



Assister Assembly

Fall 2026

Quick Orientation to MN-EES

Two Paths to Eligibility for Financial Help

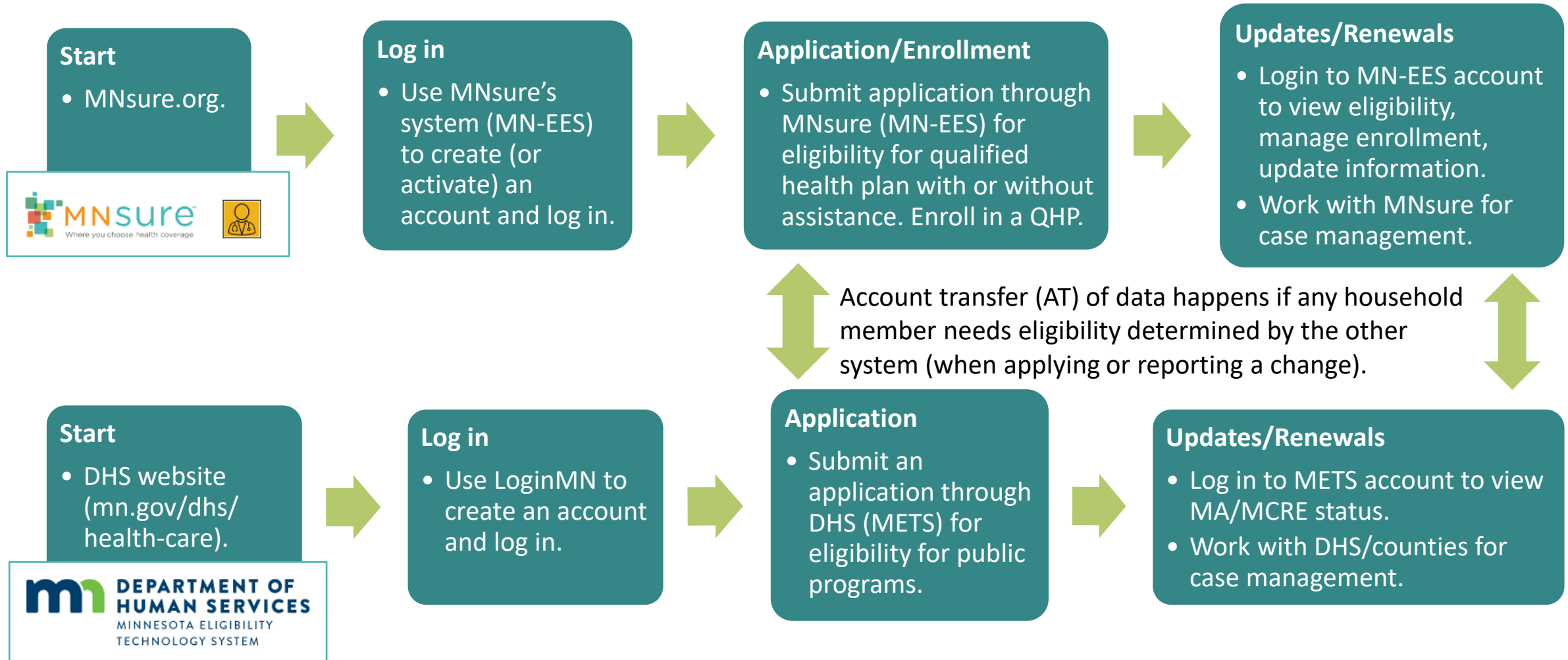


- MNsure Eligibility & Enrollment System (MN-EES)
 - Known as: The “MNsure system”
 - Access: Through [MNsure.org](https://mn.gov/mnsure.org).
 - Role: Determines eligibility for qualified health plan (QHP) coverage with or without financial assistance.



- Minnesota Eligibility Technology System (METS):
 - Known as: The “DHS system”
 - Access: Through LoginMN or the DHS website at mn.gov/dhs/health-care/apply.
 - Role: Determines eligibility for Medical Assistance (MA) and MinnesotaCare.

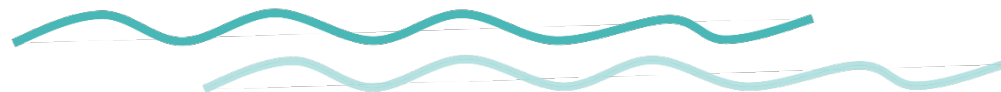
Apply Once: Both Paths Lead to Coverage



Key Terminology



- METS Navigator Portal – Online portal for navigators and CACs to support public-program eligible consumers in DHS’s system (METS).
- MNsure Portal – Online portal for brokers, navigators and CACs to support QHP-eligible consumers in MNsure’s system (MN-EES).
- “Association” – A relationship between you and a consumer where the consumer has electronically authorized you to access the consumer’s account, see their information and take actions on their behalf.
- “Active Individuals” – MNsure consumers that have electronically associated with you and are viewable through your MNsure Portal.
- “Viewing a consumer account” – Refers to the step of using your MNsure Portal to access the account of one of your Active Individuals to see their information and act on their behalf.



MNsure Portal for Brokers



- Broker: Manages individual book of business and can offer full-service support to clients.
- Agency manager (additional role):
 - Manages agency directory information, manages agency's entire book of business, can offer full-service support to any agency client, creates portal accounts for new brokers and support staff, can assign manager role to additional certified brokers.
 - Agencies can have multiple managers.
- Support staff (separate portal):
 - Manages agency directory information, manages agency's entire book of business, can offer full-service support to any agency client (except for enrollment), creates portal accounts for new brokers.
 - Agencies can have multiple support staff portal accounts.

MNsure Portal for Navigators & CACs

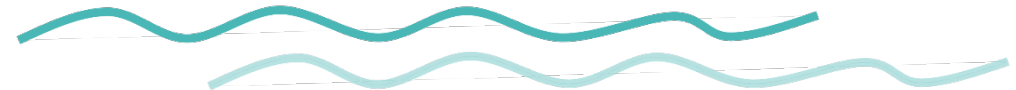


- Navigator: Manages their own “Active Individuals” and can offer full-service support to clients.
- Entity manager (additional role):
 - Manages agency directory information, can offer full-service support to any consumers associated with the agency, creates portal accounts for new staff
 - Navigator and CAC agencies can only assign one entity manager.

MN-EES Resources



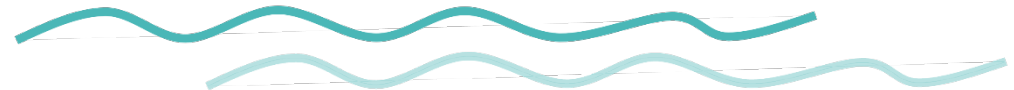
- Visit Assister Central (www.mnsure.org/assister-central/) and select “Assister Resources” for additional information on MN-EES.
- Includes PowerPoint slides from webinars and upcoming training announcements. We will continue to add more resources.



Need Help?

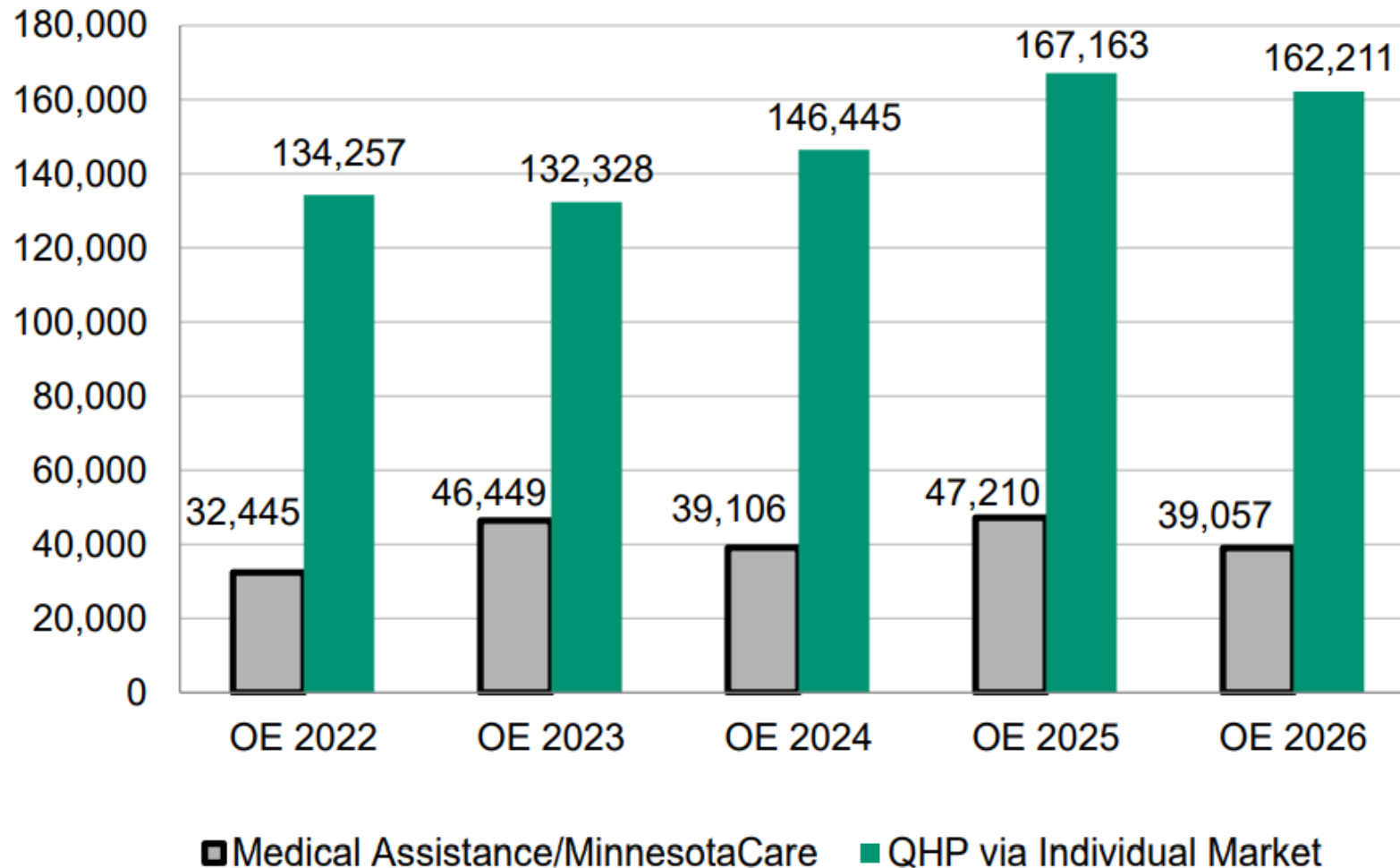


- For additional help, the appropriate point of contact is:
 - Brokers and support staff: Broker Service Line, 651-539-2088, 844-520-8695 (toll-free), brokers@mnsure.org.
 - Navigators and Certified Application Counselors: Assister Resource Center, 651-539-2098, 833-541-7698 (toll-free), navigators@mnsure.org.
 - Consumers: MNsure Contact Center, 651-539-2099, 855-366-7873 (toll-free).



2027 Health Insurance Landscape

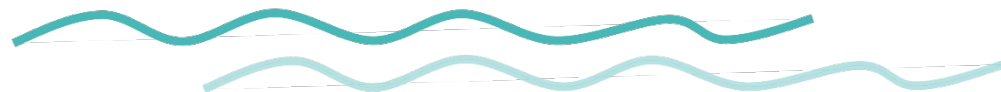
Sign-ups by Program OE: 2022 – OE 2026



Increasing Costs for 2027



- Increasing costs for consumers:
 - 2027 proposed rates for Minnesota's individual market indicate a 12% average increase in premiums (ranging from 10% to 13%).
 - The consumer's expected premium contribution is increasing (up to 10.22%), reducing the amount of premium tax credits.
 - Annual limitation on out of pocket (OOP) maximum increasing by 13% to \$12,000 for an individual and \$24,000 for a family in 2027.
- Tax credits are still helping Minnesotans:
 - 50% of households qualify for tax credits to reduce monthly premiums, with an average credit of \$600 per month.
 - Nearly 10% of households enrolled through MNsure qualify for cost-sharing reductions to save on out-of-pocket costs.



Tax Credits: Now...or Later



- Premium tax credits are only available to households who enroll through MNsure.
- Most families use the advanced premium tax credit (APTC) upfront to reduce the cost of monthly premiums – but people may receive the credits when they file their federal taxes as a refundable premium tax credit (PTC).
 - In 2021, Minnesotans used \$228 million in APTC.
 - In the same year, Minnesotans claimed an additional \$70 million in PTC.
- Consumers concerned about tax liability can adjust their APTC amount or use the streamlined path to apply without financial help and pay full price.

You may be eligible for free or low-cost coverage, or financial help that will lower your monthly premiums.

Do you want to find out if you can get help paying for health coverage? *

☒ Yes. (You will have to provide income information to see what you may qualify for.)

☐ No. (You will pay full cost for health coverage.)

Minnesota's QHP Landscape



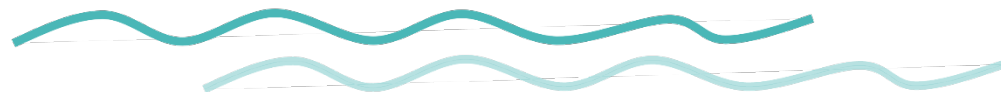
- Proposed rates for Minnesota's individual market were released in June, providing a preview for the 2027 Open Enrollment period.
- Five health insurance carriers expected to offer qualified health plans (QHPs) through MNsure for 2027:
 - Blue Plus, HealthPartners, Medica, Quartz and Aspirus.
 - Aspirus is a new carrier on MNsure located in Northeast Minnesota.
 - Current UCare enrollees will be cross-walked to Medica plans.
- Five dental carriers in 2027: Companion Life, Delta Dental, Dentegra, Guardian and Humana.



Easy Compare Plans



- Standardized “Easy Compare” plans are available to help consumers evaluate costs when shopping for health insurance on MNsure.
 - Plans have the same maximum out-of-pocket, deductible, co-pay, and co-insurance for certain in-network services within each metal level.
 - Consumers can focus on premium, provider networks, prescription drug coverage and plan quality ratings.
- Health insurance companies are expected to offer 55 Easy Compare plans for plan year 2027.



Federal Changes Impacting MNsure



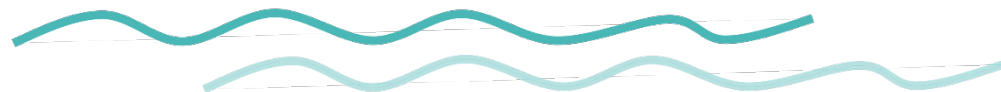
- Beginning January 2027, some low-income Minnesotans will lose financial help:
 - Some lawfully present non-U.S. citizens no longer qualify for federal tax credits but may enroll in private health insurance without financial assistance.
 - Adults without children who do not successfully report that they meet work or community engagement requirements will lose Medical Assistance but may enroll in private health insurance without financial assistance.
- Pre-enrollment verification (PEV) for MNsure enrollees begins **January 2028**.
 - Enrollees required to verify income, residency, family size and immigration status before receiving tax credits.
 - Can enroll without tax credits pending verifications.

2027 Open Enrollment Overview

2027 Open Enrollment



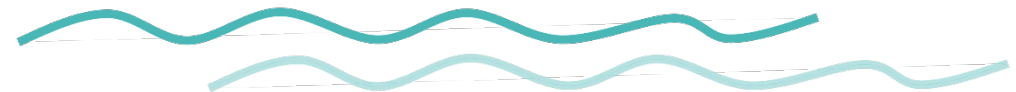
- Begins Sunday, November 1, 2026, and ends Friday, January 15, 2027.
- Tuesday, December 15, 2026, is the deadline for January 1 effectuation date.
- Plan selections from December 16 to January 15 will start February 1, 2027.
- Consumers may qualify for a special enrollment during open enrollment and qualify for an earlier coverage start date.



MNsure Notice Distribution



- All MNsure-generated notices are available through the “My Inbox” link on the consumer dashboard.
- Notification alerts – When a new notice is available in their account, MNsure will alert a consumer via text or email, depending on their preference.
- Notice distribution – Some notices (including the 1095-A form) will be mailed to the consumer unless they have opted to go paperless.
- Notifications will inform the consumer that a notice has been posted to their account.
 - MNsure will not include confidential information in the email or electronic alert.
 - The consumer must log in to their account to view the notice.



Updating Communications Preferences



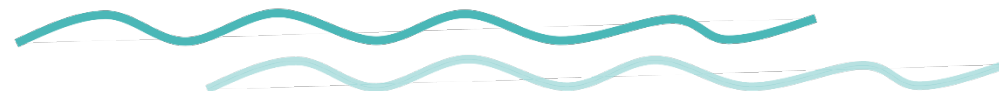
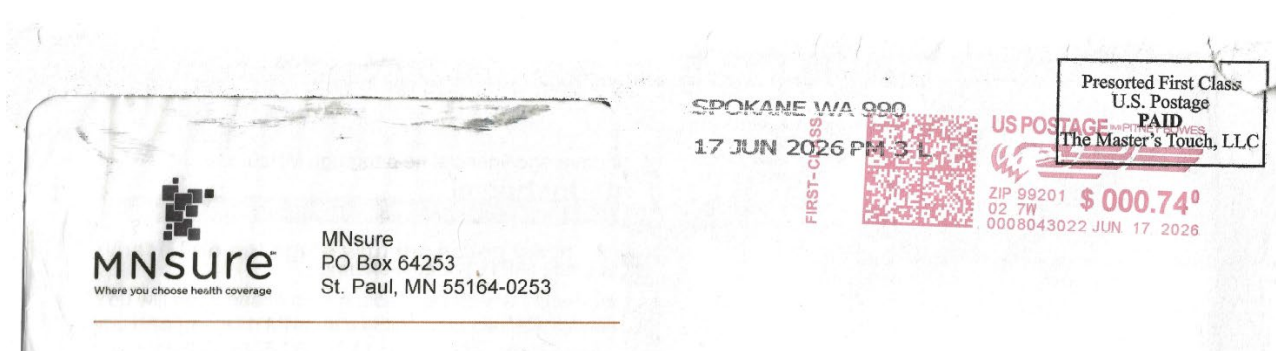
- Select “My Preferences” from the consumer’s left-hand menu on the dashboard to making changes.

This screenshot shows the "Communication Preferences" page in the MNSure dashboard. On the left is a navigation menu with options like "My Dashboard", "My Applications", "My Eligibility Results", "My Enrollments", "My Assister History", "My Inbox", "My Tickets", and "My Preferences" (which is highlighted). Below the menu are "Quick Links" including "Find Assistors Near You". The main content area is titled "Communication Preferences" and contains a form. The form has a heading "How would you like MNSure to contact you?" and a subtext "Please select how you would like MNSure to alert you when you have a notice in". It includes fields for "Phone Number" and "Email Address", both marked as "VERIFIED". There is a "Change number" button next to the phone number field. A large consent box is present, stating: "By clicking this box, I consent to receive calls or text messages from MNSure. These calls or text messages including notification about updates to my enrollment, or I acknowledge that I do not want assistance or services from MNSure and no way affect the availability of the assistance I receive from MNSure. I also acknowledge that I can remove this consent at any time by clicking the 'Change' button below. If I do, I will no longer receive calls or text messages from MNSure and any charges may apply." At the bottom of the consent box is a link to "MNSure's privacy policy". Below the consent box is a toggle switch labeled "Send me important alerts to this email" which is currently turned on.This screenshot shows the "Mailing address preferences" page in the MNSure dashboard. The page has a heading "Mailing address preferences" and a subtext "This is the address where you will receive notices and tax forms from MNSure. You may also wish to go paperless below." It includes a "Mailing Address" field with a "Change address" button. Below this is a "Go Paperless" section with the text "Please select how you would like to receive notices from MNSure. Regardless of your selection here, you will always have access to your notices in your Secure Inbox." There are two toggle switches: "Notices" (which is turned on) and "1095-A Tax Form" (which is turned off). Below the "1095-A Tax Form" toggle is a note: "Your 1095-A form is an important document that you may need to fill out IRS form 8962 to complete your federal tax return."

Validating MNsure Communications



- To confirm MN-EES related information came from MNsure:
 - Emails will always come from noreply@system.mnsure.org. **We strongly advise partners (and consumers) immediately add this email to “known email” rules to avoid important communications going to junk/spam folders.**
 - Any links in emails/texts will always start with <https://enroll.mnsure.org...>
 - Notice envelopes have MNsure’s logo, but will be postmarked from Spokane, Washington.



Renewal Timeline: September



- September 10: Pre-renewal notice.
 - Distributed to all currently **enrolled** consumers. Available in their online account.
 - Provides information about open enrollment, who in their household is currently enrolled and steps to prepare for open enrollment.
 - Consumers should update their online application with any **2026 changes** prior to October 7. Do not report 2027 changes prior to December.

 MNSure
PO Box 64253
St. Paul, MN 55164-0253

[Redacted Address]

Date: September 08, 2026

Re: Renewing your coverage for 2027
Household ID: [Redacted]

Dear [Redacted],

MNSure has a new and improved eligibility and enrollment system. You can now manage and update your account online.

Open enrollment starts 11/01/2026 and ends 01/15/2027.

MNSure's open enrollment period is when you can:

- enroll in a private health insurance plan,
- change plans, or
- renew your current plan.

Act fast! After open enrollment ends, you will need a life event to enroll or change plans.

Your household

These are the people in your household who can renew for 2027 during open enrollment.

Currently enrolled in medical coverage for 2026:

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

Currently enrolled in dental coverage for 2026:

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

Updating Federal Tax Information



- MNsure needs a consumer's permission to get federal tax income information to check eligibility. Every year, some consumers must renew their authorization.
- Notices have been mailed to consumers whose permission is expiring. The notice is not available in their online account.
- Consumers can extend the authorization by updating their application or mail the form included with the notice.

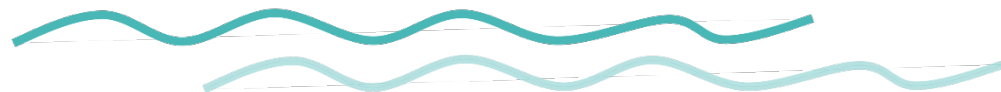
Agreements

Are any applicants incarcerated?	No. No one listed on this head of household is incarcerated (in prison or jail)
Agree to the use of tax return information for how long?	5 years
I received and reviewed the Notice of Rights and Responsibilities and Notice of Privacy Practices.	Agree
I know that I must report changes to the information listed on this application	Agree

Renewal Timeline: October



- October 1: Plan and rate information for 2027 will be finalized and announced by the Minnesota Department of Commerce.
- October 15: Anticipate 2027 plan information can be previewed through MNsure's plan shopping tool.
- Mid-October (approximate): Consumers with an active application in MNsure will have their eligibility updated for 2027.
- Late October (approximate): 2027 enrollment updated.
 - Currently enrolled consumers will be auto-renewed in the same or similar plan for 2027.
 - 2027 enrollment information will be viewable in the consumer's account.
 - 2027 enrollment information is sent to carriers.



Renewal Timeline: Eligibility Notice



- End of October: Eligibility notice
 - Notice will provide information on household eligibility for 2027 based on updated information.
 - Generated for all active consumers.
 - Will be available in consumer accounts and will be mailed, depending on consumer's account preferences.



MNSure
PO Box 64253
St. Paul, MN 55164-0253

Dad R-ohone
776 Fake Street
St Paul, MN 55103

Your Agent:
Eric Van Agency Mgr
()

Date: J ()

Re: MNSure Health Care Eligibility Notice
Household ID: 13290

Dear Dad R-OhOne,

Eligibility Summary:
It's important that we have accurate information. When you log in to your MNSure account:

- Review your application.
- Confirm all the member details are accurate.

Household member	Eligibility
Dad R-OhOne	• Eligible to enroll in a health plan through MNSure • Eligible for financial help to lower premium costs, called advanced premium tax credit or APTC.
Mom R-OhOne	• Eligible to enroll in a health plan through MNSure • Eligible for financial help to lower premium costs, called advanced premium tax credit or APTC.
Baby R-OhOne	• Eligible to enroll in a health plan through MNSure • Eligible for financial help to lower premium costs, called advanced premium tax credit or APTC.

Renewal Timeline: Renewal Notice



- End of October: Renewal notice.
 - Notice will inform household of 2027 plan enrollments.
 - Only generated for enrollment consumers.
 - Will be available in consumer accounts and will be mailed, depending on consumer's account preferences.

 MNSure
PO Box 64253
St. Paul, MN 55164-0253

C [redacted]
312 Wiman St
Apt 625
E [redacted] 122

Date: [redacted], 2026

Re: Important information regarding your health coverage for 2027
Household ID: [redacted]

MNSure's open enrollment is coming soon

We used your current information to renew the coverage you currently have for 2027.

You will receive another letter about your updated eligibility and financial help. Review that information carefully - your financial help may have changed.

Plan renewals

Your health and dental plan enrollments are both renewed for 2027.

Health plan renewal information

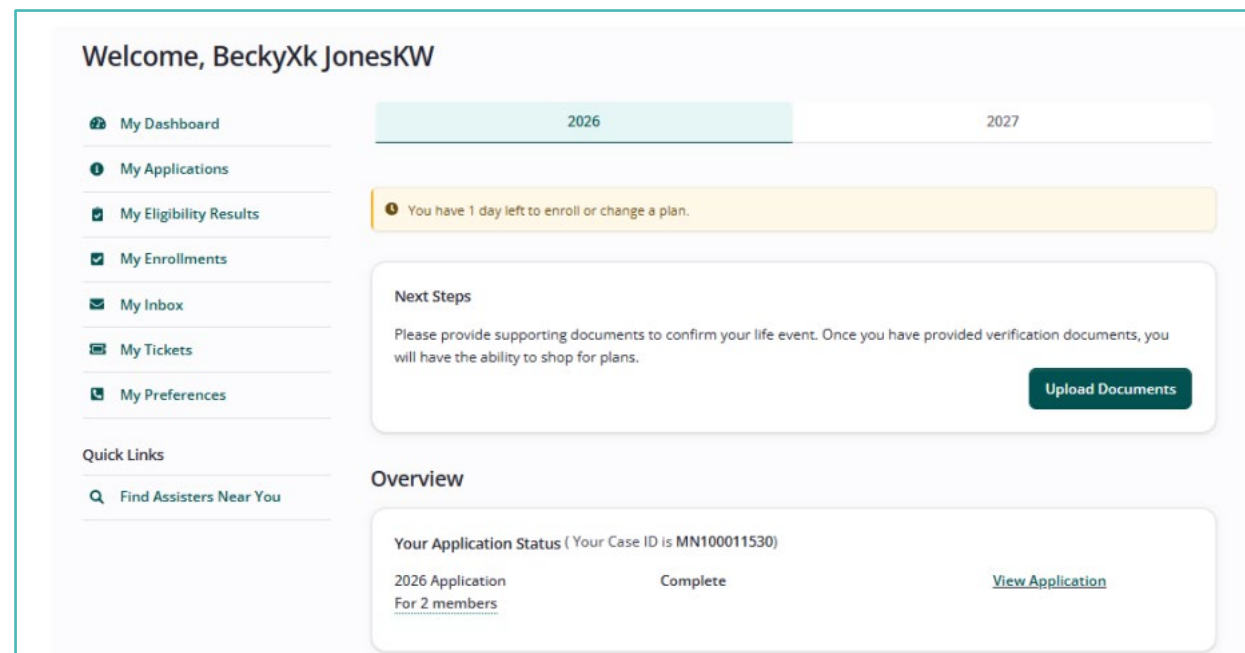
- Issuer Name: HealthPartners
- Plan Name: Select \$3,800 HSA Silver
- Monthly Advanced Premium Tax Credit (APTC) Amount: \$623
- Net Premium: \$10.23

Member Name	Renewal Status	Reason
Chris [redacted] (Subscriber)	Renewed	
Angela S [redacted]	Renewed	
Jenny S [redacted]	Not Renewed	Member is ineligible for health renewal
Peter S [redacted]	Renewed	

Consumer Dashboard for OE



- Beginning November 1, the consumer's dashboard will display both 2026 and 2027 eligibility years.
- When helping consumers, be sure you are looking at the tab for the correct coverage year.
- It is important that consumer activate their new MNsure account to complete the renewal process!



Insurance Company Renewal Notice



- In October, insurance companies will mail renewal notices which will show what plan currently enrolled consumers will be “cross-walked” into for 2027.
 - This notice is generated by the insurance company and is not available in the consumer’s MNsure online account.
 - The exact date the notice is mailed is determined by the insurance company.
- MNsure has continued to instruct that insurance companies omit APTC estimates in their renewal notices.

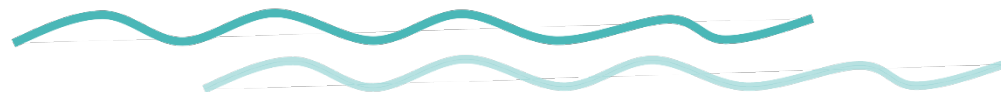
Review Your 2027 Costs and Financial Assistance Through MNsure

- **This notice does not include your 2027 monthly premium or financial assistance.** Log in to your MNsure account to view your most current premium, financial assistance, and health plan options.
- **Important:** Before enrolling for 2027, log in to your MNsure account to update any changes to your income, household, or address. Then review your current monthly premium, financial assistance, and coverage options. Get details in “What you need to do” below.

Key Changes in Renewal Process



- Changes in **eligibility process** from last year:
 - The eligibility batch will be run in October, instead of mid-September. Consumers are encouraged to report any 2026 changes to their application before October 7.
 - The process for updating eligibility will take less time, with no anticipated “blackout” period when applications cannot be updated.
 - Consumer eligibility notices will be generated late October, instead of early October.
- Changes in enrollment process from last year:
 - MNsure will send carriers updated 2027 passive enrollment information (834s) in late October, instead of early October.
 - Consumer renewal notices will be generated in late October, instead of mid-October.

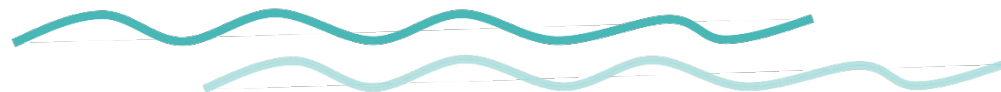


Supporting MNsure Consumers

Protecting Consumer Data and Privacy



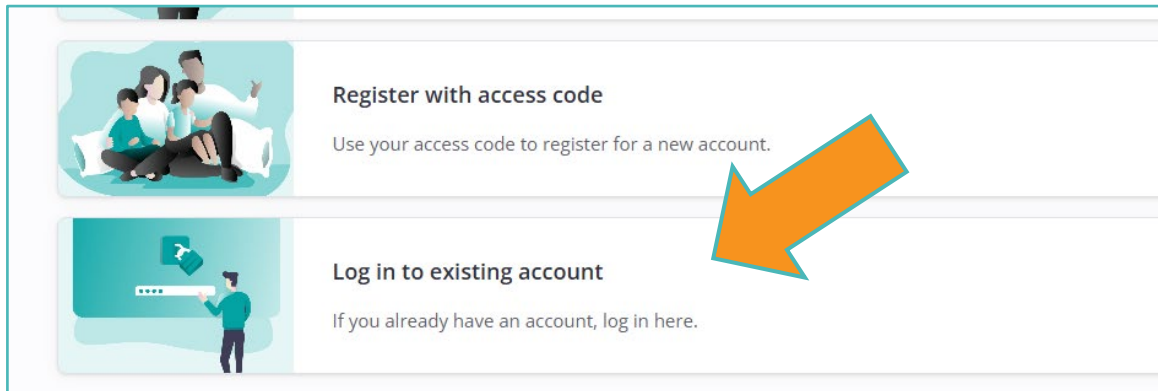
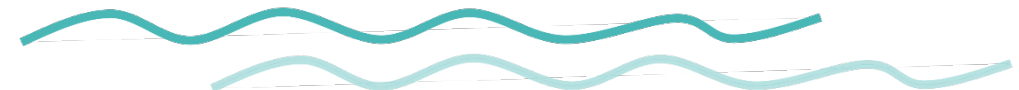
- Both the consumer and MNsure rely on certified partners to protect consumer information and maintain internal controls .
- Protect consumers, and protect yourself, by following these policies:
 - *Only create consumer accounts using the consumer's email and phone number.* If a consumer doesn't have an email address, you can still create an account for them.
 - *Never log into the consumer's account to create an association, view consumer information or act on their behalf.* Once the consumer authorizes your association, you can see everything and do everything a consumer can by viewing their account.
 - *Never retain the consumer's account password or security question answer.* Consumers can use self-service process to reset the password. And you have full access to support them through your MNsure portal account.



Best Practice for Logging In



- If you experience an error message, or during a portal session information stops displaying as expected:
 - Log out of the portal.
 - Do not log in again from where it says “Your session has ended. Please Log in again.”
 - Return to <https://enroll.mnsure.org/hix> and click on “Log in to existing account” to log in again.
 - You may also need to clear your cache and cookies.

This screenshot shows the MNSure login form. At the top, a message states "Your session has ended. Please log in again." with a close button. Below this are fields for "Email Address" and "Password". A large orange "X" is superimposed over these fields. There is a "Remember Me" checkbox and a "Login" button. At the bottom, there are links for "Forgot password?" and "Trying to get covered? Register Now".

MNsure Portal Dashboard for Assisters



This screenshot shows the main dashboard interface. At the top, the MNsure logo and tagline are on the left, and navigation links for Home, Help & Support (with a notification badge), and My Account (highlighted with an orange box) are on the right. Below the navigation bar, a breadcrumb trail shows Home, Individuals (highlighted with an orange box), and My Information. The main content area is titled "Dashboard" and is divided into two sections. On the left is a "Quick Links" sidebar (highlighted with an orange box) containing links for Pending Authorization Requests, My Profile, My Assister History, My Tickets, and Search Existing Consumers. The right section is the "Enrollment Dashboard", which displays two cards for "Total Enrollments in 2026" and "Total Enrollments in 2025", both showing a count of 0. A large message at the bottom states "No new enrollments during this period".

This close-up view focuses on the breadcrumb trail and the dropdown menu for the "Individuals" link. The breadcrumb trail consists of "Home", "Individuals" (highlighted with an orange box), and "My Information". The dropdown menu for "Individuals" is open, showing three options: "Pending Requests", "Active Individuals" (highlighted with an orange box), and "Inactive Individuals".

Agency Manager Dashboard (Brokers)



Brokers ▾

Broker Support Staff ▾

Agency Authorizations ▾

Agency Account ▾

My Authorizations ▾

My Broker Profile ▾

Refine Results By [Reset All](#)

First Name

Last Name

Broker Status

☐ Active ☐ Inactive

Registration Status

Select Registration Status ▾

NPN

Go

Broker Name

Active/Inactive

Consu

Registration Status

Timothy Chalks

Active

0

ing

Petra Jones

Active

0

9813441331

Incomplete

Jason Denali

Active

0

99119911

Certified

Jackson Pollock

Active

2

5553335

Certified

Farris Jackson

Active

2

5131255133

Certified

Showing 1-5 of 5 items

<<

<

1

>

>>

Rows

10 ▾

Entity Manager Dashboard (Navigators/CACs)





Entity(Change ▾)

My Account ▾

Navigators or CACs ▾

Authorizations ▾

Account ▾

Navigators or CACs

Pending Authorization Requests

Active Consumers

Inactive Authorizations

Add Staff

Refine Results By

Reset All

First Name

Last Name

Status

☐ Active

☐ Inactive

Certification Status



Entity(Change ▾)

My Account ▾

My Roles

✓ Entity

Navigator or CAC

Step 1: Viewing a Consumer's Account



- Find the consumer in your “Active Individuals/Active Consumers” list.
- Click on “More Actions” and from the menu select “View Household Details”.

A screenshot of the Mnasure web application interface. The main content area displays details for a consumer named James May. It includes a table with application information and a 'More Actions' dropdown menu. An orange arrow points to the 'View Household Details' option in the menu.

James May	Application Year	2026
Household Case ID MN100010312	Application Status	Complete and Submit Application
	Eligibility Status	Pending

Household not enrolled

☐ Select

[Household Composition & Eligibility](#) [Applicant Verifications](#) **More Actions**

- View Details
- View Household Details**
- Resend Activation Email
- Mark As Inactive
- View Enrollment Details
- Submit New Ticket

Step 2: Viewing a Consumer's Account



- Confirm that you want to provide to the “Individual View” for this consumer. You will be taken to the consumer’s dashboard.

View Consumer Account

×

Click on Consumer Application to go to the consumer portal for James May. You will be able to complete the application, make changes, or select a plan on behalf of the consumer. Proceed to the Consumer Portal ?

Proceed to Individual View ?

☐ Don't show this message again.

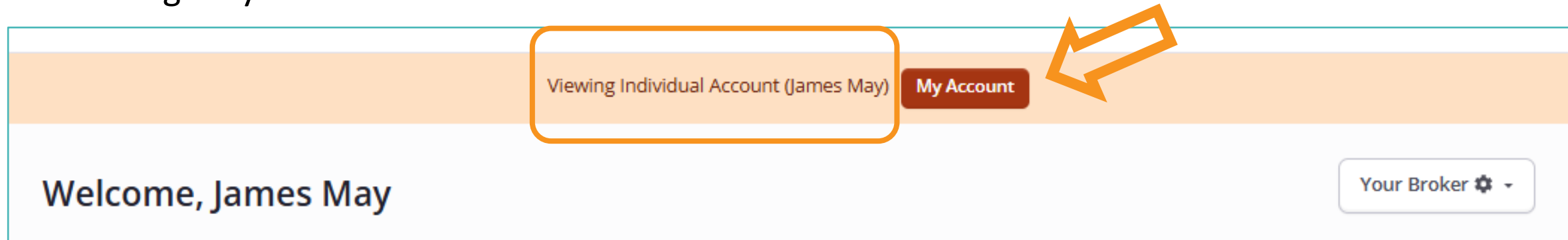
Cancel

Individual View

Step 3: Viewing the Consumer's Account



- When working in a consumer's account, you will always see a yellow/orange bar near the top of the screen. The bar will tell you whose account you are in.
- **Always confirm you are in the correct consumer's account before taking any actions on behalf of the consumer to avoid a data privacy incident. Report any incidents immediately to the Assister Resource Center or Broker Service Line.**
- You can exit the consumer's account to return to your portal dashboard at any time by selecting "My Account" on that same bar.



Consumer Dashboard



sumer Your Broker ⚙️ ▾

2026

Next Steps

You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

[Confirm Event and Shop](#)

Overview

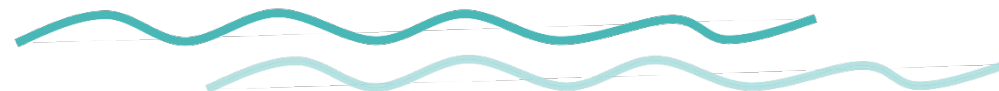
Your Application Status (Your Case ID is MN100030639)

2026 Application For 1 member	Complete	View Application
----------------------------------	----------	----------------------------------

Your Household Eligibility

New Consumer	Advanced Premium Tax Credit \$249.72 per month	View Details
	Not eligible for Cost-Sharing Reductions	Edit Application

- On their account dashboard, the consumer can quickly see:
 - Immediate next steps, including whether they can enroll or need to report a qualifying life event.
 - Status of a current application, or whether they need to start an application.
 - Current household eligibility information, including viewing and editing the application.
 - Any health or dental plan enrollments.
 - If they are associated with an assister.



Consumer Navigation Tools



 My Dashboard

 My Applications

 My Eligibility Results

 My Enrollments

 My Assister History

 My Inbox

 My Tickets

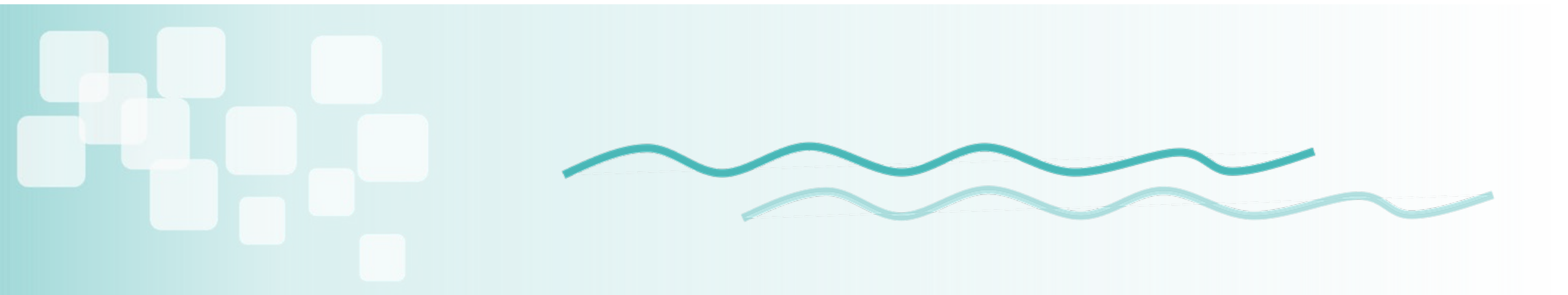
 My Preferences

Quick Links

 Find Assistors Near You

- Left-hand navigation allows consumers to dig deeper to find information and take actions, including:
 - Resuming or editing an application.
 - Viewing eligibility results.
 - Managing enrollments.
 - View past assister associations.
 - Viewing notices in their Inbox.
 - Checking the status of “tickets”.
 - Updating preferences.
 - Finding a MNsure-certified assister for help.

Associating With a Consumer

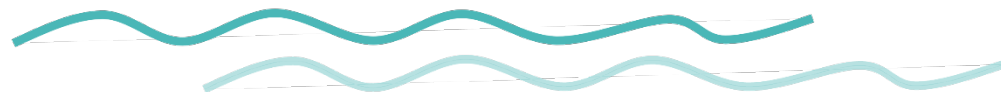


Consumer Authorizations



The MNsure system offers options for how consumers and can create an association with a broker, navigator or CAC:

1. The consumer can initiate an authorization through the MNsure Assister Directory.
2. Assister can initiate the authorization by finding a consumer with an existing application.
3. Assister can initiate the authorization by creating an account for a new consumer.



Consumer-Initiated Authorization



- If the consumer is logged into their MNsure account, they can find a broker/navigator through the Assister Directory and send an electronic request to work with them.
- If a consumer does not have a MNsure account, or is not logged into their account, they can search the directory but cannot initiate an authorization.
- Consumers cannot initiate an association with a broker/navigator if they are not listed on the directory.

Broker Selection

Selecting a broker as your representative allows them to access your account

[Back](#)[Search Again](#)[Select Broker](#)

Henry Lancaster

15 South Drake Street, Minneapolis, MN 55408
📞 612-555-1212
✉️ henrylanaster6@yopmail.com

Languages Spoken

[Open in Maps](#)

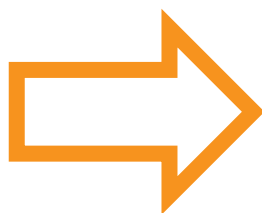
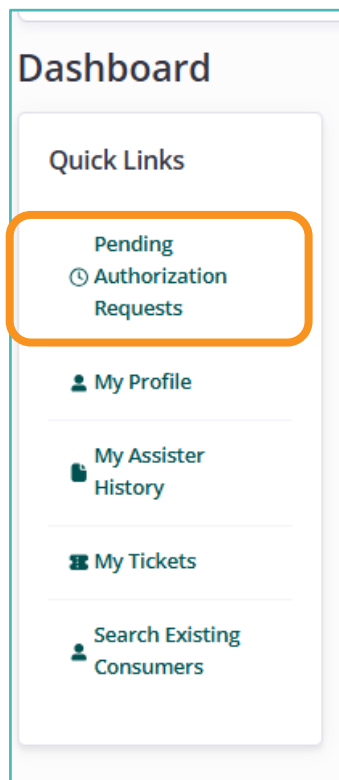
Request Submitted

Your request has been submitted to Henry Lancaster. They will need to accept your request to begin helping you. You will receive a notification in your account's secure inbox when your request is accepted. If you need immediate help, you can contact them via phone or email.

Accepting Pending Requests



- You must accept the consumer request before you can assist the consumer.
- Check for new requests through your MNsure portal by viewing “Pending requests”.
- Click on the consumer’s name to see contact information.
- Accept or Decline the request.
- If you accept, they will become an “Active Individuals/Consumers”.



Name	Family Size	REQUEST SENT ↓	
Humphrey Geller	NA	06/06/2026	⋮

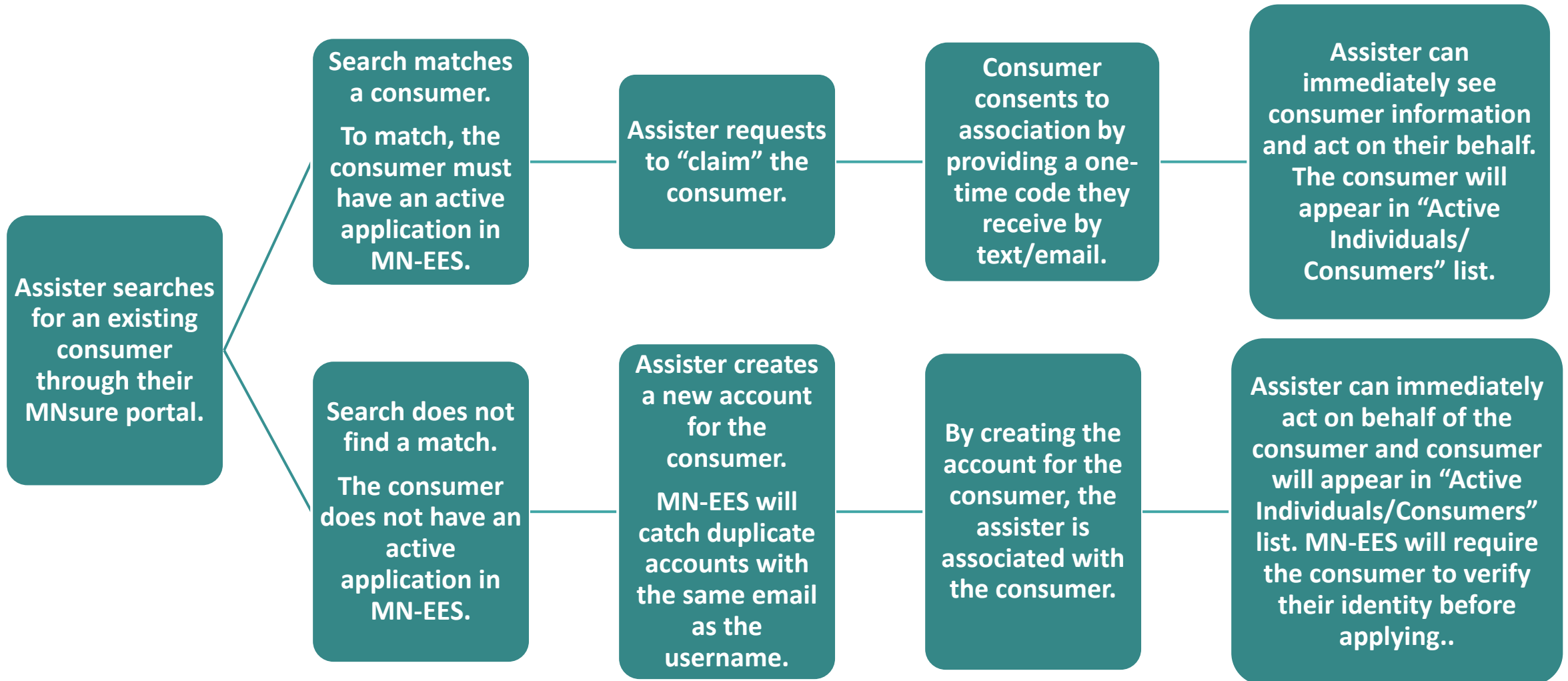
Showing 1-1 of 1 items

< 1 >

Rows

- Accept
- Decline

Assister Initiated Association Overview



Search for an Existing Consumer



- For an assister to initiate an authorization, they must first search to see if the household already has an application in MNsure's system.
- The consumer's name, SSN and date of birth are required for a match.

Dashboard

Quick Links

Pending
⌚ Authorization Requests

👤 My Profile

📅 My Assister History

🎫 My Tickets

👤 Search Existing Consumers

Search For Existing Consumer

☒ I attest I have the permission to perform this search, and that the information provided to me to verify the consumer's identity is correct to the best of my knowledge. *

Please fill in all of the fields below to verify the consumer's identity.

First Name *	Last Name *	Date of Birth *
nEW	cONSUMER	05/16/1975
Document Type *	Document Number *	Method *
Social Security Card	***-**-1949	In Person

Consumer Confirms Authorization



- If a match is found, the assister can request to “claim” the household.
- To complete the authorization, the consumer must provide the assister with a verification code they receive via a text, a call, or email (based on the communication preference in the consumer’s account settings).

New Consumer

DOB	05/16/1975
Address	152 7th St East, Saint paul, MN 55101
Phone	6513085821
Email	newconsumer@yopmail.com
SSN	XXX-XX-1949

An OTP will be sent to the consumer. OTP verification is required before adding the consumer to the book of business.

Cancel Send OTP ⓘ

OTP Verification

Before you can proceed with claiming this consumer, you must verify the OTP.

The system has sent a one-time passcode (OTP) to the consumer's email **n*****@yopmail.com**. Please request the consumer to share this one-time passcode with you. You have a total of 4 attempts remaining including resends within a 24-hour period.

Enter OTP below

Time Remaining: **09:29** minutes.

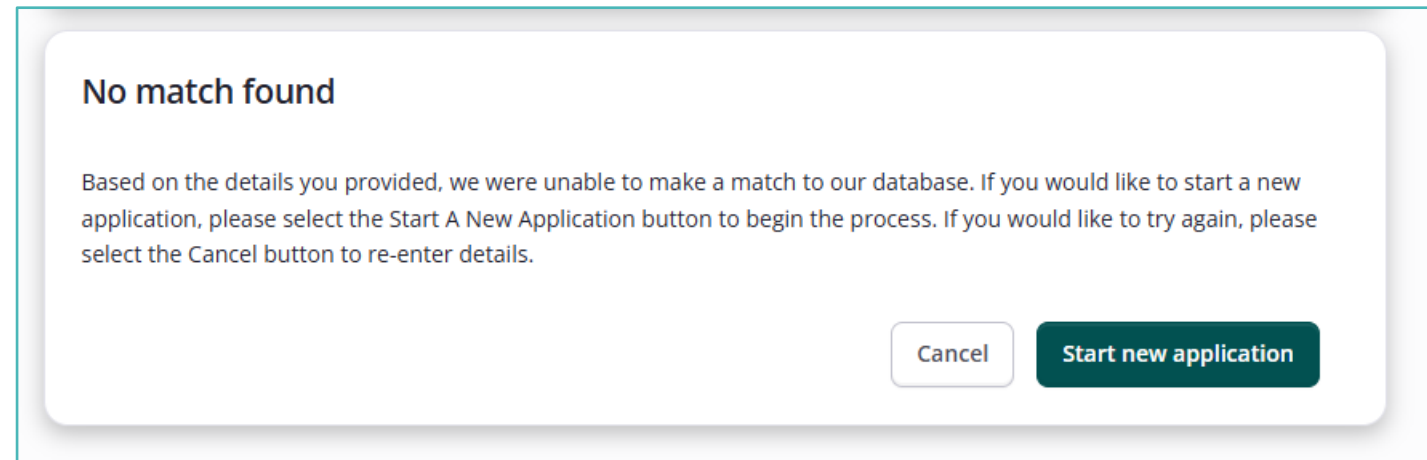
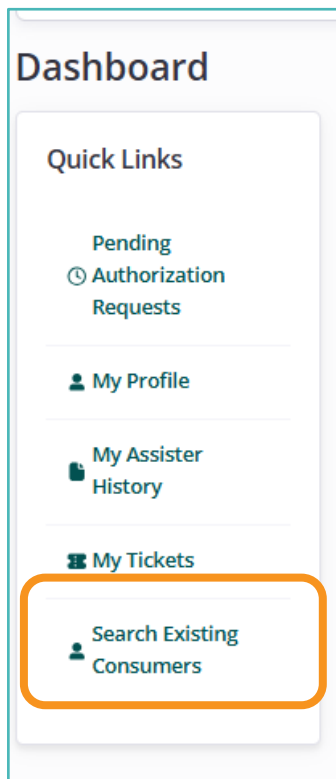
Didn't receive the verification OTP? [Resend](#) in **01:34** minutes.

Cancel Submit

Helping a New Consumer



- The first step before creating a new account is to search for the consumer to verify they do not already have an application by using “Search Existing Consumers”.
- If no match is found, you can begin to help them by clicking on “Start new application.”



Creating a Consumer Account (continued)



- You will then be taken to the new account creation process.
- The account holder should be the responsible person in the household, even if they are not seeking coverage.
- Entering the consumer's email address is optional.
- **BE CAREFUL to verify the information entered is accurate!**

Individual Information

First Name *

Last Name *

Date Of Birth *

MM/DD/YYYY

Zip Code *

Phone Number *

Email Address

Note: If email is provided the new individual will be sent an email to activate a new account.

Clear

Start



Providing a Consumer Email Address



- The consumer will immediately get an email with a link to activate the new account. The link expires in 1 day but can be regenerated by contacting MNsure.
- MN-EES will flag if the consumer already has an account with the email provided. The consumer should activate/reset the password for the existing account.

Date: September 30, 2026

Re: Activate your MNsure account
Household ID: 15813

Dear Zara Rimaros,

Welcome!

A MNsure account has been created for you.

Activate your account now at:

<https://mn3uat.ghixqa.com/hix/account/user/activation/0baf3c1d9dc74bca9d15852d3c0e7c2b>

This is a one-time login. It will expire in 1 day(s).

Email Address

ripthegolden@yopmail.com

 Email Address is already being used by an existing account

Note: If email is provided the new individual will be sent an email to activate a new account.

Clear

Start

Creating a Consumer Account



- If account creation is successful, you'll confirm you want to see the consumer's account and land on their dashboard.
- Select the "Start New Application" button in "Next Steps" to begin. The first step will be verifying the consumer's identity.
- The consumer will now be listed in your "Active Individuals/Consumers" list).

A screenshot of a web application interface. On the left is a sidebar with a "View" dropdown and a "Clickin Through" section. The main content area has a header with "Your Broker" and a settings icon. Below this is a light blue bar with the year "2026". The "Next Steps" section contains a message about the 2026 open enrollment period and a prominent "Start New Application" button. The "Overview" section shows the user's application status as "Not started" for the year 2026, with a "Start Application" link.

View

Clickin Through

Proceed

□ Done

OS

Your Broker ⚙️

2026

Next Steps

You missed the open enrollment period for 2026 to shop and enroll in a health plan. You can still enroll if you have a qualifying life event.

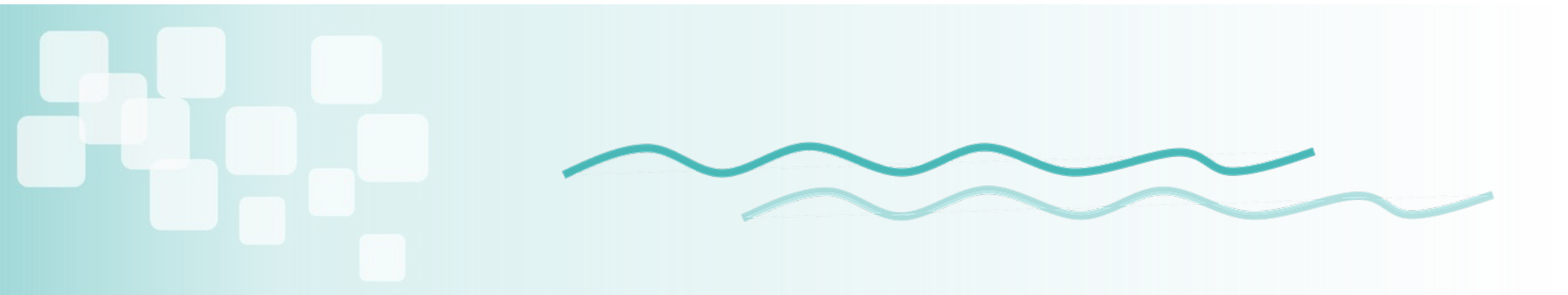
[Start New Application](#)

Overview

Your Application Status (Your Case ID is MN100012816)

2026 Application	Not started	Start Application
------------------	-------------	-----------------------------------

Activating Consumer Accounts



Helping Consumers Activate Accounts



- If you are associated with a consumer who needs to activate their account, after viewing the consumer's account, select "My Inbox" from the dashboard menu.
- Find the notice labeled "Claim your new MNsure account" (or a similar subject description).
- MNsure will begin sending reminders. Be sure to select the most recent activation notice in their account.

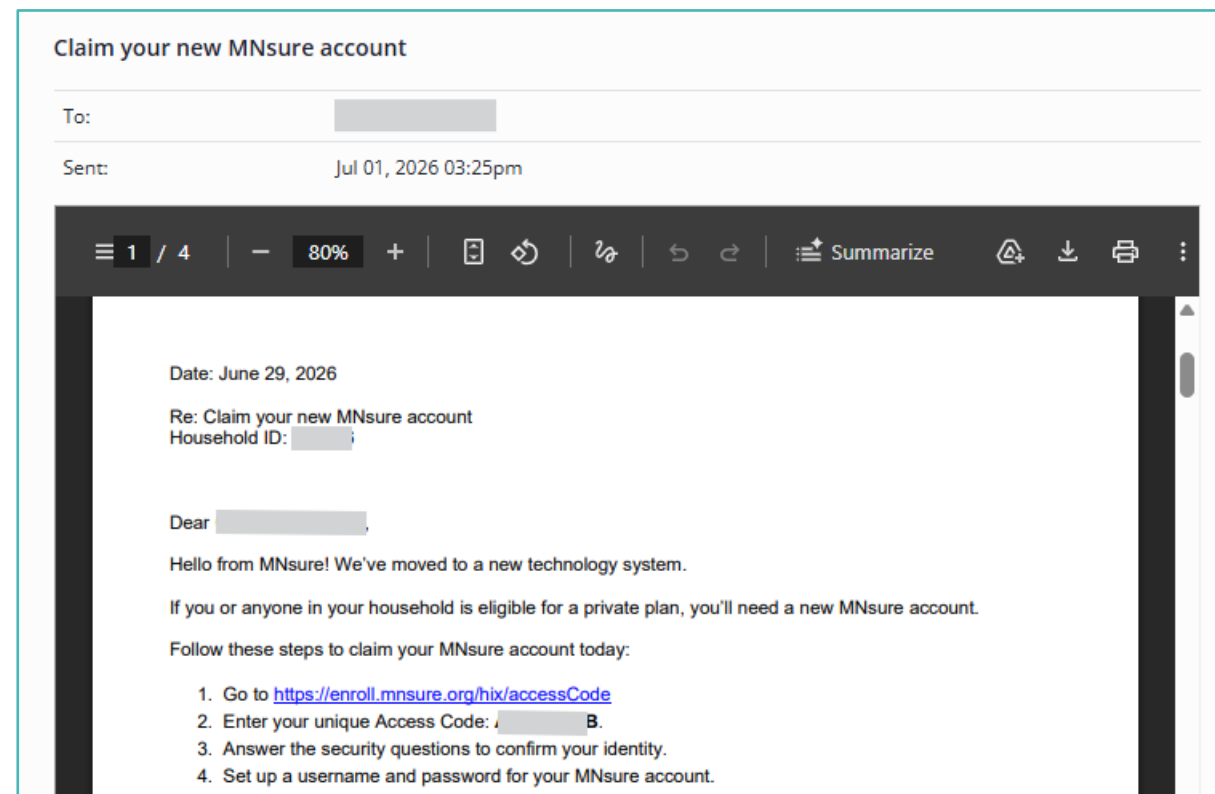
A screenshot of the MNsure user interface. On the left is a vertical dashboard menu with items: "My Dashboard", "My Applications", "My Eligibility Results", "My Enrollments", "My Assister History", "My Inbox", "My Tickets", and "My Preferences". An orange arrow points to "My Inbox". To the right of the menu is a table with two columns: "Date" and "Subject". The table contains one row with the date "07/01/2026" and the subject "Claim your new MNsure account". Another orange arrow points to this row. The table has a light blue header and a light gray footer. There are also small circular icons in the rightmost column of the table rows.

Date	Subject	
07/01/2026	Claim your new MNsure account	

Activating a Consumer Account



- The notice may contain a link to activate the account, or a unique Access Code.
- If there is an Access Code, have the consumer navigate to <https://enroll.mnsure.org/hix/accessCode> to enter the code and activate their account.
- Consumers should contact the MNsure Contact Center for help with accessing their account.



Resending Activation Email



Showing 1-1 of 1 items

Previous 1 Next

Select all on this page

Zara Rimaros	Application Year	-
Household Case ID MN100012816	Application Status	Start New Application
	Eligibility Status	-

Household Verifications

- View Details
- View Household Details
- Resend Activation Email**
- Mark As Inactive
- View Enrollment Details
- Submit New Ticket

More Actions ⋮

Dear Zara Rimaros,

Welcome!

A MNSure account has been created for you.

Activate your account now at:

<https://mn3uat.ghixqa.com/hix/account/user/activation/a7474511dc>

This is a one-time login. It will expire in 1 day(s).

If you did not request an account or believe this was done without your consent, please contact MNSure Customer Support Staff at (800) 444-5555 (outside the Twin Cities)

Thank you,
MNSure

Your information

MNSure Customer Support Staff has provided the following phone numbers for you:

☒ (***)*-5555

In order to verify your identity, we will send you a verification code to the selected number, using a voice call or text message

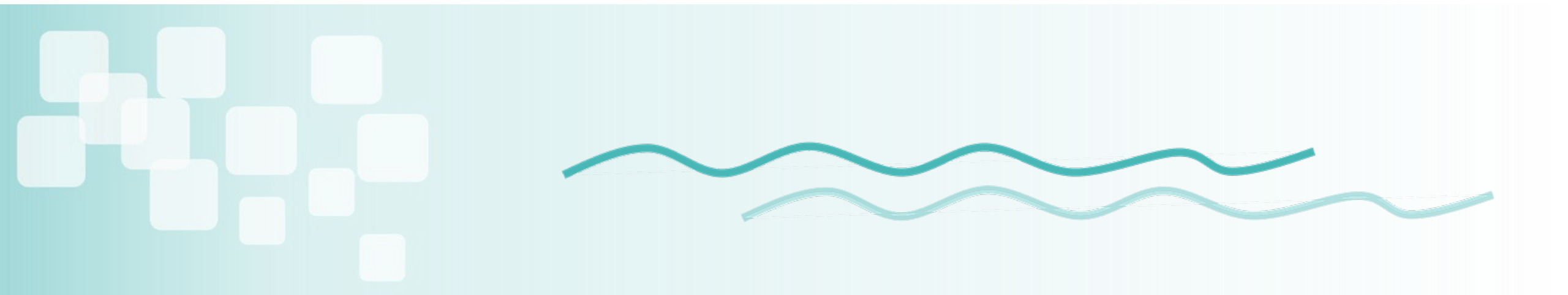
Text Message

Send Code

This is not my phone number

- You may also be able to resend an activation email.
- Go to your “Active Individuals/Consumers” and from the consumer’s record open the “More Actions” menu and select “Resend Activation Email”.
- The consumer will get an email activation link to receive a code via text/phone call.

Viewing and Updating Applications



Viewing a Submitted Application



- From the consumer's dashboard, go to the "Overview" section.
- If the consumer has an active application, select "View Application".
- This takes you to a page with more details, including the option to "View & Print Application Summary".

Overview

Your Application Status (Your Case ID is MN100030639)

2026 Application For 1 member	Complete	View Application
----------------------------------	----------	----------------------------------

Application Status COMPLETED	Primary Contact New Consumer	Date Created Nov 2, 2026, 8:23:08 AM
Coverage Year 2026	Case ID MN100030639	Last Updated Nov 2, 2026, 8:25:47 AM
Type Initial Application		Max Household APTC \$249.72 per month
		Cost Sharing Reductions Not Eligible

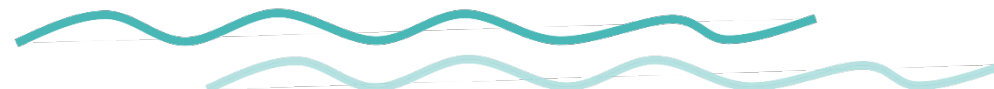
To view your next steps, please return to your dashboard

[Go to Dashboard](#)

Actions you can take for this application

[✕ Cancel Application](#)[📄 View Eligibility](#)[📁 Verifications & Documents](#)

[🖨️ View & Print Application Summary](#)



Review Application Information



- Before starting to update an existing application, review the current application to confirm changes are needed.
- Instead of scrolling, you can find a specific piece of information in the application summary:
 - Open the application summary.
 - Use “Ctrl F” or “Command F” (depending on your operating system).
 - Type in a key word to jump to a specific spot in the summary to check what information was entered on the application.

Application Status COMPLETED	Primary Contact New Consumer	Date Created Nov 2, 2026, 8:23:08 AM
Coverage Year 2026	Case ID MN100030639	Last Updated Nov 2, 2026, 8:25:47 AM
Type Initial Application		Max Household APTC \$249.72 per month
		Cost Sharing Reductions Not Eligible

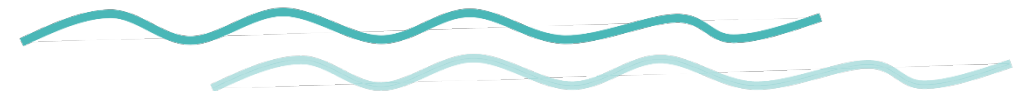
To view your next steps, please return to your dashboard

[Go to Dashboard](#)

Actions you can take for this application

[Cancel Application](#) [View Eligibility](#) [Verifications & Documents](#)

[View & Print Application Summary](#)



Editing an Application



- If there is an error with the application information, or the consumer needs to update information, you can edit the application under “Your Household Eligibility” in the “Overview” section on the consumer’s dashboard.
- Editing application allows you to go through all the application questions and make updates, such as adding/removing household members, changing income, etc. When the application is resubmitted, the eligibility will be redetermined.

Your Household Eligibility

New Consumer	<u>Advanced Premium Tax Credit</u> \$249.72 per month Not eligible for Cost-Sharing Reductions	View Details Edit Application
--------------	--	--

Resubmitting the Application



- “Editing” the application may move the application back to “Resume Application” status.
- Be sure to complete and resubmit the application before any other steps can be taken.
- In addition to updating information, the consumer may need to re-confirm answers to questions such as:
 - Reconciliation of previous APTCs.
 - Whether any applications are incarcerated.
 - Whether any applicant would like help paying for medical bills for prior months.

Overview

Your Application Status (Your Case ID is MN100030639)

2026 Application
For 1 member

Complete

[View Application](#)

Application Status	Primary Contact	Date Created
COMPLETED	New Consumer	Nov 2, 2026, 8:23:08 AM
Coverage Year 2026	Case ID MN100030639	Last Updated Nov 2, 2026, 8:25:47 AM
Type Initial Application		Max Household APTC \$249.72 per month
		Cost Sharing Reductions Not Eligible

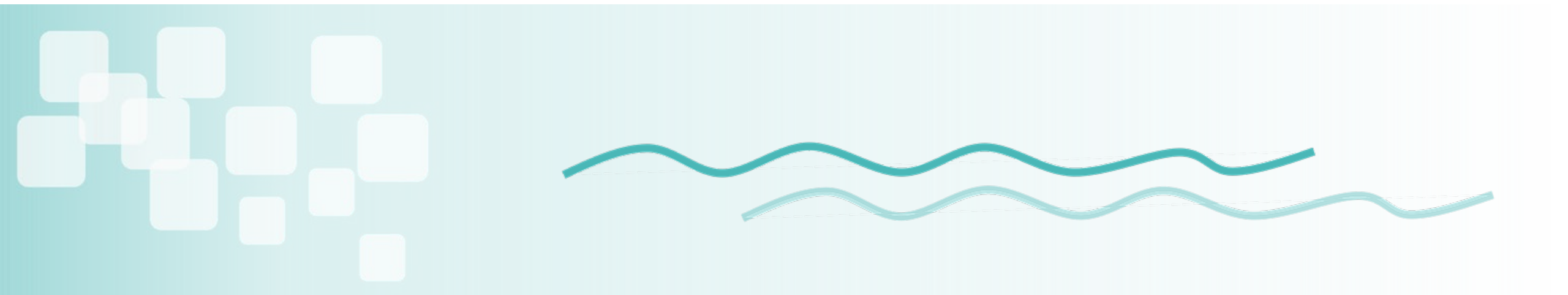
To view your next steps, please return to your dashboard

[Go to Dashboard](#)

Actions you can take for this application

[Cancel Application](#)[View Eligibility](#)[Verifications & Documents](#)[View & Print Application Summary](#)

How to Report Medicare Eligibility



Search for an Associated Consumer



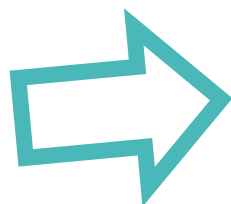
- You can search your list of “Active Individuals/Consumers” for individuals with a specific status.
- Click “See all” to expand to find the additional search fields.
- One option is to search by those approaching Medicare age.



Search all your consumers

First Name	Last Name	Application Year	Clear all	Search
		Select One ▾		

See all ▾



Search all your consumers

First Name	Last Name	Application Year
		Select One ▾
Application Status	Applicant Verifications	Qualifying Life Event Verifications
Select One ▾	Select One ▾	Select One ▾
Approaching Medicare Age	Binder Payment	Enrollment Deadline
Select One ▾	Select One ▾	Select One ▾
Issuer		
Select One ▾		

Reporting Medicare Eligibility



- If an enrolled household member is nearing 65, update the application to report the change in the month preceding the Medicare start date.
- If they indicate they don't want coverage to continue after the Medicare start date, MNsure will term their QHP the last day of the month prior to the provided Medicare start date.
- If they want to maintain any dental coverage, call MNsure for assistance.

Other Non-Employer Health Coverage

Is **Kind Bar** currently enrolled in Medicare, or will be enrolled in the next 3 months? * [Learn more](#)

☒ Yes

☐ No

Enter **Kind Bar's** Medicare start date * [Learn more](#)

Month Day Year

12

01

2026

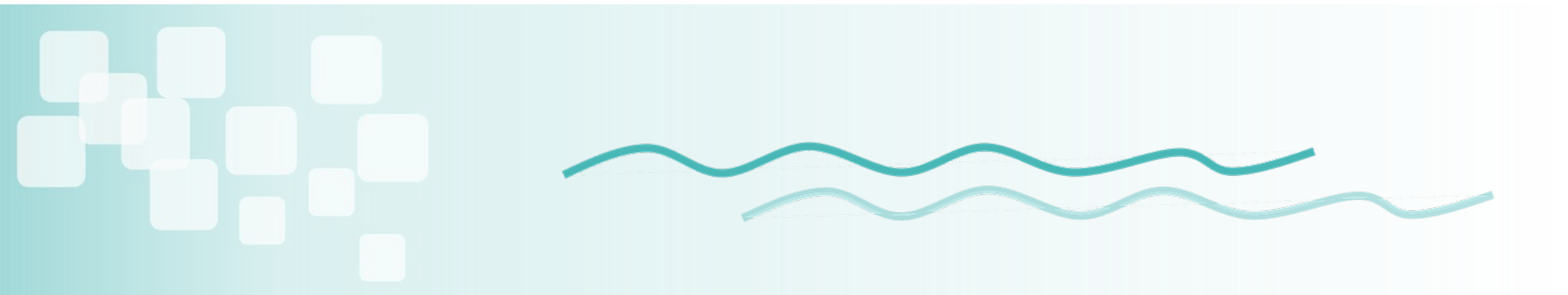
How should **Kind Bar's** Marketplace coverage be handled once Medicare starts? * [Learn more](#)

☒ **Keep Marketplace until Medicare starts** — Kind Bar's Marketplace plan will remain active until Medicare begins, then end automatically.

☐ **Keep Both Plans (Dual Coverage)** — Kind Bar wants to keep Marketplace coverage active even after Medicare begins.

☐ **End Marketplace Coverage Now** — Kind Bar does not need Marketplace coverage and wants it to end now (if currently enrolled).

Uploading Documents



Uploading Verifications



- When uploading documents for special enrollments periods or other verifications, combine all supporting documents into one document before uploading.
- This keeps the verification documents together and reduces that chance that something is missed during review.
- Accepted files types: PNG, JPG, JPEG, PDF, DOC, DOCX, XLS and XLSX
- Maximum file size is 5 MB.

● Non-ESI Minimum Essential Coverage (Not Verified) - Action needed by 09/02/2026

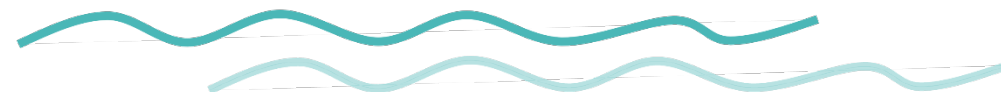
We could not verify Pam Soil's health coverage or enrollment status from Children's Health Insurance Program, Medicaid, Peace Corps, Medicare, Veterans Affairs (VA) Health Care Program, TRICARE or other Public Programs. Your application on MNSure indicated that Pam Soil does not have coverage from any non-employer sponsored sources. If this is incorrect, correct it and resubmit your application by 09/02/2026. If this is correct, upload supporting Verification Documents here by 09/02/2026.

[Click here](#) to see the document uploaded using QR Code.

Select Document Type* Medical Assistance or MinnesotaCare letter ▼

Choose Document to Upload* Upload file from this device OR Upload using QR code

Submit



Tips For Combining Files



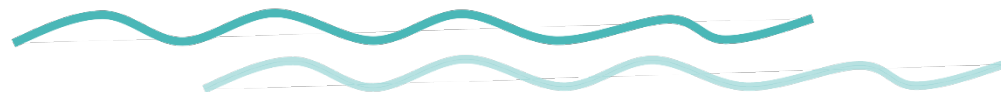
- To combine several screenshots, photos, or document images in a document:
 - Open a new Word/Pages document.
 - Insert the screenshots, photos or document images and arrange the items in a logical order.
 - Resize images as needed so all information is readable.
 - Save the document as an accepted file type (such as saving/exporting it as a PDF).
- Combining PDFs/images using Adobe Acrobat:
 - Open Adobe Acrobat.
 - Select Combine Files.
 - Add the files you want to include and arrange in the correct order.
 - Select Combine and save the finished file.



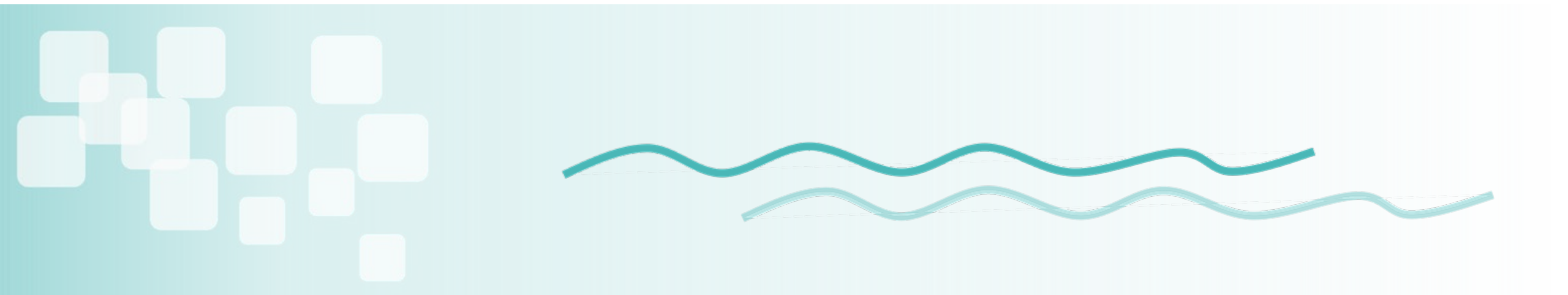
Final Steps Before Uploading



- Before uploading the file, make sure:
 - All required documents are included in the file
 - The information is clear and readable – nothing important is cut off.
 - The pages or images are in a logical order.
 - The finished file is 5 MB or smaller.
- If the file is too large, try:
 - Cropping unnecessary areas from screenshots or photos.
 - Resizing very large images before inserting them.
 - Using fewer duplicate images.
 - Saving or exporting the document as a PDF, which may reduce the file size.



Other Application Questions



Verifying Citizenship



- If a consumer indicates they are a U.S citizen or U.S. national, they are asked whether they are a naturalized or derived citizen.

Citizenship or Immigration Status

Is **Kind Bar** a U.S. citizen or U.S. national? *

☒ Yes
☐ No

Is **Kind Bar** a naturalized or derived citizen? *

☒ Yes
☐ No

Please select a document type *

☒ Naturalization Certificate

Alien Number

Naturalization Number

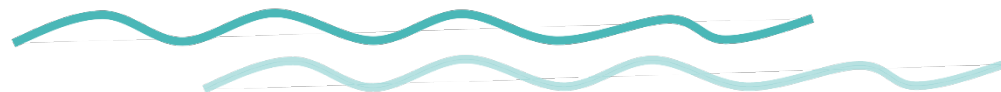
☐ Certificate of Citizenship

[Back](#) [Save & Exit](#) [Save & Continue](#)

Verifying Citizenship (continued)



- If they are a naturalized or derived citizen:
 - The consumer is required to select the appropriate document for their citizenship type (Naturalization Certificate or a Certificate of Citizenship).
 - Consumers are encouraged to provide the alien number and document number if they have it available. MN-EES can usually verify citizenship in real time with this information and avoid follow-up verifications.
 - If they do not have the numbers from the documents, they can leave those fields blank and proceed with the application after selecting the appropriate document type. However, additional verification may be required.



Social Security Numbers



- A Social Security number (SSN) is not required for submitting an application, but they are encouraged.
- An ITIN (Individual Taxpayer Identification Number) is issued by the IRS and cannot be verified by the Social Security Administration.
- ITINs cannot be used in place of a SSN for an application, but an ITIN may be used for the manual identity verification process.

Enter **Kind Bar's** Social Security Number. *

You must provide **Kind Bar's** Social Security Number (SSN) if they have one. If **Kind Bar** does not have a Social Security Number, please check the box above or visit www.ssa.gov/ssnumber to apply.

If an SSN exists but is not provided now, **Kind Bar** will be required to provide SSN documentation at a later time. Failure to provide the SSN could result in a loss of coverage. Providing a Social Security Number now can help verify your eligibility to enroll in health coverage.

Social Security Number

☒ Check if **Kind Bar** does not have a Social Security Number. [Learn more](#)

Have you applied for a Social Security Number? *

☐ Yes

☒ No

Reason why you do not have a Social Security Number *

State Residency



Residency Information

Please select all that apply based on your Minnesota residency*

You must be a resident of Minnesota to enroll in a health plan.

You are a Minnesota resident if you **live in Minnesota** and you **plan to make Minnesota your home**. If you meet this requirement you must check BOTH boxes:

- I live in Minnesota
- I am planning to make Minnesota my home

You are also a Minnesota resident if you **came to Minnesota for a job** or **to look for a job**. If this applies to you, check the box that says:

- I entered Minnesota with a job commitment or to seek employment

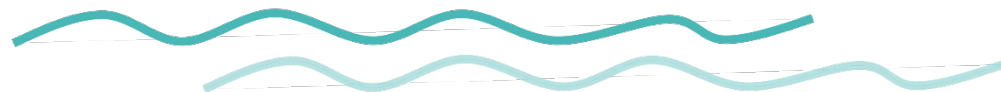
Kind Bar*

- ☒ I live in Minnesota
- ☒ I am planning to make Minnesota my home
- ☐ I entered Minnesota with a job commitment or to seek employment
- ☐ I am visiting Minnesota to get medical care or for personal reasons
- ☐ None of the Above

Did you move to Minnesota in the last three months?*

- ☐ Yes
- ☒ No

- When completing the application, be careful when filling out residency information.
- For individuals who live in Minnesota, both “I live in Minnesota” and “I am planning to make Minnesota my home” must be selected.



APTC Reconciliation



Reconciliation of advance premium tax credits (APTC)

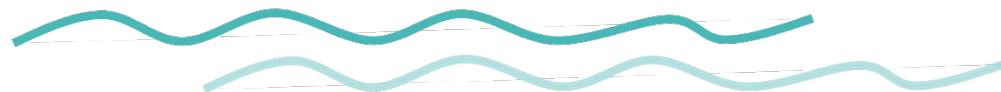
In previous years, have you received advance premium tax credits (APTC) to help reduce your monthly payment for coverage through the health insurance marketplace, including Mnasure?*

- ☒ Yes
☐ No

In the years that you received advance premium tax credits (APTC), did you file a federal income tax return and reconcile any APTC you used? **NOTE: To reconcile any APTC received during the previous year, you would have received a 1095-A form from the marketplace and used that to submit Internal Revenue Service (IRS) Form-8962 along with your federal income tax return.***

- ☐ Yes
☐ No
☐ No, because I only received APTC in 2020 when reconciliation was not required.

- The application asks if a consumer has received advance premium tax credits in the past and if they filed taxes those years.
- For 2027, there is no requirement to reconcile APTC on their taxes to continue to receive APTC. So, the consumer's response will not impact their eligibility for tax credits.



Estimating Eligibility



[My Account](#) [Get Started](#) [Contact Us](#)



Quick Links

[Get Coverage](#) [Manage Coverage](#) [Financial Help](#) [Shop and Compare](#) [Get Help](#) [About Us](#) [Media](#)



Health insurance for Minnesota, by Minnesota

We're Minnesota's official health insurance marketplace. MNsure is the only place you can apply for financial help to lower the cost of your monthly insurance premiums and out-of-pocket costs. Shop and compare plans for the whole family.

What are you eligible for?

Tell us a little about yourself and get a quick estimate. See if you may qualify for free- or lower-cost health insurance.

[Get an estimate](#)



Renew or update coverage

Minnesota has two systems for health care coverage. Find out which one works best for you.

[Manage coverage](#)

Anonymous Eligibility Tool



- The consumer's responses will help direct them to the best system to create an account and apply.
- MNsure strongly recommends having consumers answer the four simple questions for the best experience.
- However, consumers can by-pass the pre-screener and go straight to creating a new MNsure account by clicking on "Skip & Sign Up" at the bottom of the page.

Find out what health insurance may cost

The cost of health and dental insurance depends on where you live, how many people are in your household, and income. We recommend that you fill out the form below to find out if you are eligible for health insurance subsidies.

All labels marked * are required.

- 1 Which coverage year?**
Select Coverage Year: *
2026
- 2 Where do you live?**
Enter Zip Code: *
- 3 Who is in your household and do they need coverage?**
Member Birthdate * Needs Coverage Tobacco Use Native American Pregnant?
Applicant mm/dd/yyyy ☒

[Skip & sign up for an account directly.](#)