



## Over the Phone Account Creation Assistance Policy

### Scope

This policy applies to brokers, navigators and certified application counselors.

### Policy Details

In order to help consumers who are unable to create an online account through MNSure because they do not have access to a desktop or laptop computer, or do not have internet access, and cannot meet in-person with an assister, this policy clarifies how assisters can help consumers with the steps of creating an account and associating with a consumer online.

If a consumer is unable to create an online account because they do not have access to a desktop or laptop computer, or do not have internet access, and cannot meet with an assister in-person, an assister may help the consumer set up an account over the phone by following the procedures below. Assisters cannot use these procedures if the consumer has access to a desktop or laptop computer with internet access or can meet in-person within a reasonable period of time.

Assisters cannot create an account on behalf of a consumer if the consumer has not provided their consent in advance through the online or paper form. While creating and using the account, assisters must be on the phone with the consumer in order to read each privacy warning and ensure the consumer understands and agrees to each step.

In order to utilize this procedure, an assister must have an active MNSure assister portal account.

Assisters must document each time an account was created using this process.

### Procedure for Creating an Account Over the Phone

1. Ask the consumer to complete the Account Creation and Assister Authorization form. The consumer can complete the form online or by using the paper version.
  - a) Online: Share the following link with the consumer: <https://www.research.net/r/AssisterAuthorization>. The entire form must be completed and submitted by the consumer prior to proceeding with creating an online account. The form can be completed using a mobile device or tablet.
  - b) Paper: If a consumer cannot complete the online form using a mobile device or tablet, share the "Account Creation and Assister Authorization" form with the consumer. The form must be completed, signed and dated by the consumer prior to proceeding with creating an online account. The assister must submit the completed

form to the Assister Resource Center (by secure email or fax) or Broker Line (by secure email only).

- c) Please note that the Account Creation and Assister Authorization form cannot be used as an Agent of Record or Navigator Case Association form.
2. After the consumer has completed the “Account Creation and Assister Authorization” online or using the paper form, you may create an account on behalf of the consumer by clicking on “Create an Account” on [www.mnsure.org](http://www.mnsure.org).
3. While assisting the consumer with creating their online account, you are REQUIRED to read the consumer the entire Privacy Warning and Rules of Behavior. [The full text is available in PDF format](#). Confirm the consumer understands and agrees, then click “I agree” and “Accept” on behalf of the consumer.
4. Ask the consumer to provide the information needed to create their online account. Do not retain private data used to create the account, such as their Social Security Number. If you encounter difficulty, review MNsure’s tips on [how to avoid common problems](#) creating an account.
5. If the consumer’s identity can be successfully be verified, create a username and password for the consumer. Make sure the consumer writes down:
  - o Their username and password.
  - o The name and address that was used to create the account. This information may be needed in the future for resetting a password (this is especially important if the consumer needed to modify their name or use an old address to create their account).
  - o Their secret question.
  - o Answers to their security questions (note that answers are case sensitive).

**The assister should not retain any of this information in their own records.**

6. Once the account has been created, with the consumer on the phone and with his or her verbal permission, you may log into the consumer’s account to create an assister portal association with the consumer.
  - a) After you have logged into the consumer’s account, click on “Manage Assister.” In the next screen, enter your assister portal Reference Number.
  - b) Before clicking on agree, you are REQUIRED to read the consumer the Assister Authorization/Agent of Record language. The full text is available in PDF format under [Resources](#) in the Assister Portal area of Assister Central. The text has also been translated into 15 languages.
  - c) Setting up the association through the assister portal is a required step in this process.
    - For brokers, the assister portal association will create the Agent of Record (AOR) for any enrollment. It is not necessary to submit a separate online AOR.

- For navigators, the assister portal association will ensure the organization is compensated for any eligible application and enrollment activity. It is not necessary to submit a separate Navigator Case Association Form.
7. After you have completed the assister portal association through the consumer's account, you must log out of the consumer's account and log into the assister portal. If you have helped a consumer create their online account over the phone, you **MUST** use the assister portal to submit an application and/or complete an enrollment on behalf of the consumer.
  8. You must provide the consumer a copy of the Privacy Warning and Assister Authorization/Agent of Record by email or mail for their records.
  9. You must document: (1) the time and date the account was created and the account associated through the assister portal, and (2) the contact information for the consumer who was on the phone to provide authorization for these actions. Your organization should retain this information and be able to provide it to MNsure upon request.