



November 26, 2013

Happy Thanksgiving, everyone! Due to the holiday, we'll only be doing one issue of the newsletter this week, so there's a lot to cover.

News and Updates

- **Holiday Schedule:** MNsure will be available Thursday, Friday and Saturday this week. However, our Assister Resource Center and MNsure Contact Center will be closed on Thursday and Friday. The MNsure Contact Center will reopen on Saturday. As usual, MNsure will be closed for account creation and enrollment on Sunday so we can conduct routine maintenance.
- **Please Use Online Applications Only until Further Notice for all Enrollees:** Last week we told you that we will not be processing paper applications for QHP enrollees; as of now, we can no longer process paper applications for any enrollees (public programs or QHP) until further notice. If you assisted someone with submitting a paper application, please reach out to them and encourage them to enroll online.
- **Eligibility Notices Will Start Being Sent Next Week:** All clients who have been in "pending" status will start receiving eligibility notices starting early next week. Please note that some clients may experience a change in eligibility. We will be distributing information regarding these notices so you can assist your clients with interpreting them. If your clients have questions that you are unable to answer, please direct them to the phone number listed on the notice (and please ask them to use the phone menu system to ensure the quickest route to a person that can help them). Look for more information about the details of these notices to be sent on Monday or Tuesday.
- **"Disposed" status is a good thing:** Some navigators have asked about clients whose status on MNsure is listed as "disposed." You can tell your client that it is a good status with a bad name. It means they have completed everything and have made it through the system. We are working on getting this descriptor changed. These individuals should be receiving notice confirming their eligibility soon.
- **Statewide Navigator Conference Call Next Week:** MNsure and DHS will be holding a conference call for all navigator groups on December 5th. Because conference lines are limited, we are asking that each navigator organization use only one phone line to dial in. But we encourage each organization to include as many navigators as possible on that line. Details about this call will be sent to the primary contact person for your organization.
- **Coverage Deadline Extension:** Last week, the federal government announced the deadline for enrolling for coverage beginning January 1, 2014 was extended from December 15 to December 23. We are currently awaiting federal guidance to determine how this extension will apply in Minnesota. We will notify you as soon as we get this clarification. Please note that the December 23 deadline does not apply to public program enrollees (Medical Assistance and MinnesotaCare). **All MNsure applicants**

eligible for public programs prior to January 1 will get coverage on January 1. This is true even if they have not been able to pay their MinnesotaCare premium.

Resources

- **Premium Tax Credits:** There are several tools available to those of you who want to learn more about premium tax credits. The first is a [step-by-step discussion](#) of how eligibility for premium tax credits are determined. It was put together by the Center on Budget and Policy Priorities and is well done and informative. We hope you find it helpful.
- **Subsidy Calculator:** The [Kaiser Family Foundation Subsidy Calculator](#) is a tool that illustrates health insurance premiums and subsidies for people purchasing insurance on their own. The tool provides good estimates of actual subsidies but may not match Minnesota results in every case.
- **MNsure Guide:** And keep in mind our own Advanced Premium Tax Credit guide. Please see attached.
- **Native American Tribal Information site:** Native Exchange is a project of the Tribal Education and Outreach Consortium (TEOC) to provide Tribes [with materials](#) about Health Insurance Exchanges and Medicaid Expansion; contains information for individual tribal members and tribal health directors.
- **Robert Wood Johnson Foundation Navigator Resource Guide for Private Health Insurance:** The Robert Wood Johnson Foundation has issued a very thorough [resource guide](#) for navigators on the private health insurance market. It covers a broad range of issues, including plans inside and outside exchanges and rules for people with employer coverage.

Reminders

- **Certification:** To receive your MNsure certification, the following must be completed:
 1. Your organization must have a fully signed agreement with MNsure
 2. You must complete the MNsure Background Check
 3. You must complete MNsure's online training

Once these steps have been completed, you will receive an email from us confirming your certification and providing you with your MNsure Certification ID.

Certification email notifications and directory updates occur on Mondays and Thursdays. However, due to the Thanksgiving holiday, there will not be a Thursday certification this week. The next certification will occur Monday, December.

- **The Learning Management System** is down for maintenance daily from 8:00 a.m. – 8:30 a.m.
- **Assister Resource Center and MNsure Contact Center:** Remember, with the exception of password re-sets and specific questions requiring the contact center to view a client's information in the system, which must go through the MNsure Contact Center, your first call for assistance should be to the Assister Resource Center at 1-855-3MNSURE (1-855-366-7873), [press 1-8-1](#). When contacting the ARC, please provide your first and last name and the name of the organization you are representing

Navigators in the News

- **Star Tribune Story:** Health Access was featured in this great story in the Star Tribune. It demonstrates how navigators can help change the nature of the media coverage for the better around affordable healthcare. Nice work Health Access MN! To read the full article, click [here](#).

Thanks for all the work you are doing to bring affordable healthcare to Minnesotans. We wish you all a safe and happy Thanksgiving.

Further Info/Help

If you need answers and/or help

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