MNsure Updates and Special Enrollment Periods

The webinar will begin at 12:30. If you can see this screen you are prepared to participate.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central

February 6, 2019
Life Event Changes

- New process: ARC now emails navigators/CACs once a life event has been processed (if it was submitted by an assister)
  - If life event was completed, email will explain the outcome
  - If life event could not be completed, email will explain how to resubmit or what next steps are necessary
  - Contact the consumer or call the ARC
  - Please note: ARC and Broker Line teams are unable to accept follow-up via emails on these cases

- New resources: We have posted guides explaining how to submit life event changes online
  - Income change
  - Loss of health care coverage - future events
  - Tax-filer status
  - Add a household member (coming soon)
Assister OE Experience Survey

- Annual survey is a very important opportunity for MNsure to get feedback from the entire assister community
- Link to survey will be emailed to all certified assistants
- New this year: Agency administrators will receive a specialized survey to collect information from an organizational perspective
- We anticipate the assister survey will launch this week and the agency survey will launch next week
- Watch your email for a link to the survey!!!
Enrolling in coverage outside of Open Enrollment
Objective

- Assisters will have a basic understanding of the what and how to help consumers apply for coverage outside of open enrollment.

- This presentation will cover the following topics and includes links to resources for more information:
  - The definition of special enrollment period (SEP)
  - Life events that trigger SEPs
  - Deadlines for applying
  - Coverage start dates
  - Recent SEP policy changes
What is a special enrollment period (SEP)?

- SEP is required to enroll or change QHPs outside of the annual open enrollment period.
- An individual must either experience a qualifying event or be a member of federally-recognized tribe in order to qualify.
- SEP allows an individual, who is otherwise eligible to purchase QHP, to enroll in a QHP or change QHPs.
- Individuals may qualify for an SEP during open enrollment – special coverage effective dates apply.
SEP Qualifying Life Events

- Loss of qualifying health coverage

- Change in permanent residence
  - access to new QHPs due to move; had qualifying health coverage prior to move

- American Indian tribal members (monthly) dependents
  - who are not tribal members can enroll with qualified tribal member

- Change in household size
  - marriage; gain of dependent via birth, adoption, placement in foster care, or child support order; loss of dependent via death or divorce for enrollees

- Change in eligibility for coverage through MNsure
  - Gain of citizenship or U.S. national status; change in lawful presence; release from incarceration; MNsure enrollees newly eligible for APTC/CSR; change in ESI affordability results in newly eligible for APTC/CSR

- MNsure Enrollment Error

- Exceptional circumstances

[MNsure's Special Enrollment Period page]
A consumer who loses their employer-sponsored insurance (ESI) may qualify for a special enrollment period (SEP) even if they are offered COBRA coverage (or continuation coverage required under state law).

If a consumer accepts COBRA coverage, they can enroll on MNsure:
- During the 60-day SEP for loss of employer-sponsored insurance
- During MNsure's annual open enrollment
- At any time if they are eligible for MA or MinnesotaCare
- Once the COBRA benefit has been exhausted

Accepting COBRA does not cancel the 60-day SEP due to loss of employer-sponsored insurance, but the consumer cannot drop COBRA and enroll in a QHP after the 60-day loss of coverage SEP is over, unless it is during the annual open enrollment.
Length of SEP

- When can I enroll?
  - General rule – SEP begins on the date the qualifying event occurs and ends 60 calendar days later
    - Example: Marriage is a qualifying event. Date of marriage is the triggering event. A qualifying individual has 60 days from the date of the marriage to select a plan.
  - Once the SEP has ended, the individual cannot enroll in a QHP or change from one QHP to another until the next annual open enrollment period or they experience another qualifying event.
  - Loss of Minimum Essential Coverage (MEC) – SEP available prior to qualifying event
SEP Coverage Start Dates

- When does my coverage start?
  - Need to have submitted an application, selected a plan AND called MNsure prior to end of SEP.
  - Regular coverage effective dates normally apply based on 15/16 rule, unless a special effective date is available.
  - In certain situations, SEP eligibility does not follow the 15/16 rule.
  - See Qualifying Life Events section on MNsure.org for specific eligibility rules.
SEPs with Optional Coverage Start Dates

- When does my coverage start?
  - Birth, adoption, foster care, or court order
  - Newly eligible for APTC or CSR as result of ESI change
  - Loss of dependent(s) due to death or divorce
  - Loss of MEC
  - Marriage
  - Sometimes for MNsure error or exceptional circumstance
Eligibility Rule for Loss of MEC

- For loss of MEC, effective date for a QHP enrollment is first day of the month following the date of plan selection.
  - Example: Consumer had loss of MEC on 2/28. Consumer enrolled in a QHP online on 2/22. Consumer contacts MNsure on 3/5 checking on status of enrollment. The Rep will collect the SEP and complete a manual enrollment to enroll the consumer effective 3/1 since they selected a plan prior to the end of the month.
SEP Pre-Verification Process

- MNsure requires pre-enrollment verification for certain special enrollment period (SEP) enrollments.

- Pre-enrollment verification requires MNsure to hold certain enrollments until the applicant/enrollee provides documentation proving their qualifying SEP event.

- Please review MNsure’s Special Enrollment Period and Pre-enrollment Verification Guide for Assisters 2019 for more information, including a list of which SEPs require pre-verifications.
SEP Pre-Verification Process

- MNsure will wait to send the enrollment to the health insurance company until after the consumer has submitted the verifications, and MNsure has verified that the documents meet the requirements for the SEP.

- In addition to any verbal confirmations that enrollees will get from the Contact Center, enrollees will also receive a written request for proof and a written notice of the final enrollment determination based on if verification was provided or not provided.
1. If required, a SEP verification request is triggered upon determination of SEP eligibility.

2. Consumer will call the Contact Center to determine eligibility for the SEP, at which time the Contact Center will inform the consumer whether or not verifications are required.

3. Enrollees will have 30 days from date the verification request is sent to resolve the verification request.

4. The enrollment will be processed and sent to health insurance company upon receipt of acceptable verification documents.
Resources

- MNsure has updated its SEP and Pre-Verifications Guide.
- The guide covers the topics in this webinar and can be found on the Essential Tools page on Navigator OneStop.
- There is also a consumer facing resource on mnsure.org, MNsure's Special Enrollment Period page.
Thank you!

Use #6 to unmute your line and ask a question. Remember to state your name and organization. Use *6 to remute your line when you are done.