MNsure Updates

The webinar will begin at 12:00.

The webinar is not being recorded, but this PowerPoint will be available on Broker One Stop.

January 10, 2019
Thank You!

- MNsure’s open enrollment period ends this Sunday, January 13th.
- So far, 116,795 Minnesotans have enrolled into individual market coverage through MNsure.
- Brokers across the state have put in long hours to help people in their communities navigate the system and select the coverage option best for each person or family.
- Thank you for your focus on providing excellent customer service and ensuring your clients achieve the security of health insurance!
January 13 – Final OE Deadline

- Open enrollment continues through Sunday, January 13.
- Consumers must enroll in a qualified health plan (QHP) by 11:59 p.m. on January 13 to have coverage effective February 1, 2019.
- MNsure Contact Center and Broker Line hours deadline week:
  - Friday, January 11, 8 a.m. – 8 p.m.
  - Saturday, January 12, 8 a.m. – 10 p.m. (Broker Line closes at 8 p.m.)
  - Sunday, January 13, 8 a.m. – midnight (Broker Line closes at 8 p.m.)
- After January 13, Minnesotans who want to purchase private insurance through MNsure will have to apply for a special enrollment period (SEP).
Broker Line Hours After January 13

- Monday-Friday 8 a.m.-4 p.m.
- *Wednesdays the Broker Line will open at 9 a.m. due to team meetings/training
Resolution Review Team Process

- Resolution Review Team (RRT)
  - An escalation team at MNsure designed to improve the experience of our consumers and assisters
  - A consumer with a QHP eligibility dispute, such as coverage effectuation date, APTC amount, coverage termination date, will be given the option to have a RRT specialist review the case if it cannot be resolved by the representative
  - RRT team will seek to resolve the dispute without the consumer having to file an appeal, or at least provide greater visibility into MNsure’s determination and legal reasons preventing the action
  - Goal is to contact consumer (or assister) within 2 business days and to close each case within 5-7 business days (current average is less than 4 days)
  - ARC and Broker Line agents have been trained on when a situation is eligible for this process and will route the case to the RRT
Support for Reporting Income Changes

- There is a guide available in the Document Library of Assister Central to support brokers when completing online income changes. This guide includes screen shots for all income change scenarios as well as helpful tips to follow when submitting changes.

- Watch future communications for guides on completing tax filer status changes, adding and removing household members from an application, and reporting future-dated ESI/MEC loss.
QHP Operational Changes for 2019

- **Retroactive QHP termination requests:**
  - Effective 1/2/19, consumers may request a retroactive termination of their QHP plan when there is clear evidence of a MNsure error, inaction, or delay in processing the original termination request.
  - If there is no clear evidence to support a retro termination request, the ARC or Broker line can still assist with offering escalation to the Resolution Review Team if needed.

- **Retroactive APTC due to MNsure delay in processing:**
  - Beginning January 1, 2019, MNsure will change the effective date in which APTC increases are applied when a delay in processing occurs. This is to lessen the impact on consumers experiencing a delay in processing.
  - Effective 1/2/2019, all **positive** impact APTC changes (increase of APTC/CSR) will be effective the first of the month following the **reporting** of the change.
  - Negative impact APTC/CSR updates will still be effective based on when MNsure actually processes the change.
Form 1095-A for 2018 Enrollees

- If your clients enrolled in a 2018 private health insurance plan through MNsure, MNsure will start mailing the IRS Tax Form 1095-A to them later this month. Consumers should receive their 1095-As no later than mid-February.

- Form 1095-A provides information that your clients will need to file their 2018 taxes if advanced premium tax credit payments were applied to their insurance premiums or if they want to claim the premium tax credit on their 2018 tax return.
Questions?

- 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.