



**November 19, 2013**

This week we're pleased to provide some new tools for you to use. They will help you learn more about how to enroll people who may qualify for free or discounted healthcare coverage, give you details on the Silver Plan Cost-sharing Reduction that lowers out-of-pocket expenses for eligible clients, and help you explain the benefits available through MNSure for individuals and families.

### **Helpful Tips & Guidelines**

- **The Three C's to Remember After Every Application.**

It is very important that you do the following between each client session, particularly if you are using a shared computer:

1. **Click 'Log out' on your client's account**
2. **Clear your 'cache' and 'cookies'** (see attached for a quick reference guide)
3. **Close the Internet Browser**

- **Password Tips for Consumers**

For clients who are having issues creating accounts, have them try these helpful tips.

- ✓ Password must include 8 characters of letters, numbers, and special characters.
- ✓ Password must include at least 1 numeric character, 1 uppercase letter, 1 lowercase letter, and 1 special character (! " # \$ % ' ( ) , x : = @ or space character)
- ✓ Recently used passwords cannot be reused.
- ✓ Passwords cannot contain your first, last, or user name.

### **New Resources**

- **Online Eligibility Application Walk-through:** Attached is a step-by-step slide show of the online application process for people who may qualify for free or discounted healthcare insurance. It includes screen shots, instructions for filling out the online form, and detailed explanations about the type of information requested and why it is necessary. We recommend keeping a copy at hand to refer to when you or your clients have questions. Please note that as changes to the application occur, these screens may change.
- **Silver Plan Cost-sharing Reduction Overview:** Some of your clients may be eligible for cost-sharing reductions, which lowers the amount they will pay for out of pocket costs like deductibles, coinsurance, and copays. Generally, your clients will have to choose a Silver Plan in order to qualify for these out-of-pocket savings, but members of federally recognized tribes may select any level plan and receive the cost-sharing reduction. In some cases,

having a Silver plan may be like getting the cost-saving benefits in terms of out of pocket costs available through a Gold or Platinum plan for a Silver price. The attached Cost-sharing Reduction Overview has more information about this valuable option.

- **MNsure Overview for Navigators Helping Individuals and Families:** Are you looking for a guide to help you explain the benefits of MNsure to others? Here's an [overview](#) of MNsure for you to use when talking with your partners about coverage options for individuals and families. It is posted both in the Bolger materials site and on the Navigator Resource page.

## News & Announcements

- **More Plans Available for Southeastern Minnesota:** Minnesotans in the Southeastern region of the state now have seven more health plans to choose from at MNsure.org, MNsure announced today. The Minnesota Department of Commerce and the Minnesota Department of Health announced in October that they had worked with Medica to provide the additional plans in an area of the state that previously had limited choices in some zip codes.
- **Existing Policies:** As most of you are aware, President Obama made some changes to the implementation of the Affordable Care Act last week relating to existing insurance policies. Minnesota will not be adopting these changes and there will be no changes at MNsure as a result.

## Further Info/Help

If you need answers and/or help

- email the Assister Contact Center: [navigators@mnsure.org](mailto:navigators@mnsure.org)
- or call 1-855-3MNSURE (1-855-366-7873), press 1-8-1