



November 13, 2014

Dear MNSure Enrollee,

You are receiving this letter because the health insurance coverage you purchased through MNSure is coming up for renewal, and you need to take action.

Starting November 15, 2014, you will be able to visit [MNSure.org](http://MNSure.org) to shop, compare plans and choose the coverage that is right for you and your family. Although you may be automatically renewed if your current plan is available through MNSure in 2015, **we strongly advise you visit [MNSure.org](http://MNSure.org) starting November 15, 2014, and update your eligibility by completing an application for insurance so you receive the most financial help.**

**Consumers who have some family members enrolled in a private plan and some family members enrolled in either Medical Assistance or MinnesotaCare should review information in this letter about how to renew their private coverage.**

Only through MNSure can you qualify for financial help that can lower your monthly premium. You may also qualify for additional savings through cost-sharing assistance, which reduces the amount you pay at the time of medical care. Medical Assistance and MinnesotaCare are also available through MNSure with comprehensive benefits.

Free, in-person assistance through MNSure certified brokers and navigators is also available. These assisters can walk you through the application process and potentially help you select a plan that meets your needs.

This notice explains important steps on what action you need to take during Open Enrollment in order to keep or change your health or dental insurance coverage. **Please read through ALL this information carefully, as it will help explain what to expect in the coming months with your health insurance plan.**

Thank you for your interest in MNSure.

## **Frequently Asked Questions**

### **Why come back to MNsure.org to shop?**

Every year, insurance companies can decide what products they will offer on MNsure. From year to year, these products may change. Because of Minnesota law, insurance companies are required to renew you into the same plan you had last year. However, the price for that plan may have gone up and insurance companies are not required to offer you any financial help. The only way to qualify for financial help like tax credits, cost sharing reductions or low/no cost plans is to shop and compare directly on MNsure.org.

### **What is MNsure Open Enrollment?**

MNsure Open Enrollment will begin on Saturday, November 15, 2014, and end on Sunday, February 15, 2015. Beginning November 15, 2014, you will be able to update your eligibility by completing an application for health and/or dental insurance and enroll in coverage for the 2015 plan year. During Open Enrollment, you can choose to remain in your current plan, switch to a new plan or choose to end coverage through MNsure. After Open Enrollment ends, you will have limited opportunity to add individuals to your coverage or make plan changes until the next Open Enrollment at the end of 2015. This limited opportunity is available only to individuals and families with qualifying life events. If you qualify for a low or no cost plan through Medical Assistance or MinnesotaCare, you can enroll at any time during the year.

### **Why is it important that I review my plan options and renew during the first month of Open Enrollment?**

Plan choices and premium amounts change each year. Your premium amount (including tax credits and other financial help) may change on January 1, 2015, even if you stay in the same plan. It is best to update your eligibility by completing an application for insurance and sign up for the plan that is right for you and your family by December 15, 2014, so you can ensure your new coverage is in place starting January 1, 2015. Although you can change plans after December 15, 2014, through the end of the Open Enrollment period ending on February 15, 2015, those changes will be applied going forward. Amounts you pay toward deductibles or out-of-pocket maximums in one plan will not be applied toward a different plan should you change your mind during the Open Enrollment period.

### **How do I complete an application?**

Beginning on November 15, 2014, you can log into your MNsure.org account and update your eligibility by completing an application for insurance with benefits. This is the option that has the red arrow next to it that says "START HERE."

- Log into your existing account; do not create a new account.
- See instructions below under "What if I forgot my user ID or password" for help with logging into your existing account.
- Make sure to select the application link next to the red arrow in order to receive any financial help for which you are eligible.

Once you have finished the application, your eligibility to purchase a plan through MNsure and to receive financial assistance will be updated for 2015. You will receive another notice if your eligibility for 2015 coverage changes. If you do not want to see if you are eligible for financial assistance, you can apply for health insurance without discounts.

## Here are some important tips about a new application:

- **If you have any family members currently covered by Medical Assistance or MinnesotaCare, you should not complete a new application.** You should instead call the MNsure Contact Center (1-855-366-7873) to re-enroll family members already covered by private insurance into a 2015 private plan.
- **It is very important that you do not log into your MNsure account to complete the application before November 15, 2014.**
- It is very important that you complete each section of the renewal application with all the necessary information. If you enter incorrect information, such as forgetting to include all members of your family or using the wrong birth date, this incorrect information will impact your eligibility and may cause a delay in coverage. Make sure you review your answers before moving on to the next page of the application.

## What if I forgot my user ID or password?

You will need to enter your user ID and password to log into your MNsure.org account.

- If you forgot your user name, you can click on the "[Forgot your User Name?](#)" link and enter the email you used when you created your MNsure account. You will then receive an email with your user name.
- If you enter an incorrect password several times, you will receive directions to reset your password. If you do not remember the correct answers to the security questions or are unable to reset your password, call the MNsure Contact Center (1-855-366-7873).

## How do I know if my current plan will be offered on MNsure next year?

If your current plan will no longer be available through MNsure, your insurance company has already informed you of this change. However, in order to receive any financial help including tax credits and cost-sharing reduction, you must log into your account at MNsure.org, complete an application for health insurance and select a new plan by December 15, 2014. The easiest way to make sure you are getting the best deal is to come back to MNsure.org at the start of Open Enrollment to shop and compare plans.

## What if I want to keep my same plan?

If you would like to keep your same plan and it is still offered through MNsure in 2015, MNsure will automatically re-enroll you into the same plan with the same financial assistance as 2014. You will continue to receive an invoice from your insurance company and must continue to make payments to them in order to maintain coverage. To ensure your coverage is renewed, you must respond promptly to any requests for additional information.

If you would like to keep your same plan and it is not still offered through MNsure in 2015, your insurance company will automatically enroll in you that same plan and you will not receive any financial help. Because of this you are strongly encouraged to come back to MNsure.org beginning November 15, 2014, the start of Open Enrollment, to update your eligibility by completing an application for insurance and shop and compare plans to ensure you are getting the best deal and the best coverage for your family.

During this renewal process, your eligibility to purchase a plan through MNsure and to receive financial assistance will be updated. You will receive another notice if your eligibility for 2015 coverage changes.

### **What if I want to change my plan?**

If you do not want to be automatically renewed in your current plan or your current plan is no longer available through MNsure in 2015, you must log into your MNsure.org account beginning November 15, 2014, complete an application for insurance and select a different plan no later than December 15, 2014. This will ensure you are getting the best deal and most comprehensive coverage for you and your family. **If you do not act by December 15, 2014, you will be automatically renewed in your current plan for January 1, 2015 coverage.**

### **If I change insurance companies, will MNsure alert my old company and cancel my old plan? What will happen to automatic payments I have set up with my 2014 insurance company?**

If you enroll in a 2015 health insurance policy through MNsure with a different health insurance company, MNsure will alert your old insurance company of your decision. However, it would be in your best interest to contact your 2014 insurance company about your decision promptly as well, especially if you are signed up for automatic debit payments with your 2014 insurance company. Please work with your 2014 insurance company directly to understand the timing of when your automatic debit payment will be withdrawn and how much advance notice your company requires to stop that from occurring if you decide to change companies. You should assume your 2014 insurance company will process your automatic debit payment on your current schedule.

### **What if I decide I want to change plans after completing the enrollment process?**

You are able to make changes to your chosen plan only during Open Enrollment (November 15, 2014 – February 15, 2015), unless you qualify for a Special Enrollment Period during 2015. It is important to note that any changes will take effect going forward (e.g., changes made on or by January 15 will take effect February 1). Amounts you may pay toward deductibles or out-of-pocket maximums in one plan will not be applied toward a different plan should you change your mind during the Open Enrollment period. Please note you cannot change plans or receive adjustments to tax credits retroactively.

### **I qualified for financial assistance last year. Will I qualify in 2015?**

The answer to that depends on a number of factors including the plan you choose, where you live and your income. If you do qualify for financial assistance (a tax credit or cost sharing reduction), you must log into your account at MNsure.org account on or after November 15, 2014, complete an application for insurance, and select the same or new plan between November 15, 2014 and December 15, 2014, so that your updated financial assistance takes effect with your coverage on January 1, 2015.

If you qualified for a tax credit in 2014 and are automatically re-enrolled into the same plan offered through MNsure for 2015, the same 2014 dollar amount of tax credit will be applied to your new 2015 premium amount. If you qualified for a cost-sharing reduction in 2014 and are automatically re-enrolled into the same plan offered through MNsure for 2015, you will continue to receive a cost-sharing reduction. You must take an action during the Open Enrollment period to receive an updated eligibility determination for a tax credit and cost sharing reduction.

### **In order to get financial assistance, do I have to choose the same plan as last year?**

No. The best way to make sure you are getting the best deal for you and your family is to visit MNsure.org on or after November 15, 2014 to shop for and compare plans.

## Other information about financial assistance

Your eligibility for a tax credit or cost-sharing reduction is based on the most recent information that you reported to MNsure. Be sure to report changes and submit any requested proof as soon as possible. If you submit information that is not truthful or accurate, your Qualified Health Plan coverage may be terminated and you may have to repay any payments that you are not entitled to, including advance payment of premium tax credits.

## How do I use my tax credits or cost sharing reduction?

A tax credit lowers your monthly Qualified Health Plan insurance premium costs. MNsure will apply the full amount available to you towards the cost of your premium unless you have indicated otherwise. The cost sharing reduction is a discount that lowers the amount you have to pay out of pocket for deductibles, coinsurance and copayments.

## I am still unclear when I need to take action. What are the deadlines?

For a plan selected:	The effective date of coverage is:
on November 15, 2014, through December 15, 2014	January 1, 2015
on December 16, 2014, through January 15, 2015	February 1, 2015
on January 16, 2015, through February 15, 2015	March 1, 2015
<b>Open enrollment ends February 15, 2015</b>	

You must pay your premium directly to the insurance company. You will receive an invoice with your payment amount.

## What if some members of my family are covered by Medical Assistance or MinnesotaCare?

- **If you have any family members currently covered by Medical Assistance or MinnesotaCare, you should not complete a new application.** You should instead call the MNsure Contact Center (1-855-366-7873) to re-enroll family members already covered by private insurance into a 2015 private plan.
- Family members currently enrolled in Medical Assistance or MinnesotaCare do not have to take any action to renew their coverage unless directed by the Minnesota Department of Human Services.

## When should I tell you if I have a change after I submit my application?

Report changes within 10 days of the change event. Tell us about all changes including changes to:

- Where you live
- Who lives with you
- Who you list as a dependent on your income taxes
- Income
- Starting or stopping other health insurance
- Incarceration status
- Minnesota residency
- Citizenship status

If you are not sure if you should report a change, call the MNsure Contact Center at 1-855-366-7873 and explain what is happening. If you do not tell us you moved and returned mail has no forwarding address, coverage may end.

**What do I need to do if I want to end my coverage?**

If you want to end your coverage through MNsure, call the MNsure Contact Center at 1-855-366-7873.

**Questions?**

Visit MNsure.org and search keyword “FAQ” or call the MNsure Contact Center, 1-855-366-7873, if you have questions about this notice. Consumers with hearing or speech disabilities may contact us via their preferred Telecommunications Relay Service.

1-855-366-7873

Attention. If you need free help interpreting this document, call the above number.

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

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Pažnja. Ako vam treba besplatna pomoć za tumačenje ovog dokumenta, nazovite gore naveden broj.

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Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

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**ADA Advisory**

MNsure’s Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached via 1-855-366-7873 or AEO@MNsure.org.