



MN-EES: The Consumer Experience

About the Instructor

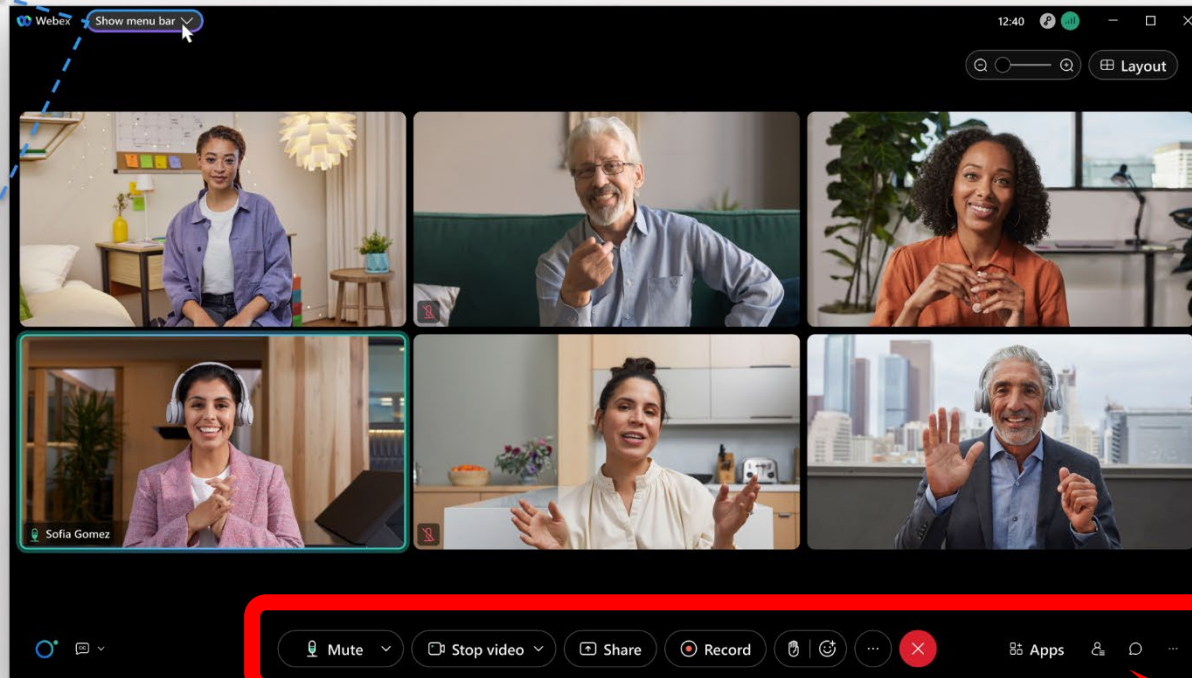


- Christina Wessel
 - MNsure, Senior Director of Partner Relations
 - Christina.wessel@state.mn.us

And in my “spare” time, dog agility instructor and competitor!



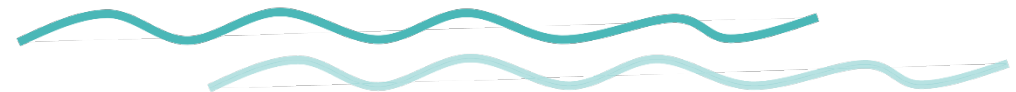
Webex Menu Bar



Times of Transition



- Be patient and flexible: Learning a new system takes time. Some things may continue to change as we go, so staying flexible will help make the transition smoother.
- Commit to learning: MNsure will release training, like this webinar, to prepare you for the changes. Set aside time to study the content so you are ready to support consumers effectively.
- Use available resources: MNsure will be sharing a variety of resources on a new dedicated page on Assister Central, including today's webinar slides. Bookmark the page and use it as your first stop when you have questions. **We will share a link to the new page later this week.**

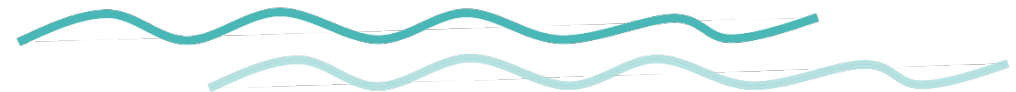


Session Learning Objectives



By the end of this session, you will be able to:

- Describe the difference between the MNsure Eligibility and Enrollment System (MN-EES) and the Minnesota Eligibility Technology System (METS).
- Explain who should apply through MN-EES who should apply through METS.
- Describe the consumer's account creation processes in MN-EES.
- List the ways assisters must protect a consumer's access to their MNsure account.
- Explain how a consumer can verify their identity.

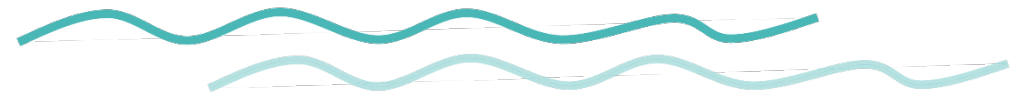


Session Learning Objectives (continued)



By the end of this session, you will be able to:

- Explain where a QHP consumer can check the status of an application, see their eligibility or view their enrollment status online.
- Explain what it means for a consumer and assister to have an “association” in the MNSure system.
- Describe the ways a consumer can associate with an assister and manage that association.

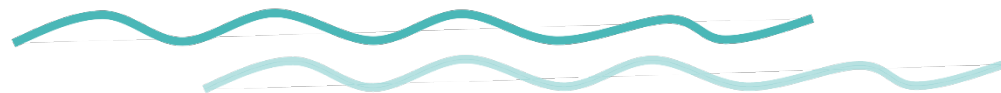


Two Systems – No Wrong Door

What is Happening?



- For the last three years, MNsure has been engaged in a major IT modernization project to make significant improvements in how Minnesotans access private health plan coverage.
- The new **MNsure Eligibility and Enrollment System (MN-EES)** goes live in late June/early July 2026 and will be the new front door for Minnesotans looking to enroll in a qualified health or dental plan (QHP or QDP).
- All consumers currently eligible for a QHP will be migrated to the new system.
- All brokers, navigators and CACs will get access to an enhanced assister portal to support QHP consumers. There will also be portal accounts for agency managers and broker support staff.



Efficiency, Transparency, Responsiveness



Now...	With MN-EES...
<i>The process is too complex.</i>	Account creation, application, and enrollment are all integrated into a seamless experience for QHP consumers.
<i>There is no transparency.</i>	Every QHP consumer can have an online account and can use it to view all their information, including application data, at any time.
<i>Reporting changes take forever.</i>	True self-service functionality lets consumers update applications, upload documents and track progress through their account.
<i>The assister portal is not very useful.</i>	Associated assisters can see everything and do everything their client can, plus enhanced tools for monitoring client status.
<i>Problems don't get fixed.</i>	Multiple state health insurance exchanges already use this platform, with regular releases to resolve issues, improve functionality, and respond to regulatory changes.

Not Really New – Just Better



The screenshot shows the MNSure user dashboard for a new consumer. The page features a top navigation bar with the MNSure logo, a user profile icon, and links for 'Español', 'Home', 'Help & Support', and 'My Account'. The main content area is titled 'Welcome, New Consumer' and includes a 'Your Broker' dropdown menu. A left sidebar contains navigation links for 'My Dashboard', 'My Applications', 'My Eligibility Results', 'My Enrollments', 'My Assister History', 'My Inbox', 'My Tickets', and 'My Preferences'. Below the sidebar is a 'Quick Links' section with a search bar for 'Find Assisters Near You'. The main content area displays the year '2026' and a 'Next Steps' section with a 'Confirm Event and Shop' button. An 'Overview' section shows the application status as 'Complete' for '2026 Application For 1 member' with a 'View Application' link.

Navigation Bar: Español Home Help & Support My Account

Header: MNSure Where you choose health coverage

Message: Welcome, New Consumer

Your Broker [Settings]

Year: 2026

Next Steps: You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

Confirm Event and Shop

Overview: Your Application Status (Your Case ID is MN100030639)

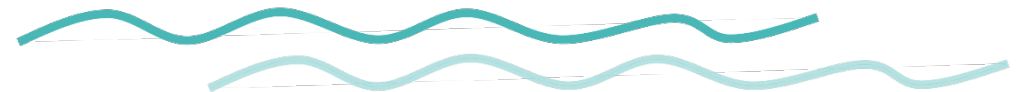
2026 Application For 1 member	Complete	View Application
----------------------------------	----------	----------------------------------

Quick Links: Find Assisters Near You

The MNsure System (MN-EES)



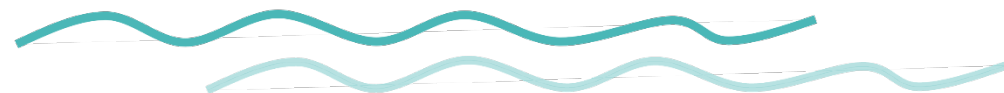
- MN-EES will be known simply as “the MNsure system” for our consumers and the public.
- Consumers who are looking to enroll in a QHP (with or without assistance) should apply through the MNsure system (MN-EES).
- A “wayfinder” icon (yellow square with a health care professional) will visually identify if the consumer is logged into a MNsure account.



The DHS System (METS)



- Eligibility for Medical Assistance (MA) and MinnesotaCare will continue to be handled by the current Minnesota Eligibility Technology System (METS).
- Consumers who may be eligible for MA or MinnesotaCare can begin the application process through a new homepage that will be available on the Minnesota Department of Human Services website.



Two Application Paths



- MNSure system (MN-EES)

- Start at MNSure.org.
- Apply for QHP coverage with or without financial assistance.
- Enroll in a QHP or manage an enrollment.
- View notices for QHPs.
- Update an application with QHP eligibility to report a change or correct an error.
- System of record for all QHP-related eligibility.



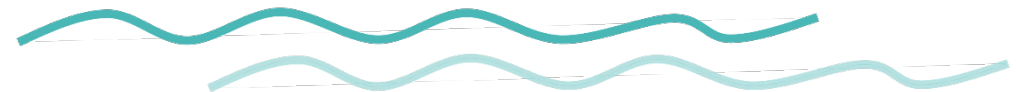
- DHS system (METS):

- Start at new DHS web page.
- Apply for Medical Assistance (MA) or MinnesotaCare.
- Check the status of an application for public programs.
- View public program eligible notices.
- System of record for MA and MinnesotaCare eligibility.

No Wrong Door



- No matter where someone applies, METS and MN-EES will share data to route consumers to the right system to get their eligibility determined.
- MNsure and DHS will coordinate to maintain seamless coverage for Minnesotans.
- While there will be no “wrong door” to getting coverage, but there may be a preferred path if having an online account is important to the household.
 - If a household applies through MNsure (MN-EES) and has public program eligibility, they **will not** automatically have an online account created in METS.
 - If a household applies through METS and has QHP eligibility, they **will** automatically have an online account created in MN-EES.

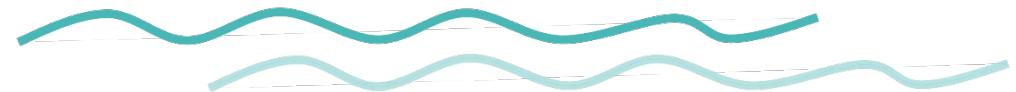


Where to Guide Consumers



- When to direct to MNSure.org:
 - The household is QHP only (no one is eligible for public programs).
 - There is no indication of public program eligibility.
 - Household already is already actively enrolled in a QHP through MNSure.

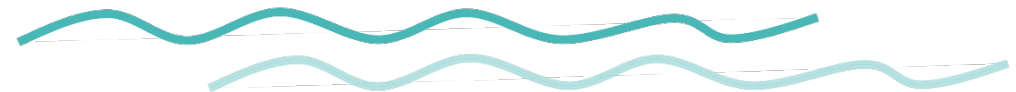
- When to direct to the DHS website:
 - Household appears to be public program only (MA or MinnesotaCare).
 - MNSure's eligibility pre-screener indicates public program eligibility only.
 - Family wants an online "DHS Health Care Account" to access their information.



Mixed Households



- Households may have members with different program eligibility (such as children are eligible for MA and parents are eligible for QHP).
- Regardless of which system they use to apply, a “mixed” household **will** have active eligibility in both systems:
 - METS: MA and/or MinnesotaCare program eligibility.
 - MN-EES: QHP program eligibility.
- Mixed households **may** have two online accounts:
 - Will have an online METS account (DHS Health Care Account) if they apply through METS.
 - Will always have an online MN-EES account (MNSure account), no matter how they apply.



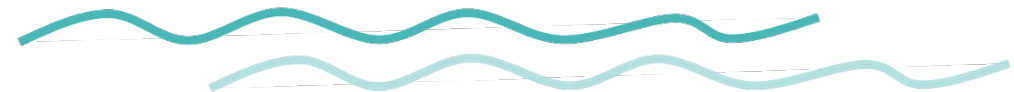


MNsure Consumer Accounts

MNsure Accounts for Consumers



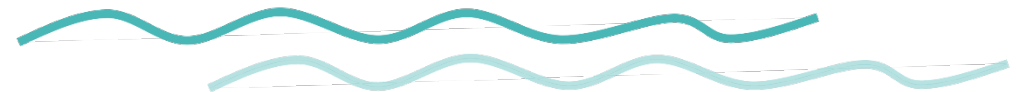
- All households with QHP-eligibility will have an online account in MNsure’s system (a “MNsure account”), even if they applied through the DHS system.
- MNsure accounts always use a unique email address as the username.
- A consumer working with a certified assister can create a MNsure account and submit an application **without** providing an email address.
- Remember: A household may have an online account for both METS (for public programs) and MN-EES (for QHPs). A consumer must log into the appropriate online account based on their eligibility to see the application status, view notices and take other actions.



Migrating Current Consumers



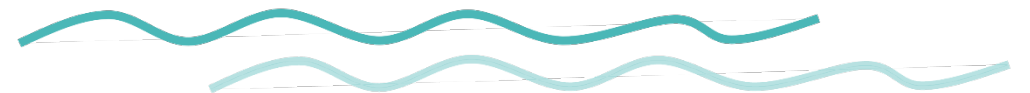
- All households that currently have QHP-eligibility in METS will have their data, including any enrollments, “migrated” to the MNsure system in late June 2026.
- All migrated households will have an online account automatically created in the MNsure system.
- Households that **do not** currently have an online account in METS **will** have an online account in MN-EES.
- If a household with QHP eligibility currently has an assister portal association with a certified broker or navigator in METS, that association will be migrated into MN-EES.



Activating a Migrated Consumer Account



- If the current primary account holder has a unique valid email address in METS, that email will become the username for their new MNSure account. They will receive an email with instructions for activating their account during the transition.
- If there is no unique valid email address, the household will receive information via mail with steps to activate their MNSure account.
- Consumers can call the MNSure Contact Center for help accessing their account.
- If an assister has an existing portal association with a migrated household, they will be able to view the consumer's account and act their behalf, even if the consumer has not activated their MNSure account.



Screening New Consumers






- New consumers who begin their journey at MNSure.org will start by selecting “Browse for health & dental plans.”
- Before going any further, they will be directed to an eligibility pre-screener which will ask a few quick questions about the household to estimate eligibility.

Connecting Minnesotans to health coverage.

MNSure is the only place that you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs for health insurance.

LET'S GET STARTED

-  **Browse for health & dental plans**
Compare plans and find out how much insurance may cost. >
-  **Register with access code**
Use your access code to register for a new account.
-  **Log in to existing account**
If you already have an account, log in here.



Starting with a New Consumer



- The consumer's responses will help direct them to the best system to create an account and apply.
- MNsure strongly recommends having consumers answer the four simple questions for the best experience.
- However, consumers can by-pass the pre-screener and go straight to creating a new MNsure account by clicking on "Skip & Sign Up" at the bottom of the page.

Find out what health insurance may cost

The cost of health and dental insurance depends on where you live, how many people are in your household, and income. We recommend that you fill out the form below to find out if you are eligible for health insurance subsidies.

All labels marked * are required.

- 1 Which coverage year?**
Select Coverage Year: *
2026
- 2 Where do you live?**
Enter Zip Code: *
- 3 Who is in your household and do they need coverage?**
Member Birthdate * Needs Coverage: Tobacco Use Native American Pregnant?
Applicant mm/dd/yyyy


Skip & sign up for an account directly.

Potentially Eligible for a Public Program




- If the entire household receives a public program eligibility estimate, they will be directed to start an application in by visiting the Minnesota DHS Health Care Programs website.
- By clicking “Start Application”, the consumer will be prompted to create an account and apply in METS.

Based on what you told us, here is what you may qualify for:



Medical Assistance
Someone in your household may qualify for Medical Assistance. To learn more, visit the [Minnesota DHS Health Care Programs](#) website. To know for sure if you qualify you must apply.

Qualified member: Child 1



MinnesotaCare
We estimate that one or more members of your household may be eligible for MinnesotaCare. This is our estimate. The information on this site does not include all program rules. To find out if you qualify, you must apply. Visit [DHS Minnesota Health Care Programs](#) website for more information about MinnesotaCare.

Qualified member: Applicant

This is our estimate: To know for sure if you qualify you must apply.

[Back](#) [Start Application](#)


Potentially Eligible for a QHP



- If any member of the household is estimated to be eligible for a qualified health plan (with or without financial assistance), they will be prompted to apply through MNsure.
- By clicking “Next”, the consumer can begin shopping for available health and dental plans.

Find out what health insurance may cost

Based on what you told us, here is what you may qualify for:

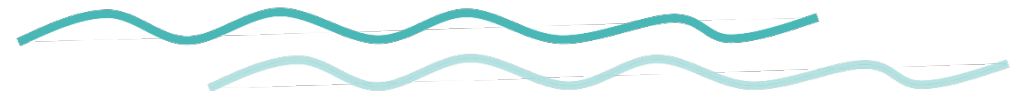


Lower monthly payment (premium)
We estimate that your household may be eligible for an advanced premium tax credit (APTC) amount of \$100 /month.
Your monthly premium may be about \$287 /month
The second lowest cost silver plan (SLCSP) used to calculate the above APTC value is \$387.

👤 Qualified member: **Applicant**

This is our estimate: To know for sure if you qualify you must apply.

[Back](#) [Next](#)




Mixed Eligibility Households



- If there is mixed eligibility and one member of the household may be QHP eligible, they will be prompted to apply through MNSure.
- By clicking “Next”, they will be directed to the plan comparison tool to begin shopping for health and dental plans.
- They will also see information about applying through DHS. If a household wants online access to public program information and notices, they should stop and apply through DHS.


Find out what health insurance may cost

Based on what you told us, here is what you may qualify for:



Qualified health plans through MNSure
While it looks like you do not qualify for financial help (advanced premium tax credits), you may still be able to get access to qualified health plans.

Qualified member: Applicant



Medical Assistance
Someone in your household may qualify for Medical Assistance. To learn more, visit the [Minnesota DHS Health Care Programs](#) website. To know for sure if you qualify you must apply.

Qualified member: Child 1

This is our estimate: To know for sure if you qualify you must apply.

[Back](#) [Next](#)

Plan Comparison Tool



- QHP consumers who continue with the process through MNsure will begin by reviewing health and dental plans through MNsure’s plan comparison tool.
- Once they add a plan to their shopping cart, they will be prompted to register and create an online account with MNsure.

Your Cart

What's next?
In order to enroll in the plan(s) you have selected, you must create an account and complete an application. To begin this process, click [Enroll Now](#).

IMPORTANT: The Advanced Premium Tax Credit (APTC) shown here is only an estimate. Additional information you provide during the application process will determine your actual APTC. The monthly payments and coverage options you see may be different after you have completed the application.

Medical Plan	Remove
UCare - UCare M Health Fairview Silver HSA Anticipated Coverage Start Date: 11/01/2025	Monthly Premium: \$422.48 Details Elected APTC: -\$13.00
Your monthly payment for health plan: \$409.48	
You have not added any Dental plans to your cart. Shop for Dental	
Monthly Total	Your Total Monthly Payment: \$409.48

[Back to Shopping](#) [Next: Register](#)

Setting Up a New Account



Set Up Your Individual Account on MNSure

All fields on this form marked with an asterisk (*) are required.


Basic Information

First Name *

Last Name *

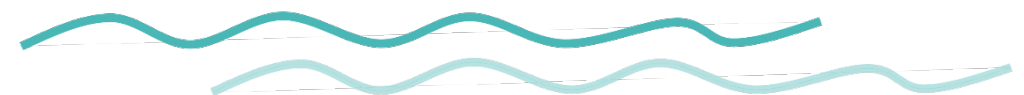
Email Address *

Confirm Email Address *

Phone Number * 

Date of Birth *

- An email address is required and is used as the username for the account.
 - If a consumer does not have an email, certified assisters can create a MNSure account for them.
- The consumer's phone number is required. The number may be used to deliver a secure code to verify the consumer's identity in certain special circumstances.



Tips for Creating an Account



- The individual who creates the account will be the primary contact for the household (the “primary account holder” or the “application filer”).
- The person creating the account should always be the responsible person in the household, even if they are not seeking coverage.
- Consumers are not required to verify their identity until they start a new application.

Security Question

Security Question *


Security Answer *

Set Password

Password *

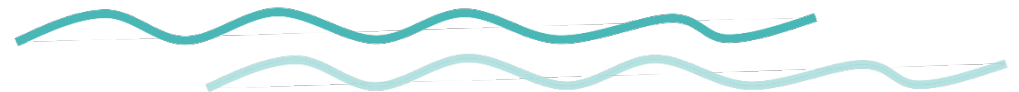
Confirm Password *

Prove You're Not a Robot

Security Code: * I'm not a robot 

*“With great power,
comes great responsibility.”*

-Uncle Ben



Protect Consumer's Data and Privacy



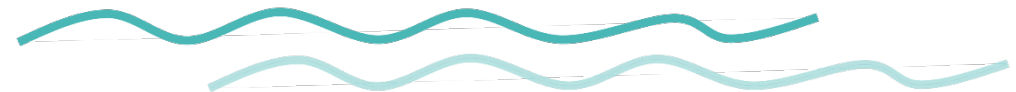
- The email address used to create a new consumer account must always be an email the consumer is able to access, **never** an email account that can be accessed by the assister.
- The phone number used when creating a new consumer account must always be a number that belongs to the consumer, **never** an assister's phone number.
- An assister should **never** retain a consumer's password or security question answer.
- An assister should **never** log into a consumer's account to view household information or act on behalf of a consumer.
- Certified assisters who attempt to impersonate consumers will face disciplinary action including potential referral to law enforcement.



The Importance of Internal Controls



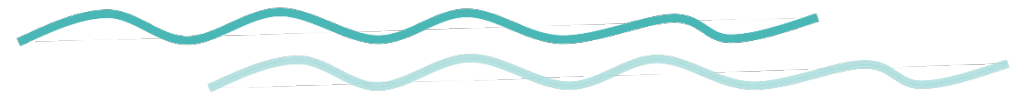
- Both the consumer and MNsure rely on certified assisters to maintain the internal controls around account creation.
- Protect consumers, and protect yourself, by implementing strong internal controls at your agency:
 - *Only create consumer accounts using the consumer's email and phone number.* If a consumer doesn't have an email address, you can still create an account for them.
 - *Never log into the consumer's account to view their information or act on their behalf.* Once associated, you can see everything and do everything a consumer can.
 - *Never retain the consumer's account password or security question answer.* Consumer's can use self-service process to reset the password. And you still have full access to support them through your portal account.



Need Help?



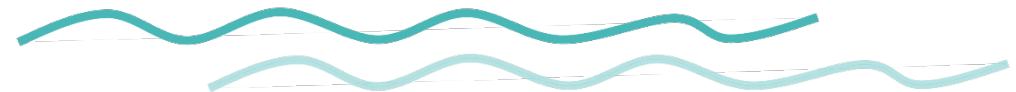
- If you need help with account creation or account access for the MNSure system (MN-EES), the appropriate point of contact is:
 - Brokers and support staff: Broker Service Line, 651-539-2088, 844-520-8695 (toll-free), brokers@mnsure.org.
 - Navigators and Certified Application Counselors: Assister Resource Center, 651-539-2098, 833-541-7698 (too-free), navigators@mnsure.org.
 - Consumers: MNSure Contact Center, 651-539-2099, 855-366-7873 (toll-free).



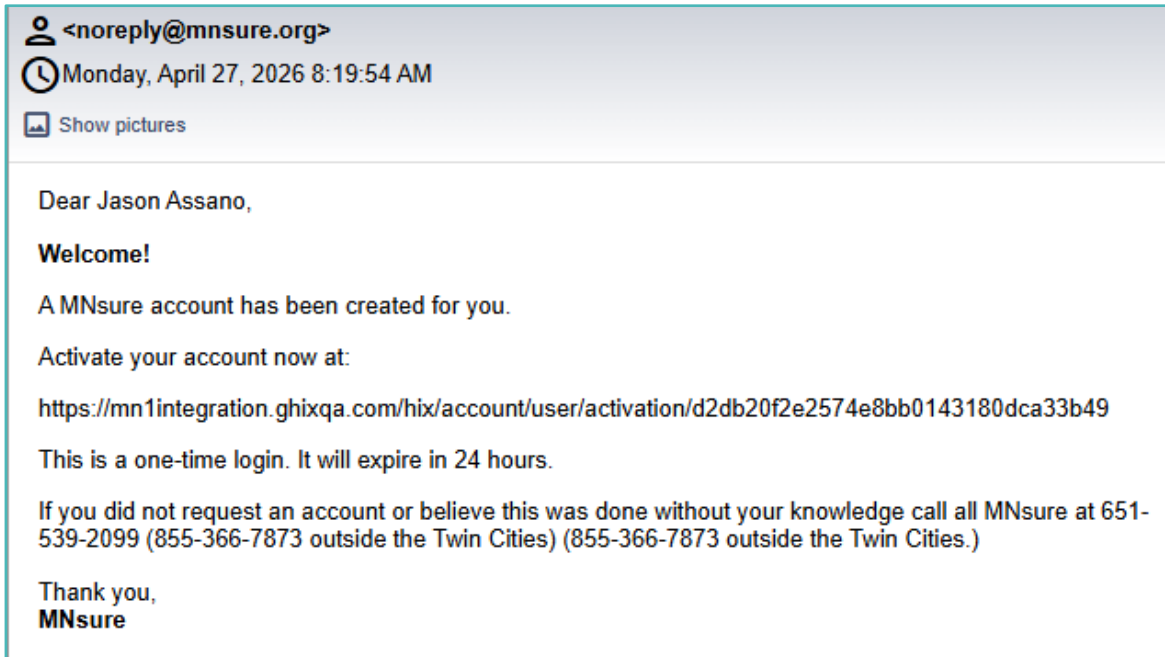
Automatically Created Accounts



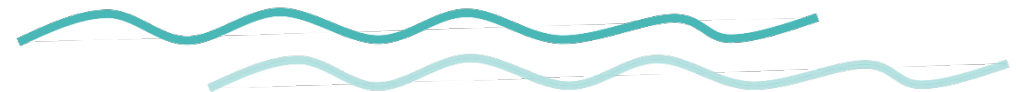
- In certain situations, consumers will need to activate an account rather than create a new one.
- An online account will automatically be created for the consumer in MN-EES if:
 - An application is processed in METS and any member of the household is QHP-eligible.
 - There is a change to an application in METS that results in any member of a household becoming QHP-eligible.
 - A certified MNsure assister creates an account on a consumer's behalf.



Activating an Online Account



- When an account is created for a consumer with a valid email address, the consumer will receive an activation email with steps to “Claim your account” or “Activate your account”.
- If there is no email address associated with the account initially, the MNsure Contact Center can help a consumer activate their account by adding an email address.





Tour of the Consumer Dashboard

Consumer Dashboard



sumer Your Broker ⚙️ ▾

2026

Next Steps

You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

[Confirm Event and Shop](#)

Overview

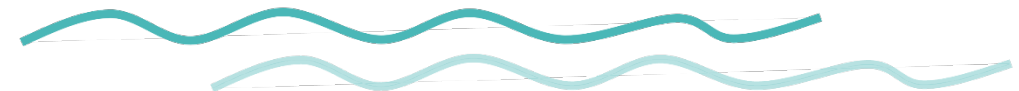
Your Application Status (Your Case ID is MN100030639)

2026 Application For 1 member	Complete	View Application
----------------------------------	----------	----------------------------------

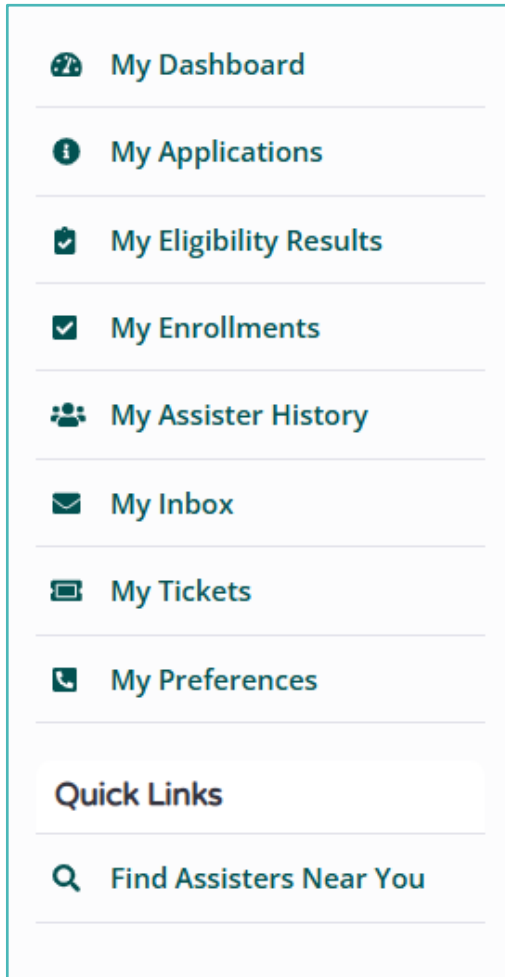
Your Household Eligibility

New Consumer	Advanced Premium Tax Credit \$249.72 per month Not eligible for Cost-Sharing Reductions	View Details Edit Application
--------------	--	--

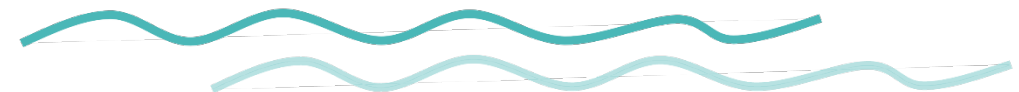
- On their account dashboard, the consumer can quickly see:
 - Immediate next steps, including whether they can enroll or need to report a qualifying life event.
 - Status of a current application, or whether they need to start an application.
 - Current household eligibility information.
 - Any health or dental plan enrollments.
 - If they are associated with an assister.



Consumer Navigation Tools



- Left-hand navigation allows consumers to dig deeper to find information and take actions, including:
 - Resuming or editing an application.
 - Viewing eligibility results.
 - Managing enrollments.
 - View past assister associations.
 - Viewing notices in their Inbox.
 - Checking the status of “tickets”.
 - Updating preferences.
 - Finding a MNSure-certified assister for help.



Identity Verification

Beginning an Application



- When a new consumer starts an application, the first step asks the consumer to verify their identity.
- Any information they already provided during the account creation process will pre-populate in the fields.
- The consumer must answer a few questions to confirm their identity.

[Back to Application](#)

Identity Verification Steps.

- Get Started**
- Contact Information
- Identity Questions
- Finish

Verify your Identity

Before you continue, we need to ask you few questions to verify your identity. If you skip this step now, you will need to complete it before you submit your application. [Get Started](#)

Why do I need to verify my identity?

To protect your privacy, you will need to complete ID Verification successfully to proceed. By clicking 'Get Started' you are providing consent to Experian to access your personal information to conduct ID Verification on behalf of MNSure as required by the Centers for Medicare and Medical Assistance Services (CMS).

Below are a few items to keep in mind:

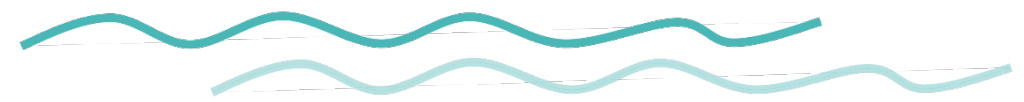
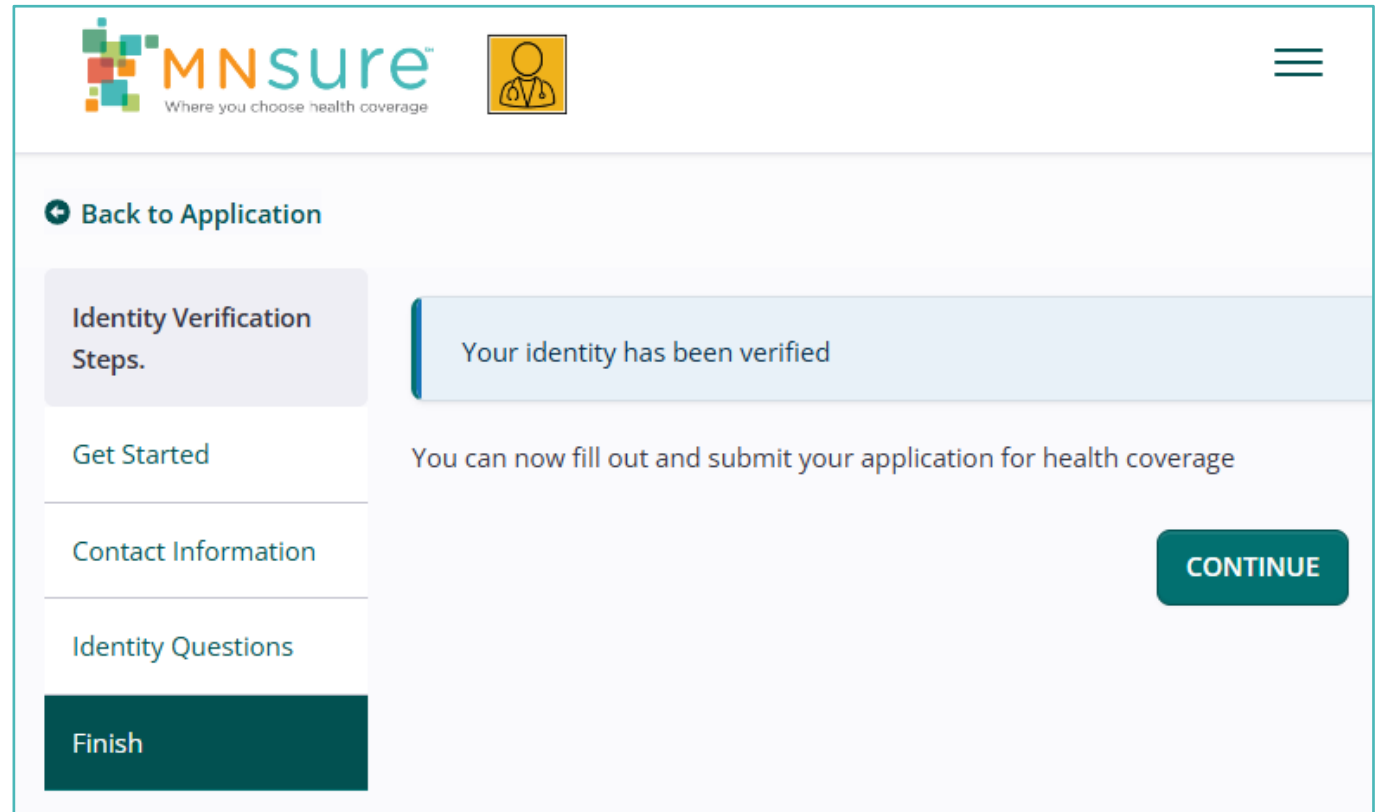
- Ensure that you have entered your legal name, current home address, primary phone number, date of birth and email address correctly. We will only collect personal information to verify your identity with Experian, an external ID Verification provider.
- ID Verification involves Experian using information from your consumer report profile to help confirm your identity. As a result, you may see an entry called a 'soft inquiry' on your Experian consumer report. 'Soft inquiries' do not affect your credit score and you do not incur any charges related to them.
- You may need to have access to your personal information, as the Experian application will pose questions to you, based on data in their files.



Successful Identity Verification



- If the consumer can answer the questions and confirm their identity, they can resume their application by clicking “Continue.”



Manual Identity Verification

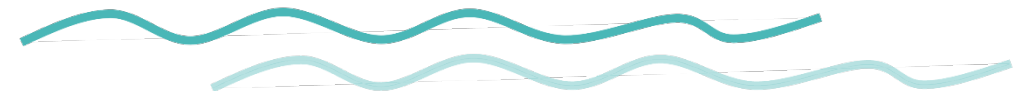


- If a consumer cannot complete the online identity verification process, they can upload documents to their account to verify their identity.
- After submitting a document, the consumer can continue filling out their application by clicking “Back to Application.”



The screenshot shows the MNSure user interface for manual identity verification. At the top, there is a navigation bar with the MNSure logo, a user profile icon, and a menu icon. Below the navigation bar, there is a section titled "Back to Application" with a left sidebar containing navigation options: "Get Started", "Contact Information", "Identity Questions", "Manual Verification" (highlighted), and "Finish". The main content area has a heading "Submit documents that prove your identity" and an "In Process" status box with a message: "We have received your document(s) and it is being processed by our Contact Center. We will notify you when your results are available. You won't be able to submit your application for health coverage until your identity is verified." Below this is a table with columns "Document", "Status", and "Notes".

Document	Status	Notes
Driver's license (foreign or domestic) 20260415094622.Office with Hall.jpg	SUBMITTED	



Checking the Identity Verification Status



Ticket History						Submit New Ticket
Ticket Id	Subject	Individual	Status	Created Date	Close Date	
TIC-6530	Ticket submission for: Document Verification	Gail Ripple	New	04-15-2026		

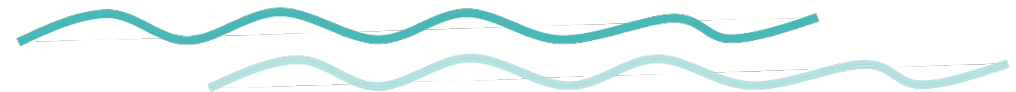
2026

Next Steps

You missed the open enrollment period for 2026 to shop and enroll in a health plan. You can still enroll if you have a qualifying life event.

[Resume Application](#)

- A consumer can complete the application but will not be able to submit it until their identity has been verified.
- The consumer (and their assister) can monitor the status of the “ticket” through their account.
- Once their identity is confirmed, they can select “Resume Application” from their dashboard to electronically sign and submit their application.





Connecting with a MNsure-Certified Assister

Authorizing an Assister



[-] What should I know before I designate a broker?

It's important to think carefully about authorizing a broker to represent you.

When you authorize a broker to represent you, they can:

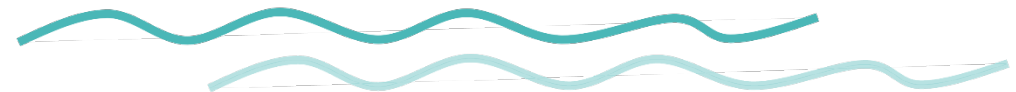
- Apply for coverage on your behalf
- Make updates to your application
- Enroll you in a plan
- Make changes to your enrollment
- Make changes to tax credits applied to your monthly premium
- Upload documents on your behalf
- See all of your enrollment and application information
- Read notices in your online account

An authorized broker will have access to your MNsure account until you (or the broker) cancel the authorization. Their access would also end if their MNsure certification ends.

Note: Even if you have authorized a broker, you are responsible for:

- Reporting changes within 30 days
- Responding to notices
- Paying premiums

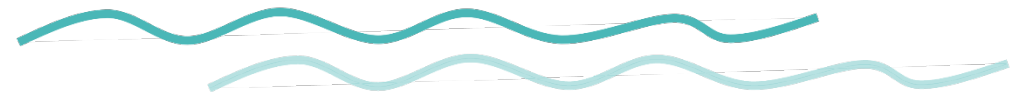
- A consumer can choose to work with a MNsure-certified broker, navigator, or CAC and designate them as their assister.
- This electronic “authorization” allows the assister to access a consumer’s individual account to see their information and act on their behalf.
- Assisters should **always** use their MNsure portal to view consumer information and take any actions on behalf of a consumer.



Assister Portal Accounts



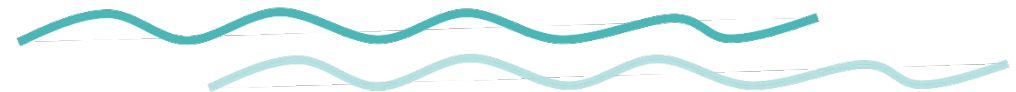
- MN-EES Portal (MNsure Portal):
 - All certified assisters will have a portal account.
 - Can only be used to support QHP-eligible consumers.
 - Portal provides assister with full access to view a QHP consumer's account and act on their behalf.
 - Multiple paths for setting up an association between a consumer and an assister.
- METS Portal (Assister Portal):
 - Only navigators and CACs will have a portal account.
 - Can only be used to support Medical Assistance and MinnesotaCare-eligible consumers.
 - Assister can apply on behalf of a household but continues to provide limited access to other information.
 - The consumer must initiate an association with an assister through their online account.



Creating an Authorization in MN-EES



- The MNsure system offers options for how a consumer can authorize an assister:
 1. The consumer can initiate an authorization using the new MNsure Assister Directory.
 2. An assister can initiate the authorization by searching for an existing consumer.
 3. An assister can initiate the authorization by creating an account for a new consumer.
- Once associated, an assister can access the consumer's account to:
 - Apply for coverage.
 - Update or correct an application.
 - Enroll a consumer or manage their enrollment.
 - Upload verifications and other documents.
 - View all notices...and more!



New Assister Directory



Find Free Help Near You



MNsure-certified brokers are licensed by the State of Minnesota and can help you:

- Fill out your application
- Enroll in coverage
- Report changes to MNsure
- Renew your coverage

Brokers can give advice about picking an insurance plan that best meets your needs.

Most brokers offer these services for free.

[Find a broker near you](#)



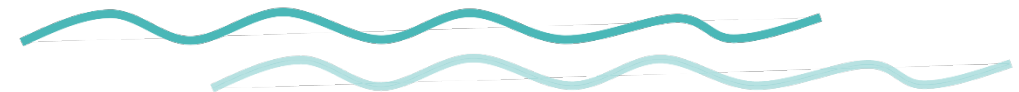
MNsure-certified navigators are trained experts at local, trusted community organizations and can help you:

- Fill out your application
- Enroll in coverage
- Report changes to MNsure
- Renew your coverage

MNsure-certified navigators always offer these services for free.

[Find a navigator near you](#)

- A new Assister Directory will be available on MNsure.org and within MN-EES.
- The directory is available to consumers at any point in their MNsure experience.
- Brokers can opt not to be listed, but they must be searchable on the directory for a consumer to initiate an authorization.
- Current requirements for certified navigators to be listed on the Assister Directory will still apply.




Consumer-Initiated Authorization

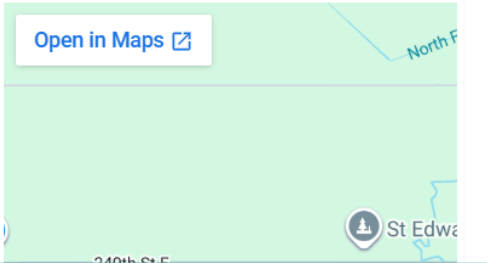


- If the consumer is logged into their MNSure account, they begin an authorization by finding the assister through the Assister Directory and sending an electronic request to work with them.
- If the assister accepts the request, the authorization is completed.
- If a consumer does not have a MNSure account, or is not logged into their account, they can search the directory but cannot initiate an authorization.

Broker Selection
Selecting a broker as your representative allows them to access your account

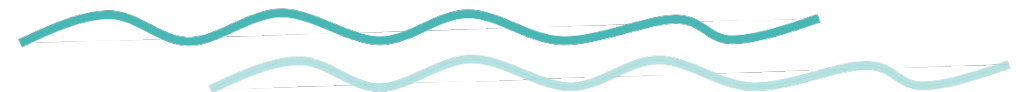
[Back](#) [Search Again](#) [Select Broker](#)

 **Henry Tudor**
45 Hampton Courrt, London, MN 55418
📞 645-555-1212
📧 henrytudor7@yopmail.com

[Open in Maps](#) 

Request Submitted

Your request has been submitted to Henry Tudor. They will need to accept your request before they can begin helping you. You will receive a notification in your account's secure inbox when your request is complete. If you need immediate help, you can contact them via phone or email.



Appropriate Steps for Associating



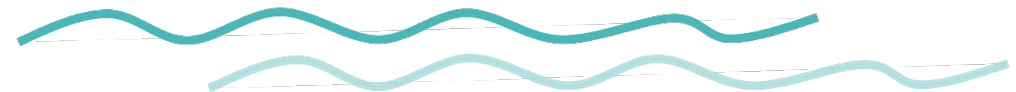
- An assister should **never** log into a consumer's account and set up an association with themselves.
- If an authorization is initiated using the Assister Directory, the consumer must be the one who electronically signs the authorization.
 - Remember: Certified assisters who impersonate consumers will face disciplinary action.
- If the consumer cannot initiate the authorization, an assister may be able to initiate the association with a consumer:
 - By searching for an existing QHP consumer.
 - By creating a MNSure account for a new QHP consumer.



Finding an Existing Consumer



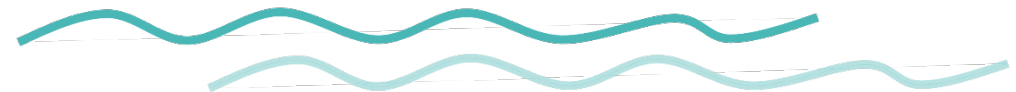
- To initiate an authorization, an assister must first search to see if the household has an application in MNsure’s system.
- The consumer’s name, SSN and date of birth are required for a match.
- If a match is found, the assister can request to “claim” the household.
- To complete the authorization, the consumer must provide the assister with a verification code they receive via a text, a call, or email (based on the communication preference in the consumer’s account settings).
- Note: If a consumer has created a MNsure account, but does not have an active application, the assister will not be able to find the household because MNsure’s system does not have sufficient PII to verify a match.



Creating a Consumer Account



- If no match is found, the assister can create an account for the consumer.
- The account holder should always be the responsible person in the household, even if they are not seeking coverage.
- Creating an account for the consumer automatically creates an association between the consumer and the assister.
- Entering an email address for a consumer is optional.
 - If an email is provided, the consumer will get instructions to activate their MNSure account.
 - If no email is provided, the household can contact MNSure at any time to add an email.
- The consumer's identity will not be verified until an application is started.



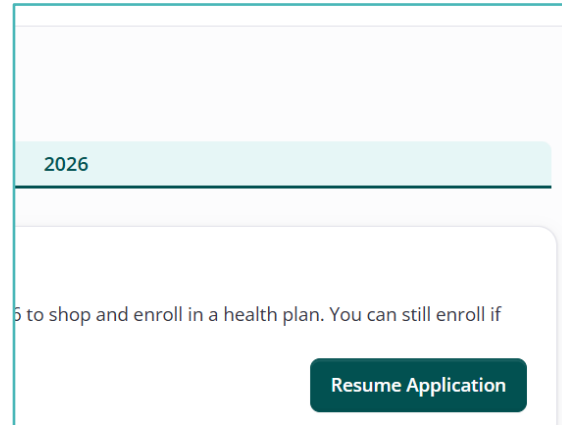
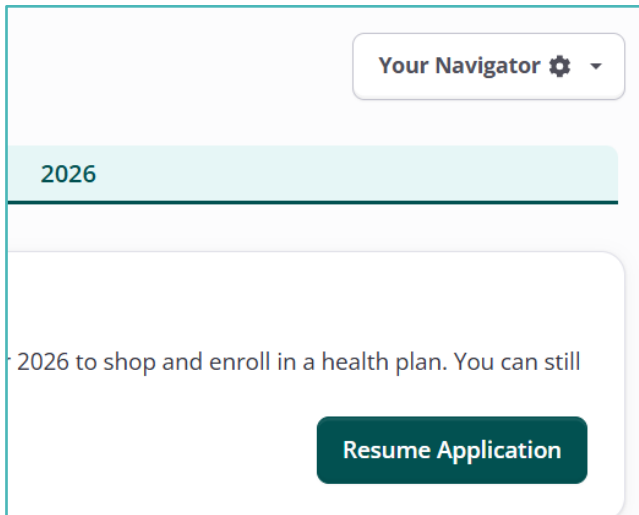
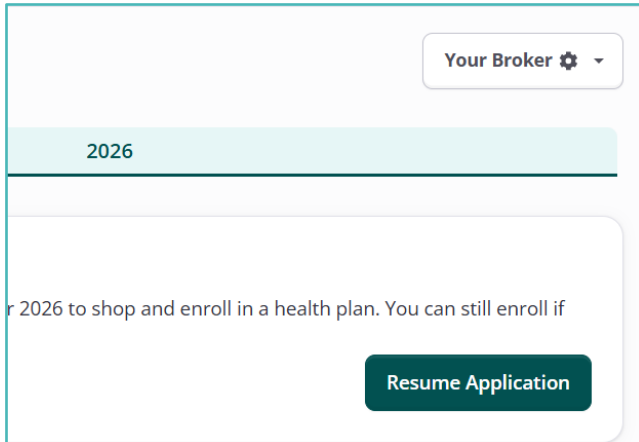
Identifying Duplicate Accounts



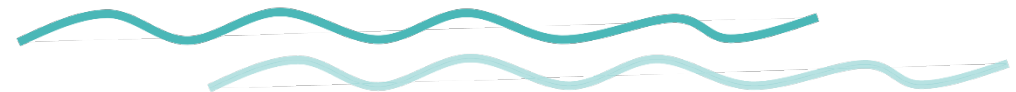
- When creating the new account for a consumer, MNsure's system will flag if the consumer's email address has already been used to create an account.
- If a consumer already has an account with that email, they can use the self-service password reset process to gain access to their existing account.
- After logging into their account, the consumer can use the Assister Directory to initiate an association with the assister.

A screenshot of a web form for account creation. It features an "Email Address" label and a text input field containing "ripthegolden@yopmail.com". To the right of the input field is a red warning box with an exclamation mark icon and the text "Email Address is already being used by an existing account". Below the input field is a note: "Note: If email is provided the new individual will be sent an email to activate a new account." At the bottom of the form are two buttons: a "Clear" button and a "Start" button.

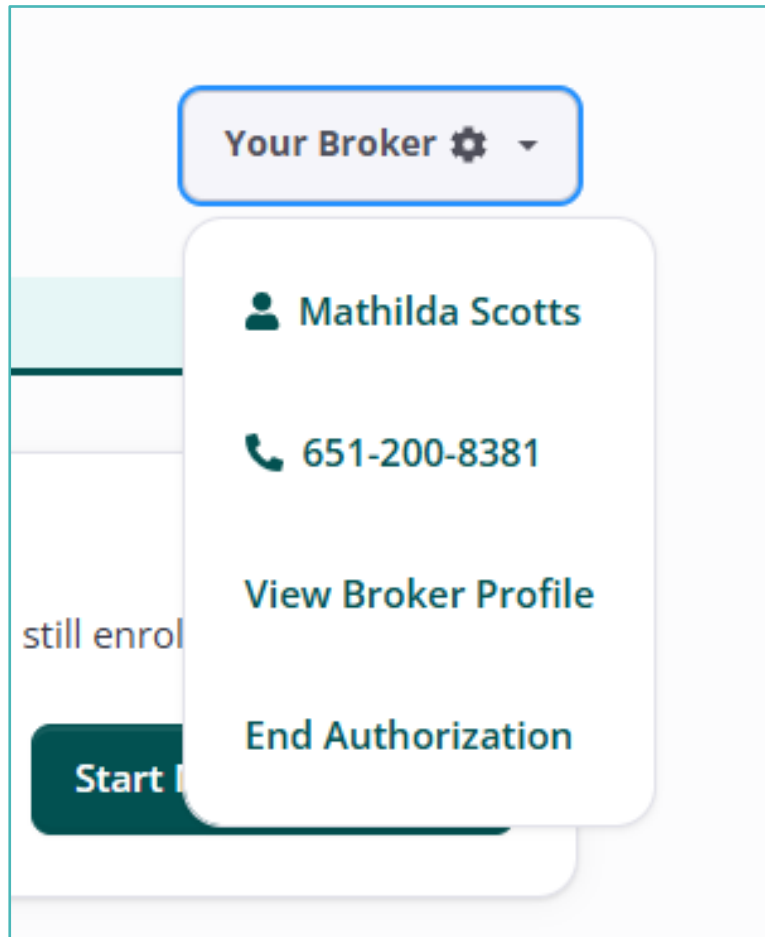
Viewing an Association



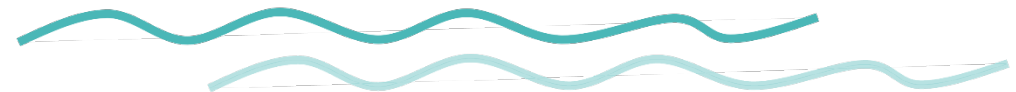
- If there is an active association (or a pending request), a “Your Broker” or “Your Navigator” drop down box is visible on the consumer’s dashboard.
- If there is no active or pending authorization, the drop down will not display.



Ending an Association



- Consumers can end an authorization with an assister at any time through their online account.
- Using the drop-down on their dashboard, they can select “End Authorization”.

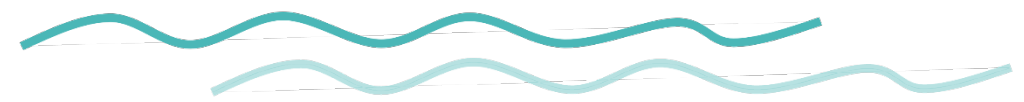


Viewing Assister Associations



My Dashboard	roker	Agency/Navigator Organizations	Authorization Start Date	Authorization End Date	Reason for End
My Applications	License No.	Business Name			
My Eligibility Results	4313188161	Kingdoms United LLC	10/03/2026	04/10/2026	Consumer requested cancellation
My Enrollments	4313188161	Kingdoms United LLC	07/02/2026	10/02/2026	Consumer requested cancellation
My Assister History	4313188161	Kingdoms United LLC	07/02/2026	07/02/2026	Consumer requested cancellation
My Inbox	4313188161	Kingdoms United LLC	07/02/2026	07/02/2026	Consumer requested cancellation
My Tickets		Bunny's Health Assisters	07/01/2026	07/02/2026	Consumer requested cancellation
My Preferences	459	Kingdoms United LLC	07/01/2026	07/01/2026	Consumer requested cancellation
Quick Links					
Find Assisters Near You	4313188161	Kingdoms United LLC	07/01/2026	07/01/2026	Transfer within Agency/Navigator Organization

- Consumers can view a history of all assister associations through their account.
- The “My Assister History” shows the authorization start and end date, and the reason why the association ended.



Revisiting our Learning Objectives



After participating in this webinar, do you feel you can:

- Describe the difference between the MNsure Eligibility and Enrollment System (MN-EES) and the Minnesota Eligibility Technology System (METS).
- Explain who should apply through MN-EES and who should apply through METS.
- Describe the consumer's account creation processes in MN-EES.
- List the ways assisters must protect a consumer's access to their MNsure account.

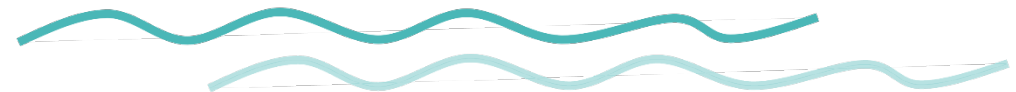


Learning Objectives Revisited



After participating in this webinar, do you feel you can:

- Explain how a consumer can verify their identity.
- Explain where a QHP consumer can check the status of an application, see their eligibility or view their enrollment status online.
- Explain what it means for a consumer and assister to have an “association” in the MNsure system.
- Describe the ways a consumer can associate with an assister and manage that association.



What are your questions?

