MNsure’s 2020 Virtual Assister Assemblies for Brokers, Navigators and Certified Application Counselors

Module Five: Enrolling New QHP Consumers
I joined MNsure in August 2013, just prior to MNsure’s first open enrollment period. It was a challenge to start the broker program from scratch, but it has been so rewarding to see how far we have come since the first year.

When I’m not working, I enjoy spending time with my husband, two daughters and our new puppy. Being outdoors was a big part of my childhood growing up in International Falls so our family spends a lot of time exploring the parks in and around the Twin Cities. I also like gardening and cooking.

I will be presenting information about how to help a NEW consumer apply and enroll for coverage.
Consumer Paths

- **New consumers:** Those who have never applied through MNsure in the past
  - Very important segment – may currently be missing out on financial assistance

- **Renewing consumers:** Those enrolled in coverage for 2020 and want to continue coverage for 2021
  - Accounts for the majority of consumers
  - May need to take little or no action to maintain coverage

- **Returning consumers:** Those who have applied in the past, but are not currently enrolled in coverage
  - May or may not have enrolled in coverage when they applied
  - Can be difficult to identify and may face most challenging path to obtaining coverage for 2021
Helping a NEW Consumer: October

- Thorough prescreening is essential! Confirm whether the consumer may have applied in the past before creating a new account – are they truly new?

- **Consumers applying for QHP coverage for 2021 should NOT start or submit an application prior to November 1.**

- Consumers who are eligible for a special enrollment period (SEP) for 2020 coverage can submit an application online, but may need to call MNsure to confirm their SEP and enroll in a plan.

- Consumers who may be public program eligible, as well as American Indian tribal members, can apply and enroll at any time of the year.
Helping a NEW Consumer: November

- Consumers applying for QHP coverage for 2021 can apply and enroll from November 1 through December 22, 2020

- **Remember the unassisted path!** Consumers may be eligible for tax credits when they file their federal tax return if their income is lower than expected, but ONLY if they enrolled in a plan through MNsure

### Apply and Enroll

- **Apply for health coverage WITH financial help**
  
  Find out if you qualify for tax credits for a private plan, or low- or no-cost coverage through MinnesotaCare or Medical Assistance

- **Apply for health coverage WITHOUT financial help**
  
  Enroll in a private plan if you know you do not qualify for tax credits or prefer to pay full price
Helping a NEW Consumer Enroll

- After an application has been submitted, from the eligibility results screen, if any members of the household are eligible to enroll in a QHP, there will be a button to “Enroll in new plan”
Helping a NEW Consumer

- This will take the consumer to their enrollment dashboard.
- During open enrollment, the consumer clicks on “Shop for plans”
Helping a NEW Consumer

- On the next screen, the consumer will have an opportunity to indicate if they qualify for a hardship exemption.
- All adult household members (18 and over) are required to indicate whether or not they use tobacco.
- Consumer clicks “Continue” to agree to the privacy notice.
Helping a NEW Consumer

- Consumers will select who in the household wants to enroll in a plan together ("enrollment group"). Only those eligible to enroll will be listed. Household members can enroll in different plans.
  - Household members may be automatically split into different enrollment groups, such as if there is an American Indian in the household eligible for a different cost-sharing reduction benefit.
  - Consumers should shop for a medical plan first. Any unused APTC can be applied to a dental plan premium.
Helping a NEW Consumer

- After clicking on “Shop,” the consumer will begin the process of choosing a plan (similar to the plan comparison tool).
- Consumers can answer some questions that will provide a more customized search (expected usage of medical service, amount of prescription drugs needed, etc.). These questions can be skipped if the consumer already used the plan comparison tool.
Helping a NEW Consumer

- In the shopping area, consumers can filter results using:
  - Plan type
  - Plan features
  - Metal level
  - Yearly deductible
  - Company
  - Quality ratings

- Click on “Compare” option and choose up to three plans to compare
Helping a NEW Consumer

- When comparing plans, consumers can view comparison statistics:
  - Yearly deductible and out of pocket maximum
  - Doctor office visits
  - Drugs
  - Hospital services
  - Mental/behavioral health
  - Outpatient services
  - And more…

![Comparison statistics table]

- [Add button]
- [View Directory]
- [Quality Rating: Not yet rated/New carrier]
Helping a NEW Consumer

Consumers can view and confirm their plans in the cart before they enroll. They can see the following additional info on the cart screen:

- Plan Information
- Link to adjust APTC amount
- Net monthly payment
- Buttons to shop for new medical or dental plans

Click the ‘continue’ button to sign and enroll.
Helping a NEW Consumer

- Once the consumer has selected a plan, they can adjust their APTC amount

![Confirm Your Plan Selection](image-url)
Helping a NEW Consumer

- The APTC amount can be adjusted by
  - Using the right and left arrow keys
  - Entering the APTC amount in the box on the right
Helping a NEW Consumer

- Confirmation Page shows a summary of their enrollment
- From here, consumers can go back to the dashboard, print the confirmation page, or continue shopping for other members of their household
Helping a NEW Consumer

- **Sign and Enroll**
- If the consumer is ready to enroll, they will need to enter their name and click the “sign and enroll” button to complete their enrollment.
Thank you!