



January 31, 2014

News & Updates

Income Calculations and Enrollment Button:

We believe that the fixes that went in last weekend have resolved the issues with miscalculations in income and the enrollment button. If you or your clients are still having issues with these functions, please promptly notify the MNsure contact center.

Eligibility Notices and Update on Pending Notices:

Unfortunately, we still do not have a system resolution for the incorrect paper and online eligibility notices we previously reported. We continue to work toward a resolution of these issues, as well as strategies to provide timely and correct notices to applicants and enrollees. In the meantime, if your client would like to confirm eligibility, beyond the online preliminary determination statement, please proceed as follows:

- **QHP Coverage:** Please call MNsure Contact Center at 855-366-7873 or health insurance carrier directly.
- **Medical Assistance or MinnesotaCare Coverage:** Please call DHS Member Help Desk at 651-431-2670 or 1-800-657-3739.

We were able to implement a fix that allows pending notices to be mailed to consumers. These notices instruct applicants to submit forms of proof so eligibility can be determined. We began mailing pending notices generated since January 8 on January 25 and will continue to do so until all pending notices have been mailed. If your client has a pending status and has yet to receive a notice, you can still contact the MNsure contact center to find out what information is needed to complete the verification process.

We still recommend that consumers, who were determined eligible for Medical Assistance after Jan. 1, call DHS Member Help Desk prior to seeking care with a provider for documentation of eligibility.

Application Corrections (Case Changes) and Changes in Circumstances:

Please continue to submit cases to the MNsure Contact Center for people who need to report changes in circumstances that impact coverage eligibility after an initial determination and program enrollment has occurred (also known as life changes). This includes changes in income, adding household members, loss of other coverage, etc. The system does not allow changes in circumstances (life changes) or application corrections to be entered and recognized appropriately at this time. We recognize this is a problem that needs to be addressed, and we

are working on a solution. In the meantime, we will continue to document these situations, as they are reported, and we will communicate a solution to this issue, once it is finalized. We apologize for any frustrations or problems this may cause you and your clients.

Making Second Premium Payments for QHPs:

When assisting a consumer who enrolls in a QHP, please remind them, that, while they can submit their first month's premium to MNsure, billing for subsequent monthly premium costs will be handled by their chosen health insurance carrier.

Account Creation for Children:

It is permissible to create an account for a child who is a citizen, and not the parent.

Liens:

Below are some facts we hope address questions about Medical Assistance and liens on real property. If your clients have additional questions regarding this issue, please refer them to DHS Member Help Desk at 651-431-2670 or 1-800-657-3739.

- The state of Minnesota does not file Medical Assistance liens on real property for repayment of Medical Assistance, unless a person is permanently living in a nursing home and the property is not the home of a spouse or protected child.
- The state of Minnesota does not file liens on parents' real property to recover the cost of Medical Assistance for their children.

Reminders

Deadlines for QHP Coverage:

Upcoming deadlines for coverage are as follows:

- Coverage Effective on March 1: Enroll and pay by Feb. 15.
- Coverage Effective on April 1: Enroll and pay by March 15.
- Coverage Effective on May 1: Enroll and pay after March 15, but before open enrollment period ends on March 31 will have coverage effective on May 1.

Deadlines for Medical Assistance:

Eligible individuals will be covered for the entire month in which they apply. Please note, the March 31 deadline for the open enrollment period does not apply to Medical Assistance. People can apply for Medical Assistance year-round. However, the potential for tax penalties, as described below, still applies for those not enrolled in health coverage by March 31.

Deadlines for MinnesotaCare:

Eligible individuals have until the last day of the month for coverage effective the following month. For example, they currently have until January 31 to apply for coverage effective February 1. Premium invoices are still delayed. Once the premium bill is received by the client,

they should pay it as soon as possible. Please note, the March 31 deadline for the open enrollment period does not apply to MinnesotaCare. People can apply for MinnesotaCare year-round. However, the potential for tax penalties, as described below, still applies for those not enrolled in health coverage by March 31.

March 31 Deadline and Tax Penalties:

Those who do not pay and enroll in health insurance, or do not have health coverage by March 31 may face potential tax penalties under the federal Affordable Care Act.

Resources

- **Optum Review Presentation:** We have received several inquiries about the Optum report presented at MNsure Board Meeting last week. [Please click here to access this presentation.](#)
- **MNsure Dashboard (Metrics):** We wanted to share with you a helpful presentation on MNsure metrics, which includes updated enrollment numbers by program type. [Please click here to access this presentation.](#)
- **Cost-Sharing Reductions Explained:** We've received several questions about how cost-sharing reductions work. The Center for Budget and Policy Priorities did a helpful webinar on this topic back in June of last year. [View this presentation](#) or [watch the webinar.](#)
- **SHOP webinar for small business owners:** [Click here to view the webinar.](#)

Small Business Health Options Program (SHOP):

Please remind employers that all invoices are sent via email and are to be made via check and sent through the postal service to the remittance address listed on the invoice. All payments are due upon receipt to the remittance address below:

MNsure
PO Box 64832
St. Paul MN 55164-0832

Contact Us:

Broker email address: brokers@mnsure.org

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