



Tips for Creating an Account, Applying for and Enrolling in Health Coverage

For Individuals and Families

Before you start, please check that you have the following resources and understand these important messages about the application and enrollment process.

Resources

Use an up-to-date recommended browser ([Firefox](#) or [Google Chrome](#)) on a laptop or desktop computer.

Do not use a tablet or smart phone.

Be sure you have **all of the information needed** for each person in your household ready and available before you begin your application. You will not be able to make changes or corrections once you submit your application.

Information You Should Have at Hand

- Social Security number for each person applying
- Date of birth for everyone in household (not just those applying)
- Driver's license, Tribal ID or other ID
- For non-citizens, Green Card or other immigration documents
- Last year's tax forms (1040EZ or page 1 of 1040)
- Two most recent pay stubs
- Documents for other sources of income (social security, unemployment, self-employment, etc.)
- W2 form or Employer Tax ID Number (EIN)
- Employer's address and contact information
- Information about any employer-provided health insurance available to each person applying (request this from the employer)
- Think of a username and password for your MNsure account, if you do not already have one.

Signing In To Your Account: Avoid the Most Common System Errors

To avoid the most common errors, use an up-to-date recommended browser and clear your browser cache and cookies before you sign in. This is easily done by pressing the Ctrl+Shift+Delete keys, or opening your browser settings.

- **400 or 500 unhandled service exception error:** Clear your browser history and cache, or change browsers. If the error is received at the summary screen, go back to home page to start a new application.
- **Unhandled user error:** May occur if you use your browser's back arrow button. Click on the MNsure home button on the application page to resume. Do not use browser arrow buttons while in the MNsure application.
- **Cannot see the Continue or Next button** because the page size is too big: Place your mouse cursor on a blank area of the page, press the tab key several times and the page will move down. Or, press the control and hyphen keys to zoom out.

Creating an Account

Enrollees that already have an existing MNsure account should **not** create a new account. You can reset your password online or you can call the MNsure Contact Center at 1-855-366-7873 for assistance.

Tips for Creating an Account

- To avoid issues with e-signature process, we recommend that you avoid using special characters, such as dashes, periods and commas, when entering your name and address for account creation. We also recommend ensuring that the e-signature portion of the application match exactly the name used in the application portion.
- Phone field: Do not enter spaces; the phone number you enter will be automatically formatted for you.
- Address field: Do not use abbreviations (for example use Avenue instead of Ave.)
- Be sure to follow the password rules when creating your password, and secure your account with a password that only you will know.
- Your user login ID can be from 1 to 20 characters long and can only include alphanumeric characters (a-z, A-Z, 0-9).

- Your password must include 8 characters of letters, numbers, and special characters.
 - It must include at least 1 number.
 - It must include at least 1 uppercase and at least 1 lowercase letter.
 - It must include at least 1 special character from the following list: ! " # \$ % & ' () , . : = ? @ or space character.
 - Recently used passwords cannot be reused.
 - Do not use your user name, first name or last name as part of the password.
- If you forget your username or password you can recover this information by using the “Forgot Your Username” or “Forgot Your Password” link on the sign in page. You are limited to five attempts before you will be locked out of your account. To unlock your account, call the Contact Center at 1-855-366-7873 or use the Forgot Password link if directed. For security reasons, we cannot unlock your account over email.

If you are unable to create an online account, you should complete the [account creation form](#); be sure to include an email address. Mail the completed form to MNSure with copies of required identification. You will receive an email confirmation from MNSure within 5-7 business days.

Application

You will not be able to make changes to your application once you have electronically signed it.

Complete the application and plan selection from start to finish in one sitting without logging out or closing your browser window. To ensure the best experience, **do not click Save and Exit** and come back later to pick up where you left off.

Tips for Filling out the Application

- To avoid issues with the e-signature process, ensure that the e-signature portion of the application matches exactly the name used in the application portion.
- Only enter data into the required fields (those marked with *)
- Do not use special characters such as a period, hyphen, dash or comma when entering your name and address.
- Do not use your full middle name. You can use the middle initial, but do not include a period.
- Write down how you entered your name so you have it later when you need to sign the application.

Application Status, Enrollment and Payment

It takes 24 hours for your enrollment information to be logged into our system.

Before calling our Contact Center with questions about your enrollment, please wait at least 24 hours after submitting your online enrollment.

If your application is pending and you have not enrolled in a plan: Select the “Enroll in Plans” link.

- If you are eligible for a qualified health plan (with or without tax credits) select the Enroll in Plans button to shop for your plan.
- If you are eligible for Medical Assistance or MinnesotaCare, you will receive a packet in the mail.

If you are enrolled and paid but your application is still pending:

- If you are enrolled in a qualified health plan (with or without tax credits) you will receive a packet in the mail from the insurance company.
- If you are signed up for Medical Assistance or MinnesotaCare, call the DHS Minnesota Health Care Programs Member Help Desk at 651-431-2670.

If you were determined eligible for and chose a qualified health plan, your enrollment selection will be sent to your chosen insurance company. You should receive your insurance cards and plan information from your insurance company within 30-45 days.

You must pay your health insurance company directly as you cannot pay online through MNSure. You should receive an invoice or a letter from your insurance company regarding your first month’s payment. Pay your bill by the due date provided by the insurance company. In some cases, you must make payment before the policy is activated. If you have questions about your first month’s payment, please call your selected health or dental insurance company.

If you completed the application and were told you qualify for Medical Assistance or MinnesotaCare, the Minnesota Department of Human Services will communicate with you soon. There is nothing more you need to do at this time. You will receive further information in the mail that will either confirm your coverage or describe if there are any additional things that you need to do.

If you have some family members enrolled in private coverage and some family members enrolled in Medical Assistance or MinnesotaCare, you should review your private coverage choices online in [Find a Plan](#), and then call the MNSure Contact Center (1-855-366-7873) to re-enroll family members already covered by private insurance into a 2016 private plan.

If you are currently enrolled in Medical Assistance or MinnesotaCare do NOT sign in through MNsure.org to renew your coverage. You do not have to take any action unless you are directed to do so by the Minnesota Department of Human Services.

For questions about Medical Assistance or MinnesotaCare coverage, call the DHS Minnesota Health Care Programs Member Help Desk at 651-431-2670 or 800-657-3739, Monday through Friday, 8 a.m. to 5 p.m.

If you are eligible for the 0% reduction cost-sharing reduction (CSR), you must complete the application and plan selection in one sitting without logging out. If you logout after eligibility is determined, you will need to contact the MNsure Contact Center at 1-855-366-7873 to complete your enrollment so that your American Indian/Alaska Native zero-CSR benefit can be applied.