



*March 7, 2014*

## **Announcements**

System Update: The MNsure website will be down for an extended maintenance window today, Friday March 7, from 10 pm to 6 am.

The MNsure Universal Agent of Record Form is now available for download.

The form, detailed instructions and a fact sheet can be found on the [MNsure Broker Resource Page](#).

## **News & Updates**

As we enter the final month of open enrollment, we are hearing many questions about payment deadlines. Here is the most current information:

**Coverage beginning April 1:** Select a plan and pay the premium in full by March 15. The recommended method is to pay online by March 15 before 5:00 pm, but this is only possible if an individual can complete the entire enrollment, plan selection and payment process in one sitting. Otherwise, consumers must choose to pay the carrier directly and the premium must be received at the carrier by March 15. Although carriers invoice consumers promptly, it will likely be difficult for consumers to meet payment deadlines if they choose "carrier to bill" as their payment option close to the 15th of the month. Rather than waiting for an invoice, consumers can mail a check for the first month's full premium payment directly to the carrier without waiting to be billed. The client should include their MNsure identification number on the check to aid the carrier in matching up the check with the appropriate policyholder. The premium payment must be received by March 15.

**Coverage beginning May 1:** Select a plan and pay the premium in full by March 31. Please note that this is different from the normal policy of having until the 15th of the month due to the March 31 enrollment deadline.

Individuals who are eligible for MinnesotaCare are generally required to pay their premium by March 31 for coverage to begin April 1. However, online payment is not yet possible for MinnesotaCare enrollees. We urge clients to submit their payment as promptly as possible, but anyone determined eligible for MinnesotaCare on or before March 31 will get April coverage even if they weren't able to pay their premium by the deadline.

**MNsure status update on retroactive enrollment and APTCs:** On February 27, the Centers for Medicare and Medicaid Services (CMS) issued a bulletin <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/retroactive->

[advance-payments-ptc-csrs-02-27-14.pdf](#) stating consumers who were prevented from shopping for coverage on a health insurance marketplace, such as MNsure, due to technical issues, may be able to enroll in coverage or apply for an Advanced Premium Tax Credit retroactively. MNsure is working closely with CMS, as well as our partners at health insurance companies and the Department of Human Services, to interpret this guidance and develop a plan moving forward. We should have more information in the coming days. We will do everything possible to provide Minnesotans with all the federal tax credits for which they are eligible.

## **Reminders**

### **Small Business Invoice Payments:**

Upon receipt of your invoice, all premium payments must be sent to the PO Box provided on the invoice. Payments must be made via check and include the remittance stub from the invoice that is emailed to the employer. If payments are sent to any other PO Box or a physical address, they will be significantly delayed and the cancellation process may begin. To ensure your payments are applied quickly, please send them to the remittance PO Box listed below.

MNsure  
PO Box 64832  
St. Paul MN 55164-0832

## **Resources**

MNsure has developed a new reference guide explaining cost-sharing reductions, which is attached.

## **Further Info/Help**

Email the broker team: [brokers@mnsure.org](mailto:brokers@mnsure.org)

Call 1-855-366-7873, press 1-8-2 you will not be prompted

### **[Broker Resource Page](#)**

- [Reference Guide\\_CSR\\_Final.pdf](#)