

# General Application & Enrollment Information



*Open enrollment for private insurance through Qualified Health Plans ends March 31, 2014. Enrollment in Public Health Programs (Medical Assistance, MinnesotaCare) is year round.*

## Payment Deadlines

To complete your health plan sign-up during the initial open enrollment period, on-time payment is needed.

- Payment received March 1 through March 15, 2014—coverage starts April 1, 2014
- Payment received March 16 through March 31, 2014—coverage starts May 1, 2014

Payment options include:

- Online (We strongly recommend this option). Note: When using this option you must complete an application, select a plan and pay your first month's premium all in one sitting.
- Directly to your chosen insurance company.
- If you are determined eligible for Medical Assistance or MinnesotaCare you will receive payment information in the mail regarding next steps.

*Avoid paying a penalty by signing up for coverage before March 31.*

## Start an Online Application

### Information Needed for all Household Members

- Name and date of birth.
- Social Security numbers (or document numbers for legal immigrants).
- Income information. It's good to have tax forms and paystubs if possible.
- Information on any employer sponsored insurance available to the family, even if family is not enrolled in coverage.

### Household

In general, your household includes people who are related to you and either live with you, or you claim them as a dependent on your federal income taxes.

Fill out one application for your household. Include all members of your household in the application even if only some of them are applying for coverage. You need to include all members of your household to get the correct discount.

### Income

In general, you should enter any type of income that you report on your state and federal income taxes. The value of assets is not counted as income and is not included in determining eligibility for discounts.

### Eligibility Notification

You will receive a letter confirming the coverage (Medical Assistance, MinnesotaCare or Qualified Health Plan) for which you have been determined eligible. New applicants should expect to receive a notification letter within 3-5 business days after completing an application.

## Making Application Changes

You may not make changes to your application once you have electronically signed the application. If you save and exit before completing the application, you may return to your account and make changes to your application.

## Select a Plan

All family members enrolling in private coverage must enroll in the same plan. The primary applicant should be the person you want to receive communications from MNSure and your chosen health insurance company. You may only have one primary applicant and you may not change the primary applicant.

After you pay your premium in full, or request an insurance company to bill you, MNSure will send your enrollment information to your selected health insurance company.

- We strongly encourage you to pay your premium online to ensure that your coverage begins on time.
- You will receive plan materials and a member identification card after you pay your premium.

## You May Qualify for Tax Credits

If your family's income is between 200-400% of the Federal Poverty Level (\$47,100 - \$94,200 for a family of four), you may be eligible for a Federal tax credit to reduce your monthly premium cost.

The amount of the tax credit is based on the premium for a standard plan in your area. Minnesota has the lowest standard premiums in the nation. In many counties, the standard plan premium is low enough that tax credits will not apply.

## Plan Changes

You may not change your health insurance plan once you have chosen the plan and payment method.

## Public Health Care Programs

### Medical Assistance and MinnesotaCare

If you completed the application and were told you qualify for Medical Assistance or MinnesotaCare, you do not need to do anything else. You will receive further information in the mail that will either confirm your coverage or describe if there are any additional steps you need to take.

## ADA Accessibility

We are working to ensure that the application is fully accessible. If you need help accessing any information, please contact the MNSure Contact Center at 1-855-3MNSURE (1-855-366-7873) or our Accessibility and Equal Opportunity Office at [AEO@MNSure.org](mailto:AEO@MNSure.org).

If you need help in a language other than English, a Contact Center representative can help you with the language you need. Help will be provided to you at no cost.

## Get Free In-Person Application Assistance

Application and account set-up help may be available on an in-person basis in the area where you live.

A MNSure Navigator can assist you with Medical Assistance, MinnesotaCare or Qualified Health Plan enrollment questions.

MNSure has also partnered with local Insurance Agents & Brokers who can specifically assist in purchasing a low cost commercial qualified health plan.

Call our Contact Center at 1-855-3MNSURE (1-855-366-7873) or visit [www.mnsure.org](http://www.mnsure.org) to identify either a Navigator or an Insurance Agent/Broker.