



March 14, 2014

News & Updates

The next open enrollment period will be **November 15, 2014 through February 15, 2015**, with coverage taking effect no earlier than January 1, 2015.

Enrollment deadlines for Qualified Health Plans: Open enrollment closes March 31. Consumers will not be able to enroll in a QHP inside or outside of Mnsure unless they have a life event that qualifies them for a special enrollment period.

For QHP coverage beginning April 1, consumers must select a plan and pay the premium in full by 5:00 p.m. on Saturday, March 15.

- Paying online is the only option after business hours on March 14 and until 5:00 p.m. on March 15 to secure enrollment for April 1. Health insurance company main offices will not be open Saturday, March 15 to make payment directly to their offices.
- Coverage will begin May 1 for payments received after 5:00 p.m. March 15.

For QHP coverage beginning May 1, consumers must select a plan and pay the premium in full by March 31.

Consumers who enroll in health insurance by March 31 will not be subject to a federal tax penalty. The penalty for not having insurance coverage in 2014 is \$95 per person, or 1% of household income above the tax filing threshold, whichever is greater. The Tax Policy Center has developed an [ACA Tax Penalty calculator](#) to help consumers estimate their penalty.

Remember that individuals may apply for MinnesotaCare and Medical Assistance at any time. Small employers may enroll through the Small Business Health Option Program (SHOP) year round.

Missing cases: A system issue has been identified resulting in some cases not being viewable in various system portals, including the Consumer Portal. Contact center staff has been instructed to provide you with next steps based on the specific case facts, such as when the application was filed, what is viewable in the Client Account, etc. Please do not submit another application.

Resources

Marketplace plan comparison worksheet: The Center on Budget and Policy Priorities has developed a [useful tool to help consumers compare plan options](#). This worksheet can help consumers identify the relevant information for making the decision for themselves.

Further Info/Help

Email the broker team: brokers@mnsure.org

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

Check the [Broker Resource Page](#) for news and updates regularly.