



*March 28, 2014*

MNSure has surpassed its enrollment goal! As of this week, more than 152,000 individuals have enrolled in a QHP or a public health care program through MNSure. Brokers have played an essential role in helping us reach this milestone—and we thank you for the work you have done!

### **Announcements**

**Minnesotans who attempt to enroll through MNSure by March 31 deadline are eligible for an extension!** MNSure has announced new procedures that will help people get coverage and avoid a federal tax penalty even if their enrollment isn't complete when the deadline expires on March 31. Minnesotans have until 11:59 p.m. on Monday, March 31 to enroll or get "in line" for coverage. The attached FAQ provides additional information on how navigators can help consumers document that they have attempted to enroll to qualify for this extension. There is no plan to extend the deadline for new applications for QHPs beyond March 31. Consumers must at least make an attempt to enroll prior to 11:59 p.m. on March 31.

**MNSure website will be down April 1 and 2:** The site will go down for system maintenance on Tuesday, April 1 and Wednesday, April 2. The site will be back up the morning of Thursday, April 3.

### **MNSure will be at these upcoming events:**

April 17: NAIFA Minnesota at Radisson Blu-Mall of America

April 24: MAHU Convention at Depot Hotel-downtown Minneapolis

### **News & Updates**

**AOR forms status update:** We have received and processed a batch of completed AOR forms and some of you should have already received confirmation emails. Processing AOR forms is currently a very labor-intensive, manual process. The operations team has temporarily focused resources on enrollment and has been unable to process the requests as quickly as we'd prefer. If you do not receive a confirmation email for an AOR form you have sent to us within 10 business days please call us and the broker team can confirm receipt. We expect the first payment to be sent from the Carriers in May based on their current accounting schedules.

**List of qualifying life events has been announced:** Consumers that experience a qualifying life event can trigger a special enrollment period that allows them to enroll in a QHP after March 31. The following situations can trigger a special enrollment period for a consumer:

- Loss of minimum essential coverage. For example, coverage ends because a job is ending. This does not include loss of coverage due to failure to pay premiums on time, including COBRA premiums.
- Marriage.
- Gain of a dependent through birth of a child, adoption or foster care.
- Individual who was previously not a citizen, national, or lawfully present individual gains such status.
- A health insurance company violated its contract with the enrollee.
- An enrollee, or their enrolled dependent, becomes newly eligible or ineligible for APTC or has a change in eligibility for CSR.
- The consumer makes a permanent move that provides new QHP enrollment options.
- MNsure determines that an error was made by MNsure that resulted in an error with the consumer's enrollment.
- An enrolled member of a federally recognized tribe may enroll in a QHP or change from one QHP to another one time per month.
- MNsure determines that an individual's enrollment or eligibility for advance payment of premium tax credits, or cost-sharing reductions was a result of misconduct on the part of a non-Exchange entity providing enrollment assistance or conducting enrollment activities.

**Account creation system issue:** How a consumer's name is entered when creating an account may be causing a system error during entry. Do not use spaces in the first name field when creating an account, including having a space (using the space bar) after a name. If the consumer's name is Mary Jane Margaret Roth, enter the name as follows:

- First name: Mary
- Middle Name: Jane
- Last Name: Roth

**Safe at Home address entry:** Participants in the [Safe at Home \(SAH\)](#) address confidentiality program are not required to provide their actual residential address. No home address is required; however, applicants must provide their actual county of residence and zip code. County of residence and zip code are needed to identify the appropriate servicing agency, managed care and Qualified Health Plan options.

## Reminders

**Using secure email:** Please use secure email whenever you are including protected health information (PHI) in an email. PHI includes, but is not limited to, any identifying information including a consumer's name, date of birth, etc. More information is available on the [Broker Resource Page](#).

**Call for advisory committee members:** The MNsure Board is seeking applicants for its Consumer and Small Employer Advisory Committee. The [application](#) is available on the MNsure website and is due by 3:00 p.m. on Wednesday, April 16, 2014. It is anticipated that appointments will be announced in May. [Additional information about the committee](#) is available on the MNsure website.

**Cancelling health insurance policies:** Individuals are able to stop their health insurance coverage, although in most circumstances this can only be done on a prospective basis. Enrollees should contact their carrier with any requests to stop their coverage and the carrier will help them understand the timing of when that can occur.

### **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

Check the [Broker Resource Page](#)