



December 16, 2013

Last week was a busy week. There's a lot of important information to share with you, so please read this newsletter carefully.

Important Updates

- **Advanced Premium Tax Credit (APTC) Corrections for Consumers:** MNSure is aware that, unfortunately, some consumers were incorrectly determined eligible to receive 'zero' tax credit. This issue has recently been fixed and the amount calculated should be correct for new applicants. Below you will find the steps we are taking to remedy this situation, along with the actions that consumers will need to take to complete their enrollment in time for January 1 coverage.
 - **For those consumers who have already applied but not yet enrolled in a health plan, and do not have a household member on Medical Assistance (MA) or MinnesotaCare,** MNSure is reaching out to these consumers directly via phone, letting them know their APTC determination is incorrect. Their applications are being closed and we will be asking them to sign into their account and start a new application online to receive the correct APTC eligibility determination. Once the consumer has successfully received their APTC eligibility determination, it is very important that they proceed to enrollment and pay their first month premium online to MNSure by December 23 to ensure coverage on January 1, 2014.
 - **For consumers who applied prior to December 1, received an incorrect 'zero' tax credit, have one or more household members on MA or MinnesotaCare, and have not yet enrolled,** we are contacting these consumers by phone to acknowledge that their tax credit calculation is incorrect and explain their options—(1) close their application and sign into their account to start a new application online (which will also close the MA and MinnesotaCare coverage for household members) and reapply online to receive the corrected tax credit calculation and restore MA and MinnesotaCare coverage for their household member(s); or (2) not close their application and, therefore, not receive a recalculated tax credit but retain the MA and MinnesotaCare coverage for household members and their ability to purchase a qualified health plan, but without a tax credit. For the first option, once the consumer has successfully received their APTC eligibility determination, it is very important that they proceed to enrollment and pay their first month premium online to MNSure by December 23 to ensure coverage on January 1, 2014 for the qualified health plan. This deadline does not apply to those family members on MA or MinnesotaCare.
 - **For consumers who are not contacted by MNSure and believe they received a \$0 APTC determination in error,** they should contact the MNSure Contact Center.

- **For consumers who receive a positive dollar amount for APTC**, we expect their APTC eligibility determination is correct and they should proceed through enrollment, select a plan and make an online payment by December 23, 2013 to ensure coverage as of January 1, 2014.

We recognize that this process for consumers may increase the burden on all of you. We apologize for the inconvenience this might cause you and your clients. However, this process is critical to helping us all achieve our goal of providing health care coverage to consumers by January 1, 2013.

Extended Hours of Operation for MNsure: MNsure is now open from 6 a.m. through midnight Monday through Sunday. The MNsure Contact Center will be open Monday through Friday from 7:30 a.m. to 8:00 p.m. and on Saturday and Sunday from 9:00 a.m. to 4:30 p.m.

Enrollment and Payment Deadlines Fast Approaching: Please reach out to anyone you know who has opened an account, but has not completed their application, selected a plan and/or paid. We know there are many people who may be interested in enrolling, but who have not completed all of the steps.

Reminders

Deadlines: You must select a plan and pay MNsure online by December 23 for coverage on January 1, 2014. For coverage effective on January 1, 2014, we strongly encourage you to pay online through MNsure. If you ask to receive an invoice from MNsure or the health insurance company, we cannot guarantee your coverage will be effective on January 1. Please note this does not apply to Medical Assistance or MinnesotaCare.

- **Paper Applications:** Unfortunately, we are unable to process eligibility or complete enrollment for individuals who submit paper applications to MNsure, at this time. We are working on a potential solution to process paper applications, but cannot guarantee that it will be available for those that are asking for a coverage start date of January 1, 2014.

Resources

[Advance Premium Tax Credits and Cost-Sharing Reductions](#): A Primer for Assistors (Manatt Health Solutions - Deborah Bachrach and Jocelyn Guyer)

[Qualified Health Plan Selection: Considerations For Consumers](#) (Webinar: Jocelyn Guyer and Tanya Schwartz, Manatt Health Solutions)

Further Info/Help

If you need answers and/or help:

Broker email address: brokers@mnsure.org

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

As always, thank you for your work!