



November 25, 2013

There's a lot to cover in today's edition of the newsletter. Please take a moment to review all of these important updates and information.

Clarification

What is the role of the broker in account creation on behalf of an individual client?

- Brokers should not be creating their own account to submit consumer applications.
- Brokers may help consumers create and key in that account information when in the presence of the consumer.*
- Brokers should always do the following between each client session:
 1. Click 'Log Off.'
 2. Clear their 'cache' and 'cookies' ([instructions attached](#)).
 3. Close the internet browser.

* Due to several factors, including delivery of MFA (multi-factor authentication) from the federal government, the ability for agents/brokers to act on behalf of their client remains unavailable. There is no current ETA of this functionality.

A Step-By-Step Process for Brokers Assisting Small Businesses

Some of you have asked for more information about the process of assisting an Employer with eligibility and plan selection. Here is the process broken down into simple steps:

1. The Employer creates an account and associates a broker.
2. The Broker sees a new Employer on the Broker Dashboard.
3. The Broker finds the Employer Account through the Broker Portal.
4. The Broker works on behalf of the Employer to submit Employer eligibility information.
5. The Broker communicates to the Employer the need to sign into the system and sign-off on eligibility information.
6. The Employer signs-off and eligibility is determined.
7. The Broker can then re-enter the Employer account and assist coverage selection.
8. When the Employer is ready to enroll, the Employer signs back into the system to sign and submit the application.

Updates & Information

New Medical Assistance and MinnesotaCare Clients

- At this time, health plan selection is unavailable on Mnsure for new Medical Assistance (MA) and MinnesotaCare clients. We had planned to provide new MA clients time to

choose a plan. Due to system delays, there may not be enough time for packets to be mailed to every client and returned prior to the January 1 coverage start date. Therefore, it is possible some new MA clients will be placed into a default plan without having the full 30 working days to choose a plan. New MA clients will be covered under fee-for-service for the first 30 working days of coverage and will be defaulted to a plan if they do not select one. No clients will lose coverage. In addition, some new MinnesotaCare clients may be placed in a default plan for two months instead of the first month as we had announced last summer. We will make every effort to ensure all new enrollees have the option to choose a health plan at the earliest possible point in time.

Current Medical Assistance and MinnesotaCare Clients

- For clients currently enrolled in Medical Assistance (MA), there is no need to re-enroll them through MNsure. They will remain covered through MA. For clients currently enrolled in and still eligible for MinnesotaCare, they will need to re-enroll through MNsure to take advantage of the possible lower premiums available through the new MinnesotaCare program. If they do not re-enroll through MNsure, they will remain covered through MinnesotaCare, but they will not receive the potentially lower premium option. They will also have to pay the full billed premium amount in order to maintain coverage.

Notices & Invoices:

- It is our intent and goal to begin the process of getting eligibility notices and invoices out to enrollees this week. Please note that, in some cases, verification notices will be sent to enrollees to confirm specific information provided by the applicant that could not be verified electronically. These enrollees will have 95 days to provide the requested information. If the information is not provided within this timeline, eligibility will be terminated. Medical Assistance cases that need paper verifications are generally pended until the requested information is received.

To have the best experience possible, the preferred browsers are:

- Firefox 17-22 & 24
- Google Chrome 30
- Internet Explorer (IE) 9
- Safari 6.0.5 on an Apple

Clients Not Seeking Financial Assistance or May Be Seeking Tax Credits Should Apply Online

- At this time, online applications are encouraged for all applicants. Individuals who are not applying for financial assistance and those that think they may be eligible for premium tax credits must apply online in order to ensure a January 1, 2014 coverage start date.

December 15 Deadline to Sign Up for Coverage Extended

- The federal government has announced that the December 15 deadline will be extended by one week. Individuals now have until December 23, 2013, to sign up for coverage in order to have health coverage start on January 1, 2014.

System Status Updates

- **Technical difficulties:** We apologize for the inconveniences created by unexpected outages. We are working to improve our process so we can more timely share this information with you. At this time, please continue to refer to the MNsure Home Page for notifications of systems issues or outages.
- **Thanksgiving Holiday Weekend Schedule:** Depending on decisions by the federal government about their system availability, we anticipate the MNsure system will be open with a regular schedule this week. Please note that our Contact Center will not be open on Thursday, November 28, and Friday, November 29, for the holiday. We will let brokers and other partners know if this schedule changes.
- **Pathlore, the Learning Management System** is down for maintenance daily from 8:00 to 8:30 AM.

Contact MNsure

MNsure now has a new broker dedicated email account for correspondence:
brokers@mnsure.org.

- 1-855-366-7873, dial 1-8-2 for the broker line.

[Clearing cache reference guide 11152013.pdf](#)