



## Q & A from 2017 QHP Renewal Webinar

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October 07, 2016

MNSure held webinars for brokers, navigators and CACs on the 2017 QHP renewal process in late September and early October. In addition to this Q & A, we encourage assisters to refer to the [webinar slides](#) and the [QHP Renewals Guide for Assisters](#) for information about the renewal process.

### Q & A Topics

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### Renewal notices

**Are all notices mailed to consumers via USPS or do they have to take action to log into their account and look for them?**

All notices will be mailed to consumers. Some notices will also be viewable in the consumer's online account.

**What information will be included in the Health Care Eligibility Renewal notice?**

The Health Care Eligibility Renewal includes the following information:

- QHP program eligibility for 1/1/17 for all applicants in the tax household.
- Maximum amount of advanced premium tax credit (APTC) for which the household is eligible.
- Reason for denial of APTC and cost-sharing reductions (CSR) (if applicable): failure to provide authorization to access federal tax information (FTI), failure to reconcile APTC received in past years (FTR), or eligibility for Medicare part A.

- An Information Summary that lists data from the consumer's existing case record that was used to re-determine eligibility.
- A Request for Information is included if projected annual income is flagged for further verification by the consumer based on updated electronic evidence.

**If a consumer receives a notice showing an updated APTC for 2017, will the notice also indicate what income that APTC is based on?**

Yes, the Health Care Eligibility Renewal notice lists the data used to re-determine eligibility in the Information Summary. APTC is based on the consumer-attested Project Annual Income (PAI) that is on the case.

## **Eligibility and APTCs**

**When will the federal poverty guidelines be available for 2017?**

The income guidelines for Medical Assistance, MinnesotaCare and APTCs are available through MNsure's updated [Income Guidelines](#) brochure and the [Minnesota Health Care Programs Income and Asset Guidelines](#) (DHS-3461A).

**Can we enter brand new 2017 applications (for new consumers) prior to November 1 and then complete the enrollment after open enrollment begins?**

No. Any application entered in METS prior to November 1 will result in 2016 eligibility. The consumer will not be able to shop for and enroll in 2017 plans unless the consumer has 2017 eligibility in the Minnesota Eligibility Technology System (METS).

**How will consumers know what income level was used to calculate their tax credit for 2017?**

The Health Care Eligibility Renewal notice lists the data used to re-determine eligibility in the Information Summary. APTC is based on the consumer-attested Project Annual Income (PAI) that is on the case.

**What information is being used to determine a household's income for 2017? Is MNsure using the same income data from 2016? Is MNsure verifying income from federal sites and will that information be in the notice?**

The household's income is based on the consumer-attested Project Annual Income (PAI) that is on the case in METS. MNsure verifies PAI with electronic sources during the renewal process to check for reasonable compatibility. If the PAI is not compatible with electronic sources, the notice will include a Request for Information to verify PAI.

**If tax credits are based on 2015 tax returns, will customers need to update MNsure with their income for 2017?**

Tax credits are based on the latest attested-to PAI that is on the consumer's case in METS.

**Would a consumer need to have marked the radio button to use tax information for future years on their original enrollment for MNsure to do the automatic eligibility update for 2017?**

In order to be re-determined for financial assistance, a household must have an active authorization for MNsure to obtain income tax information to renew eligibility. A consumer can provide this authorization for renewal up to 5 years either upon initial application, or by calling the MNsure Contact Center to provide authorization. If a household does not have an active authorization, they can be automatically renewed for coverage through MNsure, but will not receive any APTC or CSR.

**Unlike in past years, if someone does a passive renewal this year, will they receive an updated tax credit amount?**

In most cases, passively renewed coverage will be automatically updated with 2017 APTC amounts.

**What if someone is eligible for Medicare in 2017?**

If an enrollee is eligible for Medicare, they should report that information to MNsure. An enrollee who is eligible for Medicare can be renewed into QHP coverage but is no longer eligible for APTC or CSR. See MNsure.org for more Medicare FAQs (<https://www.mnsure.org/individual-family/faq/index.jsp>)

**If a consumer only wants to take a portion of their APTC for 2017, will they have that option through the online system when they shop and enroll in plans?**

A consumer has the option to choose less than the maximum amount of APTC when they complete enrollment online. The consumer can also call MNsure Contact Center to request a lesser amount be applied to coverage.

## **QHP renewal process and public programs**

**If a consumer is currently enrolled in a QHP and receiving APTCs and they are determined eligible for Medical Assistance (MA) or MinnesotaCare for 2017, will they be notified or just auto-enrolled in the public program?**

The existing policy and procedures for notifying consumers about MA or MinnesotaCare eligibility and starting coverage under those programs apply. A consumer is not automatically renewed into MA or MinnesotaCare as a result of the QHP eligibility process. The consumer would need to report changes and have them processed in METS to move from QHP to MA or MinnesotaCare.

## **Mixed-eligibility households**

Mixed-eligibility households are households where some members are eligible for QHP and others are eligible for Medical Assistance (MA) or MinnesotaCare.

**Is there a special way mixed-eligibility households need to renew and get an updated tax credit for 2017?**

No. In mixed-eligibility households, the QHP members will follow the same renewal process as QHP-only households.

**Will mixed-eligibility households get both a Health Care Eligibility Renewal notice and a Health Care Renewal notice?**

No. A household will receive either a Health Care Eligibility Renewal notice or a Health Care Renewal notice. The household will only receive the Health Care Renewal notice if there is a member of the household who is potentially newly eligible for Medical Assistance or MinnesotaCare.

**If someone is in a mixed-eligibility household, can we complete an enrollment online or will the QHP members need to complete a manual enrollment?**

If the QHP-eligible member has received an eligibility determination for 2017, the QHP member can complete an enrollment online.

## **Reporting changes**

**Can consumers report a change in income prior to November 1?**

Consumers can report a change in projected annual income for 2017 prior to November 1. Individuals enrolled in a QHP should report changes online or by calling MNsure Contact Center.

**If a consumer reports a change in income for 2017, will that impact their current (2016) eligibility?**

No. If the change is only expected to occur in 2017, then it will be applied to 2017 eligibility. If the consumer has an income change that is effective in 2016, they should report that as well and updates will be made to 2016 eligibility.

**For self-employed people, past tax returns typically are not the most accurate indication of their projected income for the next year. If these consumers get a determination based on their last year's income, and it's not correct, is their only course of action to report a "life change?"**

Renewal determinations are based on the most current PAI that we have from the consumer. If the PAI will be different for 2017, the consumer should report that to MNsure.

**Instead of reporting a life change, can a consumer just submit a new application for the upcoming year with their most accurate projected income on it?**

No. Households with an active application in MNsure and a 2017 eligibility determination cannot submit a new application. Any changes in circumstances must be reported as a life event change.

**If a consumer want to passively renew into their current plan, but needs to report a change, how do we do that? Should they do nothing with the enrollment and then report the change online and watch for any updates?**

If a consumer wants to passively renew in their current plan and the plan is still available through MNsure, they do not need to do anything. Any changes should be reported online or by calling MNsure Contact Center. Updates to eligibility that impact the passive enrollment (such as a change in tax credit amount) will be automatically applied to the 2017 enrollment or MNsure will contact the consumer with additional steps, if needed.

**(NEW- 10-13) Is there a difference in processing time if we report changes by phone vs. reporting by life event reporting form?**

No. They are all added to the same work queue and processed in the order in which they are received.

**(NEW 10-13) Once a change has been processed, will the consumer be notified that the change has been completed?**

Yes. In most circumstances, the consumer will receive a notice in the mail confirming the change has been processed. If there is a potential change to an enrollment, such as adding a person to the household, the Contact Center will also attempt to call the consumer.

**(NEW 10-13) If a consumer receives a Health Care Eligibility Renewal Notice and needs to report changes, do they have to wait until their determination is re-processed before enrolling in a plan?**

No. The consumer can enroll with the eligibility that is currently in the system and the enrollment can be updated, if necessary, once the change has been processed.

## **Plan enrollment**

**(NEW 10-13) If a consumer switches plans through MNsure for 2017, will they need to do something to cancel their current plan or will MNsure automatically cancel their old policy if they switch to a new one?**

The consumer does not need to take action; MNsure will terminate the old coverage.

**When will 2017 plan and rate information be available on MNsure.org?**

MNsure anticipates having 2017 plan and premium information available to research on MNsure.org by mid-October. For active shopping through the online account for 2017 coverage, 2017 plan information is not available until November 1, 2016.

**If a member wants to change plans for February 1, 2017, will they be auto-enrolled in January passively and put on new plan for February 1, 2017?**

Effective date of coverage is determined by the date of plan selection. If a consumer does not make a plan selection prior to December 16 and they are eligible for passive renewal, then coverage in the current plan will begin on January 1. The consumer can make a plan selection with a new carrier between December 16 and January 15 for February 1 coverage.

**If a customer does not respond by December 31, 2016 and their plan is not available, couldn't they still enroll in a new plan as long as it is before open enrollment ends on January 31, 2017?**

Yes, a household can renew at any time during open enrollment. However, coverage is effective prospectively from the date a plan is selected. For a consumer who does not enroll by the cut-off date for January 1 coverage, they may experience a month or two gap in coverage by selecting a plan at a later date.

**If a consumer does not make the deadline of December 15, 2016 to pick a new QHP, can they still do it after December 15 for a February 1, 2017 effective date?**

Yes. The QHP coverage start date is based on the date of plan selection.

- For plans selected on November 1, 2016 – December 15, 2016, coverage begins January 1, 2017
- For plans selected on December 16, 2016 – January 15, 2017, coverage begins February 1, 2017
- For plans selected on January 16, 2017 – January 31, 2017, coverage begins March 1, 2017

## Assister portal

**Is the assister portal available to everyone?**

The assister portal is a toll available to all certified assisters, including brokers, navigators and certified application counselors (CACs). An overview of the portal and its functionality can be found in the [Assister Portal Launch Webinar](#).

**How can an assister get access to the assister portal?**

All assisters who want to access the assister portal must be up-to-date on their certification and complete the required training assister portal training.

For brokers, the process is:

1. Complete [2017 certification or recertification requirements](#) and complete the MNsure Assister Portal 2016 training and master the assessment.
2. Once the required coursework completion is verified by the Broker Line team, a broker line representative will create an account in the assister portal.
3. An email containing account creation instructions will be sent to each broker after the training completion is verified and the portal account has been set up.
4. Use the instructions provided in the email to create your assister portal account and to set up a multi-factor authentication account

For navigators and CAC, the process is:

1. Complete [2017 certification or recertification requirements](#) and complete the MNsure Assister Portal 2016 training and master the assessment.
2. The agency administrator must submit a roster approving the individual's access to the assister portal. Please see the [Assister Portal Access](#) policy [for more information](#).
3. Once the required coursework completion and agency administrator approval is verified by the Assister Resource Center (ARC), the ARC will create an account in the assister portal.
4. An email containing account creation instructions will be sent to each navigator/CAC after the training completion is verified and the portal account has been set up.
5. Use the instructions provided in the email to create your assister portal account and to set up a multi-factor authentication account

**Is there an additional training course for the assister portal?**

Yes, in order to access the assister portal, an assister must complete the MNsure Assister Portal 2016 course and master the assessment. The course is available in the MNsure Learning Environment by looking under “your learning path summary.” Review the tip sheet, [How to Access Online Training 2016](#), for detailed instructions on how to locate and complete training.

**After I complete the assister portal training, when can I expect to receive the email to set up my account?**

Once an assister completes the assister portal training and meets all the requirements for portal access, MNsure will set up their account in the assister portal. The assister should receive their account activation email within a week of completing their training, if they have also met all the other requirements for accessing the portal.

**Will we be able to use the assister portal for SHOP?**

No. The assister portal is only assisting with consumers enrolling in the individual market.

**Are we required to do all enrollments through the assister portal?**

No. Although MNsure encourages assisters to use the assister portal as much as possible, we recognize that using the portal may not be appropriate with all consumers. You can still assist consumers with completing an application or enrolling in a plan using the consumer's online account, or, if absolutely necessary, by submitting a paper application.

**How do you log into the assister portal?**

To access the assister portal sign in area, click the green “Sign In” button on the home page of MNsure.org until you arrive at the screen where you enter your username and password. To log into the assister portal, you will also have to complete the multi-factor authentication process. For more information, please see the [Assister Portal Manual](#) and [Multi-Factor Authentication User Guide](#).

**When I log into the assister portal, none of my current clients show up? Do we need to associate with all existing clients? How do I go about setting up an association with clients?**

In order for an assister to see a client in the assister portal, the consumer must act to associate with the assister using their online account. There are two resources available to consumers to help them complete this step: [FAQ about Managing an Assister](#) and [How to Manager Your Assister](#). Once the association is made, the consumer will show up in the “client requests” screen in the assister portal.

**If a client passively renews (automatically renews into the same plan for 2017) will they show up in the assister portal?**

If a consumer has associated with an assister, they will appear in the assister’s dashboard regardless of their application or enrollment status.

**What if a consumer doesn’t use the computer and we are helping them over the phone. How do they create an association with an assister?**

A consumer must have an online account to create the association with the assister for the assister to use the portal’s functionality. For those consumers who are unable to create or access an online account, assisters can still complete an application or enroll in a plan the same way they have in the past.

**If we used the assister portal as part of the pilot last year, is our reference number the same as last year?**

Yes. If you were enrolled in the portal last year, the reference number you share with consumers so they can associate with you will be the same.

**If we no longer have the email with our individual reference number, how do we go about finding it?**

You can contact the Assister Resource Center or Broker Line to request your reference number.

**Are there plans to make consumer notices viewable through the assister portal?**

Currently, consumer notifications are not available through the assister portal. To check the current status of a consumer’s application, the consumer will need to log onto their own account to view notices or an assister can contact the ARC or Broker Line. The ability to see consumer notices through the assister portal is one of many potential improvements MNSure is considering for future portal updates.

## **Agent of Record (AOR) process for brokers/agents**

**Does this new QHP renewal process eliminate the need for agents?**

No, consumers will still need assistance from an agent to decide whether they should change their plan or to continue with their current selection.



**Will the agent automatically be listed on the 2017 renewal?**

Agents who are already listed as the AOR on a consumer's enrollment at the respective carrier will continue to be listed until the consumer makes a change.

**Do brokers need to resubmit an AOR form for the clients that are auto-renewing (or passively renewing)?**

No. Agents who are already listed as the AOR on a consumer's enrollment at the respective carrier will continue to be listed until the consumer makes a change.

**Do we remain the AOR automatically when a member selects a new plan?**

If the consumer enrolls into a new plan, a new AOR is needed. If you are associated with a consumer through the assister portal, the AOR will be sent to the carrier that the consumer actively enrolls in.

**Has MNsure made any improvements to the AOR process for this open enrollment?**

MNsure has sought to make improvements every year. The 2017 Open Enrollment represents a significant step forward. While paper AOR forms are still available, the best way to ensure the AOR is received and sent to the carrier is by utilizing the new assister portal.

**Some clients do not have computer access. If you do not use the assister portal, can you still submit in paper form?**

Yes. While paper AOR forms are still available, the best way to ensure the AOR is received and sent to the carrier is by utilizing the new assister portal.

**Will our current 2016 AOR accounts be loaded into the assister portal before open enrollment?**

No. The consumer must make the association using their own online account in order for an assister to see a client in their dashboard (see [How to Manager Your Assister](#)). MNsure doesn't have the ability to create an association between a consumer and assister in the assister portal.

**If client passively renews, do we associate with our portal and also do a paper AOR to ensure being paid?**

Agents who are already listed as the AOR on a consumer's passive enrollment at the respective carrier will continue to be listed until the consumer makes a change. It isn't required, but it is recommended that the client to associate with you through the assister portal so if they want or need to make a change later on you will be able to see their information in your client dashboard.

Do not send in a paper AOR for consumers with a 1/1/2017 or later effective date if you have an association through the assister portal.

We do request that a paper AOR form continue to be sent in for those associations made in the assister portal for plans with 11/1/16 and 12/1/16 effective dates.

**Will there be a limit to how many times a consumer can change their agent of record in their account?**

No. There is no limit on the number of times a consumer can change their association with an assister.

**If the consumer goes directly to the MNsure website and selects a plan, can we continue to use the paper AOR form to secure them as a client?**

Yes. However, only send in a paper AOR if the consumer has not already associated you through the assister portal.

**Will the auto-renewals (passive renewals) include the AOR for 2016?**

Agents who are already listed as the AOR on a consumer's enrollment at the respective carrier will continue to be listed until the consumer makes a change.

It isn't required, but it is recommended that the client to associate with you through the assister portal so if they want or need to make a change later on you will be able to see their information in your client dashboard.

**Could you say specifically how we submit a paper AOR?**

The paper AOR will be accepted by secure email or USPS mail. We will also have an online form that can be used to submit the AOR the form electronically. We will no longer have the fax option available.

**If a consumer changes carriers will they need a new AOR? What if you already have an AOR through the assister portal and the client chooses a new carrier, does the AOR follow?**

If a consumer is changing to a new carrier, a new AOR is required. If the agent is using the portal then the information will be automatically sent to the respective carrier. A paper AOR is not needed if the consumer has associated with you through the assister portal, although we do request that a paper AOR form continue to be sent in for those associations made in the assister portal for plans with 11/1/16 and 12/1/16 effective dates.

**Will AOR contact information be on the renewal letter?**

No.

**Now with the assister portal are we still needing to have signed AOR's for all our clients?**

No, if the association is made through the portal a paper AOR is not needed for plans with 1/1/17 or later effective dates.

**If a client goes in and randomly "disassociates" with us, then do we as an agency stop getting paid?**

An AOR would be changed only if a consumer associated with another broker and submits an enrollment with the new association. If a consumer disassociates with a broker and there is not a new association with a different broker, the AOR will remain in place.