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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. Health insurance companies 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 2019 plan automatically renewed for 2020, including any updated tax credit amount. They can also:

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

Passive renewal of coverage

Most consumers will have their current 2019 coverage passively renewed into 2020 with updated eligibility without taking any action. Early in October 2019, a batch process renewed consumers into 2020 coverage with their current plan, based on their 2020 eligibility. If a consumer’s current plan is unavailable, the consumer will be crosswalked to a similar plan when possible.
Timeline for 2020 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 If a consumer has reported a change after a notice is produced, the information may be outdated and a manual notice will likely be sent.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, 2019 through December 23</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MNsure will undergo its 2020 QHP renewals process.</strong></td>
<td><strong>MNsure and DHS will jointly work the cases that cannot be automatically renewed.</strong></td>
<td><strong>Open enrollment period.</strong></td>
</tr>
<tr>
<td>The Health Care Eligibility Renewal Notice is sent to consumers when their eligibility has been automatically renewed for 2020.</td>
<td>Consumers who fail to auto-renew and receive the Health Care Renewal Notice will need to submit information to DHS before 2020 eligibility can be determined.</td>
<td>December 23 is the last day to select a plan for January 1 coverage.</td>
</tr>
<tr>
<td>The Health Care Renewal Notice is sent to consumers who cannot be automatically renewed due to public program eligibility.</td>
<td>There will be other consumers who fail to auto-renew and their cases will also need to be manually processed before their 2020 eligibility can be determined.</td>
<td>Consumers who had their eligibility renewed for 2020 can shop for plans.</td>
</tr>
</tbody>
</table>

Consumer Renewal Notices for 2020 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 have their eligibility to purchase a QHP renewed for 2020, regardless of whether or not they have current 2019 enrollment. The notice includes any updated 2020 APTC amount. 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 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 2020 it must be reported to MNsure to ensure they are receiving the correct amount of advanced premium tax credit (APTC) for 2020. If a consumer has no changes to report they don’t need to take any action.

If a consumer has a change to report after reviewing the information included on the notice, they should call the MNsure Contact Center. Consumer’s CANNOT report changes to MNsure by mailing or faxing the notice with corrections. MNsure will update the case and the consumer’s eligibility will be updated for 2020. If the consumer remains eligible to purchase a QHP in 2020, they can shop for 2020 plans with their updated eligibility during the open enrollment period.

If a consumer does not remember their username or password, they should use the automated username and/or password reset functionality.

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 2020 with any updated APTC amounts.
- The consumer can choose to shop and enroll in a new plan for 2020 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 2020 they can enroll in a QHP. Assister can help consumers with reporting changes by following instructions on Assister Central (www.mnsure.org/assister-central/helping-consumers/report-changes/).
Health Care Eligibility Renewal Notice (partial)

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

Sep 18, 2019 2:04 PM
Case Number: 11065106

WREN MOSSTON
300 PINE STREET
SAINT PAUL MN 55101

Health Care Eligibility Renewal Notice

Wren Mosston
You are receiving this letter because you applied 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 health or dental insurance coverage through MNsure.

If you or your family members listed below are not enrolled 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 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, 2019, and end December 23, 2019. During this period you will be able to enroll in health or dental coverage for 2020 through MNsure. You can choose to remain in your current plan or switch to a new plan.

If you would like to find out if you qualify for financial assistance to reduce your monthly premium, you should contact MNsure at 855-366-7873 for information on how to apply through MNsure.

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

<table>
<thead>
<tr>
<th>Eligibility Status</th>
<th>Program Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Name</td>
<td>Date</td>
</tr>
<tr>
<td>Qualified Health Plan</td>
<td>01/01/2020</td>
</tr>
</tbody>
</table>

Wren Mosston - MNsure ID Number: 8796983746
Wren Mosston qualifies for Qualified Health Plan starting 01/01/2020. 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))

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, 2019 – December 23, 2019</td>
<td>January 1, 2020</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 for coverage through MNsure. 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 855-366-7873. In order to have the most up-to-date information, report any changes as soon as possible.

Household Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of Birth</th>
<th>Applying for 2020 Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wren Mosston</td>
<td>10/30/1970</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Health Care Eligibility Renewal Notice (PARN) with FTI Language

Who gets this notice?

The PARN is mailed to the same consumers listed in the above section, with the difference being these consumer's do not qualify for advanced premium tax credit (APTC) in 2020, for one or more of the following reasons:

- MNsure can't tell if a federal income tax return was filed for this household for the tax year in which any APTC 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. This is known as the Federal Tax Information (FTI) authorization.
- 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 consumer must review the possible reasons why they were not eligible for APTC in 2020, and determine if any of the reasons apply to their household. As with consumers who receive the PARN without the FTI language, consumers who receive this notice must NOT use this notice as a way to report changes on their account. They should follow the same instructions as provided for the section above but also have the following options:

- File a federal tax return as soon as possible, including a completed IRS Form 8962, for the tax year 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.
- Call the Contact Center to allow MNsure to use updated income information (FTI).
- If the consumer is not receiving Medicare Part A contact MNsure Contact Center.

What happens next?

- If the consumer does not take any action, they will be automatically enrolled into their current plan for 2020 without APTC.
- The consumer can choose to shop and enroll in a new plan for 2020 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 2020, they can enroll in a QHP.
Health Care Eligibility Renewal Notice

Callen POTTS
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, 2019, and end December 23, 2019. During this period you will be able to enroll in health or dental coverage for 2020 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

Callen POTTS - MNsure ID Number: 4157722252

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Eligibility Status</th>
<th>Program Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualified Health Plan</td>
<td>Approved</td>
<td>01/01/2020</td>
</tr>
</tbody>
</table>
Callen Potts qualifies for Qualified Health Plan starting 01/01/2020. 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))

Callen Potts no longer qualifies for Advanced Premium Tax Credit/Cost Sharing Reductions. Your financial assistance will no longer be in effect on 01/01/2020.

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(f))

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 651-539-2099 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.
Health Care Renewal Notice

Who gets this notice?

This notice is mailed to consumers who have applied for health care coverage with assistance and their QHP eligibility cannot be auto-renewed because they are projected to be eligible for Medical Assistance (MA) or MinnesotaCare. The notice will be viewable to consumers from their online 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, otherwise their eligibility will end on 12/31/19. Information should be mailed to the address indicated on the notice.

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. They can send a copy of the signed form or the original. Verification documents can be included when submitting the renewal form.

The last page of the Health Care Renewal Notice has information for consumers with questions. 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?

The consumer will NOT be automatically enrolled into a QHP for 2020.

If the consumer responds, DHS will follow through to determine eligibility and will send the Health Care Notice with the results. Once the form has been processed, if the consumer’s eligibility is for a QHP, the consumer will be able to log into their online account to shop for 2020 coverage. If the consumer’s eligibility is for MinnesotaCare or MA, they will receive additional information in the mail from DHS or their county of residence.

If the consumer does not respond their eligibility determination in METS will end 12/31/2019.
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

Benjamin Edison - MNsure ID Number: 5457844629

<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>

Benjamin Edison’s eligibility is up for renewal. The latest information we have for your household shows that Benjamin Edison 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 Benjamin Edison is enrolled in a qualified health plan, coverage will continue through 12/31/2019. If you want us to determine the financial assistance Benjamin Edison 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>Benjamin Edison</td>
<td>Male</td>
<td>03/25/1963</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

Name

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>Benjamin Edison</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>Benjamin Edison</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>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>Benjamin Edson</td>
<td>Tax Filer</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>Benjamin Edson</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. 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/DHS-6696D-ENG](https://edocs.dhs.state.mn.us/fserver/Public/DHS-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>Benjamin Edison</td>
<td>Wages before taxes at Builders and Constructors</td>
<td>24,401.00</td>
<td>Yearly</td>
<td>0</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>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</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>Benjamin Edison</td>
<td>24,401.00</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.
Health Care Notice (system-generated manual renewal eligibility notice)

Some consumers’ QHP eligibility is not able to be auto-renewed. These cases require follow-up by MNsure or DHS. In some instances, documentation from the consumer is required. Once the follow-up is completed the Health Care Notice will generate. The notice will be mailed out to consumers and be viewable in the consumer's online account.

Who will receive this notice?

- Consumers who remain QHP eligible with updated 2020 eligibility.
- Consumers who are newly eligible for QHP based on updated eligibility.
- Consumers in this category may have first received the MNTR notifying them that they may be eligible for MinnesotaCare or Medical Assistance. After they return the information requested to DHS, DHS will send this notice with the new eligibility.

What happens next?

Based on their updated eligibility the consumer could:

- Be eligible for MinnesotaCare or Medical Assistance and receive information from DHS.
- Be eligible for QHP and currently be enrolled in a plan for 2019.
  - They can enroll in a new plan online during OE.
  - They can do nothing and remain in the same plan with updated tax credits if applicable.
- Be 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?
If consumers are currently enrolled in a health insurance plan through MNsure and do not have Insurance Assistance (IA) or unassisted QHP (UQHP) eligibility for 2020, they will receive this notice in the mail. A household will only receive this notice if none of the QHP enrollees in a household have IA or UQHP eligibility in METS for 2020. This notice will not go to consumers who will receive the Health Care Renewal (MNTR) notice, Need to Renew, or other notice that informs them that they follow a separate renewals process.

What does the consumer need to do?
Consumers must reapply online during open enrollment to receive a 2020 eligibility determination. If they do not take action their coverage through MNsure will end December 31, 2019. If they reapply and are determined eligible to purchase a QHP, they can shop and enroll online.

What happens next?
If consumers reapply during open enrollment, based on their updated eligibility, they could:

- Be eligible for MinnesotaCare of Medical Assistance and receive information from DHS.
- Be eligible to purchase a QHP.
  - If they are currently enrolled and they wish to keep their plan, they can select their same plan for 2020 if available and have their updated subsidy amount applied, if applicable.
  - If they are currently enrolled and they want to change plans, they can select a plan for 2020 and have their updated subsidy amount applied, if applicable.
  - If they are not currently enrolled and they wish to enroll, they can select a plan for 2020 and have their 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, 2019. If they want coverage through MNsure, including financial assistance, for 2020, they must reapply online during open enrollment so we can determine what they qualify for.
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 are receiving this letter because your private health insurance purchased through MNsure will end on December 31, 2019. You must take action to ensure you have 2020 coverage. This notice explains what you need to do to continue to have health insurance coverage and receive the most financial help possible in 2020.

If you are currently enrolled in private health insurance through MNsure, your coverage will end December 31, 2019, unless you reapply and shop for 2020 coverage during MNsure’s open enrollment.

If you are not seeking coverage for 2020, you may disregard the information in this notice.

Apply for 2020 coverage

You must reapply during MNsure’s open enrollment period to ensure you have coverage in 2020. MNsure’s open enrollment period is November 1 through December 23, 2019. During this time you must log in to your account on MNsure.org and reapply to be able to shop for and enroll in 2020 coverage.

During open enrollment all Minnesotans can apply, shop for and compare health insurance coverage. 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 preview plans and estimate costs.

Financial assistance available

Many people qualify for financial assistance, such as tax credits. Changes to your income and the number of people in your household can affect the amount of assistance. Applying for 2020 coverage at MNsure.org will ensure your most up-to-date information is used when determining your eligibility for financial help.

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 auto-renewed, and eligibility is re-determined. This standard eligibility notice (SEN) for OE will include their household's eligibility results (for public and private programs) and dates for OE plan selection. The notice will be mailed out to consumers and will be viewable in the consumer's online account.

Standard Eligibility Notice (SEN)

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Action</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/01/2019</td>
<td>Approved</td>
<td>Medical Assistance</td>
</tr>
</tbody>
</table>

More information is on the following pages.

**ZZZDM Person B PPO - MNsure ID Number: 7693388184**

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Action</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/01/2019</td>
<td>Approved</td>
<td>MinnesotaCare</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>Does not qualify</td>
<td>Medical Assistance</td>
</tr>
</tbody>
</table>

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)

**ZZZDM Person C PPO - MNsure ID Number: 3854681845**

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Action</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2020</td>
<td>Approved</td>
<td>Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>Does not qualify</td>
<td>Medical Assistance</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>Does not qualify</td>
<td>MinnesotaCare</td>
</tr>
</tbody>
</table>
You are eligible to purchase a qualified health plan (QHP) with advanced premium tax credit/cost-sharing reductions 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, 2019 and ends on December 23, 2019. 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, 2019 through December 23, 2019 for coverage that begins January 1, 2020.

- 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.

- The advanced premium tax credit lowers the amount of your monthly qualified health plan insurance. We will apply the full tax credit amount available to you towards the cost of your premium unless you have requested otherwise. Cost-sharing reductions lower the amount you have to pay out of pocket for deductibles, co-insurance, and co-payments. (Code of Federal Regulations, title 45, sections 155.305 and 155.310(g)).

- 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)

**ZZZDM Person D PPO - MNsure ID Number: 3356924321**

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Action</th>
<th>Coverage Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2020</td>
<td>Approved</td>
<td>Qualified Health Plan without financial assistance</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>Does not qualify</td>
<td>Medical Assistance</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>Does not qualify</td>
<td>MinnesotaCare</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>Does not qualify</td>
<td>Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions</td>
</tr>
</tbody>
</table>
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, 2019 and ends on December 23, 2019. 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, 2019 through December 23, 2019 for coverage that begins January 1, 2020.

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 because your household income is more than the limit for your household size. (Code of Federal Regulations, title 45, section 155.305(f)).

You must give us more information

We need more information from:
ZZZDM Person B PPO - MNsure ID Number: 7693388184
<table>
<thead>
<tr>
<th>Due Date</th>
<th>Needed Information</th>
<th>Acceptable Documents</th>
</tr>
</thead>
</table>
| 02/28/2020 | Proof of Citizenship | **Proof of citizenship and identity (stand-alone documents):**<br>• U.S. Passport<br>• Certificate of Citizenship or Certificate of Naturalization<br>• Tribal affiliation card or document<br>• PASS Card<br>• Valid MN enhanced driver’s license or enhanced identification card<br>**OR**<br>If you are unable to provide a copy of one of the above documents, you may provide copies of one document from list 1 AND one document from list 2.<br><br>**List 1: Proof of citizenship:**<br>• U.S. birth certificate<br>• Report of Birth Abroad of a U.S. Citizen (FS-240)<br>• Certification of Report of Birth (DS-1350)<br>• U.S. Citizen ID Card (I-197)<br>• Northern Marianas ID card<br>• Final adoption decree or statement from adoption agency, if adoption not final<br>• Evidence of U.S. Civil Service employment before June 1, 1976<br>• Military record showing U.S. place of birth<br>• Section 101 of the Child Citizenship Act of 2000 documentation<br>• Life, health or other insurance company record showing a U.S. place of birth<br>• Medical records showing a U.S. place of birth<br>• School records showing a U.S. place of birth<br>• Official religious records showing a U.S. birth<br>• Federal or state census record<br>• Signed affidavit<br><br>**List 2: Proof of identity:**<br>• State driver’s license or state ID card<br>• School ID card<br>• U.S. military ID card or draft record<br>• Military dependent’s ID card<br>• U.S. Coast Guard Merchant Mariner Card<br>• For a child under age 19: School records, including preschool or day care records, and clinic, doctor or hospital records
<table>
<thead>
<tr>
<th>Due Date</th>
<th>Needed Information</th>
<th>Acceptable Documents</th>
</tr>
</thead>
</table>
| 02/23/2020 | Projected Annual Income (PAI) | If you filed a federal tax return in the last 3 years, provide a full copy of the most recent return (must include all related forms and schedules). If the return does not reflect your PAI because of a change, provide proof of the change, including any of the documents listed below. If you did not file a federal tax return in the last 3 years, provide proof that reflects your PAI, including any of the documents listed below.  
- 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 |
| 02/28/2020 | Social Security Number (SSN) | - Proof of IRS Waiver  
- Statement from religious leader for exception from SSN  
- Letter from SSA or copy of Social Security Card |

- 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.

ZZZDM Person C PPO  MNsure ID Number: 3854681845
Procedures for Consumers who Applied and Enrolled After the QHP Renewal Batch

The following households will be run through a QHP renewal catch-up batch:

- Consumers who applied between 9/22/2019 and 10/1/19 and were determined eligible to purchase a QHP in 2019.
- Consumers who had a life event processed in METS between 9/22/2019 and 10/1/2019 who became eligible to purchase a QHP in 2019.

The catch-up batch will determine renewal eligibility for 2020 and generate a notice (PARN) to the consumer. The PARN is the same notice used during original renewal batch run in September and will incorrectly state that if the consumer has coverage in 2019, they will be passively renewed into 2020.

MNsure staff will inform 2019 Special Enrollment Period (SEP) eligible consumers what they need to do if they want 2020 coverage.

- Consumers who apply between 9/22 and 10/1 who are found ineligible to purchase a QHP for 2019 should reapply during 2020 OE to get a determination for 2020 eligibility.
- Consumers who apply between 9/22 and 10/1 who are found eligible to purchase a QHP for 2019:
  - The SEP process for 2019 still applies and consumer must contact MNsure to determine if they are eligible to enroll for 2019 coverage. If the consumer is seeking 2020 coverage, they will be given the following information:
    - QHP eligibility for 2020
    - Notified that updated 2020 eligibility can be seen from their MNsure account by clicking “View your next year's eligibility” link.
    - They should login to their account and shop for 2020 plans

Additional Scenarios:

- Consumers who complete an application or have a life event processed between 10/2/19 and 10/31/19 who are determined eligible to purchase a QHP in 2019 will have their 2020 renewal eligibility determined at the same time. These households will receive a manual renewal notice informing them that if they want 2020 coverage they must shop and enroll for coverage during between 11/1/19 and 12/23/19. **Note:** 2019 SEP enrollments will not be passively renewed into 2020.

- Consumers who complete an application between 11/1/19 and 12/23/19, will have a 2020 eligibility determination. If they are eligible to purchase a QHP, and did not apply via a paper application, they will be able to shop for 2020 coverage via their account during OE.

- Consumers who have a life event processed on their case between 11/1/19 and 12/23/19 who become newly eligible to purchase a QHP will be able to shop for 2020 coverage.
Passive Enrollment Renewal (Confirmation)

This notice is generated within MNsure’s new 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 the enrollment platform. Consumers who had their 2020 eligibility to purchase a QHP renewed outside of the QHP renewal batch will not go through the automated passive enrollment renewal process and will not receive this notice.

Passive Enrollment Renewal Confirmation

November 1, 2019

Dear sophia sophia,

Your private health and dental insurance coverage has been renewed, effective January 1, 2020.

Important: If you wish to change your coverage, please select and enroll in a new plan during open enrollment, beginning November 1. For more information on enrollment deadlines, go to MNsure.org and search “deadlines.”

If you applied for financial assistance, you will receive a separate renewal notice from MNsure with details about your eligibility for 2020 advanced premium tax credit and cost-sharing reductions.

If you disagree with MNsure’s action, you can ask for an escalated review of your case by calling MNsure at 651-530-2089 (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 # RN0091
Passive Enrollment Renewal Failure

This notice is generated 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 on their enrollment dashboard. Consumers who had their 2020 eligibility to purchase a QHP renewed outside of the QHP renewal batch will not receive this notice.

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.

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**

The following tips are for help when you are assisting consumers:

- Consumers must respond to the Health Care Eligibility Renewal notice before the listed deadline to ensure they have an accurate eligibility determination for 2020. 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 health insurance company 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 Inbox in the new enrollment dashboard will also be found in "My Notifications".

- Enrollment-related notices that are viewable in the consumer's enrollment dashboard Inbox can also be viewed through the assister portal if the consumer and assister have an association.
Resources

Renewal FAQ on MNsure.org

Report a Change on MNsure.org