



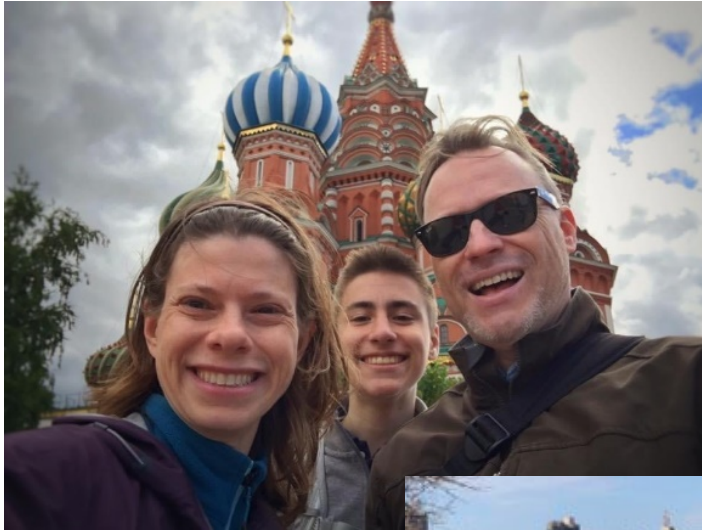
MNsure's 2020 Virtual Assister Assemblies for Brokers, Navigators and Certified Application Counselors

Module Two:

Assister Tools and Resources



Presenter: Christina Wessel



Outreach Materials

- Printed outreach materials can be ordered by MNsure partners:
 - Consumer brochure (in English, Hmong, Somali, Spanish)
 - 2021 Income Guidelines (in English, Hmong, Somali, Spanish)
 - Appointment cards (in English, Hmong, Somali, Spanish)
 - MNsure partner window cling
- Many other outreach materials are also available on Assister Central, including:
 - Loss of Coverage SEP Flyer (translated)
 - Various fact sheets (translated)
 - Customizable fliers for our partners
- Assisters can access these resources, and others, on Assister Central under Shared Resources: Outreach Resources

Limited English Proficiency

- Individuals who are limited in their English language proficiency (LEP) should have meaningful access to MNsure program information and services.
- Assisters with questions related to interpreting or translation for consumers with LEP should contact the MNsure Accessibility and Equal Opportunity (AEO) office at AEO@mnsure.org or by calling 855-366-7873.
 - MNsure certified assisters can use Language Line Solutions for interpreting services when assisting consumers with LEP
 - For consumers who use American Sign Language (ASL), contact the MNsure AEO office for resources.
- Use MNsure's Assister Directory to find a navigator that speaks the consumer's preferred language (36 different languages and ASL)

Assister Portal

- Tool that allows MNsure-certified assisters (brokers, navigators, CACs) to provide a higher level of customer service when helping a consumer complete an application or enroll in coverage
- The consumer uses their online account to give assister permission to apply or enroll on their behalf
- **Note: MNsure-certified brokers are required to use the assister portal association to set up an agent of record (AOR)**

Advantages of the Assister Portal

- An assister can help a consumer with their application and enrollment without ever needing to meet in person
- Consumers don't need to come back to an assister's office to complete the application or enrollment process
- Assisters can take these enrollment actions using the assister portal:
 - Confirming enrollment status and plan information
 - Viewing premiums and adjusting APTCs
 - Cancelling and disenrolling from plans
 - Viewing enrollment related notices
 - Viewing basic demographic and household information

Access to the Assister Portal

- Broker access to the assister portal:
 - Certified brokers are given access to MNsure's assister portal once certification and assister portal training has been completed
 - If you are unable to access your account, please **send a screenshot of the message received and your assister portal username** to the broker service inbox at brokers@mnsure.org
- Navigators and CACs are given access to the assister portal once assister portal training has been completed AND the agency administrator has approved access through the Agency Management Program (AMP)
- Assisters should never retain log in information for a consumer's account. Applications and enrollments completed on a consumer's behalf must be done through your assister portal.

Just Takes a Minute to Associate

- Consumer creates an online MNsure account. At any point after creating their account, they can click on “Manage Assister”
 - We strongly recommend brokers make this a standard first step when assisting a consumer to ensure an AOR is created

m MINNESOTA

SIGN OUT

Manage Assister

Get Help

Learn More

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

Just Takes a Minute to Associate

- Consumer “adds” an assister and enters assister’s 7-digit reference number to authorize the assister permission to act on their behalf (AOR).

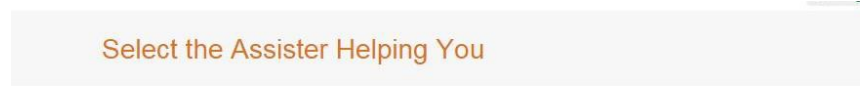


Do you need help?

If you are not already working with an assister, you can find one to help with your application.

- Navigators are individuals from trusted organizations trained to provide free face-to-face and enrollment assistance
- Agents and brokers are trained and licensed professionals offering face-to-face assistance and advice to help you select

[Add or change my assister](#) [Close](#)



If you are not already working with an assister, you can find an assister in your community by clicking on the 'Get Help' button above your application.

- Navigators are individuals from trusted organizations trained to provide free face-to-face and enrollment assistance
- Agents and brokers are trained and licensed professionals offering face-to-face assistance and advice to help you select

Enter the Assister Reference

Reference Number

[Search](#) [Cancel](#)

Assister Details

Reference Number	Name
Address	Email
Phone Number	



Using the Assister Portal for AORs

- Beginning with 2020 enrollments and renewals, broker AORs must be created through the assister portal:
 - AORs are transmitted to carriers at the same time as the enrollment – seven days a week.
 - An AOR is sent to the carrier for each member of the household who is enrolling, not just the primary. This means there is no longer an impact on the AOR if the primary ends coverage.
 - The association allows the broker to utilize all of the enhanced features of MNsure’s new enrollment technology to support their clients.
- Brokers with 2020 AORs outside the assister portal must move these to the assister portal before January 1 for their AOR to continue into 2021.
- The manual AOR process is only available for retroactive AORs and consumers who cannot enroll online.

Electronic Signatures

- MNsure and the Department of Human Services (DHS) recently implemented policies accepting electronic signatures on documents
- A consumer may use an electronic signature to sign frequently used forms including:
 - MNsure's Manual Account Request Form
 - MNsure's Assister Creation and Assister Authorization Form
 - DHS-6696 MNsure Application for Health Coverage and Help Paying Costs
 - DHS-3876 Minnesota Health Care Programs (MHCP) Application for Certain Populations
 - Other forms listed in Appendix A of DHS Bulletin #20-21-09

Electronic Signatures

- Acceptable electronic signature methods:
 - An image of a handwritten signature transmitted by fax, secure email or text
 - An electronic signature captured by a software product that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (ESIGN)
 - Must be submitted with a completion certificate, audit record or similar audit trail document
 - MNsure and DHS permit the use of technology products that meet these requirements and do not endorse any specific product

Electronic Signatures

- Criteria for accepting an electronic signature:
 1. Signer's intent – the signature must either be on the application, renewal or form, or the signature must include a statement “I understand that I am signing...”
 2. Signature logically associated – The signature must be submitted with the application, renewal or form, or have the statement above.
 3. Identify the signer – The name of the person who signed must be clear.
 4. Not modifiable (cannot be tampered with)
- An electronic signature gathered via software that is E-SIGN compliant, submitted with a certification of completion, audit record or similar audit trail document meets these criteria.

Electronic Signatures

- Unacceptable electronic signatures:
 - An image of a signature that is copied and pasted into the form
 - A name typed in a script font that has not been authenticated thru E-SIGN compliant electronic signature software
 - A signature gathered via electronic software that does not have a certificate of completion, audit record or audit trail

Over-the-Phone Account Creation

- Situation: Consumer cannot create a MNsure online account because they do not have access to a desktop or laptop computer and cannot meet in-person within a reasonable period of time
- Consumer can give consent for an assister to set-up the consumer's account while the consumer is on the phone
- Consent must be obtained prior to the action and must be documented in one of two ways:
 - By the consumer completing an online form via a mobile device or tablet
 - By the consumer completing the Account Creation and Assister Authorization paper form and following electronic signature procedures
- With consumer's verbal consent, assister can then set up an assister portal authorization and use the assister portal to continue with the application and enrollment

Enrollment Event Calendar

Enrollment Events

Attention: Brokers and navigators continue to be available to provide **free over-the-phone help** during the current [public health emergency](#).

Table Compact

My Events

WEDNESDAY, OCTOBER 14, 2020

Date	Start Time	End Time	Event	Location
Oct 14	9am	5pm	MNSure Enrollment	1510 E. Lake Street, Suite 1 Minneapolis, MN 55407
Oct 14	1pm	4pm	1800 Chicago Walk-In Free Enrollment Hours	Now offering assistance over the phone
Oct 14	3pm	5pm	UCare Individual and family plan basics. Sign Up	Webex

THURSDAY, OCTOBER 15, 2020

October 2020

S	M	T	W	T	F	S
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Search

Location within 10 miles of

Current Location

[Search tips](#)

- MNSure’s online enrollment events calendar is a valuable way to promote your special events and/or regular hours
- Submit requests to have events published by completing the form on Assister Central: Shared Resources: Outreach Resources: Promote Your Enrollment Events
- If your agency is not listed in the “Organization” drop-down, email mnsure.outreach.mnsure@state.mn.us to request to be added.

Assister Central



MNsured Assister Central

Search



Quick Links

[Announcements](#) [Assister Portal](#) [Broker One Stop](#) [Navigator One Stop](#) [Helping Consumers](#) [Shared Resources](#)

- **Announcements:** View or search all the latest news
- **Assister Portal:** Quick link to log in and other related resources
- **Broker One Stop:** Information on registration, training, forms and guides, certification and recertification, AORs and more
- **Navigator One Stop:** Information on policies and procedures, certification and recertification, essential tools, training and more (also has resources for Certified Application Counselors)

Assister Central



MNsured Assister Central

Search



Quick Links

[Announcements](#) [Assister Portal](#) [Broker One Stop](#) [Navigator One Stop](#) [Helping Consumers](#) [Shared Resources](#)

- **Helping Consumers:** Quick access to tips and instructions on assisting consumers with all aspects of application and enrollment
- **Shared Resources:** Resources for all of our partners, including joint policies and a variety of outreach resources
- **Quick Links:** Easy access to case association forms, case status request forms, life event reporting and the plan comparison tool

Resources

- [Order printed outreach materials](#) (Assister Central: Shared Resources: Outreach Resources: Outreach Materials)
- Policies covered in this training (Assister Central: Shared Resources: Joint Policies and Procedures)
 - [Limited English Proficiency](#)
 - [Manual Account Creation](#)
 - [Over-the-Phone Account Creation](#)
- [#20-21-09](#): DHS Clarifies Use of Electronic Signatures for Minnesota Health Care Programs Eligibility Forms
- [Enrollment Event Calendar](#) (Assister Central: Shared Resources: Outreach Resources: Promote Your Enrollment Events)