MNsure

Where you choose health coverage

Assister Portal Manual

Updated 04-01-2017

Contents

MNsure Assister Portal Purpose and Benefits

In October 2015, MNsure deployed an Assister Portal Pilot project that provided assisters – brokers, navigators and certified application counselors (CACs) – with enhanced capacity to help consumers with the process of applying and enrolling in health insurance coverage.

MNsure, the Minnesota Department of Human Services (DHS) and MN.IT made a serious commitment of resources to design and implement an assister portal. The development phase incorporated valuable input from stakeholders in the broker, navigator and CAC communities.

The assister portal represents a significant step forward in developing an environment where Consumer Assistance Partners can provide MNsure consumers with a more robust customer service experience. Additional information about the pilot is available in the Assister Portal Pilot Evaluation Report.

Beginning in September 2016, access to the assister portal is available to all brokers, navigators and CACs.

Features of the Assister Portal

The essential feature of the assister portal is to allow consumers to authorize a broker, navigator or CAC to apply and enroll on their behalf. To create this functionality, MNsure is using a portal solution that provides the most seamless access to submitting an application on behalf of a consumer. The assister portal also integrates across MNsure's other IT systems, such as identity management and qualified health plan enrollment processes.

The key elements of the assister portal include:
- A "Manage Assister" feature in the consumer's online account that enables them to authorize an assister, view assister details, and change or remove an assister at any time.
- An assister portal which includes a dashboard where assisters can view their associated consumers and act on their behalf to apply and enroll in health insurance coverage.
- A MNsure internal Resource Manager role with authority to create and manage assister accounts.

Benefits of the Assister Portal

Acting on behalf of the consumer

The assister portal can be used to help a consumer apply and enroll if an assister is meeting in-person, talking over the phone, or following up after an appointment.

- A consumer can associate with an assister at any time in the process – before, during or after an application has been submitted.

- If the consumer has forgotten their password or encounters a technical issue, an assister can start or resume their application using the assister portal.

- When traveling for an appointment may be inconvenient, the assister portal allows an assister to help a consumer with their application and enrollment without ever needing to meet in person.

- If a consumer realizes they forgot information necessary for the application or wants some time to think about which plan to select, they don't need to come back to an assister's office to complete the process.

- Since an association continues until a consumer ends it, assisters can continue to help consumers through future benefits.

Associating with a consumer

Even if the consumer submits an application or enrolls in a plan using their own account, there are still important reasons for assisters to ask all their clients to associate with them:

- Assisters can keep track of clients in a secure environment.

- Assisters can see when a consumer submitted an application, what their initial determination was, and if they enrolled in a QHP.

- For brokers, associations made through the assister portal streamline the Agent of Record process.

- For navigators, associations made through the assister portal streamline the navigator per enrollee payment process.

Consumers always have the choice not to authorize an assister to use the assister portal. Assisters can help these clients in the same way they have in the past.

Assister portal limitations

The assister portal is an important tool for helping consumers successfully apply and enroll in health care coverage. However, there are some things that cannot be done using the portal:

- The assister portal only shows the initial status of a consumer's application. The information is not updated as changes happen within METS.

- Consumer notices are not visible through the assister portal. To check the current status of a consumer's application, the consumer will need to log into their own account to view notices or you can contact the ARC or Broker Line.

- Assisters who want to be disassociated with a consumer cannot do so online. You must contact the ARC or Broker Line to process a disassociation.

- The assister portal does not allow assisters to correct errors or report changes to an application that has been submitted. Assister must follow current procedures for correcting application errors or reporting life event changes.

- Consumers can only associate with one assister at a time.

MNsure Roles and Responsibilities

MNsure will provide assisters with training, manuals, and on-going technical support.

Assister Roles and Responsibilities

- Follow MNsure's [Rules of Behavior of MNsure Employees and Contractors](#), including
    - Maintaining required MNsure Security and Data Privacy trainings.
    - Informing the ARC or Broker Line immediately if they will no longer be serving as an assister for whatever reason.
    - Being responsible for protecting consumers' private information even when they are no longer working on a consumers' behalf.
- Complete an online training course and master an assessment.
- Do not allow anyone else to have access to your assister portal username and password.
- Report assister portal errors or system problems to the ARC or Broker Line.

Consumer Resources

MNsure has developed resources to help consumers understand the assister portal and their role in using it. You are encouraged to share these resources with your clients who have questions:

- Frequently asked questions
- Step-by-step instructions for associating, changing or removing an assister
- Assister Authorization/Agent of Record authorization

Setting up Access to the Assister Portal

Portal Access Overview

Portal access steps for brokers

1. Certified brokers complete assister portal online training and master the assessment.
2. Broker Line enrolls the assister in the assister portal and an email is automatically generated with account creation instructions.
3. Assister uses the email to create their assister portal account.

Portal access steps for navigators and certification application counselors

1. Agency Administrator submits a roster approving staff access to the assister portal.
2. Certified staff complete assister portal online training and master the assessment.

3. ARC enrolls the assister in the assister portal and an email is automatically generated with account creation instructions.

4. Assister uses the email to create their assister portal account.

Training

To get access to the assister portal, certified assisters must successfully complete online assister portal training and master an assessment. The course takes approximately 45 minutes and covers topics like creating an assister portal account and navigating the system, as well as legal issues such as working on behalf of consumers, safeguarding consumer information and privacy, and responsibilities under the MNsure Rules of Behavior.

The course includes an assessment which measures the learner's understanding and mastery of the concepts covered in the training. The assister must achieve a 70% score to master the assessment.

Assisters log-in to training with their MNsure Learning Environment Training ID. The training course is available in the assister's Learning Path Summary under the course name "MNsure Assister Portal 2016".

Activate your Assister Portal Account

1. After you have mastered the assister portal training assessment and MNsure has created an account for you in the assister portal, an email will be automatically generated with account creation instructions.

2. Open the email with the subject: "Action required: Activate your MNsure Assister Portal account"

   - Record the **Reference Number** near the **top** of the email. This is the number you will share with a consumer who wants to associate with you.

   - You will use the **Registration Number** near the **bottom** of the email for one-time account creation.

3. Confirm your name, address, and phone number information is listed correctly. This is the contact information that the consumer will see under "Assister Details." Contact the ARC or Broker Line to make corrections. You can proceed with using the information in the email to activate your account.

4. Click the hyperlink contained in the email to open the account creation web page titled, "Register for a MNsure Account."

5. Click "Next" and review the Privacy Warning and Rules of Behavior. You will need to agree to the terms in order to continue with creating your account. Click "Accept" to continue.

6. Complete the registration information.

   - Enter the contact information as it appears in your account creation email. If you need to make any corrections, contact that ARC or Broker Line.

- Be sure you enter the same email address used to send you the account creation instructions. You will need to enter it twice to confirm. If the email you enter does **not** match the email used to send you the instructions, you will get an error message when you proceed.

- Click the "I do not wish to provide my Social Security Number" box - you should **not** provide your SSN.

- Enter the Registration Number you received in the account activation email. The Registration Number is located at the **bottom** of the email. If you do not enter the correct number, you will get an error message when you proceed.

7. Enter the CAPTCHA you see displayed and click "Next." If you receive an error message, check to see if you made one of these common mistakes:

- Does the email address you entered exactly match the email address where you received your account creation email?

- Did you enter the **Registration** Number found at the bottom of the email? Be sure you don't enter the **Reference** Number found near the top of the email.

8. If there are no errors the system will display the "Account Information" screen. Select a username and password, and answer security questions that will be used if you call the ARC/Broker line for support or if there is a need for a password reset. Enter the required information and click "Next."

- Be sure to save your username and password in a safe place for future reference

- Do not allow anyone else to have access to your assister portal username and password.

9. Your account setup is complete and you will receive a "Successful User Creation" confirmation email. The email will include your username and log in link.

Multi-factor Authentication Registration

Each time you log into your assister portal account, you will be required to go through multi-factor authentication (MFA). Federal law requires MNsure to use MFA whenever federal tax information is being accessed online.

The first time you log in, you will be required to complete the MFA registration process. After the initial registration, you have two options for receiving the code:

- By email (default option)

- By using an application that can be installed on Android and Apple devices.

For more detailed information regarding MFA refer to the "Multi-factor Authentication Training Guide."

To register for multi-factor authentication (MFA):

1. Sign in to the MNsure site using the assister portal username and password you created. You will be directed to the MFA registration page.

2. Enter your email address. This must be the same email used to create your account.

3. Review the "Terms and Conditions" displayed on the screen. If you agree with the terms click "I Agree" and the "Submit" button. After clicking "Submit" you will be directed to a "Registration Successful" page.

4. You will receive a one-time access code at your email address. It should arrive in less than a minute. If it doesn't, check your junk mail folder.

5. You will sign in again with your assister portal username and password and be directed to the MFA access code page where you will enter the one-time access code you received by email. Click "Submit."

6. You should be directed to your Client Requests screen, or to a "home page" where you can click on a dashboard link on the left-hand side to get to the Client Requests screen.

Using the Assister Portal

Logging into the Assister Portal

1. Log in to the MNsure site using your assister portal username and password. To access the sign in area, click the "Sign In" button from the home page of MNsure.org.

2. After logging in, you will see a screen displaying the email address you entered when you registered for MFA and prompting you to select the delivery mode for receiving your one-time access code. Refer the Multi-factor Authentication Training Guide for alternative options for receiving the MFA code.

3. Click the "one-time access code through email" radio button (or the alternative method if you have set it up) and the radio button alongside your email address, and click "Submit." You will be directed to the "One time access code" screen.

4. If you are receiving the access code by email, leave the "One time access code" window open and check your email account. Locate the message with the subject "One Time Password." Open the email and make a note of the pin you were sent.

5. Switch back to the "one time access code" screen, enter access code you received and click "Submit." You will be directed to your home page on MNsure.org.

Associating with a Consumer

1. You will provide a consumer with your **Reference Number**. Remember, this number can be located near the **top** of the account creation email you received. Contact the ARC or Broker Line if you cannot locate your Reference Number.

2. The consumer creates an account or logs into their existing MNsure account. It's important for a consumer to have an account so they can check the status of their application, view notices online, and apply and enroll in the future.

3. On the home page, the consumer clicks "Manage Assister" on their MNsure.org account's tool bar.

4. On the Assister Details page, the consumer clicks "Add or change my assister."

5. On the "Select the Assister Helping You" page, the consumer enters the assister's Reference Number and clicks "Search." The consumer must receive the Reference Number directly from the assister; these numbers will not be listed on the Assister Directory.

6. If a valid Reference Number is entered the "Select the Assister Helping You" page will display the details for the assister in the "Assister Details" section of the page. If the correct assister displays the consumer should click "Next". If the consumer does not click "Next", the association will not be processed.

7. The "Assister Authorization/Agent of Record" screen will display. The consumer should read this page carefully. If the consumer agrees to the terms outlined on the screen, the consumer clicks "Confirm" to associate with the assister. The assister can provide the consumer with a copy of the language for their records. The "Assister Authorization/Agent of Record" form can be printed for your records and is found on MNsure.org.

8. Once the consumer clicks "Confirm," the assister is now associated with the consumer in METS.

9. The consumer can now choose to start or continue their application or enroll in a plan, or they can log out of their account and allow their assister to complete the application and/or enroll in a plan on their behalf. Only one person at a time – the consumer or the assister – can be working on an application or enrolling in a plan.

Step-by-step instructions for associating with an assister are available for consumer in the "How to Manage Your Assister page" on MNsure.org.

Using the Assister Portal to Act on Behalf of a Consumer

Accessing a consumer's account

1. After the consumer authorizes you as their assister (see "Associating with a Consumer"), you will log into the assister portal (see "Logging into the Assister Portal").

2. You will land on the home page screen. To get to the Client Requests screen, simply click on the "dashboard" link on the left-hand side of the page.

3. The Client Requests screen is the dashboard for the assister portal. Locate the consumer you want to work with and click "Assist Client." You can sort the Client Requests list by the column headers – Name, Date Requested, and Status.

   - "Name" refers to the account holder's name (not necessarily the primary applicant).

   - "Date Requested" refers to the date the consumer associated with you.

   - The "Address" and "Phone Number" fields will contain data only if an application has been submitted and a case has been created.

- "Status" refers to whether it is a "New" association (you have not previously viewed the consumer's account through the assister portal) or "In Progress" (you have previously viewed their account through the assister portal).

4. Read the "Acknowledgement of Assister Authorization/Agent of Record." You must click "Confirm" and agree to the statements to access the consumer's private information. If you do not agree, click "Cancel" to go back to the Client Requests screen.

5. On the Client Details screen, click "Apply for assistance with Health Care" or "Resume Application" to submit an application (see "Submitting an application on behalf of a consumer") or "Enroll in a plan" to select a plan (see "Enrolling in a plan on behalf of a consumer").

Submitting an application on behalf of a consumer

1. On the Client Details screen, if the client has not submitted an application, you will see one of two links under "Health Care Options":

   - Apply for assistance with Health Care – the consumer has not started an application

   - Resume application – the consumer has started an application, but the assister can resume and complete the application

2. Click on the link to start or resume the application. The online application will be the exact same series of screens you would see if you were completing the application using the consumer's account. If you are resuming an application, since the application hasn't been submitted, you can also go back and edit information that was already entered.

3. If you need to log out of the assister portal while completing an application, click "Save & Exit." If you do not save and exit, any information you have entered in the application will be lost.

4. On the "Summary" page, you can click "Print" to provide a consumer with a record of the information that was entered for their records.

5. On the "Signature" page:

   - Navigators and CACs should still complete the MNsure Assister section. Select "Yes" and enter your Assister ID and full organization name. Entering this information here will make sure that your association with the consumer is visible in METS as case evidence.

   - Be sure the consumer has viewed the Notice of Rights and Responsibilities.

   - Enter the primary applicant's name in the text boxes at the bottom of the page.

   - By signing the application on behalf of a consumer, you are attesting that the information in the application is accurate as provided to you by the consumer.

6. After you click, "Next," the Your Health Care Results page will open showing the initial eligibility determination.

- If the consumer is eligible for a qualified health plan (with or without assistance), there will be a link to "Enroll in Health Plan" to continue the process of enrolling in a plan.

- If the consumer is eligible for MinnesotaCare, there will be a link to see "Next Steps" to find out the premium amount.

- If the consumer is eligible for Medical Assistance, they will receive follow-up information in the mail.

Enrolling in a plan on behalf of a consumer

1. From the Client Details screen, there will be an "Enroll in a plan" link. If you have just submitted an application on behalf of a consumer, you will click on the "Enroll in Health Plan" link from the Your Health Care Results screen.

2. You must agree to the Privacy Policy. Be sure the consumer has read and agreed to the terms.

3. When shopping for a plan on behalf of a consumer, the process will include the exact same series of screens you would see if you were enrolling using the consumer's account.

    - Remember: Navigators and CACs may not sell, solicit or negotiate insurance. Navigators and CACs who use the assister portal to enroll a consumer into a QHP may only do so at the request of the consumer and based on the consumer's decision to enroll in a specific plan.

4. If the consumer is eligible for a premium tax credit, you have the opportunity to apply the credit or adjust the amount on the "Tax Credit Options" page. This will have tax implications, so make sure that you have discussed this decision with the consumer. You should not provide tax advice in your role as a MNsure assister. If the consumer has questions, refer them to their tax professional.

    - Make sure the customer has read and agreed to the tax filer statements.

    - Enter the name of the primary applicant under "Tax filer signature(s)," then click "Next."

5. You may want to print the "Plan Summary" page for the consumer's records.

6. On the Confirmation and Signature page, make sure the consumer has read and agreed to the plan enrollment statements prior to entering the consumer's name for the "Electronic signature." This name must exactly match the match the name of the primary applicant. Click "Submit."

7. The Thank You page will open to verify enrollment and next steps.

Who to Contact for Assistance

Retrieve a Forgotten Password or User Name

1. Navigate to www.mnsure.org and click "Sign In"

2. Click "Forgot Your Password?" or "Forgot your User Name?" on the login screen

3. Answer the challenge questions and click "Next"

Contact the ARC or Broker Line for help with the following issues:

- You encounter technical difficulties when taking the assister portal training.

- If you forget your username or need to reset your password and online options did not help

- If you cannot find the email with your Registration Number and the link to create your account

- If you forgot your Reference Number that you need to share with consumers for association

- If you would like to end an association between you and a consumer

If you are no longer acting as a MNsure assister, notify MNsure immediately:

- Navigators and CACs: The agency administrator should immediately submit an updated roster indicating that you are inactive.

- Brokers: Contact the Broker Line

Change the Multi-factor Authentication (MFA) email address

In the event your email is compromised or you are not able to access your one time access codes, phone the MNsure ARC/Broker line. After confirming your identity, the ARC/Broker representative will submit a security request to have your MFA registration reset. Once this is complete you will have until the end of the day to sign in to the MNsure portal and complete your MFA registration. After completing your registration, one time access codes will be sent to the new email address you registered with.

Contact the ARC (navigators and CACs):

- Phone: 1-844-520-8695 (dial 2)

- Email: navigators@mnsure.org

Contact the Broker Line (brokers and agents):

- Phone: 1-844-520-8695 (dial 1)

- Use the web inquiry form **[link:** https://www.mnsure.org/brokers/contact/index.jsp]