Statewide Broker Webinar

This webinar will begin at 12:00 PM. If you can see this screen you are prepared to participate.

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

During the webinar, please use the “chat” feature (look for the “chat” image circled below) to submit questions!

November 14, 2019
Open Enrollment Reminders
Broker Service Line Hours

- Open enrollment hours for Broker Service Line:
  - Monday – Friday: 8 am – 5 pm
    - Extended hours on Thursday: 8 am to 7 pm
  - Saturday: 10 am – 2 pm (except November 30)
  - Sunday: Closed (except December 22)
  - Remember: Opens at 9 am every Wednesday during OE

- Exceptions:
  - Closed November 28 (Thursday), 29 (Friday) and 30 (Saturday) for Thanksgiving
  - Extended hours for deadline:
    - December 21: 10 am to 6 pm
    - December 22: 10 am to 8 pm
    - December 23: 8 am to 8 pm
Broker Support Staff

- Broker “support staff”:
  - Non-licensed staff or licensed staff who are not actively selling MNsure policies
  - Must be certified by MNsure as support staff and issued an Admin ID to use when contacting the Broker Service Line (BSL) on behalf of brokers within their agency
  - New Support Staff Certification Policy can be found on Broker One Stop

- Certified support staff can:
  - Check application and enrollment status by calling the BSL or using the case status request option
  - Report life events via phone (if it should be reported over the phone) or via the online tool (on behalf of a certified broker using the broker’s login)

- Certified support staff will not receive an assister portal account

- Agencies add support staff to their roster online using the Broker Agency Management Program (BAMP)
Broker Support Staff

- Support staff who will be calling/emailing the Broker Service Line must complete one course:
  - **MNsure Assisters Data Security, Accessibility, Compliance and Ethics** (takes approximately one hour):
    - MNsure Data Security and Privacy
    - MNsure Accessibility, Compliance and Ethics
    - Achieve a score of at least 80% on the assessment
Tips for Open Enrollment

- Detailed guides on navigating the new enrollment tool are on Assister Central under Helping Consumers: Shop and Enroll

MNsure Assister Central

Shop and Enroll

New for 2020

MNsure has a new shopping and enrollment platform. For an overview of the new features, visit these resources:

- **Basic steps** for enrolling online, including reviewing plans and enrolling in coverage.
- User guides to the platform's new features and functionality:
  - Adjusting Monthly Advanced Premium Tax Credits (PDF)
  - Changing, Canceling and Terminating Coverage (PDF)
  - Eligibility and Enrollment Status (PDF)
  - Eligibility Groups (PDF)
Tips for Open Enrollment

- MNsure has posted a guide for QHP renewals that includes sample notices and explains the reason/purpose for each notice. The guide is on Assister Central: Helping Consumers: Renewals

MNsure Assister Central

- Renewals
  - Renewals and Open Enrollment Guide 2020
  - Who Renews and When?
    - Consumers enrolled in qualified health plans are notified by DHS when their renewal is up. Apply for coverage during the annual open enrollment period.
    - Consumers who have Medical Assistance coverage (Medicaid programs) will get notified by DHS when their renewal is up. Renewal of their membership.
    - Mixed-eligibility households: The QHP members follow the same renewal process as QHP-only households. Public program members follow instructions from DHS.

Scenarios and Notices

See the most common renewal scenarios and steps to take to help these consumers renew their coverage.
Agent of Record (AOR)
Using the Assister Portal for AORs

- Beginning with 2020 enrollments, there are significant benefits to creating AORs through the assister portal:
  - AORs are transmitted to carriers at the same time as the enrollment – seven days a week!
  - An AOR is processed and sent to the carrier for each member of the household who is enrolling, not just the primary. This means there will no longer be an impact on the AOR if the primary ends coverage.
  - The association allows the broker to utilize all of the enhanced features of MNsure’s new enrollment technology to support their clients!

- It’s not too late! Brokers with 2019 AORs outside the assister portal have time to set 2020 AORs up through the assister portal. Just set up an association when checking in with clients this open enrollment.
New Enrollment Dashboard Features

- When a broker is associated with the consumer through the assister portal, the broker can access all of these important enrollment features:
  - Confirm enrollment status and plan information (if the information is correct on the enrollment dashboard, there is no need to call MNsure to confirm!)
  - View premiums and adjust APTCs
  - Cancel and disenrolling from plans
  - View basic demographic and household information
  - View enrollment related notices
Just Takes a Minute to Associate

- Consumer creates an online MNsure account. At any point after creating their account, they can click on “Manage Assister”
  - **We strongly recommend brokers make this a standard first step when assisting a consumer to improve your AOR experience**

### Apply and Enroll
- Apply for health coverage WITH financial help
  - Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance

- Apply for health coverage WITHOUT financial help
  - Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price

### Exemptions
- How to apply for an exemption to the health coverage mandate

### Current Customers
- Go to your account
  - Check enrollment status or eligibility results
Just Takes a Minute to Associate

- Consumer “adds” an assister and enters assister’s 7-digit reference number to authorize the assister permission to act on their behalf (AOR).

Assister Details

Do you need help?

If you are not already working with an assister, you can find one:

- Navigators are individuals from trusted organizations trained to provide free face-to-face enrollment assistance.
- Agents and brokers are trained and licensed professionals offering face-to-face assistance and advice to help you select your health plan.

Add or change my assister  Close

Select the Assister Helping You

If you are not already working with an assister, you can find an assister in your community by clicking on the ‘Get Help’ button above your application.

- Navigators are individuals from trusted organizations trained to provide free face-to-face enrollment assistance.
- Agents and brokers are trained and licensed professionals offering face-to-face assistance and advice to help you select your health plan.

Enter the Assister Reference

Reference Number:  
Search  Cancel

Assister Details

Reference Number  Name
Address  Email
Phone Number
2019 AORs

- If a consumer is enrolling in 2019 coverage through a special enrollment period or needs to request a retroactive AOR:
  - For the 2019 AOR: Submit an electronic agent of record form using MNsure’s online AOR form available on Broker One Stop.
  - For the 2020 AOR (if applicable): Create an association through the assister portal using the “Manage Assister” feature in the consumer’s MNsure account.
2020 AORs: Assister portal association

- Best path: Create an association through the assister portal using the “Manage Assister” feature in the consumer’s MNsure account
  - Start each appointment by setting up an association with the consumer!
  - If you (the broker) can use the assister portal to see the consumer’s enrollment dashboard, the AOR is in place
  - An enrollment (new or change) can be completed using either the consumer’s account or the assister portal
2020 AORs: Manual exception process

- There is a manual exception process when a 2020 AOR cannot be set up online:
  - Retroactive AORs (within 6 months of consumer’s enrollment effective date)
  - When a consumer does not have an online account (paper application) or cannot access their enrollment dashboard
- If you are unable to associate with a client, send an email to brokers@mnsure.org or use the Inquiry Form on Broker One Stop
- The broker team will assist you with a manual AOR designation process and MNsure will transmit the AOR to the carrier within 30 days.
- An AOR policy and procedure for exception AOR’s is posted on Broker One Stop under Policies and Procedures
- If in doubt about an AOR – call the Broker Service Line if the consumer is present, otherwise just send a secure email!
Special Case: Consumer applied with a paper application

- Situation: Consumer does not have an online account because they applied using a paper application.
- For 2020, a new process allows most of these consumers to create an online account and set up an assister portal AOR.
- Call the Broker Service Line (BSL) and they will determine whether the current case can be closed so the consumer can create an online account and submit a new application (the household must be QHP-only).
- If the case can be closed:
  - The BSL will provide instructions regarding how the name, SSN and DOB must be entered on the application for all those enrolling. It is EXTREMELY important to follow these instructions so that the new application can match up with any existing enrollment for 2020.
  - The BSL will also check to see if the consumer already has an online account and help with username and password reset if appropriate.
Special case: Consumer applied with a paper application

- Advantages of closing the case and reapplying online:
  - The consumer will now have an online account and access to notices and their enrollment dashboard
  - The consumer can associate with a broker and create an AOR through their online account
  - The broker will be able confirm the status of the enrollment, make changes to the enrollment and view enrollment-related notices through the assister portal
  - Full procedure on how to request case closure and reapply will be posted on Broker One Stop: Agent of Record
  - If the broker/consumer choose not to close the case and reapply, the AOR must be set up by requesting a pre-populated manual AOR form from the Broker Service Line.
Special Case: Account transfer issue

- Situation: Consumer has an online account and applied online in the past, but when they log into their account they are not able to get to the enrollment dashboard.

- Instead of the “Enroll in plans button,” there is a message saying, “Please wait while your account is set up for plan shopping” that does not go away.

- The message appears whether attempting to access the enrollment dashboard using the consumer’s account or the assister portal.
Special Case: Account transfer issue

- **If the consumer needs to enroll in a QHP:**
  - First use the plan comparison tool to research available plans
  - Once the consumer has picked a plan, call the Broker Service Line
  - Depending on what is causing this error, the Broker Service Line:
    - May be able to resolve the error and the consumer/broker can enroll online (an AOR must be completed through an online association)
    - May NOT be able to resolve the error and the Broker Service Line will process the enrollment for the consumer (the broker will be advised on how to ensure there is an AOR)

- **If the consumer does not need to enroll in a QHP:**
  - Take a screen shot and report the error via secure email to the Broker Service Line. Please include three PII for the consumer so we identify the case.
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.

To submit questions via chat, click on the “chat” bubble image on the bottom of your screen to access this feature.