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

Module One:
2021 Open Enrollment Overview
I joined MNsure in March 2013, during our first open enrollment period. I started as the Director of Navigator Relations, but now lead the full consumer assistance partner team as the Senior Director of Partner and Board Relations.

From the beginning, my focus has been on developing strong connections with our partners and building MNsure’s infrastructure to support our assister community.

When I’m not working, I enjoy teaching and competing in agility with our three Nova Scotia Duck Tolling Retrievers.
Partnership with MNsure

- MNsure partners with more than 2,000 assisters - brokers, navigators, and certified application counselors (CACs) - to connect Minnesotans to comprehensive health insurance coverage.

- MNsure welcomes new partners! For more information on certification requirements:
  - Brokers: Certification requirements on Broker One Stop
  - Navigators and CACs: Certification requirements on Navigator One Stop

- Currently certified assisters are reminded to complete recertification by the October 15, 2020 deadline:
  - Brokers: Recertification requirements on Broker One Stop
  - Navigators and Certified Application Counselors (CACs): Recertification requirements on Navigator One Stop
Open Enrollment: Dates and Deadlines

- **Sunday, November 1 – Tuesday, December 22**
  - All enrollments will have an effective date of January 1, 2021.

- Open enrollment applies to consumers enrolling in a qualified health plan (QHP)
  - Consumers must qualify for a special enrollment period (SEP) to enroll in a QHP outside of open enrollment.
  - QHP-eligible consumers may qualify for a special enrollment period for 2020 coverage during open enrollment.
Able to Enroll Year-Round

- Minnesotans who may be eligible for Medical Assistance or MinnesotaCare can apply and enroll at any time!
- American Indians who belong to a federally recognized tribe may enroll through MNsure or change plans one time per month, year-round.
Open Enrollment Hours

- MNsure will have extended hours during open enrollment. For the most current information, check online.

- **MNsure Contact Center** (for the public)
  - [www.mnsure.org/help/contact-us](http://www.mnsure.org/help/contact-us)

- **Broker Service Line** (for certified brokers and certified broker support staff)
  - [www.mnsure.org/assister-central-broker-on-stop/contact](http://www.mnsure.org/assister-central-broker-on-stop/contact)

- **Assister Resource Center** (for certified navigators and CACs)
  - [www.mnsure.org/assister-central/navigator-one-stop/contact](http://www.mnsure.org/assister-central/navigator-one-stop/contact)
Open Enrollment Calendar—At A Glance

- **September**: QHP Renewal Process Begins
- **Early October**: Commerce Announces Final Rates and Plan Offerings
  - **October 2**: Plans Updated in Online Anonymous Shopping Tool
- **Mid-October**: Consumers' Eligibility and Enrollment Renewal Notices are Available
- **November 1**: Open Enrollment Begins
- **December 22**: MNsure Sends Renewal Information to Insurance Companies
- **December 31**: Deadline for January 1 Coverage for Certain SEP Consumers
September: QHP renewal process begins

- Individuals eligible for a QHP in 2020 will have their eligibility for 2021 automatically updated based on federal data sources, including tax credit amounts and cost-sharing reductions.
- Eligibility updates will run in late September - watch weekly e-newsletters for announcements of exact dates.
- While the renewal process runs, MNsure must suspend processing life events.

October 2: Commerce announces final rates and plan offerings

- Premiums expected to remain fairly stable for 2021
- Anticipate all 2020 enrollees can be auto-renewed into a comparable 2021 plan
Open Enrollment Calendar

- **Early October:** MNsure sends renewal information (including updated tax credits) to health insurance companies
  - 2021 broker agent of records (AORs) set-up through the assister portal will also be sent to health insurance companies with this “passive renewal” process

- **Mid-October: Eligibility and Enrollment Renewal notices**
  - Notices regarding 2021 eligibility will be mailed and available in the consumer’s METS account (not viewable through the assister portal).
  - Notices regarding 2021 enrollment will be available online in the METS account and in the enrollment platform (viewable through the assister portal).

- **October 15: 2021 Plans in anonymous plan comparison tool**
  - Consumers can start researching 2021 plan options through the anonymous plan comparison tool on MNsure.org
Open Enrollment Calendar

- **Sunday, November 1 – Open enrollment begins**
  - Open enrollment begins
  - Renewing consumers can shop online with updated eligibility
  - New QHP consumers can begin applying for coverage
- **Tuesday, December 22 – Last day of open enrollment**
  - Last day to select a plan for January 1 coverage (unless the consumer qualifies for a special enrollment period or is eligible for Medical Assistance or MinnesotaCare)
- **December 31**
  - Deadline for January 1, 2021 coverage for consumers qualifying for certain special enrollment periods (SEPs)
Assister Central Resources

- MNsure Assister Central
  - Announcements
  - Helping Consumers

- Broker One Stop
  - Certification
  - Recertification
  - Contact Us

- Navigator One Stop
  - Certification
  - Recertification
  - Contact Us