

# QHP Renewal Overview

## Reference Guide



### 2015 Qualified Health Plan Renewals

- To make sure everyone is getting the financial help they are eligible for, consumers who enrolled in a qualified health plan through MNSure in 2014 will need to return to MNSure to renew their coverage for 2015. They will be able to shop, compare and find out if they qualify for financial help. Open enrollment for all Minnesotans – including those who need to renew their coverage – begins November 15.

### Renewal Talking Points

- Consumers should shop, compare and actively renew through MNSure to make sure they get the right plan at the best price for 2015. Open enrollment begins November 15.
- Enrolling in a qualified health plan through MNSure is the only way consumers can access financial help like tax credits and cost sharing reductions. Most consumers qualify for financial help.
- Some plan premiums will increase in price this year; however, shopping through MNSure will allow consumers to find a plan with the benefits, provider network and price that works best for them. Even if they didn't qualify in 2014, many people will qualify for financial help in 2015.
- Consumers should have a more successful experience using MNSure this open enrollment thanks to a much faster website, a better functioning online application process and a significant increase in customer service representatives.
- All consumers will receive renewal notices from both their insurance company and MNSure. Consumers should contact their insurance company if they have questions about their current plan.
- PreferredOne will not be offering plans through MNSure in 2015. Consumers who are enrolled in a PreferredOne plan can come back to MNSure to shop for a new plan with a different insurance company in 2015. Purchasing a plan through MNSure is the only way consumers can take advantage of tax credits and cost sharing reductions.
- Consumers who need to renew their insurance should schedule an appointment with an assister (navigator, agent or broker) for November 15 or later. Bring the following information to the appointment:
  - User ID and password for their MNSure account
  - Social Security number for each person renewing or applying
  - Date of birth for everyone in household (not just those renewing or applying)
  - Driver's license, Tribal ID or other ID
  - For non-citizens, Green Card or other immigration documents
  - Most recently filed tax forms (1040EZ or page 1 of 1040)

- Most recent pay stubs (last two)
- Documents for other sources of income (social security, unemployment, self-employment, etc.)
- W2 form or Employer Tax ID Number (EIN)
- Employer's address and contact information
- Information about any employer-provided health insurance available to each person applying (request this from the employer)

## Key Renewal Events

- Open enrollment begins Saturday, November 15, 2014
- Renewal notices mailed to consumers (dates are approximate and subject to change):
  - PreferredOne – week of October 6
  - Blue Cross Blue Shield – weeks of October 13 and 20
  - MNsure – week of November 3
  - UCare – week of November 3
  - Health Partners – week of November 3
  - Medica – week of November 10
- Open enrollment ends Sunday, February 15, 2015