



# Enrollment Updates for MNsure Assisters

The webinar will begin at 12:00. If you can see this screen and hear the music you are prepared to participate. The webinar is being recorded and will be available early next week.

November 20, 2014



# Agenda

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- Welcome & Introductions
- Application & Enrollment Updates
- Renewal Scenarios Tool
- New Assister Processes
  - Agent of Record
  - Case Association/Payment Association
  - Directory/Certification
- Question & Answer

# Welcome!

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- Introductions
- Today's Purpose: Enrollment Updates and Renewals
- Today's Webinar will be recorded and posted to our website
- Send questions to [navigators@mnsure.org](mailto:navigators@mnsure.org) or [brokers@mnsure.org](mailto:brokers@mnsure.org) during the webinar. Type "Webinar Question" in the subject line.

# Open Enrollment Update

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- No unplanned downtime
- Stable system performance
- IT leadership team proactively monitoring and addressing any issues as they arise
- Enrollments as of 9am November 19, 2014:

▪ QHP	1,516
▪ MinnesotaCare	765
▪ Medical Assistance	2,431
▪ <b>TOTAL</b>	<b>4,712</b>
- 1,000 enrollments per day since November 15

# Application & Enrollment Updates

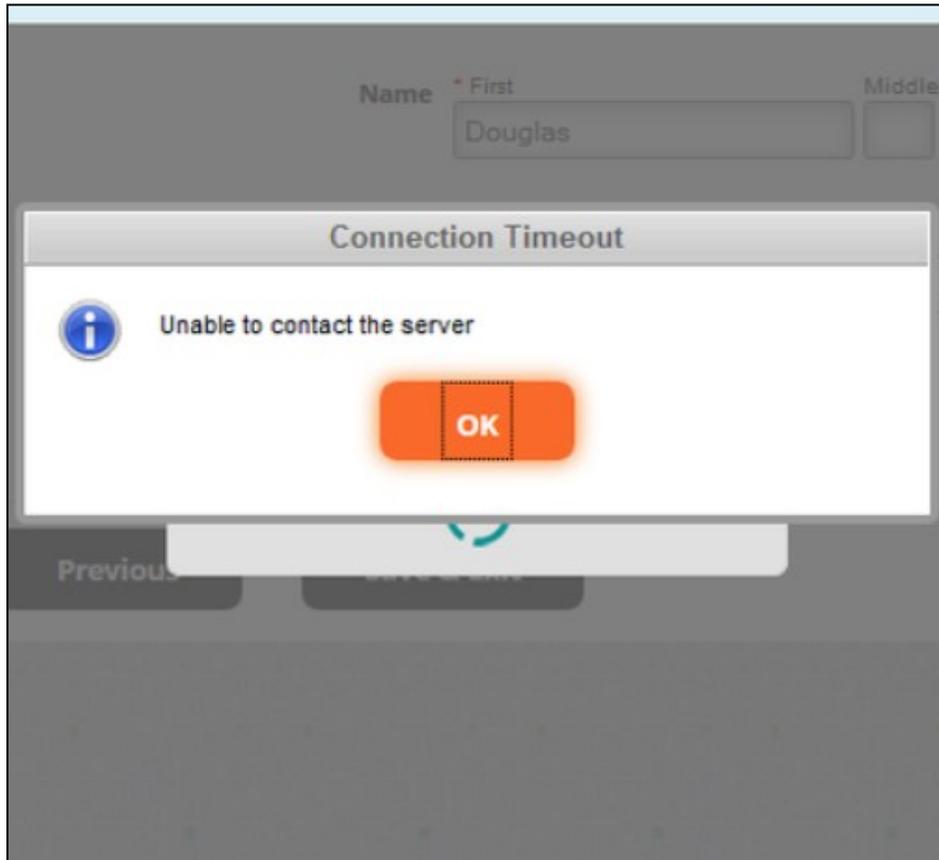
- For new and actively renewing enrollees, the application questions and eligibility determination process has not changed from 2014. The underlying system has improved, so that fewer technical issues should be encountered this open enrollment period.
- Key reminders when assisting with an application:
  - [Enrollment tips are also available here in PDF format](#)
  - [Checklist and Tips for Creating an Account, Applying / Enrolling in Health Coverage \(PDF\)](#)
  - Triage issues with [Guide to Online Error Codes](#), which has been circulated through Navigator Communications and Broker One-Stop.
  - 400 or 500 unhandled service exception errors: Clear history/cache, change browser. If error is received at Summary Screen, go back to home page to start a new application.
  - Income: Report current income. Do not list income you no longer receive. The application will generate projected annual income based on the current income you enter. If you feel that projected annual income will be different you should enter your best estimate of what the annual income will be.

# Application & Enrollment Updates

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- Please include the following information in your secure email:
  - A screen shot of the error
  - The time the error occurred
  - A description of when/how in the process the error was encountered
  - The consumer's name
  - What browser was being used when the error was encountered

# Application & Enrollment: Known Issues



## ISSUE:

Appeared after submitting final plan selection page.

## RESOLUTION:

Cause determined. Resolution in process. Effected a few hundred enrollees.

## EFFECTS:

Server error does not appear to have effected plan selection. MNsure will be reaching out to effected consumers to notify them of enrollment status.

# Application & Enrollment: Known Issues



Monthly Premium  
Cost To Household

Total \$0.00

Your Healthcare Options

Insurance Assistance ?

qualifies for help to buy health insurance through the Exchange. Your Advanced Premium Tax Credit was not able to be determined. We are working to fix this. You can purchase a health plan through MNsure but call the MNsure contact center at 1-855-366-7873 about your APTC determination.

\$0 off/month Premium Tax Credit      0% Reduction Cost-Sharing Reduction

## ISSUE:

Upon completing application, some consumers were told the system is not able to accurately determine APTC eligibility.

## RESOLUTION:

Cause determined. Resolution in process. Effected a few hundred enrollees.

## EFFECTS:

Consumers who encountered this issue will need their APTC re-calculated. More information to come.

# Application & Enrollment: Known Issues



## ISSUE:

May appear after sign in for some consumers with preexisting accounts.

## RESOLUTION:

Call MNsure.

## EFFECTS:

Will depend on household composition. Contact Center will be able to direct next steps.



MNSure<sup>SM</sup>

Where you choose health coverage

# Renewal Scenarios Tool



# Renewals

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- MNsure and DHS have implemented new processes for 2014 enrollees of MA, MCRE, and QHP to renew health care coverage for 2015.
- The steps to renew will vary depending on types of coverage in their household.
- If consumers already have an account, regardless of their enrollment status, they will use the same login information, but will begin a new application.
- Call MNsure for password resets.

# Renewal Scenarios Tool

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- Purpose: checklist for assisters to use with consumer during appointment, to determine renewal scenario for household
- Use: go through checklist with consumer and follow the resulting guidance to assist with renewing coverage
- The tool will be available as a PDF on MNsure's website



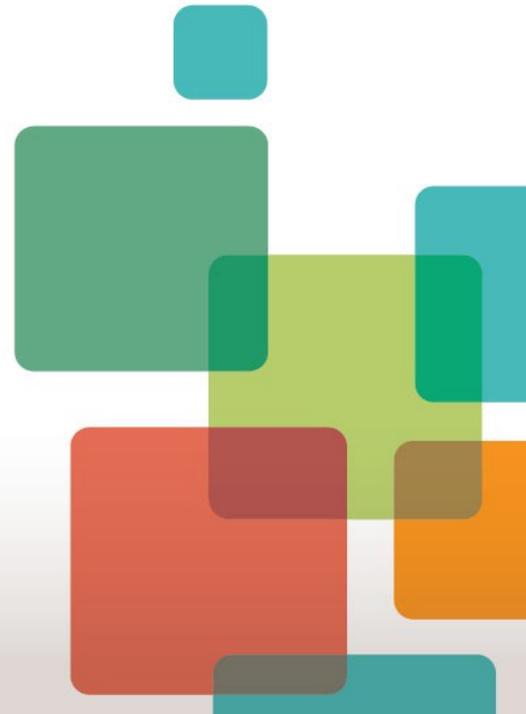
## New Assister Processes

- Agent of Record
- Case Association
- Directory/Certification





## Agent of Record (agents/brokers only)



# Agent of Record

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- MNsure technology cannot consistently deliver the agent of record information to the carrier.
- This causes delays in commission payments and ability for brokers to assist consumers.
- A new process has been established to make this process easier for brokers and consumers.

# Agent of Record

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1. Agent/Broker will complete an Agent of Record form for all MNsure QHP enrollments and submit directly to the carrier in which the applicant enrolled.
2. If consumer is enrolling in both medical and dental coverage, a separate form is required for each.
3. The fillable, printable form is available on MNsure Broker One-Stop. Save blank form to desktop.
4. Fill out completely and “Save As” as you complete for consumers. Copy all forms submitted and save in your records.



Home > For Assisters

- For Assisters**
- **Agents / Brokers**
- [Assister Directory](#)
- [FAQ](#)
- [Certified Application Counselors](#)
- [Navigators](#)

## Agents / Brokers (Insurance Producers)

### Role

Agents/brokers play a vital part in MNSure's success. By assisting individuals, families and small employers with application and enrollment services, you help Minnesotans get the insurance they need. Broker relationships with health insurers will continue to function as they do today.

### Become a Partner

1. Register your agency. To begin, click the "Register Your Agency" button below.
2. Complete required certification coursework with an approved CE provider starting October 1.
3. Enter certification completion in the Agency registration account.

### Agency Registration

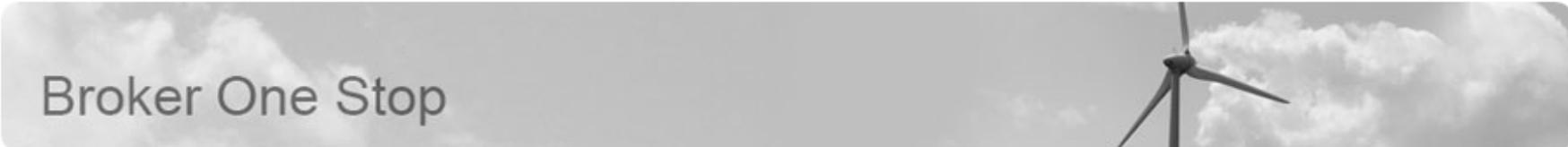
The MNSure 2014-2015 Agency Notice of Intent Registration is now available. Use the buttons below to register your agency and manage your roster. Please use the [Broker Certification Guidebook \(PDF\)](#) to assist you with the process.

**Broker One Stop**

Find the latest  
MNSure-related  
information  
for brokers at  
**Broker One Stop**



# Broker One Stop



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## Broker One Stop

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## Forms for Brokers

### Agent of Record Designation (AOR) Form

- [2015 AOR form \(fillable PDF\)](#)
- [2015 AOR Instruction Guide \(PDF\)](#)
- [2015 AOR Fact Sheet and Q & A \(PDF\)](#)
- [2014 AOR form \(PDF\)](#)
- [2014 AOR fact sheet \(PDF\)](#)

## 2015 Agent of Record Designation Form



The purpose of the Agent Designation Form is to provide notice to a participating insurance company of a MNSure member's/applicant's interest in designating an agent as that member's/applicant's "agent of record". It is understood that under this designation:

1. The Agent identified must have a license in good standing with the State of Minnesota, and has completed all requirements to be a certified agent with MNSure.
2. The Agent has an active appointment with the insurance company that issued the insured's policy.
3. The appointed Agent will be authorized on the date of signature below, to carrier information about the insured and the policy.

The Agent/Broker and member/applicant must fully complete and sign this form. The Agent is to forward a copy to the Carrier at the address, email address or fax number listed on the instruction sheet.

Agent Full Name and Agency \_\_\_\_\_  
National Producer # \_\_\_\_\_ Carrier Broker ID # (if applicable) \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_  
Agent Phone # \_\_\_\_\_ Email \_\_\_\_\_

Reason for Sending AOR Designation Form: \_\_\_\_\_ MNSure ID # \_\_\_\_\_  
 New Application \_\_\_\_\_ Plan Coverage Eff. Date \_\_\_\_\_  
 Renewal \_\_\_\_\_  
 Other: (please provide reason) \_\_\_\_\_

Applicant Full Name \_\_\_\_\_ DOB \_\_\_\_\_  
Applicant Address \_\_\_\_\_ City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_  
Applicant Phone # \_\_\_\_\_  
Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

I attest that I am certified with MNSure as of the date listed on this form and therefore authorized to sell on the Exchange.

Agent Signature \_\_\_\_\_ Date \_\_\_\_\_

**NOTE TO AGENTS:** This form has been approved by Carriers offering qualified health plans through MNSure. MNSure related Agent of Record Designations must be submitted on this form. Carriers have approved the use of this form for the purpose of identifying Agent of Record Designations for MNSure enrollees only. This form does not affect an Agent's Carrier/Broker agreement or terms thereof, nor does it replace any Carrier form for non-MNSure related clients, or terms of compensation.

Please forward completed form to: See instruction sheet for Carrier information.

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



Nov 11, 2014 4:53 PM  
Reference Number :

1 Smoking Lane  
Anoka MN, 55303

### Health Care Notice

#### Health Care Results

Anokasmoke - **MNsure ID Number: 5199712806**

Effective date	Action	Coverage Type
1/1/2015	Approved	Advanced Premium Tax Credit/Cost Sharing Reduction
11/18/2014	Does not qualify	Medical Assistance
11/18/2014	Does not qualify	MinnesotaCare

- Your coverage type effective date may change based on the date you select a plan.
- You are eligible to purchase a Qualified Health Plan (QHP) through MNsure.
- Under the Affordable Care Act, a QHP is an insurance plan that is certified by the Health Insurance Marketplace, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other federal requirements.
- If you have not already signed up for a QHP, then do so today by logging into your [www.MNsure.org](http://www.MNsure.org) account. Once you select a QHP, you will receive an invoice and welcome packet from the insurance carrier you selected.
- Open Enrollment ends on February 15, 2015 so you need to select a plan by February 15 in order to enroll in a new plan. After Open Enrollment ends, only individuals with certain qualifying events are able to purchase or change their coverage.
- Coverage will begin depending on the date you select a plan,
  - select a plan on 11/15/14 through 12/15/14 for coverage effective 1/1/15;
  - select a plan on 12/16/14 through 1/15/15 for coverage effective 2/1/15; and
  - select a plan on 1/16/15 through 2/15/15 for coverage effective on 3/1/15.
- In order to make sure you have coverage on the earliest coverage effective date, you must pay your first month's premium by the due date on the invoice you will receive from your insurance carrier.
- You are eligible for an Advanced Premium Tax Credit and/or Cost Sharing Reduction.

The Advanced Premium Tax Credit amount lowers your monthly Qualified Health Plan insurance premium costs. We will apply the full amount available to you towards the cost of your premium unless you have indicated otherwise. The Cost Sharing Reduction is a discount that lowers the amount you have to pay out-of-pocket for deductibles, coinsurance, and copayments. Code of Federal Regulations, title 45, sections

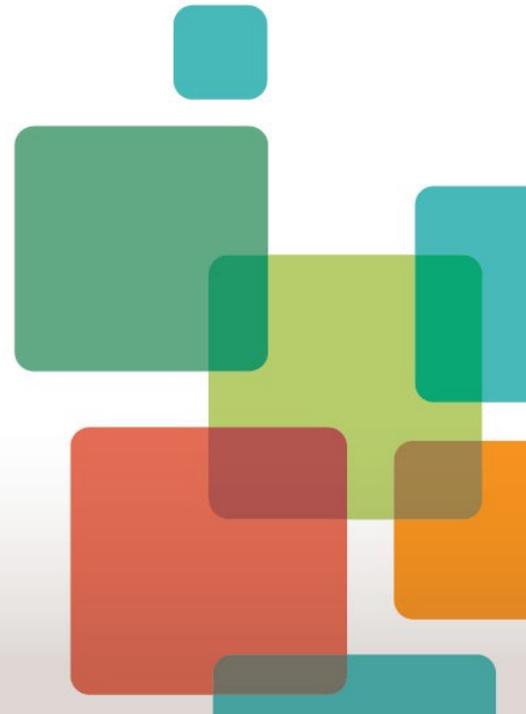
## Agent of Record, continued

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4. Consumers will sign the form and provide broker with their MNsure ID. The MNsure ID will be sent to the consumer and will arrive via mail 3-5 business days *after* application is submitted.
5. Agent/Broker will obtain MNsure ID from consumer prior to submission of Agent of Record form.
6. Agent/Broker will send form directly to the Carrier.



# Processes for Case Association and Payment Association (Navigators and CACs only)



# Online applications (QHP, MCRE, MA)

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- **Case Association** refers to an association with a case for the purposes of **sharing information** with navigators and CACs
- **Payment Association** applies only to navigators and is required for MNsure to provide **per enrollee payments**
- **No changes for online applications:** For new applications and renewals that are processed online, the assister enters their information at the end of the application and is associated for information sharing and payment.

# Manual QHP Renewals

- **NEW:** Renewal manual applications for a QHP
  - Submit an Assister Case Association Form (DHS-4790) to the ARC. This associates an assister with a case for information sharing and payment.

The screenshot displays the Minnesota Department of Human Services eDocs website. The header includes the department logo and name. A navigation menu lists various categories such as 'Forms (eDocs)', 'County and Tribal Workers', and 'A-Z Topics'. Below the menu, a breadcrumb trail shows the current location: 'Publications > Documents and forms (eDocs)'. On the left, a sidebar menu lists document types like 'Bulletins', 'Documents and forms (eDocs)', 'Fact sheets', and 'Manuals'. The main content area features the 'eDocs' logo and a search interface. The search input field contains the number '4790'. Below the search field, there are options to 'Choose language(s)', with 'English' selected. A 'Search' button is located at the bottom right of the search area.

# All Paper Applications

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- **NEW:** All paper applications should be submitted to county of residence
- Most DHS-6696 applications: Complete Appendix C and no further action is necessary (complete all six fields!)
- For all DHS-3876 applications:
  - Submit a Release of Information to county for case association for information
  - Submit DHS-4790 to ARC for payment association
- For certain DHS-6696 applications (including EMA)
  - Submit a Release of Information to county for case association
  - Submit DHS-4790 to ARC for payment association

# Public Program Renewals



- DHS is still finalizing the process for Medical Assistance and MinnesotaCare renewals. **Consumers already enrolled in public health care programs should continue to wait for instructions before renewing coverage for 2015.**
- Anticipated procedures:
  - For Case Association for informational purposes – submit a Release of Information to the county of residence
  - For Payment Association for navigators – submit Assister Case Association form (DHS-4790) to the ARC

Clear Form DHS-2100-01 11-14



## Assister Case Association Form

*Fax this form to the Assister Resource Center at 651-431-7572. \*Form will not be processed if all fields are not complete. If you are submitting a paper application, fax/mail it separately to the number/location listed on the application, or directly to the county, depending on the application.*

**From:**

ASSISTER NAME	PHONE NUMBER	EXTENSION	CERTIFICATION NUMBER
ASSISTER ORGANIZATION	ASSISTER EMAIL ADDRESS		

**Re:**

PRIMARY APPLICANT NAME	DATE OF APPLICATION (if date is not known, write 'UNKNOWN')
ADDRESS (STREET, CITY, STATE, ZIP CODE)	
TYPE OF APPLICATION <input type="radio"/> Paper <input type="radio"/> Online	

Please check one of the following:

1.  **APPLICATION SUBMITTED TO THE COUNTY**  
 A paper application was submitted to the county, and with the submission of this form the identified assister is associated for payment purposes only. A separate Release of Information must be submitted to the county for information sharing about this case.

The application submitted:

Minnesota Health Care Programs Application for Certain Populations (DHS-3876)  
 Application for Health Coverage and Help Paying Costs (DHS-6696)

Additional household members requesting health care coverage using this application:

Name	Date of Birth	Social Security Number	
			X
			X
			X
			X
			X
			X

(Please use a second form if there are additional household members seeking coverage.) Add person

2.  **APPLICATION SUBMITTED TO MNSURE**  
 An application was submitted to MNSure, and with the submission of this form the identified assister is associated with the case for the purposes of payment and information sharing.

This application was submitted via:  Paper  Online

NAVIGATOR'S SIGNATURE	DATE
(SIGN HERE)	
APPLICANT'S SIGNATURE	DATE
(SIGN HERE)	

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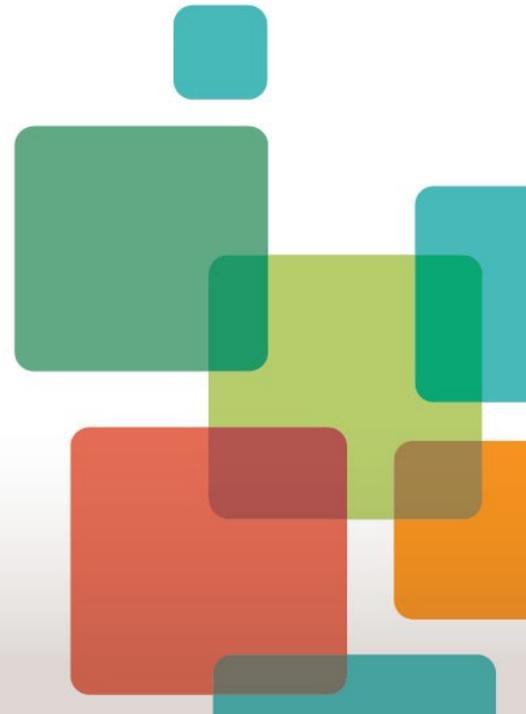
Complete Section 1 for public programs (payment association only)

Always complete these sections

Complete Section 2 for QHPs (information sharing and payment association)



# Directory & Certification



# 2015 Certification: Agents/Brokers

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search MNsure 

**MNsure** Where you choose health coverage



**sign in**

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## Broker One Stop

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### Broker One Stop

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## Broker One Stop

### Notifications

11/12/2014

MNsure announced the launch a new advertising and outreach campaign earlier this week. A link to the sampling of MNsure's television advertising campaign and out-of-home advertising campaign can be found in the news release by clicking below.

<http://www.mnsure.org/news-room/news/news-detail.jsp?id=486-147833>

### Announcements

#### Renewal Information

MNsure developed a document to help with assisting your clients with different renewal scenarios. [Renewal Scenarios for QHPs \(PDF\)](#)

#### Clients who Experience Issues when Logging into their Accounts

A small percentage of consumers that log into their MNsure account and attempt to start a new application will encounter the following message: "If you can't start a new application, please call 1-855-366-7873." In many cases, a brief call to the MNsure Contact Center should resolve the issue and enable the consumer to continue with their application. If the household includes public program enrollees, the consumer may need to follow the steps for a varied eligibility household explained in the Renewal Scenarios for QHPs.

If you encounter this message while working with a consumer, you can call the Broker Line Team instead of calling the MNsure Contact Center to determine the

### Broker Calendar



#### Important Dates

NOV 15, 2014 - FEB 15, 2015  
Individual Open Enrollment

NOV 15, 2014 - DEC 15, 2015  
SHOP Open Enrollment

#### Broker Self Service

[Register Your Agency](#)

[Manage Your Roster](#)

# 2015 Certification: Agents/Brokers

where you choose health coverage

## broker self service

[add broker](#) | [add training](#) | [view training](#)

### add training

Please enter the training information and press submit when completed.

If you have any questions or need assistance, please contact [brokers@mnsure.org](mailto:brokers@mnsure.org)

Broker Name	<input type="text" value="Rasmussen, Jana"/>
Course:	<input type="text" value="MNsure Broker Certification"/>
CompletionDate*	<input type="text"/> 
CE Provider:*	<input type="text"/>
ConfirmationCode	<input type="text"/>

**Submit**

# 2015 Recertification: Navigators/CACs

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1. Navigators/CACs need to be certified (complete background study and certification training) and working with an organization that has a navigator or CAC contract.
2. Step 1: Complete and pass assigned “Handling MN Information Securely” courses. All six modules.
3. Step 2: Complete the MNsure-specific data privacy and security attestation by December 31, 2014.
  - In early December more information on how to complete Step 2 will be provided.

# Question & Answer

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- Submit a question during the webcast:
  - Agents/Brokers email [brokers@mnsure.org](mailto:brokers@mnsure.org)
  - Navigators/CACs email [navigators@mnsure.org](mailto:navigators@mnsure.org)
  - Subject Line: Webinar Question

*This webcast will be recorded and distributed via email next week*