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NOTE:

You can jump to a page if looking at this guide electronically. Hold CTRL while clicking on a topic, and you will be jumped to that page.

Quick reference guides are created by the Instructional Design team in the MNsure BPMO office. Please email MNsure_MNsureTraining@state.mn.us for any questions, requested changes or updates.
The Basics

Qualified health plans (QHPs) offered through MNsure can change from year to year. Carriers can choose the products they offer on an annual basis, and existing products can change or no longer be offered.

Most consumers who are currently eligible to purchase a QHP and enrolled through MNsure will have their eligibility and their current 2020 plan automatically renewed for 2021, including any updated tax credit amount.

During the 2021 Open Enrollment Period they can also:

- Shop and enroll in a 2021 similar plan if their existing 2020 plan is no longer available.
- Change their plan for 2021
- Report any changes/life events that may affect their eligibility.

Passive renewal of coverage

Most consumers will have their 2020 plan passively renewed into 2021, with updated eligibility without taking any action. Early in October, a passive enrollment batch process will renew consumers into 2021 coverage with their current plan, using their 2021 eligibility.
# Timeline for 2021 Renewals

Below is a simplified timeline of the types of notices and when consumers can expect to receive them.

A consumer could receive multiple notices prior to and during open enrollment. All notices that are part of the renewal process are produced from the current information that is in the Minnesota Eligibility Technology System (METS) or the Enrollment System of Record (ESOR). If a consumer has reported a change after a notice is produced, the information may be outdated and a manual notice will likely be sent.

<table>
<thead>
<tr>
<th>September/October</th>
<th>October-December</th>
<th>November 1, 2020 through December 22</th>
</tr>
</thead>
<tbody>
<tr>
<td>MNsure will undergo its 2021 QHP renewals process.</td>
<td>MNSure and DHS will jointly work the cases that cannot be automatically renewed.</td>
<td>Open enrollment period.</td>
</tr>
<tr>
<td>The Health Care Eligibility Renewal Notice is sent to consumers when their eligibility has been automatically renewed for 2021.</td>
<td>Consumers who fail to be automatically renewed and receive the Health Care Renewal Notice will need to submit the form to DHS before 2021 eligibility can be determined.</td>
<td>Consumers who are determined eligible to purchase a QHP in 2021 can shop for plans to receive coverage in 2021.</td>
</tr>
<tr>
<td>The Health Care Renewal Notice is sent to consumers who cannot be automatically renewed due to a member of the household being potentially eligible public program eligibility.</td>
<td>There will be other consumers who fail to be automatically renewed and their cases will need to be manually processed by MNSure Ops before their 2021 QHP eligibility can be determined.</td>
<td>Consumers who have existing eligibility to purchase a QHP in 2020, but never enrolled can enroll if they qualify for an SEP.</td>
</tr>
<tr>
<td></td>
<td>Consumers who are automatically renewed will receive their Passive Enrollment Notice in their GetInsured Inbox.</td>
<td>December 22 is the last day to select a plan for January 1 coverage.</td>
</tr>
</tbody>
</table>

## Consumer Renewal Notices for 2021 Open Enrollment

This guide will show pertinent parts of the notices that are important for the renewal process. It does not include ALL pages or sections of the notices. These notices should never be reproduced for any reason.
Health Care Eligibility Renewal Notice

Who gets this notice?

This notice is mailed to consumers who are selected for the renewal process and have their eligibility to purchase a QHP renewed for 2021, regardless of whether or not they have current 2020 enrollment. The notice includes the consumer’s 2021 Advanced Premium Tax Credit (APTC) amount, as applicable. The notice will be viewable to case workers in the case worker portal and to consumers from their online METS account.

DO NOT create a new account for any consumers that are in this category. If a consumer does not remember their username or password, they should use the automated username and/or password reset functionality.

What should the consumer do?

The notice contains current information from the consumer’s Minnesota Eligibility Technology System (METS) case that they must review for accuracy. Any changes must be reported. For instance, if any household member’s projected annual income has changed for 2021 it must be reported to MNsure to ensure they are receiving the correct amount of advanced premium tax credit (APTC) for 2021. If a consumer has no changes to report they don’t need to take any action.

This notice CANNOT be used to report changes to MNsure. If a consumer has a change to report they should call the MNsure Contact Center. MNsure will update their case and the consumer’s eligibility will be updated for 2021. If the consumer remains eligible to purchase a QHP in 2021, they can shop for 2021 plans with their updated eligibility during the open enrollment period.

What happens next?

- If the consumer does not take any action after receiving this notice, they will be automatically enrolled into their current plan for 2021, with any updated APTC amounts.

- The consumer can choose to shop and enroll in a new plan for 2021, during open enrollment (OE).

- The consumer can report a change by calling the Contact Center, and eligibility will be re-determined. If they remain eligible to purchase a QHP in 2021, they can enroll in a QHP during OE.
Health Care Eligibility Renewal Notice

Health Care Eligibility Renewal Notice

IMPORTANT: ACTION NEEDED AFFECTING ELIGIBILITY. READ ENTIRE NOTICE.

Celia Cruz
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, 2020, and end December 22, 2020. During this period you will be able to enroll in health or dental coverage for 2021 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.

Eligibility Status

Celia Cruz - MNsure ID Number: 8636394910

<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</td>
<td>Approved</td>
<td>01/01/2021</td>
</tr>
</tbody>
</table>
Celia Cruz qualifies for Qualified Health Plan with Advanced Premium Tax Credit/ Cost-Sharing Reductions starting 01/01/2021. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))

You qualify for financial assistance, starting on the date shown above. The maximum amount of advanced premium tax credit your household qualifies for is $17 per month. This is the maximum amount that can be paid on your behalf and cannot exceed your monthly premium amount. Your income and family size qualifies you for qualified health plan with advanced premium tax credit/ cost-sharing reductions. (Code of Federal Regulations, title 45, section 155.305(f)(1))

Coverage Options

You are strongly encouraged to come back to MNsure.org at the start of open enrollment to shop and compare plans to ensure you are getting the best deal and the best coverage for your family. Your coverage starts according to the date you select a plan:

<table>
<thead>
<tr>
<th>Date of Plan Selection</th>
<th>Coverage Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 1, 2020 – December 22, 2020</td>
<td>January 1, 2021</td>
</tr>
</tbody>
</table>

After open enrollment ends, you will have limited opportunity to add individuals to your coverage or make plan changes until the next open enrollment begins.

Information Summary

This is the information we have about your household. We used this information to renew your eligibility. You do not need to do anything if all of this information is correct.

You must contact us if any of the information will be changing for next year. You can report changes by calling the MNsure Contact Center at 651-530-2090 or 855-365-7873. In order to have the most up-to-date information and receive financial assistance for which you qualify, report any changes as soon as possible.

Household Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Pregnant</th>
<th>Date of Birth</th>
<th>Applying for 2021 Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>No</td>
<td>08/06/1989</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Relationships

Expected Tax Filing Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Expected Tax Status</th>
<th>Tax Relationship</th>
<th>Married Filing Jointly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Tax Filer</td>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>
### Other Health Insurance Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Has Medicare Part A or Other Non-employer Health Insurance?</th>
<th>Has Health Insurance through an Employer?</th>
<th>Has Access to Health Insurance through an Employer?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

### Income Information

This is the current income we have for your household.

<table>
<thead>
<tr>
<th>Name</th>
<th>Type of income</th>
<th>Amount</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Wages before taxes at Terratron Inc</td>
<td>1,200.00</td>
<td>Bi-Weekly</td>
</tr>
</tbody>
</table>

### Income Adjustment

Income adjustments are the types of expenses that are subtracted from the gross income on the front of the 1040 tax return, like student loan interest. For a complete list of allowable deductions see lines 23-35 on the 1040 tax form.

<table>
<thead>
<tr>
<th>Name</th>
<th>Type of Adjustment</th>
<th>Amount</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Student Loan Interest</td>
<td>1,951.00</td>
<td>Yearly</td>
</tr>
</tbody>
</table>

### Projected Annual Income

Your projected annual income is the amount of income you expect to receive next year and include on your federal tax return, minus the income adjustments you can claim on the 1040 tax form. On your federal tax return, this amount is the adjusted gross income. You should also add any non-taxable Social Security Benefits, nontaxable interest income and foreign earned income you will receive. If your projected annual income for 2021 will be different from the amount listed below, you must report that change.

<table>
<thead>
<tr>
<th>Name</th>
<th>2021 Projected Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>28,438.00</td>
</tr>
</tbody>
</table>
Health Care Eligibility Renewal Notice (PARN) with FTI Language

Who gets this notice?

This notice is mailed to the same consumers listed in the above section, with the difference being these consumers do not qualify for APTC in 2021 for one or more of the following reasons:

- MNsure can't tell if a federal income tax return was filed for this household for a previous tax year in which advanced premium tax credit was received.
- When the consumer applied for coverage, they chose not to allow the use of income data, including information from tax returns, to help renew their eligibility.
- The consumer provided authorization for the use of their income data from tax returns to be used on previous application, but the authorization has expired.
- MNsure's records show that they may be eligible for, or enrolled in, Medicare Part A.

The notice will be viewable to consumers from their online account.

DO NOT create a new account for any consumers that are in this category.

What should the consumer do?

The notice contains current household information from the consumer's METS case that they must review for accuracy. Any changes must be reported.

This notice CANNOT be used to report changes to MNsure. If a consumer has a change to report after reviewing the notice, they should call the MNsure Contact Center. MNsure will update their case and the consumer's eligibility will be updated for 2021. If the consumer remains eligible to purchase a QHP in 2021, they can shop for 2021 plans with their updated eligibility during the open enrollment period.

The consumer must review the possible reasons why they were not eligible for APTC in 2021 and determine if any of the reasons apply to their household. Depending on the reason the consumer should take one of the following actions if they want to receive an eligibility determination for APTC and Cost Sharing Reductions (CSR) in 2021:

- File a federal tax return as soon as possible, including a completed IRS Form 8962, for all tax years in which payments of advanced premium tax credit were made to their insurance company. Then, call the Contact Center to attest to filing a federal tax return.
- If the consumer says they have already filed all the appropriate tax forms, they can attest to filing their federal tax returns and the worker can update TRA evidence which will provide an APTC and CSR eligibility determination for 2021.
- Call the Contact Center and complete a FTI authorization form to allow MNsure to use updated income information (FTI).
What happens next?

- If the consumer does not take any action, they will be automatically enrolled into their current plan for 2021, without APTC or CSR eligibility determination.
- The consumer can choose to shop and enroll in a new plan for 2021, during open enrollment.
- The consumer can report a change by calling the Contact Center, and eligibility will be re-determined. If they remain eligible to purchase a QHP in 2021, they can enroll in a QHP during OE.
Health Care Eligibility Renewal Notice with FTI language (partial)

MNSure Operations
P.O. Box 64253
St. Paul, MN 55164-0253

- Oct 5, 2020 6:42 PM
Case Number: 71347221

CELIA CRUZ
32 CHELSEA COURT
ST PAUL MN 55101

Health Care Eligibility Renewal Notice

IMPORTANT: ACTION NEEDED AFFECTING ELIGIBILITY. READ ENTIRE NOTICE.

Celia Cruz
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, 2020, and end December 22, 2020. During this period you will be able to enroll in health or dental coverage for 2021 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.

Eligibility Status

<table>
<thead>
<tr>
<th>Celia Cruz - MNSure ID Number: 8636394910</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Type</td>
</tr>
<tr>
<td>Qualified Health Plan</td>
</tr>
</tbody>
</table>
Celia Cruz qualifies for Qualified Health Plan starting January 1, 2021. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))

Celia Cruz no longer qualifies for Advanced Premium Tax Credit/Cost-Sharing Reductions. Your financial assistance will no longer be in effect on January 1, 2021.

You do not qualify for an advanced premium tax credit because of one of the following reasons:

1. We can't tell if a federal income tax return was filed for this household for the tax year in which any advanced premium tax credit was received. (Code of Federal Regulations, title 45, section 155.305(f)- (g))

2. When you applied for coverage, you chose not to allow the use of income data, including information from tax returns, to help renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(l))

3. Our records show that you may be eligible for or enrolled in Medicare Part A. (Code of Federal Regulations, title 45, section 155.305(f)).

If you don't take the steps below, you'll pay more for your coverage because you aren't eligible for advanced premium tax credit.

1. If you did not file a federal income tax return for the year in which payments of advanced premium tax credit were made to your insurance company for coverage, you should file a tax return as soon as possible, including a completed IRS Form 8962. You should have received a Form 1095-A – Health Insurance Marketplace Statement to help fill out Form 8962 and file your federal income tax return.
   - If you have questions about your household’s tax filing status, use the Interactive Tax Assistant (http://www.irs.gov/uac/Interactive-Tax-Assistant-(ITA)-1) or call IRS Telephone Assistance for individuals at 1-800-829-1040.
   - For more information on filing a federal tax return using Form 8962, visit HealthCare.gov/taxes/ or IRS.gov/aca.
   - If you do not have a copy of Form 1095-A, call the MNsure Contact Center at 651-539-2000 or 855-366-7873 to request one.
   - After you file a tax return using Form 8962 or if you have already filed a tax return, call the MNsure Contact Center at 855-366-7873 to report that information.

2. If you would like to allow MNsure to use updated income information, including information from tax returns, to help renew your eligibility for financial assistance, call MNsure at 855-366-7873 as soon as possible to avoid a gap in help with costs of qualified health plan coverage.

3. If you allowed MNsure to use information from tax returns to help renew your eligibility, and you filed a tax return for any year in which advanced payments of the premium tax credit were made on your behalf, you may still need to take action now. Be sure to review the information included in the Information Summary and tell us if any of the information will be changing for the new coverage year.
**Coverage Options**

You are strongly encouraged to come back to MNsure.org at the start of open enrollment to shop and compare plans to ensure you are getting the best deal and the best coverage for your family. Your coverage starts according to the date you select a plan:

<table>
<thead>
<tr>
<th>Date of Plan Selection</th>
<th>Coverage Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 1, 2020 – December 22, 2020</td>
<td>January 1, 2021</td>
</tr>
</tbody>
</table>

After open enrollment ends, you will have limited opportunity to add individuals to your coverage or make plan changes until the next open enrollment begins.

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**Information Summary**

This is the information we have about your household. We used this information to renew your eligibility. You do not need to do anything if all of this information is correct.

You must contact us if any of the information will be changing for next year. You can report changes by calling the MNsure Contact Center at 651-539-2099 or 855-366-7873. In order to have the most up-to-date information and receive financial assistance for which you qualify, report any changes soon as possible.

**Household Information**

<table>
<thead>
<tr>
<th>Name</th>
<th>Pregnant</th>
<th>Date of Birth</th>
<th>Applying for 2020 Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>No</td>
<td>12/13/1977</td>
<td>Yes</td>
</tr>
<tr>
<td>Carnaz Cruz</td>
<td>No</td>
<td>05/09/1975</td>
<td>No</td>
</tr>
</tbody>
</table>

**Relationships**

Celia Cruz is Related to Carnaz Cruz
Health Care Renewal Notice

Who gets this notice?

This notice is mailed to households who are selected for the QHP renewal batch and their QHP eligibility cannot be automatically renewed because at least one household member was projected to be eligible for Medical Assistance (MA) or MinnesotaCare. The notice will be viewable to case workers in the case worker portal and to consumers from their online METS account.

The notice will list the:

- Effective date
- Action of "Need to Renew"
- Current coverage type of "Unknown"

What does the consumer need to do?

Consumers will need to complete, sign and send the included renewal form to the Department of Human Services (DHS) within 30 days for DHS to process the form and make a final eligibility determination for MA or MinnesotaCare for the consumer who was projected eligible. Information should be mailed to the address indicated on the notice. The other household members' current QHP eligibility will end on 12/31/20.

The applicant must write in any changes to the information on the Health Care Renewal Notice or may include an additional piece of paper attached with the information specified. The consumer MUST sign the form or it will not be processed. Verification documents can be included when submitting the renewal form.

The last page of the Health Care Renewal Notice has information for consumers. Be sure the consumer reads all the legal notifications and agreements on this form.

Consumers receiving the Health Care Renewal Notice must contact the MHCP Member Help Desk with questions about the notice and their renewal status.

What happens next?

- If the consumer responds, DHS will determine final eligibility for MA or MinnesotaCare and send the consumer a notice of the result.
- Once the form has been processed, the other household members will have their 2021 eligibility to purchase a QHP determined and if they are eligible they can log into their METS account to shop for 2021 coverage.
- If the consumer does not respond, the other household members' current QHP eligibility determination in METS will end 12/31/2020, and they would need to reapply to receive a QHP eligibility determination for 2021. The consumer will NOT be automatically enrolled and will need to shop online for 2021 coverage.
Health Care Renewal Notice (partial)

MinnesotaCare
PO Box 64838
St. Paul, MN 55164-0838

Department of Human Services
MNSure
Where you choose health coverage

CELIA CRUZ
32 CHELSEA COURT
ST PAUL MN 55101

Oct 2, 2020 8:00 AM
Case Number: 71347221

Health Care Renewal Notice

You are getting this notice because you applied for financial help for insurance coverage through MNSure and you were determined eligible. You are getting this notice whether or not you are currently enrolled in health or dental coverage through MNSure. This notice explains the actions you must take to renew your eligibility to purchase insurance and get financial help through MNSure for the new coverage year.

This notice is for the members of your household listed below under Health Care Results. If you or your family members are not enrolled in insurance through MNSure and not seeking coverage, you can disregard this renewal notice.

Any members of your household who are on Medical Assistance or MinnesotaCare will get a separate renewal notice.

Health Care Results

Celia Cruz - MNSure ID Number: 9639556288

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Action</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2020</td>
<td>Need to Renew</td>
<td>Unknown</td>
</tr>
</tbody>
</table>

Celia Cruz’s eligibility is up for renewal. The latest information we have for your household shows that Celia Cruz may no longer be eligible for advanced premium tax credits or cost-sharing reductions and may now be eligible for Medical Assistance or MinnesotaCare. If Celia Cruz is enrolled in a qualified health plan, coverage will continue through 12/31/2020. If you want us to determine the financial assistance Celia Cruz is eligible for, you must complete and sign the renewal form included with this notice. You must return the form within 30 days. (Code of Federal Regulations, title 42, section 435.916(a); Code of Federal Regulations, title 45, sections 155.335 and 155.345; Minnesota Statutes, sections 256B.056, subdivision 7a, and 256L.05, subdivision 3a)
Renewal Form

This is the information we have about your household. You must review the information on the notice and this form, including the address listed on the notice, and tell us if any of the information is not correct. Send the signed form to the servicing agency listed on the top of the notice. You must return the form within 30 days. Call your county agency or MinnesotaCare Operations at 800-657-3672 or 651-297-3862 to add a new person to your household.

**Household Information**

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Date of Birth</th>
<th>Pregnant?</th>
<th>Receiving coverage?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Female</td>
<td>12/13/1977</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*All this information is correct unless a change is entered below. If you are reporting a pregnancy, please provide the number of unborn child(ren) and the due date.*

**Relationships**

<table>
<thead>
<tr>
<th>Name</th>
</tr>
</thead>
</table>

*All this information is correct unless a change is entered below.*

**Residency**

<table>
<thead>
<tr>
<th>Name</th>
<th>Lives in Minnesota?</th>
<th>Is home address the same as mailing address?</th>
<th>Home address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

*All this information is correct unless a change is entered below.*

**Citizenship Status**

<table>
<thead>
<tr>
<th>Name</th>
<th>United States Citizen?</th>
<th>United States National?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
All this information is correct unless a change is entered below. If citizenship information has changed, please provide the effective date, Naturalization ID number and new name, if available.

Expected Tax Filing Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Expected Tax Status</th>
<th>Tax Relationship</th>
<th>Married Filing Jointly?</th>
<th>Tax dependent of someone outside the household?</th>
<th>Expected to be claimed as a tax dependent by a noncustodial parent?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Tax Filer</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

All this information is correct unless a change is entered below:

Other Health Insurance Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Has Medicare or other nonemployer health insurance?</th>
<th>Type of nonemployer health insurance</th>
<th>Has health insurance through an employer?</th>
<th>Has access to health insurance through an employer?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>No</td>
<td></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
All this information is correct unless a change is entered below. If you are reporting that someone is enrolled in an employer insurance plan or has access to one, we will need a completed Appendix A: Health Coverage from Jobs with your completed renewal form. Access the appendix at https://edocs.dhs.state.mn.us/fserver/Public/DH1S-6696D-ENG. Or have one mailed to you by calling your county agency or MinnesotaCare Operations at 800-657-3672.

IMPORTANT: If you report a change in income, make sure you review and update all three sections below: Income Information, Income Adjustments, and Projected Annual Income.

Income Information
This is the income we have for your household. It includes your taxable income plus any nontaxable foreign earned income, interest income and Title II Social Security benefits. Title II Social Security benefits include retirement, disability and railroad retirement benefits. Supplemental Security Income (SSI) is not Title II income.

<table>
<thead>
<tr>
<th>Name</th>
<th>Type of income</th>
<th>Amount</th>
<th>Frequency</th>
<th>Amount of interest received or part of Social Security benefit amount that is tax-exempt?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>Wages before taxes at Crave</td>
<td>706.00</td>
<td>Bi-Weekly</td>
<td>0</td>
</tr>
<tr>
<td>Celia Cruz</td>
<td>Social Security Benefits</td>
<td>488.00</td>
<td>Monthly</td>
<td>488.00</td>
</tr>
</tbody>
</table>

All this information is correct unless a change is entered below.

Income Adjustments
Income adjustments are expenses listed on the front page of a federal tax return that you can subtract from your gross income. Your gross income minus any adjustments is your “adjusted gross income”. For a complete list of allowable income adjustments, see the Adjusted Gross Income section on the 1040 tax form.

<table>
<thead>
<tr>
<th>Name</th>
<th>Type of Income Adjustment</th>
<th>Amount of Income Adjustment</th>
<th>Frequency of Income Adjustment</th>
</tr>
</thead>
</table>

All this information is correct unless a change is entered below.
Projected Annual Income

Projected annual income (PAI) is the income you expect to receive in 2020.

How do you figure out PAI?
1. Start with the income that you will earn in 2020. This is gross income reported on your federal tax return. Do not count income that is not included on the federal tax return. Examples of income that is not included are child support and worker’s compensation.
2. Add nontaxable Social Security, nontaxable interest income and foreign earned income, if applicable.
3. Subtract any adjustments that you will claim on your federal tax return. Some common adjustments are student loan interest and the self-employed health insurance expense.
4. You can use a federal tax return (1040 tax form) as a guide. The income from step 1 is listed in the Income section. The adjustments from step 3 are listed in the Adjusted Gross Income section.

If your 2020 PAI is different from the amount listed, enter 2020 PAI in the box below.

<table>
<thead>
<tr>
<th>Name</th>
<th>PAI Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celia Cruz</td>
<td>24,212.00</td>
</tr>
</tbody>
</table>

All this information is correct unless a change is entered below:

Full Medical Assistance Determination

Some people may be eligible for Medical Assistance (MA) under different categories. These categories include people with disabilities, people who are blind, people who receive services from the Center for Victims of Torture, people seeking payment of long-term-care services, and people seeking community-based waiver services. In addition, people who have outstanding medical bills at application may qualify for coverage for three months before application, and people with excess income may qualify with a spenddown. We will screen you to see if you may be eligible for MA under a different category, using the information you gave us on this form or when you applied. We will contact you for more information if we think you might qualify. If one of these categories applies to you, but you have not reported information about that, call and tell your worker. If you want us to make a full MA determination for you, call your worker for more information.
Renewing Coverage in the Future

Each year, MNsure renews eligibility for help paying for health coverage. MNsure needs consent to use information from tax returns to renew your financial assistance for coverage. If you do not give consent to use this information, your financial assistance cannot be renewed. You can change your consent at any time. If you do not check a box, you are agreeing to the use of your information for 5 years.

I agree to the use of tax return information to renew my eligibility for help paying for health coverage for:
- [ ] 5 years
- [ ] 4 years
- [ ] 3 years
- [ ] 2 years
- [ ] 1 year
- [ ] Do not use information from tax returns to renew my eligibility for help paying for health coverage.

By signing below:

I received and reviewed the Notice of Privacy Practices and the Notice of Rights and Responsibilities. I know that I must report changes to the information listed on this renewal form.

I understand that if I am providing information on behalf of other people in my household, I must have consent to provide and view information about all the people that I have listed on this renewal form and agree to safeguard their information.

I declare under the penalties of perjury that this renewal form has been examined by me and to the best of my knowledge is a true and correct statement of every material point. I understand that a person convicted of perjury may be sentenced to imprisonment of not more than five years or to payment of a fine of not more than $10,000, or both. I understand that there may be other penalties for not telling the truth.
Additional Agreements for Medical Assistance and MinnesotaCare:

- If anyone on this renewal form is eligible for Medical Assistance or MinnesotaCare, I consent to the release of my Minnesota Health Care Programs health records to the parties listed in the Consent for Sharing of Medical Information section of the Notice of Rights and Responsibilities.

- If anyone on this renewal form is eligible for Medical Assistance, I give the Medical Assistance agency our rights to pursue and get any money from other health insurance, legal settlements, or other third parties.

- If I am a parent that is eligible for Medical Assistance, I know I will be asked to cooperate with the agency that collects medical support from an absent parent. If I think that cooperating to collect medical support will harm me or my children, I can tell the agency, and I may not have to cooperate. I give to the Medical Assistance agency the rights to medical support paid for my children.

- If anyone on this renewal form is eligible for Medical Assistance, I have read and understand that the state may claim repayment for the cost of medical care, or the cost of the premiums paid for care, from my estate or my spouse’s estate.

- If anyone on this renewal form is eligible for Medical Assistance, I agree and understand that my information, and information about me shared from third parties, will be shared for fraud prevention investigations as stated in the Notice of Privacy Practices.

- If I or anyone in my household already receives Medical Assistance or MinnesotaCare, I understand that the state may stop or change benefits because of the information I give on this form. I understand that the state may make changes without 10 days’ advance notice. However, the state will send written notice no later than the effective date of the change.

If an enrollee is unable to sign, provide copies of legal documents of conservatorship or power of attorney.

<table>
<thead>
<tr>
<th>YOUR SIGNATURE</th>
<th>PHONE</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIGNATURE OF AUTHORIZED REPRESENTATIVE</td>
<td>PHONE</td>
<td>DATE</td>
</tr>
</tbody>
</table>
Health Care Notice (system-generated manual renewal eligibility notice)

This notice is mailed to consumers who are selected for the QHP renewal batch, their QHP eligibility is not able to be automatically renewed for 2021, and they remain QHP eligible for 2021 after their manual renewal is processed. These cases require follow-up action by MNsure or DHS. Once the follow-up is completed and the worker updates the status of the consumer's manual renewal in METS, the Health Care Notice will generate. The notice will be mailed out to consumers and be viewable in the case worker portal and the consumer's online METS account.

Who will receive this notice?

- Consumers who are newly eligible for QHP based on updated eligibility.
- Consumers in this category may have first received the Health Care Renewal Notice/MNTR notifying them that they may be eligible for MinnesotaCare or Medical Assistance. After DHS processes their case, this notice will generate.

What happens next?

Based on their updated 2021 eligibility the consumer:

- If eligible for MA or MinnesotaCare will receive information from DHS.
- If eligible for QHP and currently enrolled in a plan for 2020.
  - They can enroll in a new plan for 2021 during OE.
  - They can do nothing and remain in the same plan with updated APTC and CSR, if applicable.
- If eligible for QHP and not currently enrolled in a plan they can enroll in a new plan during OE.

Enrolled But No 2020 Eligibility Renewal Notice

Who will receive this notice?

Consumers currently enrolled in a health insurance plan through MNsure and do not have eligibility in METS to purchase a QHP will receive this notice in the mail. A household will only receive this notice if none of the QHP enrollees in a household have eligibility to purchase a QHP in METS for 2020.

What does the consumer need to do?

Consumers must reapply online to determine if they are eligible to purchase a QHP in 2021. If they reapply and are determined eligible to purchase a QHP in 2021, they can shop and enroll online during open enrollment.

What happens next?

If consumers reapply during open enrollment, based on their updated eligibility, they could:
• Be determined eligible for Medical Assistance or MinnesotaCare.
• Be determined eligible to purchase a QHP for 2021.
  o If they are currently enrolled and wish to keep their plan, they can select their same plan for 2021, if available, and have their updated subsidy amount applied, if applicable.
  o If they are currently enrolled and want to change plans for 2021 they can select a different plan, and have their updated subsidy amount applied, if applicable.

What happens if the consumer does nothing?
If the consumer does not reapply, their current QHP enrollment through MNsure will end on December 31, 2020. If they want coverage through MNsure, including financial assistance, for 2021, they must reapply online to receive an eligibility determination for 2021.
No Eligibility Letter (partial)

[Date]

[Subscriber’s First and Last Name]
[Subscriber’s Street Address]
[Subscriber’s City]
[Subscriber’s State and Zip Code]

You must take action to have coverage in 2021
You are receiving this letter because your private health insurance purchased through MNsure will end on December 31, 2020, unless you take action. This letter explains what you need to do to have health insurance coverage and receive the most financial help possible in 2021.

If you do not want coverage through MNsure in 2021, you may disregard this letter.

Apply for 2021 coverage
To ensure you have coverage in 2021 you must log into your MNsure account, complete an application and enroll in a plan during MNsure’s open enrollment period. MNsure’s open enrollment period begins Sunday, November 1, 2020, and ends Tuesday, December 22, 2020.

After open enrollment ends, you will have limited opportunity to enroll in coverage, add individuals to your current plan, or make plan changes until the next open enrollment at the end of 2021. This limited opportunity is called a special enrollment period and is only available to individuals and families with qualifying life events.

Our online plan comparison tool will help you choose a plan that meets your health care needs and your budget. Go to www.mnsure.org/save to compare plans and estimate costs.

If you have any family members currently covered by Medical Assistance or MinnesotaCare, do not complete a new application. Instead, call the MNsure Contact Center at 651-539-2099 (855-366-7873 outside the Twin Cities) to re-enroll family members who are covered by private insurance.

Family members currently enrolled in Medical Assistance or MinnesotaCare do not have to take any action to renew their coverage unless directed by the Minnesota Department of Human Services.
## Health Care Notice (system-generated SEN)

Consumers receive this notice when they apply online or report a change during OE after their case has been automatically renewed, and eligibility is re-determined. This SEN for OE will include their household's eligibility results (for public and private programs) and open enrollment dates. The notice will be mailed out to consumers and will be viewable in the caseworker portal and the consumer's online METS account.

### Standard Eligibility Notice (SEN)

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Action</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2021</td>
<td>Approved</td>
<td>Qualified Health Plan without financial assistance</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>Does not qualify</td>
<td>Medical Assistance</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>Does not qualify</td>
<td>MinnesotaCare</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>Does not qualify</td>
<td>Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions</td>
</tr>
</tbody>
</table>

More information is on the following pages.
You are eligible to purchase a qualified health plan (QHP) without financial assistance through MNsure.

The date your coverage will begin may change based on the date you select a plan.

If you have not already signed up for a QHP, then do so by logging in to your MNsure account.

Open enrollment begins on November 1, 2020 and ends on December 22, 2020. You need to select a plan during open enrollment in order to enroll in a new plan. After open enrollment ends, only individuals with certain qualifying events are able to purchase or change their coverage.

Coverage will begin depending on the date you select a plan:

• Select a plan on November 1, 2020 through December 22, 2020 for coverage that begins January 1, 2021.

• Once you select a plan, you will get a premium notice and welcome packet from your insurance company and you must pay your first month's premium by the due date on the premium notice. If you do not make your payment on time, your coverage may be delayed or canceled.

• You do not qualify for Medical Assistance because your household income is more than the limit for your household size. (Code of Federal Regulations, title 42, section 435.603; Minnesota Statutes, sections 256B.056, subdivision 1a and 4, and 256B.06, subdivision 5)

• You do not qualify for MinnesotaCare because your household income is more than the limit for your household size. (Minnesota Statutes, section 256L.04, subdivisions 1 and 7)

• You do not qualify for a Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions based on the information you provided.
You must give us more information

We need more information from:
Celia Cruz - MNsure ID Number: 8636394910

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Needed Information</th>
<th>Acceptable Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/13/2020</td>
<td>Projected Annual Income (PAI)</td>
<td>If you filed a federal tax return in the last 3 years, provide a full copy of the</td>
</tr>
<tr>
<td></td>
<td></td>
<td>most recent return (must include all related forms and schedules). If the return</td>
</tr>
<tr>
<td></td>
<td></td>
<td>does not reflect your PAI because of a change, provide proof of the change,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>including any of the documents listed below. If you did not file a federal tax</td>
</tr>
<tr>
<td></td>
<td></td>
<td>return in the last 3 years, provide proof that reflects your PAI, including any of</td>
</tr>
<tr>
<td></td>
<td></td>
<td>the documents listed below.</td>
</tr>
</tbody>
</table>

- Pay stubs or earnings statement
- Written statement from your employer
- Copy of a check (payment for work or service)
- Business financial records
- Bank statement showing payment
- Interest or dividend statement
- Award letter
- Proof of alimony
- Receipt or statement of rent you received
- Proof of asset sale (capital gain or loss)
- Proof or record of other taxable income
- Proof of one-time income

- Send copies of any listed proofs to the above agency address. If the above information is not given to us by the due date listed, your health care coverage may end.
Passive Enrollment Renewal (Confirmation)

This notice is generated within the GetInsured (GI) shopping and enrollment platform for consumers who had their 2019 coverage successfully passively renewed into 2020 at the completion of the system passive enrollment renewal process.

The consumer can view this notice from their dashboard in GI. Consumers who had their 2020 eligibility to purchase a QHP renewed outside of the QHP renewal batch will not go through GI’s automated passive enrollment renewal process and will not receive this notice.

Passive Enrollment Renewal Confirmation

MNSure Operations
PO Box 64253
St. Paul, MN 55164-0253

* October 15, 2020

sturgeon lake, MN 55783

Enrollment Account: 1111111111

Dear [Name],

Your private health insurance coverage has been renewed for plan year 2021, effective January 1, 2021.

Health Plan Renewal Information
- Plan Name: UCare Silver

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Renewal Status</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>W [redacted] (Subscriber)</td>
<td>Renewed</td>
<td>N/A</td>
</tr>
</tbody>
</table>

If you applied for financial assistance, you will receive a separate renewal notice in the mail from MNSure with details about your eligibility for 2021 advanced premium tax credit and cost-sharing reductions.

Important: If you wish to change your private health or dental insurance coverage, you must log in to your MNSure account during the open enrollment period, November 01, 2020, through December 22, 2020, and enroll in a new plan. If you would like help reviewing your plan options, free assistance from a broker is available. Find a local broker on MNSure.org by selecting the “Find free help” option.

If you disagree with MNSure’s action, you can ask for an escalated review of your case by calling MNSure at 651-539-2089 (855-366-7873 outside the Twin Cities). You can also file an appeal. For more information about the appeals process visit MNSure.org and search for “appeals”.

Thank you,
MNSure

Enrollment Notice #RN011
Passive Enrollment Renewal Failure

This notice is generated within GetInsured (GI) for consumers who failed to have their 2019 coverage passively renewed into 2020 after the completion of the system passive enrollment renewal process.

The consumer can view this notice from their Inbox in GI. Consumers who had their 2020 eligibility to purchase a QHP renewed outside of the QHP renewal batch will not go through GI's automated passive enrollment renewal process and will not receive this notice.

Passive Enrollment Renewal Failure

MNSure Operations
PO Box 54253
St. Paul, MN 55164-0253

* October 15, 2020

benson, MN 55215

Enrollment Account: 1111111111

Dear [Name]

We were unable to renew your 2020 health insurance coverage due to the reason(s) listed below:

- A renewal plan was not found for your household information

We were unable to renew your 2020 dental insurance coverage due to the reason(s) listed below:

- No previous year enrollment available for renewal

Please log in to your MNSure account during the open enrollment period, November 01, 2020 to December 22, 2020, to enroll and make any changes to your 2021 coverage.

Health Plan Renewal Information

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Renewal Status</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Name]</td>
<td>Not Renewed</td>
<td>A renewal plan was not found for your household information</td>
</tr>
</tbody>
</table>

If you applied for financial assistance, you will receive a separate renewal notice in the mail from MNSure with details about your eligibility for 2021 advanced premium tax credit and cost-sharing reductions.

Important: If you wish to change your private health or dental insurance coverage, you must log in to your MNSure account during the open enrollment period, November 01, 2020, through December 22, 2020, and enroll in a new plan. If you would like help reviewing your plan options, free assistance from a broker is available. Find a local broker on MNSure.org by selecting the "Find free help" option.

If you disagree with MNSure's action, you can ask for an escalated review of your case by calling MNSure at 651-539-2089 (655-366-7873 outside the Twin Cities). You can also file an appeal. For more information about the appeals process visit MNSure.org and search for "appeals".
Procedures for Consumers who are Determined Eligible to Purchase a QHP After the QHP Renewal Batch and Prior to Open Enrollment

If a consumer is not included in the September QHP renewal batches, the renewal process of their 2020 eligibility into 2021 will vary. This includes situations when a consumer’s eligibility is determined from online application, paper application, authorization of a pending application case, or processed life event.

Determined eligible to purchase a QHP on or after 9/20/2020 through 9/30/2020

2020 eligibility will be made real-time. 2021 renewal eligibility will be determined during the QHP renewal catch-up batch (QRCB) that runs 10/12/2020 through 10/16/2020.

Consumers who are automatically renewed will receive a PARN.

Those who meet a Qualifying Life Event (QLE) for 2020 enrollment and enroll in a 2020 plan may have their 2020 plan passively renewed into 2021 depending on when they select their 2020 plan. Contact Center Staff will inform consumers who call about their 2020 Special Enrollment Period (SEP) eligibility what they need to do if they want 2021 coverage as well. Summary of what these consumers will be told is below:

- For consumers who apply during 9/20 through 9/30, and are found ineligible to purchase a QHP for 2020:
  - They should either report a change if there is incorrect information in METS or be informed that their situation makes them not eligible for QHP regardless of the year.
- For consumers who apply during 9/20 through 9/30, and are found eligible to purchase a QHP for 2020:
  - The SEP process for 2020 still applies and consumer must log into their Enrollment Dashboard on their Mets account to determine if they are eligible to enroll in 2020. This is not a change from our current SEP process.
  - If consumer asks about their 2021 eligibility and enrollment options, they are told the following:
    - Your eligibility to purchase a QHP for 2021, will be determined by 10/16/20.
    - If you are determined eligible to purchase a QHP in 2021:
      - Consumer will be able to see their updated eligibility from their METS account on 10/16/20.
      - Consumer can click on the "View your next year's eligibility" link to see 2021 eligibility.
      - If the consumer qualified for a SEP in 2020, and enrolled in a 2020 plan, they can change that plan for 2021 by logging into their account during open enrollment and shopping for 2021 plans.
On or after 10/1/20 through 10/31/20

Consumer's 2020 and 2021 eligibility to purchase a QHP is made in real-time. Households that are determined eligible for 2020 and 2021 should receive a manual renewal notice informing them that they are eligible to purchase a QHP and what they need to do to enroll in 2021 coverage.

During Open Enrollment Period (11/1/20 through 12/22/20)

Applications and Change in Circumstances (CICs) processed during this time will provide real-time 2020 and 2021 eligibility determinations. Consumers eligible for a SEP for 2020 coverage will be able to plan shop for 2020 coverage. Consumers eligible for 2021 will be able to shop for 2021 coverage.

Mixed-Eligibility Households

In mixed-eligibility households (where some members are eligible for QHP and others are eligible for Medical Assistance or MinnesotaCare), the QHP members will follow the same renewal process as QHP-only households.

Change in Circumstances

If a consumer has a change to report after receiving their renewal notifications, they do NOT need to fill out a new application during open enrollment. In these cases, the applicant can use the life event/reporting changes process on MNsure.org.

If there is an eligibility change after the change is processed, it will show in the applicant's account. They can view their updated eligibility in their MNsure.org account by clicking on: Go to my account>View Next Year Eligibility Results. During open enrollment consumers will be able to shop for new plans with the updated eligibility.

Assister Tips

- Consumers must respond to the Health Care Eligibility Renewal notice before the listed deadline to ensure they have an accurate eligibility determination for 2021. They should respond as soon as possible to ensure timely updates to their eligibility.
- Activate your access to the assister portal so that you can become familiar with it and help enrollees complete the renewal process as efficient as possible.
- Help consumers learn about plan options before they can shop during open enrollment so they can make sure they find the best plan for their household. Consumers can use the MNsure Plan Comparison Tool on MNsure.org.
- If a consumer has changes to report, make sure they have the correct supporting documentation.
- Notices sent out can become outdated if there is a change after a notice is processed. Be sure consumers are referring to the notice with the most current date if they have more than one.
• Consumers that change plans by shopping during open enrollment may want to contact their carrier to stop any automatic billing. MNsure does this as well, but depending on the timing, it may not be stopped right away.

• Some notices will be viewable under the "My Notifications" menu in a consumer's account, or under the eligibility section. Notices viewable in the GI Inbox will also be found in "My Notifications."

Resources

Renewal FAQ on MNsure.org

Report a Change on MNsure.org