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!

October 17, 2019
Broker Service Line Hours

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

- Exceptions:
  - Friday, November 1: 7 am to 6 pm
  - Saturday, November 2: 9 am to 4 pm
  - Closed November 28, 29 and 30 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
Stay Certified: Brokers

- Two required courses for REcertification:
  - MNsure Assisters Data Security, Accessibility, Compliance and Ethics (1 CE):
    - MNsure Data Security and Privacy
    - MNsure Accessibility, Compliance and Ethics
    - Achieve a score of at least 80% on the assessment
  - MNsure Assister Portal (1 CE):
    - MNsure Assister Portal
    - MNsure Assister Portal Assessment

Recertification deadline: Monday, October 28!

learning path

(01) MNsure Assisters Data Security, Accessibility, Compliance and Ethics
The courses and associated assessment in this curriculum are MANDATORY for ALL MNsure Assisters

(02) MNsure Assister Core Curriculum
2019-20 Required for asistants who are new to MNsure, Optional for returning assistants

(03) MNsure Assister Role-based Training
Required for assisters who are new to MNsure, Optional for returning asistants

(04) MNsure Assister Portal
Required for all brokers in 2019/2020, optional for Navigators and CACs
NEW: One required course for broker support staff who will be calling/emailing the Broker Service Line:

- **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

**learning path**

1. **(01) MNsure Assisters Data Security, Accessibility, Compliance and Ethics**
   The courses and associated assessment in this curriculum are MANDATORY for ALL MNsure Assisters
2. **(02) MNsure Assister Core Curriculum**
   2019-20 Required for assisters who are new to MNsure, Optional for returning assisters
3. **(03) MNsure Assister Role-based Training**
   Required for assisters who are new to MNsure, Optional for returning assisters
4. **(04) MNsure Assister Portal**
   Required for all brokers in 2019/2020, optional for Navigators and CACs
Eligibility notices for 2020 have all been mailed to renewing consumers (notices are also available in consumer’s online account)

- Note: Health insurance companies will mail their renewal notices using 2019 eligibility and APTC amounts

- 2020 health and dental plans are now available for previewing in the anonymous plan comparison tool on MNsure.org (in Spanish too!)

- November 1 - Open enrollment begins (system available at 7 am)

- December 23 – Last day of open enrollment
  - Last day to select a plan for January 1 coverage (unless a SEP applies)

- December 31
  - Deadline for January 1, 2020 coverage for consumers qualifying for a SEP
Mailed to consumers re-determined eligible for a QHP in 2020

Also viewable to consumers through their online accounts

Will inform them of any updated tax credit amounts

Consumers should review data and contact MNsure to report changes by calling the MNsure Contact Center

Assistors can help consumers report changes using the online reporting process or by calling the ARC or Broker Service Line

### Health Care Eligibility Renewal Notice

You are receiving this letter because you applied for financial assistance for insurance coverage through MNsure and your application is active, whether or not you are currently enrolled in health or dental coverage through MNsure. This notice explains the actions you need to take during open enrollment in order to enroll in coverage and to keep or change your insurance coverage through MNsure.

If you or your family members listed below are not enrolled in insurance through MNsure and not seeking coverage, you can disregard this renewal notice.

Based on the information we have for your household (see Information Summary below), your eligibility to purchase insurance and receive financial assistance through MNsure has been updated for the new coverage year. This notice is for members of your household included on the following Eligibility Status chart.

Please read through ALL this information carefully, as it will help explain what to expect in the coming months with your insurance plan.

MNsure open enrollment will begin November 1, 2017, and end January 14, 2018. During this period you will be able to enroll in health or dental coverage for 2018 through MNsure. You can choose to remain in your current plan or switch to a new plan.

If you have changes to report, please read the instructions in this notice for more information.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Eligibility Status</th>
<th>Program Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions or Qualified Health Plan</td>
<td>Approved</td>
<td>1/1/2018</td>
</tr>
</tbody>
</table>

This text should print for each individual who is renewed:
Viewing Eligibility Notices

- Eligibility notices can be viewed in the consumer’s online account (but not through the assister portal)
- Consumer logs into their account and selects “Go to your account” under “Current Consumers”

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
Viewing Eligibility Notices

- Check under Notifications tab to find the eligibility notice
The Assister Portal and AORs

- Assister portal is a tool that allows MNsure-certified brokers to provide a higher level of customer service when helping a consumer complete an application or enroll in coverage.
  - The consumer uses their online account to give assister permission to apply or enroll on their behalf (Assister Authorization/AOR)
- Consumer convenience:
  - An assister can help a consumer with their application and enrollment without ever needing to meet in person
  - Consumers don’t need to come back to an assister’s office to complete the application or enrollment process
- Assister benefits:
  - MNsure notifies assisters if associated consumers are receiving certain manual notices (Federal Tax Information, failure to return verifications, etc)
  - Brokers can view consumer enrollment information and take action on behalf of consumers
Using the Assister Portal for AORs

- Beginning with 2020 enrollments, AORs will be created/managed through the assister portal which will bring significant advantages to brokers:
  - AORs will be transmitted to carriers at the same time as the enrollment – seven days a week!
  - An AOR will be 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.
- There will be an exception process for retroactive AORs and consumers who completed a paper application and do not have an online account.
Access to the Assister Portal

- Brokers are given access to MNsure’s assister portal once certification and assister portal training has been completed.

- If you have not done so already, brokers should log into the assister portal dashboard now to make sure you are successfully able to access your account.

- If you are unable to access your account, please send a screenshot of the message received and your assister portal username to the broker service inbox at brokers@mnsure.org.
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

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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:

- 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 enrollment assistance and advice to help you select a plan.

Add or change my assister

Search
Cancel

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 enrollment assistance and advice to help you select a plan.

Enter the Assister Reference

Reference Number

Search
Cancel

Assister Details

Reference Number
Address
Phone Number

Name
Email
2020 AOR Manual Exception Process

- There will be 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 (applied using a paper application)
- If you are unable to associate with a client, send an email brokers@mnsure.org
- The broker team will assist you with a manual AOR designation process and MNsure will transmit the AOR to the carrier within 30 days.
- A new AOR policy and procedure for exception AOR’s will be posted to Broker One Stop.
New Online Enrollment Platform

- New shopping and enrollment platform has been released
  - Functionality won’t be live for consumers/assisters until November 1
  - Used for enrolling in coverage effective January 1, 2020 or after
  - 2019 SEP enrollments will be processed manually through end of the year (call MNsure to enroll)

- New platform features a consumer/assister dashboard with access to:
  - QHP-specific notices (eligibility notices will still be in METS)
  - Plan enrollment information (confirmations) for 2020
  - Ability to take actions, such as adjusting APTC and cancelling plans

- Improved visual experience – no more window-in-window when shopping and enrolling!

- Spanish language option!
New Online Enrollment Platform

- New functionality will improve the back-end process, allowing MNsure staff to provide better enrollment support:
  - MNsure staff will be able to mirror consumer’s dashboard, providing better information about what consumers are experiencing
  - Starting for plan year 2020, enrollments previously handled manually will be automated with information going to carriers same day (enrollments are sent seven days a week)

- Broker AORs will be sent to carriers daily as part of consumer’s enrollment
  - AORs will be attached to the tax household enrolling, not just the online account holder
  - Since AORs will be connected with assister portal associations, the assister portal dashboard will show brokers all AORs
Helping a Consumer in October

- Thorough prescreening is essential!
  - Confirm whether the consumer may have applied in the past before creating a new account – are they actually new?

- Can someone submit an application in October?
  - **Consumers applying for QHP coverage for 2020 should NOT start or submit an application prior to November 1**
  - Consumers who are eligible for a special enrollment period (SEP) for 2019 coverage can submit an application online, but will need to call MNsure to confirm their SEP and enroll in a plan
  - Consumers who may be public program eligible, as well as American Indian tribal members, can apply and enroll at any time of the year
Helping a Consumer in November

- Consumers applying for QHP coverage for 2020 can apply and enroll from November 1 through December 23, 2019

- **Remember the unassisted path!** Consumers may be eligible for tax credits when they file their federal tax return if their income is lower than expected, but ONLY if they enrolled in a plan through MNsure

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**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
Helping a Consumer Enroll

- After an application has been submitted, from the eligibility results screen, if any members of the household are eligible to enroll in a QHP, there will be a button to “Enroll in new plan.”
Helping a Consumer Enroll

- This will take the consumer to their Dashboard in the **new shopping and enrollment tool**.
- During open enrollment, the consumer clicks on “Shop for plans.”
On the next screen, the consumer will have an opportunity to indicate if they qualify for a hardship exemption.

All adult household members (18 and over) are required to indicate whether or not they use tobacco.

Consumer clicks “Continue” to agree to the privacy notice.
Helping a Consumer Enroll

- Consumers will select who in the household wants to enroll in a plan together (“enrollment group”). Only those eligible to enroll will be listed. Household members can enroll in different plans.
  - Household members may be automatically split into different enrollment groups, such as if there is an American Indian in the household eligible for a different cost-sharing reduction benefit.
  - Consumers should shop for a medical plan first. Any unused APTC can be applied to a dental plan premium.
Helping a Consumer Enroll

- After clicking on “Shop,” the consumer will begin the processing of choosing a plan (similar to the plan comparison tool).

- Consumers can answer some questions that will provide a more customized search (expected usage of medical service, amount of prescription drugs needed, etc.). These questions can be skipped if the consumer already used the plan comparison tool.
Helping a Consumer Enroll

- In shopping area, consumers can filter results using:
  - Plan type
  - Plan features
  - Metal level
  - Yearly deductible
  - Company
  - Quality ratings
- Click on “Compare” option and choose up to three plans to compare
When comparing plans, consumers can view comparison statistics:

- Yearly deductible and out of pocket maximum
- Doctor office visits
- Drugs
- Hospital services
- Mental/behavioral health
- Outpatient services
- And more…
Helping a Consumer Enroll

- Consumers can view and confirm their plans in the cart before they enroll. They can see the following additional info on the cart screen:
  - Plan Info
  - Link to adjust APTC amount
  - Net monthly payment
  - Buttons to shop for a new plan or dental plans

![Confirm Your Plan Selection](image)

Click the ‘continue’ button to sign and enroll.
Helping a Consumer Enroll

- Confirmation Page shows a summary of their enrollment.

- From here, consumers can go back to the dashboard, print the confirmation page, or continue shopping for other members of their household.
Renewing Consumers: November

- QHP renewing consumers will be passively enrolled into their 2019 plan for 2020.

- Consumers MUST contact MNsure to cancel their private plan if they want to end coverage. If they just stop paying premiums, they may need to pay past due premiums before restarting coverage with the same insurance company.

  - 2019 coverage – must be cancelled by calling MNsure
  - 2020 coverage – most will be able to cancel coverage online
Renewing Consumers: November

- If a consumer wants to enroll in a different plan for 2020:
  - Log into their account and click on “Go to your account” under “Current Customers”
  - To get to the new enrollment dashboard and view plan information, click on:
    - “View next year’s eligibility” or
    - Click on “Enrollments” in the blue navigation bar
On the new enrollment dashboard, consumers can see their plan for 2020 and have the option to change plans.
Renewing Consumers: Changing Plans

- If they select “Change Plans,” they be shown the current plan and can click on the “Change Plan” option to be taken to the shopping cart.

Welcome, Bobby Bell

<table>
<thead>
<tr>
<th>My Stuff</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Dashboard</td>
</tr>
<tr>
<td>My Eligibility History</td>
</tr>
<tr>
<td>My Households</td>
</tr>
<tr>
<td>My Enrollments</td>
</tr>
<tr>
<td>My Inbox</td>
</tr>
<tr>
<td>My Eligibility Home</td>
</tr>
</tbody>
</table>

SHOP FOR MEDICAL PLANS FOR 2020

Enrolled Household Members (1 member)
You have successfully enrolled the following household members.

☑ Bobby Bell
Medica
Medica Applause Catastrophic 2020T
$149.30 per month

Cancel Coverage

Change Plan
Renewing Consumers: Changing Plans

- The shopping cart will show the plan the consumer is currently enrolled in. If they want to change, click on “Shop for a Different Plan”

The existing plan they are enrolled in will need to be removed. Note: If the consumer does not actually select a new plan, the members will remain enrolled in the current plan.
Save Time with the New Enrollment Tool

- Assisters can access these features through the consumer’s online account AND through the assister portal (when you have an association with the consumer):
  - Confirming enrollment status and plan information
  - Viewing premiums and adjusting APTCs
  - Cancelling and disenrolling from plans
  - Viewing basic demographic and household information
  - Viewing enrollment related notices
Save Time with the New Enrollment Tool

- Many features are available through the “My Eligibility History” section of the enrollment dashboard.
Confirm Enrollment Details

- Click on “Plan Summary” to view details of the enrolled plan:
  - Plan name and benefit details
  - Monthly premium and elected APTCs
  - Coverage period (start date and end date)
- From here, you can:
  - Adjust the APTC amount
  - Disenroll from a plan
- You can also access similar information by clicking on “My Enrollments”
Adjusting APTC Amount

- During enrollment or after enrolling, the consumer can adjust APTCs each month, but change will not take effect until next month.

- If household members have enrolled in different plans the system will allocate APTC between the groups.
  - If one group says they only want to use $150 instead of the allocated $200, the $50 cannot be allocated to other group.
Cancel/Disenroll From a Plan

- Most consumers can cancel a plan (prior to coverage starting) or disenroll from a plan (once coverage has started) online!
  - Online option is only available for 2020 coverage
  - Consumers still need to call to disenroll from 2019 coverage
View Household/Demographic Details

- Consumers/assisters can also view some demographic information, such as address, who is in the household and their relationship status, dates of birth, and last four digits of SSN.
Consumers/assisters can check messages and notices regarding details about their coverage and important deadlines.
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.