



January 17, 2014

Updates & Reminders

There's no denying that the first half of open enrollment saw more than its share of rough spots due to technical and service glitches. On behalf of all of us at MNSure, we want to thank you for your continued patience and partnership in helping Minnesotans get quality health insurance coverage with the lowest premiums in the country. We look forward to addressing those glitches and making things smoother for everyone involved in the weeks to come.

As we move forward into the second half of open enrollment, it seems like a good time to address some questions you and your colleagues may be asking.

What is MNSure doing to fix its technical and customer service problems?

We have been as disappointed as anyone about the problems with the online marketplace, and with the long wait times for our contact center. We are committed to fixing these problems as quickly as possible. There are three key points to share on this:

First, we have arranged for a thorough end-to-end review of MNSure systems by Optum, a unit of United Health Group. They have extensive experience with the healthcare sector and with health exchanges, and we expect to hear back from them within days. We will share the results of this review with the public and make operational improvements based on the results of this review.

Second, we will be adding new staff and making other changes to our call center. We are also exploring the option of arranging with a third-party vendor to provide overflow staffing capacity for the call center during periods of highest demand. We expect these changes to have a quick and lasting impact by reducing the times people have to wait when making a call.

A third step we are pursuing is to offer a viable alternative enrollment option outside of our web-based marketplace throughout the rest of the current open enrollment period through March 31. While we look forward to making progress on the technological issues that have plagued our online enrollment system, we want to make sure that there is a backup enrollment option for those who need it.

When can we expect to see a paper form for assigning Agent of Record?

We understand how useful this form will be in properly assigning AOR to enrollments through MNSure, and we expect to have something ready to roll out in the next few weeks. This is something we'd hoped to have out earlier, and we apologize for the time it is taking. Look for an announcement on this soon.

I have enrolled a number of people in health insurance through MNsure but have not received the service fees yet. When can I expect this to happen?

For those brokers who received their assignments from carriers and sold plans to customers through MNsure, we are working with the carriers to make sure the information is processed as quickly as possible. As you might expect, MNsure and carriers have been focused on processing many new enrollments that have come in over the last few weeks. Stay tuned for more information on this as well.

What is the difference between receiving certification and receiving an appointment?

There is an important distinction between certifications and appointments.

- **Certification:** MNsure provides certification to brokers who pass the online test. Once certified, brokers are qualified to bring customers to the MNsure online marketplace and help them select a plan that works for them.
- **Appointment:** Health insurance carriers provide appointments to brokers, and by receiving this designation a broker becomes authorized to sell the carrier's plans to customers. An appointment from a carrier is a key step in the payment process for brokers.

It is important to keep in mind that MNsure provides broker certification, but carriers provide broker appointments. Likewise, brokers receive payments from carriers. If you have questions about your appointment status with regard to a specific carrier, please contact the carrier directly.

Deadlines for Coverage

Qualified Health Plans-The deadline for February 1 coverage in a qualified health plan (QHP) through MNsure was Wednesday, January 15. If enrollment and payment for a QHP did not occur prior to that time and date, coverage is not guaranteed for a February 1 effective date. Unfortunately, this includes consumers who experienced system issues while trying to create their online accounts or complete their online applications. While the deadline for February 1 coverage was January 15, the MNsure open enrollment period will continue through March 31, 2014. Enrollment and payment for March 1 in a QHP must occur by February 15, and enrollment and payment for April 1 coverage in a QHP must occur by March 15. Those who enroll after March 15 and before the end of the open enrollment period on March 31 will have coverage effective on May 1. Those who do not pay and enroll in health insurance, or do not have health insurance by March 31 face potential tax penalties under the federal Affordable Care Act.

Medical Assistance & MinnesotaCare -The January 15 deadline does not apply to Medical Assistance or MinnesotaCare. For Medical Assistance, eligible individuals will be covered for the entire month in which they apply. For MinnesotaCare, eligible individuals have until January 31 to apply for coverage effective February 1. Premium invoices for MinnesotaCare are still delayed. Once the MinnesotaCare premium bill is received, the client should pay it as soon as possible.

Eligibility Notices: It has come to our attention that, due to system issues, consumers began to receive errant eligibility notices from MNsure on January 3, incorrectly stating that they do not

qualify for coverage. We apologize for the confusion these notices might have caused you and your clients. MNsure has ceased sending these notices as of January 7, and is still working to resolve this issue. If you believe your client has received one of these errant notices, please proceed as follows to confirm eligibility:

For QHP Clients: Please call the MNsure Contact Center at 855-366-7873 or the health insurance carrier.

For MA or MinnesotaCare Clients: Please call the DHS Member Help Desk at 651-431-2670 / 800-657-3672.

Carrier Enrollment Information: MNsure sends QHP enrollment files to health insurance carriers twice a week (Mondays and Thursdays). Processing of QHP enrollment files varies by health insurance carrier. To allow time for carriers to access and process these files, please wait a minimum of 7 business days before contacting the insurance carrier after enrollment through MNsure.

Reporting semi-monthly wage or other income: Due to system issues, please advise clients to enter semi-monthly wage or other income on the application as a monthly or yearly figure. The issue is being addressed and will be communicated when it has been resolved.

MNsure Contact Center Information

The MNsure Contact Center hours will remain the same as regular business hours on Monday, January 20, Martin Luther King Jr. Day.

Resources

Broker Resource Page- Please visit the new [Broker Resource page](#) to view important announcements, archived Broker Update communications, outreach materials and fact sheets. We will be adding additional content regularly so please save as a favorite to your browser and check back for updates.

MNsure Weekly Bulletin- MNsure sends out a weekly bulletin to the general public every Thursday. You can subscribe to this bulletin by submitting your email under the “E-News sign up” at the bottom of the MNsure website’s front page. The MNsure weekly bulletin is sent to anyone who signs up. You will still receive your broker communication.

Contact us:

Broker email address: brokers@mnsure.org

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