Navigator Policies and Procedures Manual

(Version 5.0)

Version Chart

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10/01/13	1.0		JDitlevson
11/11/13	2.0	• Added Version Chart • Submitting an Online Application • ARC Customer Service • Language English Proficiency (LEP)	JDitlevson
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02/06/14	4.0	• Manual Account Creation • Language English Proficiency (LEP)	JDitlevson
02/27/14	5.0	• Navigator Case Association* • Tracking Applications for Special Populations* • Added page numbers • Background study information	JDitlevson

*New policy

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Introduction

Welcome

We know that Minnesotans will have questions and look for help in using the MNsure marketplace. That's why MNsure is partnering with trusted organizations all over the state to provide consumer assistance. Consumer assister partners will be trusted sources of information, and provide application and enrollment assistance.

While Minnesota does have a low uninsured rate, there are still many uninsured residents who are potentially eligible for one of our health care programs. It is only with the help of community organizations that we will be able to reach the remaining uninsured.

MNsure is committed to training and supporting community organizations to identify and assist the uninsured in their community. Organizations providing application assistance are trusted leaders in their community, where kids, families, adults and seniors go to seek health services, be educated, enjoy recreation and receive support services. Together, we can find and enroll all eligible uninsured Minnesotans.

What is the Navigator program?

The Affordable Care Act (ACA) created the Navigator Program to help individuals, families, and small businesses purchase health insurance through their state's health insurance exchange. ACA Navigators are trained to help consumers learn about their health plan options and to assist with enrollment.

What are the various assister roles?

Minnesota has defined several consumer assister partner roles. Please refer to the Assister Roles Definition procedure for more information regarding these roles.

All of these partners will provide information, application and enrollment assistance to Minnesota individuals, families, and small businesses.

- Certified application counselors and in-person assisters will hereafter be referred to as navigators.
- All policies and procedures that refer to navigators also apply to in-person assisters.
- All policies and procedures that refer to navigators also apply to certified application counselors with the exception of any references to enrollment compensation and payments.

What is a Navigator Organization?

A Navigator organization is under contract with MNsure and the Minnesota Department of Human Services (DHS) to participate in the Navigator program by helping Minnesota residents apply for and enroll into health plans through the MNsure marketplace.

Some examples of Navigator organizations are:

- Community Based Organizations
- Schools
- HeadStart programs
- Public health offices
- Employment and training centers

- Food shelves
- Energy assistance/weatherization offices
- Child care resource and referral offices

Navigator Organization Role and Requirements

A Navigator organization's role in the community is to serve people who need assistance applying for Health Care Programs.

Each organization is required to:

- Maintain an active contract with MNsure and DHS.
- Comply with all contract requirements.
- Inform the community of their availability to provide application assistance and post application assistance hours in a prominent location.
- Allow their organization information to be available on the MNsure web site and materials.
- Ensure staff completes annual certification training, background check and other requirements.
- Provide application assistance to those seeking health care coverage through MNsure.
- Perform follow-up actions to assist applicants in completing the application and enrollment process.
- Provide photocopying services for applications and related documents.
- Provide interpreter services for individuals who do not speak, read, write or understand English or who do so on a limited basis. (See Limited English Proficiency procedure.)
- Keep all applications and related documentation on file for six years, per Minn. Stat. § 16C.05, subd.5.
- Report the following changes to navigators@mnsure.org:
    - Organization name and / or address.
    - Agents name, employment status, address.
    - Other relevant information.

What is a Certified Navigator?

Certified navigators are trained and certified individuals who:

- helps individuals and families achieve successful enrollments into health plans through the MNsure marketplace;
- are listed on the MNsure website in the Assister Directory;
- are obligated to help any consumer that contacts them for assistance.

Navigators are not insurance agents or brokers. They help people work through the process of applying and enrolling.

Certified Navigator Role and Requirements

A certified navigator:

- Annually completes required certification training.
- Consents to completion of a background study with satisfactory results.

- Does not attempt to determine health care program eligibility.
- Acts as liaison between an applicant and state or county eligibility worker.
- Informs consumers of health insurance options and the value of coverage, in addition to reviewing insurance options available through MNsure.
- Informs individuals of application processes, required documentation, mandated requirements, and any exemption criteria.
- Provides information and referrals to small employers on enrollment in the Small Business Health Options Program (SHOP) and any tax provisions, including credits and penalties, potentially affecting small employers.
- Gauges eligibility through MNsure and providing referrals to appropriate support services or programs for further assistance, such as free health clinics.
- Provides nonmedical referrals, to the extent possible, according to MNsure referral guidance.
- Explains program eligibility rules and providing application assistance for Medicaid/Children's Health Insurance Plan (CHIP), MinnesotaCare, premium tax credits, cost-sharing reductions, and qualified health plans.
- Assists with the entry of information into enrollment tools and resources, including final submission of information.
- Advises American Indians and Alaskan Natives on benefits specified by the Affordable Care Act, such as cost-sharing reductions, income exclusions, special open enrollment periods, and exemption from minimum health care coverage mandate.
- Answers questions regarding the submission of eligibility and enrollment verification documentation.
- Facilitates referrals to insurance providers for individuals and families enrolling in qualified health plans through MNsure and requesting plan enrollment assistance beyond the scope of Consumer Assistance Partners.
- Facilitates referrals to community organizations, counties, or other appropriate nonprofit or public entities when individuals and families require technical expertise and assistance beyond the scope of the Consumer Assistance Partner.
- Explains, discusses, and interprets coverage and policies with consumers to facilitate plan selection.
- Assists with plan comparisons based upon individual priorities, including but not limited to medal tier levels, quality ranges, providers including, but not limited to, specialty care, pharmaceutical, dental and eye care, and total cost estimation including utilization and health status.

MNsure Background Study

MNsure requests criminal history information in order to determine if a navigator applicant has been convicted of crimes that may relate to the scope of services provided on behalf of MNsure. MNsure coordinates with the DHS Background Study Division as permitted under Minnesota Statutes, Section 245C.32. Offenses which may be a bar to certification as a navigator are listed in Minnesota Statues, section 245C.15, along with the applicable time periods.

If the search indicates that there exists a potentially disqualifying offense, the applicant may submit a request for individualized review of the circumstances of the offense, a challenge to the accuracy of the conviction, or the applicant's rehabilitation since the time of the offense.

Government agencies may be approved to substitute the same or similar background study approval for employee applicants on a case-by-case basis.

State's Role – Resources for Navigators

MNsure and DHS are committed to supporting certified navigators. Our goal is to create solid partnerships with community organizations to reduce the number of uninsured Minnesotans.

The Assister Resource Center (ARC)

The ARC will monitor and track assister outcomes, provide support and education to assisters via training, resource materials, access to applicant information, and a call center.

Hours: Monday - Friday, 8:00 a.m. to 4:30 p.m.
Phone: 855-366-7873 (855-3MN-SURE); enter 181
Fax: 651-431-7572
MN Relay: 711 or 800-627-3529
Email: navigators@mnsure.org

The ARC provides the following:

- Training and certification.
- Case status, eligibility determination, processing entity, medical ID, etc. in order to help facilitate follow-up and assistance to the applicant / enrollee.
- Policy clarification, information and resources to assisters.
- National and statewide best practices.
- Materials.
- Communication of critical information.
- Quarterly application reports and performance analysis.
- Quarterly payments.
- Policy and Procedure manual.

See Assister Resource Center Customer Service procedure for more information.

Navigator Fraudulent Activity

Fraudulent conduct will not be tolerated and is grounds for termination of a navigator contract.

Some examples of fraudulent conduct include:

- intentional falsification of information.
- deliberate failure to list all household income.
- deliberate failure to list a spouse or any family member in the household.
- charging clients for services related to Minnesota Health Care Program application assistance, including translation services.

- knowingly falsifying or changing citizenship information.

If you think someone is taking part in any form of fraud, waste, abuse, or ethical violation, you can file a complaint. Please send an email to mnsurecompliancehotline@state.mn.us. For more information about reporting fraud, click on get help at the top of the page, click on additional resources and find the topic “Fraud Reporting”.

It is recommended that agents who become aware that an applicant is providing false information withdraw their assistance services with that applicant.

Application Process

Talk to the Applicant

Screening Questions:

- Do any applicants currently have medical coverage? If so, through what program (MHCP, Employer sponsored, COBRA, private, Medicare, etc.)?
- Have any of the applicants recently applied for coverage? Has anyone already applied through MNsure?
- Has employer insurance recently ended? Are there other insurance options available?

Assisters can call the ARC prior to completing an application to find out if an applicant is already enrolled or pending an eligibility determination.

Action:

If you determine that applicants already have a pending application or are enrolled, you may connect them with their state or county eligibility worker, agent / broker, employer or other representative to resolve issues and to reinstate or approve coverage.

You can also help applicants understand how their coverage and annual renewals work.

Screening Tools:

Bridge to Benefits – This is an online, web based screening tool created by the Children’s Defense Fund Minnesota to help identify potential eligibility for multiple programs, including non-health care programs such as cash, Supplemental Nutrition Assistance Program (SNAP), Working Family Credit, etc.

Inform Applicants:

Discuss your role and the application process with the applicant. It is important to discuss the:

- application and verifications process,
- next steps if immediate eligibility is not determined,
- mail and notices they will receive during the application process and vehicle by which they will be received (paper / electronic or both)

Discuss your role as a navigator and your ability to help with the application process.

- You are trained to assist them.
- You will assist them to submit applications to MNsure.
- You are not employed by the state or a county.
- There is no charge for your help.

- You are responsible to keep all applicant information and records confidential.

Request that they notify you about:
- notices they receive regarding their application / renewal, etc.,
- Life Events - changes in their situation (ie: loss of job, change in household size),
- decisions about eligibility,
- follow-up needed with eligibility worker.

Assist Applicants

The applicant may now choose if they wish to have a navigator help them complete an application.

Action:

If the applicant does not want assistance with filing an application, provide them with information on how to apply. The assister will not receive compensation for this applicant if they are successfully enrolled.

If the applicant would like assistance completing an application, follow the Application Guidelines.

Application Guidelines:

The following applications may be used:
Application for Health Coverage & Help Paying Costs (DHS-6696)
MNsure Application for Health Coverage (DHS-6741-Eng)

It is preferred that health care applications are submitted online via MNsure, however, they can be submitted by mail, fax or in-person at the state or county agency.

Application Procedures:

Submitting an Online Application
Submitting a Paper Application

Date of Application

Since your organization has a contract with MNsure and DHS, you have the authority to set the Date of Application.

The date of application will automatically be set when the applicant hits “Submit” using the MNsure online application.

The Date of Application for the DHS-6696, Application for Health Coverage and Help Paying Costs is set by completing the following section on Appendix C, Assistance with Completing this Application. The Application Start Date will set the date of application. This is the date that:
- the applicant signed the application in your presence.
- a signed application is received by your organization.

For certified application counselors, navigators, in-person assisters, agents, and brokers only.

Complete this section if you are a certified application counselor, navigator, in-person assister, agent, or broker filling out this application for somebody else.

1. APPLICATION START DATE (mm/dd/yyyy)	2. NAME OF APPLICANT (First Name, Middle Name, Last Name, & Suffix)
3. NAME OF ASSISTER (First Name, Middle Initial, Last Name)	
4. ORGANIZATION NAME	5. ASSISTER ID NUMBER

The Date of Application determines:

- the order in which applications are processed,
- MA coverage dates.

Submitting a Combined Application Form (CAF)

When an applicant wants to apply for Food Support or Cash Assistance in addition to health care, a Combined Application Form (DHS-5223-ENG) or CAF must also be submitted or the applicant may apply using ApplyMN, a Web application.

Your organization will need to determine your process for applicants with needs outside of health care.

Options:

- Refer applicants to their county agency to complete the CAF.
- Assist with the CAF and follow the submission process for the CAF.

Submission Process for the CAF

To submit a CAF, you may need to gather additional verifications that are required for Cash/Food Support eligibility but not required for MHCP eligibility.

Fax, mail or deliver the complete CAF and necessary verifications to the county agency in the applicant's county of residence.

County agencies issue Cash/Food Support benefits based on the date they receive the CAF rather than the navigator date stamp which is used for health care only.

The applicant will be contacted to schedule an in-person interview for Cash/Food Support benefits if necessary.

All Cash/Food Support follow-up and questions should be directed to the county agency.

Track Applications

Application tracking is necessary for:

- navigators to work with the applicant until an eligibility decision is made.
- providing applicant enrollment information and payments to navigators.
- acquiring data to assess the success of the program in reducing the number of uninsured Minnesotans.

Navigator ID number

Tracking begins with the navigator ID number which is entered by the consumer in all assisted online applications or is entered on Appendix C of the paper applications in the "Assister ID" field.

Case Status Updates

Case status updates are a convenient tool for navigators to use to track the outcomes of their applications. Please wait at least 30 days after submitting a paper application. Refer to Case Status Request procedure.

Submit Case Status Request forms to the ARC via secure email.

Call the ARC for information on more urgent, time sensitive cases.

In some cases, the ARC staff may have limited information and a call to the state or county eligibility worker may be necessary.

Resource Center Responsibilities

- Track each applicant assisted.
- Conduct data matches with MNsure and DHS health care program systems.
- Submit quarterly performance reports to each organization.
- Remit quarterly bonus payments, as applicable.

Navigator Payment Process

Navigator organizations contracted with MNsure are eligible to receive the following compensation amounts (with the exception of CACs):

- $25.00 per individual enrolled in a Medicaid Program by the Minnesota Department of Human Services, pursuant 2012 Minnesota Statute Section 256.962, subdivision 5.

- $70 per individual enrolled in MinnesotaCare by the Minnesota Department of Human Services.

- $70 per individual enrolled in a Qualified Health Plan (QHP) by MNsure.

Payment will be sent to the organization's primary contact person.

Payments will be made until funding runs out or through December 2014, whichever comes first.

All payment limitations and agreements are listed in detail in the MNsure contract.

Monitoring and Reporting

The Assister Resource Center will issue quarterly reports including composite agency data and breakouts by navigators. See Certified Navigator Reports.

Additional Procedures

Assister Directory
Client Story Sharing
Communication and Collateral Materials
Incomplete Paper Applications
Limited English Proficiency
Manual Account Creation
Mandate Exemptions
Navigator Case Association
Non-MAGI Referral
Plan Selection and Enrollment
Programs Eligible for Compensation
Tracking Applications for Special Populations

Resources

MNsure Glossary
DHS Glossary
DHS Commonly Used Acronyms (PDF)
MinnesotaCare Premium Estimator Table (DHS-4139A)
Appeal Rights (DHS-4347A)
Medical Assistance and MinnesotaCare Enrollees Talking Points (DHS-6085)
DHS Forms and Brochures
Health Care Programs Manual
Insurance Affordability Programs Manual

Navigators have a dedicated page on the MNsure website that contains key information, tools, forms, resources, etc. Please refer to this page for current information.

Additional requests may be submitted to navigators@mnsure.org.

Resources for Special Populations

Navigator Policy on Assister Role Definitions

1. Scope

This policy applies to all assisters, including agents, brokers, navigators, in-person assisters and certified application counselors.

2. Terms and Definitions

Term	Definition
Agent-Broker (insurance producer)	MNsure certified, licensed insurance agents/brokers and agencies able to sell plans from all participating MNsure carriers. Have secure online access to MNsure web application to view eligibility and enrollment coverage options for individuals, families and small employers.
Certified Application Counselors	Organizations, hospitals, HR personnel that provide consumer assistance in partnership with MNsure but do not receive compensation for their assistance.
In-Person Assisters	Provide “over the shoulder” assistance for individuals and families to enroll in health plans available through the MNsure marketplace. They receive compensation per individual enrolled in a Qualified Health Plan (QHP) by MNsure.
Navigators	Provide “over the shoulder” assistance for individuals and families to enroll in health plans available through the MNsure marketplace. They receive compensation per individual enrolled in a Minnesota Health Care Program (MHCP) (ex. Medical Assistance, MinnesotaCare)

3. Policy Details

This document defines the various assister roles available for consumers through MNsure.

4. Procedures

A. Assisters will provide information, application and enrollment assistance to individuals, families, and small businesses.

B. Certified application counselors and in-person assisters will hereafter be referred to as navigators.

C. All policies and procedures that refer to navigators also apply to in-person assisters.

D. All policies and procedures that refer to navigators also apply to certified application counselors with the exception of any references to enrollment compensation and payments.

5. References and Related Documents

6. General Information

Navigator Policy on MNsure's Assister Directory

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

This policy clarifies the use of individual navigator demographic data.

MNsure must collect certain demographic information for each individual seeking certification. This information will be maintained for annual certification and ongoing communications. Hereafter this will be referred to as:

- Certification information

In addition, certified navigator information is published in the MNsure Assister Directory in order for consumers to contact the navigator of their choice.
Hereafter this will be referred to as:

- Public Directory information

Recognizing that in order to meet business and consumer needs an organization may choose to list a different address, phone number and email in this directory, we will collect both Certification Information and Public Directory Information for each navigator.

At this time:

- All certified navigators must be listed in the Directory in order to be eligible for enrollment compensation. If an organization wishes to "delist" a navigator for a time period, there will be no compensation provided for any assistance provided during the time they were not listed.
- Organizations may only be listed in the counties in which they have a physical address.
- There must be a certified navigator associated with each organization location listed in the Directory.
- Certified navigators may be listed at multiple organizations. They will have multiple MNsure IDs and it is their responsibility to use the appropriate ID when assisting a consumer.

4. Procedures

A. The following fields are required to be listed in the MNsure directory for all Certified Navigators (Certified Application Counselors are not listed in the public directory):

- First Name
- Last Name
- Organization Name
- Address
- City, State Zip
- Phone number
- Email address
- Organization URL
- County
- Language(s) spoken

B. If a change to the information in the Directory is desired, please submit a request to the Assister Resource Center with the subject line: Directory Update.

C. The following fields are required for initial and ongoing certification and communication with all Navigators and Certified Application Counselors:

- First Name
- Last Name
- Organization Name
- Address
- City, State Zip
- Phone number
- Email address

D. If a change to Certification Information needs to be made, please submit a request to the Assister Resource Center with the subject line: Certification Information Update.

5. References and Related Documents

6. General Information

Navigator Policy on Limited English Proficiency

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition
Effective communication	Effective communication occurs when navigators have taken the necessary steps to make sure that a person with Limited English Proficiency (LEP) is given adequate information to understand the services and benefits available and receives the benefits for which the person is eligible. Effective communication also means that a person with LEP is able to communicate the relevant circumstances of their situation to the navigator so the navigator can do their job.
Interpreting	Interpreting means the oral or spoken transfer of a message from the source language into the target language.
Limited English Proficiency (LEP)	A person with LEP is not able to speak, read, write or understand the English language well enough to allow them to interact effectively with health and social services agencies and other providers.
Meaningful access	Meaningful access to programs and services is the standard of access required of federally funded entities to comply with Title VI's language access requirements. To ensure meaningful access for people with LEP, service providers must make available to applicants and recipients free and timely language assistance that result in accurate and effective communication.
Translation	Translation means the written transfer of a message from the source language into the target language.

3. Policy Details

To ensure individuals who are limited in their English language proficiency, have meaningful access to MNsure program information and services.

4. Procedures

Navigators with any questions related to interpreting or translation for consumers with LEP should contact the MNsure Accessibility and Equal Opportunity (AEO) office. The AEO Office can be reached by email at: AEO@mnsure.org, or by phone, by calling the MNsure Contact Center at 1-855-366-7873.

A. If a client with LEP walks-in or calls your office, Navigators should use the Language Line Solutions, as detailed below, to facilitate communication.

B. If a client with LEP would like to make an appointment with you, and you are not qualified to help them in his or her preferred language, contact the MNsure Accessibility and Equal Opportunity (AEO) office ASAP. The AEO Office can be reached by email at: AEO@mnsure.org, or by phone, by calling the MNsure Contact Center at 1-855-366-7873. The AEO Office will be able to help determine on a case-by-case basis the best way to accommodate an individual with LEP to ensure meaningful communication. This may include interpreting services, translation services, or referral services. Again, contact the AEO office ASAP.

C. When receiving a call from a non-English speaker, use Conference Hold to place the non-English speaker on hold. When placing a call to a non-English speaker, start at step D.

D. If an interpreter is needed, call the Language Line Solutions toll-free number – 1-800-367-9559.

E. Enter the six digit Client ID (Minnesota State Offices): 509052

F. Press 1 for Spanish or 2 for all other languages (Speak the name of the language at the prompt). If you don't know the language the caller speaks, press 0 and you will be transferred to an expert in language identification.

G. Enter the six digit Access code (MNsure's Assister ID): 358459

H. Add the non-English speaker to the line.

I. Once the conference call is live, go ahead and start addressing the caller directly. While working with an interpreter please use the following parameters:

- Speak in short sentences and pause frequently to allow the interpreter to interpret what has been said. Give the interpreter time to finish before speaking again.
- Check for client understanding. Ask the client to repeat back to you what you explained. Provide opportunities for clarification. You may ask the client with LEP "Tell me what you understand?', rather than "Do you understand?" or "Does it make sense?".
- When the conversation is completed, thank both the client and the interpreter and say "Interpreter, end of call" and the call ends.

J. Document working with the interpreter in the client's case file or keep appropriate records when you work with an interpreter.

5. Helpful hints for working with telephone interpreters:

- Tell the interpreter the purpose of your call in less than 20 seconds (briefing). Describe the type of information you are planning to convey or you may need.
- Enunciate your words and do not use contractions, which can be easily misunderstood as the opposite of your meaning, e.g., "can't –cannot.", "won't –will not".
- Speak in short sentences, expressing one idea at a time.
- Speak in a normal speech speed. Do not rush the conversation.
- Avoid the use of double negatives, e.g., "If you don't appear in person, you won't get your benefits." Instead, "You must come in person in order to get your benefits."
- Speak in the first and second person of the singular: I & You. Do not say "Can you ask her why she is calling today?" Instead you must address the client or caller directly: "Can you tell me the reason for you call today?" or "How may I help you?".
- Avoid using colloquialisms and acronyms, e.g., "MFIP." If you must do so, please explain their meaning.
- Provide brief explanations of technical terms, or terms-of-art to the caller or client, e.g., "Spend-down" means that you must spend or reduce some of your monies or assets in order to be eligible for services."
- Avoid using compound verbs such as use up, help out, hang on, and rather say "reduce," "help," "wait."
- Continue to ask the client or caller if the information makes sense or if the caller or client needs more explanation about items the client or caller cannot understand.
- ABOVE ALL, BE PATIENT with the interpreter, the client and yourself!
- Thank the interpreter for performing a difficult and valuable service.

6. General Information

A. Language access will be paid for by MNsure; however, MNsure must preauthorize payment for language access services. This service is only to be used in performing the work of a navigator. Please note that random audits of telephonic interpreting service billing may be conducted by MNsure.

B. The Language Line Solutions service is charged on a per-minute basis.

C. Navigators are not to work with family or friends as interpreters.

D. While working with interpreters either face-to-face or over the phone, follow these rules:
   - Always offer meaningful access either through a professional interpreter (face-to-face, over-the-phone, or by Video Remote Interpreting (VRI)) or through a translation, or through other meaningful mechanisms such as video, audio, posters, etc.
   - Always offer meaningful access free of charge and without undue delay (timely manner).
   - Protection of confidentiality and accuracy of interpreting should always be of highest concern, particularly if the interview concerns topics that may negatively affect eligibility for services.

Discrimination is Against the Law

The U.S. Department of Health and Human Services' Office for Civil Rights prohibits discrimination in its programs because of race, color, national origin, age, disability and sex, including sex stereotypes and gender identity. If you believe you have been discriminated against, you have the right to file a complaint directly with the federal agency at:

U.S. Department of Health and Human Services Office for Civil Rights, Region V
233 North Michigan Avenue, Suite 240
Chicago, IL 60601
312-886-2359 (Voice)
800-368-1019 (Toll Free)
(800) 537-7697 (TTY)

In Minnesota, if you believe you have been discriminated against because of race, color, national origin, religion, creed, sex, sexual orientation, public assistance status, age, or disability, you have the right to file a complaint with:

MNsure Accessibility and Equal Opportunity (AEO) Office
81 7th Street East, Suite 300
St. Paul, MN 55101-2211
AEO@MNsure.org
1-855-366-7873 (Toll Free)

Minnesota Department of Human Services
Equal Opportunity and Access
P.O. Box 64997
St. Paul, MN 55164-0997
(651) 431-3040 (Voice)

Minnesota Department of Human Rights
Freeman Building, 625 Robert Street North
St. Paul, MN 55155
651-539-1100 Telephone
800-657-3704 (Toll Free)
651-296-1283 (TTY)

Navigator Policy on Assister Resource Center Services

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition
Protected Health Information (PHI)	*"Individually identifiable health information"* is information, including demographic data, that relates to: • the individual's past, present or future physical or mental health or condition, • the provision of health care to the individual, or • the past, present, or future payment for the provision of health care to the individual, and that identifies the individual or for which there is a reasonable basis to believe can be used to identify the individual. Individually identifiable health information includes many common identifiers (e.g., name, address, birth date, Social Security Number).

3. Policy Details

To provide access to prompt and courteous information and services for navigators.

4. Procedures

A. Navigators will call 1-855-366-7873 (3MN-SURE) and dial 1-8-1 to be connected to the Assister Resource Center (ARC).

1. The ARC will provide assistance with the following questions or issues, including but not limited to:
   - Training and certification.
   - Case status, eligibility determination, processing entity, medical ID, etc. in order to help facilitate their follow-up and assistance to the applicant / enrollee.
   - Policy clarification, information and resources to assisters.
   - National and statewide best practices.
   - Materials.
   - Applying to become a navigator.
   - Organization and agent updates.

- Communication of critical information.
- Quarterly application reports and performance analysis.
- Quarterly payments.
- Policy and Procedure manual.

2. The ARC will not provide the following:
   - Password resets.
   - Information about other public program eligibility and enrollment.
   - Technical assistance with systems issues.

B. Navigators may also submit inquiries to navigators@mnsure.org.
   - Emails containing Protected Health Information (PHI) must be sent through secure email.
     - To request a secure email, send a regular email to navigators@mnsure.org, then in the subject line, type "request secure email".
     - The ARC will send a secure email redirecting with a link to a secure site.
     - Go to that site to set-up an account.
     - Secure emails may then be sent from that account securely to the ARC. Note: Navigators will only be able to respond to emails from the ARC through this site; they will not be able to initiate emails through this site.

C. The Resource Center will respond within one business day.

5. References and Related Documents

Health Insurance Portability and Accountability Act of 1996 ("HIPAA")

6. General Information

- The ARC is the vehicle through which the majority of calls from navigators will be received and resolved.
- The ARC hours are 8:00 am – 4:30 pm.

Navigator Policy on Submitting an Online Application

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

To educate navigators about the online application process and how to help consumers complete and submit an online application to MNsure.

4. Procedures

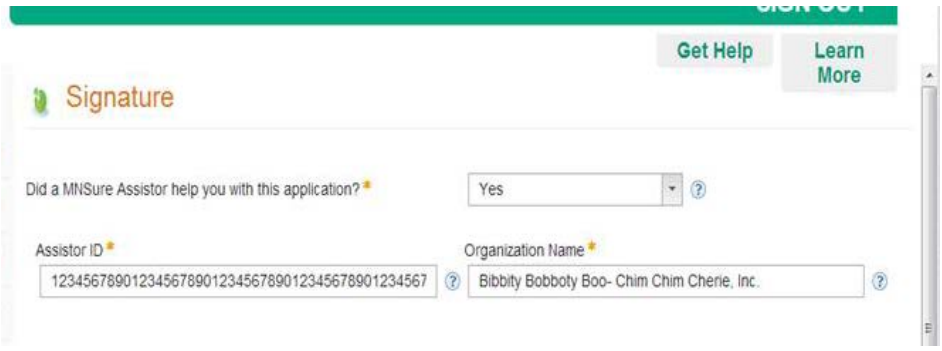
A. Help the consumer to choose which online application process to pursue (the path for health care assistance or the path for purchasing health plans without assistance).

B. Assist the consumer to create their account. If the applicant is unable to create an account online, please refer to the Manual Account Request Process.

C. Help the consumer to complete all required fields within the online application process and provide explanations for application questions posed by the consumer.

D. Assist the consumer in saving the online application at any point in the process or to complete the application.

E. At the signature page, the following will be displayed:



1. The consumer should answer “Yes”.

2. Have the consumer enter your MNsure certification ID.

3. Have the consumer enter your organization name.

F. Have the consumer “Sign” and submit the completed online application.

G. The application will run through a series of systematic processes and verifications.

H. A screen will generate that will indicate the eligibility determination or if the eligibility determination is unable to be completed (see Incomplete Applications).

I. Note: a denial will appear only if the consumer has been denied ALL programs (including QHP only).

J. The applicant will be mailed a notice of eligibility and instructions for plan enrollment if eligible for Medical Assistance (MA) or MinnesotaCare.

   1. If eligible for Medical Assistance (MA) they will be mailed instructions for plan enrollment.

   2. If eligible for MinnesotaCare, they will be mailed instructions for plan enrollment and their first month’s billing notice.

   3. If eligible for QHP with APTC / CSR or QHP only, their notice will instruct them to sign into their account to select a plan and enroll.

K. Back in the consumers ‘Home’ screen, click on “Health Care Application Acknowledgement”.

L. The screen will list the applications submitted by the consumer. Click on the one that corresponds to this occurrence.

M. Print a copy for the consumer’s records.

5. References and Related Documents

Health Care Programs Manual
Insurance Affordability Program Manual
Plan Selection and Enrollment

6. General Information

- Navigators contract with the state to provide application assistance to consumers seeking health insurance through MNsure.

- Applications may be submitted online or with a streamlined paper application.
- The primary goal of consumer assistance is to help consumers successfully enroll in a health care plan.

Navigator Policy on Submitting a Paper Application

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

To provide instructions for assisting a consumer to submit a paper application to MNsure.

4. Procedures

A. Help the consumer to choose which application to pursue: health care financial assistance (Insurance Affordability Program) or to purchase a health plan without financial assistance.

- If the consumer chooses not to apply for an Insurance Affordability Program, it is best to use the online application (see Submitting an Online Application).

B. If the consumer chooses to submit a paper application, help them to complete one of the following applications:

- Application for Health Coverage & Help Paying Costs (DHS-6696)
- MNsure Application for Health Coverage (DHS-6741-Eng)

C. Ensure that each question is answered.

D. Complete or provide information to the consumer how to complete Appendix A and B if applicable. See Incomplete Applications procedure for further information about how to submit this information at a later time.

E. Review the Notice of Privacy Practices with the applicant (Attachment A). Tear out of the application packet and give to the applicant.

F. Obtain the applicant's signature.

G. Complete Appendix C with Navigator information including name, ID number and organization name.

H. Enter the “Application Start Date” on Appendix C. This will set the date of application for the order in which applications are processed and for MA coverage start dates. This is the date that:
   - the applicant signed the application in your presence.
   - a signed application is received by your organization.

I. Fax the completed application to 651-431-7750.

J. Provide a copy of the application to the consumer.

K. Retain the original application, any other documentation and the fax confirmation, for no less than six years (per the navigator contract).

L. The application will be entered into the eligibility system and undergo a series of systematic processes and verifications.

M. The applicant will be mailed a request for more information (see Incomplete Application procedure) or a notice of eligibility and instructions for plan enrollment if eligible for Medical Assistance (MA), MinnesotaCare or a Qualified Health Plan (QHP).

   1. If eligible for Medical Assistance (MA) they will be mailed instructions for plan enrollment.

   2. If eligible for MinnesotaCare, they will be mailed instructions for plan enrollment and their first month’s billing notice.

   3. If eligible for QHP with APTC / CSR or QHP only, their notice will instruct them to sign into their account to select a plan and enroll.

5. References and Related Documents

Health Care Programs Manual
Insurance Affordability Program Manual

6. General Information

- Navigators contract with the state to provide application assistance to consumers seeking health insurance through MNsure.
- Applications may be submitted online or with a streamlined paper application.
- The primary goal of consumer assistance is to help consumers successfully enroll in a health care plan.

Navigator Policy on Manual Account Request process

1. Scope

This policy applies to navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

In the event a consumer is unable to answer the remote identify proofing questions in the online account creation process, they may complete the Online Account Request form and submit the form and identity documents to MNsure by mail.

This procedure outlines the assister's role in facilitating this process.

4. Procedures

A. Assist the consumer to complete the Online Account Request form.

1. Make sure the form is complete (including city, state and zip code).

2. Include an email address for the consumer whenever possible, in order to expedite receipt of their account information.

3. Include assister information on the form in the event follow-up is needed.

B. Submit completed form along with documentation via secure email to the ARC.

1. Faxing is discouraged as the identity documents are not legible and may take longer for rejection/reapplication.

2. Only submit each form once to avoid duplicates – if emailing, then do not also mail a paper copy in.

C. If using an I-94 for documentation and your agency has a secure log-in for the DHS Resettlement Programs Office, you may log on to the secured site to upload the paper account request form and I-94 documents.

D. The ARC will send confirmation of receipt to the navigator via secure email. You will not receive confirmation if you fax or mail these forms.

E. Inform the consumer that they should expect to receive account information within:
   - 3-7 business days via the email provided on the form, OR
   - 5-9 business days via mail to the address provided on the form

F. The ARC will forward requests to MNsure for processing on a daily basis.

G. MNsure will process the requests and provide a user ID and password to the consumer within:
   - 3-7 business days via the email provided on the form
   - 5-9 business days via mail to the address provided on the form

H. If the assister information was included on the form, the assister may consult with the ARC if the consumer has not received the information within the prescribed timelines.

I. The ARC will provide the assister with the information about the account – has it been loaded; mailed; etc.

J. Assister may follow-up with consumer to access online account and proceed with their application.

5. References and Related Documents

6. General Information

The form I-94 document is an acceptable form of identification issued to aliens who are admitted to the U.S. upon entry and is a valid identification document.

Navigator Policy on Navigator Case Tracking for Special Populations Application

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

This procedure addresses a process to track those applicants who apply for Minnesota Health Care Programs using the DHS-3876 Minnesota Health Care Programs Application for Special Populations. These applications are not tracked through the new eligibility system but rather through the state legacy systems MMIS / MAXIS.

4. Procedures

A. Complete the DHS-3876 Minnesota Health Care Programs Application for Special Populations and submit per the instructions on the application to the appropriate servicing entity.

B. Complete the DHS-4790 Navigator Case Tracking / Association Form.

- Fully complete the “From” and “Re” sections.
- Check the box for option 1.
- List the name, date of birth and Social Security Number (if applicable) for all individuals in the household who are seeking health care coverage.
- Sign and date the form.
- Request consumer’s signature and date.

C. Fax to the Assister Resource Center or email using secure email.

D. The Assister Resource Center will record and track this “association” between the navigator and the consumer.

- This association will not be made if there are any incomplete fields on the form.

E. If an exchange of information is needed between the navigator and a servicing entity, the navigator may contact the Assister Resource Center which will contact the servicing entity to notify them of this “association” between the navigator and consumer in order to facilitate successful enrollment in health care coverage.

5. References and Related Documents

6. General Information

Navigator Policy on Navigator Case Association

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

This policy is pursuant to and consistent with the MNsure/navigator contract and data sharing agreement.

If a navigator is working with a consumer prior to submitting an application, the navigator will be identified using Appendix C of the paper application, or the consumer will enter the navigator's information on the signature page of the online application.

Counties, DHS call centers and the MNsure Contact Center will be able to identify this "association" between a consumer and a navigator in case evidence. This association allows for the exchange of information between these entities for the purpose of assisting a consumer with successful enrollment in health care coverage.

The Assister Resource Center is able to share information with certified navigators without this association, however, there are times that the navigator must be referred to other entities for more detailed information on the case.

This procedure addresses a process to create that "association" in the event the navigator was not associated at the time of application submission, but the consumer is seeking their assistance for follow-up.

4. Procedures

A. Consumer seeks navigator assistance, but has already submitted their application via paper or online.

B. The navigator has a need to exchange information with a county or state servicing agency, or a DHS or MNsure contact center.

C. Complete the HS-4790 Navigator Case Tracking / Association Form..

- Fully complete the “From” and “Re” sections.
- Check the box for option 2.
- Sign and date the form.
- Request the consumer’s signature and date.

D. Fax to the Assister Resource Center or email using secure email.

E. The Assister Resource Center will create the “association” between the navigator and the consumer within the eligibility system.

- This association will not be made if there are any incomplete fields on the form. In this case, a new form will be required.
- Please allow three business days for this to occur.

F. If information is needed prior to this association, please call the Assister Resource Center who will confirm receipt of this form and provide the information needed in an expedited manner.

5. References and Related Documents

Navigator Policy on Submitting a Paper Application
Navigator policy on submitting an online application

6. General Information

Navigator Policy on Case Status Request

1. Scope

This policy applies to navigators.

2. Terms and Definitions

Term	Definition
Case Status	Case information including program, case number, PMI number or whether an applicant has been denied, enrolled or is still pending.

3. Policy Details

To provide navigators with a resource through which to obtain health care programs case information.

4. Procedures

A. Case information may be requested by phone or using a "Case Status Request" form via secure email.

B. It is preferred that multiple requests be submitted at the same time using a "Case Status Request" form.

C. All case status requests will be processed and responded to within five business days.

D. If there is a specific case for which you need a more timely response, contact the Assister Resource Center (ARC) at 855-366-7873 (855-3MN-SURE); enter 1-8-1.

E. To submit case status requests, send an email to navigators@mnsure.org to request initiation of a secure email message.

F. You will receive an email notification that will provide a link to a website where you will create a password protected account.

G. Once you have access to the secure site, reply to the secure email and attach your request using the "Case Status Request" form. Complete the fields highlighted in yellow for all cases you wish to receive information.

H. You will be provided with the information in the blue fields within five business days.

I. Information provided will be limited to "need to know" and certain information may be withheld from the navigator if sensitive or confidential.

J. If you have any additional questions on the information, reply back via secure email or call the Assister Resource Center.

K. Information regarding how a case determination was made, policy issues, etc. should be directed to the processing county or MinnesotaCare operations.

5. References and Related Documents

6. General Information

- MNsure contracts allow for the exchange of information between MNsure, the MN Department of Human Services (DHS), county agencies and certified navigators.

- Navigators will receive a list of active enrollees on a quarterly basis, by the end of the month following the end of state Fiscal Year quarters.

- Navigators are only able to respond to emails through the secure email site; they are not be able to initiate emails through this site.

- Information is only able to be provided for health care related cases. Information regarding other program information, case status, eligibility, etc is not able to be provided through the ARC.

Navigator Policy on Certified Navigator Reports

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition
State Fiscal Year	July 1 – June 30

3. Policy Details

To provide outcome reports to certified MNsure navigators on a regular basis.

4. Procedures

A. At the end of each State Fiscal Year (SFY) quarter, the following data will be provided to all certified agencies:
   - Agent Name
   - Date range
   - # of individuals applying
   - # of individuals successfully determined to be eligible
   - # of individuals enrolled
     - By program (MinnesotaCare, Medical Assistance, Advanced Premium Tax Credit (APTC)/Cost Sharing Reduction (CSR), Qualified Health Plan (QHP))
   - # of individuals pending premium payments (MinnesotaCare, APTC/CSR, QHP)

B. Additionally, an invoice detail report will be provided that lists all individuals for which compensation will be provided to the agency per the following amounts:
   - $25.00 for each individual enrolled in a Medicaid program.
   - $70.00 for each individual enrolled in MinnesotaCare, APTC/CSR or a QHP.

5. References and Related Documents

6. General Information

- Reports will be provided on a quarterly basis to agencies.

- The navigator must be linked to the consumer at the time the consumer enrolls in a health plan through MNsure in order to receive compensation and enrollment details.

Policy on Navigator Communication and Collateral Materials and Resources

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

MNsure will provide navigator organizations with collateral materials.

Navigators shall use the most current versions of MNsure and DHS provided applications, forms, brochures, and other materials.

Any additional communication materials (written, verbal, electronic, mass media, etc) using MNsure or DHS name, logos, etc. must be approved by MNsure and DHS prior to use by a navigator.

All materials created by navigators are considered the property of MNsure. MNsure may add these materials to its collateral library for use by other navigators.

4. Procedure

A. How to obtain existing DHS and MNsure materials:

DHS:
Preprinted forms can be ordered online.

Materials that are not printed can be found in eDocs.

MNsure:
Preprinted materials or customizable pieces can be ordered online.

Factsheet PDFs can be downloaded.

B. Navigator creation / use of materials using the MNsure and DHS brands:

1. Submit an email with the following information to navigators@mnsure.org for any materials developed by the assister or affiliated organization:

    - Subject Line: Request review of materials
    - Body:
        - Purpose
        - Use
        - Targeted audience

2. MNsure will review the request and respond within 14 business days with approval, edits or denial.

3. If edits are provided, the materials and related information must be resubmitted to MNsure at navigators@mnsure.org for review and approval.

4. Final versions will be submitted to and retained by MNsure for future reference.

5. References and Related Documents

DHS Forms and Brochures

6. General Information

- Each contracted navigator organization will be allotted $500 to use towards MNsure collateral materials.

- Available materials include:
    - Consumer brochure $ .06
    - Small business brochure $ .09
    - Bookmark $ .03
    - Tabletop with tear-off $ 1.76 (limit 2; tear-offs unlimited)
      (English, Spanish, Hmong, Somali)
    - Poster $ .94 (limit 3)
      (English/Spanish; English/Hmong; English/Somali)
    - Palm card (w customization) $ .14
    - Event flyer (PDF only) free
    - Window cling free
    - Looping video free

Navigator Policy on Incomplete Paper Applications

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

A paper application that is not complete will still be able to be entered into the eligibility system as long as it contains the following minimal data elements for all individuals listed: first name, last name, date of birth and a method of contact.

4. Procedures

A. Eligibility will be pended for the following reasons:

1. Signature.

2. An application for QHP only (no subsidy) is received and any of the following categories of information is unable to be verified / unknown:

   - Lawful presence
   - Incarceration
   - Residency
   - County of residence
   - Tobacco question

3. An application for insurance affordability programs is received and any of the following categories of information is unable to be verified / unknown:

   - Lawful presence, including immigration status
   - Incarceration
   - Residency
   - County of residence
   - Tobacco question
   - Income, including expected tax filing information

- Minimum Essential Coverage (MEC)
- Taxpayer Attestations

B. A paper notice will be issued to the applicant requesting the information.
They will have 10 days or end of the processing period, whichever is later, to provide the requested information. If the information is not provided, the case will be closed.

C. Information about case status / missing information may be obtained by contacting the Assister Resource Center (see Case Status Request procedure).

D. Additional information may be faxed to the agency listed on the notice.

E. Once the information is received, the system will re-determine eligibility.

F. The applicant will receive a paper notice of eligibility determination.

5. References and Related Documents

Case Status Request procedure

6. General Information

Navigator Policy on Mandate Exemptions

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

The ACA has defined several groups of people to be exempt from the mandate requiring them to have health insurance coverage. These individuals must apply for the exemption. Individuals who fail to obtain coverage and do not meet any of the requirements for exemption will pay penalties on their 2015 tax returns

The following categories may be applied to an individual applying for an exemption to the mandate:

- Religious Conscience
- Members of Health Care Sharing Ministries
- Incarcerated individuals
- Members of Federally recognized American Indian tribes
- Individuals who face hardships
- Individuals with Incomes Below their Applicable Household Filing Threshold
- Individuals not lawfully present in the United States
- Individuals with short coverage gaps
- Individuals who cannot afford coverage

4. Procedures

Navigators will not assist with exemptions, however, will need to know who qualifies for exemptions in order to educate those they are assisting.

If an individual appears eligible for an exemption, please refer them to www.mnsure.org, click on “Individuals or Families” and then “exemptions from the mandate”. They can then follow the process as directed within MNsure which will guide the user to a form on the Internal Revenue Service website.

5. References and Related Documents

6. General Information

Navigator Policy on Non-MAGI Referral

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

Consumers who are approved for Medical Assistance (MA) in the new eligibility system will be referred to the county agency for additional evaluation if they:

- Receive Medicare
- Are residing in a nursing home or request MA payment of LTC services through a home and community-based waiver program

Consumers whose eligibility for MA cannot be determined in the new eligibility system because they are not eligible as a parent/relative caretaker, child, pregnant woman, or adults without children group or whose income exceeds the applicable income standard will be referred to the county agency for additional evaluation. These consumers may be eligible with a spenddown or may be:

- over age 65
- adults under age 65 who receive Medicare
- requesting services through a home and community-based services waiver program so must use the disability basis of eligibility
- eligible for Refugee Medical Assistance (RMA)
- patients of the Center for Victims of Torture

4. Procedures

A. A case will be referred to the consumer's county of residence for further evaluation when the consumer has completed an online application in the new eligibility system and any of the following criteria are met:

Program	Reason
Request for full Medicaid determination under Non-MAGI	Answered yes to having a full Medicaid determination

Potential Medicaid under Elderly	Age 65 or older
Potential Medicaid under Blind	Answered yes to being blind
Potential Medicaid under Disabled Basis	Answered yes to having a physical or mental health condition that limits the ability to work or perform daily activities
Center for Victims of Torture (CVT) services	Answered yes to getting CVT services
Refugee Medical Assistance (RMA)	Immigration status equals one of the following and date of entry is within 8 months (month of arrival is month 1): • Refugee • Asylee • Cuban/Haitian entrant • Amerasian immigrant • Trafficking Victim • Iraqi and Afghan Special Immigrants
Refugee Medical Assistance (RMA)	Under age 19 and resides with a parent, legal guardian, relative caretaker or foster parent with an immigration status equal to one of the following whose date of entry is within 8 months (month of arrival is month 1): • Refugee • Asylee • Cuban/Haitian entrant • Amerasian immigrant • Trafficking Victim • Iraqi and Afghan Special Immigrants
Spend down	Meets all eligibility criteria for Streamlined Medicaid as an infant, child, pregnant woman, parent or caretaker relative, except for financial eligibility and answered yes to having expenses to meet a medical spend down (outstanding medical bills or on-going medical expenses).
Medicare Savings Program	Has Medicare coverage

Long term care facility	Resides in an LTCF and answered yes to seeking help for MA payment of LTC services
Home and Community Based waiver services (HCBS)	Answered yes to seeking services from a home & community-based waiver program

B. MNsure will simultaneously generate the Supplement to Application for Health Coverage & Help Paying Costs (DHS-6696A) which will be mailed to the consumer.

C. The navigator is expected to be available to assist the consumer to complete and return the supplemental form and any requested verifications via mail or fax to the county entity.

D. Medical Assistance and/or Medicare Savings Program eligibility will be further evaluated by the county entity using the applicable eligibility rules.

E. Approval and denial notices will be generated from the MAXIS system.

5. References and Related Documents

Supplement to MNsure Application for Health Coverage and Help Paying Costs (DHS-6696A)

6. General Information

Navigator Policy on MNSure Health Plan Selection and Enrollment

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

Explains the process through which navigators are able to assist consumers with plan selection and enrollment.

4. Procedures

A. Consumer must be logged into their account in order to select a plan and enroll.

1. If they do not have an account:
   - Go to www.mnsure.org.
   - Click on “for Individuals and Families”.
   - Select “Sign up now” and follow the instructions.
   - Once signed in, “Go to your account”.
   - Follow the links to select a plan.

B. Once logged in, go to the last page of eligibility.

C. Click “Continue”

D. Select “Enrollment”

E. Enter plan preferences (smoking cessation, membership, etc.).

F. The system will generate a list of plans in sorted order by preferences selected.

G. The consumer must then select a plan for each eligible individual.

1. A Navigator cannot make the decision for an applicant as to which QHP to select. Facilitate their enrollment in a QHP by providing fair, impartial, and accurate information that helps them make an informed decision during their health plan selection process (see Consumer Assistance Partner Bulletin for more information).

2. The consumer may be referred to an agent/broker if they would like plan selection advice or for the agent/broker to enroll them in a plan.

H. If eligible for APTC, they also need to select how much of their tax credit they wish to use.

I. If under age 30, they may choose to purchase only catastrophic coverage.

J. Save. Plan selection is complete.

K. The consumer may then choose to continue to pay their premium online. If they choose not to pay online, they will continue to receive notices for payments through March 15.

L. If they choose to pay online, follow the system instructions to effectuate premium payment.

1. If enrolling in a QHP, they can elect if they would like to pay MNsure, or the carrier for the first month's premium. Subsequent payments will always be made to the carrier.

2. If enrolling in MinnesotaCare, their payments will be made to MNsure.

3. They may also choose to mail their payment to whichever was selected.

5. References and Related Documents

Consumer Assistance Partner Bulletin

6. General Information

Navigator Policy on Sharing Client Stories

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

As agents of MNsure and DHS, navigators are subject to government data practices laws. This means the information you receive from a client is protected data, including information that a client participated in MNsure or a public program. Therefore, to ensure compliance with data practices laws, we ask that you use the following forms and processes when presented with a client who wants to share their story.

Please note that navigators can help clients share their stories without these forms by simply encouraging them to contact MNsure or a third party, like a media outlet or organization, directly.

4. Procedures

To help a client share their story with MNsure:

A. Assist the client to complete both of the following forms:

- Informed Consent for Promotional Use
- Navigator Case History form

B. Once the forms are complete, send them to MNsure via a secure email.

1. To request a secure email from MNsure, please send an email to communications@mnsure.org.

2. When the secure email is received, hit “reply”, upload copies of the forms and send it back to MNsure.

C. Do not retain any copies of these forms once they have been sent to MNsure and do not otherwise use or disclose any of the information collected on these forms.

To help a client share their story with a third party:

A. Assist the client to complete the Informed Consent to Release Information to Other Entity.

B. Once the form is complete, please submit to the third party so the third party can follow up directly with the client.

C. In addition, send a copy of the form to MNsure via secure email.

   1. To request a secure email from MNsure, please send an email to communications@mnsure.org**.**

   2. When the secure email is received, hit “reply”, upload copies of the forms and send it back to MNsure.

D. Do not retain any copies of these forms once they have been sent to the third party or MNsure and do not otherwise use or disclose any of the information collected on these forms.

5. References and Related Documents

6. General Information

Any questions about the forms or processes may be emailed to communications@mnsure.org.

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Navigator Policy on Compensation

1. Scope

This policy applies to Navigators.

2. Terms and Definitions

Term	Definition

3. Policy Details

Navigators and In-Person Assisters (IPA) certified organizations who have assisted individuals with successful enrollment into MNsure programs will receive payment (Certified Application Counselors do not receive payment) as follows:

4. Procedures

IPAs will receive $70.00 payment for individuals enrolled in a Qualified Health Plan (QHP) with or without financial assistance.

IPAs will receive $70.00 payment for individuals enrolled in MinnesotaCare (exception: counties):

Navigators will receive $25.00 payment for individuals enrolled Medical Assistance (MA) programs.

5. References and Related Documents

6. General Information

DHS Forms & Brochures

Applications and other DHS forms can be obtained from eDocs.

Forms

Commonly used Navigator Forms

DHS-3348	Employer Insurance Information Form
DHS-6696	Application for Health Coverage & Help Paying Costs
DHS-6741	MNsure Application for Health Coverage
DHS-3461	MHCP Income & Asset Guidelines (program limits table)

DHS - Forms

DHS-0033	Appeal to State Agency
DHS-2146	Authorization for Release of Employment Information
DHS-2338	Cooperation with Child Support Enforcement
DHS-2841	Cost Effective Insurance Information
DHS-2952	MDHS Authorization for Release of Information about Residence and Shelter Expenses
DHS-3163B	Referral to Support and Collections
DHS-3236	MHCP Proof of Pregnancy letter
DHS-3271	Minnesota Health Care Programs Request for Information
DHS-3418	MHCP Renewal Form
DHS-3437	Giving Permission for Someone to Act on My Behalf
DHS-3525	Minnesota Medical Assistance Application / Renewal – Breast and Cervical Cancer
DHS-3531	MHCP Application for Payment of Long-Term Care Services
DHS-4279	MHCP Employer Statement
DHS-5006E	2012 Earned Income Pay Period / Date Tracking Form
DHS-5223	MDHS Combined Application Form
DHS-5591	MA and MinnesotaCare Worker Verification Checklist

Brochures

General Information

DHS-3182	Minnesota's Health Care Programs
DHS-3416	Other Health Care Coverage Choices
DHS-3546A	MHCP for people who have a disability or are age 65 or older
DHS-4346	MHCP Income & Asset Limits
DHS-4932	Minnesota Health Care Programs Fact Sheet

Specific information

DHS-2087A	Medical Assistance for Families, Young Adults and Children
DHS-2087B	Health Care Program Eligibility for Pregnant Women & Newborns
DHS-2087C	Medical Assistance for Adults and Children who are Blind or have a Disability / People Age 65 or Older
DHS-2087E	Medical Assistance for Qualified Medicare Beneficiaries (QMB)
DHS-2087F	Medical Assistance for Qualified Working Disabled Individuals (QWD)
DHS-2087G	Medical Assistance for Service Limited Medicare Beneficiaries (SLMB)
DHS-2087I	Medical Assistance for Qualified Individuals (QI)
DHS-2087L	Medical Assistance for Employed Persons with Disabilities (MA-EPD)
DHS-3532	Medical Assistance for Employed Persons with Disabilities (MA-EPD)

Managed Care information

DHS-3354	Managed Care: Guide to Health Plan Enrollment
DHS-3860	Summary of Coverage, Copays and Limits
DHS-4324	Prepaid Medical Assistance Program (PMAP) Health Plan Choices by County
DHS-4326	MinnesotaCare Health Plans Choices by County
DHS-4377	Managed Care County-Based Purchasing

LTC/Waivers/TEFRA

DHS-2497	Long Term Care Consultation (LTCC) Services
DHS-2826	Community Alternatives for Disabled Individuals (CADI) Waiver Program
DHS-2827	Community Alternative Care (CAC) Waiver Program
DHS-6126	State Medical Review Team Children's Disability Worksheet
DHS-2908	Medical Assistance Program Information for People: Living in a Nursing Home or Getting Elderly Waiver Services
DHS-2977	Important Notice & Parental Fee Worksheet
DHS-2988	Alternate Care (AC) and Elderly Waiver (EW) Programs
DHS-3340	Asset Assessments for Medical Assistance Payment of Long-Term Care (LTC) Services
DHS-3442	Traumatic Brain Injury (TBI) Waiver Program
DHS-3854	SMRT MA - TEFRA Option: Required Documentation Physical Disability
DHS-3855	SMRT MA - TEFRA Option: Required Documentation for Developmental Disability
DHS-3856	SMRT MA - TEFRA Option: Required Documentation for Mental Health Disability
DHS-4849	Developmental Disability (DD) Waiver Program

Other information

DHS-2920	Program information for cash, food, child care and health care programs
DHS-3551	Do you need help paying for child care?
DHS-4741	Primary Care Resources

Navigator Resources

Deaf and Hard of Hearing

Deaf & Hard of Hearing Services Metro 651-431-5940
TTY (Hearing Impaired) 1-888-206-6513

Telephone Equipment Distribution Program 651-431-5945

- Provides specialized telephone equipment to eligible deaf, hard of hearing, deaf blind, speech impaired, or mobility impaired persons. No fee, must be eligible.

Healthbridges

- Provides reliable behavioral health, wellness, advocacy and resource information to Deaf, Deafblind, and Hard of Hearing people.

Minnesota Employment Center 651-298-0181
Provides clients with free on-the-job training in American Sign Language (ASL), works with employers and employees for successful job placement, help deaf and hard of hearing people join the workforce, etc.

People with Disabilities

Disability Linkage Line 866-333-2466

- Free statewide comprehensive information, referral and assistance service for people with disabilities, chronic illnesses, and their representatives. Specialists provide objective one-to-one assistance to help people learn about and manage their health care and other benefit options, as well as access community support and services.

Allina Medical Transportation 651-222-0555

- Door-through-door transportation to & from medical appointments for people with disabilities. Accepts MA. Emergency & non-emergency service. Stretcher/wheelchair to & from Allina clinics.

Metro Mobility 651-602-1111

- Subsidized, door-to-door transportation service for eligible persons who are disabled. Requires 4 day advance notice for each trip. Call for certification information. All vehicles are wheelchair accessible. Monday-Friday, 7:30 am-4:00 pm.

Achieve Services, Inc. 763-783-4909

- Day training, employment, & rehabilitation for adults with developmental disabilities.

Alternatives for People With Autism, Inc. 763-560-5330

- Provides residential services for adults who are severely disabled by autism & mental retardation.

Arc Greater Twin Cities 952-920-0855

- Serves 7 county metro area. Advocacy Services/DD Services. Information & referral, advocacy, & support for individuals with developmental disabilities & their families.

Courage Center

- Rehabilitation & resource center for people with physical disabilities, brain injuries, speech, or vision impairment. Offers comprehensive services to people of all ages designed to empower people with disabilities to reach their full potential in every aspect of life.

Dignity by Design 612-325-4889

- Fashion clothing and adaptive clothing for the physically challenged.

Goodwill Easter Seals, Medical Equipment Loan Program 651-379-5922

- Wheelchairs, walkers, commodes, duramedical equipment, ambulatory devices, & many other items.

Metropolitan Center for Independent Living (MCIL) 651-646-8342

- Services for persons with disabilities including: information & referral, transition program, assessing & problem solving, personal care assistants, peer support, pre-employment skills, independent living skills, advocacy, deaf independent living skills, nursing home program & ramp project.

Opportunity Partners, Inc. 763-450-4400

- Support for adults with developmental disabilities (18 years and older) in residential and community settings so they can live more independently. Programs include Semi-Independent Living Services & In-Home Waiver.

REM Minnesota Community Services, Inc. 651-644-7680

- Provides outreach, intervention, & support to families & individuals with disabilities & mental health issues through in-home support, family foster care, independent living services, & supportive child protection services.

State Services for the Blind 651-642-0500

- Educational information, audio reading, rehabilitation, vocational or personal independence focus, equipment, computer technology.

Vision Loss Resource 612-871-2222

- Needs assessment for blindness, senior services, & rehabilitation services. Hearing assessment & evaluation also available.

Seniors

Extra Help with Medicare Prescription Drug Plan Costs

- Medicare beneficiaries can qualify for Extra Help with their Medicare prescription drug plan costs.

NeedyMeds

- NeedyMeds has information on programs that help people who can't afford their medications and health care costs.

Donated Dental Services 651-454-6290

- Provides dental services for persons who are low income, elderly, disabled, chronically ill, or children.

Footworks—Footcare 651-501-0624

- Serves southern Anoka County only. Foot care in the home. In-home foot soaks, nail trimming, etc.

Senior Linkage Line 1-800-333-2433

- Free service to seniors, persons with disabilities, & caregivers living in Anoka County. Certified staff & volunteers provide confidential help with Medicare questions, supplemental insurance, medical bills, prescription drug programs, long term insurance, & more.

Ombudsman Senior Services 612-673-3004

- Information, referral & advocacy to senior citizens & persons who are disabled.

Estate & Elder Law Services-Volunteers of America-MN 612-676-6300

- Offers low income clients 60+ that qualify a reduced rate. Legal matters are charged a flat fee or reasonable hourly rate. No asset, income, or age limit for private pay clients. Elder Law Services include estate planning, will preparation, establishment of trusts, advance directives for health care and funeral, powers of attorney, disability planning, Medical Assistance advice and planning, real

estate matters, probate, conservatorship and guardianship. Strong advocates for the interest of elders and their families.

Senior Law Project 1-888-360-2889

- Provides legal advice and representation FREE of charge for civil legal issues to individuals 60+ years old. Help with a variety of issues such as completing Power of Attorney and Health Care Directive forms; problems with Medicare, Social Security, public benefits, housing issues (evictions & poor living conditions), family law issues (divorce, debt and consumer collections), & a variety of other matters. Many issues can be resolved with a phone appointment. Home appointments available when necessary.

Multi-Cultural

African Community Services 612-721-9984

- Services for newly arrived refugees including; employment assistance (application/resume preparation, job search skills, interview preparation), refugee social service programming including assistance finding childcare, housing, home furnishings, and other supportive referrals.

American Indian OIC 612-341-3358

- To provide training, retraining, employment, & economic development opportunities for unemployed & under employed multi-cultured people in a culturally conducive atmosphere that addresses the needs of the whole person & families. Programs & services are open to qualifying persons.

Brian Coyle Community Center 612-338-5282

- Refugee resettlement services and immigrant social services.

Centro 612-871-7676

- 1915 Chicago Ave S, Minneapolis 55404. Senior, preschool, & youth programs. Prenatal classes. Psychologist. Women's programs & literacy programs for adults and Food shelf.

Center for Asians and Pacific Islanders 612-721-0122

- Food shelf for Asian refugees; supportive services and cultural education, elderly program, and employment services.

Center for Families 612-276-1571

- Assistance to all families, but especially targeted toward West Africans in the Twin Cities area. Help with finding employment and job training as well as affordable housing; pre-school and after school

programs, mental health assistance, initial health screenings, and eligibility support services (cash, food, financial assistance, etc.)

Citizenship classes, free and online www.uscitizenship.org

CLUES Mpls: 612-746-3500 St. Paul: 651-379-4200

- Bilingual & bicultural advocacy. Information & referral services. Individual & family cross-cultural counseling. Employment, education, elder wellness, Latino learning, mental health, family services & chemical health.

Confederation of Somali Community in Minnesota 612-338-5282

- 420 15th Ave S, Minneapolis. Offers youth services, education & outreach services, advocacy & intervention. East African Women's Center.

Department of Indian Work 651-644-2768

- American Indian Youth Enrichment & Parenting Program, family education, diabetes series & emergency food & clothing shelves. Referrals to community resources. Services the American Indian population of the east metro.

English Learning Center 612-874-9963

- Offer ESL, citizenship, math, & computer class in evenings only, Monday-Thursday, serving adult immigrants & refugees. Provides some transportation.

Family & Children's Service: 612-728-2061

Move (Mobilizing and Organizing for Victory & Empowerment)

- Multicultural coalition to build leadership & power around issues of racial & economic justice, uniting communities to achieve social change. Members join together on action committees to change community conditions and push for systems changes for the well-being of families.

Hennepin County Office of Multi-Cultural Services 612-348-2193

- Gateway for refugees, immigrants and other new Americans to Hennepin County Services including outreach, employment assistance, housing, public assistance, childcare, forms completion, etc.; assistance with immigration forms and petitions, criminal justice advocacy, immigration policy, public assistance interpretation. Services provided in: Somali, Spanish, Oromiffa, Amharic, Arabic, Bosnian, Swahili, Hindi, Hmong, Russian, Tibetan and 15 other languages.

Hmong American Mutual Assistance Association, Inc. 612-374-2694

- Employment services, family counseling, family conflict resolution, senior services, housing referral and training for home ownership/rentals.

International Institute of Minnesota 651-647-0191

- 1694 Como Ave, St. Paul 55108. Helping new American's achieve self-sufficient and full membership in American life.

Korean Service Center 612-342-1344

- 630 Cedar Ave S Ste B1, Minneapolis 55454. Welfare benefit assistance, housing, translation & interpretation, individual counseling, domestic abuse, & assisted living & caregiver support program.

Lao Family Community 651-221-0069

- Nonprofit organization working with Hmong and other refugee immigrants. Offers English language, employment information & referrals, and youth & family programs.

Metro North Adult Basic Education 763-783-4870

- 1201 89th Ave NE Ste. 335, Blaine 55434. Offers citizenship & English-as-a-Second-Language (ESL) classes for adults, GED, adult high school diploma, basic reading, writing, & math brush up skills, Adult Basic Education (ABE), & family literacy classes. US citizenship study available.

Minneapolis Urban League 612-302-3100

- Employment programs, education services, youth programs, community resources, counseling, school program, etc.

Southeast Asian Community Council 612-521-4859

- Social services help with completing forms, translation, & transportation services. Individual & family counseling, mediation, & referral to available resources.

United Cambodian Association of Minnesota 651-222-3299

- Cambodian refugees, immigrants, & other ethnic groups. Employment, immigration services, youth enrichment program, tobacco program, ORR program, & more.

Vietnamese Social Services of Minnesota 651-644-1317

- Services for Vietnamese refugees and immigrants. Social/recreational activities for seniors and individual help in accessing medical and social services, Social Security, transportation, ESL classes, and US citizenship classes.