



Broker Statewide Webinar

January 9, 2025, 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.



Open enrollment ends January 15

- Open enrollment for consumers eligible to enroll in a qualified health plan ends on Wednesday, January 15.
- As of the first deadline (December 18), more than 151,000 Minnesotans had signed up for 2025 QHP coverage – an increase of 14% compared to the same time last year!
- With enhanced federal tax credits continuing through 2025, eligible families who enrolled through MNsure are expected to save an average of \$6,700 in 2025!
- Tax credits are **ONLY** available to consumers who have enrolled in a plan through MNsure.
 - Consumers who enroll directly with a carrier are **NOT** eligible for tax credits, even if their financial situation changes during 2025.
 - IRS data shows Minnesotans claimed over **\$70 million** in refundable premium tax credits when filing their tax return for 2021.

Open enrollment hours

- The Broker Service Line has extended hours in the next week:
 - Saturday, January 11: 9 a.m. – 1 p.m.
 - Monday, January 13: 8:30 a.m. – 7 p.m.
 - Tuesday, January 14, 8:30 a.m. – 7 p.m.
 - Wednesday, January 15, 8:30 a.m. – 7 p.m.
- The MNsure Contact Center will have longer hours on January 13, 14, and 15 (until 8 p.m.) if a consumer needs assistance after the BSL is closed.

Special enrollment periods

- Consumers may be eligible for a special enrollment period (SEP) during open enrollment.
- Once open enrollment ends on January 15, a special enrollment period (SEP) is required to enroll in or change a qualified health plan (QHP).
- New consumers (not enrolled for 2025) can self-report a qualifying life event (QLE) through their enrollment portal.
 - After submitting an application, go to plan shopping and under the 2025 tab click on “Confirm Life Event.”
 - Select the life event that has occurred from the drop-down menu and the date it occurred and click “Continue.”
 - Once the event and event date are determined valid, the consumer will either be prompted to “Upload Documents” or “Shop for Plans.”

SEP resources

- Assister Central has resources available under Helping Consumers: Special Enrollment Period (SEP).

The screenshot shows the MNSure Assister Central website. The header includes the MNSure logo, a search bar, and a navigation menu with items: Announcements, Assister Portal, Broker One Stop, Navigator One Stop, Helping Consumers, and Shared Resources. A breadcrumb trail reads: Home > Helping Consumers > Special Enrollment Period (SEP). On the left, a sidebar menu under 'Helping Consumers' lists various services, with 'Special Enrollment Period (SEP)' highlighted. The main content area is titled 'Special Enrollment Period (SEP)' and contains the following text: 'Assister resources to help consumers apply for SEP.' Below this is the section 'SEP for New Consumers' with a paragraph: 'MNSure.org has [examples of qualifying life events](#) that allow new consumers to enroll outside of open enrollment and instructions for consumers on how to [apply for a special enrollment period](#).' This is followed by a numbered list of five steps. To the right, a 'Resource Links' box contains links for: [How to Apply for SEP](#), [Loss of Coverage SEP Flyers](#), [Qualifying life events \(including deadlines\)](#), [SEP and COBRA](#), and [SEP Verifications](#). At the bottom of the main content area is the section 'SEP for Current Consumers'.

Special Enrollment Period (SEP)

Assister resources to help consumers apply for SEP.

SEP for New Consumers

MNSure.org has [examples of qualifying life events](#) that allow new consumers to enroll outside of open enrollment and instructions for consumers on how to [apply for a special enrollment period](#).

1. A new consumer will need to create an account/complete an application to determine if they qualify for a qualified health plan (QHP) with or without financial assistance **AND** if they qualify to shop and enrollment in health care plans through MNSure outside of the open enrollment period.
2. If a consumer receives eligibility for a QHP, select the Enroll in Plans button from the eligibility results screen to launch the shopping and enrollment platform.
3. Select the Confirm Event button on the consumer's dashboard in the shopping and enrollment platform.
4. Select the qualifying life event and enter the date the qualifying life event occurred.
5. If the event can be confirmed, instructions will be provided from the shopping and enrollment platform to submit SEP verification documentation either by mail or the upload tool. Additional information about [verifications](#).

SEP for Current Consumers

Tax time and 1095-As

- MNsure will be mailing 1095-A forms in January to consumers who enrolled in a qualified health plan through MNsure for any part of 2024.
 - In addition to the notifications section in their METS account, the 1095-A will also be available in the “My Inbox” section of a consumer’s enrollment dashboard. Assisters should not view or print a consumer’s 1095-A form.
 - The form will not include a cover letter. Some instructions are printed on the form itself and MNsure will send out a general email when we begin to issue forms.
- Assisters will see a guide posted on Assister Central later this month with information on how to help consumers with questions on their 1095-A form.
- Reminder: MNsure and certified assisters are prohibited from providing tax advice.



Thank You for Attending!

Please submit any questions via chat.

