



## MNsurance Individual Plan Agent of Record Designation Form Fact Sheet and FAQ

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Beginning on November 1, 2015, the Individual Plan AOR Designation form must be submitted to MNsure for processing. Forms mistakenly sent to Carriers will be returned to the sender. The updated form should be used to capture any agent of record designations for 2015 or 2016 individual medical or dental plans sold through the MNsure Marketplace after November 1, 2015, pursuant to [Minnesota Statutes, section 62V.051](#).

### AOR Form Deadlines

MNsurance Individual Agent of Record forms should be submitted as soon as possible after they are completed and signed by the consumer you are assisting but may be submitted up to 6 months after the original enrollment date so long as they meet the requirements for retroactive designation.

### AOR Form Processing Timeframe

Please allow 60 days from the date of receipt at MNsure for an AOR form to be fully processed by MNsure and the appropriate health insurance company.

### AOR Form-Retroactive Designation Submissions

MNsurance Agent of Record forms will be accepted by MNsure for up to 6 months after the effective date of the qualified health plan. If an AOR form is being submitted as a retroactive request, please designate it as such at the bottom of the form. AOR forms for retroactive designations must be date stamped in our office within 6 months of the effective date of the qualified health plan or the request will be processed as a change.

MNsurance will verify that the insurance producer can demonstrate the following requirements before retroactively designating the agent as a consumer's AOR and sending the agent's information to the consumer's health insurance company:

- The qualified health plan policyholder has not already designated an insurance producer on their plan as of the effective date of the qualified health plan.
- The insurance producer can demonstrate that they were certified by MNsure at the time of the original enrollment.
- The insurance producer was appointed by the selected health carrier at the time of the enrollment.
- That an agent of record agreement was executed prior to or at the time of the effective date of the policy. **MNsurance will use the consumer's execution date to verify this requirement and to determine the date of designation.**

If the qualified health plan policyholder already has an AOR designated on his or her account, MNSure will process the form as an AOR change. The effective date of designation will be determined by the date the AOR form was received by MNSure and applied prospectively.

## AOR Form-Change Designation Submissions

Agents may also submit an Agent of Record form for a consumer requesting to change agents independent of a retroactive designation request. Agents should complete the AOR form and mark the form as a change request. The effective date of designation is the date the consumer execute the AOR form.

## Forms

The Individual Plan Agent of Record Appointment Designation Form can be found on [Broker One Stop](#). It is a fillable and printable PDF. Please review the posted instruction guide for information on how to complete the form.

## Where to send this form

MNSure  
81 East 7<sup>th</sup> St., Suite 300  
Saint Paul, MN 55101  
Secure fax: 651-431-7435

## Contact Us

If you have any questions please [contact](#) MNSure's dedicated broker line team via our inquiry web form or by phone at (844) 520-8695 [press 1 for the broker line team].

## Q & A

### **What is the difference between the 2015 Individual AOR form and the 2015/2016 Individual Plan Agent of Record Appointment Designation Form?**

The MNSure Individual Plan Agent of Record Designation Form is a new form to be used **only after November 1, 2015**. All other previous version of the AOR form for plans sold through MNSure should be destroyed, as they will no longer be accepted for processing.

### **I sent the completed AOR form to MNSure and want to know where it is in the process.**

Please wait at least 3-5 business days for processing before contacting MNSure directly. The broker line will be able to confirm if an AOR form has been received and when the form will be sent to the carrier in which the policy holder is enrolled.

### **I have a completed AOR form for an effective date prior to November 1, 2015, to send in, do I use the old form and where do I send the form, to the carrier or to MNSure?**

Where to send your AOR form depends on the date you are submitting the form. If you are submitting your AOR form before November 1, 2015 you should submit it to the carrier in which the policy holder is enrolled for processing. AOR forms submitted after November 1, 2015 should be submitted to MNSure for processing. Also, after November 1, 2015, you should be submitting the new MNSure Agent of Record Designation Form.

**Where do I call to confirm that the AOR form I sent was received?**

Contact the MNsure Broker Service line at (844) 520-8695. Please allow at least 3-5 business days for processing.

**My client enrolled on a MNsure health plan as well as a MNsure dental plan. Do I need to send in a form for both?**

No, there will be one AOR form required for your client. If all requirements are met, MNsure will send the information to both the health insurance and dental insurance companies.

**I assisted clients that qualified for MinnesotaCare and Medical Assistance. Do I submit an Individual Plan Agent of Record Designation Form for them to MNsure?**

No, there is no compensation from carriers for individual plans that are not QHP/QDP, therefore a form isn't required.

**When can I expect to be compensated?**

Please wait at least 30 days prior to contacting MNsure and at least 60 days prior to contacting the carrier for which your client enrolled directly. The carrier in which your client enrolled will be able to let you know when to expect commission payments.

**I accidentally sent to the Individual Plan Agent of Record Designation Form to the carrier. What will happen with the form?**

Please send the form to MNsure as soon as the mistake is discovered. Any AOR forms sent to the carrier will be sent back to you. Beginning November 1, 2015, all AOR forms must be sent to MNsure for processing.

**Can I use this form for the small group that I enrolled through SHOP?**

No. This form is only for MNsure individual plan enrollments. There is an AOR form specifically for SHOP that can be found on [Broker One Stop](#).