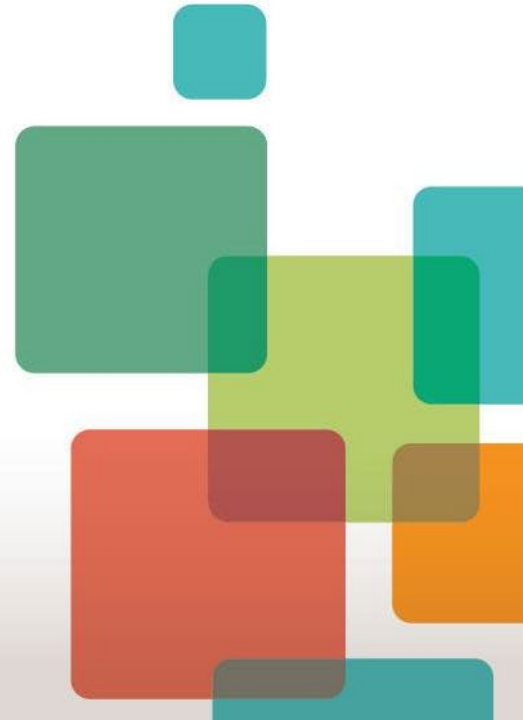




MNsure Assister Assembly

Fall 2023



Your MNsure Team

- **Consumer Assister Program staff:**

- Christina Wessel, Sr. Director of Partner Relations
- John Azbill-Salisbury, CAP Operations Manager
- Anne Bridges, Senior Instructional Designer
- Bob Davy, Broker Coordinator
- Dawn Napier, CAP Coordinator
- Jana Rasmussen, Broker Coordinator
- Nachee Lee, Community Specialist
- Deanna Johnson, Business Analyst

- **Assister Resource Center/Broker Service Line:**

- Amber Gullickson, ARC Supervisor
 - David, Erin, Jodi, Marcy, Nou, Debra, Stephanie, Theo
- Tom Fruen, BSL Supervisor and Debbie Myers, Team Lead
 - Brian, Carolyn, Jon, Jumoke, Marissa, Othar, Rashard, Susan, Todd, Trent, Will

MNsure's Certified "Assisters"

- **Brokers:** Insurance professionals licensed by the state of Minnesota who provide enrollment help and can recommend health insurance plans. There are currently nearly 1,200 certified brokers.
- **Navigators:** Trained experts at local, trusted community organizations who specialize in applying for Medical Assistance and MinnesotaCare. While navigators can help a consumer enroll in a private plan, they cannot provide advice on plan selection. There are currently more than 700 navigators.
- **Certified Application Counselors (CACs):** Trained experts who can assist consumers with applying and enrolling in coverage as part of their daily job duties. CACs are often based in hospitals, health clinics and associations. There are currently about 350 certified application counselors.

Agenda

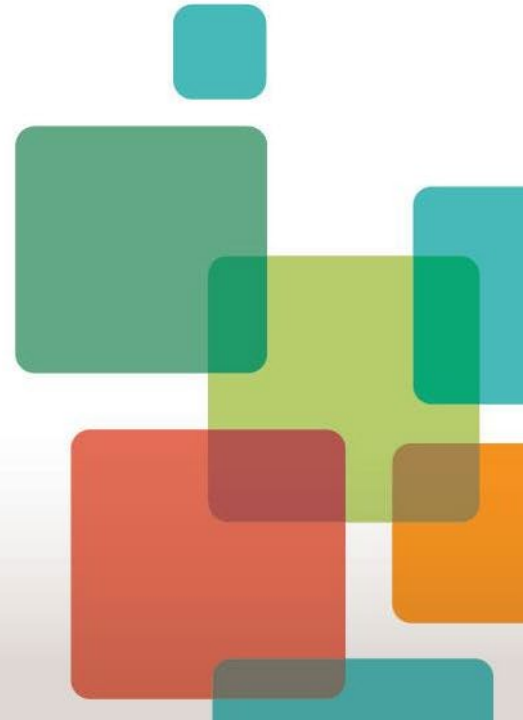
- Topics we will cover:
 - 2024 Open Enrollment landscape and calendar
 - What's new for 2024?
 - The unwinding
 - Stuff you should know
 - Brokers and navigators: Be sure you get paid!
- There will be one break opportunity

Resource: Common Acronyms

- APTC: Advanced premium tax credit
- ARC: Assister Resource Center
- BSL: Broker Service Line
- CSR: Cost-sharing reduction
- FTI: Federal tax information
- LEC: Life event change
- MA: Medical Assistance
- METS: Minnesota Eligibility Technology System
- MNTR: Modified need to renew notice
- PARN: Pre-populated auto renewal notice
- PII: Personally identifiable information
- QDP: Qualified dental plan
- QHP: Qualified health plan
- SEP: Special enrollment period



2024 Open Enrollment Landscape & Calendar



Renewal Process Starts in September

- September 18 through 27: QHP renewal batches.
 - Most QHP consumers have had their 2024 eligibility automatically updated based on federal data sources, including tax credit amounts and cost-sharing reductions.
 - Life events could not be processed during this “blackout period.” Life event processing resumed on September 28.
- September 29: Department of Commerce released final approved health and dental insurance rates for 2024.

2024 Health Insurance Landscape



- Blue Plus, Health Partners, Medica, Quartz and UCare will continue to sell qualified health plans (QHPs) on MNsure.
 - A total of 219 plans will be offered for 2024, an 8% increase from 2023.
 - Average rate increase is 4.5% without APTC, or 0.4% after APTC
- Delta Dental, Dentegra and Guardian will continue to sell qualified dental plans (QDPs) through MNsure.
- All 2023 plans available through MNsure have a corresponding “cross-walk” plan for 2024, so enrollees can be renewed into a 2024 plan (absent changes in eligibility status).

Notices Mailed in October

- QHP-eligible consumers may receive two notices in the mail in October:
 - A notice from MNsure that provides information on the consumer's eligibility for 2024. This goes to all consumers with 2023 QHP eligibility, even if they are not currently enrolled. There are several possible versions, depending on the consumer's situation.
 - If they are currently enrolled in a plan through MNsure for 2023, they will also receive a notice from their health insurance company that tells them what plan they are enrolled in for 2024.

MNsure Eligibility Notice (or PARN)



P.O. Box 64253
St. Paul, MN 55164-0253

Sep 13, 2022 3:38 PM
Case Number: 30964259

SSMAX SSLEE
3020 MILAN CT
PLYMOUTH MN 55441

- This notice will confirm the consumer **was re-determined eligible for a QHP** in 2024.
- If eligible for financial assistance, the notice will inform the consumer or consumers of any tax credit amounts and/or cost-sharing reductions.
- The notice does NOT include any information regarding their 2024 enrollment status.
- Consumers should review data and report any changes to the agency listed on the notice.

Health Care Eligibility Renewal Notice

SsMax SsLee

Your eligibility to purchase insurance through MNsure has been renewed for next year. You can review your renewed eligibility in the "Eligibility Status" section below.

Your eligibility was renewed using the information you provided about your household. You need to update this information if it has changed. Please review your household's information in the "Information Summary" section below. If you have any household information changes to report, please follow the instructions in the "Information Summary" section.

During MNsure's open enrollment period, November 1, 2022 through January 15, 2023, you can shop for new coverage or choose to stay in your current plan for 2023 through MNsure. If you want to shop for new coverage during open enrollment, you can go to MNsure.org at the start of open enrollment to shop and compare plans. After open enrollment ends, you will have limited opportunity to add individuals to your coverage or make plan changes until the next open enrollment period.

Eligibility Status

SsMax SsLee - MNsure ID Number: 4397436855

Coverage Type	Eligibility Status	Program Effective Date
Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions	Approved	01/01/2023

SsMax SsLee qualifies for **Qualified Health Plan with Advanced Premium Tax Credit/Cost-Sharing Reductions** starting **01/01/2023**. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))



MNsure Eligibility Notice with no FTI

- If a consumer remains eligible for a QHP, but no longer qualifies for financial assistance, the notice will explain it is because:
 - They may not have filed a federal income tax return for a year their received APTC
 - The authorization for MNsure to check their federal tax information (FTI) has expired, or
 - Records show they are eligible for or enrolled in Medicare Part A
- Consumer will need to take action if they want eligibility for financial assistance.

Eligibility Status		
--------------------	--	--

ssAlec ssFULTON - MNsure ID Number: 2047705389

Coverage Type	Eligibility Status	Program Effective Date
Qualified Health Plan	Approved	01/01/2023

ssAlec ssFULTON qualifies for **Qualified Health Plan** starting **01/01/2023**. Please review the Information Summary included with this notice. We used this information to renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(a))

ssAlec ssFULTON no longer qualifies for **Advanced Premium Tax Credit/Cost-Sharing Reductions**. Your financial assistance will no longer be in effect on **01/01/2023**.

You do not qualify for an advanced premium tax credit because of one of the following reasons:

1. We can't tell if a federal income tax return was filed for this household for the tax year in which any advanced premium tax credit was received. (Code of Federal Regulations, title 45, section 155.305(f)-(g))
2. When you applied for coverage, you chose not to allow the use of income data, including information from tax returns, to help renew your eligibility. (Code of Federal Regulations, title 45, section 155.335(l))
3. Our records show that you may be eligible for or enrolled in Medicare Part A. (Code of Federal Regulations, title 45, section 155.305(f))

Health Care Renewal Notice (or MNTR)

- Mailed to households where a member is projected to be eligible for MA or MinnesotaCare as a result of updated information for the coverage year.
- Consumers will need to sign and return the included renewal form to MinnesotaCare Operations within 30 days, otherwise coverage will end on December 31, 2023.
- Carefully read the instructions and be sure to include any supporting documentation that is requested.
- Will be viewable to consumers through their online accounts.

MinnesotaCare Operations
PO Box 64838
St. Paul, MN 55164-0838



SSMAU SSJOHN
121 HARLOW WAY # 8/15/2022
EAGAN MN 55123

Sep 4, 2022 2:21 PM
Case Number: 30958624

Health Care Renewal Notice

It is time to renew coverage for the people listed in this section. This notice tells you how to renew your coverage.

Health Care Results

SSMau SSJohn - MNSure ID Number: 9169674491

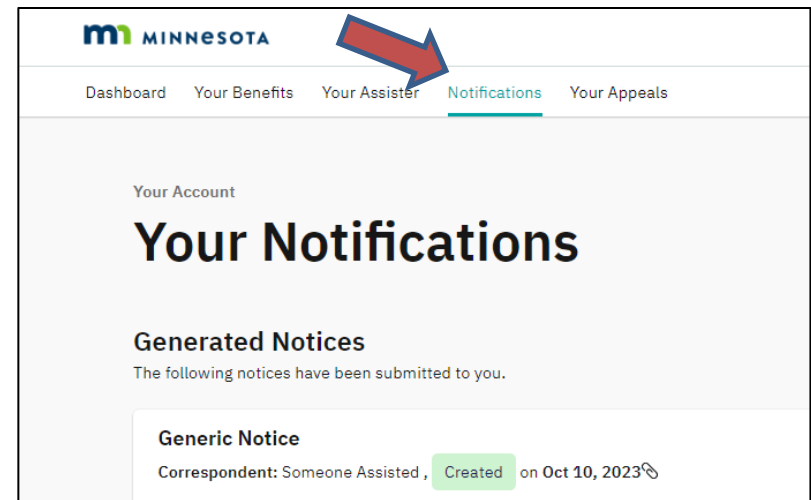
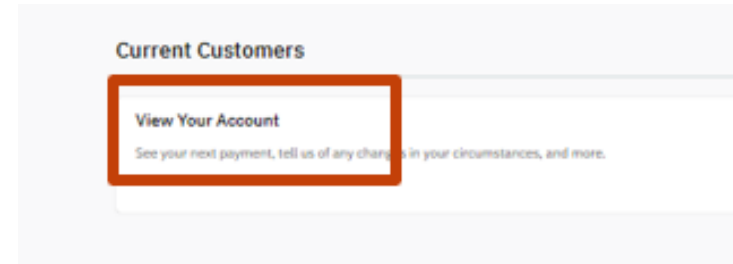
Effective date	Action	Coverage Type
01/01/2023	Need to Renew	Unknown

SSMau SSJohn's eligibility is up for renewal. The latest information we have for your household shows that SSMau SSJohn may no longer be eligible for advanced premium tax credits or cost-sharing reductions and may now be eligible for Medical Assistance or MinnesotaCare. If SSMau SSJohn is enrolled in a qualified health plan, coverage will continue through 12/31/2022. If you want us to determine the financial assistance SSMau SSJohn is eligible for, you must complete and sign the renewal form included with this notice. You must return the form within 45 days from the date printed on the first page of this notice. We cannot guarantee continued coverage if your form is received after 45 days. (Code of Federal Regulations, title 42, section 435.916(a); Code of Federal Regulations, title 45, sections 155.335 and 155.345; Minnesota Statutes, sections 256B.056, subdivision 7a, and 256L.05, subdivision 3a)



Notices in the Consumer's Account

- The appropriate notice will be mailed and system-generated notices will be available in the consumer's online account.
- To find eligibility notices:
 - Consumer logs into their account and selects "View Your Account" under "Current Customers."
 - The select the tab at the top for "Notifications."
 - Assisters cannot view consumer eligibility notices through their assister portal account.



Health Insurance Company Notice

- Health insurance companies will mail renewal notices which will show 2024 eligibility and what plan the consumer has been passively enrolled into for 2024.
- The notice estimates the monthly premium payment but is likely to still reflect 2023 advanced premium tax amounts.
- Since the notice is generated by the carrier, it is not available in the consumer's MNsure online account.

Why am I getting this letter?

Your health coverage is still being offered in [6 Year], but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Also make sure to update your information with [7 Exchange].

What's changing in [8 Year]

Your new premium

- **Starting in [9 Month], your new monthly payment is estimated to be \$[10 Dollar amount].**
Here's the math: Monthly premium of \$[11 Dollar amount] minus [12 Phrase or dollar amount] of possible help. Your actual monthly payment may be different because your financial help may change in [13 Year]. You'll find out your new monthly payment when you get your [14 Month] bill.

Important. This estimated monthly payment is based on current information we have for [15 Year]. It might not account for some or all changes that could impact your monthly payment, like cost changes in your area for next year, or changes to your household income or family size. To find out the actual amount of your monthly payment, update your [16 Exchange] application. Get details in "What you need to do" below.

- Your [17 Current year] monthly payment is \$[18 Dollar amount].
Here's the math: Monthly premium of \$[19 Dollar amount] minus \$[20 Dollar amount] of financial help you get each month.

MNsure Enrollment Notice

- MNsure will generate an enrollment notice for consumers actively enrolled in a 2023 plan which includes 2024 plan enrollment information and the 2024 premium amount after any advanced premium tax credits are applied.
- This notice is not mailed but is available both under the “Notifications” tab in the consumer’s METS account and in “My Inbox” in the consumer’s enrollment platform. The notice will show up as “Important information regarding your Renewal.”

Dear [REDACTED],

Your private health insurance coverage has been renewed for plan year 2023, effective January 1, 2023.

Health Plan Renewal Information

- Plan Name: [REDACTED]
- APTC Amount: \$ [REDACTED]
- Net Premium: \$ [REDACTED]

Member Name	Renewal Status	Reason
[REDACTED]	Renewed	N/A

MNsure Enrollment Notice (continued)

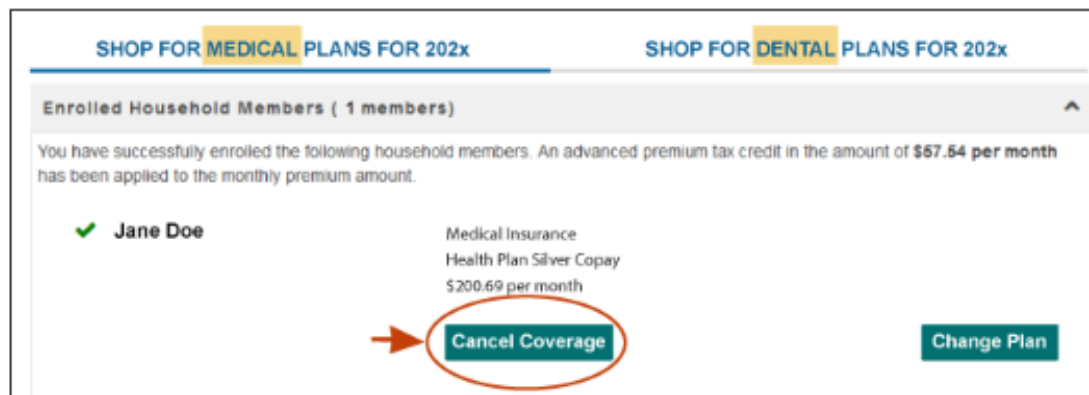
- Assisters can view this notice through the enrollment platform if they have an assister portal association with the consumer.
- Information about the 2024 premium amount and any tax credits will not be visible on the consumer's enrollment dashboard until November 1. Consumers and assisters can use this notice to find that information prior to November 1.
- New for 2024:
 - If a consumer is eligible for more than \$1 APTC and elected to use \$0 of their eligible APTC for the current plan year (2023), the \$0 APTC will be retained for the consumer in the new plan year.
 - The enrollment notice will include a message that \$0 has been applied: "In 2023, you chose a \$0 advanced premium tax credit. Your choice of \$0 advanced premium tax credit has been carried over to your 2024 plan."

OE Calendar: October and November

- October 12: Anonymous plan comparison tool goes live.
 - Consumers can start researching 2024 plan options through the anonymous plan comparison tool.
- Wednesday, November 1: 2024 Open Enrollment begins.
 - If a consumer is currently enrolled, they will be “passively” renewed into a same or similar plan for 2024.
 - Renewing consumers can shop online with updated eligibility.
 - New QHP consumers can begin applying for coverage.
 - Remember: QHP-eligible consumers may qualify for a special enrollment period for 2023 coverage during open enrollment to have coverage start before January 1.

Cancelling or Changing Coverage

- Consumers can shop for a different plan during open enrollment.
- If a consumer does not want coverage for 2024, they **MUST** cancel their private plan through MNsure. If they just stop paying premiums, they may need to pay past due premiums before restarting coverage with the same insurance company in the future.
- Note on Medicare: MNsure autogenerates a notice to QHP enrollees 90 days prior to the enrolled individual turning 65. Consumers must contact MNsure to terminate their plan prior to the beginning of the month in which Medicare coverage begins.



Open Enrollment Deadlines

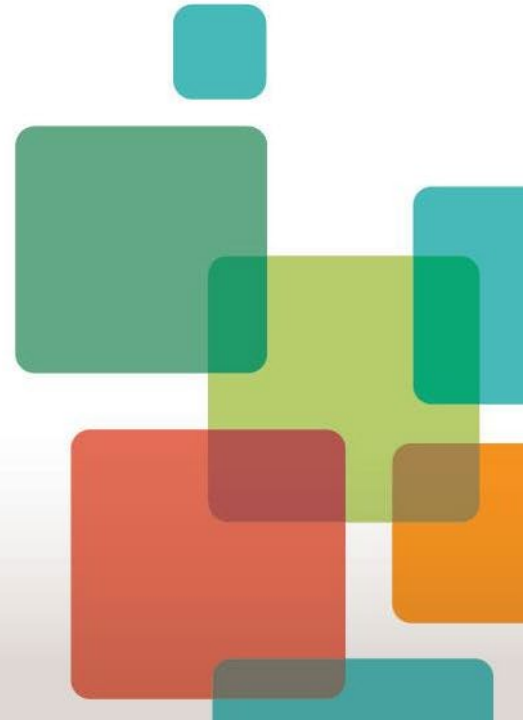
- Friday, December 15: Last day to select a plan for January 1 coverage.
 - Consumers can continue to shop and enroll after December 15, but coverage will begin February 1, 2024 unless they qualify for a special enrollment period (SEP) or are eligible for a public program.
- Sunday, December 31: Last day for January 1 coverage for consumers qualifying for a SEP.
- Monday, January 15, 2024: Last day of open enrollment.
 - Note that MNsure will be closed January 13, 14 and 15.
- After January 15: Only the following are eligible to enroll:
 - Consumers who qualify for a SEP
 - Consumers eligible for Medical Assistance or MinnesotaCare
 - American Indians who belong to a federally recognized tribe

2024 ARC/BSL Open Enrollment Hours

- Assister Resource Center/Broker Service Line beginning November 1:
 - Monday - Friday, 8 a.m. - 5 p.m. (ARC opens 9 a.m. on Tuesday and BSL opens 9 a.m. on Wednesday)
 - Closed Saturdays and Sundays EXCEPT Saturday, December 2 and December 9 from 9 a.m. – 1 p.m.
- Closed for state holidays:
 - November 10, November 23 & 24, December 25, January 1 & 15
- ARC/BSL extended hours for deadlines:
 - December 13 (8 a.m. – 6 p.m.), December 14 (8 a.m. to 7 p.m.) and December 15 (8 a.m. to 7 p.m.)
 - January 10 (8 a.m. – 6 p.m.), January 11 (8 a.m. to 7 p.m.) and January 12 (8 a.m. to 7 p.m.)
 - Contact Center will have longer hours on December 14 & 15 and January 11 & 12. Assisters can call the Contact Center for basic services like password resets.

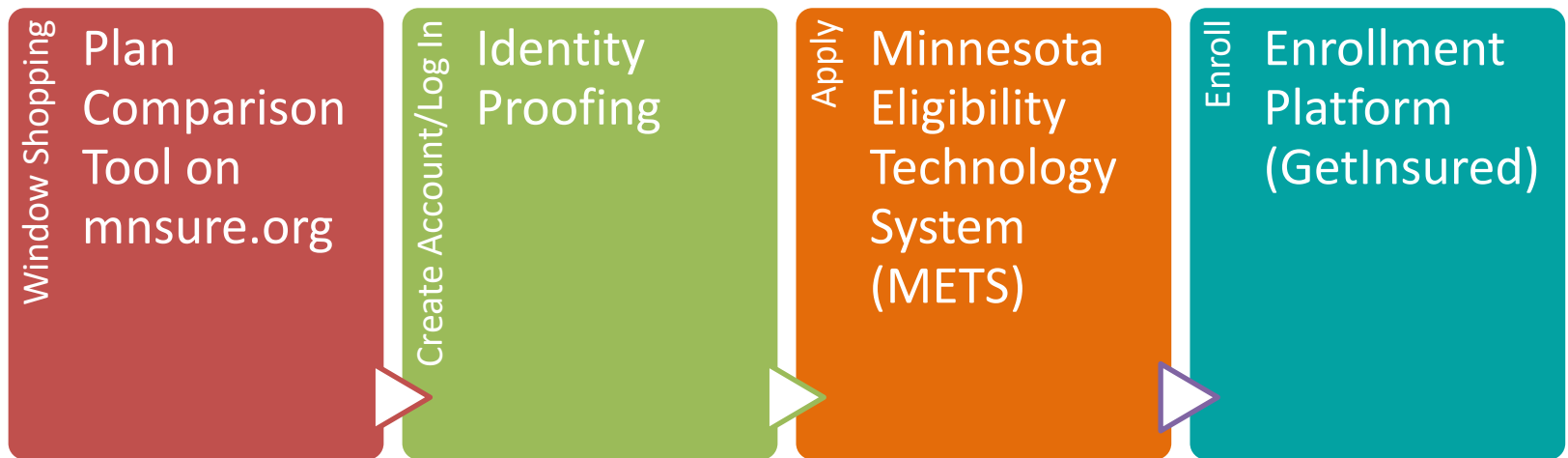


What's New for 2024?



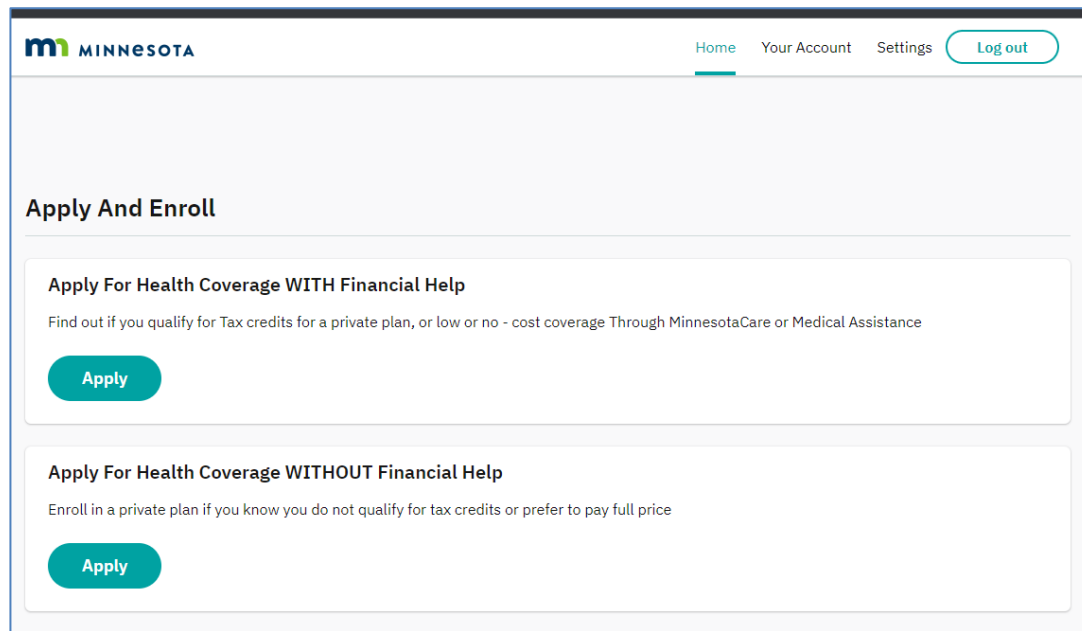
Navigating the Systems of MNsure

- Consumers and assisters may interact with four distinct technology systems when seeking to enroll in health insurance coverage.



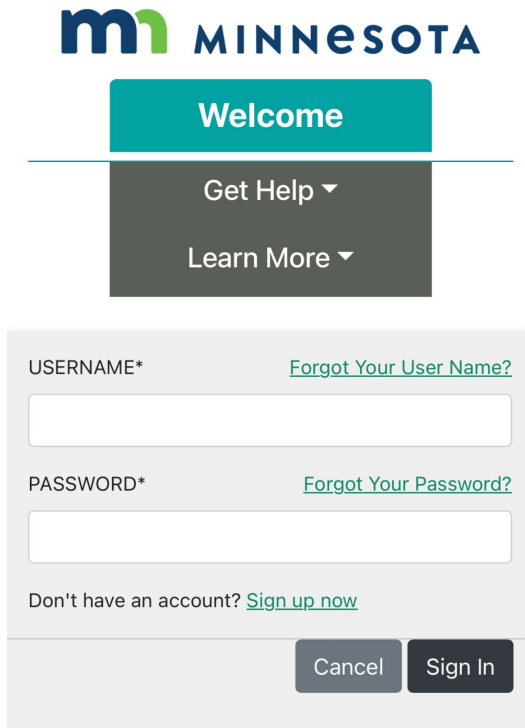
New “Look and Feel” to Application

- METS application was updated in early August to change the “look and feel” of the process.
- Overall functionality (application flow and information collected) remains the same, but the user’s visual experience has been modernized.

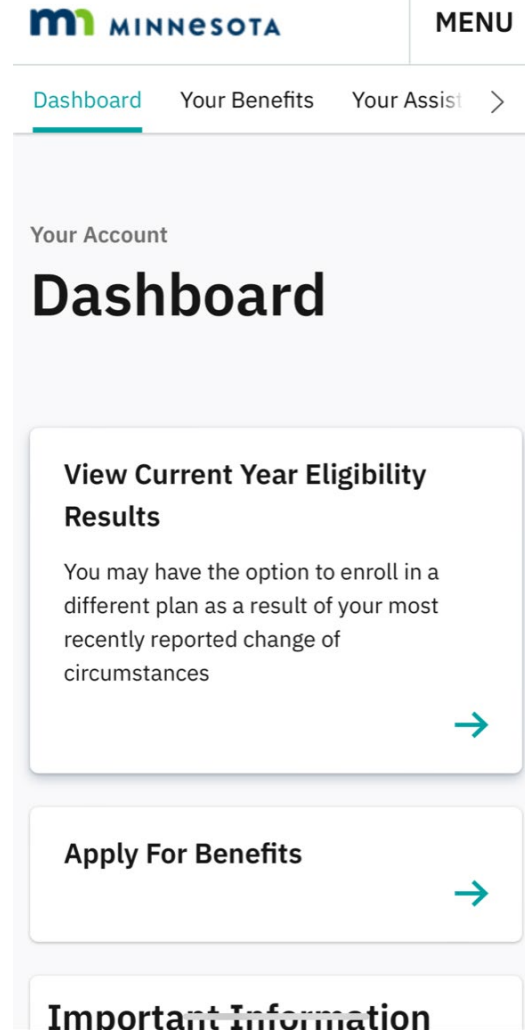


Now Mobile-Enabled

- Entire process – account creation, application and plan selection – can now be completed on a mobile device.



The screenshot shows the mobile app's login interface. At the top is the 'm1 MINNESOTA' logo. Below it is a teal 'Welcome' button. A dark grey menu contains 'Get Help' and 'Learn More' with dropdown arrows. The login form includes fields for 'USERNAME*' and 'PASSWORD*', each with a 'Forgot Your [User Name/Password]?' link. A 'Sign up now' link is provided for new users. At the bottom are 'Cancel' and 'Sign In' buttons.




The screenshot shows the mobile app's dashboard. At the top is the 'm1 MINNESOTA' logo and a 'MENU' button. Below the logo are navigation links for 'Dashboard', 'Your Benefits', and 'Your Assis' with a chevron. The main content area is titled 'Your Account' and 'Dashboard'. A prominent card titled 'View Current Year Eligibility Results' contains a message about enrollment options and a teal arrow. Below it is a card for 'Apply For Benefits' with a teal arrow. At the bottom is a section for 'Important Information'.

Printing the Summary Screen

Summary

This is a summary of the information you have given us. Please review all information on this page for accuracy. Click the 'Add' link next to the appropriate question to add more information. Click the 'Remove' link next to the appropriate record. Click the 'Remove All' link to remove all information. Click the 'Print' link to print this summary.

 Please review all information on this page for accuracy. Click the 'Add' link next to the appropriate question to add more information. Click the 'Remove' link next to the appropriate record. Click the 'Remove All' link to remove all information. Click the 'Print' link to print this summary.

About Primary Applicant

Member Name	Gender
Michelle Strong	Female
	Social Security Number
	554555555

Attested Projected Annual Income

Member Name	Projected Income	Amount	
Michelle Strong	As reported on the federal tax return.	\$35,000.00	Change
Alicia Strong		\$16,000.00	Change

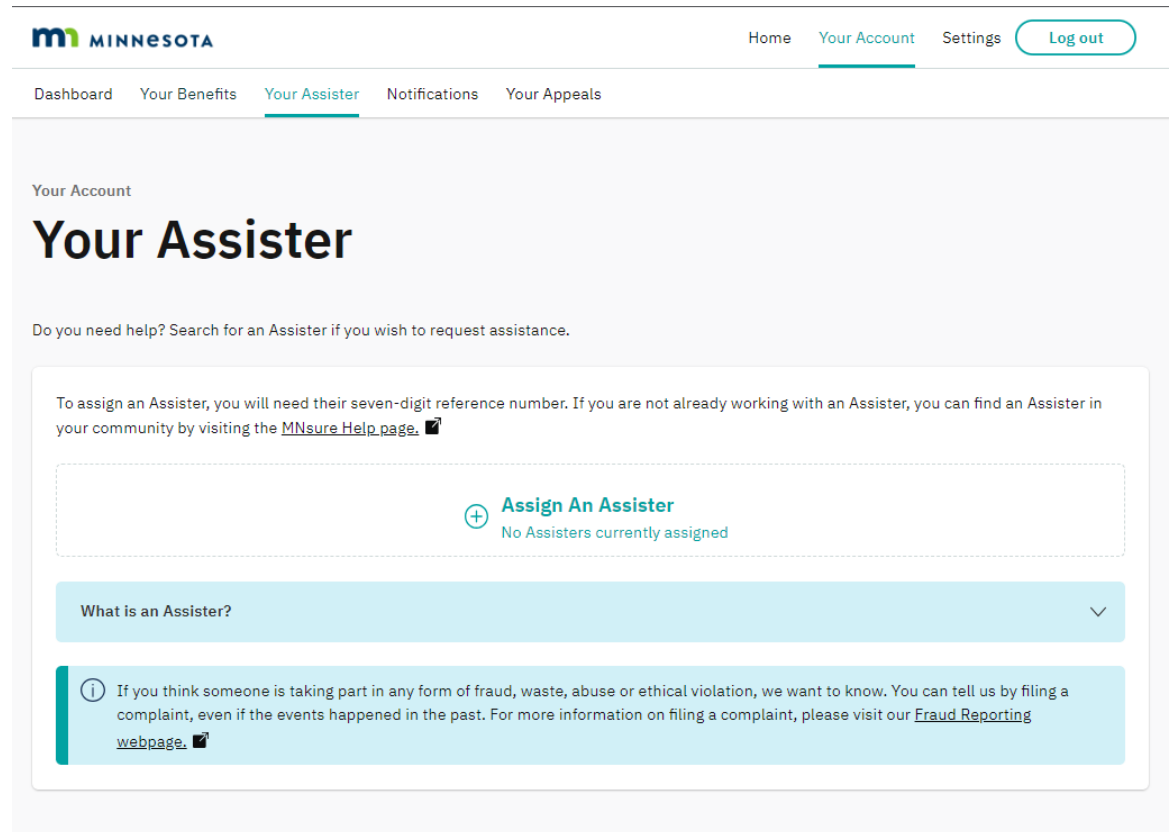
Tax Filing Information

Member	Filing Status	Files Jointly with Spouse?	Dependent of	
Michelle	Tax Filer	Yes		Change
Alicia	Tax Filer	Yes		Change
Joseph	Tax Dependent		Michelle	Change

- There is no longer a “Print” button, but the summary screen can be printed for future reference by using “Ctrl+P”.

Authorizing an Assister

- “Manage Assister” feature is now called “Your Assister.” Consumer starts the process for authorizing an assister by selecting “Your Assister” tab.
- The consumer still will enter your Reference Number to complete the authorization.



The screenshot displays the MNsure website interface. At the top, the MNsure logo is on the left, and navigation links for Home, Your Account, Settings, and Log out are on the right. Below this, a secondary navigation bar includes Dashboard, Your Benefits, Your Assister (which is underlined), Notifications, and Your Appeals. The main content area is titled 'Your Account' and 'Your Assister'. A sub-header asks, 'Do you need help? Search for an Assister if you wish to request assistance.' Below this is a light blue box with the text: 'To assign an Assister, you will need their seven-digit reference number. If you are not already working with an Assister, you can find an Assister in your community by visiting the [MNsure Help page](#).' A large button with a plus sign and the text 'Assign An Assister' is present, with the note 'No Assisters currently assigned' underneath. Below the button is a light blue dropdown menu titled 'What is an Assister?'. At the bottom, a light blue informational box contains an icon and the text: 'If you think someone is taking part in any form of fraud, waste, abuse or ethical violation, we want to know. You can tell us by filing a complaint, even if the events happened in the past. For more information on filing a complaint, please visit our [Fraud Reporting webpage](#).'

Assister Portal Client Requests Screen

- When logged into the assister portal, you can view all your associated clients.
- You have the option to sort by first or last name, or by request date.
- The tabs also allow you to narrow the search by “New” (client accounts you have not viewed using the assister portal) or “In progress.”

m MINNESOTA Your Account Settings [Log out](#)

Your Account

Your Client Requests

Contact information will appear below only if an application has been submitted and case has been created. Please confirm current contact information with the consumer.

[New](#) [In progress](#) [All](#)

PETERSON, Kasen New
Requested on 01/15/2024
1515 1st Street, Minneapolis, Minnesota, 55412 • 612-565-1212

Gonzalez, Ian New
Requested on 10/02/2023
Main Street 4, Rochester, Minnesota, 55901 • Phone number unavailable

ADAMS, Nathan New
Requested on 10/02/2023
Address Line 111, Rochester, Minnesota, 55901 • Phone number unavailable

Sort by ▲
First name (A to Z)
First name (Z to A)
Last name (A to Z)
Last name (Z to A)
Request date (Newest to oldest)
Request date (Oldest to newest)

[Assist client](#)

Changes to Shopping & Enrollment

New “Print Preview” option for sharing plan comparisons with clients.


Compare Plans

Print Preview

Total Expense Estimate Low

Total Expense Estimate Low

Total Expense Estimate Low



84/23, 12:41 PM View Plan Details / MNSure

Compare Plans

	UCare	Medica	HealthPartners
	UCare M Health Fairview ...	North Memorial Acclaim b...	Select \$7,300 HSA Bronze
	SILVER HMO CSR	BRONZE EPO	BRONZE PPO
Monthly Premium	\$111.63 /month <small>after \$761.00 tax credit</small>	\$2.91 /month <small>after \$761.00 tax credit</small>	\$25.46 /month <small>after \$761.00 tax credit</small>
	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>
Summary			
Plan Type *	HMO	EPO	PPO
HSA-compatible *	No	No	Yes
Quality Rating *			
Levothyroxine (Generic) *	✓	✓	✓
Yearly Deductible & Out-of-Pocket Maximum (In Network)			
Yearly Deductible	\$3000 (Individual) \$6000 (Family)	\$7100 (Individual) \$14200 (Family)	\$7300 (Individual) \$14600 (Family)
Out-of-Pocket Maximum *	\$7075 (Individual) \$14150 (Family)	\$9100 (Individual) \$18200 (Family)	\$7300 (Individual) \$14600 (Family)
Doctor Office Visits			
Primary Care Visit *	\$30 Copay	\$45 Copay	No Charge after deductible

<https://compare.mnsure.org/hiv/private/plansselection?insuranceType=HEALTH#compare>
1/7

Print 7 sheets of paper

Destination Adobe PDF

Pages All

Layout Portrait

Color Color

More settings v

Additional Improvements to Shopping

- Coming soon: Adding a provider search feature to the plan comparison tool and plan shopping experience. Enhanced tool will allow users to narrow their search by looking for medical providers, dental providers or medical facilities.

Tell Us About Your Health Care Needs

(Optional) Please answer the questions below: (1/5)

[Skip to View Plans](#)

Search for a **Medical Provider** that you would like to keep in your plan (Select up to 5)

Search by doctor name

within 100 miles radius

of

55101

Published

Health plans' lists of providers can change daily. Check with the health insurance company about whether your doctor is covered by their network. If you're having trouble locating your doctor, check the [health plan's provider directory](#) for more information.

Important: This information is an estimate. Please check with your insurance company before receiving services for a full understanding of costs and provider networks. The provider address displayed may or may not reflect where you receive service or reflect all of the doctor's office locations. If you do not have a doctor, please contact your insurance company to locate in-network providers available in your area.

[◀ Back](#)

[Reset All My Responses](#)

[Next ▶](#)

Remember: Always confirm that prescriptions are covered, and doctors/facilities are in the plan's network directly with the health insurance company before enrolling.

“Pay Now” Feature

- “Pay Now” is an option that allows the consumer to make their first month’s premium payment (binder payment) at the time of enrollment using a button in the enrollment platform.
- Pay Now button is available after the consumer has enrolled in a plan with a participating carrier.
 - Available on the confirmation screen:

Quartz Health Plan MN Corporation
SELECT SILVER I303-04

Monthly Premium \$1,293.64
Elected APTC -\$373.33

Medical Monthly Payment \$920.31
It is important to pay now to complete your enrollment to begin coverage on 04/01/2022
Please use the “Pay Now” button to submit your first payment. **Pay Now**

Monthly Premium Due \$920.31

- Or “Current Enrollments” screen:

Monthly Premium: \$1,293.64
Elected APTC: \$373.33
Monthly Premium Due: \$920.31
Premium Effective Date: 04/01/2022

Spouse Mlinda
Self Joseph
Child Tyler R
Child Rose F

Pay Now Cancel Coverage

Pay Now Feature (Continued)

- When a consumer selects Pay Now, they are taken to the insurance carrier's payment portal. Next steps and requirements are determined by the carrier and MNsure cannot provide support. All questions regarding payments should be directed to the carrier.
- Pay Now is only available if a policy is in "Pending" status (a new enrollment). It is available for auto-renewed households.
- Currently participating carriers are HealthPartners and Quartz, as well as all dental partners (Delta Dental, Dentegra and Guardian).
- We anticipate two additional medical carriers will add the feature for this open enrollment – watch the weekly newsletter for updates.

Assister Directory Changes (AMP/BAMP)

- Post pandemic, more than 60% of brokers and navigators report helping consumers both in-person and remotely. To help consumers connect with the best fit, brokers and navigators can now clarify how and where they offer help.
- Designated agency administrators should update this information in the Agency Management Program (AMP) and Broker Agency Management Program (BAMP) as soon as possible.
 - In the “Public-Facing Information” section for each staff on their roster, agency administrators should update the following fields:

Choose each service you provide to consumers in Minnesota:

Remote Assistance in all Counties (By phone or virtual option.) *

Yes No

In-person Assistance (In selected counties only. If only remote assistance, do not select any counties here.)

Aitkin

Anoka

Becker

Beltrami

Benton

Assister Directory Improvements

- New fields will go live to public searches of the Assister Directory on October 13.

Assister Type Broker Navigator Both

City

Zip Code

Include Nearby Zip Codes?

Certified for Insulin Program Assistance Certified (navigators only)

Spoken Languages

- English
- American Sign Language
- Amharic
- Arabic
- Burmese

Can Help Remotely (By Phone Or Online) Remote Help

Can Help In Person (In Counties)

- Aitkin
- Anoka
- Becker
- Beltrami
- Benton

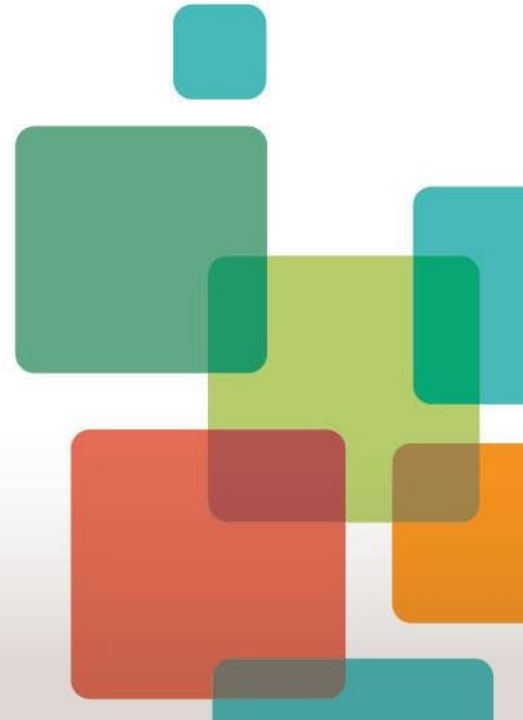
Organization Name

Name Navigator, Helen
Organization Example Navigator Organization
Address 1 Main St
City / State / ZIP Maplewood, MN 55112
County Ramsey

Assister Type Navigator
Email gethelp@examplnavigator.org
Phone (555) 555-5555
Spoken Languages English, Greek
Can Help Remotely (By Phone Or Online) Yes
Can Help In Person (In Counties) Anoka, Dakota, Ramsey
Certified for Insulin Program assistance No
Approximate Distance (Miles) -



The Unwinding



Public Program Unwinding

- The Minnesota Department of Human Services (DHS) is working with counties and tribal entities to complete renewals for Minnesotans whose coverage was extended during the public health emergency.
 - Medical Assistance enrollees have been broken up into 12 monthly cohorts, beginning with July 2023.
 - MinnesotaCare enrollees renew as a single cohort.
- In late September, DHS announced additional mitigation strategies in response to further guidance from CMS, including:
 - Restarting coverage for some individuals from the July – September cohorts
 - Pausing procedural terminations to review cases for October – December cohorts
 - Extending coverage for some individuals for January and future cohorts
 - Detailed information available in [Minnesota's Mitigation Plan 2.0](#)

Unwinding Resources

- DHS website with resources for consumers, assisters and others: mn.gov/dhs/renewmycoverage/
- The website includes:
 - [Renewal lookup tool](#) for consumers to check renewal month
 - Overview and background on the unwinding
 - Timeline for when renewal notices are mailed
 - Communications toolkits in multiple languages. Includes toolkits specifically for assisters
 - Renewal dashboard with statistics on the outcome of the renewal process
- **Navigators:** In order for your agency to be eligible for a per enrollee payment for assisting with a public program renewal, you **MUST** complete the online case association form within 30 days of assisting the consumer!

The Unwinding and MNsure

- As of late September, 13,000 Minnesotans completed the renewal process and qualified for a QHP. Of those, nearly 2,300 subsequently selected a plan through MNsure.
- MNsure is doing intensive outreach to these consumers and working to connect them with certified brokers.
- Not all who are eligible for a QHP will look to enroll. The household may now have access to employer sponsored insurance or members may be eligible for Medicare.



Continuous Coverage SEP

- MNSure is offering a continuous coverage unwinding (CCU) special enrollment period (SEP) for anyone losing MA or MinnesotaCare coverage that was enrolled under the continuous coverage rules.
- Consumers eligible for this SEP:
 - Have a 90-day SEP window 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 will 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.

Enrolling Using the SEP

- The process for qualifying for the SEP is streamlined and no verifications are required.
- When reporting a qualifying life event online, the consumer selects the 'Loss of Medical Assistance or MinnesotaCare' life event and enters the last day of the public program coverage from their notice.
- If within the first 60 days of the SEP, they will be given the chance to select a retroactive coverage start date.

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event *

I have provided true answers to this information and I do not intend to provide false information. I understand that providing false information may result in penalties under federal law if I am found to be in violation.

--- Select ---

- Adoption, foster care or court order
- Became a member of a federally recognized tribe
- Birth
- Gain of eligible immigration status
- Loss of employer sponsored coverage
- Loss of Medical Assistance or MinnesotaCare**
- Loss of other health care coverage
- Marriage
- Moved to Minnesota
- Release from incarceration
- Residential address change



Stuff You Should Know



Protecting Consumer Information

- In your role as a certified assister, you will handle one more types of personally identifiable information (PII) concerning individuals. You are responsible for ensuring proper handling and safeguarding of PII collected, created, used maintained or disclosed on behalf of MNsure.
- PII includes, but is not limited to, a person's name, birthday, Social Security number, phone, address, tax credit information, household income, eligibility information, enrollment information, tax filing status, income, family size and health information.
- Assisters should request a secure email when transmitting PII to the Assister Resource Center (ARC) or Broker Service Line.
- Assisters that have their own encrypted email service may request permission to use that service instead. Please note that not all encrypted services are “friendly” with the state's security systems.
- Review the [Secure Email Policy](#) for more information.

Enhanced Tax Credits through 2025

- There are currently enhanced tax credit benefits that continue through plan year 2025.
- **There is NO upper income limit on eligibility!**
- Tax credits are calculated by looking at household income and the cost of their benchmark silver plan. Household contributes not more than 8.5% of their income towards the cost of the benchmark plan.
- Older households and those in regions with more expensive premiums are even more likely to get credits. Minnesotans ages 55 to 64 have seen the greatest financial savings from the enhanced tax credits.

Financial Savings for Minnesotans

- Nearly 60% of enrolled households qualify for premium tax credits with an average yearly savings of nearly \$6,200.
- Tax credits can be applied in “advance” to reduce monthly premium payments during the plan year. They can be used for any metal level plan.
- Consumers concerned with tax liability can opt to reduce or decline advance premium tax credits.
 - Consumer can adjust the amount applied to their monthly premium at any time through their MNsure online account.
 - They will receive any financial savings they qualify for as a refundable tax credit when they file their federal income tax return - **but ONLY if they are enrolled through MNsure.**

More Opportunities to Save – Tax Time

- Not eligible for tax credits? Maybe not now...but what about later?
- Consumers can apply using the streamlined “without financial assistance” path and enroll in a plan through MNsure.
- All consumers enrolled through MNsure for any part of the year, even if they apply “without financial assistance,” will receive a 1095-A form to use when filing taxes.
- If the consumer becomes eligible for tax credits sometime during the year, they will receive the benefit as a refundable tax credit when they file their federal tax return – **but only if they enrolled through MNsure.**

More Opportunities to Save - ESI

- Access to employer-sponsored insurance (ESI) is usually a barrier to eligibility for tax credits. However, they may qualify:
 - Employee: If the ESI does not meet minimum value or affordability standards and the employee is not enrolled, they may be eligible for tax credits.
 - New starting with plan year 2023: The spouse/family may also be eligible for tax credits if coverage offered to them through the employee does not meet affordability standards.
- Anonymous Employer Insurance Affordability Estimator tool is available at <https://www.mnsure.org/newoptions>
- Non-calendar year special enrollment opportunity for family members available through October 31, 2023.

Updating an Application

- Some information can be reported up to 60 days in advance of the change occurring:
 - Change in tax filing status
 - Gain/loss of minimum essential coverage
 - Gain/loss of employer-sponsored insurance (ESI), including the end of COBRA coverage
 - Loss of employer subsidy for COBRA
- **Income changes cannot be reported more than 7 days in advance.**
- Changes cannot be processed until the date the change happens.
 - For example, consumer is losing ESI on 1/31/2024. Assister can report the change in December since that is within 60 days, however, MNsure cannot process the change until 1/31/2024.

Reporting Projected Annual Income

- If consumer is reporting a change to their current income (meaning current income change is occurring within seven days or occurred in the past), they should report:
 - Before October 1, report only 2023 projected annual income (PAI)
 - Starting October 1, report both 2023 PAI and 2024 PAI (list 2024 PAI in the comments)
 - Beginning December 1, only report 2024 PAI.
- If consumer will have a change to current income that takes effect in 2024, they should report:
 - The income change and 2024 PAI within **seven days** of the income change taking effect (earliest would be last week of December)
- 2024 PAI-only changes cannot be processed at this time. It is not possible to get an early 2024 eligibility determination for an income change that has not yet occurred.

Language Line

- All certified assisters have access to free interpreter services through Language Line Solutions to aid you in helping consumers with limited English language proficiency:
 - Call 800-367-9559 and enter the six-digit client ID (Minnesota State Offices): 509052
 - Press 1 for Spanish or 2 for all other language (speak the name of the language at the prompt). If you do not know what language the caller speaks, press 0 for an expert in language identification.
 - Enter the six-digit access code for MNsure: 358459
 - Add the non-English speaker to the line.
- This service should only be used when performing the work of a MNsure-certified assister.
- More information is available through our [Limited English Proficiency Policy](#).

Outreach Materials

- Download or order outreach materials including brochures, fact sheets, flyers, posters and more. Most materials are available in multiple languages to help certified assisters reach limited English proficiency (LEP) Minnesotans.
- 2024 Income Guidelines in Hmong, Russian, Somali, Spanish and Vietnamese are available online.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- MNsure brochures and appointment cards in Hmong, Russian, Somali, Spanish and Vietnamese are available online. No change from 2023 version.
 - Hard copies in English, Spanish, Somali and Hmong can be ordered.
- Go to Assister Central's [Outreach Materials](#) page to order materials, we will be mailing out orders once a week.

Outreach Resources

- Enrollment Events Calendar: Post your education and enrollment events or office hours to MNsure's online events calendar.
 - Submit events: [Assister Central/Shared Resources/Outreach/Events](#)
- Press and Social Media:
 - Templates/guidelines for working with the press at [Assister Central/Shared Resources/Outreach/Press and Social Media](#)
 - Social media toolkits
 - MNsure is active on Facebook, Twitter and Instagram. Like and follow us for ready-made, shareable content.
- Visit Assister Central's Outreach Resources page for more information on available resources: [www.mnsure.org/assister-central/shared-resources/outreach](#)

Helping Consumers on Assister Central

- Helping Consumers was created specifically for you and houses tools and resources that you can use when assisting your clients.
 - It is organized to follow the steps that typically occur in helping a consumer apply, enroll and maintain coverage.

Getting Started

Prepare to meet with consumers. Gather everything you need to have a successful meeting.

Apply for Coverage

Help consumers start and complete an application through MNsure.

Report Application Changes

Help consumers report application changes, including life events.

Tax Information

Help consumers understand health insurance tax documents.

Screening Consumers

Get to know your consumer and understand their needs.

Shop and Enroll

Help consumers shop and compare MNsure health and dental plans, select a plan and enroll.

Special Enrollment Period (SEP)

Help consumers apply for a special enrollment period.

Verifications

Help consumers successfully submit pre- and post-enrollment verifications.

Creating Accounts

Assist consumers through the account creation process.

Renewals and Open Enrollment

Help consumers successfully renew their coverage and prepare for open enrollment.

Special Populations

Support special populations in need of application and enrollment assistance.

Recertification for 2024 Open Enrollment

- Recertification training requirements must be completed by **Thursday, October 12, 2023**, or your certification will be suspended.
- Recertifying assisters can check the status of their 2024 recertification online. My Certification Lookup can be found on the Recertification page on [Navigator One Stop](#) and [Broker One Stop](#).
- Assisters will need to enter their Assister ID/NPN. Upon selecting “Search,” results will display the assister’s name, MNsure role, agency name and certification status.
 - If you have completed recertification for 2024, you will see the date your 2024 recertification was completed.
 - If you have **not** completed recertification for 2024, you will see a date for your 2023 certification.
- Please wait a week after completing recertification requirements before checking your status.



Brokers and Navigators: Be Sure You Get Paid!



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 have not done so already, brokers should log into the assister portal dashboard now to make sure you are successfully able to access your account.
 - 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).
- You can email the ARC/Broker Service Line to request an assister portal password reset.

Brokers: The Assister Portal and AORs

- While brokers are compensated by carriers, MNsure is the source of truth for the agent of record (AOR).
- 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 processed and sent to the carrier for each member of the household who is enrolling, not just the primary.
 - The association allows the broker to utilize all of the enhanced features of MNsure’s enrollment technology to support their clients!
- If you contact a carrier and they do not have you listed as the AOR, you can contact the BSL and we will immediately add the case to our carrier reconciliation report (there is no waiting period).
- There is a manual exception process for retroactive AORs and consumers who completed a paper application and do not have an online account.

Navigators: Per-Enrollee Payments

- Navigator agencies are eligible for per-enrollee payments for certain eligibility and enrollment activities.
- In order to receive payment, a navigator **MUST** be correctly associated with the consumer's case. Methods of association include:
 - Assister portal association
 - Signature page of the online application
 - Bottom portion of Appendix C of the paper application (Note: Assisters should **NOT** act as a consumer's authorized representative!)
 - Online Navigator Case Association Form – **must be used to be associated with assisting a public program renewal!**
- A complete list of activities eligible for payment and correct methods for associating is available on [Navigator One Stop/Policies and Procedures/Navigator Payment](#)



Questions?

