Presenter: John Azbill-Salisbury
Life Event Reporting

Qualified health plan (QHP) enrollees need to report any changes that impact their enrollment in their plan and any changes that impact their eligibility for premium tax credits and cost-sharing reductions, if they applied for financial assistance.

These enrollees must report these life event changes (LECs) within 30 days of the date of the change.

MinnesotaCare and Medical Assistance enrollees should follow instructions on the DHS website for how and when to report changes.
When to report Life Events

LECs that can be reported up to 60 days in advance of the change occurring:
- Change in tax filing status,
- Gain/loss of minimum essential coverage (MEC),
- Gain/loss of employer-sponsored insurance (ESI).

LECs that should not be reported more than 7 days in advance
- Income changes

LECs that should only be reported after the event happens:
- Address change, divorce, marriage, birth, pregnancy, remove a person, adoption or foster care, legal separation, name change, state residency, death, tobacco status

No restrictions on when they can be reported
- Date of birth correction, demographic information, SSN add/correction, gender change/correction, applicant status, name correction
How to Report Change

You can assist consumers reporting changes either using MNsure's **online forms**, or **over the phone** by calling the ARC or Broker Service Line. See the **Life Event Reporting Table** on Assister Central for a complete list of changes and how to report them.
Report by phone

- Address change
- American Indian/Native status
- Citizenship correction*
- Date of birth correction
- Death*
- Divorce*
- Gain of health care coverage*
- Loss of health care coverage - past events
- Gender correction
- Name correction
- Phone or email correction
- Pregnancy
- Remove household member*
- Tobacco status

*Requires additional processing time; other changes not marked with an asterisk (*) can be updated real time over the phone.
Report Online

- Add a household member (assisted application)
- Add a household member (unassisted application)
- Income change
- Loss of health care coverage - future events
- Tax-filer status

If you are reporting multiple changes and one of them is on the Report by Phone list, do not use the online reporting forms as these changes must be reported together over the phone.
Using the Online LEC Tool
Registration Process

Report Application Changes

Qualified health plan (QHP) enrollees need to report any changes that impact enrollment in their plan and any changes that impact their eligibility for premium tax credits and cost-sharing reductions. If they applied for financial assistance, these enrollees must report changes within 30 days of the date of the change (see Rights and Responsibilities - Private Coverage).

MinnesotaCare and Medical Assistance enrollees should follow instructions on the DHS website for how and when to report changes.

How to Report Changes

You can assist individuals to report only certain changes using MNsure’s online forms. Other changes must be reported over the phone by calling the ARC or Broker Service Line. If you are reporting multiple changes and one of them is on the Report by Phone list below, do not use the online reporting forms as these changes must be reported over the phone. Reference table for how to report changes.

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Register to use the online report forms. After registering, log in.

Help with registration and password resets (PDF)
Registration Process

Register to Report a Change Online

Email (your unique email) *(Required)*
John.v.salisbury@gmail.com

Confirm email *(Required)*
John.v.salisbury@gmail.com

Password (minimum 8 characters, use upper case and lower case letters and at least 1 number) *(Required)*

Password:

Submit

Already registered? Reset your password.
Registration Process

Register to Report a Change Online

Email (your unique email) (Required)
John.v.salisbury@gmail.com

Confirm email (Required)
John.v.salisbury@gmail.com

Password (minimum 8 characters, use upper case and lower case letters)

Confirm password (Required)

Assister ID or NPN (your current active ID) (Required)
718NAV603

Confirm Assister ID or NPN (Required)
718NAV603

Submit

Already registered? Reset your password
Registration Process

Email Validation - MNsure Report a Change (LEC) account - Thank you for creating a Report a Change (LEC) account with MNsure. To activate your account, you must click on the link below to validate your email address.

https://k1.caspio.com/dp/8sf730006d53e01b73134e576316?ValidationCode=7803e502edd13412d4f4b4078eae2f9f

Thank you for validating your email address. Your account is now active. Report a Change (LEC) Home
Logging in

Report Application Changes

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Sign-In Process

Enter your validated email and password

Email: john.v.salisbury@gmail.com
Password: **********

Log In

Forgot your password? Reset Password.
New user? Register to Report Changes Online.
Email not confirmed? Resend Validation Email.
MNsure Report a Change (LEC) Tool

Important:
In order to use this form your client or members of your client’s household must currently be eligible for a QHP through MNsure.

Privacy Notice and Attestation
Your client must receive and understand the following privacy notice and attestation. Please provide your client an opportunity to read the notice and attestation or read it to the client.

representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order. If you applied for financial assistance, the Department of Human Services is also authorized to view and use the information pursuant to Minn. Stat. § 13.46.

MNsure will also share information with the Federal Data Services Hub in order to retrieve information necessary to perform eligibility verifications. An inquiry will be made against data held by federal agencies including the Department of Homeland Security to verify citizenship and immigration status, the Internal Revenue Service to verify federal tax information, the Social Security Administration to verify income and incarceration status, Centers for Medicaid and Medicare Services to verify health insurance tax credits, and other federal insurance sources to verify minimum essential coverage. An inquiry may also be made against data held by state agencies including the Department of Human Services and the Department of Employment and Economic Development.

How long will MNsure retain your private data?
The information you provide is private, and will be kept as required by law for up to 10 years. MNsure does not collect or retain any genetic information.

Important: By submitting this form, I agree that I understand my privacy rights described in this notice.

Attestation
To the best of your knowledge, you are attesting that your household has a change. You promise that all the information you provide regarding this change is true and complete. You understand that there may be a penalty if your attestations are not true. If you submit information that is not truthful, your private health plan (qualified health plan) coverage may be terminated and you may have to repay any payments that you are not entitled to, including advance payment of premium tax credits.

By submitting this form, I agree that I have read and understand the rights and responsibilities described in the attestation above.
**Select a Change to Report**

**Important:** You cannot enroll in health care coverage using this form. Log out and call the MNsure Contact Center at 651-339-2089 or 855-366-7873 for help.

This page will time out after 30 minutes of inactivity. If it times out, any information entered will not be submitted to MNsure.

If you have no additional changes to report at this time please log out.

**Add a Person to Household (Assisted Applications)**

This form is for those who submitted an application WITH financial assistance ("assisted application"). It will take 30–60 minutes to complete.

You can report these additions to your household with this form:

- Newborns
- New household members due to marriage
- Current household members that were omitted from application in error

Information you may need:

- Social Security number (if available) for the person being added if they are seeking coverage
- Date of birth for the person being added
- For non-citizens, Green Card or other immigration documents
- W2 form or Employer Tax ID Number (EIN)
- Employer’s address and contact information

**Add a Person to Household (Unassisted Applications)**

This form is for those who submitted an application WITHOUT financial assistance ("unassisted application"). It will take 20–40 minutes to complete.

You can report these additions to your household with this form:

- Newborns
- New household members due to marriage
- Current household members that were omitted from application in error

Information you may need:

- Social Security Number (if available) for the person being added if they are seeking coverage
- Date of birth for the person being added
- For non-citizens, Green Card or other immigration documents

**Change in Tax-Filer Status**

This form will take 5–15 minutes to complete. Use it to report:

- A change to last filer status
- A correction to tax filer status

**Change to Income or Projected Annual Income**

This form will take 20–40 minutes to complete. Use it to report:

- A new job
- A loss of employment
- A change to your current income
- A change to your projected annual income

**Loss of Health Care Coverage**

This form will take 5–15 minutes to complete. Use it to report:

- Loss of employer sponsored insurance
- If you are still eligible for the insurance but think it is no longer affordable we will need you to submit an Appendix A.
- Loss of a private health plan (qualified health plan)
- If you are seeking to enroll in coverage due to loss of MinnesotaCare or Medical Assistance it CANNOT be reported on this form. Please contact MNsure at 1-855-366-7873.
Report Application Changes

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Register  Log In

Help with registration and password resets (PDF).

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Resources

Guide to Reporting Income Changes Online

This guide is for MNsure-certified brokers, navigators and certified application counselors (CACs) to help consumers report an income change using the online change report forms.

Considerations

Please consider the following when reporting an income change online:

- An income change impacting current income cannot be reported more than seven days in advance of the change occurring.
- Did the household originally apply using the application for financial assistance? If they did not, then they may need to reapply.
- Is there any income currently listed on the application?
- If an income source that is on the application has ended, what date did it end on?
- If an income source that is on the application has ended, is there also employer-sponsored insurance (ESI) on the application that has ended? If so, what date? (Note: if the income change includes a gain of ESI, ALL changes should be reported by phone.)
- How will all of their income sources from this year impact their projected annual income (PAI)?
- If a change is reported to a consumer’s current income, then a change should typically be reported to their PAI as well (and vice versa).
- You may need to call the ARC or Broker Service Line with the consumer present in certain cases where the consumer changed employers.

Getting Started

After you register to report changes online, log in and choose the Change to Income or Projected Annual Income topic.

Change to Income or Projected Annual Income

This form will take 20-40 minutes to complete. Use it to report:

- A new job
- A loss of employment
- A change to your current income
- A change to your projected annual income

Enter the first name and last name of the consumer experiencing the change (which may or may not be the person reporting the
Assisters that have reported a life event online or through the ARC or Broker Line will receive a secure email with the results, once the life event has been processed.

- The email will contain next steps you will need to work on with your consumer.

- Do not reply directly to the LEC status emails.

- After you have touched base with your consumer, you can call the ARC or Broker Service Line to take any required follow-up steps.
Checking Status

Check the weekly announcement on Assister Central for updates on the status of MNsure’s life event processing. The announcement will tell you the reporting date of the life events MNsure is currently processing.

The best way to check status of a life event is to submit a case status request form to the ARC or Broker Service Line.

- The ARC and Broker Service Line can only advise on the status of life events that were submitted *before* the current processing date.

- If you reported a life event to MNsure *after* the currently listed processing date, please do not include these cases on your CSR requests or contact the ARC or Broker Service Line to check status on these cases.
Tips/Reminders

The online reporting tool is for assisters only. Consumers reporting life events should call the MNsure contact center.

When submitting a life event change (LEC), be sure to register your assister information when creating an account.
• If registration is completed using the consumer’s information, the change will not be associated with an assister.
• MNsure Operations will be unable to send LEC follow up emails to you.

Life events for MinnesotaCare and Medical Assistance-eligible consumers are not processed by MNsure. For Medical Assistance life event questions, please contact a county agency and for MinnesotaCare life event questions, please contact MinnesotaCare Operations.
Thank you!