



Navigator/CAC Statewide Webinar

July 12, 2023, 12:30 p.m.

The webinar is not being recorded, but PowerPoint presentations will be available later on Navigator One Stop in the “Meetings and Webinars” section.

During the webinar, please use the “chat” feature to submit questions.



OE 2024 Recertification Requirements

- ALL navigators and CACs must complete recertification prior to the start of open enrollment (OE).
- Training requirements for OE 2024 (approximately 1 hour):
 - MNsure Data Security and Privacy
 - MNsure Accessibility, Compliance and Ethics
 - Achieve a score of at least 80% on the knowledge assessment
- New staff certifying in July?
 - If they complete the OE 2023 Data Security and Privacy/Accessibility, Compliance and Ethics, they will be required to take the OE 2024 version beginning in August to remain certified for open enrollment.
 - If they complete Core Curriculum, Role-Based Curriculum and Assister Portal prior to August, they will NOT need to retake these courses; **however, if they have started these courses but not completed them by the end of July, they will have to re-start these courses in August.**

OE 2024 Recertification Process

- Recertification training will be available starting the first week of August and must be completed by October 12, 2023.
- Once the courses are available, MNsure will email all navigators and CACs instructions for completing recertification, including a reminder of their Unique Key for logging into the Learning Center
- Your agency administrator will be able to confirm your recertification completion through the Agency Management System (AMP).

Update Roster Information in AMP

- Reminder: Ensure a smooth recertification process this year by checking to make sure information in AMP (Agency Management Program) is accurate and up-to-date
 - Agency roster: Change assisters who are no longer active to inactive
 - Individual staff: Contact information, especially email addresses, must be correct
 - Directory information: Are the languages spoken and counties served up to date?
- Information on how to update agency information in AMP can be found in the [Essential Tools](#) section of Navigator One Stop

2024 Proposed Rate Release

- All on-exchange carriers filed proposed rates for plan year 2024 participation (there are no new medical carriers)
- A total of 219 plans are being offered for 2024, 8% more than 2023
- We anticipate all 2023 plans can be “cross walked” for renewals
- Individual market proposed average rate changes:
 - Blue Plus: 3.0%
 - HealthPartners: 8.0%
 - Medica Insurance Company: 2.8%
 - Quartz: 3.2%
 - UCare: 5.5%

Helping QHP Consumers

- Remember: Navigators and CACs are **prohibited** from advising consumers on selecting a private plan (QHP):
 - Navigators/CACs **may not** recommend a specific QHP to a consumer or make a decision on behalf of a consumer as to which QHP to select.
 - Navigators/CACs **may** provide fair, impartial and accurate information, including describing benefits, terms or conditions.
- If a QHP-eligible consumer needs advice on which plan is most appropriate for them/their family, refer them to a MNsure-certified broker.
 - Brokers/agents are licensed by the Department of Commerce to sell insurance products and can help consumers with claims.
 - Hundreds of brokers are listed on MNsure's Assister Directory.

Plan Comparison Tool

- MNsure research shows selecting a plan is one of the most difficult steps in the process – the plan comparison tool/anonymous shopping tool can help.
- The tool has plan information for different coverage years – so make sure the consumer chooses the right year to see the correct plan options.
- The cost-comparison function provides decision-support information by evaluating premiums, deductible amounts and other estimated out-of-pocket costs based on health status and expected use of medical services.
- Note that information entered in the plan comparison tool/anonymous shopping tool cannot transfer over to an application.

Enrolling in a Private Plan

- Consumers with an online account and application can start the plan selection process by reporting a qualifying life event from their enrollment dashboard.
 - Advanced premium tax credits (APTCs) will reduce the monthly premium cost and can be used for any metal level plan.
 - If eligible for cost-sharing reductions, that will only be applied if the consumer enrolls in a silver metal plan.
- Consumers with no online account/paper application must call to report the qualifying life event (QLE).
 - The plan comparison should be used to decide on a plan.
 - It is most efficient to report the QLE, be prepared to submit the required verifications and provide the plan selection on the same call.
 - ARC staff cannot help with suggesting which plan to enroll in.

CCU Special Enrollment Period

- MNsure is offering a continuous coverage unwinding (CCU) special enrollment period for anyone who is losing MA or MinnesotaCare coverage that was enrolled under the continuous coverage rules.
- Consumers eligible for this SEP:
 - Have a 90-day SEP window (instead of standard 60 days) before and after the last day of MA or MinnesotaCare coverage.
 - Coverage will start first day of the month following the date they select a plan.
 - Consumers have the option of a retro-effective date back to the first of the month after the loss of MA/MinnesotaCare coverage. To qualify for retroactive coverage, they must select a plan during the first 60 days of the SEP.

Navigator Case Association Form

- When assisting a consumer with a public program renewal, navigators **MUST** complete the online Navigator Case Association Form for the agency to receive a per enrollee payment.
- The form must be completed online within 30 days of submitting the renewal paperwork.
- More information, and a link to the form, are available here:
<https://www.mnsure.org/assister-central/navigator-one-stop/policy-procedures/navigator-case-association-form-policy.jsp>



MNsure Navigator Case Association Form- Updated Spring 2023

For more information on the policies and procedures around case association, and when to use this form, please review [MNsure's Assister Case Association Policy](#) and [Navigator Case Association Form Policy](#)

This form should not be submitted if a navigator has already used another method of associating with the consumer's application or enrollment.

In order for complete information to be submitted, this form should be completed in one sitting. If you leave and come back, data will not be saved.



Thank You for Attending!

Please submit any questions via chat.

