



# Navigator/CAC Statewide Webinar

January 8, 2025, 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.**



# 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 are expected to save an average of \$6,700 in 2025!

# Open Enrollment Hours

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- Schedule meetings with consumers as soon as possible. The ARC has extended hours in the next week:
  - Saturday, January 11: 9 a.m. – 1 p.m.
  - Monday, January 13: 8 a.m. – 7 p.m.
  - Tuesday, January 14, 8: a.m. – 7 p.m.
  - Wednesday, January 15, 8 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 ARC is closed.

# Special enrollment periods

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- Consumers may be eligible for a special enrollment period (SEP) during open enrollment.
- 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.”
- Once open enrollment ends on January 15, a special enrollment period (SEP) is required to enroll in or change a qualified health plan (QHP).

# 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, the text "MNSure Assister Central", a search bar, and a "Quick Links" button. The navigation menu contains: Announcements, Assister Portal, Broker One Stop, Navigator One Stop, Helping Consumers, and Shared Resources. The breadcrumb trail is: Home > Helping Consumers > Special Enrollment Period (SEP). On the left, a "Helping Consumers" sidebar lists: Getting Started, Screening Consumers, Creating Accounts, Apply for Coverage, Shop and Enroll, Renewals, Report Application Changes, Special Enrollment Period (SEP) (highlighted), Special Populations, Tax Information, and Verifications. The main content area is titled "Special Enrollment Period (SEP)" and includes the 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 5 steps. To the right, a "Resource Links" box contains: [How to Apply for SEP](#), [Loss of Coverage SEP Flyers](#), [Qualifying life events \(including deadlines\)](#), [SEP and COBRA](#), and [SEP Verifications](#). The section "SEP for Current Consumers" is partially visible at the bottom.

## 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.*

