family out-of-pocket maximum)	\$7,800 / \$15,600	\$7,000 / \$14,000	\$8,700 / \$17,400	\$9,200 / \$18,400

*Cost-sharing reductions



Steps in the 2025 renewal process

- In late September, MNsure completed the process of updating eligibility for 2025 for all consumers with 2024 QHP eligibility.
 - Eligibility notices will be available in consumer accounts and mailed soon.
 - Eligible individuals currently enrolled in a plan are being passively renewed into the same or similar plan for 2025 (with online AOR information included).
 - MNsure is working to send manual AOR information to carriers.
- MNsure's enrollment notice will be available in consumer accounts later this month (and viewable for assisters using their assister portal account).
 - The notice includes plan enrollment information and the premium amount after any APTCs are applied.
 - This notice is not mailed.

NEW process for “need to renew” cases

- During the renewal process, there are cases where one or more members of the household are projected to be eligible for a public program in 2025.
- These households receive a “Health Care Eligibility Review Needed” notice and **must call DHS** at a designated phone number to complete the renewal process over the phone. Brokers can be on the phone call but cannot call on behalf of a consumer.
- The notice is mailed but is **not** available in the consumer’s online account.
- If they do not complete this step by December 2, 2024, their QHP eligibility will end 12/31/2024. They must reapply for 2025 eligibility.
- MNsure will notify brokers via a secure email if you have an assister portal association with households with this renewal status.

Reporting projected annual income

- If consumer is reporting a change to their current income (an income change occurring within seven days or occurred in the past), report:
 - Beginning September 14, report both 2024 projected annual income (PAI) and 2025 PAI (list 2025 PAI in the comments)
 - Beginning December 1, only report 2025 PAI
- 2025 PAI-only changes cannot be processed at this time. It is not possible to get an early 2025 eligibility determination for an income change that has not yet occurred.
 - 2025 PAI changes cannot be reported until December 19 or later

More resources!

- Broker Service Line hours for open enrollment are on Assister Central under Broker One Stop/Contact Us
- PowerPoint slides from the Assister Assemblies are now posted on Assister Central under Broker One Stop/Meetings and Webinars
- In preparation for an upcoming appointment, use the Case Status Request form process to avoid the need for a phone call or multiple phone calls:
 - Form is available on Assister Central under “Quick Links”
 - Can be submitted by a broker or support staff (who have completed all required training)



Thank You for Attending!

Please submit any questions via chat.

