



December 6, 2013

Thanks to everyone who was able to join our statewide Navigator conference call yesterday. Next week, we will begin our navigator regional conference calls. More information on these calls will be sent to the lead contact for your navigator organization. We look forward to productive and interactive sessions with you!

In the meantime, here's some important news for this week. We hope you will find it helpful.

News and Updates

- **Major Push to Complete Enrollments for People who Have Applied for Coverage:** During the next two weeks, we will be conducting a major campaign to encourage those applicants who haven't selected a plan and completed enrollment to do so by December 23rd. We currently have more than 40,000 people who are associated with completed applications but who have not finalized their enrollment. MNsure will be reaching out to applicants directly and through the media to encourage them to complete their enrollments in time for coverage beginning January 1st. If you have worked with anyone who falls into this category, we encourage you to contact them and help them cross the finish line.
- **Deadlines: You must select and pay for a plan by December 23 for your coverage to be effective on January 1, 2014.** To have coverage effective on January 1, 2014 we strongly encourage you to pay for coverage online through MNsure. If you ask to receive an invoice from either MNsure or your health insurance company, we cannot guarantee that your insurance coverage will be effective on January 1, 2014. Please note that this does not apply to Medical Assistance or MinnesotaCare.
- **Advance Premium Tax Credit (APTC) Update:** Some of you reported some APTC calculation issues in Le Sueur and St. Louis counties. This issue has recently been fixed and the amount calculated should be correct for new applicants. We will be reassessing previous applicants to correct the amount. We will be notifying individuals about these new calculations once they have been completed.
- **Intermittent Issues with the System:** We know that some of you have experienced some intermittent issues with our system over the past couple of days. Please let us know when you experience problems with the system, so we can tackle them immediately. We apologize for the inconvenience we know this has caused for you and your clients.
- **Eligibility Notices & Invoices:** Over the past week, we have mailed thousands of individuals their eligibility determinations and invoices for premiums. If your clients have questions about their case or determination that you are unable to answer, or they need to report changes, please direct them to the phone number listed on the notice.
- **Manual Identity Verification Requests:** MNsure is required to verify an individual's identity prior to creation of a MNsure account. While this process can be completed online for many individuals, some individuals who are unable to complete this process online may choose to pursue a manual identity verification process by submitting a Manual Identity Verification Request form. This is a process which may take some time. Therefore, MNsure cannot

guarantee that an account will be created in time to allow for enrollment in coverage effective January 1, 2013, if the Manual Identity Verification Request form is received by MNsure after December 11, 2013.

In the event a parent or legal guardian who is applying for coverage only for their child is unable to complete the online identity verification process and is unable to submit a copy of the documents considered acceptable to verify their identity as listed on the Manual Identity Verification Request form, we can perform the manual identity verification process for the child. In this scenario, a Manual Identity Verification Request form must be completed and submitted for the child, along with a copy one of the documents considered acceptable to verify the child's identity as listed on the Manual Identity Verification Request form.

We prefer these forms to be mailed, but it is also possible for an electronic submission. Please contact the Assistor Resource Center (ARC) and receive a secure email to submit the information electronically.

PLEASE READ: Important Information for Applicants:

- **Application:** 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.
- **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.
- **Income:** In general, you should enter any type of income that you report on your state and federal income taxes. The value of assets are not counted as income and are not included in determining eligibility for discounts.
- **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.
- **Making Plan Changes:** You may not change your health insurance plan once you have chosen a plan and payment method.
- **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 things that you need to do.
- **If You Selected a Plan:** After you pay your premium in full or request a carrier to bill you, MNsure will send your enrollment information to your selected health insurance company. If you have paid your premium in full to MNsure by December 23, your selected health insurance company will then send your plan materials and member identification card to you. We strongly encourage you to pay your premium online before December 23 to ensure your coverage begins on January 1.
- **Billing Options:** We strongly recommend you do not choose "send me an invoice" option at this point in time. If you ask that a carrier send an invoice to you, you will need to pay your first month's premium in full to your health insurance company before December 31 to ensure coverage begins on January 1, 2014. You will receive plan materials and a member identification card after you pay your premium to your health insurance company. If your payment in full is not received by your health insurance company before December 31, 2013, your coverage cannot begin until after January 31, 2014.

- **Information Only for Small Employers:** Employers need to complete their application online by December 7 for January 1, 2014 coverage. If employers are unable to complete the online application, we will accept paper applications postmarked through December 9. Employers can obtain a paper application by sending an email to mnsure_shop@state.mn.us. Employees will make their plan selections via paper and these forms will be distributed to small employers that have completed applications. All employee enrollment paperwork **MUST** be returned to MNsure by December 23, 2013. Payment in full must be received by December 30, 2013 for January 1, 2014 coverage dates.

New Resources

- **New DHS Bulletin (#13-21-02) on Changes to Medical Assistance and MinnesotaCare, effective on January 1, 2014.** To read, click [here](#).

Reminders

- **Assister Resource Center and MNsure Contact Center:** Remember, the Assister Resource Center is available for questions from Navigators only. With the exception of password re-sets, account issues and specific questions requiring us 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 (ARC). **When you call MNsure, as soon as you hear the options, dial 1-8-1 to link you to the ARC.** In a few cases, the Assister Resource Center may need to refer you to the Contact Center to fully answer certain questions. Once you connect to a resource center representative, please identify yourself by last name, first name, and then your organization so ARC staff can begin.
- **Applicant Information:** When sending information about an applicant, you **must** send that information in an email **that is a "secure" email**. Please reference the "Case Status Request" procedure in your Navigator manual for more information on how to initiate a secure email through which to exchange this protected personal information.
- **Paper Applications status:** At this time, we are unable to complete enrollment for individuals who submit paper applications. (Please note the information above that is specific to employers.) Please reach out to those you assisted with a paper application and encourage them to enroll online to ensure coverage on Jan. 1, 2014. We will also be contacting people who submitted paper applications to encourage them to complete the application online instead.

Finally, we are pleased to report **strong enrollment numbers for October and November**. As of November 30, we had a total of more than 50,000 accounts opened, representing more than 70,000 individuals. Of that group, nearly 25,000 people had completed enrollment.

Thanks for all the work you did to contribute to such a great result, despite the difficulties you encountered. We are anticipating an even greater surge in enrollment in December and we look forward to reporting enrollment numbers more frequently throughout the month.

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](#)