

MNsurance 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

Anokasmoker - 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.MNsurance.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