



November 27, 2013

We have a lot of news today, so please take a few minutes and scroll through the entire newsletter for information and resources that may be useful to you.

News and Updates

- **Notice on Application Errors:** We became aware of an issue this morning with consumers receiving an Application Error #404. We believe we have identified the root cause and resolved the issue as of this afternoon. In the event that you come across this error over the long weekend, we suggest you 'save & exit' at the point the error occurs and try accessing and completing the application the following day. We will be actively working through the fixes throughout the weekend, so anticipate this should be resolved shortly.
- **Update on APTC Determinations:** MNSure is aware that, at this time, some consumers are being incorrectly determined eligible to receive zero tax credit. We are currently investigating why this incorrect calculation is occurring and actively evaluating available options to correct the issue. MNSure will communicate with assisters, navigators, brokers and the public once we have identified appropriate resolution.
- **Holiday Schedule:** MNSure will be available Thursday, Friday and Saturday this week. However, the MNSure Contact Center will be closed on Thursday and Friday. The MNSure Contact Center will reopen on Saturday. As usual, MNSure will be closed for account creation and enrollment on Sunday so we can conduct routine maintenance.
- **Please Use Online Applications Only until Further Notice for all Enrollees:** Last week we told you that we will not be processing paper applications for QHP enrollees; as of now, we can no longer process paper applications for any enrollees (public programs or QHP) until further notice. If you assisted someone with submitting a paper application, please reach out to them and encourage them to enroll online.
- **Eligibility Notices Will Start Being Sent Next Week:** All clients who have been in "pending" status will start receiving eligibility notices starting early next week. Please note that some clients may experience a change in eligibility. We will be distributing information regarding these notices so you can assist your clients with interpreting them. If your clients have questions that you are unable to answer, please direct them to the phone number listed on the notice (and please ask them to use the phone menu system to ensure the quickest route to a person that can help them).
- **"Disposed" status is a good thing:** Some brokers have asked about clients whose status on MNSure is listed as "disposed." You can tell your client that it is a good status with a bad name. It means they have completed everything and have made it through the system. We are working on getting this descriptor changed. These individuals should be receiving notice confirming their eligibility soon.
- **Coverage Deadline Extension:** Last week, the federal government announced the deadline for enrolling for coverage beginning January 1, 2014 was extended from December 15 to December 23. We are currently awaiting federal guidance to determine

how this extension will apply in Minnesota. We will notify you as soon as we get this clarification. Please note that the December 23 deadline does not apply to public program enrollees (Medical Assistance and MinnesotaCare). **All MNsure applicants eligible for public programs prior to January 1 will get coverage on January 1. This is true even if they have not been able to pay their MinnesotaCare premium.**

MNsure at the Mall of America: MNsure outreach staff will be at the Mall of America for a special holiday appearance on Saturday, December 7, from 8 a.m. to 10 p.m.; Staff will be answering general questions regarding health insurance. We want to inform you of this event as it may generate referrals for consumers who may need further assistance.

Resources

- **Account Creation Guides:** If you still haven't created your individual broker account or your agency's administrative account, we have created two guides that take you step-by-step through the process, including explanations of any error screens you may encounter. (See attachments)
- **Premium Tax Credits:** There are several tools available to those of you who want to learn more about premium tax credits. The first is a [step-by-step discussion](#) of how eligibility for premium tax credits are determined. It was put together by the Center on Budget and Policy Priorities and is well done and informative. We hope you find it helpful.
- **New Tool for Understanding APTC Calculations:** Please also find the attached tool for understanding how APTC eligibility is determined and how they can be used to reduce individual premiums.
- **Subsidy Calculator:** [The Kaiser Family Foundation Subsidy Calculator](#) is a tool that illustrates health insurance premiums and subsidies for people purchasing insurance on their own. The tool provides good estimates of actual subsidies but may not match Minnesota results in every case.
- **MNsure Guide:** And keep in mind our own Advanced Premium Tax Credit guide. Please see attached.
- **Native American Tribal Information site:** Native Exchange is a project of the Tribal Education and Outreach Consortium (TEOC) to provide Tribes [with materials](#) about Health Insurance Exchanges and Medicaid Expansion; contains information for individual tribal members and tribal health directors.
- **Robert Wood Johnson Foundation Resource Guide for Private Health Insurance:** The Robert Wood Johnson Foundation has issued a very thorough [resource guide](#) for on the private health insurance market. It covers a broad range of issues, including plans inside and outside exchanges and rules for people with employer coverage.

Thanks for all the work you are doing to bring affordable healthcare to Minnesotans. We wish you all a safe and happy Thanksgiving.

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.

- [APTC_FAQ_Tool_11272013.docx](#)
- [Clearing cache reference guide 11152013.pdf](#)

- [agency admin creation cliff notes guide w logo.docx](#)
- [broker account creation cliff notes w logo 11 27 13.docx](#)