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

Module Four:
Assisting Renewing QHP Consumers
Consumer Paths

- **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

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

- **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
Renewing Consumers: October

- Timeline for renewing consumers:
  - October 1: Life event processing resumed
  - October 2: Department of Commerce released final rates for 2021 ([https://mn.gov/commerce/consumers/your-insurance/health-insurance/rates/](https://mn.gov/commerce/consumers/your-insurance/health-insurance/rates/))
  - October 12: QHP eligibility process completed. Healthcare eligibility renewal notices are viewable in the consumer’s online account under their notifications tab.
  - October 12-16: Catch-up renewals
  - October 31: End of manual renewals

- Enrollment confirmation notices will be available through the enrollment dashboard later in October as passive renewals complete (and the assister portal). These will not be mailed.
Renewing Consumers: October

- Renewing consumers will receive an **eligibility** renewal notice with updated eligibility for 2021
- Notice will be mailed and can be viewed in the consumer’s online account (but not through the assister portal)
- To view the notice, consumer logs into their account and selects “Go to your account” under “Current Consumers”

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

Exemptions

- How to apply for an exemption to the health coverage mandate

Current Customers

- Go to your account
  - Check enrollment status or eligibility results
Renewing Consumers: October

- Check under Notifications tab to find the eligibility notice

On My Notifications page, click on the orange triangle next to the consumer’s name to access eligibility notice
Health Care Eligibility Renewal Notice

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, 2017, and end January 14, 2018. During this period you will be able to enroll in health or dental coverage for 2018 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.

<table>
<thead>
<tr>
<th>Eligibility Status</th>
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<tbody>
<tr>
<td>Full Name</td>
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<tr>
<th>Coverage Type</th>
<th>Eligibility Status</th>
<th>Program Effective Date</th>
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<tbody>
<tr>
<td>[Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions or Qualified Health Plan]</td>
<td>Approved</td>
<td>1/1/2018</td>
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This text should print for each individual who is renewed:

- Mailed to consumers re-determined eligible for a QHP in 2021
- Also viewable to consumers through their online accounts
- Will inform them of any updated tax credit amounts
- Consumers should review data and contact MNsure to report changes by calling the MNsure Contact Center
- Assisters can help consumers report changes using the online reporting process or by calling the ARC or Broker Service Line
Health Care Renewal Notice

- Mailed to households where a member is projected to be eligible for MA or MinnesotaCare as a result of updated information for coverage year
- Also viewable to consumers through their online accounts

Form should be returned to the address on the notice
Renewing QHP Consumers

- Consumers currently enrolled in a QHP for 2020 will be passively renewed into the same or comparable plan for 2021 (if they remain eligible)

- Beginning October 12, consumers can research 2021 plan options using MNsure’s online plan comparison tool to compare available plans

- Consumer’s enrollment dashboard will not display their 2021 plan information until November 1 (although they can check their enrollment notice)

- Consumers cannot change plans for 2021 until open enrollment begins on November 1
Renewing QHP Consumers: November

- Open enrollment begins November 1
- Beginning November 1, consumers will be able to see the plan they have been auto-renewed into on their enrollment dashboard and decide if they want to keep that coverage or select a new plan
- Assister can either help the consumer enroll using the consumer’s account, or enroll on the consumer’s behalf using the assister portal
  - The enrollment process is identical no matter which method the assister chooses to use
View Notices in the enrollment tool

- Consumers/assisters can check messages and notices regarding details about their coverage and important deadlines.
Successful Renewal: Option to change plans

On their enrollment dashboard, consumers can see their plan(s) for 2020 and 2021 and have the option to change plans for the upcoming year.

Welcome, Enny Malone

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<thead>
<tr>
<th>My Stuff</th>
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<tr>
<td>My Dashboard</td>
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<td>My Eligibility History</td>
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<td>My Eligibility Results</td>
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<td>My Enrollments</td>
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<td>My Inbox</td>
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**Overview**

**Your Application Status (Your Case ID is CASEID1050051220):**

- **2020 Application**
  - Complete
- **For 1 member**

**Your Household Eligibility**

- Enny Mid Malone II
  - Advanced Premium Tax Credit: $178.00 per month
  - One or more members of your household are eligible for Cost Sharing Reductions

**Your Health Plans**

- UCare
  - Confirm
- UCare Bronze 2020T
  - For 1 member

**Your Dental Plans**

- Delta Dental
  - Delta Dental Gold + Delta Dental Kids Plan 2020T
  - For 1 member
Successful Renewal: changing or cancelling coverage

As part of the process to change coverage, the existing plan they are enrolled in for 2021 will need to be cancelled first.
QHP Eligible, Not Passively Enrolled

Welcome, Elise Chambers

My Stuff
- My Dashboard
- My Eligibility History
- My Eligibility Results
- My Enrollments
- My Inbox

<table>
<thead>
<tr>
<th>2020</th>
<th>2021</th>
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<tbody>
<tr>
<td>NEXT STEPS</td>
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</table>
You have successfully completed your application for health insurance and provided your financial information. You can now compare and shop for medical and dental plans. |

SHOP FOR PLANS

Overview

Your Application Status
- 2021 Application
- Complete

Eligibility Details

Your Household Eligibility
- Addison Chambers
- Elise Chambers
- Advanced Premium Tax Credit
- $115.00 per month
- One or more members of your household are eligible for Cost Sharing Reductions

View Details

Your Health Plans
You will be able to see your medical plans here once you have completed plan shopping.

Your Dental Plans
You will be able to see your dental plans here once you have completed plan shopping.
Incomplete Application, Consumer Needs to Take Action to Enroll

Welcome, Mnrenewal Ulbuvot

Overview
Your Application Status (Your Case Id is 757407049239)
2021 Application Not Complete

Your Household Eligibility
Your household member and eligibility information will show up here once you have completed your application.

Your Health Plans
You will be able to see your medical plans here once you have completed plan shopping.

Your Dental Plans
You will be able to see your dental plans here once you have completed plan shopping.

NEXT STEPS
If you want more information about your eligibility to purchase health insurance through MNsure click the 'CONTACT US' button below.

You have 4 days left to pick a plan.

CONTACT US
Resources for Assisters

Helping Consumers section on Assister Central

MNsure Assister Central

Helping Consumers

Tools and resources to support MNsure-certified navigators, brokers and CACs helping consumers to apply, enroll and maintain health insurance coverage.

Getting Started
Prepare to meet with consumers. Gather everything you need to have a successful meeting.

Creating Accounts
Assist consumers through the account creation process.

Apply for Coverage
Help consumers start and complete an application through MNsure.

Shop and Enroll
Help consumers shop and select MNsure health and dental insurance plans.

Renewals
Help consumers successfully renew their coverage.

Report Application Changes
Help consumers report application changes.

Shared Resources