



MNsure[®]

Where you choose health coverage

MNsure Broker Manual



Contents

1.0	Version History.....	5
2.0	Guide to this Manual.....	5
2.1	Introduction.....	5
2.2	How to Use This Manual.....	5
2.2.1	Purpose of this Manual.....	5
2.2.2	Sections of this Manual.....	5
2.2.3	Versions of this Manual.....	6
2.2.4	Broker Manual Suggestions.....	6
2.3	Broker Support and Education.....	6
2.3.1	Broker Line Team:.....	6
2.3.2	General Resources:.....	6
3.0	MNsured Agent/Broker Policies.....	7
3.1	MNsured-Certified Agent/Broker Compliance Policy.....	7
3.1.1	MNsured certification requirements:.....	7
3.1.2	Minnesota Administrative Rule 7700.0020-7700.0090.....	7
3.1.3	Minnesota Statute 62V.05, subdivision 3.....	7
3.1.4	Federal law 45 CFR 155.220.....	9
3.2	MNsured Agent/Broker Certification Policy.....	10
3.2.1	Notice of Intent to partner.....	10
3.2.2	MNsured Certification Roster.....	10
3.2.3	Broker Certification Agreement and Monitored Performance.....	11
3.2.4	Broker Certification Training.....	12
3.2.5	Continuing Education Credit.....	12
3.2.6	Individual/SHOP Market Directory.....	13
3.3	MNsured Agent/Broker Directory Policy.....	13
3.3.1	Directory Listing.....	13
3.4	MNsured Agent/Broker Customer Service Policy.....	13
3.4.1	Inform Consumers.....	13
3.4.2	Assist Consumers.....	14
3.4.3	Refer Consumers.....	15
3.4.4	Conflict of Interest.....	15
3.4.5	Broker Fees.....	15
3.5	MNsured Agent of Record (AOR) Policy.....	16

3.5.1	Individual Market AOR	16
3.5.2	SHOP AOR	16
3.5.3	MNSure Individual Plan AOR Designation Form	16
3.5.4	Agent/Broker Compensation	17
3.6	MNSure Agent/Broker Decertification Policy.....	17
3.6.1	Reasons for Suspension or Decertification	17
3.6.2	Decertification	17
3.7	MNSure Agent/Broker Recertification Policy.....	18
3.7.1	Annual Recertification.....	18
4.0	MNSure Agent/Broker Procedures	18
4.1	MNSure Agent/Broker Certification Procedure	18
4.1.1	Agency Notice of Intent.....	18
4.1.2	MNSure Certification Roster	18
4.1.3	Agent/Broker Certification Training	18
4.1.4	Continuing Education Credit.....	18
4.1.5	Individual Market Directory	18
4.2	MNSure Agent/Broker Directory Procedure.....	19
4.2.1	Directory Listing	19
4.2.2	Directory Information	19
4.3	MNSure Agent/Broker Recertification Procedure	19
4.3.1	Roster.....	19
4.3.2	Training	19
4.3.3	Continuing Education.....	19
4.4	Ordering MNSure Marketing Materials.....	19
5.0	MNSure Agent/Broker Tools, Tips and Links.....	19
5.1	General Resource Links.....	19
5.1.1	Filing a Complaint	20
5.2	Individual Market Application Process.....	20
5.2.1	Screening Questions	20
5.2.2	Screening Tools	20
5.2.3	MNSure Individual & Family Applications	20
5.2.4	Application Procedures for Individuals and Families	20
5.2.5	Date of Application.....	21
5.3	SHOP—“Small Business Health Options Program”	22
5.3.1	SHOP Policy and Procedure	22

5.4	Glossary of Terms.....	22
5.4.1	Certified Application Counselor	22
5.4.2	Conflict of Interest.....	23
5.4.3	Consumer Assistance Partner	23
5.4.4	Cost Sharing Reduction.....	23
5.4.5	Individual Tax Credit.....	23
5.4.6	Navigator Organization	23
5.4.7	Qualified health plan or QHP	23
5.4.8	Certification	23
5.4.9	Suspension	24
5.4.10	Decertification	24
5.4.11	Insurance producer	24
5.4.12	Navigator	24
5.4.13	Carrier Appointment.....	24

1.0 Version History

Version	Published	Description of Change
1.0	2/29/2016	2015/2016 Policy and Procedure for MNSure-certified agents/brokers, effective February 22, 2016
2.0	11/21/2016	2016/2017 Policy and Procedure for MNSure-certified agents/brokers, effective November 21, 2016

2.0 Guide to this Manual

2.1 Introduction

Minnesotans will have questions and look for help in using the MNSure marketplace. That's why MNSure is partnering with trusted organizations all over the state to provide consumer assistance. Consumer assistance partners are trusted sources of information and can provide application and enrollment support to consumers.

While Minnesota does have a low uninsured rate, there are still many residents who are eligible for insurance affordability programs such as Qualified Health Plans (QHPs), Medical Assistance and MinnesotaCare. It is only with the help of agents/brokers, navigators and other assister partners, that Minnesota will enroll the uninsured.

MNSure is committed to training and supporting agents and brokers to identify and assist Minnesotans. Agents and brokers play a key role within the health insurance marketplace, and MNSure views you as vital partners to assist small employers, individuals and families with application and enrollment services through MNSure.

2.2 How to Use This Manual

2.2.1 Purpose of this Manual

This manual is a resource for MNSure-certified agents and brokers. The manual documents the policies and procedures for selling through the marketplace. It is a point of reference MNSure-certified agents and brokers must comply with to maintain their certification and ability to sell commercial health and dental insurance products offered by Minnesota's carriers through the MNSure marketplace.

2.2.2 Sections of this Manual

The MNSure-Certified Agent/Broker Policy and Procedure Manual is divided into five primary sections:

1. Version History
2. Guide to this Manual
3. MNSure Agent/Broker Policies
4. MNSure Agent/Broker Procedures

5. MNSure Agent/Broker Tools, Tips and Links

The first section, 'Version History', documents when new versions of the manual are published and what has been updated. The second section, 'Guide to this Manual', provides context on how to utilize the manual. The third, fourth, and fifth sections make up the majority of the manual—they are interdependent and outline the information needed to operate as a MNSure-certified agent or broker.

2.2.3 Versions of this Manual

This manual will be updated periodically to reflect the most up-to-date information for MNSure-certified agents and brokers. Before referencing the manual, check the MNSure website to ensure you are referencing the most recent version of the manual.

2.2.4 Broker Manual Suggestions

MNSure intends for this manual to be a useful reference tool for agents and brokers selling through Minnesota's marketplace. If you have suggestions—such as clarifications or additional sections you'd like to see—email them to brokers@mnsure.org, with the subject line "Broker Manual Suggestion."

2.3 Broker Support and Education

The MNSure Broker team provides support and education to agents/brokers via training, resource materials, and the MNSure Broker Line Team.

2.3.1 Broker Line Team:

Hours: Monday - Friday, 8 a.m. to 4:30 p.m.
Phone: 1-844-520-8695
MN Relay 711 or 1-800-627-3529
Email: brokers@mnsure.org or [inquiry form](#)
Fax: 651-431-7435

2.3.2 General Resources:

The following resources are available from the MNSure Broker team for certified agents and brokers:

- Educational resources and opportunities.
- Commercial product and public program policy clarification, information and resources.
- Technical assistance for the MNSure website and assister portal.
- Communication of critical information.
- Policy and procedure information, via this manual or [Broker One Stop](#).

3.0 MNSure Agent/Broker Policies

3.1 MNSure-Certified Agent/Broker Compliance Policy

To maintain MNSure certification, agents/brokers must comply with MNSure certification requirements, state rule 7700, state statute 62V.05, subd. 3, and Federal law 45 CFR 155.220

3.1.1 MNSure certification requirements:

There are five primary requirements to maintain agent/broker certification to sell through MNSure:

1. Agree to comply with MNSure Individual Certification Agreement and the Notice of Monitored Broker Performance documents
2. Maintain active MN Producer's licensure
3. Complete required MNSure certification training coursework annually
4. Complete required MNSure Data Privacy and Security training annually
5. Report timely changes in:
 - Organization name and / or address
 - Agent's name, employment status, desired directory address
 - Other relevant business information (such as MN Producer number, NPN, etc.)

3.1.2 Minnesota Administrative Rule 7700.0020-7700.0090

The [rule](#) defines MNSure's consumer assistance programs:

[7700.0020](#) DEFINITIONS.

[7700.0030](#) ELIGIBILITY REQUIREMENTS; CERTIFIED CONSUMER ASSISTANCE PARTNERS.

[7700.0040](#) RESPONSIBILITIES OF CONSUMER ASSISTANCE PARTNERS; CONSUMER ASSISTANCE SERVICES.

[7700.0050](#) CERTIFICATION TRAINING.

[7700.0060](#) CERTIFICATION.

[7700.0070](#) CONFLICT OF INTEREST.

[7700.0080](#) PRIVACY AND SECURITY.

[7700.0090](#) COMPENSATION.

3.1.3 Minnesota Statute 62V.05, subdivision 3

The [statute](#) defines MNSure's consumer assistance programs:

Subd. 3. Insurance producers.

- (a) By April 30, 2013, the board, in consultation with the commissioner of commerce, shall establish certification requirements that must be met by insurance producers in order to assist individuals and small employers with purchasing coverage through MNSure. Prior to

January 1, 2015, the board may amend the requirements, only if necessary, due to a change in federal rules.

- (b) Certification requirements shall not exceed the requirements established under Code of Federal Regulations, title 45, part 155.220. Certification shall include training on health plans available through MNSure, available tax credits and cost-sharing arrangements, compliance with privacy and security standards, eligibility verification processes, online enrollment tools, and basic information on available public health care programs. Training required for certification under this subdivision shall qualify for continuing education requirements for insurance producers required under chapter 60K, and must comply with course approval requirements under chapter 45.
- (c) Producer compensation shall be established by health carriers that provide health plans through MNSure. The structure of compensation to insurance producers must be similar for health plans sold through MNSure and outside MNSure.
- (d) Any insurance producer compensation structure established by a health carrier for the small group market must include compensation for defined contribution plans that involve multiple health carriers. The compensation offered must be commensurate with other small group market defined health plans.
- (e) Any insurance producer assisting an individual or small employer with purchasing coverage through MNSure must disclose, orally and in writing, to the individual or small employer at the time of the first solicitation with the prospective purchaser the following:
 - (1) the health carriers and qualified health plans offered through MNSure that the producer is authorized to sell, and that the producer may not be authorized to sell all the qualified health plans offered through MNSure;
 - (2) that the producer may be receiving compensation from a health carrier for enrolling the individual or small employer into a particular health plan; and
 - (3) that information on all qualified health plans offered through MNSure is available through the MNSure Web site.

For purposes of this paragraph, "solicitation" means any contact by a producer, or any person acting on behalf of a producer made for the purpose of selling or attempting to sell coverage through MNSure. If the first solicitation is made by telephone, the disclosures required under this paragraph need not be made in writing, but the fact that disclosure has been made must be acknowledged on the application.
- (f) Beginning January 15, 2015, each health carrier that offers or sells qualified health plans through MNSure shall report in writing to the board and the commissioner of commerce the compensation and other incentives it offers or provides to insurance producers with regard to each type of health plan the health carrier offers or sells both inside and outside of MNSure. Each health carrier shall submit a report annually and upon any change to the compensation or other incentives offered or provided to insurance producers.
- (g) Nothing in this chapter shall prohibit an insurance producer from offering professional advice and recommendations to a small group purchaser based upon information provided to the producer.

- (h) An insurance producer that offers health plans in the small group market shall notify each small group purchaser of which group health plans qualify for Internal Revenue Service approved section 125 tax benefits. The insurance producer shall also notify small group purchasers of state law provisions that benefit small group plans when the employer agrees to pay 50 percent or more of its employees' premium. Individuals who are eligible for cost-effective medical assistance will count toward the 75 percent participation requirement in section 62L.03, subdivision 3.
- (i) Nothing in this subdivision shall be construed to limit the licensure requirements or regulatory functions of the commissioner of commerce under chapter 60K.

3.1.4 Federal law 45 CFR 155.220

The [final federal rule](#) regarding agents and brokers:

155.220 Ability of States to permit agents and brokers to assist qualified individuals, qualified employers, or qualified employees enrolling in QHPs.

- (a) General rule. A State may permit agents and brokers to—
 - (1) Enroll individuals, employers or employees in any QHP in the individual or small group market as soon as the QHP is offered through an Exchange in the State;
 - (2) Subject to paragraphs (c), (d), and (e) of this section, enroll qualified individuals in a QHP in a manner that constitutes enrollment through the Exchange; and
 - (3) Subject to paragraphs (d) and (e) of this section, assist individuals in applying for advance payments of the premium tax credit and cost-sharing reductions for QHPs.
- (b) Web site disclosure. The Exchange may elect to provide information regarding licensed agents and brokers on its Web site for the convenience of consumers seeking insurance through that Exchange.
- (c) Enrollment through the Exchange. A qualified individual may be enrolled in a QHP through the Exchange with the assistance of an agent or broker if—
 - (1) The agent or broker ensures the applicant's completion of an eligibility verification and enrollment application through the Exchange Web site as described in § 155.405;
 - (2) The Exchange transmits enrollment information to the QHP issuer as provided in § 155.400(a) to allow the issuer to effectuate enrollment of qualified individuals in the QHP.
 - (3) When an Internet Web site of the agent or broker is used to complete the QHP selection, at a minimum the Internet Web site must:
 - (i) Meet all standards for disclosure and display of QHP information contained in § 155.205(b)(1) and (c);
 - (ii) Provide consumers the ability to view all QHPs offered through the Exchange;
 - (iii) Not provide financial incentives, such as rebates or giveaways;
 - (iv) Display all QHP data provided by the Exchange;

- (v) Maintain audit trails and records in an electronic format for a minimum of ten years; and
 - (vi) Provide consumers with the ability to withdraw from the process and use the Exchange Web site described in § 155.205(b) instead at any time.
- (d) Agreement. An agent or broker that enrolls qualified individuals in a QHP in a manner that constitutes enrollment through the Exchange or assists individuals in applying for advance payments of the premium tax credit and cost-sharing reductions for QHPs must comply with the terms of an agreement between the agent or broker and the Exchange under which the agent or broker at least:
- (1) Registers with the Exchange in advance of assisting qualified individuals enrolling in QHPs through the Exchange;
 - (2) Receives training in the range of QHP options and insurance affordability programs; and
 - (3) Complies with the Exchange's privacy and security standards adopted consistent with § 155.260.
- (e) Compliance with State law. An agent or broker that enrolls qualified individuals in a QHP in a manner that constitutes enrollment through the Exchange or assists individuals in applying for advance payments of the premium tax credit and cost-sharing reductions for QHPs must comply with applicable State law related to agents and brokers, including applicable State law related to confidentiality and conflicts of interest.

3.2 MNsure Agent/Broker Certification Policy

3.2.1 Notice of Intent to partner

To be considered for MNsure certification, each agent/broker organization must register a 'notice of intent' to partner with MNsure. This is the organization's agreement to sell through the marketplace. The 'notice of intent' is a non-binding registration that includes the following information:

- Legal name of the agency or company and affiliated address
- Primary contact name and contact information
- Contract manager name and contact information
- HIPAA contact name and contact information
- Signature Authority name and contact information
- Payment Coordinator name and contact information

3.2.2 MNsure Certification Roster

Once an agency has submitted its 'notice of intent' to sell through MNsure, the agency must provide mandatory information to MNsure regarding each agent/broker seeking certification to sell through the marketplace. MNsure requires this information to check active license status of each broker and set up MNsure records for each broker to track certification progress.

The following information is required for each agent/broker seeking certification to sell through MNsure.

- Last Name
- First Name
- Carrier appointments-check all carriers that the agent has a contract with
- Mailing Address
- Directory Address
- Broker Phone Number
- County
- Email Address
- Market served (small group, individual, or both)
- National Producer Number
- MN Insurance Producer License Number
- Language(s) spoken (must be fluent)
- Taking New Clients? Check the box for 'yes', uncheck for 'no'.

If the box is unchecked, the agent/broker will be certified but not listed in the public directory on MNSure's website. This can be changed at a later date if the agent/broker would like to appear in the directory listing and accept new clients. The designated Account Administrator can make this change by logging back into the registration and certification tracking tool to make the change.

3.2.3 Broker Certification Agreement and Monitored Performance

Each agency seeking MNSure certification must attest agreement of the MNSure Individual Certification Agreement and the Notice of Monitored Broker Performance documents for each agent/broker.

These documents serve as a contract between the agents/brokers selling through the MNSure marketplace. Certification and the ability to sell through MNSure constitutes a contractual consideration for which agents/brokers agree to comply with MNSure's certification requirements as stated in this manual.

3.2.3.1 Notice of Monitored Performance

Under Minnesota Rules Part 7700.0060, MNSure monitors the performance of certified brokers during the certification period. In general, MNSure may decertify a certified broker for violation of the MNSure-Certified Broker Individual Certification Agreement, or for failure to provide consumer assistance services under Minnesota Rules Part 7700.0040, Subp.2, or failure to comply with conflict of interest standards specified in Minnesota Rules Part 7700.0070, Subp 2, or failure to comply with certification requirements detailed in Minnesota Rules Part 7700.0060, Subp 2, which include but are not limited to:

- Maintaining active status as an insurance producer
- Ensuring all insurance producer and applicable staff and contractors participate in MNSure certification training
- Complying with MNSure privacy and security standards
- Complying with the MNSure account creation process

3.2.3.2 MNsure Broker Individual Certification Agreement

Guiding principle:

A commitment to honesty, integrity, and respect in everything we do.

I/We commit to:

- Fulfill the needs of my/our clients to the best of my/our ability.
- Maintain my/our clients' confidences.
- Render timely and exemplary service to my/our clients.
- Adhere to professional standards of conduct in helping my/our clients shop for the most appropriate health insurance coverage.
- Present accurately and honestly all facts essential to my/our clients' health insurance decisions.
- Maintain my broker license and notify MNsure immediately if my license lapses.
- Notify MNsure immediately of any disciplinary actions taken against me/us by the Minnesota Department of Commerce.
- Keep informed with respect to the Affordable Care Act, related regulations, rules, and MNsure policies and to observe them in my dealings with customers.
- Cooperate with MNsure in meeting the needs of my/our clients.
- Refrain from unprofessional conduct towards my/our clients, prospective clients, MNsure staff and the staff of partner organizations.
- Protect client information using appropriate safeguards and refrain from disclosing protected information except as authorized by law.
- Provide truthful information regarding my appointment(s) with health and/or dental carriers.
- Failure to adhere to this agreement may result in disciplinary action by MNsure including the revocation of my certification to assist clients with MNsure.

3.2.4 Broker Certification Training

At a minimum, brokers must complete MNsure Data Privacy and Security training on an annual basis to sell products within the marketplace.

- CE credits will be given and reported upon successful completion of the required coursework and exams.
- Exams must be passed with at least a 70% score. A broker can retake the exam three times. If unable to pass after three attempts, the course must be retaken.

3.2.5 Continuing Education Credit

As required by state law, training required for MNsure certification qualifies for continuing education requirements for insurance producers required under [chapter 60K.56](#), and must comply with course approval requirements under chapter 45.30.

3.2.6 Individual/SHOP Market Directory

MNSure will publish a directory of certified agents/brokers and navigators on its public website. This directory is for contact information purposes; this is the tool consumers, small employers and others use to refer to an agent/broker.

The individual and SHOP market directory includes the following information about an agent/broker:

- Name
- Agency
- Address
- Email
- Phone Number
- City
- County
- Zip code
- Assister Type
- Spoken Languages

3.2.6.1 Individual/SHOP Market Directory Changes

To make agent/broker changes or updates to the Individual/SHOP Directory listing your designated Agency Administrator must make changes by logging in to the Agency Registration self-service account. Changes may also be requested by filling out the MNSure [broker inquiry web form](#).

3.3 MNSure Agent/Broker Directory Policy

3.3.1 Directory Listing

To sell through MNSure and receive service fees from carriers for services provided to clients purchasing commercial products through the marketplace, agents/brokers must maintain certification. Agents/brokers who indicated they were 'taking new clients' during the registration process will be publicly listed on the MNSure directory. The directory is available to consumers, small groups and others for referrals to agents/brokers for consumer assistance services.

3.4 MNSure Agent/Broker Customer Service Policy

3.4.1 Inform Consumers

MNSure-certified agents/brokers assisting an individual or small employer with purchasing coverage through MNSure must disclose, orally and in writing, to the individual or small employer at the time of the first solicitation with the prospective purchaser the following (solicitation being any contact by the agent/broker, or anyone acting on behalf of an agent/broker, for the purpose of selling or attempting to sell coverage through MNSure. If the first solicitation is made by telephone, the disclosures required under this paragraph need not

be made in writing, but the fact that disclosure has been made must be acknowledged on the application):

- i The health carriers and qualified health plans offered through MNSure that the agent/broker is authorized to sell, and that the producer may not be authorized to sell all the qualified health plans offered through MNSure;
- ii that the agent/broker may be receiving compensation from a health carrier for enrolling the individual or small employer into a particular health plan; and
- iii that information on all qualified health plans offered through MNSure is available through the MNSure web site.

MNSure-certified agents/brokers must discuss the application process with clients and potential clients. It is important to discuss:

- Application and verifications processes
- Next steps, if immediate eligibility is not determined
- Mail and notices they will receive during the application process and the vehicle by which they will be received (paper/electronic or both)
- Role as a broker and your ability to help with the application process.
 - You are trained and licensed to assist them with all of their options inside and outside of MNSure.
 - You will assist them with submission of applications to MNSure within the scope of broker licensure and training.
 - You are not employed by the state or a county.
 - That there is free help available.
 - You are responsible to keep all applicant information and records confidential.
 - Refer to other assister partners when appropriate.

3.4.2 Assist Consumers

MNSure-certified agents/brokers are required to assist all consumers that contact them for assistance within the scope of licensure and training. Agents/brokers may screen potential clients to determine eligibility, but regardless must provide that consumer one of the following:

- Information about MNSure and the MNSure enrollment process
- Application and enrollment assistance
- Enrollment advice
- Referral to another MNSure-certified partner or to the MNSure contact center for one of the above.

When agent/broker enrolls a consumer, the MNSure-certified agent/broker must request that the consumer notify the agent/broker about:

- Notices they receive regarding their application/renewal, etc.
- Life events: changes in their circumstance (i.e., loss of job, change in household size)
- Decisions about eligibility

If the applicant would like assistance completing an application, start with the [MNSure General Helpful Tips](#) found on MNSure's website.

3.4.3 Refer Consumers

In some cases, it may be necessary to refer a potential client to another [certified MNSure partner](#). As a partner with MNSure, we expect that agents/brokers will refer clients to one of our other partner organizations or to individuals who can best help consumers with their needs.

3.4.4 Conflict of Interest

Pursuant to [7700.0070](#) CONFLICT OF INTEREST, any business, private, or personal interest sufficient to influence or appear to influence the objective execution of an entity's or individual's official or professional responsibilities to the extent necessary to carry out the functions of a MNSure-certified agent/broker must be reasonably avoided and/or disclosed to clients, potential clients, and MNSure in writing.

3.4.5 Broker Fees

MNSure-certified agents and brokers are permitted by state lawⁱ to charge a fee for enrollment assistance on health plans sold through the MNSure marketplace.

According to state lawⁱⁱ, it is the sole responsibility of the agent/broker to disclose fees and appointments to consumers. It is also the sole responsibility of the agent/broker to adhere to all applicable state laws, rules and marketplace guidelines regarding fees from an individual or employer group in addition to commissions as outlined in the contract between you and the Carrierⁱⁱⁱ.

This includes but is not limited to the following statutory requirements (62V.05):

- (a) Any insurance producer assisting an individual or small employer with purchasing coverage through MNSure must disclose, orally and in writing, to the individual or small employer at the time of the first solicitation with the prospective purchaser the following:**
- (1) the health carriers and qualified health plans offered through MNSure that the producer is authorized to sell, and that the producer may not be authorized to sell all the qualified health plans offered through MNSure;**
 - (2) that the producer may be receiving compensation from a health carrier for enrolling the individual or small employer into a particular health plan; and**
 - (3) that information on all qualified health plans offered through MNSure is available through the MNSure Web site.**

ⁱ Minn. Stat. § 60K.46.

ⁱⁱ Minn. Stat. § 60K.46 subd. 1.

ⁱⁱⁱ Minn. Stat. § 60K.46 subd. 3.

3.5 MNsure Agent of Record (AOR) Policy

3.5.1 Individual Market AOR

For enrollments in which an association is not made with the agent's/broker's assigned reference number in the consumer's MNsure account, MNsure-certified agents/brokers must use the most recent [MNsured AOR Designation Form](#) (see section 3.5.3 of this manual).

3.5.2 SHOP AOR

Brokers working with employers through MNsure will be able to complete the enrollment application on behalf of an employer group and enter in their information as the authorized agent of record on the employer application. All fields must be completed in order to send information to the carrier(s) to pay commissions based on whatever contractual arrangements the agent/broker has with the carrier(s).

Authorized Agent / Broker Information (if applicable)

1. FIRST NAME	MIDDLE NAME	LAST NAME	SUFFIX
2. GENERAL AGENCY NAME (if applicable)		3. NATIONAL PRODUCER NUMBER	
4. MAILING ADDRESS (optional)			
5. CITY (optional)	6. STATE (optional)	7. ZIP CODE (optional)	8. EMAIL ADDRESS
9. PHONE NUMBER	10. SECONDARY PHONE NUMBER	11. FAX NUMBER	12. MNSURE CERTIFIED AGENT OR BROKER? <input type="radio"/> Yes <input type="radio"/> No

3.5.2.1 SHOP AOR Designation Form

Employers and agents/brokers may use the [SHOP AOR Designation Form](#) to document AOR not captured on the original employer enrollment form. The form must be signed and completed by both the agent/broker and the employer group contact.

3.5.3 MNsure Individual Plan AOR Designation Form

For enrollments in which an association is not made with the agent's/broker's assigned reference number in the consumer's MNsure account, agents/brokers must assist clients with completing the most recent [AOR Designation Form](#) to document AOR, as described in section 3.5.1 of this manual. The form must be signed and completed by the agent/broker and the consumer.

The AOR form, electronic or paper, must be used to record agent of record information for each consumer enrolling in an individual market plan. MNsure has created and posted a fact sheet and FAQ document on [Broker One Stop](#) to assist with the process.

3.5.4 Agent/Broker Compensation

Carriers will compensate agents/brokers (Insurance Producers), subject to [Minnesota Statutes, section 62V.05, subdivision 3](#).

3.6 MNSure Agent/Broker Decertification Policy

3.6.1 Reasons for Suspension or Decertification

See Section 3.2.3 of this manual.

3.6.1.1 Fraudulent Activity

Fraudulent conduct will not be tolerated and is grounds for termination of a broker agreement. Some examples of fraudulent conduct include:

- Intentional falsification of information
- Deliberate failure to list all household income
- Deliberate failure to list a spouse or any family member in the household
- Knowingly falsifying or changing citizenship information

If you think someone is taking part in any form of fraud, waste, abuse, or ethical violation, you can file a complaint. Please send an email to mnsurecompliancehotline@mnsure.org. For more information about reporting fraud, click on “get help” at the top of any web page at www.mnsure.org, click on “Protect Against Fraud” and find the topic “Fraud Reporting.”

It is recommended that brokers who become aware that an applicant is providing false information withdraw their assistance services from that applicant.

3.6.2 Decertification

3.6.2.1 General

1. Decertification of an agent/broker will be considered on a case-by-case basis.
2. The decision to decertify an agent/broker rests solely with MNSure.

3.6.2.2 Decertification

The certification by MNSure of an agent/broker will be permanently withdrawn and broker's name will be removed from the MNSure public assister directory if MNSure determines by a preponderance of the evidence (i.e. more likely than not) that the agent/broker:

1. Failed to comply with Minnesota Rules, part 7700.0060, subparts 1, 2, or 4
2. Failed to comply with the organization's MNSure contract or Code of Conduct
3. Committed fraud or abuse.

3.6.2.3 Notice

1. As soon as is reasonably possible and to the extent it does not interfere with an ongoing investigation, MNSure will send a written notice of decertification to the affected agent/broker.

2. As soon as is reasonably possible and to the extent it does not interfere with an ongoing investigation, MNsure will de-list the agent/broker from the MNsure directory and suspend agent association to active MNsure enrollments.

3.6.2.4 Broker Decertification Appeals

A broker can submit an appeal of a denial to certify or to challenge a decertification decision by the Broker Relations Director. The appeal will be reviewed de novo by the Deputy Director, External Affairs.

3.7 MNsure Agent/Broker Recertification Policy

3.7.1 Annual Recertification

Every agent/broker must complete MNsure certification requirements annually to sell policies on the marketplace. See Section 3.2.4 of this manual.

4.0 MNsure Agent/Broker Procedures

4.1 MNsure Agent/Broker Certification Procedure

4.1.1 Agency Notice of Intent

See Section 3.2.1 of this manual.

4.1.2 MNsure Certification Roster

See Section 3.2.2 of this manual.

4.1.3 Agent/Broker Certification Training

See Section 3.2.4 of this manual.

4.1.4 Continuing Education Credit

See section 3.2.5 of this manual.

4.1.5 Individual Market Directory

See section 3.2.6 of this manual.

4.1.5.1 Creation

See [Agency Notice of Intent Registration guidebook](#).

4.1.5.2 Activation

See [Agency Notice of Intent Registration guidebook](#).

4.1.5.3 Maintenance

See [Agency Notice of Intent Registration guidebook](#).

4.2 MNsure Agent/Broker Directory Procedure

4.2.1 Directory Listing

See section 3.3.1 of this manual. If no is answered to “taking new clients” in the self-service registration account, the agent/broker will be certified but not listed in the public directory. This can be changed at a later date if the agent/broker would like to appear in the directory listing and accept new clients. The designated Account Administrator can make this change in the agency registration self-service account.

4.2.2 Directory Information

See section 3.3.2 of this manual.

4.3 MNsure Agent/Broker Recertification Procedure

4.3.1 Roster

See Section 3.2.2 of this manual. The designated agency account administrator must report timely changes, in:

- Agent’s name, employment status, desired directory address
- Other relevant business information (such as MN Producer number, NPN, etc.)

4.3.2 Training

Every agent/broker must complete MNsure certification requirements annually to sell policies on the marketplace.

4.3.3 Continuing Education

See Section 3.2 of this manual.

4.4 Ordering MNsure Marketing Materials

Each certified agent/broker is allowed to order branded marketing materials through MNsure.

- Brokers will order [MNsire collateral on the website](#) once certified.
- MNsure also has [brochures available to print](#).

5.0 MNsure Agent/Broker Tools, Tips and Links

5.1 General Resource Links

[Assister Central](#)

[MNsire Assister Portal Overview and Resources](#)

[Broker One Stop](#)

5.1.1 Filing a Complaint

MNSure has a complaint process in place for consumers and assisters to report concerns about any form of fraud, waste, abuse or ethical violation. Brokers can also use this process to report a complaint if you experience any customer service issues with a MNSure staff member. All complaints are reviewed by a team of individuals, which includes broker program management and broker line management. Individuals will be notified about any resolution to their complaint.

By email: mnsurecompliancehotline@mnsure.org

5.2 Individual Market Application Process

5.2.1 Screening Questions

- Do any applicants currently have medical coverage? If so, through what program (Employer sponsored, COBRA, private, Medicare, etc.)?
- Have any of the applicants recently applied for coverage? Has anyone already applied through MNSure?
- Has employer insurance recently ended? Are there other insurance options available through another family member?

You can also help applicants understand how their coverage and annual renewals work.

5.2.2 Screening Tools

[Health Plan Cost Estimation Calculator](#)

[Special Enrollment](#)

[Small Business Shopping Tool](#)

5.2.3 MNSure Individual & Family Applications

The following applications may be used:

- [DHS-6696, Application for Health Coverage and Help Paying Costs](#)
- [DHS-6741, Application for Health Coverage](#)

It is preferred that health care applications are submitted online via MNSure; however, they can be submitted by mail, fax, or in-person at the state or county state agency.

5.2.4 Application Procedures for Individuals and Families

[Submitting an Online Application](#)

[Submitting a Paper Application](#)

Notice regarding paper applications for individuals and families:

If applicants use paper applications and are found eligible to purchase a Qualified Health Plan, they will not be able to select and/or enroll in their health plans right away, nor will they be able to take advantage of APTC or cost-sharing reduction benefits.

Because of this, we strongly urge you to encourage applicants to use the online application.

5.2.4.1 Track Applications

Application tracking is necessary for:

- Agents/brokers to work with the applicant until an eligibility decision is made.
- Providing applicant enrollment information.
- Ability to assist clients post enrollment with respective carrier.

5.2.4.2 Broker ID number (Assister ID)

Individual Plans-Online Applications

Agent of record tracking for online consumer individual plan applications done by associations made by using the “Manage Assister” feature in the consumer’s MNsure account. The agent’s/broker’s assigned reference number for the assister portal should be entered by the consumer in the consumer’s MNsure account. If the association cannot be made in the consumer’s account, an electronic or paper AOR form may be used as a back-up option. See Section 3.5 for AOR submission information and requirements.

Individual Plans-Paper Applications

Agent of record tracking begins with the completion of the Assister section of the paper application in Appendix C and is entered by the enrollee in all assisted applications.

The following fields are required in order for MNsure to associate an assister with an application:

- Application Start Date
- Name of Applicant; First Name, Middle Name, Last Name, Suffix
- Name of Assister; First Name, Middle Initial, Last Name
- Assister Phone Number
- Organization Name (Agency Name)
- Assister ID Number (National Producer Number)

***Please note: If the consumer has a MNsure account, an association should be made by using the “Manage Assister” feature in the consumer’s account. If the association cannot be made in the consumer’s account using the agent’s/broker’s assigned reference number, an electronic or paper AOR form may be used as a back-up option. See Section 3.5 for AOR submission information and requirements.**

SHOP Applications

Employer and employee forms can be found in the [Small Business section](#) of the website.

5.2.5 Date of Application

The agent/broker has the authority to set the date of application.

The date of application will automatically be set when the applicant hits “Submit,” using the MNsure online application.

- The date of application for the DHS-6696, Application for Health Coverage and Help Paying Costs, is set by completing the following section on Appendix C, Assistance with Completing this Application. The Application Start Date will set the date of application.
- This is the date that:
 - the applicant signed the application in your presence
 - a signed application is received by your organization

For certified application counselors, navigators, in-person assisters, agents, and brokers only.

Complete this section if you are a certified application counselor, navigator, in-person assister, agent, or broker filling out this application for somebody else.

1. APPLICATION START DATE (mm/dd/yyyy)	2. NAME OF APPLICANT (First Name, Middle Name, Last Name, & Suffix)		
3. NAME OF ASSISTER (First Name, Middle Initial, Last Name)			
4. ORGANIZATION NAME		5. ASSISTER ID NUMBER	

- The Date of Application determines:
 - the order in which applications are processed
 - health plan coverage dates

5.3 SHOP—“Small Business Health Options Program”

SHOP stands for Small Business Health Options Program. SHOP is the part of the MNsure marketplace that is dedicated to small businesses and their employees. Employers can select multiple plans and control the cost of coverage. Only through MNsure can small employers qualify for a tax credit that can lower their costs.

5.3.1 SHOP Policy and Procedure

SHOP policies and procedures can be found on MNsure.org on the “Small Business” link found at the footer of the website.

5.4 Glossary of Terms

5.4.1 Certified Application Counselor

As described in Code of Federal Regulations, title 45, part 155.255 means any person or entity certified by MNsure to provide consumer assistance services without any compensation from MNsure.

5.4.2 Conflict of Interest

Any business, private, or personal interest sufficient to influence or appear to influence the objective execution of an entity's or individual's official or professional responsibilities to the extent necessary to carry out the functions of MNSure.

5.4.3 Consumer Assistance Partner

Entities certified by MNSure to serve as a broker, navigator or certified application counselor.

5.4.4 Cost Sharing Reduction

Cost-sharing reduction means reductions in cost sharing (such as co-pays and co-insurance) for an eligible individual, enrolled in a silver level plan through MNSure, or for an individual who is an American Indian or Alaska Native enrolled in a QHP through MNSure.

5.4.5 Individual Tax Credit

Premium tax credits specified in section 36B of the Internal Revenue Code, as added by section 1401 of the Affordable Care Act, which are provided on an advance basis to an eligible individual enrolled in a QHP through MNSure according to sections 1402 and 1412 of the Affordable Care Act.

5.4.6 Navigator Organization

A navigator organization is under contract with MNSure and the Minnesota Department of Human Services (DHS) to participate in the navigator program by helping people apply for and enroll in the Minnesota Health Care Programs (MHCP).

Some examples of navigator organizations are:

- Community-based organizations
- Schools
- HeadStart programs
- Public health offices
- Employment and training centers
- Food shelves
- Energy assistance/weatherization offices
- Child care resource and referral offices

5.4.7 Qualified health plan or QHP

A health plan that meets the definition in section 1301(a) of the Affordable Care Act, Public Law 111-148, and has been certified by the board according to Minnesota Statutes, section 62V.05, subdivision 5, to be offered through MNSure.

5.4.8 Certification

Means a designation issued by MNSure to a person or entity upon meeting the criteria in Minnesota Rules, part 7700.0060, subparts 1 and 2.

MNSure provides certification to brokers who pass the online test. Once certified, brokers are qualified to assist and enroll consumers with plans available on the MNSure marketplace and help them select a plan that is the most affordable.

5.4.9 Suspension

Means the temporary revocation by MNSure of a person's or entity's certification designation.

5.4.10 Decertification

Means the permanent withdrawal by MNSure of a person's or entity's certification designation.

5.4.11 Insurance producer

Means a person required to be licensed under the laws of the state of Minnesota to sell, solicit, or negotiate insurance. Insurance agents and brokers are insurance producers.

5.4.12 Navigator

Means any person or entity certified by MNSure to serve as a navigator and has the meaning described in section 1311(i) of the Affordable Care Act, Public Law 111-148, and further defined by amendments to the act and regulations issued under the act.

5.4.13 Carrier Appointment

Health insurance carriers provide appointments to brokers, and by receiving this designation, a broker becomes authorized to sell the carrier's plans to customers. An appointment from a carrier is a key step in the commission payment process for brokers.