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

Module Three: Open Enrollment Landscape
I joined MNsure in 2015. You may recognize my voice from many of the MNsure e-learnings you are required to take. 😊

I came to MNsure and stay at MNsure for the same reasons as many of my coworkers. I am driven by the mission of ensuring all Minnesotans have the security of health insurance.

I am a busy lady in my free time. Prior to COVID, I was spending a lot of time traveling, but I am even more busy now! I am back in college for Technical Communications with a minor in one of my other passions, Environmental Communications. I also enjoy archery, fishing and boating, cooking and baking, gardening, coaching soccer, making art, singing karaoke and playing video or board games with my family and friends. We have two pups, Lola and Siggy.
Assisting During a Pandemic

- Shift away from in-person assistance to more remote assistance
  - Longer appointment times
  - Challenges getting documents and signatures

- Families facing economic disruptions
  - Returning consumers may have experienced significant changes in circumstances
  - An important opportunity to reassess their health care needs for 2021
Public Program Landscape

- During the COVID-19 peacetime emergency:
  - Medical Assistance (MA) renewal process has been modified to maintain coverage
  - Adverse actions for MA and MinnesotaCare have been suspended (i.e. closures due to changes, failure to verify or failure to cooperate)
  - Closure for failure to pay MinnesotaCare premiums suspended
- Federal Public Health Emergency Declaration has been extended through January 21, 2021.
Public Program Landscape

- Public program renewal process:
  - MinnesotaCare and Medical Assistance renewals will be processed for January 2021
    - Cases that auto-renew will receive a notice
    - Need to Renew Notices will not be mailed. Coverage will be extended unless they meet an exception.

- MA and MinnesotaCare enrollee must continue to report changes in circumstances that affect eligibility. However, enrollees will maintain coverage unless they meet certain exceptions.
2021 Insurance Landscape

- Premiums will remain relatively stable for 2021, with average rate changes for the individual market ranging from a 0.67% increase to a 4.21% increase.

- More than 150 different health insurance plans available, with 80 counties having at least three carriers.

- Only carrier, Blue Plus, has an enrollment cap.
What’s the same for 2021:

- Blue Plus, Health Partners, Medica, and UCare will continue to sell qualified health plans (QHPs) through MNsure
- Delta Dental and Dentegra will continue to sell qualified dental plans (QDPs) through MNsure
- MNsure can auto-enroll consumers with into the same or similar plan for 2021
2021 Insurance Landscape

- Significant changes in the market for 2021:
  - A new health insurance company on the marketplace: Quartz will be selling QHPs through MNsure
  - UCare and HealthPartners are expanding their service area to additional counties
  - Changes in plan offerings and plan networks

- Consumers are strongly encouraged to shop and compare for 2021
  - Presentations by health and dental carriers are available on Assister Central
  - The online anonymous shopping tool update October 12 with 2021 plan information
Working Together

- Work together for a successful open enrollment
  - Brokers are licensed to provide advice on selecting a specific plan
  - Navigators are experienced with public programs and complicated family situations and may speak other languages
  - Do not refer consumers to a certified application counselor (CAC) organization (not listed in directory)
- Use the online MNsure Assister Directory to find a nearby certified partner
- Try to make it a warm transfer – ideally over the phone (with the consumer’s permission)
Working Together

- Navigators and brokers can get paid for the same QHP case:
  - Navigator helps with the application: enters their Assister ID and organization on the Signature screen and/or is associated through the assister portal at the time the application is submitted
  - Broker helps with the enrollment: is associated through the assister portal at the time of the enrollment (AOR will be sent to the carrier with the enrollment record)
Resources

- Minnesota Department of Human Services (DHS) Minnesota Health Care Programs bulletins

- Medical and Dental Insurance Company Presentations
  - Broker One Stop: Meetings and Webinars
  - Navigator One Stop: Performance Support

- Anonymous Plan Comparison Tool
  - MNsure.org: Shop and Compare